

# The Future Worker



New business practices and technologies have led to many workers supplying their labor outside of the traditional employment relationship, with a continued shift towards contract work.

From Shared Economy App providers enabling flexible and freelance work to

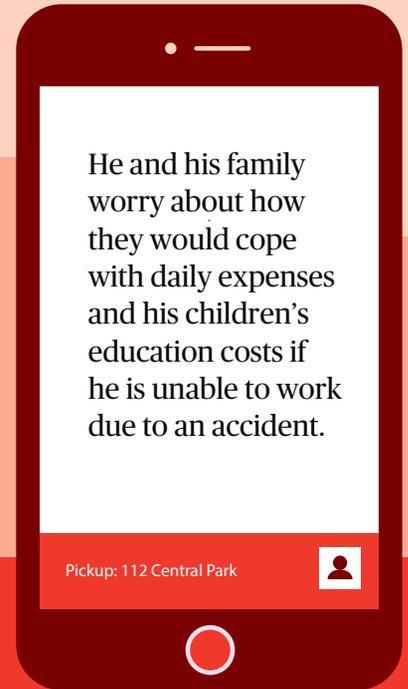
organizations leveraging contract workers, the Future Workers are unique. They are technologically-savvy and highly adaptive.

Spend a day in the life of the following Future Workers to understand their risks and fears. Discover the insurance solutions developed to protect their livelihoods.



## A Day in the Life of a Rideshare Driver

Alan is a rideshare driver who drives about 10 hours a day.



He and his family worry about how they would cope with daily expenses and his children's education costs if he is unable to work due to an accident.

Pickup: 112 Central Park



The worldwide ridesharing market size was about **US\$36 billion** in 2017 but it could grow eight-fold by the year 2030, reaching **\$285 billion** annually.<sup>1</sup>



Knowing he is protected by Chubb, Alan is confident he can still provide for his family even when he isn't on the road.

### Insurance from Chubb - Accident & Income Protection

<p><b>Medical Expenses due to Accident</b></p> <p>Protection against potentially expensive incurred medical bills.</p>	<p><b>Permanent Total Disablement due to Accident or Accidental Death</b></p> <p>Lump sum to cover significant future expenses and loss of income.</p>
<p><b>Daily Cash while Hospitalized due to Sickness/Accident</b></p> <p>Provide a daily allowance for the period of hospitalization to cover your living expenses and additional expenses incurred such as taxi rides for hospital visits.</p>	<p><b>Education Benefit</b></p> <p>Ensuring children's school fee obligations can continue to be met in the event of Accidental Death or Disablement.</p>
<p><b>Loss of Personal Devices</b></p> <p>Covers loss of important personal devices crucial to generating daily income.</p>	<p><b>Rental Vehicle Coverage</b></p> <p>Protection against financial exposure due to vehicle rental commitments.</p>

<sup>1</sup> A study by Goldman Sachs - <https://www.nextbigfuture.com/2017/10/worldwide-ridesharing-at-285-billion-per-year-by-2030-will-be-profitable-when-self-driving.html>



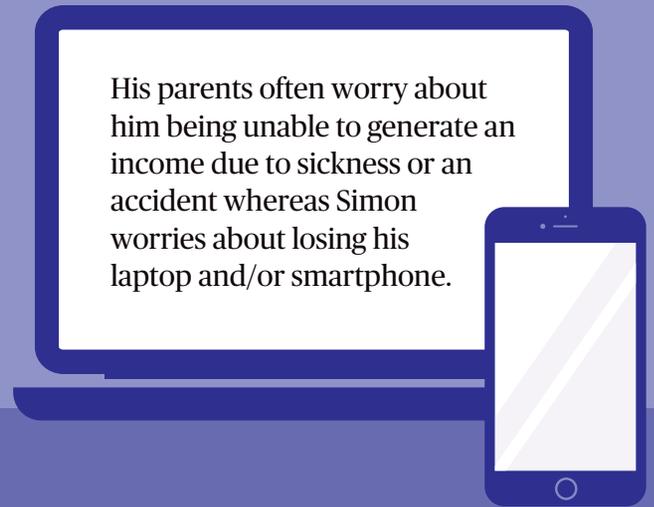
## A Day in the Life of a Technopreneur

Simon is a technopreneur working in a small tech start-up.



He works out of a co-working office with his two friends who share similar ambitions.

His parents often worry about him being unable to generate an income due to sickness or an accident whereas Simon worries about losing his laptop and/or smartphone.



92% of millennials want to work remotely.<sup>2</sup>



Knowing he is protected by Chubb, Simon is confident he can continue covering his expenses even when he can't work.

