

CHUBB®



Introducing the Digital business accelerated campaign

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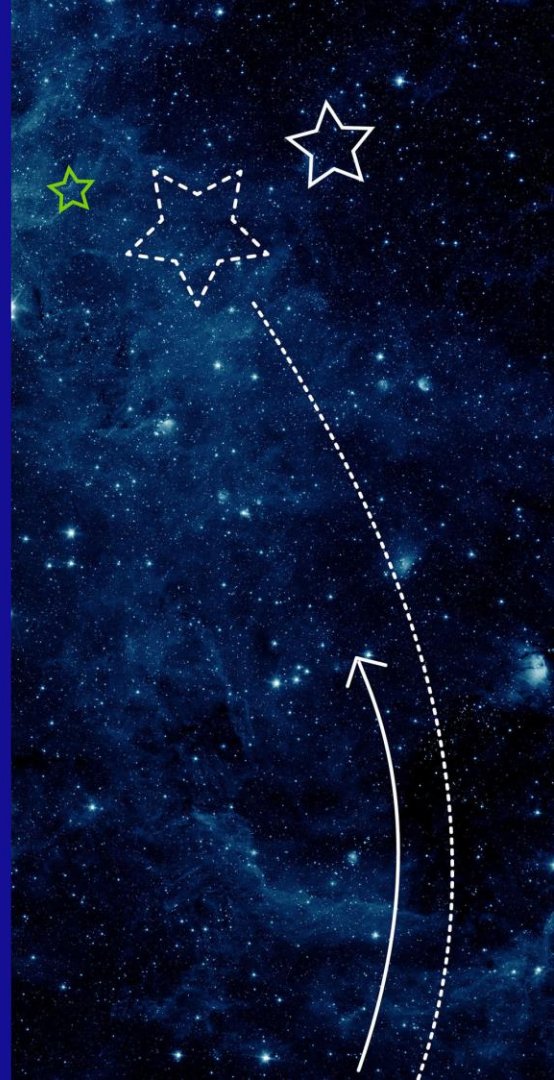
<Presenter Name> | <Month DD, YYYY>



Digital has given businesses a lifeline

Technology isn't just a useful tool for small and mid-sized businesses. It's an evolution that's changed them significantly. And in the wake of a global pandemic, it's more important than ever to keep up.

This is digital business accelerated.



Digital technology unlocks new opportunities in a challenging world. But what are these opportunities, and how can businesses prepare for the associated risks?

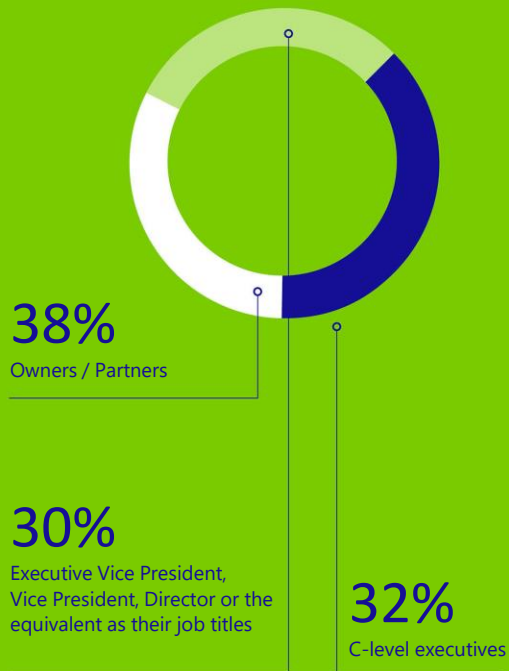
Before the arrival of COVID-19, Chubb partnered with Accenture to survey executives from around the world, and uncover the key trends affecting small and mid-sized businesses. The research surveyed 1,350 executives from businesses across 14 sectors in nine markets (Australia, Brazil, Canada, Colombia, France, Japan, Mexico, the United Kingdom, and the United States). And the results provide comprehensive insight into which areas businesses have been focusing on over recent years, and why.

