

Digital business accelerated

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# Digital business accelerated

## Safeguarding businesses against risk in an evolving digital-first marketplace

Cloud. AI. Digital first. On demand. Personalization. Remote working. Gig economy. Global supply chain. The importance of digital in business has only skyrocketed in the wake of a global pandemic.

Companies once focused on growth have had to evolve quickly in order to survive. But what are the implications of doing business in this era?

Learn how insights from a new research report can help your clients weigh the risks of digital against the rewards.

### One step ahead

Watch a quick overview video to learn how the digital business accelerated campaign can put you one step ahead with your clients.

Watch the video

### What did we learn from the research?

Chubb partnered with Accenture to survey 1,350 business professionals and executives of small and mid-sized businesses from nine markets around the globe to learn how they're navigating the digital landscape – and the results are potentially even more relevant now. We've analyzed how you can help your clients navigate the new risks they may not even know exist.

86%

86% of businesses know their success will be affected by providing seamless, on-demand customer experiences.

#1

Adopting cloud is the top current priority for improving processes or scaling their business.

77%

77% are focused on providing flexible, remote work solutions.

53%

53% say their greatest technological challenge is AI implementation in objects.

41%

41% are prioritizing offering products or services internationally, leaving room for opportunity.

## Dive into the research

Your clients are likely already adopting more technology in order to stay competitive. Take advantage of all the materials we've created, so you're prepared to discuss the risks and recommend the right solutions for your small and mid-sized business clients.

**Research report**  
Explore our survey results and detailed analysis of the changing digital landscape.

Download

Share

**Quick reference guide**  
Get our top-level insights on key findings from the report.

Download

Share

**US-specific insights**  
A more in-depth look at findings in the US market.

Download

Share

### Join our webinar

We'll host a conversation and live Q&A with specialists from Chubb and Accenture about how you can use the research to support your clients.

#### Webinar details

**Helping Your Clients Navigate the Evolving Digital Landscape**

December 1, 2020 1–2pm ET

December 2, 2020 3–4pm ET

Register now

#### In conversation with

**Michelle McLaughlin**  
Chubb | Chief Underwriting Officer, North America Middle Market and Small Business

**Patrick Thielen**  
Chubb | SVP, North America Technology and Cyber Lead

**Michael Reilly**  
Accenture | Managing Director, Strategy Leading Insurance Underwriting



Theme 1

Theme 2

Theme 3

Theme 4

## 1. The customer is (still) always right

Customers expect businesses to adapt to their needs and provide seamless, on-demand experiences.

**86%** of business owners reported that their success is likely to be affected by:

- Meeting customer demands for customized products and services
- Fulfilling customer expectations at any time, from any location
- Ensuring their offerings are suitable for multiple generations of customers

86%



#### Research summary video

Watch the video to learn more about how digital-first communication is impacting customer service.

Watch video

Download



#### Case study

See how Sara manages the risk of collecting client data so she can provide a personalized customer experience.

