

UPCOMING FEATURE NOTIFICATION

BUSINESS INSURANCE

Our readers don't just read the NBR – they use it!

The NBR is a business tool used to make critical decisions and to guide companies, which means that our readers are deeply engaged with our content.

They are part of a network dedicated to doing business intelligently, and are exactly the people our advertisers are trying to reach.

Feature Synopsis

The insurance world is changing and Kiwi businesses are getting used to higher premiums thanks to the Canterbury earthquakes. Now the economy is picking up, they are looking at wider issues, seeing if they need **more coverage in some risk areas** and less in others.

Businesses now know, for example, that taking out **business interruption insurance** for 12 months just isn't enough – in an emergency like that created in Christchurch, 18 months to two years is a better bet. What those earthquakes did prove though was that having business insurance took a serious weight off the minds of many businesspeople in a crisis situation.

Homeowners are getting used to the new **sum insured** approach rather than replacement value but businesses are finding it difficult to insure their buildings if there are **heritage or earthquake standards** involved.

Another lesson from the earthquakes has led insurers to word new policies so that should a building require upgrading to earthquake standards, it becomes **the owner's responsibility** – so more costs. Meanwhile, some businesses are choosing not to insure their buildings; others are choosing the cheapest options. Others are selling their older buildings to avoid the hassles.

Other important insurance areas also include **health insurance** as employers go all out to keep their best staff and to keep them at their peak.

Business insurance is wide-ranging: it can range from helping businesses cope in the wake of **unexpected illness to key employees** to being crucial in **shipping disasters** and disputes including local businesses being caught up in disasters like the **Rena and its oil spills**.

This NBR special feature will explore business insurance in New Zealand and may cover topics such as:

- **The changes in commercial coverage** – How to plan your insurance requirements in light of the new approach from insurers
- **Special requirements** – How will having commercial premises with earthquake, leaky building or heritage risks affect your premiums
- **Insuring your employees** – Why you should cover your key employees and directors
- **Engaging the right insurance partner** – With so many insurers available, what should you look for in an insurance partner

The Stats

NBR: The Readers

- *Are intelligent and ambitious*
- *45% of NBR readers are expected to choose/help/ suggest brands for the company they work for*
- *31% of NBR readers have participated in decisions to purchase goods or services of \$100,000 or more on behalf of their company in the last 12 months*
- *Come from businesses of all sizes*
 - *21% work in companies with 100+ employees*
 - *5% work in companies with 50 – 100 employees*
 - *56% work in companies with less than 50 employees*
- *28% of NBR readers are business managers or executives*
- *20% of NBR readers are proprietors or owners of businesses*

Nielsen Consumer and Media Insights Survey readers 18+

NBR: The Stats

- *42,000 business leaders read the NBR print edition every week*
- *55,000 unique browsers and 250,000+ page impressions on the NBR website per week*
- *Over 330 Corporate IP subscriptions*

A wide range of businesses across the SME and corporate sectors will be paying close attention to this important feature, which makes it a prime opportunity to reach them.

Date:	11 July 2014
Confirmation Date:	30 June 2014
Material deadline date:	4 July 2013
Rates:	Rate card
Minimum booking:	Quarter page

* NBR endeavours to contact all advertisers in its features for editorial content which remains at the editor's discretion for publication. There will be no guarantee of the NBR contacting advertisers who have booked beyond the Confirmation deadline.

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