This is potentially even more relevant now, in an unprecedented environment where digital transformation has become an absolute necessity.

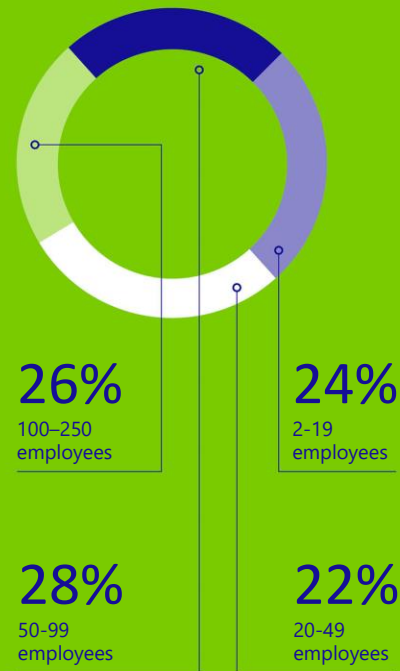


Who was surveyed?

WHO WERE THE
RESPONDENTS TO THE SURVEY?



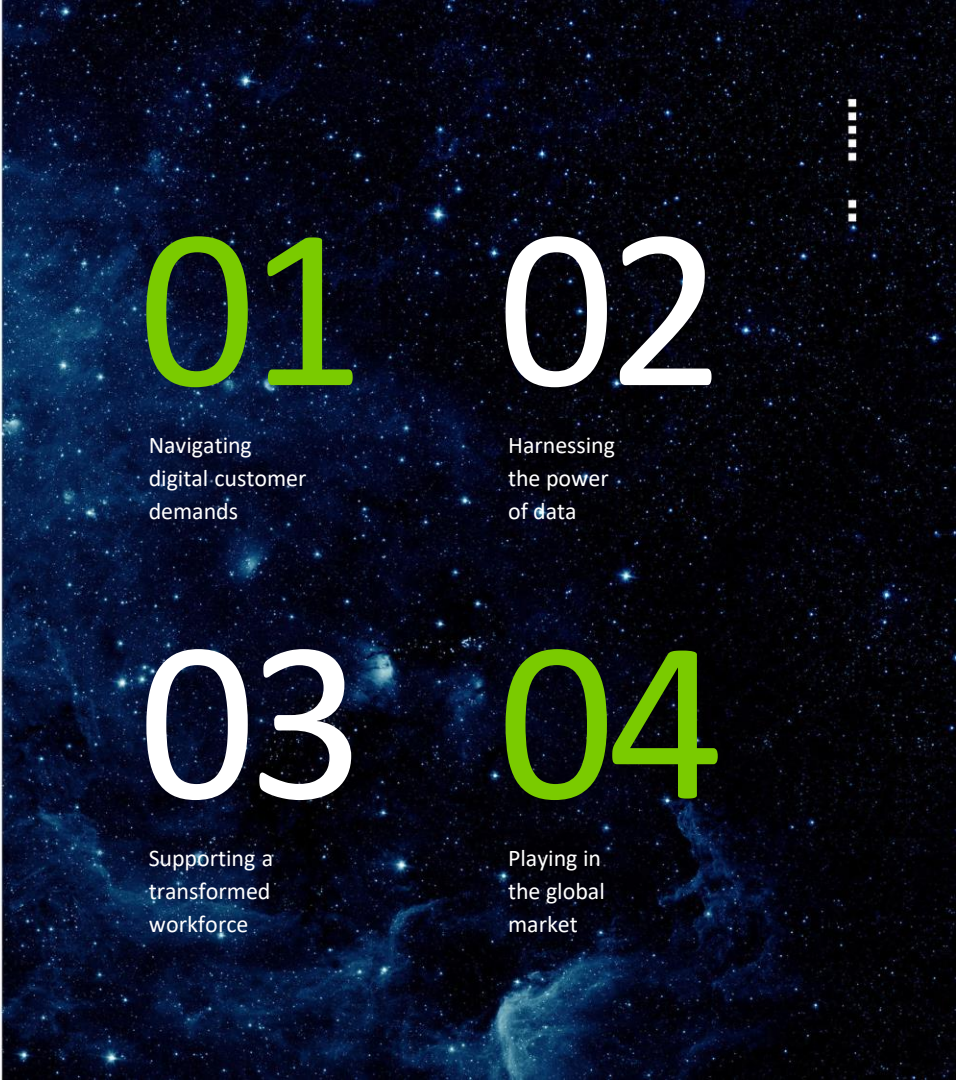
HOW MANY FULL-TIME
EMPLOYEES DO THEY HAVE?



