

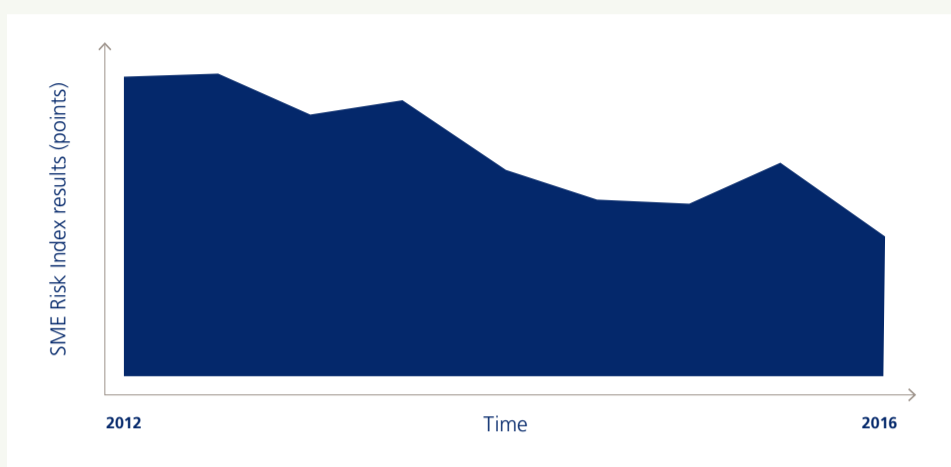


ZURICH®

SME Risk Index

SME business risk falls 18% in 4 years

Zurich SME Risk Index: tracking decline in business risk since 2012



SME business risk sits at

36.72*

Brexit disrupted steadily reducing risk, peaking at

40.18*

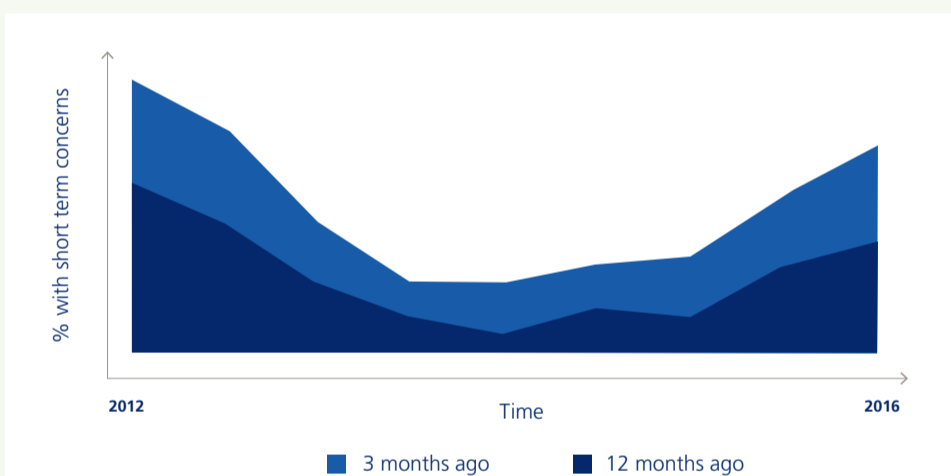
Large business risk sits far higher at

49.74*

...Yet, short-term business concerns near all-time high among SMEs

After falling sharply since 2012, short-term business concerns have begun to rise

% of businesses with more concern now than...



50%

..increase in no. of SMEs perceiving more risk now than 12 months ago, between H2 2015 and H2 2016

48%

..increase in no. of businesses perceiving more risk now than 3 months ago, between H2 2015 and H2 2016

You are not alone...



Recruitment issues

44% of SMEs have reported challenges with their workforce

THE MOST ON RECORD



Demand

40% of SMEs have reported concerns over 'Market Dynamics'

THE MOST FOR 3 YEARS



Economic outlook

Confidence that the economy will improve in the 12 months

THE LOWEST IN 3 YEARS

Think positive



Suppliers

Just 24% of SMEs reported supply chain issues

THE THIRD LOWEST EVER



Red tape

Businesses concerned with regulation and compliance plummeted to less than a fifth

THE LOWEST ON RECORD



Cost cutting

SMEs cutting price, staff and wages cuts are...

THE LOWEST ON RECORD

*aggregated score indicating level of economic risk with 0 being no risk and 100 being maximum risk

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