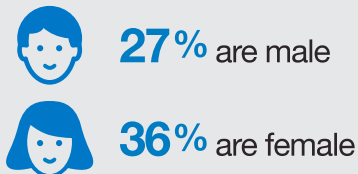


# Understanding SMEs and how they purchase life insurance

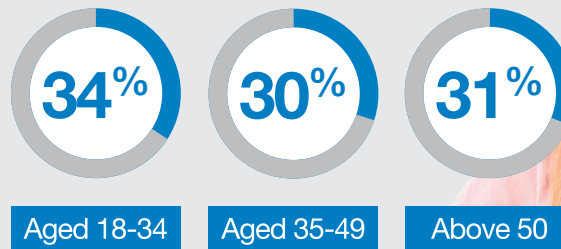


## What kind of SMEs have life insurance?

### Gender



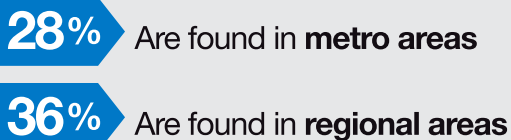
### Age



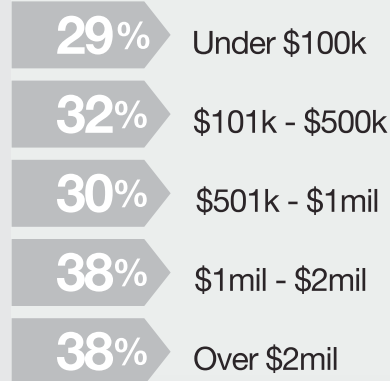
### Size



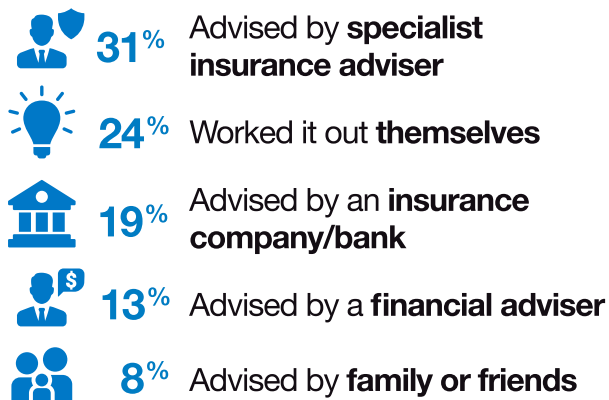
### Location



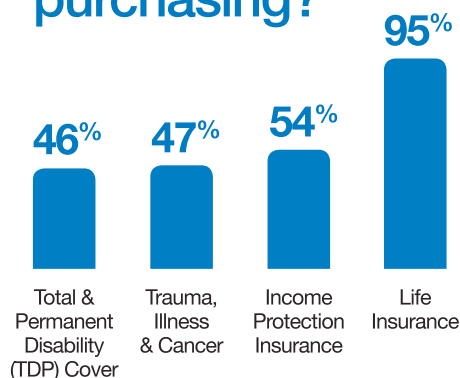
### Annual turnover



## How do SMEs choose their life insurance covers?



## What types of life covers are SMEs purchasing?

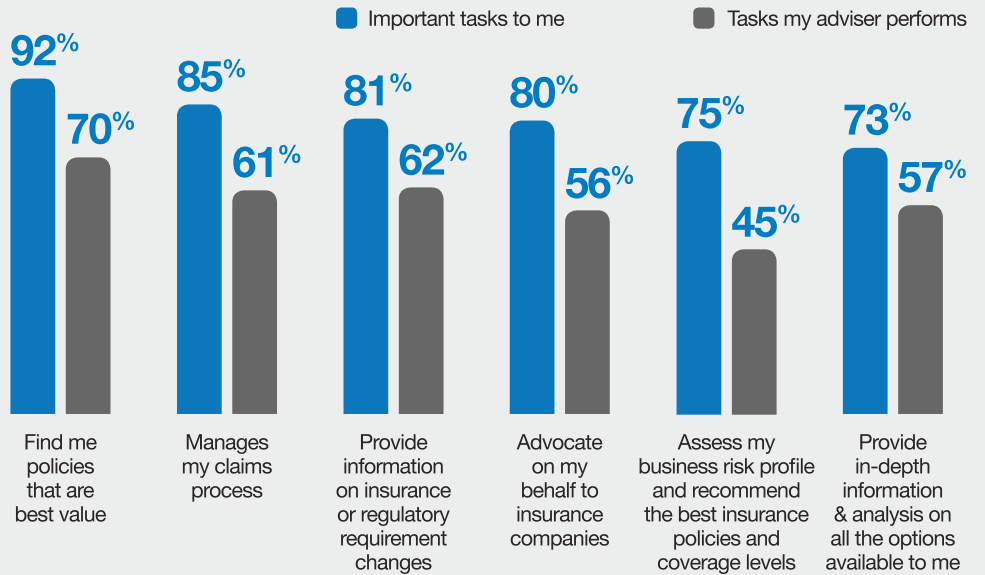


Are SMEs receiving the right advice and cover they require, and are they properly prepared for adverse events?

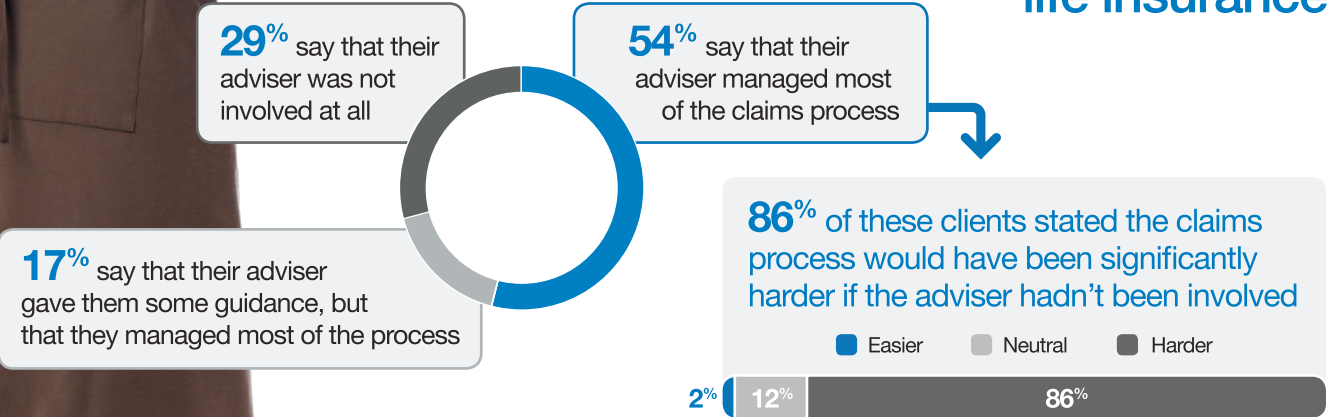


By focusing on more desired and involved tasks, SMEs will be able to get more out of their experience with life insurance advisers.

## Important tasks for life insurance advisers to perform



## Claims remain a key moment of truth in life insurance



## Advice trusted and valued most by SMEs



SMEs are more likely to trust advice that demonstrates deep business understanding.



**45%** They know and understand my business



**25%** Their expertise saves me time and effort



**44%** They have provided me with useful guidance in the past



**24%** They provide me with expert knowledge that I wouldn't otherwise be able to obtain



**27%** They provide me with all the relevant information so I can make informed decisions



**17%** They save me money

Find out more and download the full report at [asteronlife.co.nz/sme-index](http://asteronlife.co.nz/sme-index)