

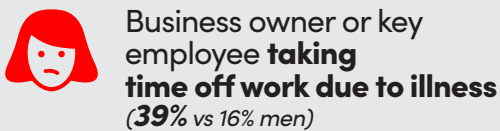
Women SME Decision Makers

Who are they?



What are they worried about?

Are more worried than men overall about a range of business issues.



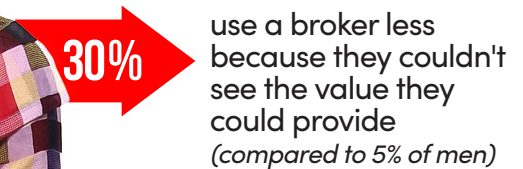
Key Challenge

Are even more likely to **feel that they have no time for themselves or their family** *(26% compared to 19% of men)*

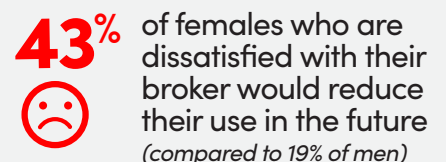
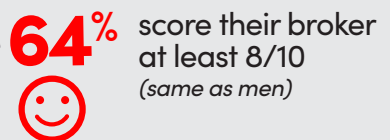
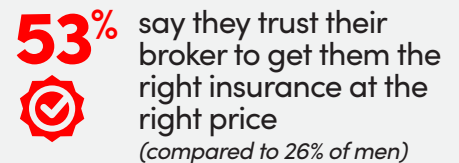
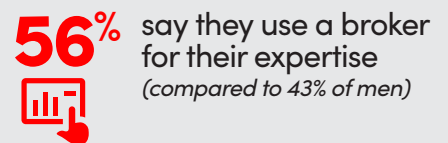


Broker use

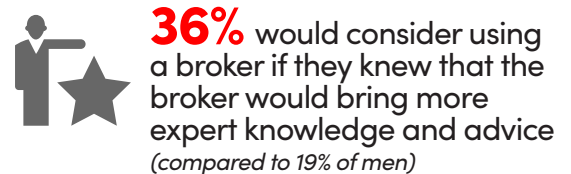
More likely to go direct



Those who use a broker



What would encourage broker use?



Key insights for brokers

ISSUES

Understand that women SME decision makers are concerned about a range of issues related to their business operations and provide them with insights and advice that helps them protect their business.



Most of those who use a broker are satisfied with their experience and value their expertise. Brokers should clearly demonstrate their value and tailor their offering specific to each SME and understand their customer's business and any key business risks and concerns they may have.



Female SMEs are even more time poor - what can a broker provide in their service that saves them time and reduces their worry?



Active guidance and minimising risks are key strategies that brokers can use to get female SMEs to consider using a broker.



Brokers need to build an online presence and referrals as this audience relies more on personal networks, online search, online forums and even Facebook to find a broker.

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

Disclaimer: The information displayed is based on commissioned research involving over 900 business owners and decision makers from around New Zealand. The research was conducted during November 2017. 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.