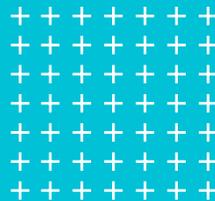




95% of businesses
and consumers
would be willing
to *pay more* for
insurance, if the value
they get outweighs
the price they pay

Put value first, not price.

We're introducing you to the four key tools of value-added selling, to help you stay a step ahead. Because at Chubb, our focus is your success.



Introducing *Selling in Uncertain Times*

Your clients' challenges have changed.
So your challenges have changed.

Rapid digitisation, competition from direct carriers and insurtech players, economic instability and a hardening market — these factors have created an environment where clients have more choice and less desire to spend. To succeed, you need to move beyond conversations about price, and focus on value in all its forms.

To help you do that, we've collaborated with Paul Reilly, sales training specialist and President of Reilly Training, to produce a wide range of materials that will help you discover value-added sales tactics and put them into practice. We've created videos, case studies, an in-depth virtual sales training session and more — explore the resources at chubb.com/sellinginuncertaintimes/hk



About Paul Reilly

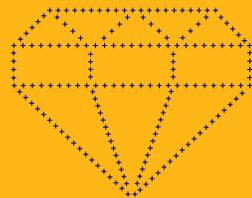
Paul Reilly is a value-added selling expert and author of the books **Value-Added Selling** and **Selling Through Tough Times**.

Reilly Training is a leading research and training firm with nearly four decades of experience specialising in value-added selling tactics and techniques.

Value-added selling is built on four simple concepts

01

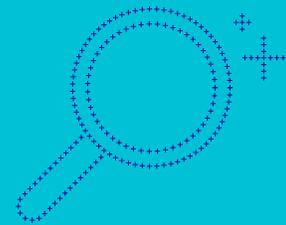
Value: Your secret weapon



Value is personal and is defined by the client

02

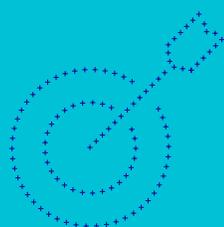
Seeing from your clients' perspective



Refining your understanding of your clients' needs

03

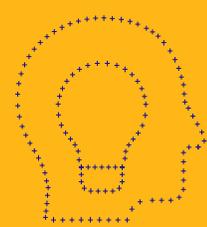
Presenting with purpose



Presenting a full package, instead of a policy

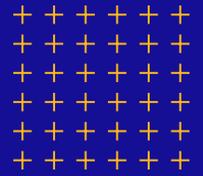
04

Thinking beyond the sale



Consistently reinforcing the value you provide

Value-added selling: *explained*



Value: Your secret weapon

Where to start: Ask incisive questions and bring your own experience to the table to better understand what your clients value.

Go further: With the value formula, a proven tool that uses benefits like saving time or gaining peace of mind to balance out price.

[Download the case study](#)

Seeing from your clients' perspective

Where to start: Empathy is key to uncovering your clients wants, needs, and concerns. See the world through their lens, to offer the support they need.

Go further: Show your clients that their needs aren't generic with value-adding techniques that reinforce the uniqueness of their challenges — and your solutions.

[Download the case study](#)

Presenting with purpose

Where to start: Don't sell your clients a policy. Sell them the big picture, wrapping up everything you've learned about them in a compelling, compassionate pitch.

Go further: Add value to your presentations with analogies that draw connections between what you know your clients care about and the decisions they need to make.

[Download the case study](#)

Thinking beyond the sale

Where to start: If you're not treating clients like prospects, someone else will. The value you offer goes well beyond the initial sale — so don't let your clients forget it.

Go further: Value in insurance is heavily tied to making a claim. That may never happen. So stay in touch with reminders of the benefits your work brings.

[Download the case study](#)

Headlines from our global survey

47%

of survey respondents said their greatest concerns were related to the COVID-19 pandemic, followed by 43% citing economic uncertainty

Nearly half

of all respondents say they're feeling optimistic and resilient about the future

Trustworthiness and good communication

are the two most important characteristics respondents said they look for in an agent or broker

92%

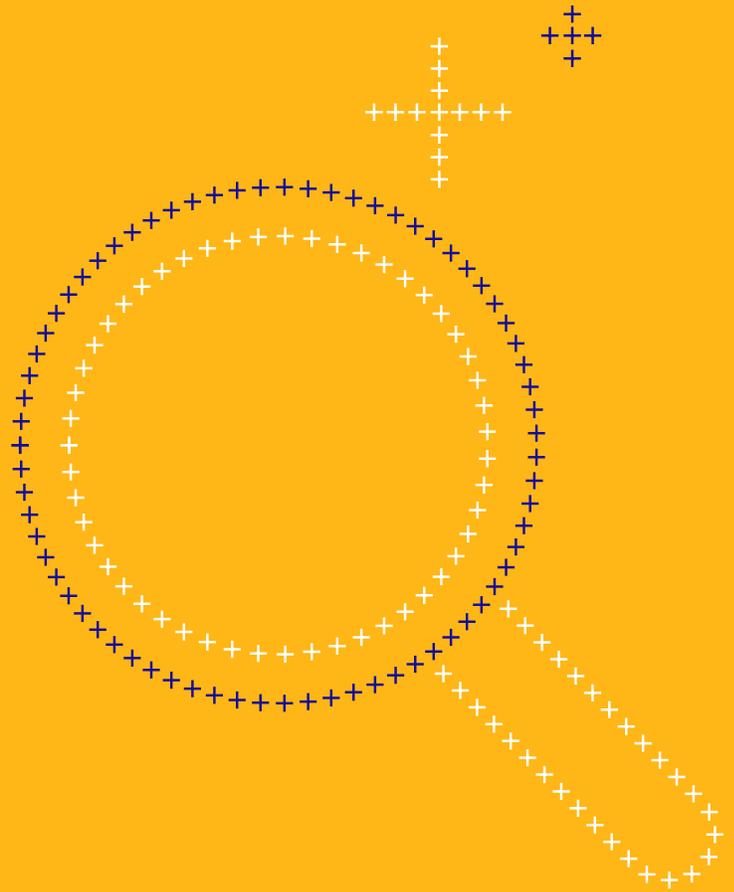
are more price-sensitive about buying insurance than they were before 2020



Explore the *research*

Read the full report, watch our virtual sales training session, or explore each step in the value-added sales process with dedicated tutorial videos and case studies.

Visit chubb.com/sellinginuncertaintimes/hk



Chubb. Insured.SM

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About the research

During 2021, Chubb commissioned a global survey asking business decision-makers and consumers about their views, attitudes and priorities in uncertain times. 2,250 business decision-makers and 1,000 consumers based in 15 major markets around the world participated in this survey. All statistics cited in this document are taken from the global results of this survey, so are not specific to an individual country or region.