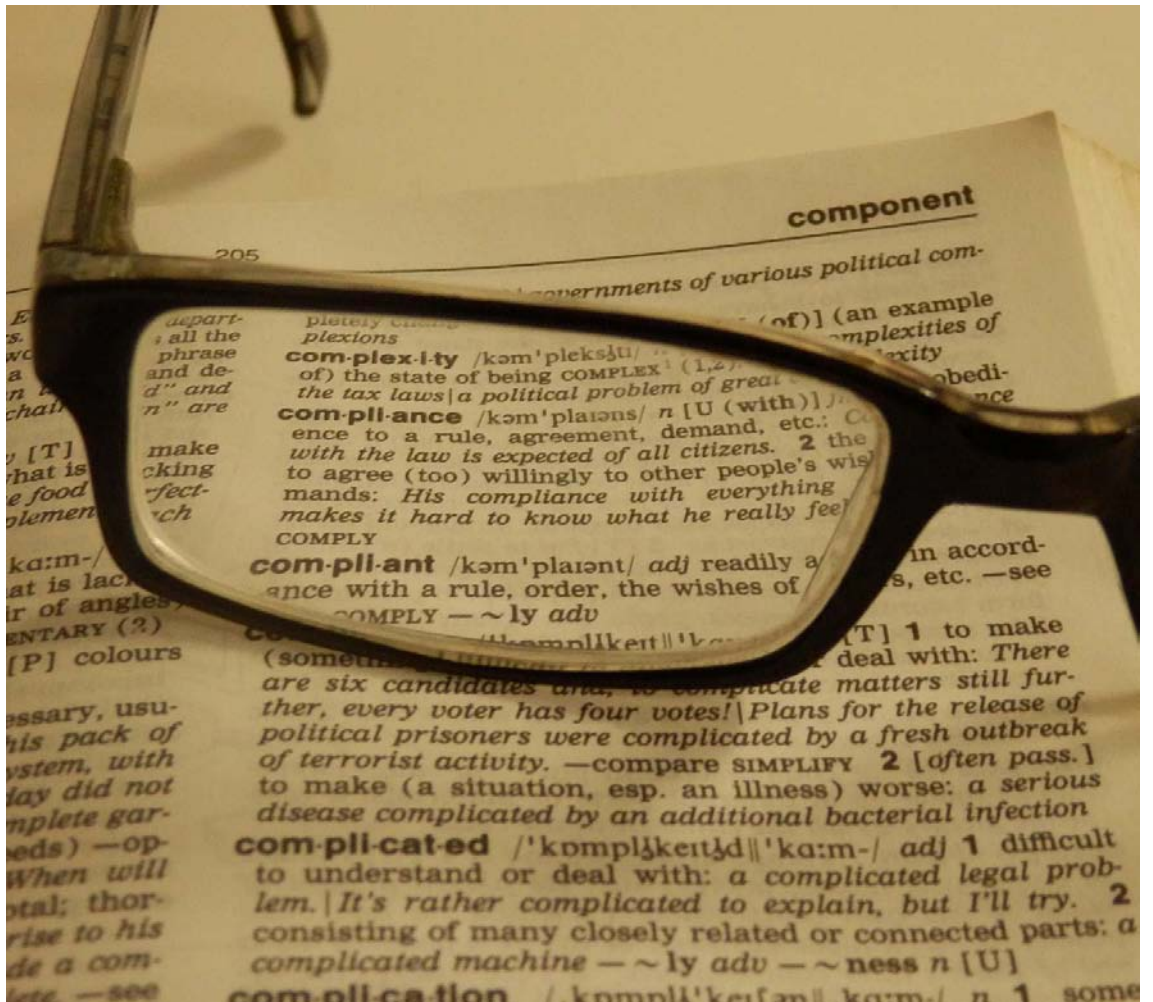




# Private Motor Insurance Market Inquiry

Prepared for Competition Commission  
by IFF Research

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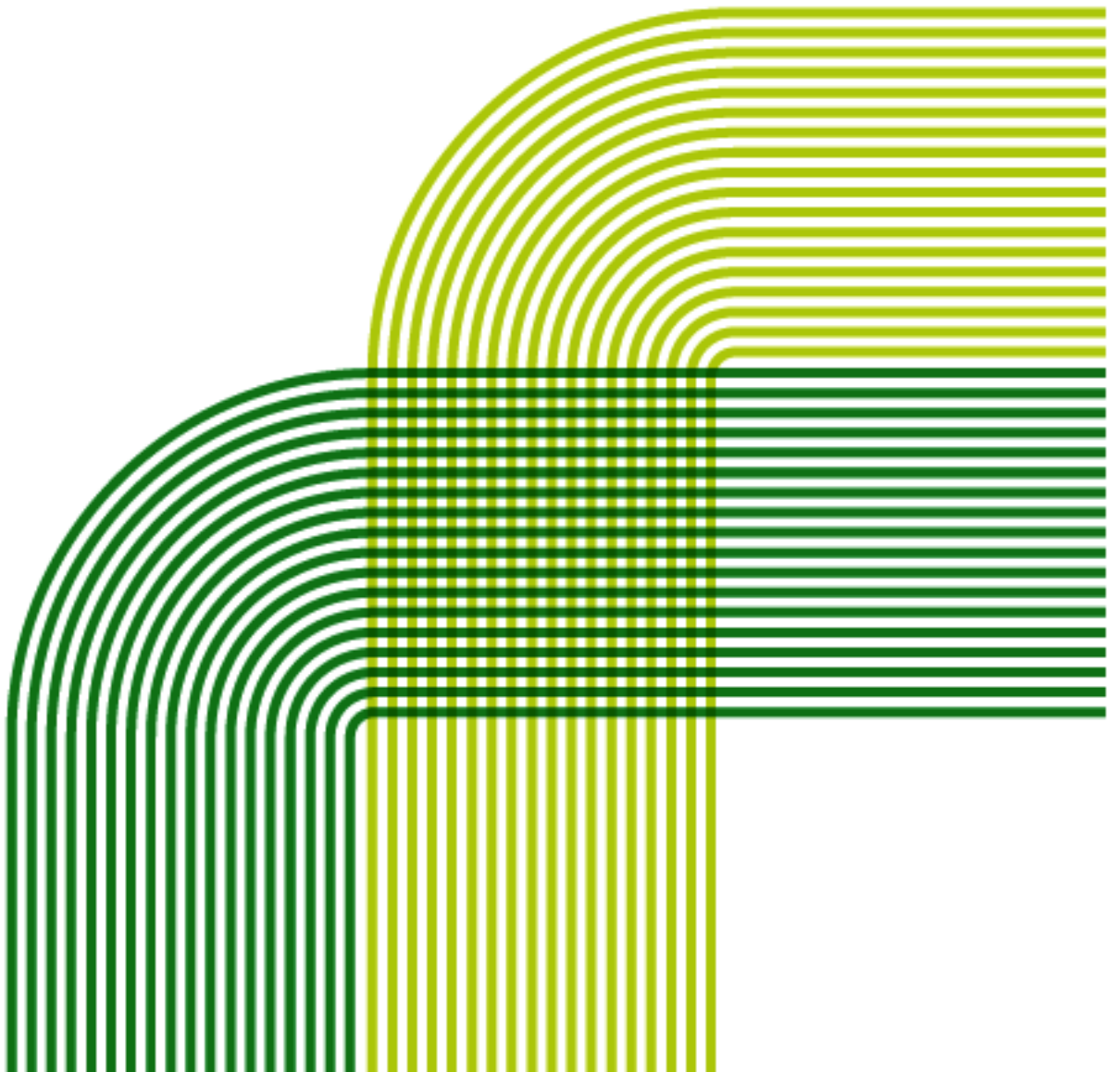




