

The Future Worker



The workforce is changing and the workers of the future are unique. Technologically-savvy, globally mobile and highly adaptive, their pace of transformation has been accelerated by the COVID-19 Pandemic.

The shift towards contract work continues with many workers supplying their labor outside of the traditional employment relationship. Work can be derived from Shared Economy App providers enabling flexible and freelance work

to organizations leveraging contract workers. For the traditional employees, new ways of working are becoming permanent. Work from home, hybrid, bleisure and workcations have become attractive workplace options.

Spend a day in the life of the following Future Workers to understand their risks and fears. Discover the insurance solutions developed by Chubb 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 valued at **US\$59.53 billion** in 2020 and is projected to reach **US\$205.83 billion** by 2030.¹



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

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

¹ According to the forecast by Allied Market Research - <https://www.alliedmarketresearch.com/ride-sharing-market-A13712>



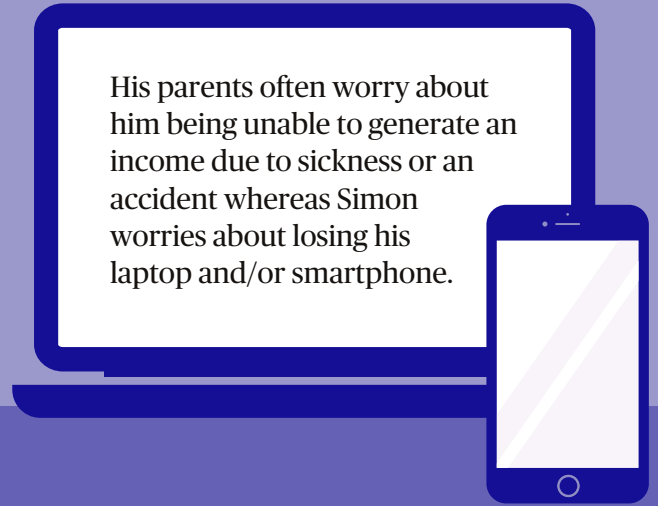
A Day in the Life of a Technopreneur

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.



Boom in start-ups



The pandemic has fueled growth in startups, with layoffs turning some of the retrenched into entrepreneurs who have set up their own businesses.²



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

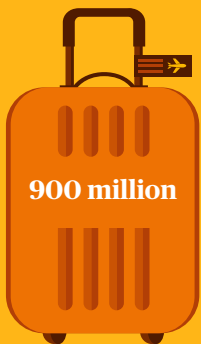
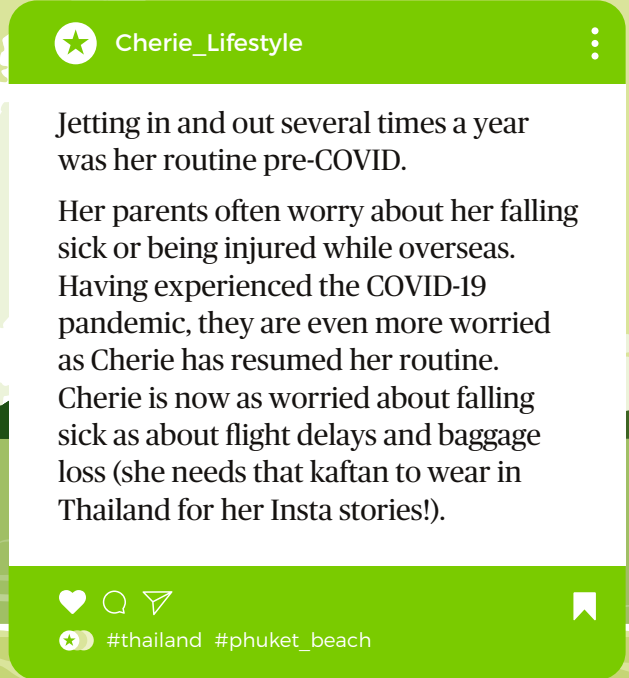
Medical Expenses due to Accident	Accidental Death or Disablement due to Accident
Protection against potentially expensive incurred medical bills.	Lump sum to cover significant future expenses and loss of income.
Daily Cash while Hospitalized due to Sickness/Accident	Funeral Expenses
Covers medical bills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

² Reported by Forbes - <https://www.forbes.com/sites/forbestechcouncil/2021/04/09/pandemic-fuels-global-growth-of-entrepreneurship-and-startup-frenzy/?sh=5103a34f7308>



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.



More than **900 million** tourists travelled internationally in 2022, according to United Nations World Tourism Organization.

