

# Seeing from your *clients' perspective*



## Introducing Amelia, the owner of a laundry business, and her insurance agent David.

David supports his client, Amelia, by proactively informing her of the risks facing her laundry business and ensuring that her business is ready to face the risks.

Amelia currently runs a laundry business that is growing rapidly throughout Indonesia. 2020 was a very profitable year for her business, as she gained multifold increase in profits as most people were more focused on working from home, and they leave their daily chores in this case their laundry to her business.

Like most business owners, Amelia's primary focus is on increasing the revenue and maintaining the growth of her business. As her business has seen a significant increase, her old insurance agent, David (who has worked with her for almost a decade) has prepared a list of risks she might want to consider insuring against, including in case of burglary or fire that may occur unexpectedly.

David knows that like most SMEs, Amelia's laundry business, which operates until 10 p.m. every day has created a new element of risk, as she keeps the day's revenue in a locked drawer at each of her laundry offices. By asking the right questions, he also knows that because she is so focused on growing her business, she may not believe she needs to buy or renew insurance to protect her business.

To ensure that Amelia sees the benefits in the SME insurance product offered, David has presented real examples of other similar SME businesses, whose growth has been inhibited due to risks, such as robbery and fire, which take up all the profits. He discussed this example with Amelia, to provide perspective that not having SME insurance is a significant risk to the growth of her business. After he informed her about the benefits of Chubb's SME insurance product, Amelia also asked David for advice on other Chubb insurance products that may be suitable for her growing laundry business and made her more prone to other types of risks.

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