**IFF Research**

Contact details

Rob Warren and Mark Samuel  
IFF Research Ltd  
Chart House  
16 Chart Street  
London N1 6DD  
Tel +44(0)20 7250 3035  
[rob.warren@iffresearch.com](mailto:rob.warren@iffresearch.com)  
[mark.samuel@iffresearch.com](mailto:mark.samuel@iffresearch.com)



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# 1 Introduction

## Background

- 1.1 On 28 September 2012 the Office of Fair Trading (OFT) referred to the Competition Commission (CC) for investigation the supply or acquisition of private motor insurance (PMI) and related goods and services in the UK. This followed the completion of an OFT market study of the UK private motor insurance market, focusing on the provision of repairs and replacement vehicles to drivers involved in road traffic accidents which were not their fault ('Not-at-Fault claimants').
- 1.2 The CC's investigation relates not only to the provision of repairs and replacement vehicles to drivers involved in road traffic accidents which were not their fault but also more widely to the purchase of PMI.
- 1.3 The CC has set out five Theories of Harm (ToH) in the PMI market, arising from current market practices and conditions. Four of the five ToH (ToH 1 to 4) are relevant to this exercise.

ToH 1: harm arising from the separation of cost liability and cost control (moral hazard)

*Whether the separation of cost liability and cost control in the supply of services (excluding Personal Injury) to non-fault parties involved in motor accidents increases the costs of the services supplied (due to a lack of price competition or an unwarranted increase in quality).*

- 1.4 If a driver is found to be At-Fault for a road traffic accident, his or her insurer is responsible for meeting the cost of repairs to the Not-at-Fault driver's vehicle and for the cost of providing a replacement vehicle to the Not-at-Fault driver if required. However, while the At-Fault driver's insurer is responsible for meeting this cost, it is often unable to exercise choice over how these services are provided and therefore its ability to assess the extent to which the costs claimed are reasonable and its ability to control the cost of these services are limited.

ToH 2: harm arising from the beneficiary of post-accident services being different from and possibly less well informed than the procurer of those services.

*Whether claimants receive a worse quality service than that to which they are legally or contractually entitled due to services being procured on their behalf.*

- 1.5 Following an accident, irrespective of whether the driver is at fault or not, another party typically procures the relevant services. This separation between the beneficiary of the services in question and the procurer of those services could result in harm as the incentives of the different parties may not be aligned and therefore, the services procured by a party on behalf of a customer may not be those which are in the customer's best interests. For example, the fault insurer may seek to repair the damaged car at the lowest possible cost, resulting in a potentially lower quality repair, while the non-fault claims handler may seek to refer repair work to the provider willing to pay the highest referral fee rather than the repairer providing the best quality and service to the claimant.



ToH 3: harm due to horizontal effects (market concentration).

*Whether customers use several sales channels or several price comparison websites (PCW) in parallel to shop for PMI policies and which if so would limit the market power of PCW.*

- 1.6 Every time a consumer purchases PMI through a PCW, the PMI provider pays a cost-per-acquisition (CPA) fee to the PCW. Given the relatively high level of market concentration (there are currently only four large PCWs offering quotes for PMI), there may be scope for these PCWs to use their market position to charge a higher CPA to PMI providers, which may in turn cause PMI providers to charge higher PMI premiums. While PCWs are likely to have benefits for consumers by reducing consumers' search costs and intensifying price competition between providers of PMI, the possible market power arising from a small number of PCWs would result in harm if it were to lead to higher CPAs.

ToH 4: harm arising from providers' strategies to soften competition.

*Whether the interrelation between search costs (due to the complexity of PMI policies) and product differentiation results in net consumer harm.*

- 1.7 The high degree of product differentiation in PMI policies means that consumers will experience high search costs when shopping around to compare different levels of cover and price. PMI providers may have an incentive to increase customers' search costs to reduce their ability to switch easily or effectively. As a result, they may differentiate their products more than in a situation where search costs are lower, for example by offering their products under several different brands, offering both bundled and unbundled products, and offering products with different degrees of quality.

*Whether the complexity of products and services offered as add-ons to PMI and any lack of transparency of information supplied at the point of sale in relation to them results in net consumer harm.*

- 1.8 Many of the additional products and services which might be bought alongside PMI are complex. With these products, it may be difficult for consumers to know what is included and excluded and the information which might be available to consumers at the point of sale might not enable them to understand the products fully or estimate their value.

*Whether there are factors which might make it harder for consumers to switch their PMI provider, enabling providers to increase the prices (or reduce the quality of the insurance policies) offered to consumers on renewal. In particular, the prevalence and effect of both automatic renewals and cancellation fees and the effect of No Claims Bonus (NCB) protection will be considered.*

- 1.9 The automatic renewal of PMI policies, high PMI cancellation fees and any difficulty in transferring a NCB can all be factors in discouraging consumers from switching.

ToH 5: harm arising from vertical relationships (vertical integration).

- 1.10 The survey results are not relevant to this ToH.



## Aims and objectives

1.11 The CC is required to determine whether any feature or combination of features of the PMI market prevents, restricts or distorts competition in connection with the supply or acquisition of PMI. As part of its inquiry, the CC wished to undertake quantitative and qualitative market research with PMI holders and non-fault claimants who had been involved in an accident in the last year and PMI holders more generally.

1.12 The research objectives from the two principal audiences are set out below.

### Not at fault claimants

1.13 To understand the experiences of Not-at-Fault claimants involved in motor accidents principally in relation to ToH 1 but also in relation to ToH2, primarily:

- The needs of the claimant following the accident;
- Who managed the claim, including whether the driver made the claim under their own policy, and how they came to take on that role;
- The goods and services received by the claimant as part of their claim and the extent to which they met the claimant's needs;
- Whether the claimant was aware of his or her legal rights, including whether the claimant was aware that they could reclaim any excess paid under their own policy from the At-Fault insurer (for those who made a claim under their own policy); and
- Additional information about driving history, current car, car usage, insurance cover and other factors may affect attitudes and behaviour.

### PMI Customer behaviour and attitudes

1.14 To understand consumer behaviour and experiences in the purchasing of PMI, particularly (but not exclusively) in relation to ToH 4 primarily:

- The buying decision making process;
- Switching between suppliers; and
- Awareness and understanding of their PMI policy and their insurance cover in the event of an accident.

### At fault drivers

1.15 There was also interest in understanding the experiences of 'At-Fault' drivers. This target population was considered to be of lower priority than NAF drivers for this survey work and therefore deemed not to require a separate survey. Instead interviews with 'At-Fault' drivers were achieved as part of the survey of consumer behaviour and attitudes. The objectives of interviewing this audience were to understand:

- The nature of the accident and needs of the claimant following the accident;
- Who managed the claim; and
- The goods and services received by the claimant as part of their claim and the extent to which they met the terms of the claimant's policy.



