

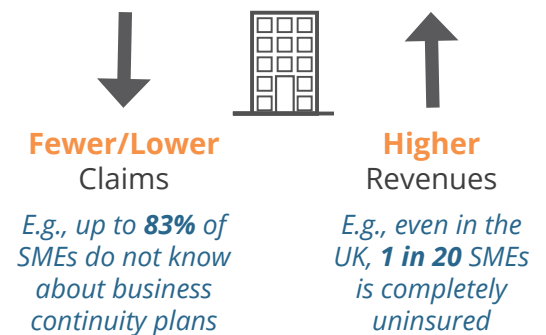
How can insurers profit by supporting small and medium-sized enterprises?

99.8% Percentage of companies in the EU that are SMEs

Through shared value SME owners would be:



Insurance companies would benefit through:



Opportunities for Insurers:

Simplify access for SMEs

Design packages to cover a range of risks through a single policy or contract

Simplify underwriting process for user-friendly experiences to drive down costs (e.g., digital screening, robo-advisors)

Pacifico has +3,000 clients a month with bundled insurance packages

Boost resilience

Exploit incentives and offer extra services to enhance continuity planning and resilience

Partner with unconventional advisors to increase reach through unusual means (e.g., accountants)

Insureon saw 25% growth with industry-specific representatives who tailor offers

Invest in the ecosystem

Use soft investments and build partnerships with regulators and finance partners to boost SME ecosystem health

Align hard infrastructure investments with SME premium business strategies

IAG increased partnerships with local governments to strengthen communities and local economies