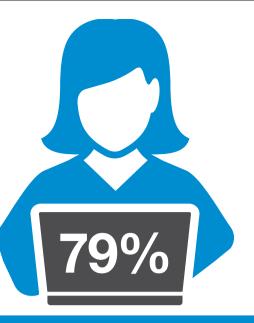
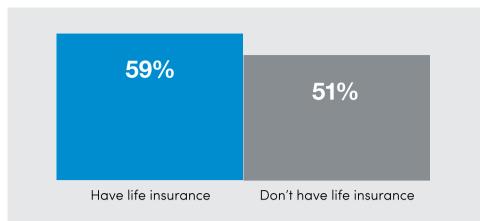
Online behaviours of NZ SMEs who purchase life insurance

Over 3 in 4 SMEs

are comfortable performing business admin tasks online



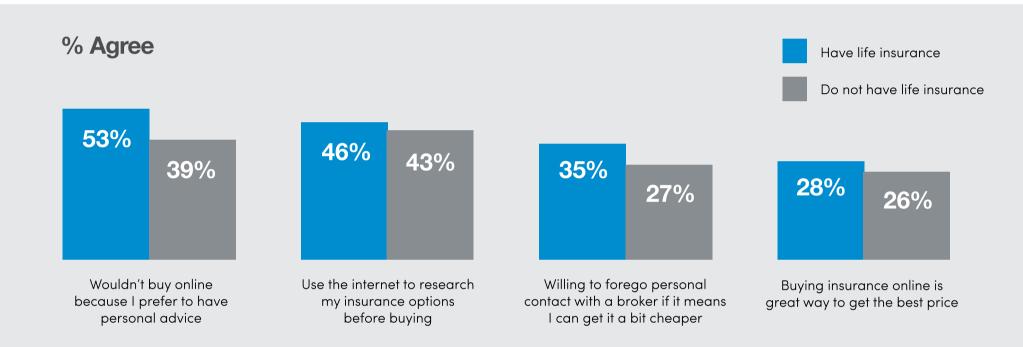
AND those who purchase life insurance are even more comfortable in the digital space





Advisers should consider ways to digitise routine administrative tasks, and focus on providing valuable advice and guidance on insurance matters.

SMEs who purchase life insurance are more likely to consider buying online, if it is cheaper





What can advisers do to generate awareness and communicate the benefits and savings from getting the right advice?

Convenience is key

Top 5 Online Benefits



Convenient to access at any time

63%



Can access from anvwhere

56%



Money can be easily transferred

48%



Faster to get the job done

37%



Easier than old paperbased methods

Advisers should consider what will offer SME customers the most value in an online environment AND promote the benefits of personal engagement.

Trust is an issue

Top 5 Online Drawbacks



Impersonal

40%



Risk of leaking business information 38%



Risk of errors

33%



Lack of advice

33%



Unsure of getting the best

26%

Find out more and download the full report at asteronlife.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. Asteron Life Limited (Asteron Life) 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. Asteron Life and its related companies do not assume or accept any liability whatsoever arising out of or relating to the information.