

Risk mitigation for business travelers.

A comprehensive risk mitigation solution for your workforce.

As global mobility increases and the risk landscape changes, business travelers face higher exposure to both medical and travel security risks, even when traveling 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 harmonization 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.

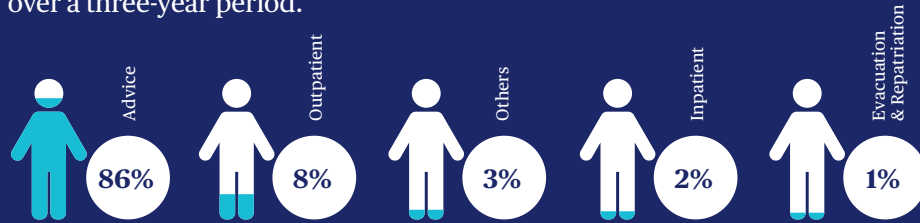


Proven joint solution.

Prevention, risk and cost mitigation. Not just intervention.

A proven global travel risk mitigation solution

Chubb and International SOS collaborated to produce a study on joint clients over a three-year period.



86% of calls from joint clients resolved with no additional costs*



Advice at your fingertips

International SOS Assistance App utilization and number of downloads increased significantly and allowed our clients to prepare better for their travels.



Significant reduction in evacuations

We advise, assist and help clients plan more than ever before and keep their people out of hospital while reducing the need to be moved for medical reasons. Our preventive approach allowed clients to reduce evacuations and repatriations by 51% among joint clients. Today less than 1% of calls received result in evacuations.



A structured multinational program

We help companies by developing a global set of policies and procedures to mitigate international travel risk and help meet their Duty of Care obligations.

*Based on an analysis of 8,550 cases over a period of three years (2014-2016)

Keeping mobile workers healthy and minimizing 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 traveler to continue his business trip, avoiding canceled meetings and additional travel costs with an estimated cost-saving of US\$3,000.