



SMALL BUSINESS **BIG** OPPORTUNITYSM

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SMALL BUSINESS **BIG**
OPPORTUNITY

TRAVELERS  NYSE Euronext 

Please join Travelers, NYSE Euronext, the SBA and all of our panelists in live tweeting today's event using hashtag:

#TRVNYSE

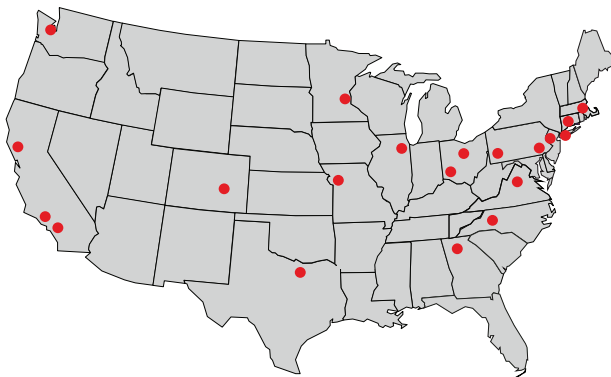
Also, please follow our speakers and participants and invoke their handles in your tweets:

@NYSE_Euronext (Duncan Niederauer)
@TRV_Insurance (Jay Fishman, Joan Woodward)
@SBAgov (Karen Mills)
@KateDMitchell (Kate Mitchell)
@Lafayette48 (Deirdre Quinn)
@GovChristie (Elizabeth Mackay)
@MikeBloomberg (Tokumbo Shobowale)

What is *Small Business – Big Opportunity*SM?

As one of the largest small business insurers in the country, Travelers believes small businesses are an integral part of the U.S. economy, especially as a driver for creating and sustaining jobs. *Small Business – Big Opportunity*SM, the *Travelers Institute*[®] small business advocacy initiative, helps promote small business success by convening entrepreneurs, policymakers, and thought leaders across the country to explore solutions to everyday small business challenges. Thousands have participated, learning how to manage their risks, access capital, and better understand regulatory changes affecting their businesses.

Small Business – Big Opportunity Events



- Atlanta, GA
- Boston, MA
- Charlotte, NC
- Chicago, IL
- Cincinnati, OH
- Colorado Springs, CO
- Columbus, OH
- Dallas, TX
- Irvine, CA
- Kansas City, MO
- Los Angeles, CA
- Morristown, NJ
- New Britain, CT
- New York, NY
- Philadelphia, PA
- Pittsburgh, PA
- Reston, VA
- San Francisco, CA
- Seattle, WA
- St. Paul, MN

“Travelers is committed to being a constructive participant in the public policy dialogue with regard to important issues facing our industry. We hope to contribute to solutions on a wide range of issues that face our customers, our agents and brokers, and the communities we serve.”

– Jay Fishman, Travelers
Chairman & CEO

Finding Solutions to Small Business Challenges



RESOURCES & ADVOCATES

“Our job at the SBA is to put the wind at the backs of small businesses. Government can’t help you start your business, but it can help you accelerate what you do.”

– Karen Mills, former Administrator, U.S. Small Business Administration



CYBERSECURITY

“Small businesses have been under the impression that cybersecurity, or a data breach in particular, is not a small business problem, but a problem for big business. That just isn’t the case. Last year more than half of data breaches occurred in companies of 250 employees or less.”

– Tim Francis, Enterprise Lead for Cyber Insurance, Travelers



ACCESS TO CAPITAL

“Alternative financing like donation-based and reward-based crowdfunding will have a huge impact on startups moving forward. It will also have a \$65 billion impact on the economy.”

– Karen Kerrigan, President & CEO, Small Business & Entrepreneurship Council



REGULATION

“With regulation, ignorance is not bliss. It’s one area where you can’t ignore the legal requirement of running your business. I can’t emphasize enough to leverage what we do at the SBA Office of Advocacy.”

– Ngozi Bell, Regional Advocate, U.S. Small Business Administration



BUSINESS CONTINUITY PLANNING

“A well-constructed business continuity plan will not only keep your business functioning, but give you a competitive advantage and help differentiate your business. To create one, you need to think beyond your four walls—think about suppliers, utilities, critical equipment, and people critical to your operations.”

– Marty Henry, Senior Vice President of Risk Control, Travelers



ECONOMIC OUTLOOK

“The Federal Reserve Banks of Cleveland, New York, Atlanta, and Philadelphia conducted a Small Business Credit Survey across a 10-state area that reveals significant differences in credit demand across firm sizes and highlights the difficulty many small businesses have accessing credit. We publish all this and more on clevelandfed.org.”

– LaVaughn Henry, Vice President & Senior Regional Officer, Federal Reserve Bank of Cleveland Cincinnati Branch

Travelers Institute

Travelers established the Travelers Institute as a means of participating in the public policy dialogue on matters of interest to the property casualty insurance sector, as well as the financial industry more broadly. The Travelers Institute draws upon the industry expertise of Travelers’ senior management and the technical expertise of its risk professionals and other experts to provide information, analysis, and recommendations to public policymakers and regulators. Learn more at travelersinstitute.org

Learn More:

travelersinstitute.org/smallbusiness



Join the Conversation:
[#SmallBizOpportunity](https://twitter.com/SmallBizOpportunity)

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5 Ideas for Small Business
Watch video highlights from a recent event

travelersinstitute.org

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