

# Chubb Cyber Digital Appetite Guide

Segment	Business Type	Segment	Business Type
Professional Services	Lawyers	Clubs/ Associations	Charitable Foundations
	Architects/Engineers		Civic Clubs & Fraternal Societies
	Advertising & PR		Recreation Clubs
	Business Consultants		Chambers of Commerce
	Veterinarians		Professional & Trade Associations
	Photographers/Videographers		Food, Textile & Apparel
	Real Estate Agents		Auto Parts (New) & Hardware
	Computer Software Developers		Electrical Equipment
	Website Design		Janitorial Supply
	IT Consulting & Staffing		Casual & Fine Dining
Technology	Medical & Dentist Offices	Wholesale	Sandwich Shops
	Life Sciences R&D/Manufacturing		Fast Food
	Hospitals, Clinics, and Medical Facilities		Commercial Janitorial
Healthcare	Insurance Agents & Accountants	Restaurants	Carpentry, HVAC & Plumbing
	Financial Advisors & Investment Companies		Painting (Interior) & Electrical
	Banks and Misc. Financial Institutions		Landscaping
Real Estate	LROs	Contractors	Art Galleries & Studios
	Condo/Homeowner Associations		Museums & Libraries
	Hair and Nail Salons		Religious Institutions
Other Services	Event Planners	Institutions	Trucking
	Printers/Publishers		Logistics, including Freight Forwarders
	Electronics/Cell Phone Stores		Warehouses
	Grocery Stores	Transportation	Disc Jockeys
	Liquor Stores		Recording Studios
Retailers	Clothing & Jewelry Stores		Theatrical Performers (non-travel)
	Bakeries & Coffee Shops		Motion Picture
	Pharmacies	Entertainment	Art
	Florists		Music & Dance
	Furniture Stores		Vocational
Manufacturing	Food, Textile & Apparel	Education	Schools
	Metal, Machinery & Equipment		Pipeline Operations
	Miscellaneous Manufacturing		Coal & Gold Dredging
	Furniture, Wood & Plastics	Oil and Gas	Conservations/Preserves
			Municipalities, Towns, Cities

Appetite may vary based on state.

Strong Appetite
Limited or No Appetite
+ Digitech ERM

Visit [Cyber Central](#) to run a cyber quote or indication and access a wealth of resources like eSignature form requests and sharable marketing brochures.

## Cyber Value Proposition

- 20.5% commission
- Client Cyber Risk Reports
- State-of-the-art enhancement endorsements
- Auto-renewal eligible subject to underwriting restrictions
- No minimum premiums

## Chubb Cyber ERM & Digitech ERM

- Chubb has been providing integrated technology and cyber risk insurance solutions to fit a business's needs since the launch of our first product in 1998.
- Cyber ERM covers organizations for cyber incidents, and Digitech ERM covers technology companies for technology errors and omissions and cyber incidents.
- Includes First Party and Third Party Liability coverage with Cyber Crime insurance coverage by endorsement.

## Additional Powerful Digital Solutions

- Market-leading APIs to quote Chubb on Comparative Raters - fast, accurate and mirroring Cyber Central/ Marketplace offerings.
- Custom-built API capabilities, integrating directly with our largest trading partners.
- Intuitive self-service tools for agents and policyholders for processing claims, account management, and more.

## Fast and Simple Quoting with Cyber Central or Marketplace

- Less data inputs. Quicker quotes.
- [Cyber Central](#) is a quoting platform specifically designed for Cyber Specialists.
- [Marketplace](#) is your one-stop-shop for quoting multiple lines on the glass including CyberERM and Digitech ERM.
- You can upload 10 or more accounts at once for batch indications or batch quotes. We're able to provide bindable terms 90 days from today making book rolls and consolidations more efficient.

## Online Eligibility

- Under \$100M in revenue
- Limit/retention flexibility
- Industry appetite consistent with overarching portfolio
- 80%+ of online submissions receive a bindable quote or result, most referrals will be turned around in 24 hours.

## Loss Mitigation Services

- Chubb Cyber Stack - is a curated collection of services designed to address the most pressing cyber exposures facing small businesses today. Small businesses with less than 100 employees can receive all or any of the [services](#) on a complimentary basis for a full year and enjoy up to \$28,000 in savings. This includes access to a dedicated Cyber Risk Advisor to provide on-demand consulting on essential security features and controls.
- Vulnerability Management Outreach Program – Cyber insureds receive alerts for critical vulnerabilities that have a high probability of exploitation and have been identified to be on their network, throughout the policy term on a complimentary basis.
- [Cyber Services](#) – Complimentary and discounted loss mitigation services (where permitted by law) and advisory resources that can assist policyholders with incident response preparation, staying ahead of vulnerability exploits, improving front-line defenses, and potentially preventing malicious activity from entering and spreading in their network.
- Two complimentary services that can help small businesses mitigate common cyber claims include:
  - Attack Surface Management – Gives an insured insight into the perspective of cybercriminals on their network, allowing them to detect and resolve vulnerabilities and misconfigurations proactively.
  - Security Awareness Training – Help employees understand cyber security best practices and how to identify suspicious activity.

## Incident Response Services

- Chubb understands that not all events can be avoided. When an incident occurs, our cyber policies provide a specialized panel of incident response service providers. These specialists are available 24/7/365 and guide policyholders in recovering from any cyber event, including:
  - Incident Response Management, IT Forensics, Legal Resources, Public Relations, and more.
  - Access via the Cyber Alert® app or toll-free hotline @ 800.817.2665

## Chubb Digital Team

- 14 dedicated Cyber underwriters (in addition to field operations)
- Underwriters assigned by region
- For additional questions, email us at [NBSERMSubmissions@Chubb.com](mailto:NBSERMSubmissions@Chubb.com)