## Reporting conventions

- 1.16 Throughout this report the data shown has been rounded down to the nearest per cent. Therefore, totals in the charts may not sum to 100%.
- 1.17 When comparing the findings of two sub-groups we have tested whether the difference measured is statistically significant, i.e. not due to random chance, at the 95% confidence level. The difference needed to be statistically significant depends on the two survey estimates being compared and the base sizes of the two sub-groups. Within the charts significant differences at the 95% confidence level have either been circled or a text box has been shown which highlights sub-groups between which differences are significant.





## 2 Executive Summary

### The Not-at-Fault Survey

#### Capturing the claim

- 2.1 The first contact following the accident is a key factor in determining who ultimately captures the claim. Amongst claims where the first contact following the accident is with the Not-at-Fault insurer around two-thirds (68%) were ultimately handled by the Not-at-Fault insurer. This compares to 28% that were ultimately handled by the At-Fault insurer. In contrast, only 15% of claims were ultimately handled by the Not-at-Fault insurer where the first contact following the accident was with the At-Fault insurer compared to 82% handled by the At-Fault insurer.
- 2.2 In the majority of claims the Not-at-Fault policyholder is proactive and had made the first contact (84%) following the accident rather than being contacted in the first instance by another organisation (14%). In 92% of the cases where the Not-at-Fault insurer handled the claim the policyholder made the first contact, compared to 72% of cases where the At-Fault insurer handled the claim.
- 2.3 The claimants own insurer was mainly responsible for managing the claim in 42% of cases, and the At-Fault insurer mainly responsible for managing the claim in 32% of cases. A claims management company was mainly responsible for managing the claim in 16% of cases and this was higher where appointed by the Not-at-Fault insurer (20%) than where appointed by the At-Fault insurer (3%) and for policies purchased via brokers (20%) than for policies purchased directly via an insurer (13%).
- 2.4 The Not-at-Fault insurer is more likely to handle the claim than the At-Fault insurer where the policyholder was aged 55+ (35% vs. 29% respectively) and where the claimant's vehicle was written off as a result of the accident (23% vs. 17% respectively).

#### Legal entitlement and choice

##### Repair

- 2.5 Overall a third of Not-at-Fault claimants (33%) thought that they were legally entitled to choose a garage to make the repairs to their vehicle. This figure was higher where an organisation such as a claims management company, had managed the claim (61%) than in cases where the At-Fault insurer (36%) or the Not-at-Fault insurer (29%) had managed the claim.
- 2.6 Amongst those where the repairer was chosen by a third party, a third (33%) did not feel that they had the opportunity to choose any garage they liked to carry out the repairs. Those who were not aware of their legal rights were more likely (44%) than those who were aware (20%) to feel they did not have the opportunity to choose the repairer.

##### Replacement vehicle

- 2.7 Three-quarters (76%) of claimants thought they were legally entitled to a replacement vehicle. This figure was higher where the Not-at-Fault insurer offered the replacement vehicle (83%) than where the At-Fault insurer offered the replacement vehicle (76%).
- 2.8 Overall 92% were either offered or asked for a replacement vehicle and 79% received one. Where a replacement vehicle was asked for and not received the primary reason given was "not entitled under policy" (caution needed as small base size).



- 2.9 Only 9% of those that received a replacement vehicle felt that they had the opportunity to choose any company to provide the replacement vehicle whereas 79% said they did not have the opportunity to choose. There were no significant differences by whether the claim was managed by the Not-at-Fault insurer or the At-Fault insurer.

### Provision of goods and services

- 2.10 The survey provides some evidence for both the under and over provision of services to Not-at-Fault claimants.

#### Under provision of goods and services

- 2.11 Following any repairs, 11% felt their vehicle was in a worse condition than before the accident. This was higher where the At-Fault insurer handled the claim (14%) than where their own insurer had handled it (9%).
- 2.12 Following any repairs 14% thought the vehicle was worth less than before the accident. This did not differ depending on whether their own or the At-Fault insurer handled the claim.
- 2.13 Of those that received a replacement vehicle 14% said it fell short of their needs. This was higher where the At-Fault insurer handled the claim (18%) than where their own insurer handled (13%). Around 1 in 10 (9%) of those that received a replacement vehicle felt they did not have the vehicle for long enough. This did not differ depending on whether their insurer or the At-Fault insurer handled the claim.

#### Over provision of goods and services

- 2.14 Following any repairs, 13% said that their vehicle was in a better condition than it was before the accident. This did not differ depending on whether their insurer or the At-Fault insurer handled the claim.
- 2.15 Of those that received a replacement vehicle 3% said that they had the vehicle for longer than they needed it for. This did not differ depending on whether their insurer or the At-Fault insurer handled the claim.
- 2.16 Of those that received a replacement vehicle 17% said that the vehicle provided exceeded their needs. This did not differ depending on whether their insurer or the At-Fault insurer handled the claim.



## The PMI Customer Survey

### Buying decision

- 2.17 Just under half (46%) of PMI customers had purchased their policy online with a further 42% having purchased by telephone. Only 7% of customers had purchased their PMI policy in person.
- 2.18 Around three-quarters (72%) of those that had purchased online had used a price comparison website with a further 14% having purchased via the insurer's own website. Of those that had purchased by telephone 60% had done so directly with the insurer and around a third (31%) had purchased through an insurance broker.
- 2.19 The most important factor cited by respondents in determining the purchase of their PMI policy was price/ value (80%), followed by the range of cover (30%). The inclusion of specific policy features, e.g. replacement vehicle, breakdown cover etc., was mentioned by 16%.
- 2.20 Two-fifths (42%) of PMI customers said that they last compared insurers or insurance policies less than a year ago. In contrast 8% said that they last compared five or more years ago. The average period of time since the last comparison of insurers or policies was 1.8 years. Comparisons of insurers or policies are typically performed online (72%) or by speaking directly to the insurance providers by telephone (43%). When compared online this was generally via a price comparison website (87%).
- 2.21 Over half (55%) of those who compared insurers or policies spent an hour or less on the comparison. Around a fifth (18%) spent more than 3 hours. The average amount of time spent on comparing insurance providers or policies was about two hours 1.8 hours.

### Renewal/ Switching

- 2.22 Around 70% of PMI customers had renewed with their current insurer for a least one year and 8% for at least 10 years. On average customers have renewed with their current insurers for 3.5 years, this figure being higher amongst those aged 55+ (4.6 years) than amongst those aged 17-34 (2.1 years). Those who had purchased their policy in person also had a higher average period of renewing with their current insurer (9.0 years) than either those that had purchased by telephone (4.1 years) or purchased online (1.9 years).
- 2.23 Almost three-quarters (72%) had previously insured a vehicle with another insurance company, i.e. a different company to their current insurer. This was higher amongst those that had purchased online (82%) than either amongst those that had purchased by telephone (69%) or in person (42%). Those living in Northern Ireland were less likely to have had this previous experience with a different insurer (65%).
- 2.24 At the last renewal the insurance company had typically made the first contact (76%) whilst around a fifth (18%) of PMI customers had made the first contact (in a further four per cent of cases the policy was automatically renewed with no contact between the two parties). The insurance company was more likely to have made first contact at the last renewal where the policy had been purchased by telephone (80%) than where it had been purchased online (73%). Those in Northern Ireland were also more likely to have had the initial contact from the insurance company (86%) than those in England and Wales (76%).
- 2.25 The price of the policy was mentioned as a particular reason to stay with their current insurer (91% of those who stayed with their insurer at the last renewal) or change insurer (97% of those who changed insurer at the last renewal). Just under two-thirds (63%) of those who stayed with their insurer



mentioned a no claims bonus as being a reason for renewing their policy whereas 29% of those who switched insurer mentioned a no claims bonus as a reason for switching.

