



The Institute of  
Customer Service



Chartered  
Insurance  
Institute

# Chartered Insurance Institute

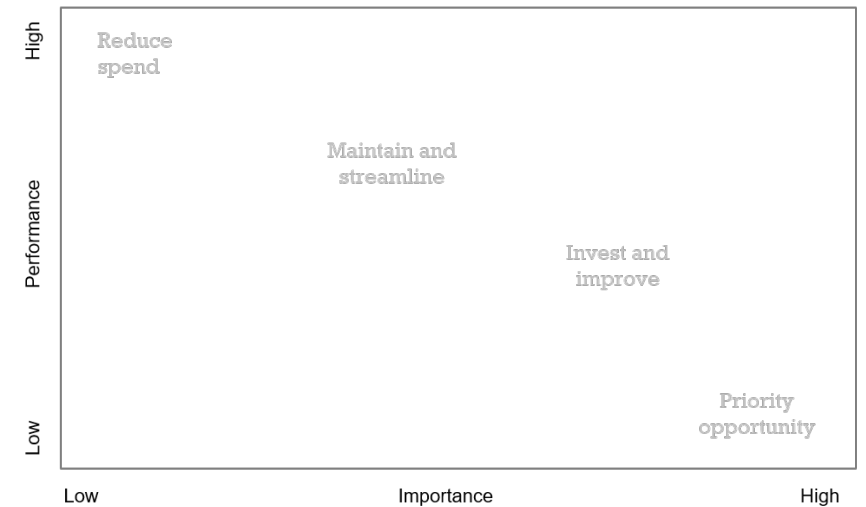
Trust in the Insurance sector

Consumer & SME survey analysis  
May 2019



# Background and methodology

- As part of the Institute of Customer Service/CII Trust in Insurance tracker, 1,003 consumers and 1,016 SME employees, who are involved in the insurance buying decisions, were surveyed
- Consumer participants who hold at least a Motor, Travel or Buildings/ Contents policy.
- SME participants who hold at least a Motor, Employers' liability or Buildings/ Contents policy.
- Importance of outcome statements to policy holders were measured and how well insurance providers deliver against these metrics.
- In May 2019, we revised and reduced the number of the previously 55 outcome statements to 49 for the Consumers and 50 for the SME survey, while the 9 themes remained unchanged.
- Mapping highlights where opportunities exist to do more of what customers care about – thus boosting trust – but also to do less of what doesn't add true value.
- Importance/ Performance scores can take values from -10 to +10, while Opportunity scores from -30 to +30. The higher the opportunity score, the greater the opportunity to deliver improved service.

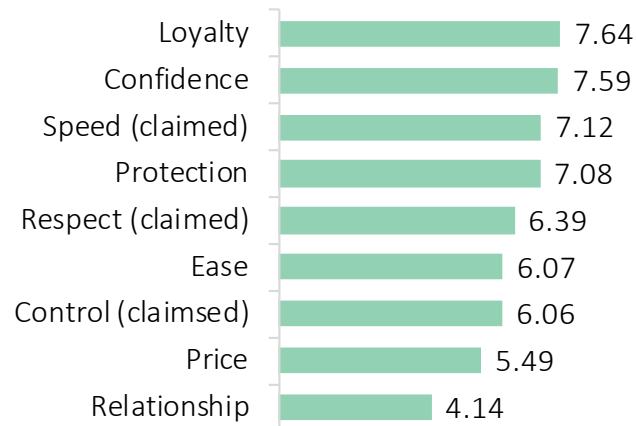


# Key findings

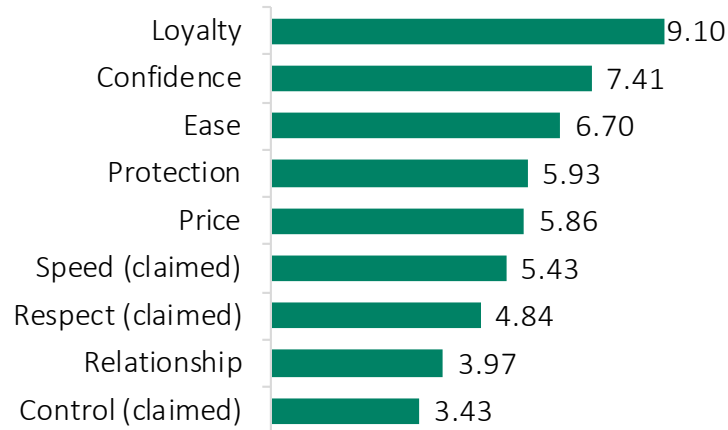
- Opportunity scores are highest for the Loyalty and Confidence themes in 2019, for both the consumer and SME markets – similar to the 2018 results.
- Consumers wish to be rewarded for staying with the same provider. Unfortunately, policy holders feel that their loyalty is not being acknowledged and hence big opportunities for insurers lie in this area. Avoiding dual pricing (new vs existing customers) is important in order to feel that their loyalty is being acknowledged. Policy holders would like to receive extra benefits if they are to renew with their insurer, while matching a competitors price is also key.
- When looking at demographic breakdown, the opportunity is relatively higher when looking at females, older demographic and white ethnic groups.
- Within the SME survey, Loyalty and Confidence have remained key themes in 2019. Ease moves to the 3rd rank in terms of opportunities, pushing Protection down to 4th rank.
- Loyalty is key to SMEs as they are looking for rewards to remain with the same insurance company, by either keeping premiums at the same level or even discounting. This presents an opportunity to insurance providers.
- Within Ease, SMEs are looking for policy documents which are easy to read with little to no small print, as well as clear & quick answers to questions.
- Businesses with 1-5 employees and those with more than 20 employees present the largest opportunity for insurance providers.

# YoY comparison: opportunity scores are highest for the Loyalty and Confidence themes in 2018 and 2019, for both the consumer and SME markets.

Consumer 2018

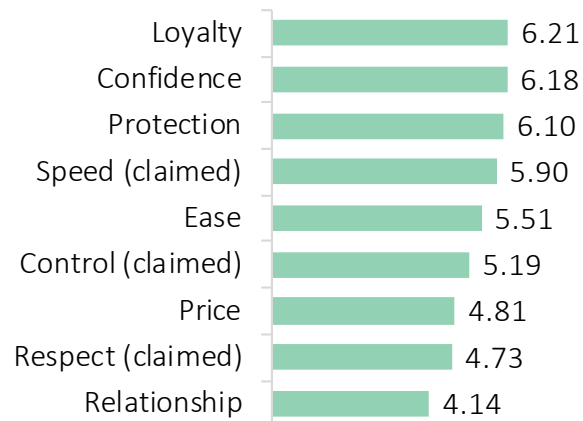


Consumer 2019

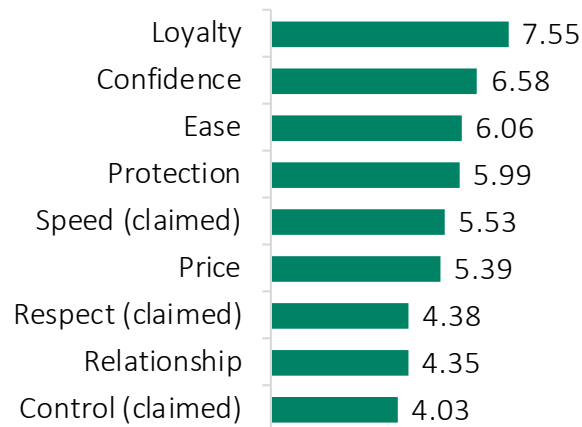


Ease and Protection rank third and fourth respectively in 2019, while Speed (for those who have claimed on an insurance policy) and Protection were among the top four opportunities in 2018.

SME 2018



SME 2019



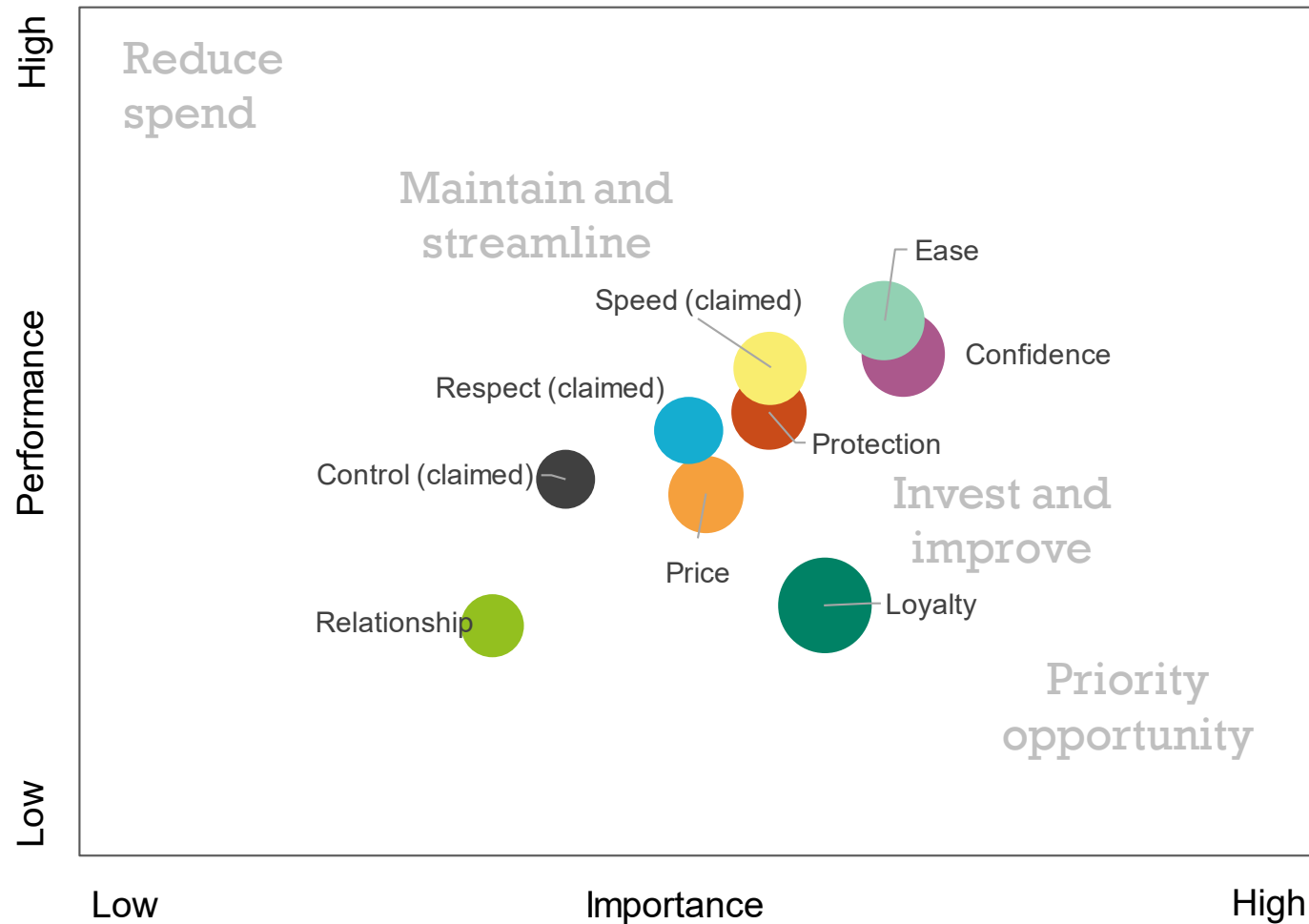
# Consumer survey

May 2019 data



# Overall Consumer themes

In comparison to 2018, Loyalty remains the number one consumer opportunity for the insurance industry, followed by Confidence and Ease themes.

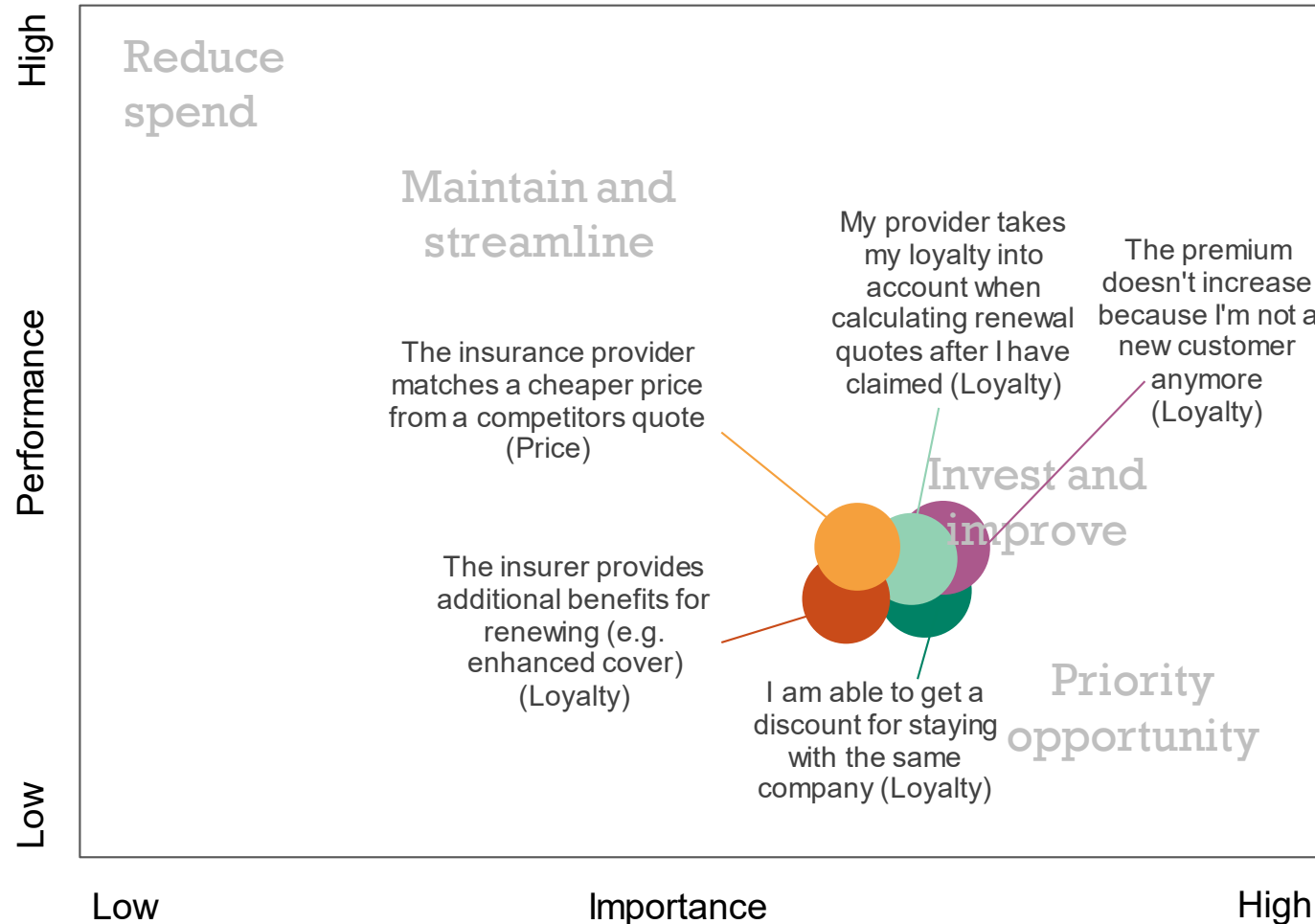


Switching insurance supplier is not among the top consumers' priorities and therefore they wish to be rewarded for staying with the same provider. Unfortunately, policy holders feel that their loyalty is not being acknowledged and hence big opportunities for insurers lie in this area.

\*The size of each theme bubble denotes the relative opportunity score in each case. The bigger the bubble the greater the opportunity to deliver improved service.

# Top 5 opportunity statements for Consumers

In comparison to 2018, Loyalty remains the number one consumer opportunity for the insurance industry, followed by Confidence and Ease themes.



Rewarding customer loyalty by offering discounts is the top opportunity in the insurance sector.

Avoiding dual pricing (new vs existing customers) is also important in order to feel that their loyalty is being acknowledged.

Policy holders would like to receive extra benefits if they are to renew with their insurer, while matching a competitors price is also key.

\*The size of each theme bubble denotes the relative opportunity score in each case. The bigger the bubble the greater the opportunity to deliver improved service.

# Top 10 opportunities for Consumers

Rewarding customers' loyalty, matching a cheaper quote as well as professional and fair complaint handling are key.

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	I am able to get a discount for staying with the same company	6.79	3.12	10.46
2	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.94	3.64	10.24
3	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.68	3.49	9.87
4	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.16	3.02	9.30
5	Price	The insurance provider matches a cheaper price from a competitors quote	6.25	3.63	8.87
6	Confidence	The company handles complaints professionally and fairly	7.51	6.22	8.80
7	Loyalty	I am told what the price would be if I wasn't a new customer	4.97	1.17	8.76
8	Ease	My questions are answered quickly and clearly	7.81	7.06	8.55
9	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	6.82	5.15	8.49
10	Confidence	The policy is explained clearly	7.87	7.25	8.49

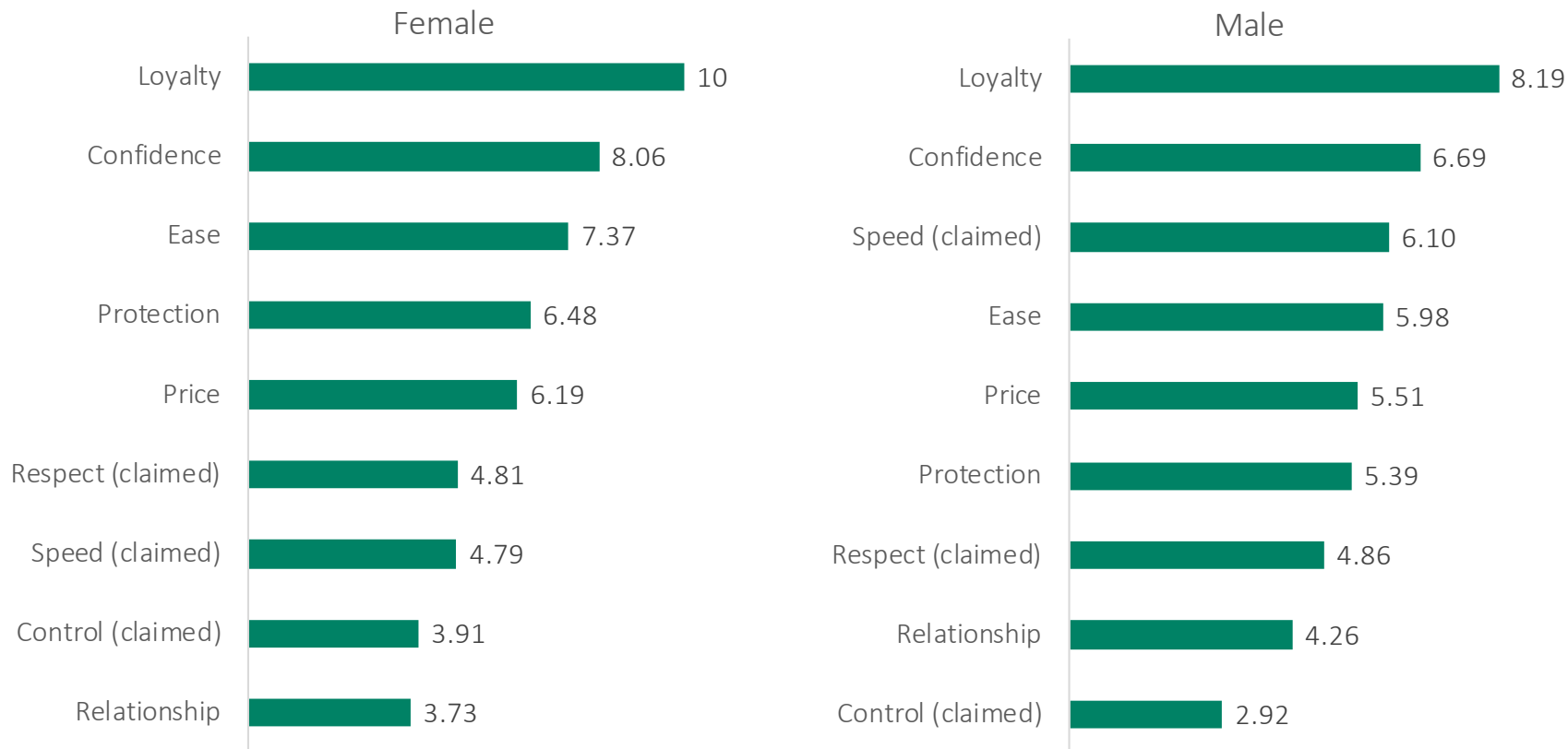
In addition, quick and clear answers to questions is also important.

The confidence that the insurance provider assesses people's risk individually when calculating quotes and a clearly explained policy are further areas that insurance holders feel underserved.



# Overall themes by gender

Loyalty and confidence are key themes for both females and males, although opportunity scores are higher for females than males on all themes, with the exception of Speed and Respect when claiming, as well as Relationship.



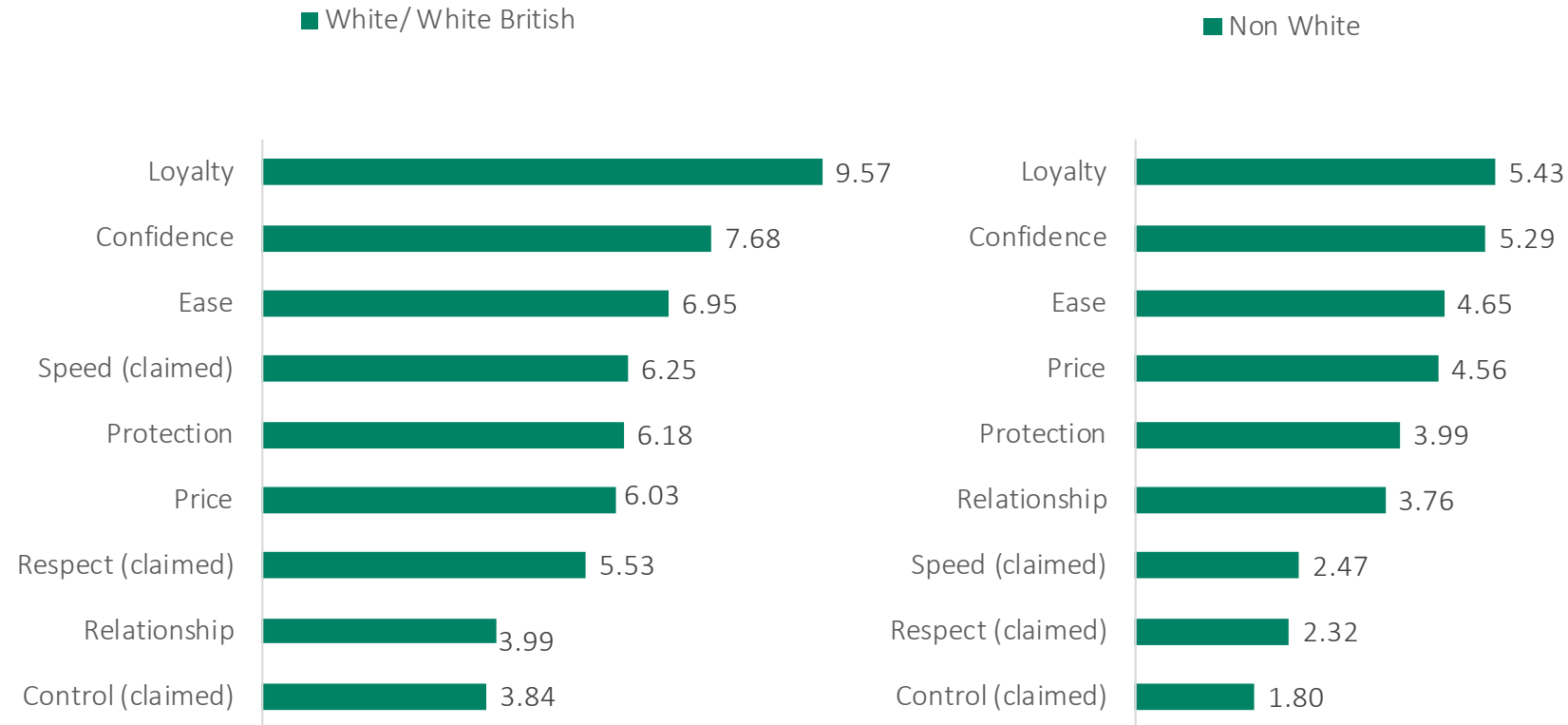
For both male and female loyalty is important and presents an opportunity to the industry around provision of discounts, renewal quotes, flat premiums and other benefits.

Confidence is all about being treated as an individual, fair complaint handling and clear policies.

Beyond Loyalty and Confidence, women are more likely to have higher expectations than men when it comes to matching a competitors' cheaper quote, while for men a quick settlement of the claim is much more important.

# Overall themes by ethnicity

White policy holders are likely to be more demanding and less satisfied with their insurers than non white people.



Top 3 themes (Loyalty, Confidence and Ease) are the same across both white and non-white consumers.

There is a bigger gap between importance attributed to themes and performance of insurance providers when looking at white consumers – this segment presents a stronger opportunity to insurance providers than non-white consumers, in terms of possible improvement.

From a ranking point of view, especially speedy handling of claims is key to white consumers whilst less so to non-white consumers. Both groups are closer together with regards to expectations around relationships however.

# Overall themes by age

Younger consumers are more likely to express lower opportunity scores than the average, except from the Relationship theme.

	All respondents	18-34 years	35-54 years	55 or older
Loyalty	9.10	6.93	9.40	10.86
Ease	6.70	6.20	7.08	6.73
Confidence	7.41	6.15	7.59	8.37
Protection	5.93	5.88	5.70	6.31
Price	5.86	4.98	6.30	6.18
Speed (claimed)	5.43	4.32	5.15	
Relationship	3.97	4.29	3.77	4.00
Respect (claimed)	4.84	3.34	6.92	
Control (claimed)	3.43	2.33	3.16	

In contrast, as people age tend to have higher expectations from their insurers while they are also more likely to feel that the suppliers are not delivering to the extend they wish.

Apart from Loyalty, Confidence and Ease, respecting customers by showing compassion, trusting that the individual is telling the truth and paying out the claim is much more important for older consumers who feel underserved in that particular area.

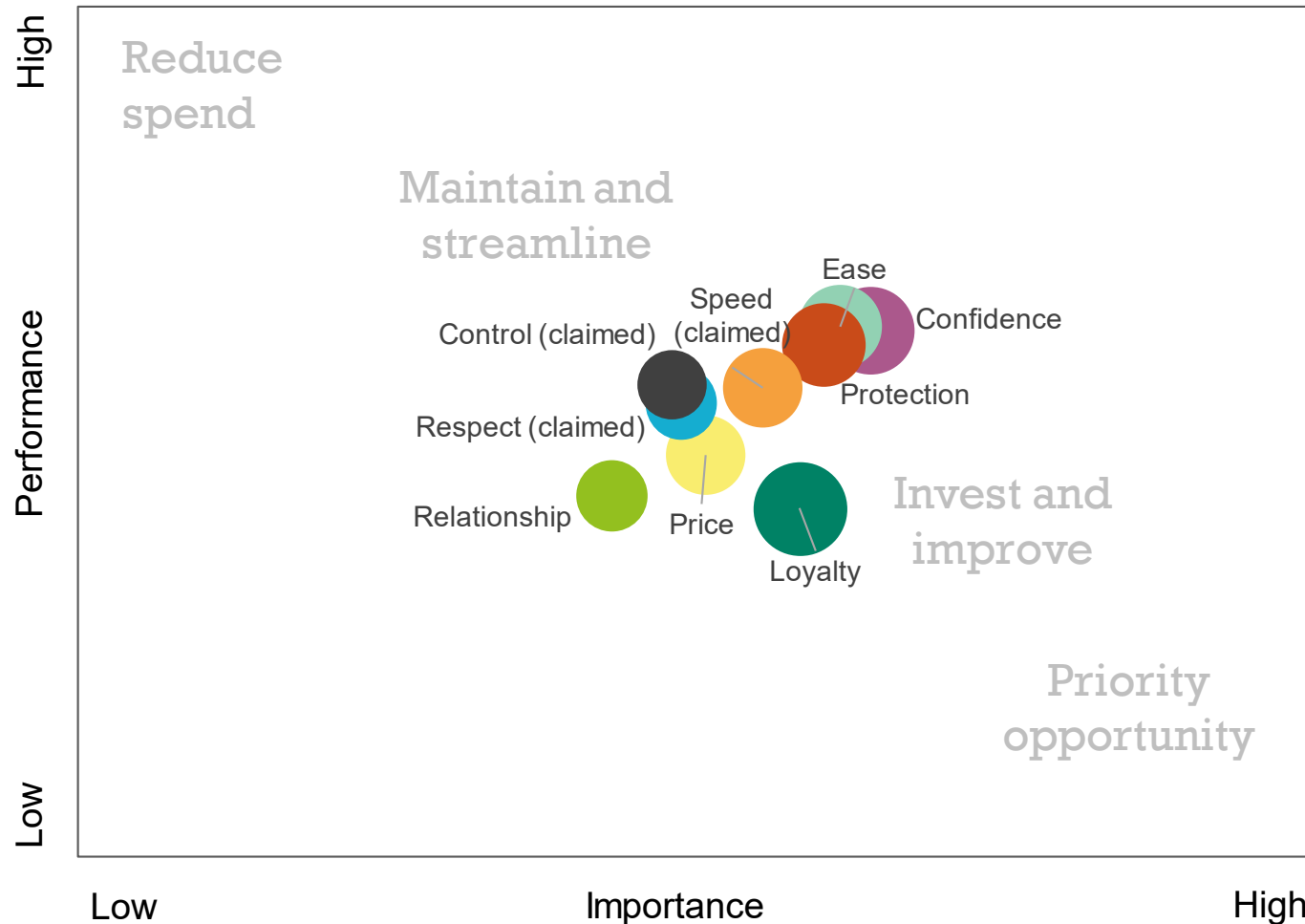
Table is showing opportunity scores by age range, relative to all respondents' average scores

# SME survey

May 2019 data



# As seen in the consumer market, Loyalty, Confidence and Ease are also the top 3 themes for SMEs.



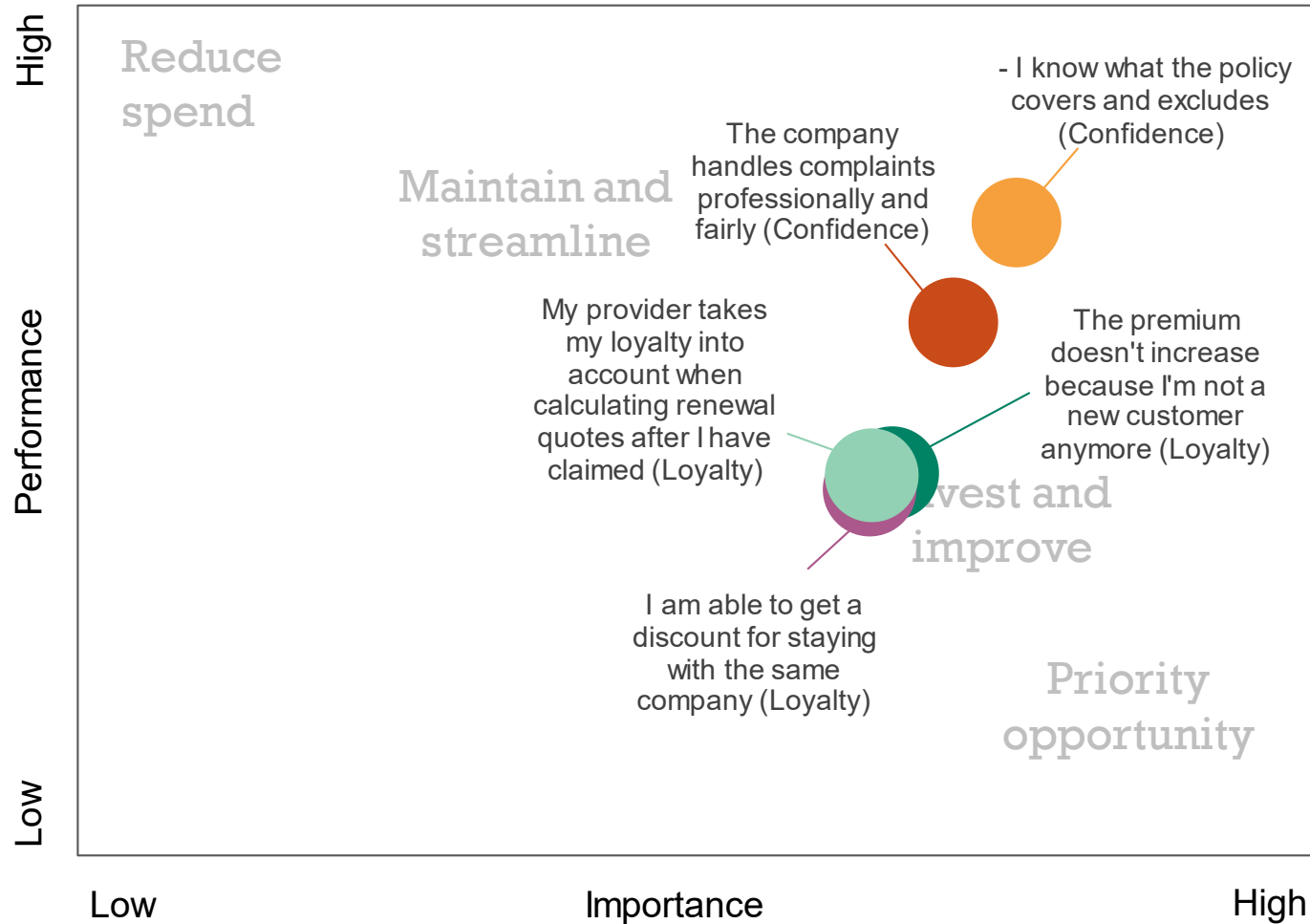
Loyalty and Confidence have remained key themes in 2019. Ease moves to the 3<sup>rd</sup> rank in terms of opportunities, pushing Protection down to 4<sup>th</sup> rank.

Loyalty is key to SMEs as they are looking for rewards to remain with the same insurance company, by either keeping premiums at the same level or even discounting. This presents an opportunity to insurance providers.

Within Ease, SMEs are looking for policy documents which are easy to read with little to no small print, as well as clear & quick answers to questions.

\*The size of each theme bubble denotes the relative opportunity score in each case. The bigger the bubble the greater the opportunity to deliver improved service.

# Top 5 opportunity statements for SMEs



Moving away from dual pricing (new vs existing customers) is key for businesses.

Similar to consumers, SMEs would like to be rewarded for their loyalty either via discounts or during renewal after they have claimed on a policy.

Professional and fair complaint handling as well as being confident that they know what their insurance policy covers and excludes, are additional opportunities for the insurance industry.

\*The size of each theme bubble denotes the relative opportunity score in each case. The bigger the bubble the greater the opportunity to deliver improved service.

# Top 10 opportunities for SMEs

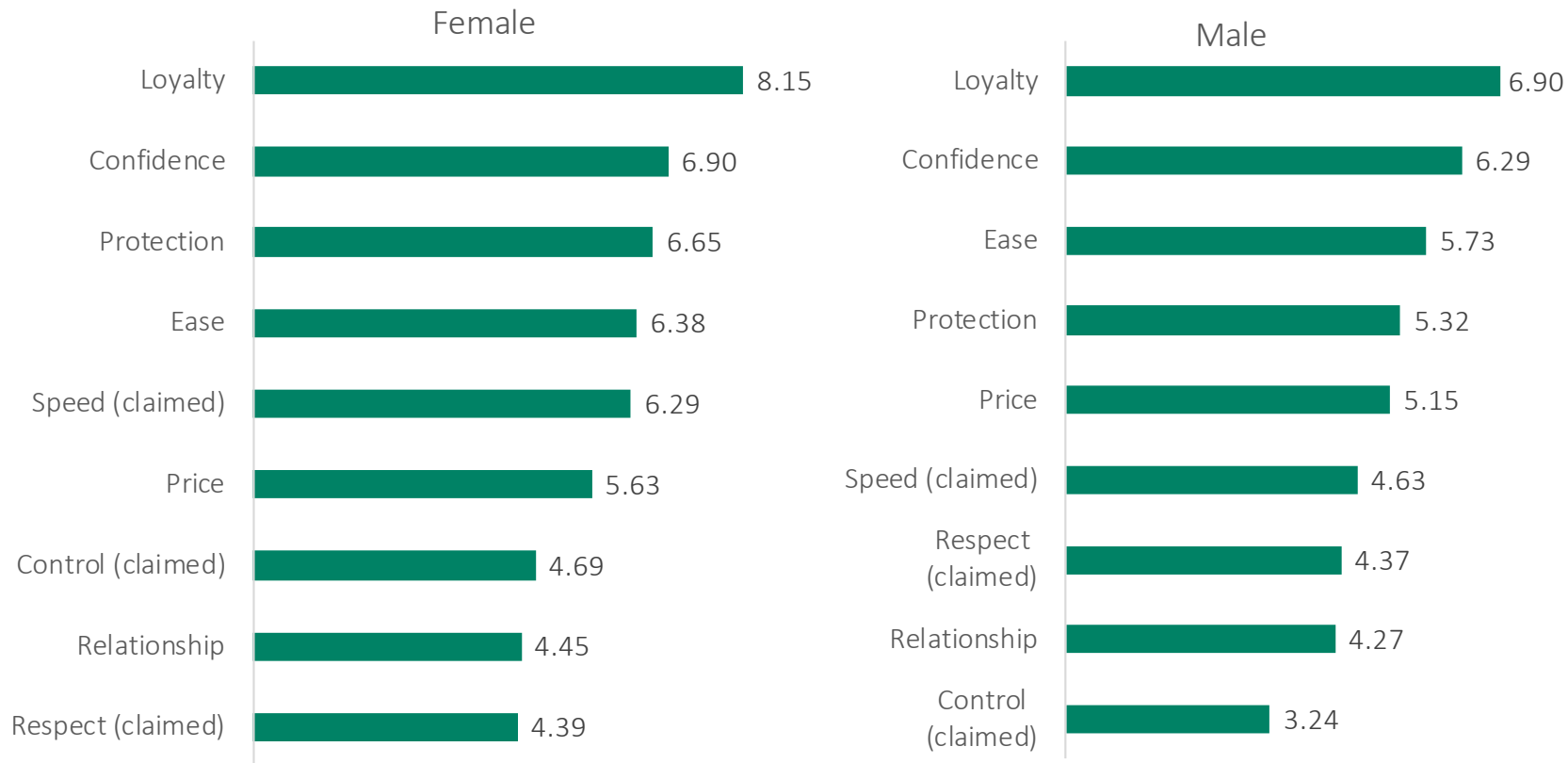
Rewarding loyalty, professional and fair complaint handling and having confidence of what exactly the policy covers and excludes are key priorities to deliver better service to SMEs.

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.56	4.50	8.63
2	Loyalty	I am able to get a discount for staying with the same company	6.38	4.30	8.45
3	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.40	4.47	8.33
4	Confidence	The company handles complaints professionally and fairly	7.06	6.26	7.85
5	Confidence	I know what the policy covers and excludes	7.57	7.44	7.70
6	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	5.96	4.25	7.68
7	Price	The insurance provider matches a cheaper price from a competitors quote	6.12	4.63	7.62
8	Ease	The policy documents are easy to read, with little or no small print	7.02	6.46	7.58
9	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	6.62	5.75	7.49
10	Ease	My questions are answered quickly and clearly	7.19	7.15	7.24

Matching a cheaper price from a competitor's quote and having easy to ready documents that include little or no small print, personalised risk assessment as well as fast and clear answers to customers' questions are important to SME's policy decision makers.

# Overall opportunity scores by gender

Loyalty and confidence are key themes for both females and males, although opportunity scores are higher for females than males on all themes



For both male and female loyalty is important and presents an opportunity to the industry around provision of discounts, renewal quotes, flat premiums and other benefits.

Confidence is all about fair complaint handling and knowing what the policy includes and excludes.

Beyond Loyalty and Confidence, women are more likely to have higher expectations than men when it comes to Protection, whereas when targeting men, there is a stronger opportunity around Ease to deal with.



# Overall themes by age

Younger consumers are more likely to express lower opportunity scores than the average.

	All respondents	18-34 years	35-54 years	55 or older
Loyalty	7.55	5.68	9.27	7.48
Confidence	6.58	4.97	7.43	7.24
Ease	6.06	4.71	6.71	6.69
Protection	5.99	5.13	7.11	5.58
Speed (claimed)	5.53	4.68	6.92	
Price	5.39	4.72	6.11	5.26
Respect (claimed)	4.38	2.86	6.98	
Relationship	4.35	3.59	5.20	4.16
Control (claimed)	4.03	3.16	5.26	

In contrast, 35-54 year olds have higher expectations from their insurers while they are also more likely to feel that the suppliers are not delivering to the extend they wish.

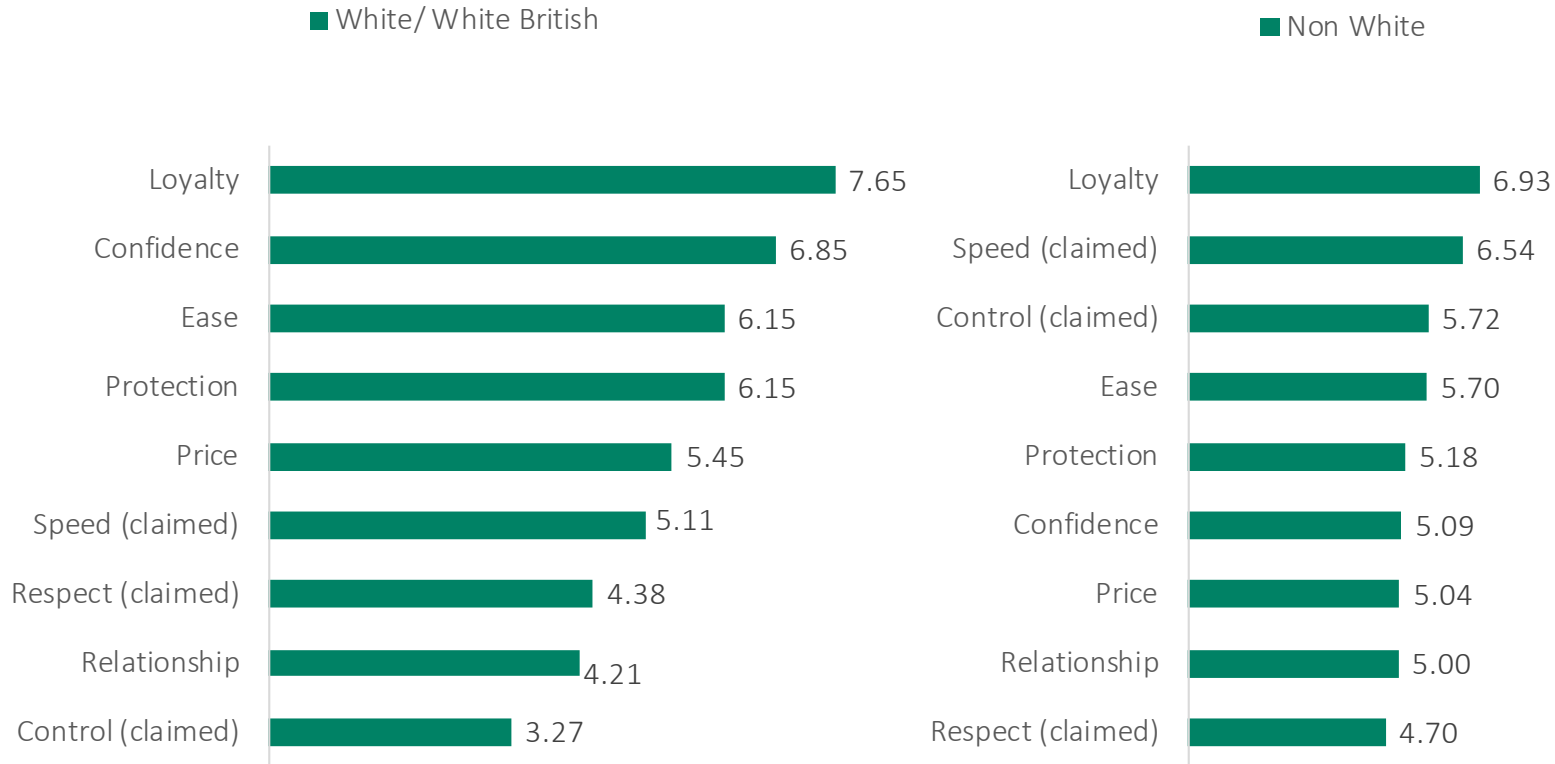
As seen previously, this group would like to get rewarded for staying with the same provider, by getting discounts, benefits or flat premiums

Whereas for 18-34 year olds, the main opportunities lie around clarity on what's included and excluded in policies, and being treated fairly when claiming

Table is showing opportunity scores by age range, relative to all respondents' average scores

# Overall themes by ethnicity

Although Loyalty is the key theme across both white and non-white respondents, other themes vary in terms of rank and size of opportunity



When looking at white respondents, there is opportunity with regards to Loyalty, Confidence, Ease and Protection. For non-white respondents however, key themes are Loyalty as well as Speed and Control with regards to the claiming process

# Overall themes by number of employees



For smaller businesses with up to 20 employees, loyalty and confidence are the top 2 themes. Speed and respect when claiming comes through as relatively stronger opportunities when looking at businesses with more than 20 employees.

# Appendix



# Sample characteristics for both surveys

## Consumer n=1,003

**Insurance policies held**  
Motor 77%  
Travel 44%  
Buildings/ Contents 80%

**15% have claimed on at least one of the below:**  
Motor 53%  
Travel 31%  
Buildings/ Contents 42%

**Ethnicity**  
White/ White British 89%  
Asian/ Asian British 5%  
Black/ Black British 2%  
Mixed/ multiple ethnic groups 2%  
Arab 1%

**Age**  
18-24 11%  
25-34 19%  
35-44 20%  
45-54 18%  
55-64 15%  
65 or older 17%

**Gender**  
Females 52%  
Males 48%

## SME n=1,016

**Insurance policies held**  
Motor 71%  
Employers' liability 41%  
Buildings/ Contents 85%

**15% have claimed on at least one of the below:**  
Motor 42%  
Employers' liability 44%  
Buildings/ Contents 58%

**Ethnicity**  
White/ White British 84%  
Asian/ Asian British 8%  
Black/ Black British 4%  
Mixed/ multiple ethnic groups 3%  
Arab 1%  
Other ethnic background 1%

**Age**  
18-24 12%  
25-34 20%  
35-44 20%  
45-54 16%  
55-64 20%  
65 or older 11%

**Gender**  
Females 52%  
Males 48%

**Insurance buying decisions**  
Sole decision maker 48%  
Joint decision maker 30%  
Influencer, but I do not make the final decision 23%

**Number of employees**  
1-5 34%  
6-20 24%  
20 or more 42%

**Top 5 sectors**  
Wholesale or retail trade 10%  
Professional, scientific or technical services 9%  
Manufacturing 9%  
Construction 8%  
Education 8%

# Theme scores for Consumers – gender

## Females

	Theme	Importance	Performance	Opportunity score
1	Loyalty	6.03	2.06	10.00
2	Confidence	6.91	5.75	8.06
3	Ease	6.71	6.06	7.37
4	Protection	5.73	4.97	6.48
5	Price	5.02	3.85	6.19
6	Respect (claimed)	4.85	4.88	4.81
7	Speed (claimed)	5.15	5.52	4.79
8	Control (claimed)	4.11	4.32	3.91
9	Relationship	2.89	2.05	3.73

## Males

	Theme	Importance	Performance	Opportunity score
1	Loyalty	6.01	3.84	8.19
2	Confidence	6.38	6.07	6.69
3	Speed (claimed)	6.04	5.97	6.10
4	Ease	6.27	6.56	5.98
5	Price	5.10	4.69	5.51
6	Protection	5.43	5.48	5.39
7	Respect (claimed)	5.00	5.14	4.86
8	Relationship	3.83	3.40	4.26
9	Control (claimed)	3.74	4.56	2.92

# Top 10 opportunities for Consumers – Females

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	I am able to get a discount for staying with the same company	6.97	2.09	11.84
2	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.85	2.39	11.31
3	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.98	3.04	10.93
4	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.16	2.14	10.19
5	Price	The insurance provider matches a cheaper price from a competitors quote	6.39	3.17	9.62
6	Confidence	The company handles complaints professionally and fairly	7.67	5.80	9.54
7	Loyalty	I am told what the price would be if I wasn't a new customer	4.92	0.34	9.50
8	Confidence	The policy is explained clearly	8.38	7.32	9.44
9	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	7.31	5.21	9.41
10	Ease	My questions are answered quickly and clearly	8.07	6.88	9.27

# Top 10 opportunities for Consumers – Males

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.88	4.25	9.52
2	Loyalty	I am able to get a discount for staying with the same company	6.59	4.17	9.01
3	Speed (claimed)	My claim is settled quickly	6.49	4.44	8.53
4	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.49	4.59	8.38
5	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.15	3.93	8.38
6	Price	The insurance provider matches a cheaper price from a competitors quote	6.13	4.16	8.10
7	Loyalty	I am told what the price would be if I wasn't a new customer	5.04	2.02	8.07
8	Confidence	The company handles complaints professionally and fairly	7.32	6.60	8.04
9	Price	The cost of the policy is reasonable for the level of cover that I get	7.57	7.28	7.87
10	Ease	The policy documents are easy to read, with little or no small print	7.30	6.84	7.77



# Theme scores for Consumers – age

## 18-34

	Theme	Importance	Performance	Opportunity score
1	Loyalty	5.44	3.96	6.93
2	Ease	6.08	5.96	6.20
3	Confidence	5.87	5.58	6.15
4	Protection	5.41	4.95	5.88
5	Price	4.63	4.27	4.98
6	Speed (claimed)	4.78	5.25	4.32
7	Relationship	3.90	3.52	4.29
8	Respect (claimed)	3.77	4.20	3.34
9	Control (claimed)	3.26	4.19	2.33

## 35-54

	Theme	Importance	Performance	Opportunity score
1	Loyalty	6.36	3.32	9.40
2	Confidence	6.91	6.22	7.59
3	Ease	6.82	6.57	7.08
4	Respect (claimed)	6.58	6.25	6.92
5	Price	5.52	4.75	6.30
6	Protection	5.65	5.60	5.70
7	Speed (claimed)	5.71	6.26	5.15
8	Relationship	3.51	3.25	3.77
9	Control (claimed)	4.25	5.34	3.16

## 55 or older

	Theme	Importance	Performance	Opportunity score
1	Loyalty	6.15	1.44	10.86
2	Confidence	7.08	5.79	8.37
3	Ease	6.50	6.27	6.73
4	Protection	5.64	4.97	6.31
5	Price	4.89	3.60	6.18
6	Relationship	2.62	1.23	4.00

# Top 10 opportunities for Consumers – 18-34 years old

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	The premium doesn't increase because I'm not a new customer anymore	5.91	4.28	7.55
2	Confidence	The insurer informs me about their claims process before I buy	6.39	5.28	7.49
3	Ease	The provider makes it easy to compare to policies from other providers	6.39	5.38	7.39
4	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	5.68	3.98	7.37
5	Ease	My questions are answered quickly and clearly	6.79	6.33	7.26
6	Price	The insurance provider matches a cheaper price from a competitors quote	5.78	4.30	7.25
7	Confidence	I know what the policy covers and excludes	6.79	6.43	7.15
8	Confidence	The policy is explained clearly	6.72	6.30	7.15
9	Protection	The insurer has ideas to help me protect sentimental items which couldn't be replaced	5.84	4.55	7.14
10	Price	The cost of the policy is reasonable for the level of cover that I get	6.49	5.91	7.06

# Top 10 opportunities for Consumers – 35-54 years old

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	I am able to get a discount for staying with the same company	7.17	3.25	11.09
2	Loyalty	The premium doesn't increase because I'm not a new customer anymore	7.14	3.78	10.50
3	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.70	3.17	10.23
4	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.81	3.78	9.83
5	Price	The insurance provider matches a cheaper price from a competitors quote	6.81	4.22	9.39
6	Loyalty	I am told what the price would be if I wasn't a new customer	5.56	1.89	9.23
7	Respect (claimed)	The people you deal with show compassion	7.50	6.00	9.00
8	Ease	The policy documents are easy to read, with little or no small print	7.87	6.77	8.97
9	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	7.14	5.39	8.89
10	Confidence	The company handles complaints professionally and fairly	7.61	6.41	8.82

# Top 10 opportunities for Consumers – 55 or older

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	I am able to get a discount for staying with the same company	7.30	1.57	13.02
2	Loyalty	The premium doesn't increase because I'm not a new customer anymore	7.64	2.85	12.43
3	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	7.45	2.58	12.33
4	Confidence	The company handles complaints professionally and fairly	8.45	5.76	11.13
5	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.02	1.22	10.83
6	Loyalty	I am told what the price would be if I wasn't a new customer	4.57	-1.27	10.40
7	Confidence	I know the company pays out quickly and worries about paperwork later	7.33	4.67	9.98
8	Confidence	I am able to understand if there are any discounts or no claims bonus	8.26	6.65	9.88
9	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	7.42	5.00	9.84
10	Price	The insurance provider matches a cheaper price from a competitors quote	6.02	2.24	9.81

# Theme scores for Consumers – ethnicity

## White/White British

	Theme	Importance	Performance	Opportunity score
1	Loyalty	6.17	2.77	9.57
2	Confidence	6.81	5.94	7.68
3	Ease	6.67	6.39	6.95
4	Speed (claimed)	6.16	6.07	6.25
5	Protection	5.70	5.23	6.18
6	Price	5.13	4.24	6.03
7	Respect (claimed)	5.51	5.48	5.53
8	Relationship	3.28	2.57	3.99
9	Control (claimed)	4.49	5.15	3.84

## Non White

	Theme	Importance	Performance	Opportunity score
1	Loyalty	4.98	4.53	5.43
2	Confidence	5.48	5.68	5.29
3	Ease	5.21	5.76	4.65
4	Price	4.60	4.63	4.56
5	Protection	4.58	5.17	3.99
6	Relationship	3.83	3.90	3.76
7	Speed (claimed)	3.54	4.60	2.47
8	Respect (claimed)	2.83	3.33	2.32
9	Control (claimed)	1.92	2.04	1.80

# Top 10 opportunities for Consumers – White/ White British

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	I am able to get a discount for staying with the same company	6.95	2.85	11.05
2	Loyalty	The premium doesn't increase because I'm not a new customer anymore	7.09	3.49	10.69
3	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.86	3.33	10.39
4	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.32	2.86	9.79
5	Loyalty	I am told what the price would be if I wasn't a new customer	5.15	0.90	9.39
6	Price	The insurance provider matches a cheaper price from a competitors quote	6.37	3.54	9.19
7	Confidence	The company handles complaints professionally and fairly	7.70	6.33	9.07
8	Ease	The policy documents are easy to read, with little or no small print	7.93	6.83	9.02
9	Ease	My questions are answered quickly and clearly	8.07	7.22	8.92
10	Confidence	The policy is explained clearly	8.05	7.31	8.79

# Top 10 opportunities for Consumers – Non White

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	The provider thanking me for staying with the company	5.33	3.63	7.03
2	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.07	5.14	7.01
3	Price	The insurance provider matches a cheaper price from a competitors quote	5.70	4.55	6.85
4	Confidence	The company handles complaints professionally and fairly	5.98	5.58	6.38
5	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	5.70	5.14	6.26
6	Confidence	The policy is explained clearly	6.45	6.70	6.20
7	Price	The cost of the policy is reasonable for the level of cover that I get	5.98	6.07	5.89
8	Confidence	I know the company pays out quickly and worries about paperwork later	5.23	4.62	5.85
9	Confidence	I know what the policy covers and excludes	6.17	6.54	5.79
10	Ease	I'm not asked lots of unnecessary questions about myself when applying for a quote	5.33	4.91	5.75

# Theme scores for Consumers – policy type held

## Motor

	Theme	Importance	Performance	Opportunity score
1	Loyalty	6.35	3.25	9.45
2	Confidence	7.01	6.22	7.81
3	Ease	6.78	6.53	7.02
4	Price	5.36	4.26	6.46
5	Protection	5.87	5.44	6.30
6	Relationship	3.47	2.88	4.07

## Travel

	Theme	Importance	Performance	Opportunity score
1	Loyalty	5.79	3.61	7.97
2	Confidence	6.47	5.87	7.07
3	Ease	6.14	6.16	6.12
4	Protection	5.55	5.31	5.78
5	Price	4.93	4.38	5.48
6	Relationship	3.44	2.99	3.90

## Buildings/ Contents

	Theme	Importance	Performance	Opportunity score
1	Loyalty	5.75	2.01	9.50
2	Confidence	6.31	5.50	7.12
3	Ease	6.40	6.10	6.71
4	Protection	5.20	4.85	5.54
5	Price	4.74	4.14	5.34
6	Relationship	3.08	2.24	3.92



# Top 10 opportunities for Consumers – policy type held motor

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	I am able to get a discount for staying with the same company	7.32	3.50	11.15
2	Loyalty	The premium doesn't increase because I'm not a new customer anymore	7.23	4.04	10.42
3	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	7.14	4.07	10.21
4	Ease	The policy documents are easy to read, with little or no small print	8.19	6.85	9.53
5	Price	The insurance provider matches a cheaper price from a competitors quote	6.70	3.94	9.46
6	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	7.35	5.35	9.34
7	Loyalty	I am told what the price would be if I wasn't a new customer	5.22	1.18	9.26
8	Confidence	The policy is explained clearly	8.38	7.63	9.12
9	Confidence	The company handles complaints professionally and fairly	7.92	6.76	9.08
10	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.18	3.38	8.97

# Top 10 opportunities for Consumers – policy type held travel

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.88	4.51	9.25
2	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.19	3.47	8.92
3	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.19	3.66	8.72
4	Loyalty	I am able to get a discount for staying with the same company	6.32	4.03	8.61
5	Confidence	The company handles complaints professionally and fairly	7.41	6.27	8.55
6	Ease	My questions are answered quickly and clearly	7.45	6.46	8.44
7	Confidence	I know the company pays out quickly and worries about paperwork later	6.60	4.89	8.31
8	Confidence	The insurer informs me about their claims process before I buy	6.64	5.02	8.26
9	Confidence	I am able to understand if there are any discounts or no claims bonus	7.21	6.20	8.21
10	Loyalty	I am told what the price would be if I wasn't a new customer	4.98	1.91	8.05

# Top 10 opportunities for Consumers – policy type held buildings/ contents

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	I am able to get a discount for staying with the same company	6.43	1.88	10.97
2	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.58	2.42	10.75
3	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.11	2.04	10.19
4	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.43	2.71	10.14
5	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	6.52	4.22	8.83
6	Price	The insurance provider matches a cheaper price from a competitors quote	6.05	3.37	8.73
7	Loyalty	I am told what the price would be if I wasn't a new customer	4.61	0.59	8.63
8	Confidence	The company handles complaints professionally and fairly	7.02	5.45	8.60
9	Ease	The policy documents are easy to read, with little or no small print	7.62	6.77	8.46
10	Confidence	I know what the policy covers and excludes	7.87	7.45	8.28

# Theme scores for Consumers – policy type claimed

## Motor

	Theme	Importance	Performance	Opportunity score
1	Speed (claimed)	6.84	6.91	6.77
2	Respect (claimed)	6.02	5.97	6.07
3	Control (claimed)	5.32	5.37	5.28

## Travel

	Theme	Importance	Performance	Opportunity score
1	Speed (claimed)	4.95	4.77	5.14
2	Respect (claimed)	4.26	4.26	4.26
3	Control (claimed)	2.87	4.21	1.53

## Buildings/ Contents

	Theme	Importance	Performance	Opportunity score
1	Speed (claimed)	4.31	4.86	3.75
2	Respect (claimed)	3.89	4.23	3.55
3	Control (claimed)	2.78	3.33	2.23

# Opportunities for Consumers – claimed on motor

	Theme	Statement	Importance	Performance	Opportunity score
1	Speed (claimed)	I am not asked needless questions about my claim	7.46	6.52	8.41
2	Speed (claimed)	My claim is settled quickly	7.01	6.25	7.78
3	Respect (claimed)	I do not have to prove that I am telling the truth with lots of receipts or pictures	5.82	4.03	7.61
4	Control (claimed)	I have a choice in how the claim is settled (e.g. financial settlement, repair or replacement)	5.97	4.35	7.59
5	Speed (claimed)	My insurer provides effective assistance/advice	7.31	7.58	7.05
6	Speed (claimed)	It is clear what I need to do to claim	6.87	7.16	6.57
7	Respect (claimed)	The people you deal with show compassion	6.27	6.57	5.97
8	Speed (claimed)	I can get through to the insurance company quickly at any time	6.12	6.57	5.67
9	Speed (claimed)	I am offered immediate assistance and advice	6.27	7.38	5.15
10	Respect (claimed)	The insurance company does not try to avoid paying out	5.97	7.31	4.63
11	Control (claimed)	Repairs or replacement items are completed/delivered at a time to suit me	5.22	5.94	4.51
12	Control (claimed)	I am able to choose the supplier that the insurance company uses (e.g. tradesmen, garage, airline, law firm)	4.78	5.81	3.75

# Opportunities for Consumers – claimed on travel

	Theme	Statement	Importance	Performance	Opportunity score
1	Speed (claimed)	My claim is settled quickly	5.28	3.33	7.22
2	Speed (claimed)	I am not asked needless questions about my claim	5.28	4.17	6.39
3	Respect (claimed)	I do not have to prove that I am telling the truth with lots of receipts or pictures	4.72	3.33	6.11
4	Speed (claimed)	I can get through to the insurance company quickly at any time	4.72	4.44	5.00
5	Speed (claimed)	My insurer provides effective assistance/advice	4.72	5.00	4.44
6	Speed (claimed)	I am offered immediate assistance and advice	5.00	5.83	4.17
7	Respect (claimed)	The people you deal with show compassion	4.17	4.44	3.89
8	Control (claimed)	I have a choice in how the claim is settled (e.g. financial settlement, repair or replacement)	3.61	3.61	3.61
9	Speed (claimed)	It is clear what I need to do to claim	4.72	5.83	3.61
10	Respect (claimed)	The insurance company does not try to avoid paying out	3.89	5.00	2.78
11	Control (claimed)	I am able to choose the supplier that the insurance company uses (e.g. tradesmen, garage, airline, law firm)	2.50	3.14	1.86
12	Control (claimed)	Repairs or replacement items are completed/delivered at a time to suit me	2.50	5.88	-0.88

# Opportunities for Consumers – claimed on buildings/ contents

	Theme	Statement	Importance	Performance	Opportunity score
1	Speed (claimed)	I am offered immediate assistance and advice	4.79	4.57	5.02
2	Respect (claimed)	The people you deal with show compassion	4.58	4.57	4.60
3	Speed (claimed)	I can get through to the insurance company quickly at any time	4.38	4.38	4.38
4	Speed (claimed)	My insurer provides effective assistance/advice	4.58	5.11	4.06
5	Control (claimed)	I have a choice in how the claim is settled (e.g. financial settlement, repair or replacement)	3.13	2.39	3.86
6	Respect (claimed)	I do not have to prove that I am telling the truth with lots of receipts or pictures	4.17	4.78	3.55
7	Speed (claimed)	I am not asked needless questions about my claim	3.96	4.38	3.54
8	Speed (claimed)	My claim is settled quickly	3.96	4.68	3.24
9	Respect (claimed)	The insurance company does not try to avoid paying out	2.92	3.33	2.50
10	Speed (claimed)	It is clear what I need to do to claim	4.17	6.04	2.29
11	Control (claimed)	I am able to choose the supplier that the insurance company uses (e.g. tradesmen, garage, airline, law firm)	2.29	2.83	1.76
12	Control (claimed)	Repairs or replacement items are completed/delivered at a time to suit me	2.92	4.77	1.06