Download

Share

## Bring the insights to your clients

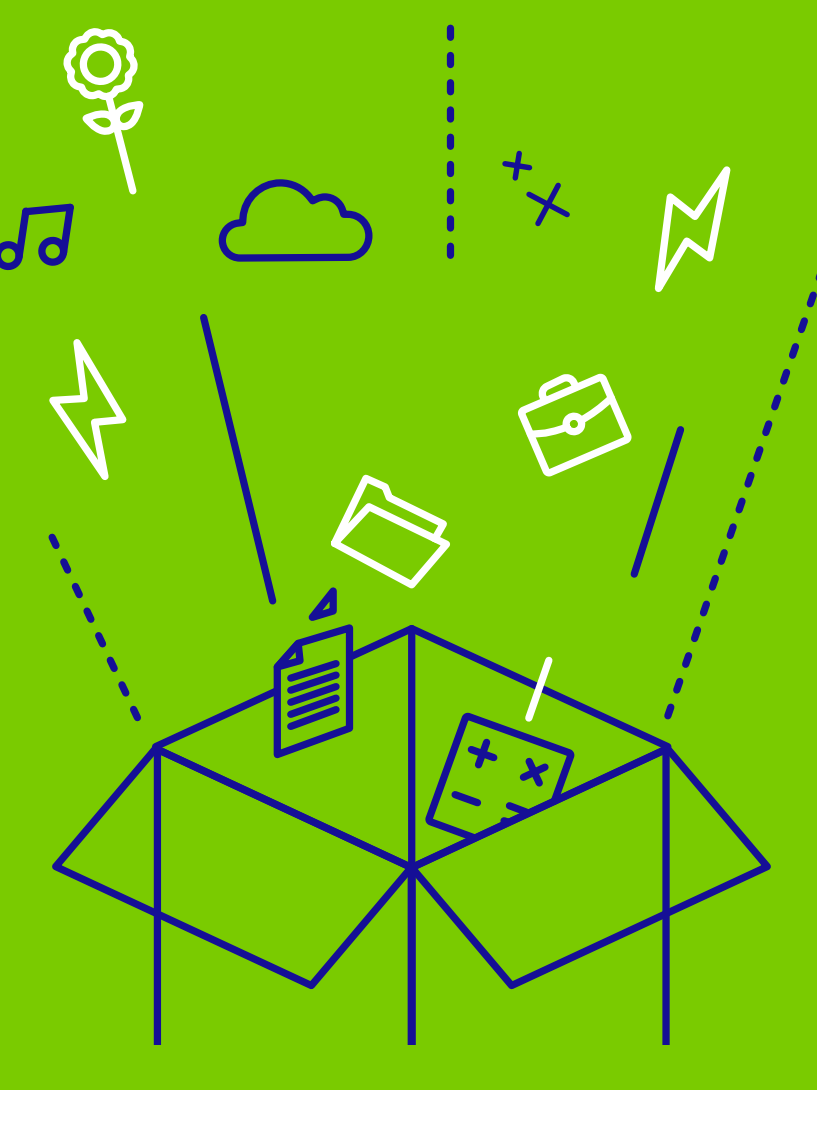
We've created a launch-in-a-box with downloadable materials to help educate your clients about the risks, and rewards, of navigating today's digital landscape.

Download

How-to guide

PowerPoint presentation

Risk and product worksheet



### How to help your clients

With the right strategies and resources, you're in the perfect position to help your small and mid-sized business clients navigate the challenges of growing and protecting their digital business. With Chubb on your side, you can:

01

**Understand the risks** that your commercial clients are facing as a result of digital transformation.

02

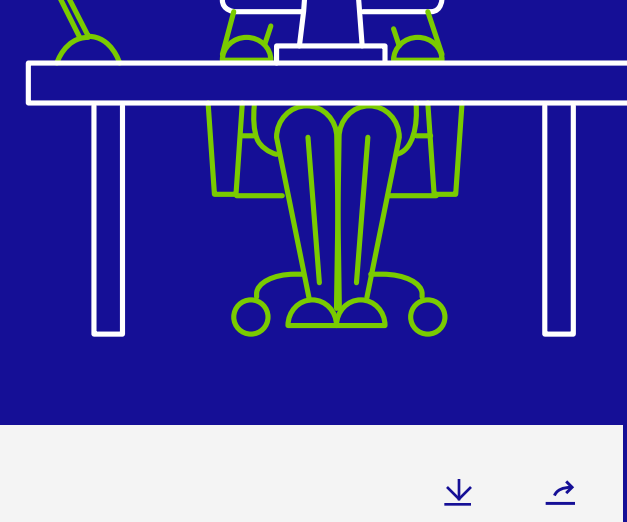
**Identify insurance gaps** and the Chubb solutions that will do the best job of filling them.

03

**Share your expertise.** To build strong, long-term relationships, it's important to not just sell policies but also to be a real partner – both now and in the future.

### Resource hub

We have created a suite of resources for you to use to help explain to your clients the risks of today's evolving digital landscape – and how you can help keep them protected. To make it easy, all of the materials are available here, so you can download or share them from one place.