- 2.26 Of those with no claims bonus protection, 39% were concerned that changing insurer might affect their NCB protection and 50% said that the NCB protection was an important factor in their decision to stay with their current insurer.
- 2.27 Of those that had renewed their PMI policy 58% had accepted the quote provided at the last renewal. This was higher amongst those who never compare insurers or policies (69%) than amongst those who compare every year (49%). Around a third (35%) of those that had renewed had paid a different (typically cheaper) price to that originally quoted.

### Policy features

- 2.28 The majority of PMI customers (88%) thought it was important to have a policy that covered all possible eventualities. Men were less likely to think it important (84%) than women (93%).
- 2.29 Most (53%) expressed a preference for commonly purchased policy features to be offered separately so that they can be added or removed, rather than have the policy features already included in the policy (32%). Those in socio-economic group ABC1 were more likely to prefer features to be offered separately (58%) than those in socio-economic group C2DE (47%).
- 2.30 The top three policy features spontaneously mentioned were Breakdown Cover (46%), Legal Expenses (46%) and Courtesy Car (39%). The three most commonly included policy features were Windscreen Cover (85%), NCB Protection (80%) and Legal Expenses (76%). The high level of inclusion of NCB Protection indicates some possible confusion between this feature and a no claims discount. Those classed as being high risk averse were typically more likely to have each feature included in their policy than those classed a low risk averse.
- 2.31 In terms of claimed understanding, PMI customers felt that they best understood Windscreen Cover, Breakdown Cover, NCB Protection and Courtesy Car. In contrast Legal Expenses, Personal Accident and Foreign Use Cover were the least well understood.
- 2.32 Those who have included a feature in their policy typically claim to understand it better than those who had considered the feature but ultimately not included it. However, when tested with specific understanding of policy features there was widespread lack of understanding of what the coverage is, even amongst those who claimed to understand it.



## 3 The Not-at-Fault Survey

### Methodology

- 3.1 The following section provides a summary of the Not-at-Fault Survey methodology. Further detail is provided in the technical annex included in the report.
- 3.2 To address the research objectives a total of 1,500 interviews were conducted over the telephone using Computer Assisted Telephone Interviewing (CATI). Interviews were conducted with Not-at-Fault claimants whose claim had been settled in the last 12 months. Interviews for this survey were conducted from 26 March to 11 April 2013.

#### Target audience and sample source

- 3.3 The target population for this research was all Not-at-Fault claimants whose claim was settled within a 12-month period (March 2012 – March 2013). The Competition Commission asked the top 10 UK private motor insurers (covering 85% of the market) to provide lists of claims they had settled within this period.
- 3.4 After de-duping and cleaning over 80,000 usable records were provided and from this a random sample of 15,022 individual claimants were drawn, stratified by country of residence.

#### Questionnaire development

- 3.5 A survey questionnaire was developed in collaboration with the Competition Commission. As part of the questionnaire development a cognitive interviewing stage was undertaken in order to understand whether questions clearly conveyed what they were intended to, whether the pre-codes included were sufficient and appropriate, and whether the questionnaire was sufficiently engaging, to avoid deterioration in quality of answers given. The cognitive interview phase for this survey consisted of 10 telephone depth interviews with Not-at-Fault claimants whose claim had been settled in the last 6 months.

#### Inclusion of At-Fault data from the Customer Survey

- 3.6 We have included a short section which contrasts the experiences of repairs and replacement vehicles between At-Fault claimants and Not-at-Fault claimants. Please note that although the At-Fault claimants were identified in the Customer Survey this analysis has been reported in the Not-at-Fault Survey chapter where it provides additional context.

#### Weighting and analysis

- 3.7 Claimants in Scotland, Wales and Northern Ireland were deliberately over-sampled, with quotas set for each country, to ensure sufficient base sizes for robust and reliable analysis at country level. At the analysis stage data were weighted by car ownership across the four countries to correct for this over-sampling.
- 3.8 A key analysis break throughout the survey findings compares the claims managed by the claimant's own insurer (the Not-at-Fault insurer) with those captured and managed by the other driver's insurer (the At-Fault insurer). This is used to assess whether the experiences of claimants and the level of over or under-provision in services they receive differs by who has overall control of the claim process.

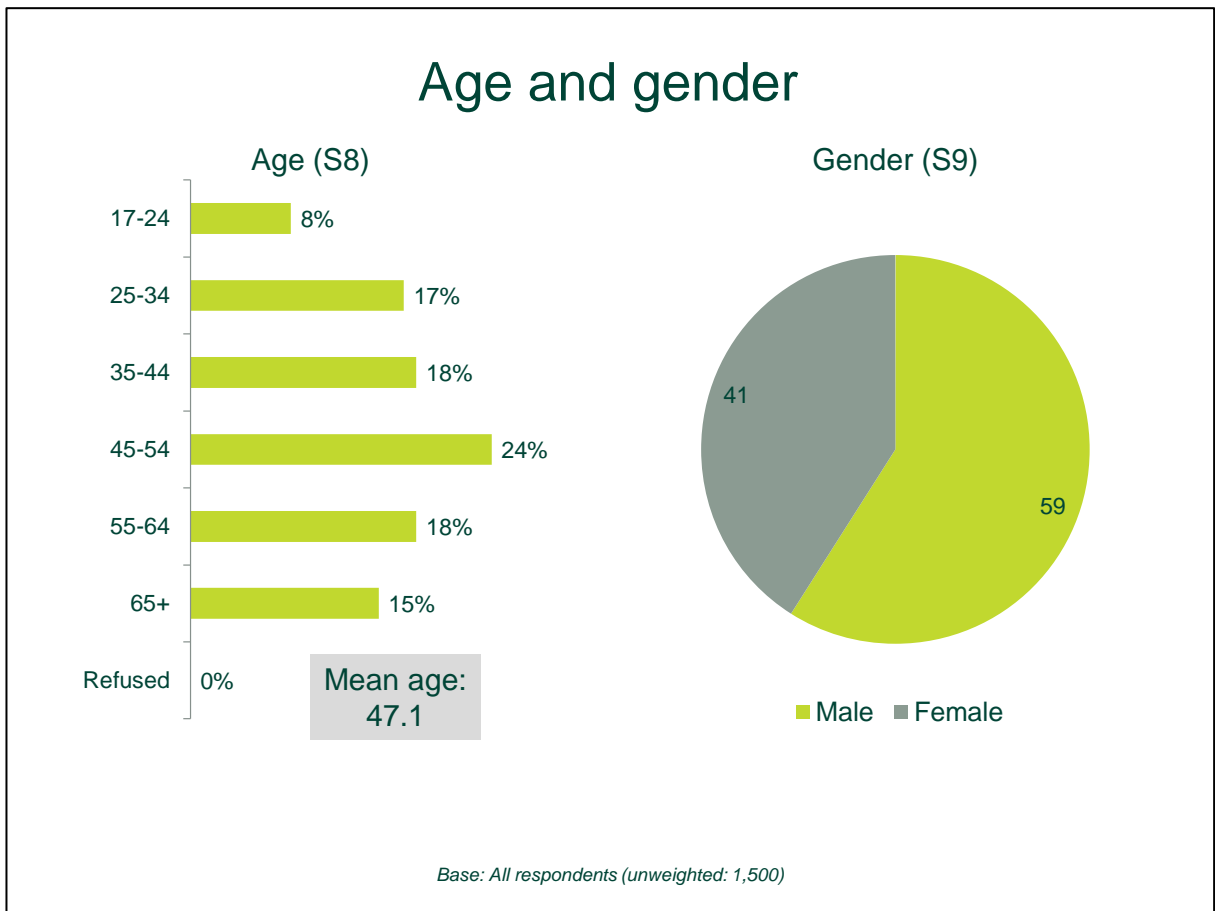


3.9 As a result of our sampling strategy the claims managed by the Not-at-Fault insurers are a quasi-random sample from all UK private motor insurers, whereas the claims managed by the At-Fault insurers will be all be managed by one of the 10 insurers that provided the sample.

