

Consumers and General Insurance - UK - December 2011

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"The demand for insurance cover has held up well despite a difficult economic climate. There are even signs that the weak economy may have some positive effects for the market, as many consumers consider insurance as even more important when things are tough financially. However, as household budgets face increased pressure, the majority of policyholders will still opt to find the best possible deal at their renewal."

– Deborah Osguthorpe, Senior Financial Services Analyst

In this report we answer the key questions:

- Where does general insurance rank in the list of consumer financial priorities?
- How has the challenging economy affected the demand for general insurance products?
- Is there any customer loyalty left in the general insurance market?
- To what extent do consumers trust the insurance sector?
- What do consumers look for when arranging general insurance policies?

This report is a consumer research focused overview of the UK general insurance market. It therefore concentrates on personal lines business, although some tabulated market data shown in the report include commercial business, in order to provide context.

Greater focus is given to personal motor and home insurance throughout the report, as these are the largest sectors in the general insurance market. Reference is also made to smaller markets such as travel, health and pet insurance. However, this report does not cover protection products, such as creditor insurance, in any great detail.

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