

# The Future of Small Commercial Direct Distribution

**NEXT**  
INSURANCE



# Key Takeaways

- **Why go direct on small business insurance?**
  - Help small businesses thrive by eliminating unnecessary costs
  - Give customers the freedom to service their own policies, on their schedule
  - Have confidence that customers are getting accurate and clear information about their coverage
  - Direct line to customer feedback and insights → quick iteration of the product
- **What will it take to succeed in the direct business model?**
  - Comprehensive coverage across multiple lines of business
  - Becoming a licensed carrier
  - Simplified policy packaging
  - Superior customer service & self-service
  - Full control of policy generation and in-house claim adjudication
- **How big is the ultimate opportunity in the future, and how long will it take to get there?**
  - Huge opportunity (>\$100B)
  - We are disrupting the industry, so we need to reset consumer behavior around purchasing insurance