

RISK & COST MITIGATION

FINDINGS FROM A THREE-YEAR STUDY

CHUBB

INTERNATIONAL
SOS

WORLDWIDE REACH. HUMAN TOUCH.

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Introduction and objectives

- Chubb and International SOS share **over 1,000 joint clients globally**
- Driven by our joint aim to serve our clients better through collaboration and demonstrate the value delivered through our combined services
- **As clients see the value delivered by both sets of services, this study aims to quantify that value from a risk and cost mitigation perspective**

Risk mitigation for business travellers.

A comprehensive risk mitigation solution for your workforce.

As global mobility increases and the risk landscape changes, business travellers face higher exposure to both medical and travel security risks, even when travelling to traditional lower-risk countries.

In response, Chubb and International SOS have partnered to create a truly comprehensive **risk mitigation solution for global businesses**. The proposition combines our leading attributes of global networks and expertise to deliver the best possible service and outcomes for our clients.

Chubb's **global network gives central control and ensures the harmonisation of insurance covers**. Add to this the fundamentals of strong risk management, ensuring policies are locally compliant and the ability to pay claims anywhere, Chubb's insurance solution significantly **mitigates the risks and uncertainties** that today's global businesses face, while **delivering greater efficiencies and economies of scale**.

International SOS takes this a step further with added focus on **prevention and cost-containment**. International SOS prepares and educates clients on potential medical and security risks, both before departure and while away on business trips or assignments.

The result is **greater peace of mind and protection for clients**. It enables them to significantly enhance their planning and preparation, with a better understanding of how to navigate risks across the globe. Fewer major medical and travel security incidents are experienced resulting in **fewer and lower value insurance claims** and a reduction in business disruptions and evacuations.

CHUBB®



INTERNATIONAL
SOS

Proven joint solution.

Prevention, risk and cost mitigation. Not just intervention.



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Keeping mobile workers healthy and minimising costs

Medical Case Study

Situation
A French client travelling in Hong Kong suffered food poisoning and requested for a doctor to visit at night.

Solution
Chubb's multinational solution ensured cover and benefits consistently, right across the globe. The medical team from International SOS provided advice on how to manage the symptoms and self-treat, calling back at regular intervals to monitor the situation. They also identified a local doctor, in case it was needed.

Outcome
The client followed the advice provided by our medical experts and later stated he was feeling better and would not need to see a local doctor. He made a full recovery with an estimated cost-saving of US\$4,800.

Travel Security Case Study

Situation
During an airport terror attack, a British client on a business trip in Brussels called for security advice as he was due to fly from Zaventem airport the following day.

Solution
Chubb ensured both medical and security incidents, in the event cover was required. The travel security team from International SOS provided him with practical advice as well as a safe alternative itinerary to allow him to continue his business trip.

Outcome
The client was able to continue his trip and arrived on time for his key meetings in Germany. The support provided by our travel security experts allowed the traveller to continue his business trip, avoiding cancelled meetings and additional travel costs with an estimated cost-saving of US\$3,000.

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Key findings

- 86% of requests for help made by mobile workers to International SOS Assistance Centres around the globe were for advice and information, resulting in **no direct additional costs**

86%
of calls from joint clients
resolved with no
additional costs¹



- Less than 1% of all requests for help lead to evacuation or repatriation, as advice and information resulted in **better prepared travellers**¹

¹This study of joint clients utilises data from around the globe over a three year period between 2014 to 2016. Over 8,550 cases or incidents were analysed to produce the key findings.

Key findings

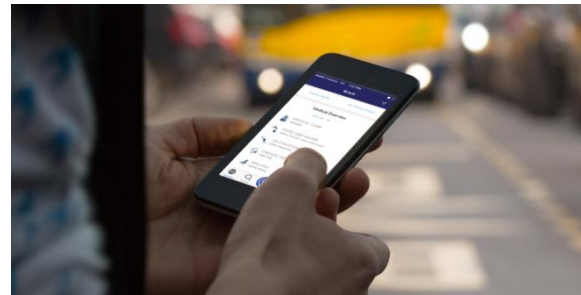


51%

Fall in evacuations and repatriations between 2014 and 2016¹

53%

Increase in downloads of the International SOS Assistance App between 2014 and 2016¹



¹This study of joint clients utilises data from around the globe over a three year period between 2014 to 2016. Over 8,550 cases or incidents were analysed to produce the key findings.

Conclusions

- Chubb and International SOS share **over 1,000 joint clients** globally, and they see the value in using our **combined solutions**
- These key findings help demonstrate how the combined risk and insurance solutions provided by Chubb and the travel risk mitigation solutions provided by International SOS, ultimately lead to:
 - **Fewer and lower value insurance claims**
 - Healthier and safer business travellers
 - **Less business disruptions by having to managed unexpected incidents**
 - A greater ability to address medical Inflation, which is approximately 10% globally
- Chubb and International SOS seek the opportunity to work with Brokers to help retain existing clients and prove the value which can be delivered to new clients

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