# Theme scores for SMEs – gender

## Females

	Theme	Importance	Performance	Opportunity score
1	Loyalty	6.11	4.06	8.15
2	Confidence	6.59	6.28	6.90
3	Protection	6.42	6.19	6.65
4	Ease	6.44	6.50	6.38
5	Speed (claimed)	6.04	5.79	6.29
6	Price	5.24	4.85	5.63
7	Control (claimed)	5.33	5.96	4.69
8	Relationship	4.37	4.30	4.45
9	Respect (claimed)	4.88	5.37	4.39

## Males

	Theme	Importance	Performance	Opportunity score
1	Loyalty	5.53	4.15	6.90
2	Confidence	6.20	6.10	6.29
3	Ease	5.85	5.97	5.73
4	Protection	5.60	5.87	5.32
5	Price	4.89	4.63	5.15
6	Speed (claimed)	4.90	5.18	4.63
7	Respect (claimed)	4.83	5.29	4.37
8	Relationship	4.25	4.22	4.27
9	Control (claimed)	4.15	5.07	3.24



# Top 10 opportunities for SMEs – Females

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.68	4.39	8.97
2	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.62	4.40	8.84
3	Loyalty	I am able to get a discount for staying with the same company	6.53	4.35	8.71
4	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.40	4.31	8.48
5	Confidence	I know what the policy covers and excludes	7.68	7.37	7.99
6	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	6.91	5.87	7.95
7	Speed (claimed)	I am offered immediate assistance and advice	6.59	5.24	7.93
8	Confidence	The policy is explained clearly	7.62	7.45	7.80
9	Ease	The policy documents are easy to read, with little or no small print	7.28	6.77	7.80
10	Speed (claimed)	My claim is settled quickly	6.10	4.44	7.75

# Top 10 opportunities for SMEs – Males

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.53	4.60	8.46
2	Confidence	The company handles complaints professionally and fairly	7.21	6.26	8.16
3	Loyalty	I am able to get a discount for staying with the same company	6.22	4.29	8.14
4	Price	The insurance provider matches a cheaper price from a competitors quote	6.30	4.57	8.03
5	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.10	4.59	7.60
6	Price	The cost of the policy is reasonable for the level of cover that I get	7.31	7.09	7.54
7	Confidence	I know what the policy covers and excludes	7.50	7.53	7.47
8	Ease	The policy documents are easy to read, with little or no small print	6.78	6.17	7.39
9	Ease	My questions are answered quickly and clearly	7.07	6.88	7.26
10	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	6.36	5.68	7.05

# Theme scores for SMEs – age

## 18-34

	Theme	Importance	Performance	Opportunity score
1	Loyalty	4.94	4.20	5.68
2	Protection	5.11	5.09	5.13
3	Confidence	5.26	5.55	4.97
4	Price	4.75	4.79	4.72
5	Ease	5.05	5.38	4.71
6	Speed (claimed)	4.48	4.27	4.68
7	Relationship	3.94	4.29	3.59
8	Control (claimed)	3.86	4.55	3.16
9	Respect (claimed)	3.69	4.52	2.86

## 35-54

	Theme	Importance	Performance	Opportunity score
1	Loyalty	6.91	4.55	9.27
2	Confidence	7.13	6.83	7.43
3	Protection	6.89	6.67	7.11
4	Respect (claimed)	6.90	6.83	6.98
5	Speed (claimed)	7.34	7.76	6.92
6	Ease	6.84	6.97	6.71
7	Price	5.73	5.35	6.11
8	Control (claimed)	6.35	7.44	5.26
9	Relationship	5.06	4.92	5.20

## 55 or older

	Theme	Importance	Performance	Opportunity score
1	Loyalty	5.46	3.44	7.48
2	Confidence	6.66	6.08	7.24
3	Ease	6.46	6.23	6.69
4	Protection	5.91	6.24	5.58
5	Price	4.59	3.92	5.26
6	Relationship	3.80	3.43	4.16

# Top 10 opportunities for SMEs – 18-34 years old

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	5.26	3.69	6.83
2	Confidence	I know what the policy covers and excludes	6.37	6.13	6.61
3	Speed (claimed)	I am offered immediate assistance and advice	5.10	3.86	6.33
4	Confidence	The policy is explained clearly	6.40	6.73	6.07
5	Confidence	The company handles complaints professionally and fairly	5.72	5.40	6.05
6	Price	The cost of the policy is reasonable for the level of cover that I get	6.09	6.18	6.00
7	Speed (claimed)	It is clear what I need to do to claim	5.49	5.00	5.98
8	Ease	The policy documents are easy to read, with little or no small print	5.48	4.98	5.97
9	Loyalty	I am able to get a discount for staying with the same company	5.32	4.70	5.95
10	Protection	I am able add additional cover to suit my needs	5.82	5.77	5.86

# Top 10 opportunities for SMEs – 35-54 years old

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	The premium doesn't increase because I'm not a new customer anymore	8.05	5.13	10.97
2	Loyalty	I am able to get a discount for staying with the same company	7.51	4.79	10.22
3	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	7.48	5.04	9.92
4	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	7.15	4.62	9.69
5	Price	The insurance provider matches a cheaper price from a competitors quote	6.96	5.26	8.67
6	Confidence	I know what the policy covers and excludes	8.35	8.09	8.61
7	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	7.62	6.68	8.55
8	Ease	My questions are answered quickly and clearly	8.21	7.95	8.47
9	Speed (claimed)	I am offered immediate assistance and advice	8.10	7.86	8.33
10	Loyalty	I am told what the price would be if I wasn't a new customer	5.45	2.58	8.31

# Top 10 opportunities for SMEs – 55 or older

	Theme	Statement	Importance	Performance	Opportunity score
1	Confidence	The company handles complaints professionally and fairly	7.76	6.31	9.21
2	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.61	4.03	9.20
3	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	7.11	5.21	9.01
4	Loyalty	I am able to get a discount for staying with the same company	6.15	3.34	8.95
5	Ease	The policy documents are easy to read, with little or no small print	7.92	7.03	8.81
6	Price	The insurance provider matches a cheaper price from a competitors quote	5.99	3.56	8.43
7	Ease	My questions are answered quickly and clearly	7.80	7.27	8.32
8	Confidence	I know the company pays out quickly and worries about paperwork later	6.83	5.35	8.31
9	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.30	4.60	8.01
10	Confidence	I know what the policy covers and excludes	7.89	8.01	7.77

# Theme scores for SMEs – ethnicity

## White/White British

	Theme	Importance	Performance	Opportunity score
1	Loyalty	5.92	4.19	7.65
2	Confidence	6.61	6.36	6.85
3	Ease	6.28	6.40	6.15
4	Protection	6.16	6.17	6.15
5	Price	5.10	4.74	5.45
6	Speed (claimed)	5.44	5.77	5.11
7	Respect (claimed)	4.97	5.56	4.38
8	Relationship	4.29	4.38	4.21
9	Control (claimed)	4.50	5.72	3.27

## Non White

	Theme	Importance	Performance	Opportunity score
1	Loyalty	5.28	3.63	6.93
2	Speed (claimed)	5.68	4.82	6.54
3	Control (claimed)	5.38	5.04	5.72
4	Ease	5.47	5.25	5.70
5	Protection	5.25	5.31	5.18
6	Confidence	5.16	5.23	5.09
7	Price	4.88	4.72	5.04
8	Relationship	4.35	3.70	5.00
9	Respect (claimed)	4.70	4.70	4.70

# Top 10 opportunities for SMEs – White/ White British

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.81	4.67	8.94
2	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.53	4.49	8.56
3	Loyalty	I am able to get a discount for staying with the same company	6.48	4.43	8.53
4	Confidence	The company handles complaints professionally and fairly	7.39	6.46	8.31
5	Ease	The policy documents are easy to read, with little or no small print	7.32	6.68	7.96
6	Price	The insurance provider matches a cheaper price from a competitors quote	6.21	4.60	7.82
7	Confidence	I know what the policy covers and excludes	7.72	7.68	7.75
8	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.04	4.38	7.70
9	Confidence	The insurer informs me about their claims process before I buy	6.76	5.83	7.69
10	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	6.86	6.09	7.64



# Top 10 opportunities for SMEs – Non White

	Theme	Statement	Importance	Performance	Opportunity score
1	Speed (claimed)	My claim is settled quickly	5.91	3.49	8.33
2	Loyalty	I am able to get a discount for staying with the same company	5.78	3.59	7.97
3	Loyalty	I get rewarded for having multiple products or policies with the same company	5.71	3.93	7.50
4	Confidence	I know what the policy covers and excludes	6.75	6.07	7.44
5	Speed (claimed)	I am not asked needless questions about my claim	5.68	3.95	7.41
6	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	5.52	3.65	7.39
7	Speed (claimed)	I am offered immediate assistance and advice	6.36	5.45	7.27
8	Ease	The provider makes it easy to compare to policies from other providers	5.65	4.23	7.07
9	Control (claimed)	Repairs or replacement items are completed/delivered at a time to suit me	6.36	5.68	7.05
10	Loyalty	The premium doesn't increase because I'm not a new customer anymore	5.19	3.54	6.85

# Theme scores for SMEs – number of employees

## 1-5

	Theme	Importance	Performance	Opportunity score
1	Loyalty	5.33	2.36	8.31
2	Confidence	6.09	5.15	7.02
3	Ease	5.81	5.59	6.04
4	Protection	5.46	5.17	5.75
5	Price	4.36	3.39	5.33
6	Relationship	2.63	2.32	2.94

## 6-20

	Theme	Importance	Performance	Opportunity score
1	Loyalty	5.26	4.80	5.72
2	Confidence	5.91	6.24	5.58
3	Ease	5.66	6.01	5.32
4	Protection	5.54	6.03	5.06
5	Price	4.86	5.35	4.37
6	Relationship	4.41	4.76	4.06
7	Speed (claimed)	3.92	4.21	3.63
8	Control (claimed)	3.59	3.88	3.30
9	Respect (claimed)	3.13	5.05	1.20

## More than 20

	Theme	Importance	Performance	Opportunity score
1	Speed (claimed)	7.47	6.87	8.08
2	Loyalty	6.54	5.01	8.07
3	Respect (claimed)	6.93	5.89	7.97
4	Confidence	6.89	6.93	6.85
5	Protection	6.72	6.68	6.77
6	Ease	6.69	6.86	6.52
7	Price	5.73	5.41	6.06
8	Relationship	5.59	5.46	5.72
9	Control (claimed)	6.46	7.37	5.55

