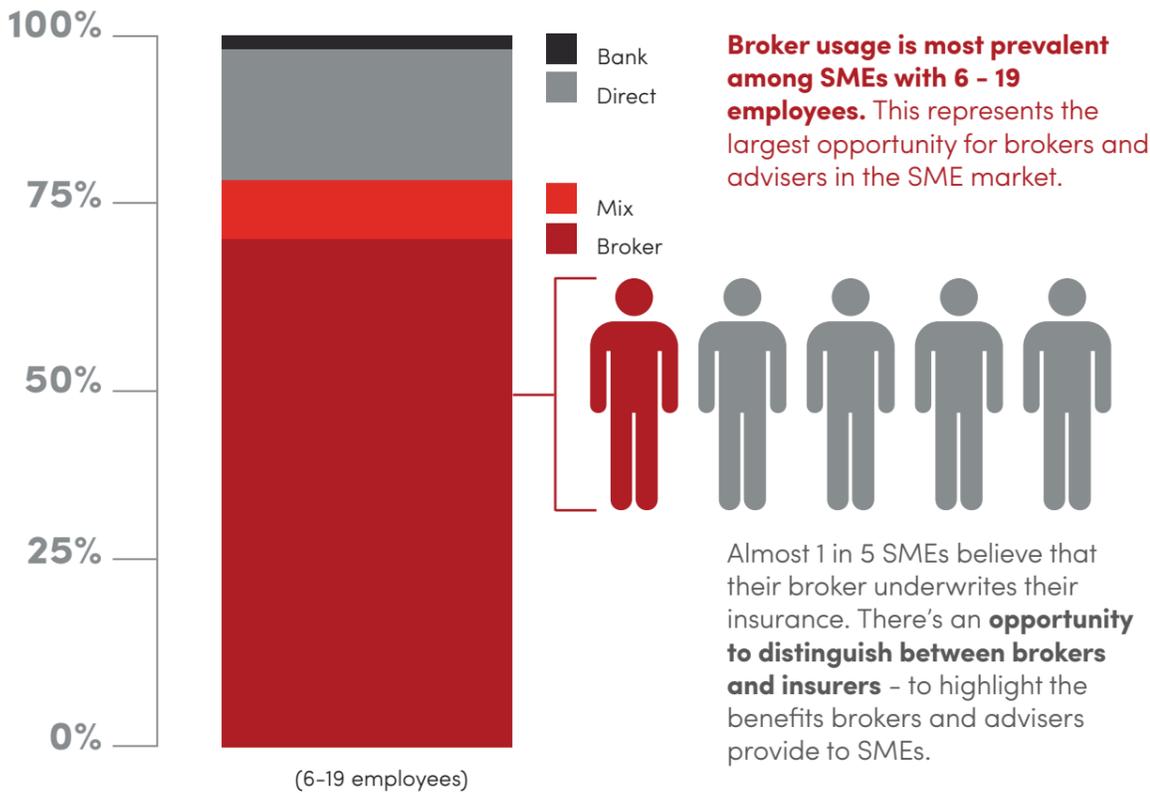


Understanding and working with New Zealand SMEs

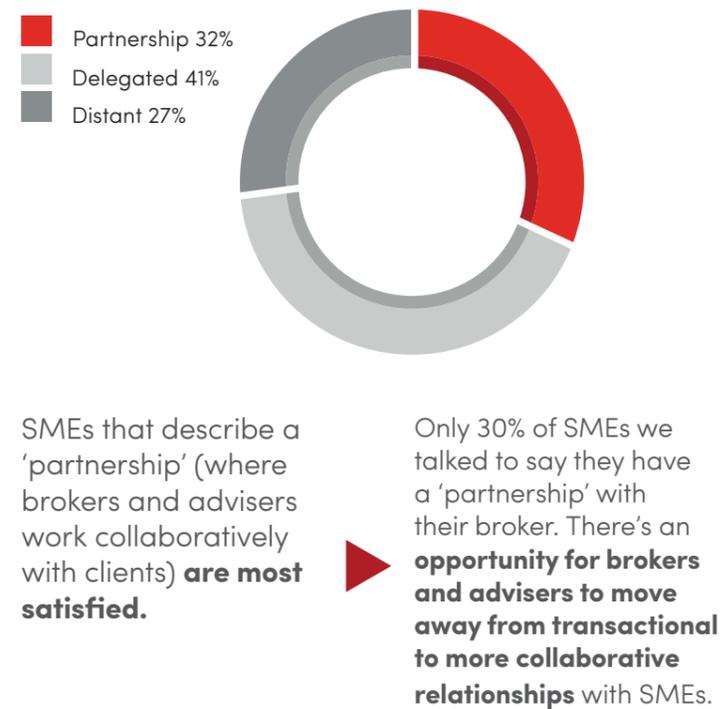
Over 1,000 small to medium sized businesses (SMEs) across New Zealand voiced their opinion in the Vero SME Insurance Index 2017.

Here's a snapshot of the results.

Broker usage



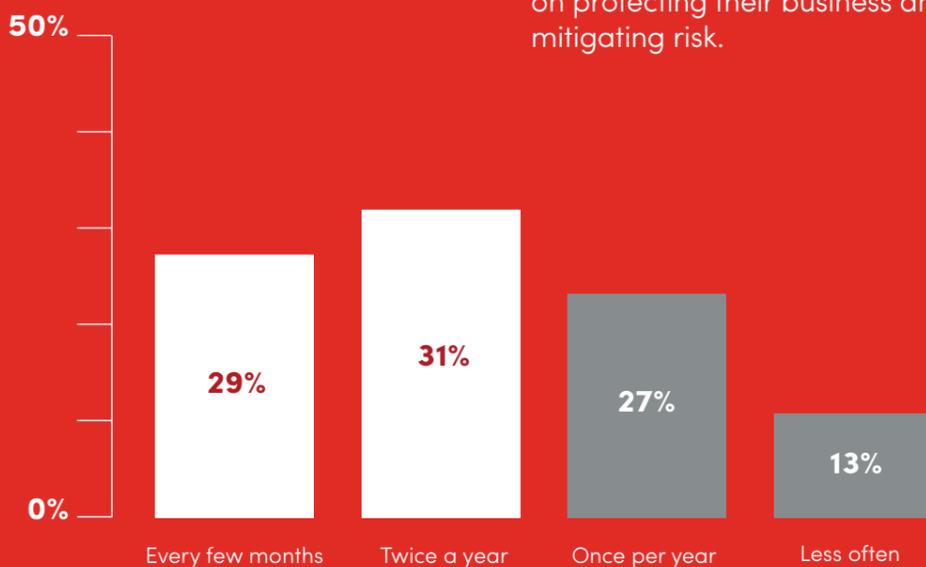
Relationship types



Contact tips

Most SMEs want to **hear from** their brokers **at least twice a year**.

Industry or occupation related information are most sought after, followed closely by information on protecting their business and mitigating risk.



Top 4 businesses concerns of SMEs

1. Being unable to trade
2. Economic downturn
3. Adverse publicity or reputational damage
4. Adverse regulatory or legislative change

While some of the main business concerns SMEs have are not insurable, **business interruption is a key opportunity** to alleviate SME's number one concern - being unable to trade. 72% of SMEs we talked to say they are uninsured for this risk.

Source: Vero New Zealand SME Insurance Index 2017

Find out more and download the full report at vero.co.nz/sme-info

Disclaimer: The information displayed is based on commissioned research involving over 1,000 business owners and decision makers from around New Zealand. The research was conducted during November 2016. Vero Insurance New Zealand Ltd (Vero) has prepared this material for general information purposes only and it should not be used as the basis for decisions in relation to the acquisition or disposal of insurance products. Vero and its related companies do not assume or accept any liability whatsoever arising out of or relating to the information.