Social media influencers specializing in travel are part of this travel recovery story.³



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

Insurance from Chubb - Annual Travel Insurance

Overseas Medical Expenses due to Accident or Illness, including COVID-19	Permanent Total Disablement due to Accident or Accidental Death
Covers medical expenses incurred overseas due to an accident for outpatient and in-patient care, including COVID-19.	Lump sum to cover significant future expenses and loss of income.
Medical Evacuation & Repatriation	Flight Delays/Cancellation
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.
Loss of Personal Valuables	Baggage Delays/Loss
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.

³ World Tourism Barometer, Volume 21, Issue 1, January 2023 - <https://www.unwto.org/unwto-world-tourism-barometer-data>



A Day in the Life of an IT Professional

Samantha is a senior IT systems manager who works for a multinational in India.



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

Her family worries about the quality of healthcare as the site is remote in a developing country, particularly in endemic times where many borders have opened.



A 2021 survey by WTW found that 31% of companies expect an increase in international assignments in the coming year.⁴



Knowing she is protected by Chubb, Samantha travels with confidence even to developing countries.

Insurance from Chubb - Group Business Travel Insurance

Overseas Medical Expenses due to Accident or Illness, including COVID-19	Permanent Total Disablement due to Accident or Accidental Death
Covers medical expenses incurred overseas due to an accident for outpatient and in-patient care, including COVID-19.	Lump sum to cover significant future expenses and loss of income.
Medical Evacuation & Repatriation	Flight Delays/Cancellation
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.
Loss of Personal Valuables	Baggage Delays/Loss
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.

⁴ 2021 Internationally mobile employee benefits design survey by WTW - <https://www.wtwco.com/en-US/Insights/2021/09/2021-internationally-mobile-employee-benefits-design-survey>

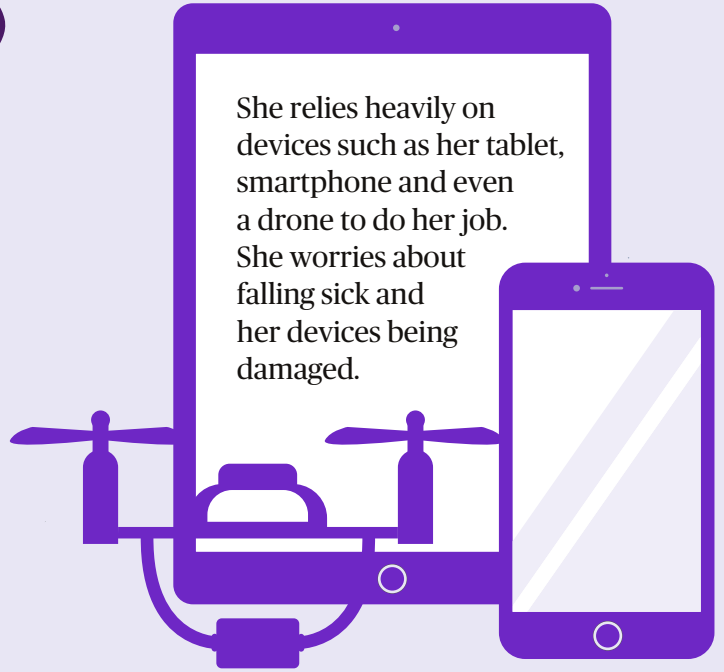


A Day in the Life of a Risk Assessor

Leslie is a risk assessor who travels frequently to assess the risk exposure of her client's projects or properties. Her company allows her to extend her trip at her own expense, seeing it as a perk.



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



A GBTA (Global Business Travel Association) survey of corporate travel managers in 2022 found that 90% of them said that employees were interested in combining business trips with recreational travel at their companies.⁵



Knowing that her company's insurance plan includes pre- and post-trip insurance of up to seven days, Leslie is able to maximize her time, contributing to the rise of blended travel/bleisure!⁶

Insurance from Chubb - Group Business Travel Insurance

<p>Overseas Medical Expenses due to Accident or Illness, including COVID-19</p> <p>Covers medical expenses incurred overseas due to an accident for outpatient and in-patient care, including COVID-19.</p>	<p>Permanent Total Disablement due to Accident or Accidental Death</p> <p>Lump sum to cover significant future expenses and loss of income.</p>
<p>Medical Evacuation & Repatriation</p> <p>Covers the cost of evacuating and repatriating the insured.</p>	<p>Flight Delays/Cancellation</p> <p>Covers for flight delays of specified number of hours or travel cancellation due to specified cause.</p>
<p>Loss of Personal Valuables</p> <p>Covers the loss of personal valuables such as laptops and tablets within specified limit.</p>	<p>Baggage Delays/Loss</p> <p>Covers delay of baggage within specified number of hours or loss of baggage within specified limit.</p>

⁵ Time, 17 April 2023 - <https://time.com/6272171/combine-business-trip-vacation/>

⁶ The terms blended travel or bleisure have emerged in recent years to mean combining work and leisure in a trip.