SSC # 175 – THE BUSINESS OWNER RISK MATRIX: THE 10 OVERLOOKED RISKS THAT CAN DESTROY A SMALL BUSINESS OVERNIGHT

This course is eligible for:

3.0 Life & A&S CE Credits for BC, AB, SK, MB & ON.

1.5 A&S CE Credits if your license is for A&S ONLY in BC, SK, MB & ON.

3.0 Life & 1.5 A&S ONLY CE Credits for AB.

Target Audience

This course is designed for Canadian financial advisors, life-licensed representatives, planners, and insurance professionals who work with small-business owners, incorporated professionals, family enterprises, and entrepreneurial clients. It is suitable for advisors operating in:

- Insurance advisors and risk management individuals
- Corporate planning
- Business-owner continuity and succession
- Estate and tax planning
- Key-person and buy-sell advisory
- MGA and independent advisory environments

Purpose of the Course

The purpose of this course is to equip advisors with:

1. A comprehensive diagnostic framework for identifying overlooked business risks.
2. A planning methodology that integrates insurance, continuity, succession, and liquidity strategies.
3. A communication model for explaining complex risks to business owners in clear, actionable language.
4. A compliance-aligned process for documenting recommendations, suitability, and due diligence.
5. A suite of case studies demonstrating how insurance solutions solve real business-owner problems across Canada.

Advisors completing this course will be able to position themselves as enterprise-level risk strategists, not merely product specialists.

Learning Objectives

By the end of this course, advisors will be able to:

1. Diagnose the 10 overlooked risks that threaten small businesses.
2. Integrate insurance solutions into continuity, succession, and liquidity planning.
3. Build continuity plans that protect operations during owner incapacity or death.
4. Evaluate business-owner risk through a holistic matrix rather than isolated product needs.
5. Document recommendations thoroughly to meet provincial compliance expectations.
6. Communicate risk in a way that motivates business owners to act.