You should think about your own business before approaching others. This will give you an idea of the issues that other businesses may have so you can take this into account in your approach.

**WHAT YOU SHOULD LOOK FOR?**
Segmenting your client bank allows you to identify where you may have already dealt with executives and owners of a business. So what should you look for?

- Have you arranged residential/commercial mortgages for directors or business owners?
- Have you arranged family protection for directors or business owners?
- Have you dealt with partners of a business for family or mortgage protection or pensions and investments?
- Do you have any links to general insurance brokers who arrange commercial property insurance or public liability insurance?
- Do you have any high income or asset rich clients?

If you’ve discussed the personal financial plans of business clients, you’ve already dealt with decision makers. By adding business protection to your advice service to those clients, you could benefit from a potentially lucrative opportunity to increase your revenue.

**TARGET YOUR MESSAGE**
Business protection is most relevant to the key people it is designed to protect. It’s therefore best to target decision makers. Examples are:

- Partners and directors of the business.
- Key people in finance, IT, sales and R&D.
- Guarantors of any business loans the company may hold.

**USE YOUR CONTACTS**
Remember that one excellent audience to consider when promoting business protection is your everyday professional contacts such as lawyers, surveyors and accountants. These are people that may be particularly receptive to the benefits of what you have to offer, and you already have a relationship on which to build.

**EDUCATE YOUR AUDIENCE**
Many businesses do not have business protection simply because they have never considered the possibility of losing a key person. A good way to develop your relationship is to educate your clients about the benefits of cover:

- Highlight the risks and consequences of not having business protection.
- Ask thought provoking questions – could your business survive if a key person died or became critically ill?
- Explain the financial implications of losing a key person. Illustrate the day to day advantages of business protection.