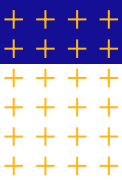


Seeing from your *clients' perspective*



Meet Tess from Tech2Go, and her agent Jerry

Jerry supported his client Tess by proactively looking for new risks and making sure her business was prepared for them.

Existing commercial client

Tess owns Tech2Go, a fast-growing technology company in Singapore, that develops apps and digital platforms for small businesses, to help them manage their delivery schedules and assign jobs to a network of delivery gig workers. 2020 was good for her business, bringing in millions in new revenue as people shifted to working from home and started spending far more money on food and online shopping deliveries – in turn increasing the value of advertising space on her apps and digital platforms.

Knowing how successful that year was for Tess, her long-time insurance agent, Jerry (who's worked with her for nearly a decade) put together a list of risks that she might want to consider insuring against, including expanded cyber protection.

He knew that, like most companies, Tech2Go's developers had shifted to remote work. That had created new elements of risk, with staff transferring sensitive customer information over their home internet networks, which lacked the security measures of the Tech2Go office. Apart from asking the right questions, he also knew that because Tess was so focused on growth and financial stability, she might not be convinced that she needed to make any changes to her insurance.

To make sure Tess saw the value in expanding her policy coverages, Jerry presented real scenarios of businesses in related industries that were similarly successful, but had their growth derailed by sudden cyber exposures. He walked through these examples with Tess, to make her aware that being underinsured was a significant risk to her continued growth. Once Tess was able to relate to how these risks could impact her own business, she asked him to suggest a range of Chubb policies that addressed the insurance gap for her business, along with regular reviews as the company continued to grow and become more exposed.

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