

## December 2019

### Home Insurance - UK

“In terms of premium income, the domestic home insurance market has stagnated over the past decade. Technological-driven innovation is needed to achieve real growth potential and to enable insurers to better respond to changing consumer needs in the digital era, as well as shifting demographics and tenure patterns.”

– ...

## November 2019

### Consumers and the Economic Outlook - UK

“Brexit has been delayed again. The public faces a Christmas general election. And the economy narrowly avoided a recession in September. It is no wonder, then, that consumer confidence has taken a hit. However, financial well-being is holding up and the vast majority of people think they’ll be OK in ...

### Price Comparison Sites in General Insurance - UK

“Price comparison websites play a significant role in the UK insurance market and have done so since their inception more than 15 years ago. However, they have also had a part in price-focused propositions that have resulted in dual-pricing practices and the so-called ‘loyalty penalty’, which affect vulnerable consumers the ...

## October 2019

### Private Medical Insurance - UK

“The PMI market remains over reliant on corporate policies, with individual policies declining for a number of years. Health and wellbeing initiatives and the rewards associated with this have been successful in increasing engagement, particularly among younger consumers. Mental health cover is a welcome addition to the market and offering ...

## September 2019

### Consumers and the Economic Outlook - UK

“It is a confusing time for the British public. The new Government has been unable to agree a Brexit deal with the EU and Parliament has passed legislation obliging the Prime Minister to request a further extension if he cannot get one. Despite this, Boris Johnson has maintained his stance ...

## August 2019

### Pet Insurance - UK

“Following a period of significant growth, the pet insurance market stalled in 2018. Despite this, a large number of pets remain uninsured, and there is room for greater uptake of cover in the near future. Developments related to wearable technology and how this can be used to track a pet’s ...

## July 2019

### Consumers and the Economic Outlook - UK

“The closer we got to the planned Brexit Day, the more worried people became about the impact it’d have on the UK’s economy. With the delay to Brexit, these concerns seem to have melted away. People are far more relaxed about what Brexit will mean for both their own finances ...

## June 2019

### Term Assurance - UK

“Faster and simpler applications have made term assurance more appealing. However, the growth of direct to consumer products means that there needs to be a shift in the way that providers target new customers. Those with specific insurance needs or ongoing conditions need to be made aware that they have ...

### Over-50s Guaranteed Acceptance Life Insurance - UK

“The market for over-50s guaranteed acceptance life insurance experienced a surge in new premiums during 2018 as insurers doubled down on advertising spend in the first half of the year. But the uplift is expected to be temporary as the sector faces up to both the opportunities and challenges of ...

## March 2019

### Motor Insurance - UK

“The expected revision of the personal injury discount rate to a more insurer-friendly level will allow providers to ramp up price competition. This is crucial as consumers remain price-sensitive, despite a preference for high-level cover. However, some upward pressure on prices will remain, as the cost of car repair claims ...

### Income Protection - UK

“The income protection market has experienced decent levels of growth over the last three years. However, for the product to become more widely accessible, providers need to move away from relying upon the housing market and target different customers such as renters or the self-employed. The government is working to ...

## February 2019



## FS: Insurance and Protection - UK

### Consumers and the Economic Outlook - UK

“Concern over the impact of Brexit is more severe than at any other time since Mintel started tracking this measure, including the initial shock in the immediate aftermath of the vote. Theresa May’s withdrawal agreement was the first glimpse of anything resembling certainty since Article 50 was triggered in March ...

### Travel Insurance - UK

“Travel insurance providers operate in a tough environment, with strong price competition, rising claims costs and uncertainty over Brexit dampening demand for overseas travel. Maintaining profit margins is a priority for many suppliers, but remains challenging.”

– **Sarah Hitchcock, Senior Finance Analyst**