A Letter to Our Customers

From Mary Guzman, Founder & CEO, Crown Jewel® Insurance

Crown Jewel® Insurance was built on the knowledge that the most valuable assets a company owns are often not the ones you can see or touch—they are the ones you guard quietly, build deliberately, and rely on every single day to stay ahead of your competitors. They are the ideas, formulas, processes, algorithms, models, strategies, and institutional knowledge that make your business your business. These are your moat; your Crown Jewels.

For decades, companies have invested billions into innovation—yet the insurance to protect the value of that innovation against theft simply did not exist. Traditional IP insurance covers lawsuits for your alleged taking of someone else's IP, Cyber insurance covers the costs to respond to a personal data breach or loss of income due to downtime, but does not cover the actual value of IP assets, and Crime policies cover theft of money and securities. None of them protect the actual cost of development or the expected future value of your competitive drivers. Small and mid-sized businesses are especially vulnerable, and a single trade secret theft can have *bet-the-company* consequences.

That gap is what inspired me to build Crown Jewel® Insurance & Advisory Services.

And it's why we created the world's first insurance product that protects the value of trade secrets. Backed by Lloyd's of London, this new coverage is a game changer for the AI and innovation economy.

Our vision is for our due diligence process, which earns companies a Crown Jewel® Validated seal, combined with our proprietary insurance to create an entirely new ecosystem through which trade secrets (and other IP) can be monetized like never before. This opens the possibility for trading on the no-longer-hidden value of trade secrets, worth over $20 trillion dollars in the US alone.

We do this through our proprietary trade secret asset risk management (TSARM™) process and implementation tools. Aside from qualifying for the insurance, the benefits are massive:

A) validation that your assets meet the increasingly rigorous requirements of trade secrets law. We are solving the most significant hurdle to successful trade secret litigation: Did you have a "trade secret" in the first place?
B) independent expert trade secret asset valuations which can increase overall company valuation by 3X or more,
C) mitigated compliance, reputational and financial risk arising out of the loss of a "material" asset; currently a wide open exposure for most founders, investors and board members,
D) an opportunity to license certain trade secrets and create an additional revenue stream, and
E) the potential to use the validated, insured assets as collateral for loans.

Why Trade Secrets Matter More Than Ever

Trade secrets are the only form of intellectual property that get their value from being, quite literally, secret.

In today's innovation economy, nearly everything a company is building, improving, testing, or exploring begins its life as a trade secret. So does every single patent. For many companies - especially those investing 10% or more of their revenue into R&D - these assets represent the majority of enterprise value. Trade secret protection has become the most critical part of Intellectual Property strategy because trade secret protection is a better (and sometimes only) lever to pull than patents for many assets.

- The status as a trade secret begins as soon as it becomes valuable to you and would be valuable to a competitor, as long as you use reasonable measures to keep it secret,
- There is no time or expense for filing and approval. The protection never expires as long as they continue to meet trade secret criteria.
- Trade secrets protection is used for dynamic assets such as algorithms, AI-driven insights, supply-chain intelligence, proprietary data sets, product launch strategies, manufacturing processes, M&A plans, and more.
- They avoid public disclosure of your know-how (patenting makes it public; literally handing your playbook to the world).
- They immediately contribute to valuation and investor confidence.

But trade secrets are fragile. Engineers and developers are being recruited like rock stars, and employee mobility and AI make security much more challenging.

One breach of secrecy - whether accidental or through improper means - and the economic value of that asset **as an IP asset** drops to zero. You might still be able to use it, but so can your competitors.

Until now, there has been no insurance solution that acknowledges this risk or protects companies from it.

Our mission at Crown Jewel Insurance is simple:

To protect the value of your trade secrets the way insurers protect every other class of valuable property.

We determined that trade secrets should be insurable as "assets" against theft or disclosure precisely because they are unregistered and kept from the public. The value can, in fact, be established using methods which are approved by accounting standards. The protection you apply can be assessed against best practices. The world's leading insurance market supports this idea. InnovationGuard is here.

Our Commitment to You

Crown Jewel Insurance exists to ensure that when you invest in innovation—whether it's an algorithm, a formula, a production method, a pricing model, or a strategic initiative—you and your key stakeholders are not left exposed to the single peril that can destroy that investment: theft or unauthorized disclosure.

As the first company to bring this product to market, we take seriously our obligation to champion better trade secret practices, build a sustainable market, educate boards and investors, and help companies protect the ideas that define their future.

Your trade secrets are your competitive edge.

They are your crown jewels.

And now, finally, they can be insured.

With admiration for the work you do and deep appreciation for the trust you place in us,

Mary Guzman
Founder & CEO, Crown Jewel Insurance