#### Launch materials

Launch-in-a-box

How-to guide

Launch-in-a-box

Risk and product worksheet

Launch-in-a-box

PowerPoint presentation

Overview video

#### Research materials

Quick reference guide

Research summary video

Navigating digital-first communications

Research summary video

Harnessing the power of data

US-specific insights

Research report

Research summary video

Playing in the global market

Research summary video

Supporting a transformed workforce

#### Case studies you can co-brand

Sara, Dreamscape Home Décor

Katerina, Downtown Dermatology

Stephen, Mohawk Creative Agency

Dean, Peak Systems

Mark, Two Snaps Tech

Patricia, Cool Breeze Gallery

#### Trend videos to share on social media

On-demand communication

Prevalence of cloud

Flexible working solutions

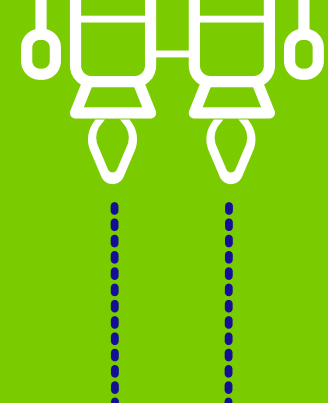
Big-tech partnerships

## At Chubb, our focus is your success

And we have the experience and stability to back it up.

We know that it can be difficult to stay on top of the evolving risks that your clients face. As the world's largest publicly traded property and casualty insurer with more than \$181 billion in assets, we're able to stay on top of the risks first – oftentimes before an incident occurs. That puts us in a position to support you with research and information, but also tailored solutions that can help you sell with confidence.

Cyber | General Liability | Professional Liability | Accident & Health | Umbrella & Excess Casualty



### Related resources

[What Are the Business Risks of Digital Communications?](#)

[Making Data Management a Business Priority](#)

[How Technology Can Help Businesses Become "Micro-Multinationals"](#)

[Challenges and Opportunities in an Evolving Workplace](#)

[How Flexible Workplace Policies Can Help Businesses Withstand a Crisis](#)

[Future of Cities Campaign](#)

## Become an agent

When you are part of the Chubb network of agents, your customers benefit from industry-leading insurance solutions. In addition, you'll receive marketing support and product training that helps you maximize your agency's business potential.

Learn more



# 2. There’s a data knowledge gap

It’s no secret that smart use of data holds the key to unlocking new business opportunities. But even though business owners know this, and they’ve implemented the technology into their operations, they’re not all aware of the risks.

- **80%** of business owners see the cloud as critical to success, and **70%** say it has the greatest implementation in their companies compared to other data-focused technology.
- **76%** feel AI is crucial technology. However, full implementation is only at **21%**, which leaves ample room for opportunity.

This knowledge gap presents a significant risk, as businesses try to keep up with technologies they don’t fully understand. If this leads to problems such as vulnerable data storage, businesses may find themselves exposed to cyber attacks and more.

80%

76%



## Research summary video

Watch the video to learn more about how data-driven operations can leave businesses exposed.

Watch video ▶

Download ⬇



## Case study

See how Katerina manages sensitive patient information in her digitized practice.

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Theme 1

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## 3. Skilled employees demand flexibility

84% of business owners recognize a workforce with new technological capabilities and skills as essential to future success, making it the highest priority in terms of staffing. However, attracting these employees and catering to different generational groups within a varied workforce can present significant challenges.

32%

While the workforce has already shifted expectations to demand a new level of flexibility, including remote work options, businesses revealed that providing flexible work solutions is one of their greatest challenges (32%) – but also one of their top-two priorities.

However, there are risks that come with this approach, particularly since businesses end up with less control over when, where and how their workforces are operating.