Context

3.10 The purpose of this section is to provide some contextual information regarding the demographic characteristics of the respondents and their previous insurance history, provide information regarding their vehicle involved in the Not-at-Fault claim and give details of the accident itself.

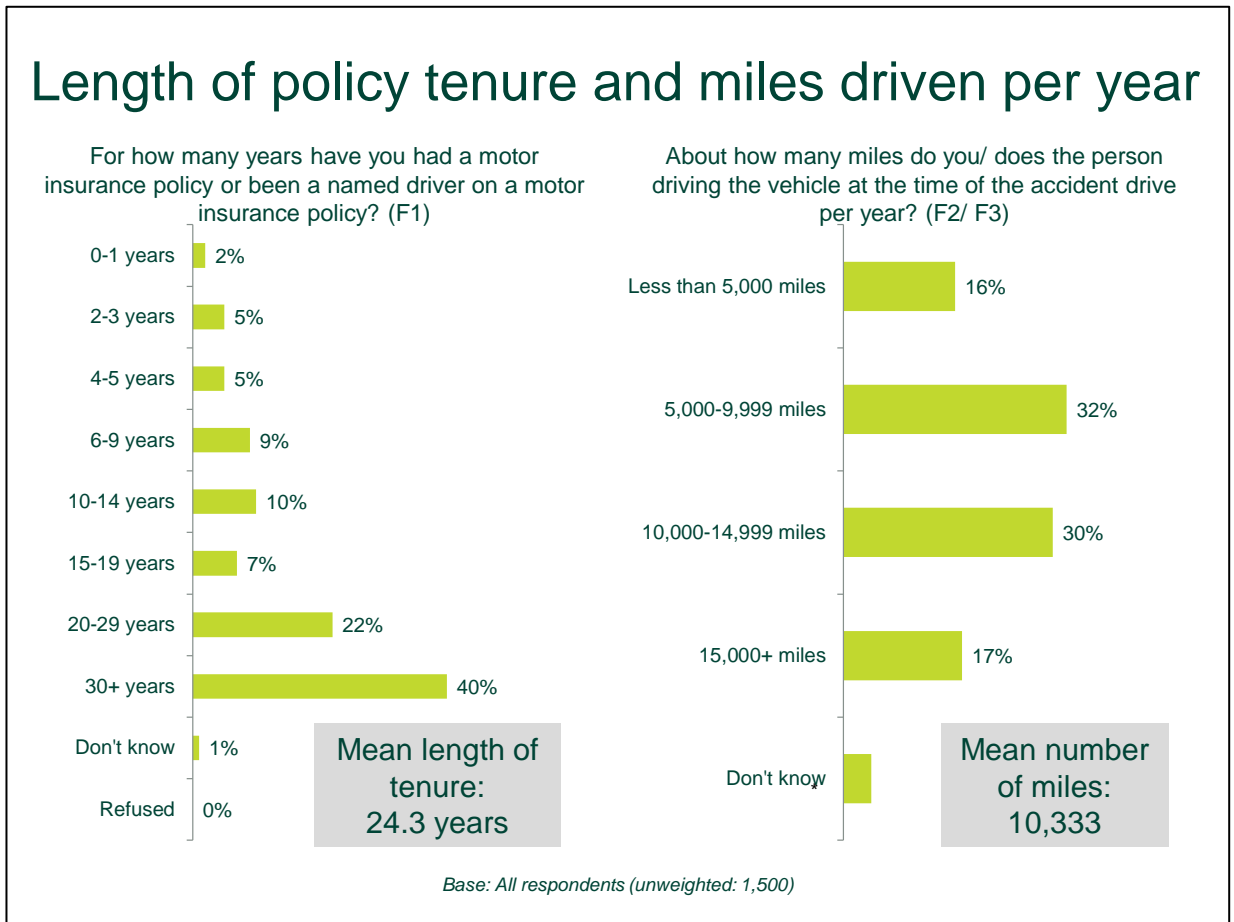
Figure 3.1: Age and Gender



3.11 The average age of the Not-at-Fault claimants in our sample was 47.1 years old. The majority of claimants were males (59%) and they were slightly older on average (48.4 years old) than the female claimants (45.0 years old). The average age of the claimants from Northern Ireland was younger (43.8 years old) than claimants in England and Wales (47.0 years old) and Scotland (49.3 years old).



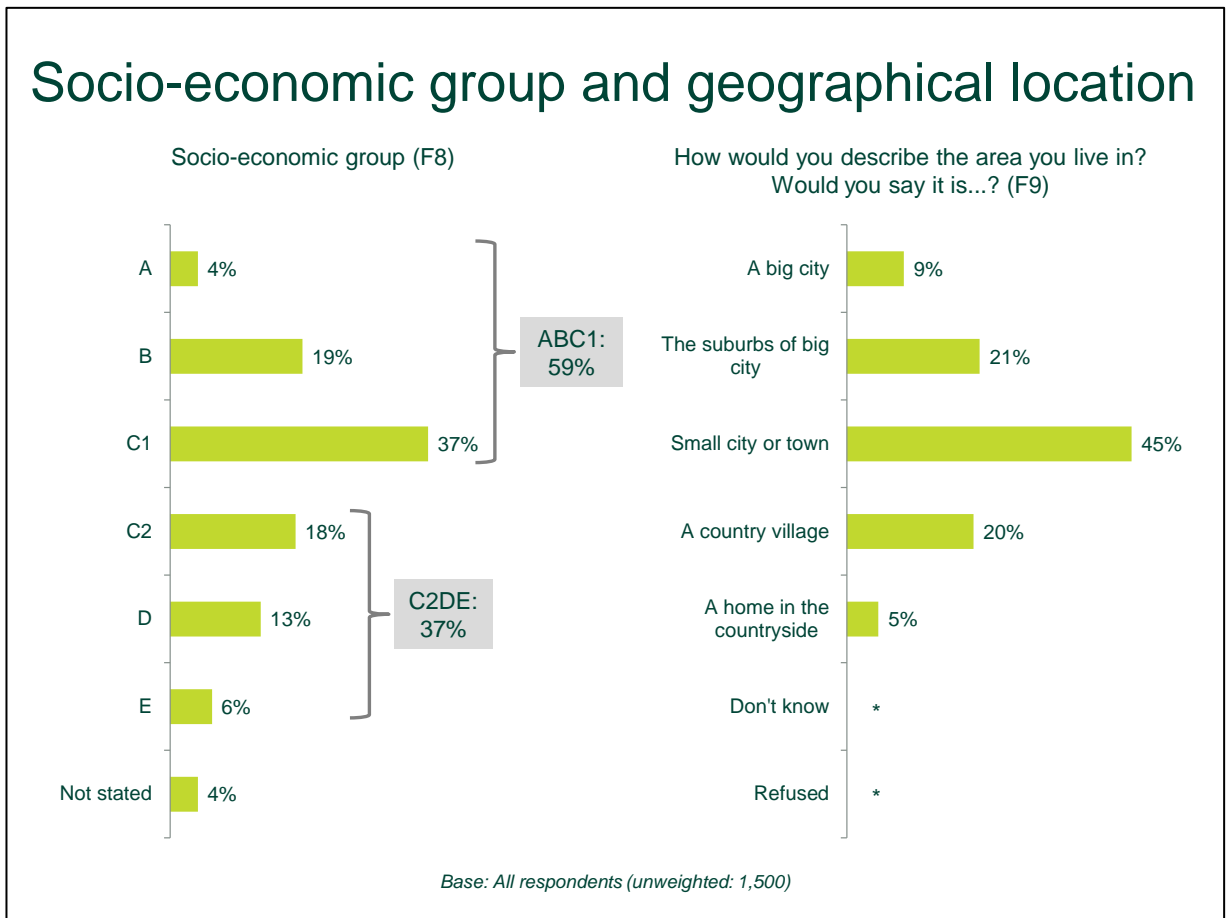
**Figure 3.2: Policy tenure and annual mileage**



