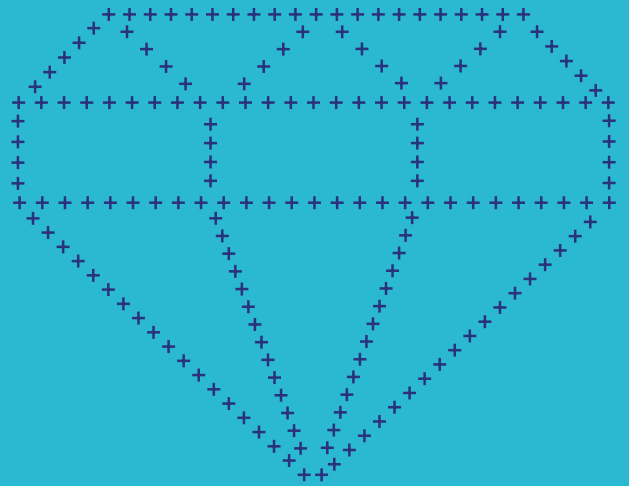




# Value: *Your secret weapon*

Learn how to demonstrate value for your clients, and what Chubb can do to help you create it.



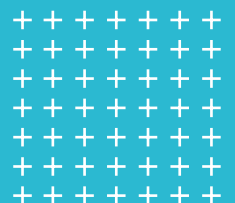
## See *value* in action

In today's uncertain world, your clients are facing new and unexpected challenges. It is natural for everyone to focus a little more on what could go wrong and to really think about what's worth spending money on.

Our research shows while 85% of customers said they prefer to spend only on necessities when feeling uncertain about the future, 94% of them place more importance on coverage quality. Therefore, your challenge is how you can demonstrate the quality and value in the price.

The value formula below is a strong starting point to help you align with your clients' priorities:

**Value = Price + Cost + Utility + Impact**



Gary Chan, Underwriter, shares his view about value added selling and how Chubb can support you.

Value is about outcomes and it's everything your clients gain from their experience with you. The more they gain, the greater the value. You'll first need to discover **what means the most to your client.**

For example, during tough times, your client may put more value on support and the assurance that you are there with them. If you are able to provide these to your client, it will create a win-win situation for both parties. With this, you can move the conversation away from price and focus on quality because your client no longer have to look elsewhere for other businesses to meet their needs.

### Q: What is value?



### Q: Why is it important to demonstrate your value to your clients?

*"If you don't give value to your client, somebody else would."*

One agent shared with us that many of her clients faced several challenges as a result of the pandemic. During tough times, what they needed wasn't any new products or solutions but support, reassurance, and experience. Knowing this, the agent stayed in regular contact with her clients and continuously helped them plan for the future, making sure she was there to help if she could. She explained that the most

important thing for her business was to give her clients that support they needed. Because that's the value they were looking for at the time.

Customers often choose to make transactions with businesses that reflect their values and are influenced by what they deem valuable and what they can get most out of the product or services. **If we are able to present the value we provide in terms of price, cost, utility and impact, it can ultimately translate to customer loyalty.**

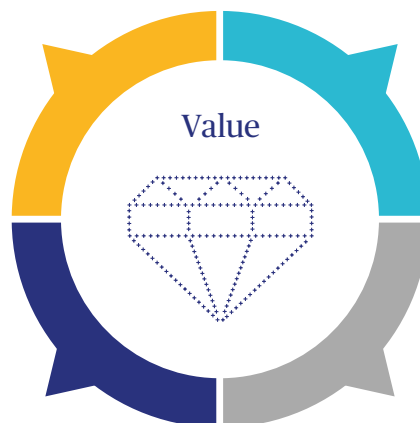
## How does Chubb help you create *value* for your client?

### Utility

Offer relevant products with unique selling points. For example, a F&B operator would find our public liability policy that includes food poisoning coverage useful.

### Cost

Access to business development tools such as *E-Placement*™ online platform to quote at your convenience, helping you save time and effort through the experience you provide to your clients.



### Price

Competitive premium.

### Impact

We want our clients to experience more than just purchasing an insurance policy with us. We want to ensure they enjoy the peace of mind with our professional services and solutions so that they have the confidence to focus on what's truly important to them.

## Chubb. Insured.™

This document is part of an infographic series in 'Selling In Uncertain Times'. Read the other infographics at [chubb.com/sellinginuncertaintimes/sg](http://chubb.com/sellinginuncertaintimes/sg) to find out more about value-added selling.

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