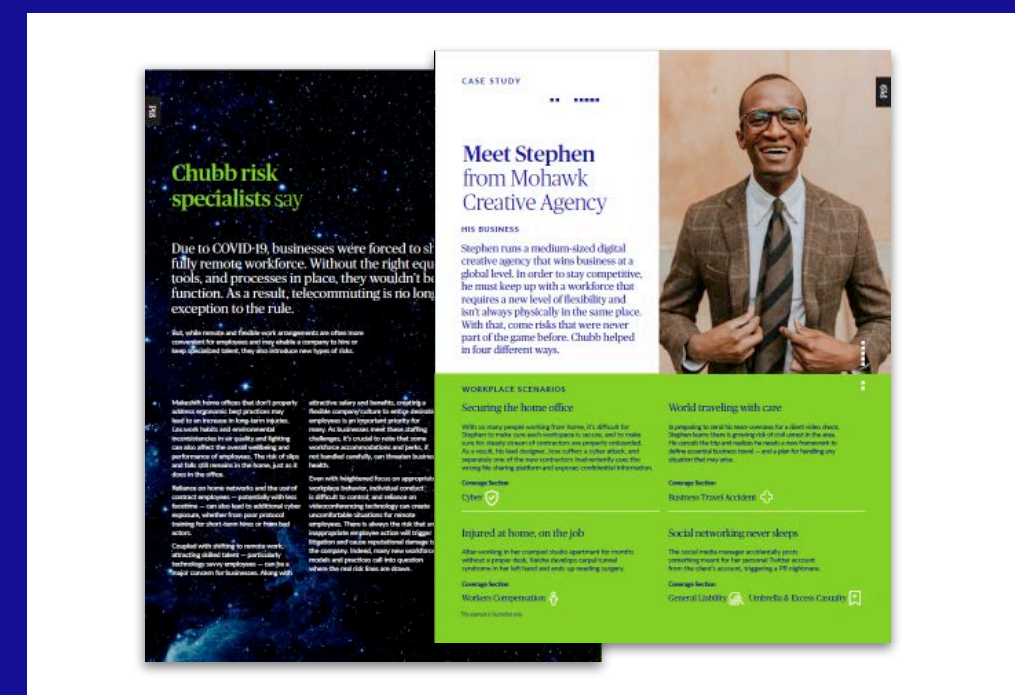
### Research summary video

Watch the video to learn how to help businesses promote flexible work solutions and attract top talent, without taking on extra risk.

Watch video



Download



### Case study

Stephen has a lot to consider in managing a flexible, remote workforce.

Download



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# 4. Fewer barriers means more collaboration

Not every small or mid-sized business has its sights set on conquering the world, but all of them can benefit from collaboration.

No matter whether that's with a partner from a neighboring city or the other side of the world, **72%** of business owners consider collaboration with large commercial and social platforms a key driver of future success, particularly in relation to data and technology.

At the same time, it's one of their greatest challenges (**44%**). And introducing data and technology into existing relationships can lead to vulnerabilities and digital security risks, creating a need for comprehensive coverage.

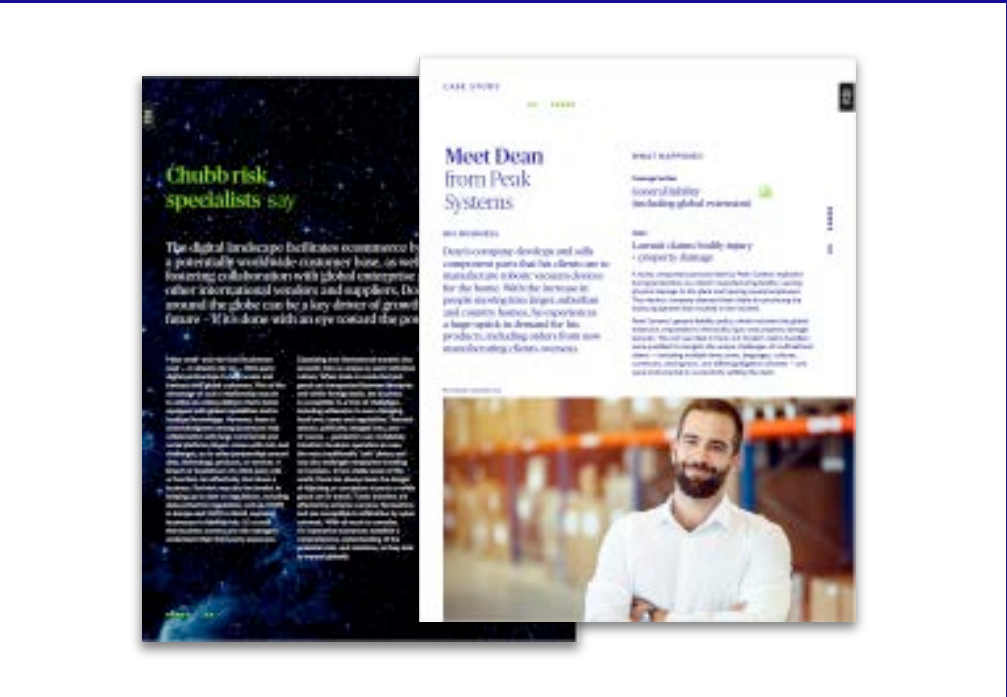


## Research summary video

Watch the video to learn more about how an increasingly global marketplace is impacting businesses.

Watch video ▶

Download ⬇



## Case study

Dean sees demand skyrocket internationally for the component parts he produces.

Download ⬇

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