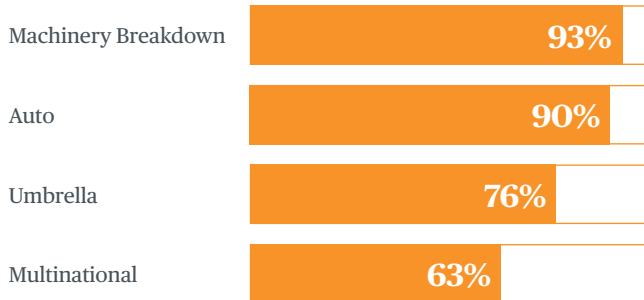


# Technology Benchmarking

As the industry evolves and new risks emerge, technology companies require tailored insurance solutions that can be crafted to meet the needs of each individual business. Our data, and recent findings from the National Center for the Middle Market, suggests that a more integrated insurance solution is required.

## Portfolio insight<sup>1</sup>

Along with Package, Chubb technology clients most frequently purchase...



Technology businesses often purchase other complementary products to address the unique risks they each face:



## An integrated solution is critical



As technology companies expand their global reach and invest in operations overseas, **multinational**-related solutions are increasingly important.



An **accident and health** solution can provide protection for employees living, working, and traveling overseas.



As digitization advances, connected devices, and embedded sensor technology are increasingly susceptible to **cyber** attack; resulting damage can lead to digital and physical-related losses.



An **E&O** solution can replace the lost revenue or reputational damage caused by a product or service defect or failure to perform.

### Limit Spotlight!

We've observed a 60% increase in first-party limits for cyber and E&O buyers year over year, while third-party limits remained flat.

Our dedicated technology professionals can craft an insurance solution tailored to your business.

## Claims insight<sup>2</sup>

We've analyzed 20 years' worth of claims data and uncovered top causes of loss for technology clients and align risk engineering services to mitigate these risks.

### Top Causes of Property Loss

			
	Theft, fraud, vandalism	Water-related	Fire/Explosion
By count	53%	10%	6%
By dollar	25%	17%	22%

Detailed leading causes of loss for technology businesses include theft, leaks, flooding, smoke, and electrical-related fires.

### Risk Engineering Services

We provide risk engineering services to mitigate against property-related and other leading risks you may face:

- Infrared thermography analysis that reveals hidden electrical hazards without disrupting electrical services or business operations
- Property protection consultation to address both operational and naturally induced disasters that can result in fire, smoke damage, water intrusion, structural damage, and business interruption
- Fire Protection System Impairment and Hot Work Permit program development to address two of the leading causes of catastrophic fires
- Pre- and post-breach cyber services including signature services and cyber index/loss data
- Development of comprehensive ergonomic programs and conducting ergonomic assessments of work areas to reduce or eliminate repetitive motion exposures

To learn more about what these risks mean for your business and to ensure you are adequately protected and leveraging cutting-edge risk engineering services, please reach out to us for a quick consultation.

<sup>1,2</sup> Based on internal Chubb portfolio and claims data

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [www.chubb.com](http://www.chubb.com). Insurance provided by ACE American Insurance Company and its U.S.-based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers.