

### December 2015

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

"Mintel's key measures of consumer confidence show that people are still wary. Although the improvements in sentiment that accompanied the end of the income squeeze have been sustained, 2015 has been a year of consolidation, rather than one of soaring consumer spirits. Earlier in the year, the election added ...

#### Home Insurance - UK

"Home insurance owners have benefitted over the last few years, as intense price competition has driven down the cost of premiums. The market continues to be extremely price driven, with online sources making it easy for consumers to compare quotes and switch providers. However, brand and service remain important factors ...

### November 2015

#### Mass Affluent/HNW Consumers and Insurance - UK

"The profile of the affluent insured is shifting, both among the wealthiest and the aspirational. Insurers are being challenged to keep pace with the changing needs of wealthier people and a tight competitive environment is making it harder to stand out. Forward-thinking product development and scalable client services are integral ...

### October 2015

#### Private Medical Insurance - UK

"Subscription rates continue to fall, as many people are yet to see their disposable income increase enough to make paying for private medical insurance palatable. An increase in insurance premium tax set to take effect in November 2015 will lift prices further out of reach for potential new customers and ...

### August 2015

#### Pet Insurance - UK

"The pet insurance market has huge potential for growth, with 56% of pet owners currently uninsured. Pet insurers that wish to capitalise on this opportunity, however, face an uphill struggle as those yet to take out an insurance policy are put off by accelerating premiums that leave them questioning the ...

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

"The generally positive outlook of the economic climate, and the benefits that are gradually being witnessed at the individual level, means that the people of Britain are finally regaining their confidence. For the first time since the economic downturn, Mintel's data shows that more people feel better off compared to ...

## July 2015

### Price Comparison Sites in General Insurance - UK

“Price comparison websites have cemented their role in the way that people buy financial products, particularly within the insurance sector. Market leaders are spending generously in order to stand-out from their rivals. Within such a competitive market environment building trust should not be overlooked in favour of creating a memorable ...

## June 2015

### Term Assurance - UK

“Consumers want life insurance but only at the right price and as long as it’s easy to access. New technologies and channels can be utilised to re-engage the public, by offering access to affordable products, greater interaction between companies and their customers and, crucially, expert advice.”

– Sarah Hitchcock ...

## May 2015

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

“Economic improvements are finally beginning to be felt at the consumer level. Falling prices of essentials and rising wages are helping incomes go further and there are indications that people are beginning to relax their budgets and spend on items and experiences that have been out of reach during the ...

## 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 ...