# Top 10 opportunities for SMEs – 1-5 employees

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.55	3.28	9.82
2	Loyalty	I am able to get a discount for staying with the same company	6.03	2.34	9.71
3	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.12	2.80	9.43
4	Confidence	The company handles complaints professionally and fairly	7.04	4.96	9.13
5	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	6.81	4.50	9.12
6	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	5.30	2.14	8.47
7	Price	The insurance provider matches a cheaper price from a competitors quote	5.77	3.30	8.23
8	Ease	The policy documents are easy to read, with little or no small print	7.16	6.16	8.16
9	Price	The cost of the policy is reasonable for the level of cover that I get	7.39	6.72	8.07
10	Ease	My questions are answered quickly and clearly	7.10	6.57	7.63

# Top 10 opportunities for SMEs – 6-20 employees

	Theme	Statement	Importance	Performance	Opportunity score
1	Confidence	I know what the policy covers and excludes	7.18	6.80	7.56
2	Speed (claimed)	I am offered immediate assistance and advice	4.92	2.92	6.92
3	Confidence	I know the company pays out quickly and worries about paperwork later	6.00	5.19	6.81
4	Confidence	The company handles complaints professionally and fairly	6.57	6.50	6.64
5	Ease	My questions are answered quickly and clearly	6.57	6.67	6.48
6	Loyalty	I am able to get a discount for staying with the same company	5.84	5.25	6.43
7	Ease	The policy documents are easy to read, with little or no small print	6.29	6.23	6.34
8	Loyalty	The provider thanking me for staying with the company	5.47	4.65	6.29
9	Confidence	The policy is explained clearly	6.78	7.31	6.24
10	Ease	The provider makes it easy to compare to policies from other providers	5.71	5.25	6.18

# Top 10 opportunities for SMEs – More than 20 employees

	Theme	Statement	Importance	Performance	Opportunity score
1	Respect (claimed)	The people you deal with show compassion	7.50	5.63	9.38
2	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	7.30	5.31	9.29
3	Speed (claimed)	I can get through to the insurance company quickly at any time	7.97	6.72	9.22
4	Loyalty	The premium doesn't increase because I'm not a new customer anymore	7.09	4.99	9.19
5	Speed (claimed)	I am not asked needless questions about my claim	7.50	5.87	9.13
6	Speed (claimed)	My claim is settled quickly	7.34	5.87	8.81
7	Loyalty	I am able to get a discount for staying with the same company	6.97	5.26	8.68
8	Speed (claimed)	I am offered immediate assistance and advice	7.81	7.30	8.32
9	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.88	5.53	8.23
10	Price	The insurance provider matches a cheaper price from a competitors quote	6.64	5.12	8.17

# Theme scores for SMEs – policy type held

## Motor

	Theme	Importance	Performance	Opportunity score
1	Loyalty	5.70	4.33	7.07
2	Confidence	6.58	6.27	6.88
3	Protection	6.15	6.25	6.05
4	Ease	6.14	6.56	5.72
5	Price	5.20	5.14	5.26
6	Relationship	4.16	4.41	3.90

## Employers' liability

	Theme	Importance	Performance	Opportunity score
1	Loyalty	6.14	4.68	7.61
2	Ease	6.75	6.07	7.42
3	Protection	6.25	6.06	6.43
4	Confidence	6.53	6.62	6.43
5	Price	5.36	4.83	5.90
6	Relationship	5.25	4.88	5.62

## Buildings/ Contents

	Theme	Importance	Performance	Opportunity score
1	Loyalty	5.76	3.51	8.02
2	Confidence	6.11	5.85	6.37
3	Protection	5.74	5.77	5.70
4	Ease	5.82	5.97	5.66
5	Price	4.74	4.25	5.24
6	Relationship	3.92	3.73	4.11

Base: May 2019 data All SMEs that hold at least one (motor, employers' liability, buildings and/or contents) insurance policy: Motor n=400, Employers' liability n=220, Buildings/Contents n=396.

Note: If more than one different policies were selected, participants were randomly assigned to answer importance/ performance questions for one of the policies only.

# Top 10 opportunities for SMEs – policy type held motor

	Theme	Statement	Importance	Performance	Opportunity score
1	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	7.10	6.07	8.13
2	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.35	4.59	8.11
3	Loyalty	I am able to get a discount for staying with the same company	6.33	4.62	8.03
4	Confidence	I know what the policy covers and excludes	7.73	7.43	8.02
5	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.15	4.59	7.71
6	Price	The insurance provider matches a cheaper price from a competitors quote	6.50	5.32	7.68
7	Confidence	The company handles complaints professionally and fairly	6.90	6.18	7.62
8	Confidence	The insurer informs me about their claims process before I buy	6.70	5.84	7.56
9	Confidence	The policy is explained clearly	7.58	7.61	7.54
10	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	5.93	4.49	7.36

# Top 10 opportunities for SMEs – policy type held employers' liability

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	7.14	5.42	8.86
2	Ease	I am able to buy the insurance in any way that suits me (e.g. online, mobile, telephone, broker)	7.59	6.47	8.71
3	Loyalty	I am able to get a discount for staying with the same company	6.59	4.61	8.57
4	Price	The cost of the policy is reasonable for the level of cover that I get	7.82	7.11	8.53
5	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.77	5.07	8.48
6	Ease	The provider makes it easy to compare to policies from other providers	7.14	5.85	8.42
7	Ease	My questions are answered quickly and clearly	7.77	7.35	8.20
8	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.27	4.56	7.98
9	Protection	The policy is of the right level to ensure my business could continue to trade	7.64	7.41	7.87
10	Price	The insurance provider matches a cheaper price from a competitors quote	6.23	4.68	7.78



# Top 10 opportunities for SMEs – policy type held buildings/ contents

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.67	4.07	9.26
2	Loyalty	I am able to get a discount for staying with the same company	6.31	3.82	8.81
3	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.24	3.79	8.68
4	Confidence	The company handles complaints professionally and fairly	7.25	6.06	8.43
5	Ease	The policy documents are easy to read, with little or no small print	7.12	6.13	8.11
6	Loyalty	I am told what the price would be if I wasn't a new customer	4.75	1.57	7.93
7	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	5.83	3.82	7.84
8	Confidence	I know what the policy covers and excludes	7.35	7.11	7.59
9	Price	The insurance provider matches a cheaper price from a competitors quote	5.68	3.90	7.46
10	Price	The cost of the policy is reasonable for the level of cover that I get	6.97	6.66	7.28

# Theme scores for SMEs – policy type claimed

## Motor

	Theme	Importance	Performance	Opportunity score
1	Speed (claimed)	6.85	7.28	6.42
2	Respect (claimed)	6.16	6.09	6.23
3	Control (claimed)	5.72	6.71	4.73

## Employers' liability

	Theme	Importance	Performance	Opportunity score
1	Speed (claimed)	5.64	5.75	5.53
2	Control (claimed)	4.96	5.47	4.46
3	Respect (claimed)	5.04	5.74	4.33

## Buildings/ Contents

	Theme	Importance	Performance	Opportunity score
1	Speed (claimed)	4.23	3.87	4.58
2	Control (claimed)	3.75	4.48	3.02
3	Respect (claimed)	3.45	4.18	2.72

# Opportunities for SMEs – claimed on motor

	Theme	Statement	Importance	Performance	Opportunity score
1	Speed (claimed)	I am offered immediate assistance and advice	7.83	7.83	7.83
2	Respect (claimed)	The insurance company does not try to avoid paying out	7.17	6.96	7.39
3	Speed (claimed)	I can get through to the insurance company quickly at any time	7.17	7.39	6.96
4	Speed (claimed)	I am not asked needless questions about my claim	6.30	5.91	6.70
5	Speed (claimed)	It is clear what I need to do to claim	6.96	7.39	6.52
6	Speed (claimed)	My claim is settled quickly	6.74	7.11	6.37
7	Respect (claimed)	The people you deal with show compassion	6.30	6.30	6.30
8	Control (claimed)	I have a choice in how the claim is settled (e.g. financial settlement, repair or replacement)	6.30	6.52	6.09
9	Control (claimed)	Repairs or replacement items are completed/delivered at a time to suit me	6.30	6.96	5.65
10	Respect (claimed)	I do not have to prove that I am telling the truth with lots of receipts or pictures	5.00	5.00	5.00
11	Speed (claimed)	My insurer provides effective assistance/advice	6.09	8.04	4.13
12	Control (claimed)	I am able to choose the supplier that the insurance company uses (e.g. tradesmen, garage, airline, law firm)	4.57	6.67	2.46

# Opportunities for SMEs – claimed on employers’ liability

	Theme	Statement	Importance	Performance	Opportunity score
1	Respect (claimed)	The insurance company does not try to avoid paying out	5.96	4.68	7.23
2	Speed (claimed)	My claim is settled quickly	5.74	4.57	6.92
3	Speed (claimed)	It is clear what I need to do to claim	6.38	6.60	6.17
4	Speed (claimed)	I am offered immediate assistance and advice	5.96	5.74	6.17
5	Speed (claimed)	I am not asked needless questions about my claim	5.96	5.74	6.17
6	Control (claimed)	Repairs or replacement items are completed/delivered at a time to suit me	5.32	5.53	5.11
7	Control (claimed)	I am able to choose the supplier that the insurance company uses (e.g. tradesmen, garage, airline, law firm)	5.11	5.45	4.76
8	Speed (claimed)	My insurer provides effective assistance/advice	5.11	6.30	3.91
9	Speed (claimed)	I can get through to the insurance company quickly at any time	4.68	5.53	3.83
10	Control (claimed)	I have a choice in how the claim is settled (e.g. financial settlement, repair or replacement)	4.47	5.43	3.50
11	Respect (claimed)	I do not have to prove that I am telling the truth with lots of receipts or pictures	4.68	6.17	3.19
12	Respect (claimed)	The people you deal with show compassion	4.47	6.38	2.55

# Opportunities for SMEs – claimed on buildings/ contents

	Theme	Statement	Importance	Performance	Opportunity score
1	Speed (claimed)	I am offered immediate assistance and advice	4.82	2.91	6.73
2	Speed (claimed)	I am not asked needless questions about my claim	4.29	2.36	6.21
3	Speed (claimed)	My claim is settled quickly	4.11	2.32	5.89
4	Control (claimed)	Repairs or replacement items are completed/delivered at a time to suit me	4.82	4.00	5.64
5	Respect (claimed)	The people you deal with show compassion	4.46	3.45	5.47
6	Speed (claimed)	It is clear what I need to do to claim	5.00	5.18	4.82
7	Speed (claimed)	I can get through to the insurance company quickly at any time	3.75	4.64	2.86
8	Control (claimed)	I have a choice in how the claim is settled (e.g. financial settlement, repair or replacement)	3.57	4.36	2.78
9	Respect (claimed)	I do not have to prove that I am telling the truth with lots of receipts or pictures	3.93	5.45	2.40
10	Speed (claimed)	My insurer provides effective assistance/advice	3.39	5.82	0.97
11	Control (claimed)	I am able to choose the supplier that the insurance company uses (e.g. tradesmen, garage, airline, law firm)	2.86	5.09	0.62
12	Respect (claimed)	The insurance company does not try to avoid paying out	1.96	3.64	0.29