What are they focused on?

The businesses surveyed reported a specific focus on a few key areas.

These four 'themes' represent trends that offer huge opportunities, but investment and evolution are essential in order to make the most of them.



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Navigating
digital customer
demands

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the power
of data

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transformed
workforce

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the global
market



01

NAVIGATING DIGITAL CUSTOMER DEMANDS

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Building digital experiences to reach customers at the right time and place, and enabling seamless delivery of products and services, tailored to customers' wants and needs.

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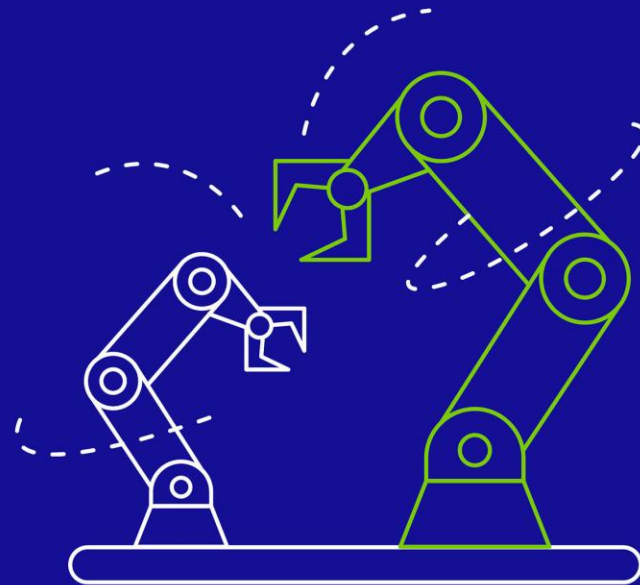
Adopting cloud and other advanced technology, such as AI, to refine customer products and services and optimise business operations.



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Addressing the accelerated shift to an increasingly digital workplace with flexible work solutions, career and skill development opportunities, and innovative benefits.



Building opportunities across both literal and figurative borders by forming partnerships with other companies to build new products or services and commercial and social platforms to expand reach and capability.



Setting the stage

After the outbreak of COVID-19, Accenture's Consumer Pulse Survey (conducted post-COVID-19) shows a real shift in the attitudes of consumers and employees. This demands attention and action from business owners.



67% of consumers expect companies to “build back better” by investing in longer-term, sustainable, and fair solutions.