### Insurance from Chubb - Accident & Income Protection

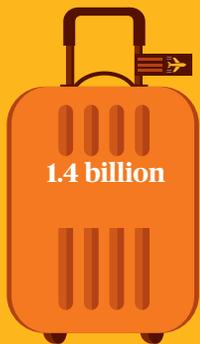
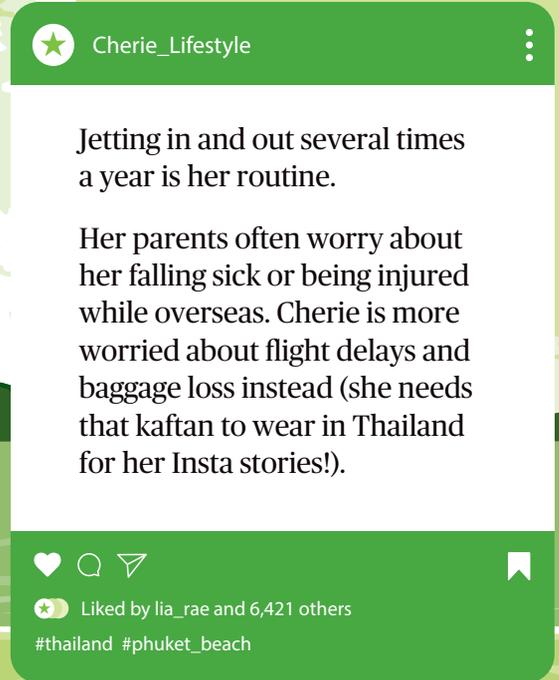
<b>Medical Expenses due to Accident</b> Protection against potentially expensive incurred medical bills.	<b>Accidental Death or Disablement due to Accident</b> Lump sum to cover significant future expenses and loss of income.
<b>Daily Cash while Hospitalized due to Sickness/Accident</b> Provide a daily allowance for the period of hospitalization to cover your living expenses and additional expenses incurred such as taxi rides for hospital visits.	<b>Funeral Expenses</b> Coverage in the event of Accidental Death to ease the family's financial burden.
<b>Loss of Personal Devices</b> Covers loss of important personal devices crucial to generating daily income.	<b>Parent Care Benefit</b> A lump sum benefit in the event of Accidental Death to parents so that they do not suffer financially.

<sup>2</sup> A study by Globalworkplaceanalytics.com published in 2017 - <https://www.icmi.com/Resources/2017/Want-to-recruit-Millennials-Let-them-work-from-home>



## A Day in the Life of a Social Media Influencer

Cherie is a social media influencer who has 75,000 Instagram followers. She specializes in travel posts on fashion and lifestyle.



**1.4 billion** international trips were made for leisure in 2018, up from **6%** last year, according to World Tourism Organization. Social media influencers specializing in travel are part of this growth story.<sup>3</sup>



Knowing she is protected by Chubb, Cherie is confident of the choice she has made to pursue her dream.

### Insurance from Chubb - Travel Insurance

<b>Overseas Medical Expenses due to Accident</b>	<b>Permanent Total Disablement due to Accident or Accidental Death</b>
Covers medical expenses incurred overseas due to an accident.	Lump sum to cover significant future expenses and loss of income.
<b>Medical Evacuation &amp; Repatriation</b>	<b>Flight Delays/Cancellation</b>
Covers the cost of evacuating and repatriating the insured.	Covers for flight delays of specified number of hours or travel cancellation due to specified cause.
<b>Loss of Personal Valuables</b>	<b>Baggage Delays/Loss</b>
Covers the loss of personal valuables such as laptops and tablets within specified limit.	Covers delay of baggage within specified number of hours or loss of baggage within specified limit.

<sup>3</sup> Morgan Stanley, How is the gig economy changing the workforce, 20 Nov 2018.



## A Day in the Life of an IT Professional

Samantha is a senior IT systems manager who works for a multinational with a large factory in a city in China.



Every month, she works out of China for three weeks.

Her family worries about the quality of healthcare as the site is remote.



Globally in 2020, the number of international assignments will increase by **50%** from 2010.<sup>4</sup>



Knowing she is protected by Chubb, Samantha travels with confidence even to remote locations.

### Insurance from Chubb - Travel Insurance

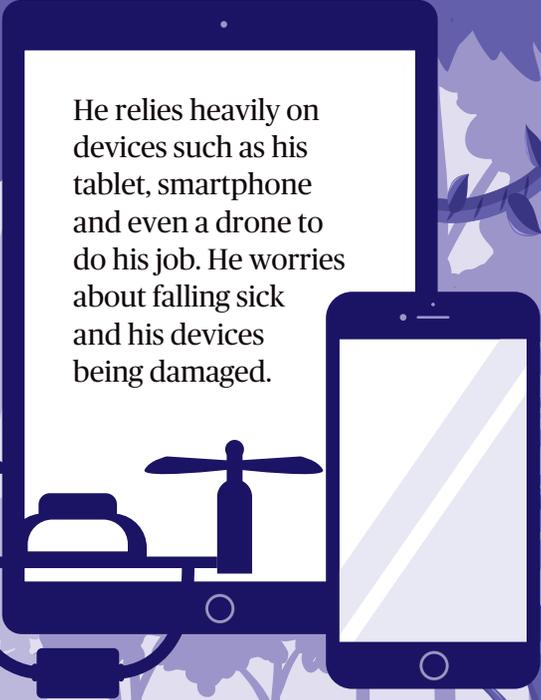
<b>Overseas Medical Expenses due to Accident</b>	<b>Permanent Total Disablement due to Accident or Accidental Death</b>
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<sup>4</sup> Talent Mobility 2020 by PwC, Page 6.



## A Day in the Life of a Conservationist

Andrew is a wildlife conservationist hired by a Non-Governmental Organization (NGO) for a project in Kalimantan.



He relies heavily on devices such as his tablet, smartphone and even a drone to do his job. He worries about falling sick and his devices being damaged.



Ecotourism's popularity has been increasing with the number of eco tourists growing by around **10%** annually. The increase in conservation jobs is part of this growth story.<sup>5</sup>



Knowing he is protected by Chubb, Andrew is confident of being able to continue his conservation work even if he loses his devices. With insurance, he will be able to pay for new ones.

### Insurance from Chubb - Travel Insurance

<b>Overseas Medical Expenses due to Accident</b>	<b>Permanent Total Disablement due to Accident or Accidental Death</b>
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<sup>5</sup> The Rise of the Ecotourist, Oct 2012, Greener Ideal - <https://greenerideal.com/news/1001-rise-of-the-eco-tourist/>