



Chubb DecisionPoint: Private Company Submission Reference Guide

This submission guide gives a brief overview of the types of business eligible for Chubb’s DecisionPoint for Private Companies. DecisionPoint supports the quoting of private companies on the *ForeFront Portfolio 3.0* policy form in states where admitted. Please contact your local Chubb underwriter for the latest approval status or more information.

Coverage line	We look for:	What may be referred to Chubb underwriter:
Crime	<ul style="list-style-type: none"> • Up to \$100 million in revenues • Limits up to \$3 million 	<ul style="list-style-type: none"> • Weak internal control and security procedures • Precious metals or gems exposure • Significant direct access to client funds/property • Multiple prior claims
Directors & Officers and Entity Liability	<ul style="list-style-type: none"> • Up to \$100 million in revenues • Limits up to \$5 million • In business more than 3 years 	<ul style="list-style-type: none"> • Ownership by private equity/venture capital firm or ESOP • Private placement activity • Weak financial position or violation of debt covenants • Qualified or adverse audit opinion • Material merger, acquisition or divestment activity • Prior claims
Employment Practices Liability	<ul style="list-style-type: none"> • Up to 500 employees • Up to \$500 million in revenues • Limits up to \$5 million 	<ul style="list-style-type: none"> • Weak employment policies and practices • Material terminations/reductions in staff • Multiple prior claims
Fiduciary Liability	<ul style="list-style-type: none"> • Up to \$25 million in plan assets • Up to \$500 million in revenues • Limits up to \$5 million • In business more than 2 years 	<ul style="list-style-type: none"> • Organizations that are Labor Management Trusts (LMTs) or Voluntary Employee Benefit Associations (VEBAs) • Fiduciary plans that are defined benefit, ESOPs or contain company stock • Plans that are not in compliance with ERISA or that have been merged/terminated/frozen • Prior claims

(continued)

Coverage line	We look for:	What may be referred to Chubb underwriter:
Miscellaneous Professional Liability	<ul style="list-style-type: none"> • Up to \$25 million in professional services revenue • Limits up to \$5 million • Professional services experience more than 3 years • Classifications below are eligible for a quote: <ul style="list-style-type: none"> Arbitrators/mediators Auctioneers Background screening firms Benefit plan administrators Customs brokers/freight forwarders Data managers/data processors Digital asset managers/shredding services Escrow agents Event planners Forensic investigators Franchisors Grant writers Graphic designers Human resources consultants Interior designers Interpreters/translators Landscape architects Legislative advocates Medical billers Notaries public Payroll processors Polygraph operators Printers Product design firms Process servers Property managers Public relations firms Research firms Staffing firms/recruiters Tax preparers Third-party administrators Training consultants Travel agents Trustees 	<ul style="list-style-type: none"> • Inadequate contractual policies • Significant exposure to governmental or single large client • Significant use of subcontractors • Prior claims

Privately owned companies for which Chubb DecisionPoint may not be used at this time include: healthcare organizations, financial institutions, labor unions, tribal organizations, partnerships, and companies with any publicly traded securities. Not-for-profit organizations (other than healthcare) are eligible for DecisionPoint, using a different policy form.



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