Accelerated digital business can be risky

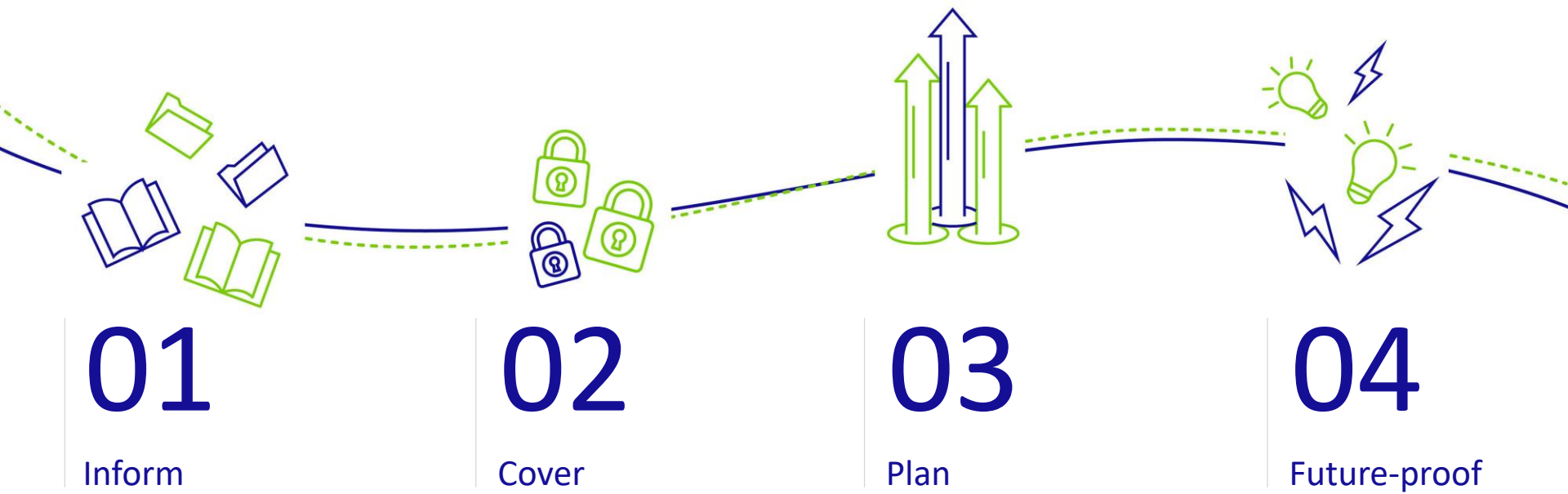
The four themes identified in the research are solid foundations for operating in a post-pandemic environment. But before businesses can take advantage of new opportunities, they need to be aware of the exposures they might face.

That's where the right partner comes in.

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HOW CHUBB, BUSINESSES, AGENTS, AND BROKERS WORK TOGETHER



Inform

Chubb's research is available to brokers and agents, providing exclusive insight into the risks and opportunities that businesses face when digital business is accelerated. This knowledge is an essential foundation for operating and evolving with confidence.



Cover

With a thorough understanding of the risks, brokers and agents can work with businesses to spot any areas where their existing coverage may not be up to scratch. And once insurance gaps are identified, Chubb can provide insurance solutions to fill them.



Plan

Covering existing insurance gaps is an essential first step, but an accelerated transition to digital also presents opportunities businesses might not be taking advantage of. With the right coverage, businesses can look beyond the present and plan for the future.



Future-proof

Strong relationships are more important than ever. In partnership with brokers and agents, Chubb is always identifying new and emerging risks, and developing solutions to allow businesses to stay focused on their operations.

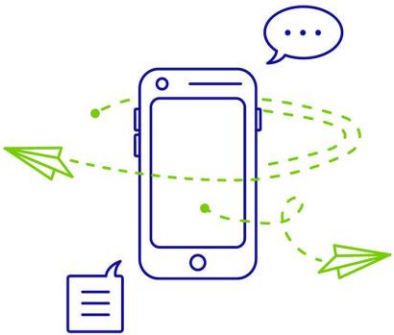


Matching opportunities to business risks

To make sure businesses get the right coverage, it's a good first step to match some of the most common exposures to the relevant Chubb solutions.

Navigating digital customer demands

Potential business risks	Chubb products and services
Storage of customer (and employee) data in the Cloud creates risk of cyber breaches and electronic theft.	Cyber
Collection of customer data creates legal risks. Without a full understanding of data privacy regulations companies may find themselves in violation of laws like GDPR (Europe) and CCPA (US).	Professional Indemnity
Cyber breaches can lead to reputational risk; need for crisis management.	Umbrella & Excess Liability
Loss of income due to a cyber breach.	Cyber
Litigation arising from social media interactions, e.g. defamation.	General Liability (Advertising and Personal Injury)



