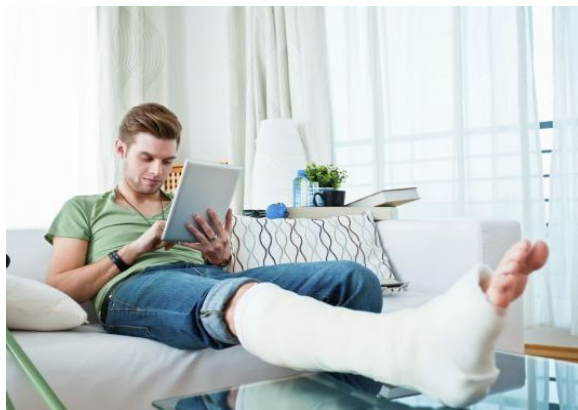


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Although the recession certainly had a negative impact on private medical insurance ownership levels among RoI consumers, the effect was not nearly as profound as might have been expected given the severity of the downturn.

This report looks at the following areas:

- What health-related activities do Irish consumers participate in?
- How many consumers have private medical insurance?
- Where do consumers source information on private health cover?
- What are consumers' general attitudes towards private health cover?
- Why do some consumers not have private medical insurance?
- How healthy are Irish consumers?

This illustrates the strong attachment that RoI consumers have for private cover. It can therefore be expected that economic growth will bring about a corresponding increase in ownership among RoI consumers. The situation, however, is very different in NI; NI consumers do not have anything like the same level or strength of attachment to private medical insurance and, because affordability is not the main obstacle for consumers in the region, economic growth will not inevitably lead to increased ownership of private medical insurance among NI consumers. Rather, among NI consumers, there is an array of psychological obstacles, which are arguably far more difficult to overcome than economic or financial ones.

This report examines the broader trends affecting the private medical insurance market in NI and RoI, and, specifically, how these trends are likely to impact upon the value and volume of policy sales. It also draws extensively on in-depth independently commissioned consumer research (Toluna, May 2015) to analyse ownership (and non-ownership) of private medical insurance, and where consumers obtain their information from when purchasing medical insurance.

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