

Term Assurance - UK - July 2011

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"Increasing consumer education and engagement with the sector will be vital in growing the term assurance market. There's a natural tendency to avoid thinking about difficult subjects, and there are few subjects as difficult as one's mortality. That, and the perceived complexity and expense of life cover is causing many to shun protection products and focus on short-term problems."

– **Stevan Obradovic, Financial Services Analyst**

In this report we answer the key questions:

- How will changes in the adviser landscape impact term assurance sales?
- To what extent is consumer understanding, or lack of it, hurting the term assurance market?
- How can protection providers improve their image and tackle consumer scepticism?
- Do consumers overlook long-term benefits to achieve short-term savings?
- Can insurance providers create or market additional term assurance triggers, beyond covering debt?

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