3.12 On average claimants had had a motor insurance policy, or had been a named driver on a motor insurance policy, for just over 24 years. Just over a fifth (21%) had had a policy for less than 10 years, compared to 40% who had had a policy for over 30 years. The average annual mileage driven is 10,333 miles. This is higher for men (11,200 miles) than women (9,028 miles).



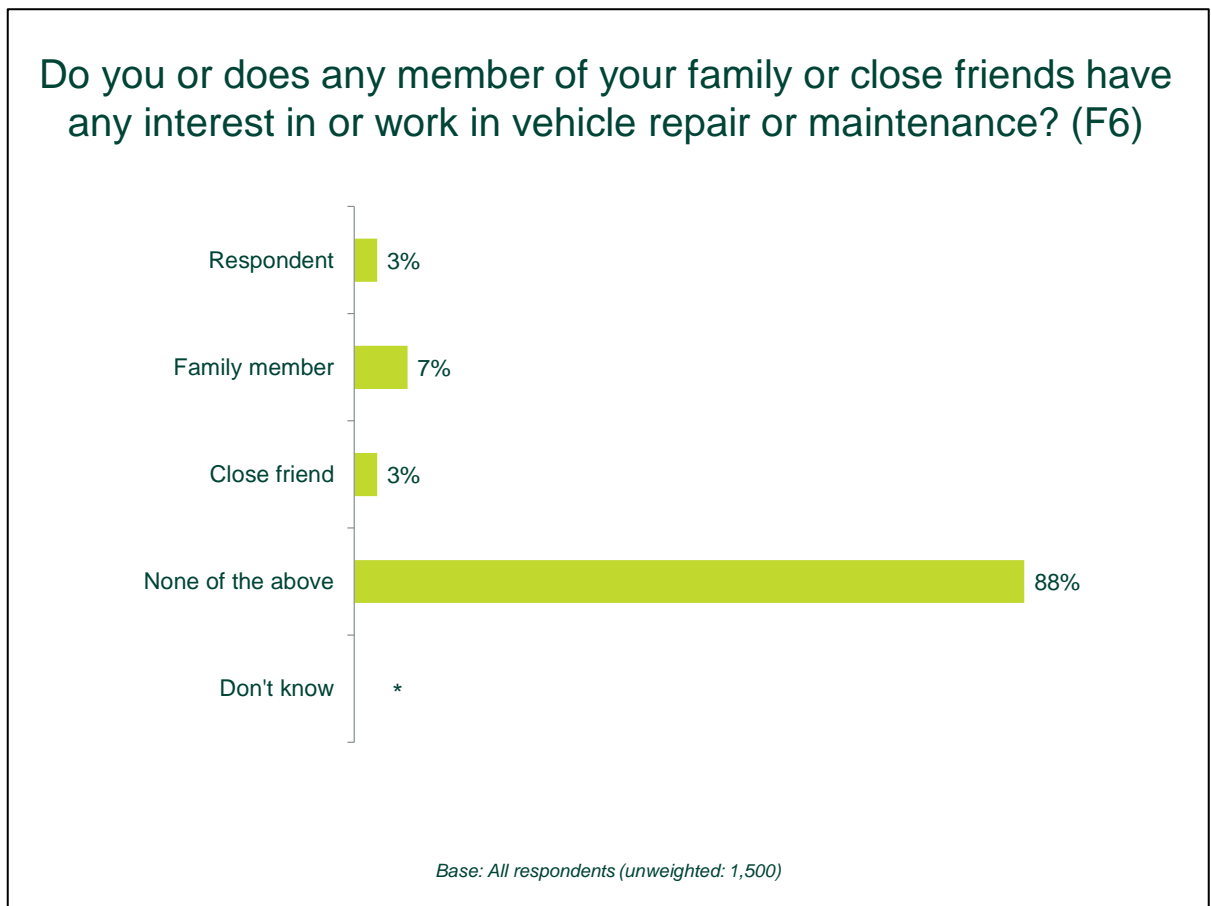
Figure 3.3: Socio-economic group and location



3.13 The majority of the Not-at-Fault claimants were classified as ABC1s (59%). This incidence was higher amongst those with a high annual mileage, i.e. over 9,000 miles, (65%) than amongst those with a low annual mileage, i.e. 8,999 miles or less, (55%). The incidence of C2DEs was higher amongst men (40%) than women (33%) and amongst those with a low annual mileage (41%) than a high annual mileage (33%). Three-quarters of the claimants lived in a city or town, with the remainder living in a village (20%) or in the countryside (5%).