Harnessing the power of data

Potential business risks	Chubb products and services
Collection of large data sets creates legal risks.	Cyber
Storage and management of big data creates risk of hacking, cyber breaches and cyber crime.	Cyber
A cyber breach can lead to reputational risk and a need for crisis management.	Umbrella & Excess Liability
Liability exposures can arise from failure of a product to perform.	Product Liability
Machine errors can create liability exposures.	General Liability

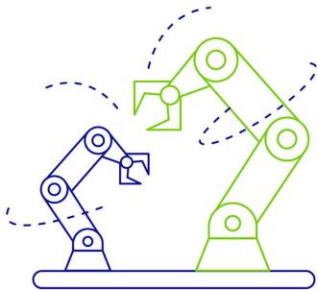


Supporting a transformed workforce

Potential business risks

Chubb products and services

Poorly set-up home offices, or unhealthy habits when working from home can lead to an increase in injuries or mental health issues.	Employment Practices Liability General Liability Work From Home GPA
Remote employees untrained in utilising remote set-ups or using unsecured connections creates a higher level of cyber risk.	Cyber
Employing freelancers or contractors may lead to hacking and cybercrime risks due to malicious intent or poor security training programs.	Cyber
Working from home may lead to blurred lines between personal and professional risks (in the workplace, offsite, and during business travel).	Work From Home GPA
Using social media irresponsibly can create reputational risks.	Umbrella & Excess Liability



Playing in the global market

Potential business risks

Chubb products and services

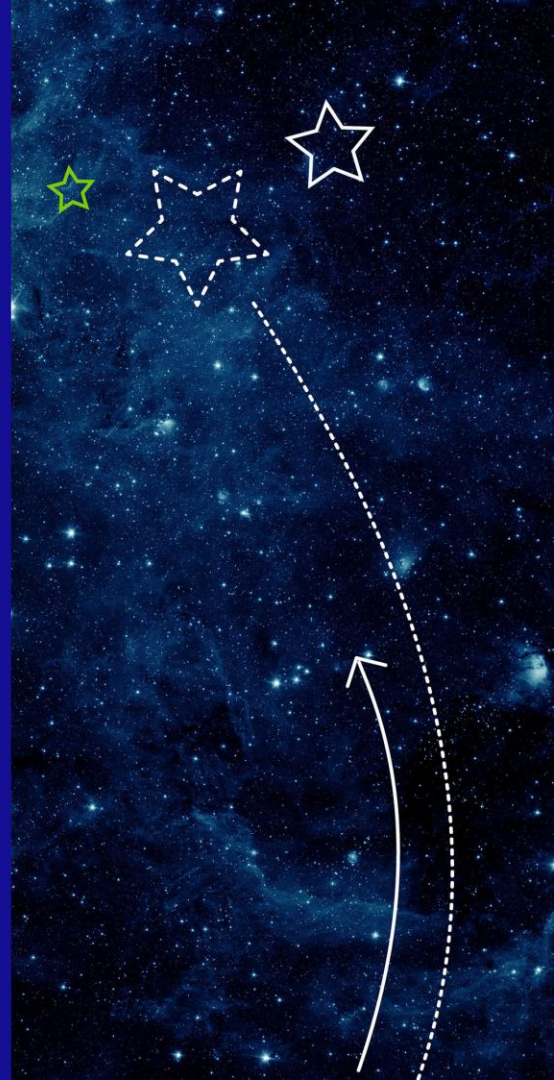
Exposure to new and unknown overseas risks and regulations.	Multinational Insurance Products and Services Commercial Package – Global Extension Endorsement General Liability
Exposure to political and terrorism-related risks (e.g. transfer of money, goods lost or confiscated at ports).	Political Risk
Selling products in new markets requires transportation of goods that may be put at risk while in transit.	Cargo and/or Marine coverages
Employees may engage in activities overseas that cause harm.	Accident & Health (including Business Travel Accident)



Start learning about digital business accelerated

Learn more about adapting to a digital-first way of working by reading Chubb's research report. Or, visit the insights hub to access all of the other information businesses need to weather the storm and come out stronger.

chubb.com/digitalbusiness/au



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Let's get started

<Presenter Name> | <Month DD, YYYY>

