

### FS: Insurance and Protection -UK

# March 2015

### **Motor Insurance - UK**

"Motor insurers have endured a prolonged period of difficult trading conditions, characterised by falling average premiums. However, improved household finances will provide a more accepting environment for insurers to introduce premium rises in the coming year, returning the market to growth."

## February 2015

#### **Travel Insurance - UK**

"If consumers are not asking for specialised policies or extra benefits, why not cut through the competing marketing messages by becoming the most convenient insurer? Convenience is a highly prized commodity in modern society and harnessing this could be a successful way of boosting policy sales."

### Consumers and the Economic Outlook: Quarterly Update - UK

"People are finally starting to feel the benefit of the recovery in their pay packets. After five years, average wages are finally increasing more quickly than prices. Although this will take time to feed through into consumer confidence, there are signs that spending habits are changing.

### **Income Protection - UK**

"The majority of UK households have no income protection insurance, and a low level of savings. Providers must continue their efforts to lower the barriers that are preventing the market from reaching its full potential: low product awareness or, at least, ongoing confusion over the different product types available, as ...