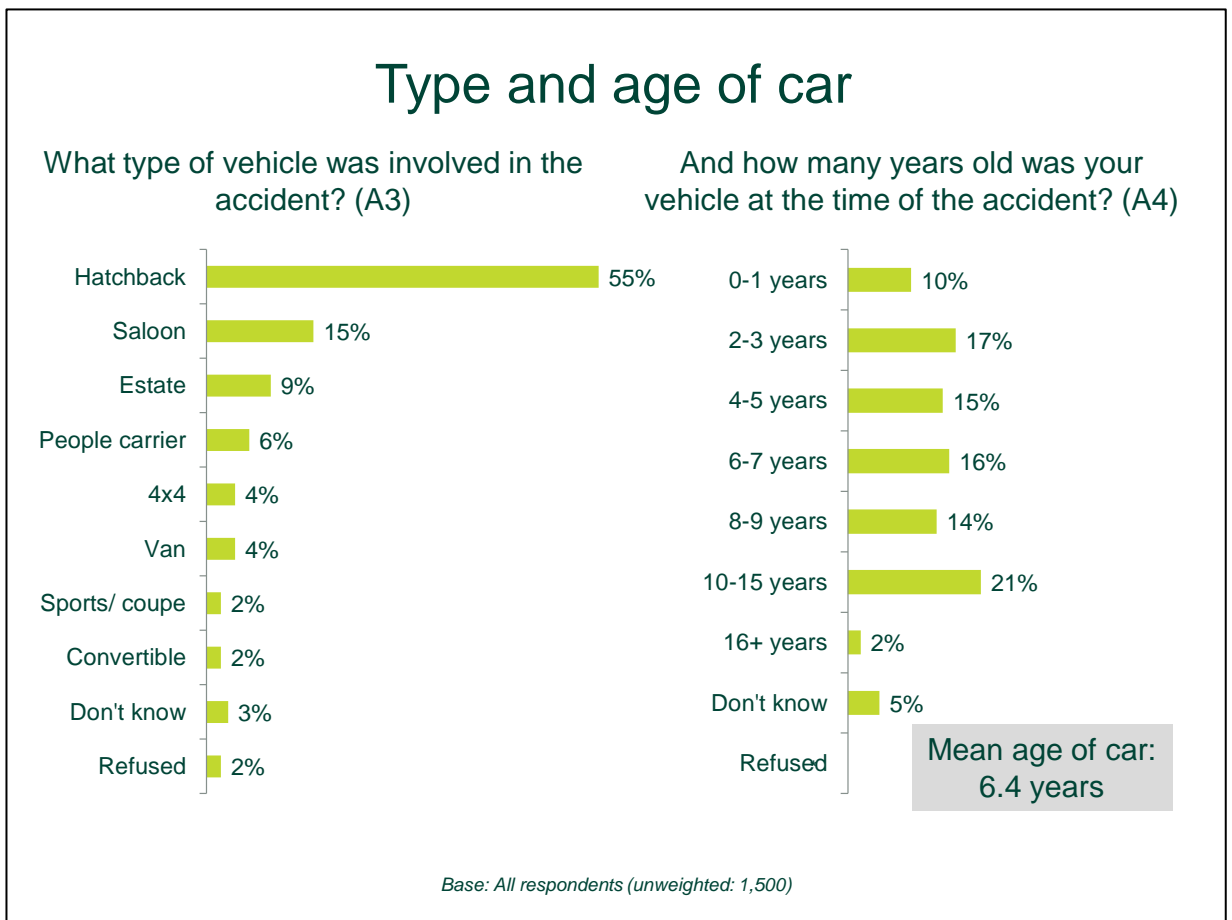




**Figure 3.4: Family or close friends have interest or work in motor repair or maintenance**

3.14 Claimants were asked whether they had any family or friends interested in or working in motor repair or maintenance to assess whether they had easy access to a more expert opinion. The vast majority (88%) said they had no such contacts. This figure was higher for ABC1s (90%) than for C2DEs (85%).

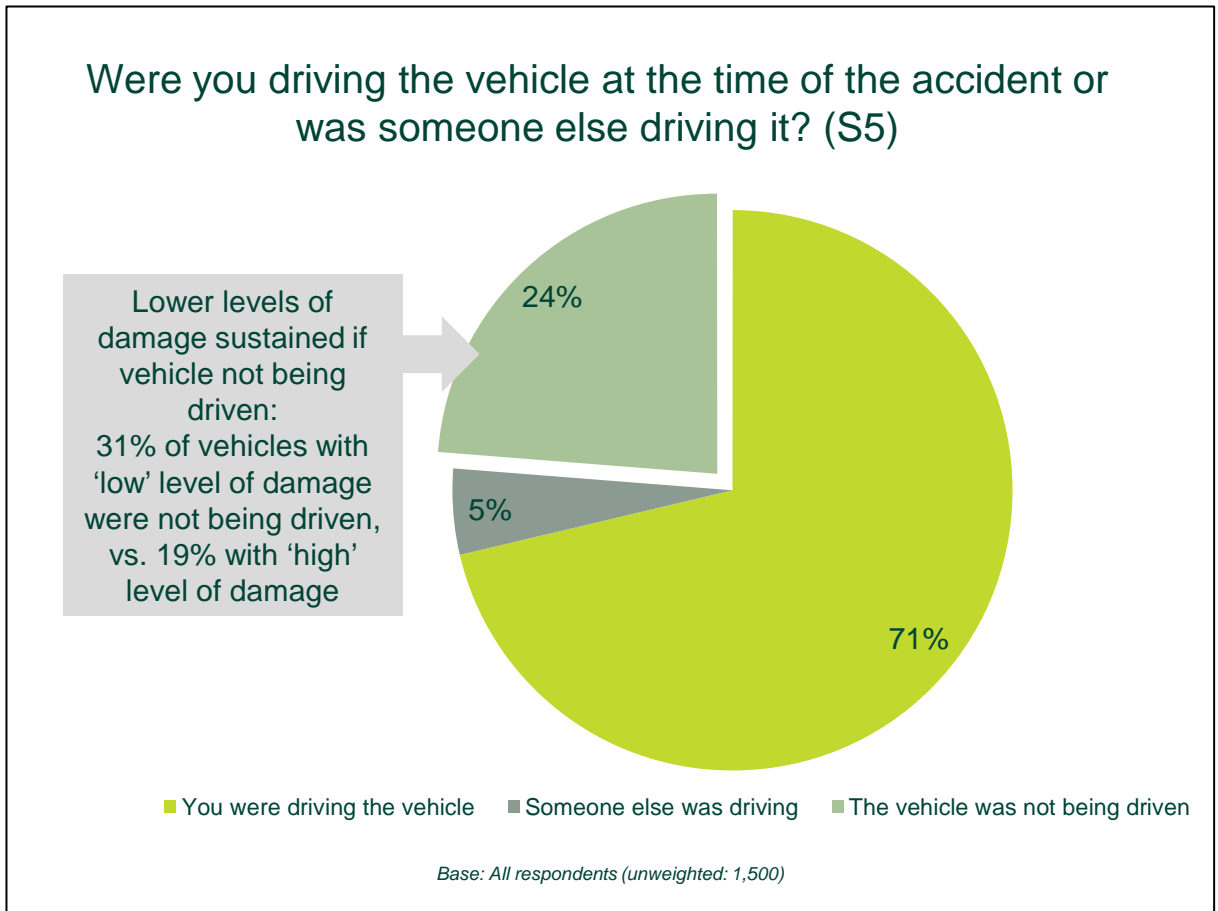
Figure 3.5: Type and age of car involved in the accident



3.15 Just over half of the cars driven by the Not-at-Fault driver in the accident were hatchbacks (55%), followed by Saloons (15%) and Estates (9%). Hatchbacks were more common amongst the younger drivers, i.e. those aged 17-34 years old, (65%) than amongst the oldest drivers, i.e. those aged 55+ years old, (52%). Conversely both Saloons and Estates were more common amongst the oldest drivers than amongst the youngest drivers (19% vs. 10% for Saloons, 10% vs. 6% for Estates). The average age of the car at the time of the accident was 6.4 years. This average age was higher amongst male claimants (6.8 years) than female claimants (5.9 years) and amongst C2DEs (7.3 years) than amongst ABC1s (5.9 years).

