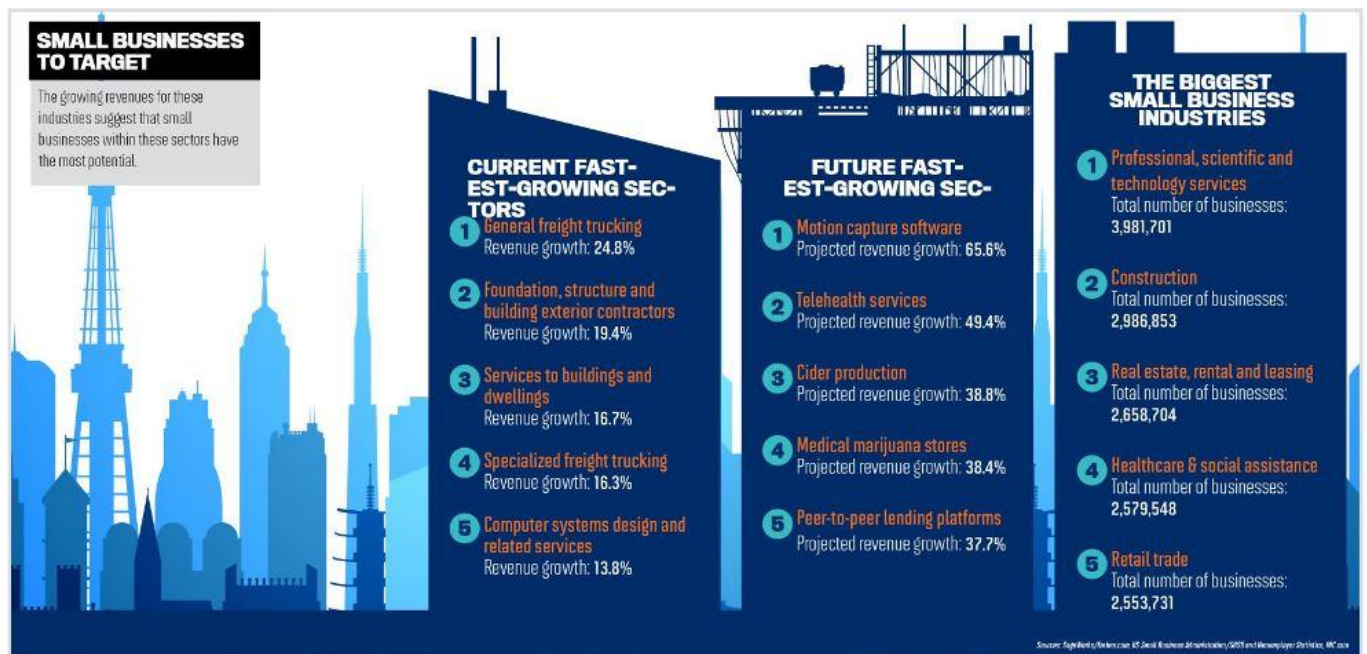


SMALL BUSINESS = BIG OPPORTUNITY

Small businesses have always formed the backbone of a commercial insurance broker's clientele. Given their varied industries and insurance needs, SMEs and brokers are often a perfect match. As small business owners continue to take their research and purchasing power online, will they stick with brokers or branch out on their own?

Recently released research shows that while the use of the Internet for purchasing insurance is growing amongst small business owners, an insurance broker is still the first port of call. However, in an ever-changing and competitive landscape, brokers need to understand what small business owners want – and need – from their insurance interactions and which industries are showing the greatest potential to stay on top of the market in the future.



The good news for you is that small businesses like buying from real people – and here's a list of what is most important to them.

What's most important to customers?

1. Having someone to 'go bat for me' when necessary
2. Trust in the person or company
3. Having someone to take care of me and my insurance needs
4. Quick service response
5. Recommendations for sufficient insurance protection
6. Help filing and managing a claim
7. Choices of coverage

8. Confidence that I am making the right insurance decisions
9. Having a person who understands my business
10. Personal attention

(Source: Small Business Insurance & The Internet, PIA)



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