

## December 2009

### General Insurance Overview - UK

This report considers broad trends in the general insurance marketplace, such as changes in distribution and the impact of the recession. It also examines the key players in the general insurance market and the performance of key personal lines markets including home, motor and health insurance.

### Home Insurance - UK

- Around 35 million people have home insurance, with combined buildings and contents cover the most common arrangement. Mintel's consumer research shows no real sign of consumers cutting cover because of the slowdown – insurance is undoubtedly seen as an essential purchase for most.
- When Mintel asked people about their claims ...

## November 2009

### Life and Protection - UK

The guaranteed acceptance over-50s market has seen spectacular volume growth over the last few years. Its simple marketing message, affordable premiums and a surge in interest from bancassurers have made this the star player of the life insurance market.

### Eye on Intermediaries - Life Protection - UK

IFAs are looking for simplicity, not a raft of additional features. 45% of intermediaries say that stripped-down underwriting processes would make it easier to sell to clients, and almost as many want applications to be streamlined.

## August 2009

### Health Cash Plans and Private Medical Insurance - UK

- In spite of the economic downturn, the total number of PMI subscribers increased by 4% in 2008, with the corporate sector rising by 6% rise and the personal sector remaining flat.
- Contribution income from health cash plans increased by 4% in 2008, although the number of subscribers fell by 2 ...

## July 2009

### Creditor Insurance - UK

The PPI industry has been in decline since 2006, as a result of the relentless attack it has been under by the media. Providers are accused of selling over-priced policies in order to subsidise low interest rates on loans

and credit cards, which it is argued do not represent good ...

## May 2009

### Motor Insurance - UK

The motor insurance market has been suffering from an underwriting loss for a number of years now. Fuelled by the growth of price comparison sites, the market is highly price sensitive and suffers from a distinct lack of customer loyalty. On the plus side, however, the motor insurance sector is ...

## March 2009

### Market Re-forecasts - Insurance and Protection - UK

#### Mintel's re-forecasting puts markets in realistic light

## February 2009

### Travel Insurance - UK

The travel insurance market is set to undergo a challenging period in 2009, as consumers cut back on their spending. Holiday spend will undoubtedly come under pressure – but the annual holiday is so ingrained in the British psyche that few will willingly give it up. Since the majority of ...

### Critical Illness Cover - UK

Demand for critical illness (CI) policies from individuals has been in decline since 2003. Adverse media coverage surrounding claims handling and a perceived lack of transparency have tarnished the product and fostered public mistrust of the industry. The slowdown in the housing and mortgage markets has created further challenges for ...

## January 2009

### Income Protection Insurance - UK

Despite the fact that income protection is widely regarded as the cornerstone of protection needs, the last few years have seen these policies vastly outsold by 'rival' products such as mortgage payment protection insurance and critical illness cover. A lack of awareness among consumers and financial advisers, perceived product complexities ...