

# Seeing from your *clients' perspective*



## Meet Stephanie from Tech2Go, and her broker Joe

Joe supported his client Stephanie by proactively looking for new risks, and making sure her business was prepared for them.

### Existing commercial client

Stephanie owns Tech2Go, a fast-growing technology company in Hong Kong, that develops apps for delivery gig workers, to help them manage their schedules and plan their routes. 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 deliveries – in turn boosting the number of gig workers and increasing the value of the advertising space on her apps. Like most other business owners, Stephanie's main focus was on preserving revenue, and keeping the growth ticking.

Knowing how successful the last year was for Stephanie, her long-time insurance broker, Joe (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 information over their home internet networks, which lacked the security measures of the Tech2Go office. But from asking the right questions, he also knew that because Stephanie 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 Stephanie saw the value in new policies, Joe presented real-world examples of businesses in the same industry that were similarly successful, but had their growth derailed by sudden cyber exposures. He walked through these examples with Stephanie, to make her aware that being underinsured was a significant risk to her continued growth. After he'd put the new policies in that perspective, Stephanie asked him to suggest a range of Chubb policies suitable for her business, along with regular reviews as the company continued to grow and become more exposed.

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