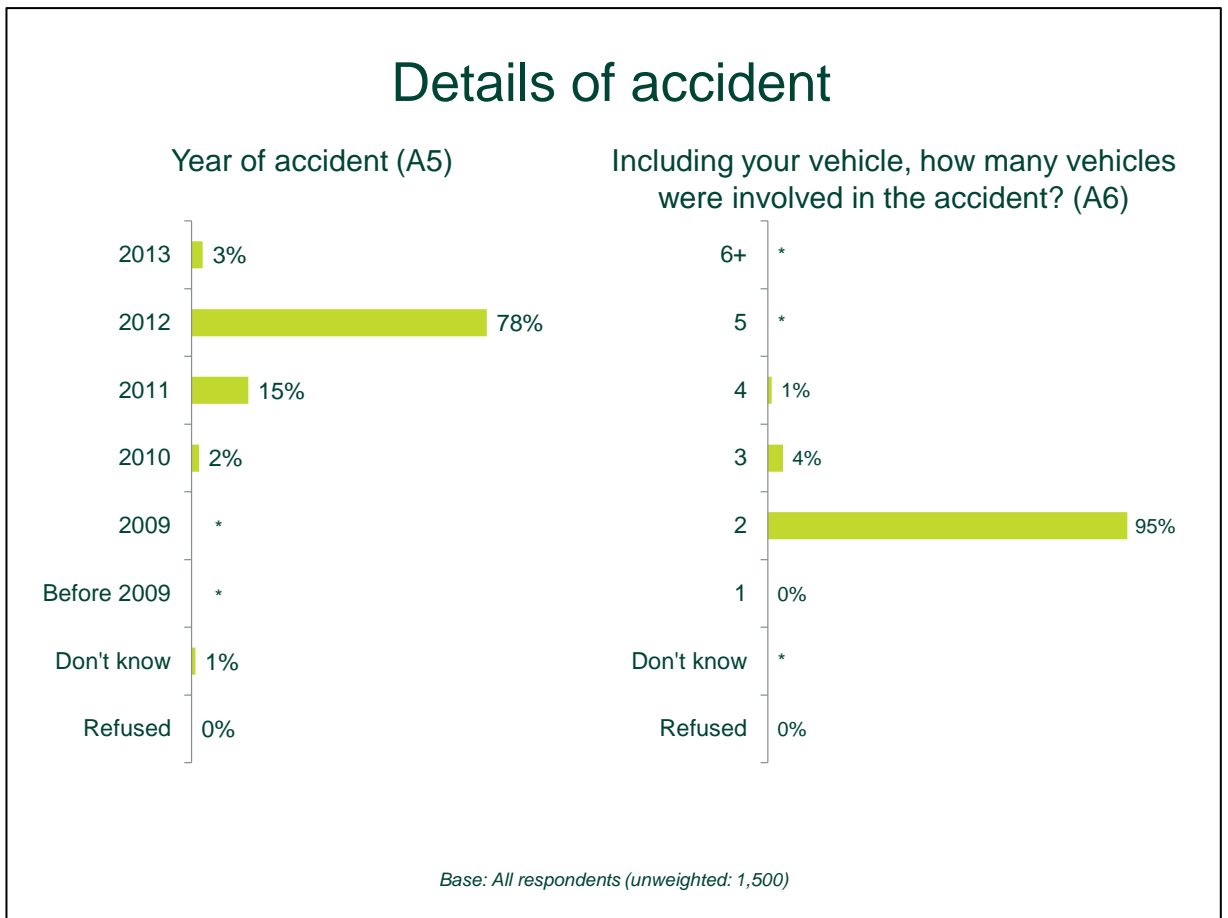


**Figure 3.6: Who was driving the vehicle at the time of the accident**



3.16 In almost three-quarters (71%) of cases the Not-at-Fault policyholder was driving the vehicle when the accident occurred. In just under a quarter of cases (24%) the vehicle was not being driven at the time of the accident. In these cases the vehicle sustained lower levels of damage - 31% of vehicles with low levels of damage (as rated by the claimant) were not being driven at the time of the accident compared to 19% of vehicles with high levels of damage.

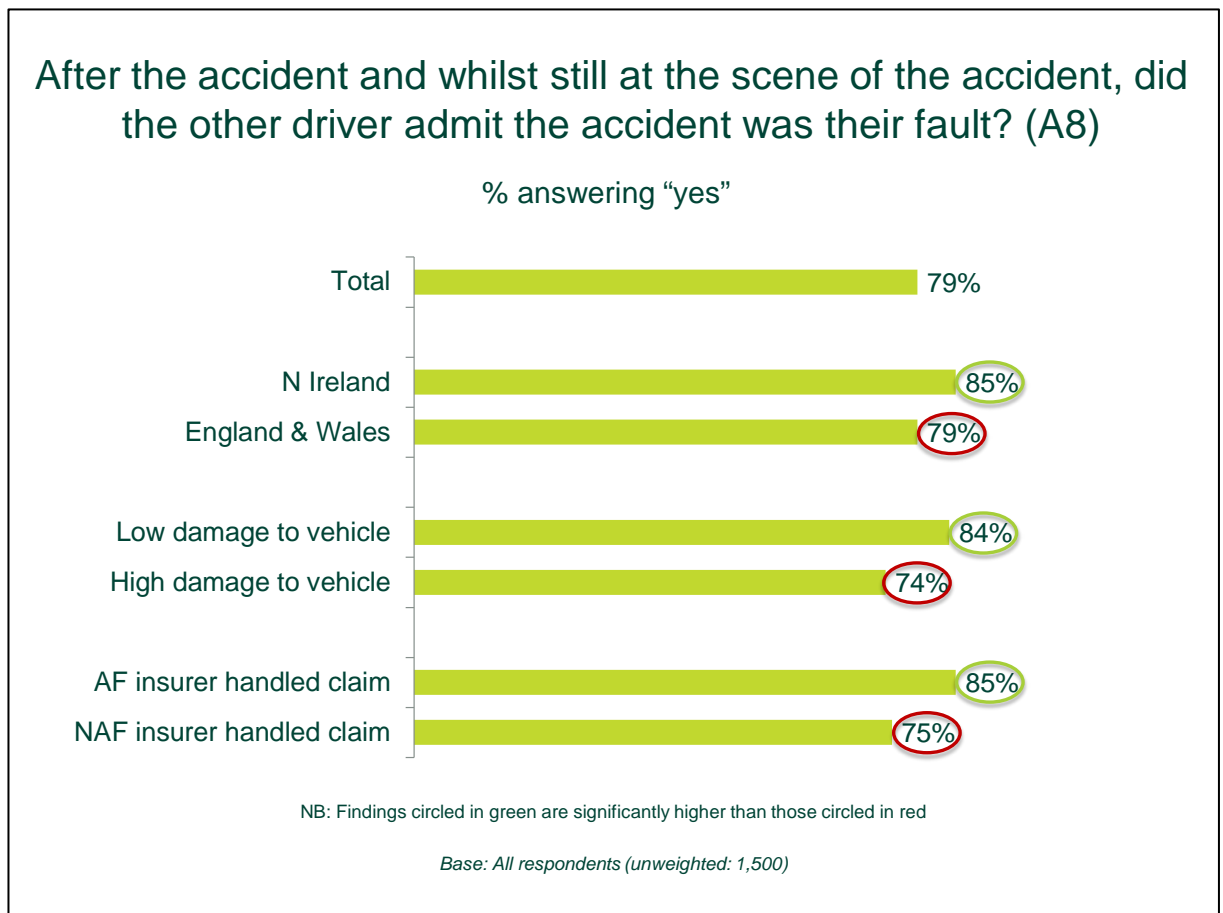
Figure 3.7: Details of the accident



3.17 Reflecting the period over which the sample of settled claims was drawn from insurers, the majority of the accidents (78%) had occurred in 2012. The overwhelming majority of accidents (95%) had involved two vehicles, i.e. the Not-at-Fault claimant’s vehicle and one other vehicle.

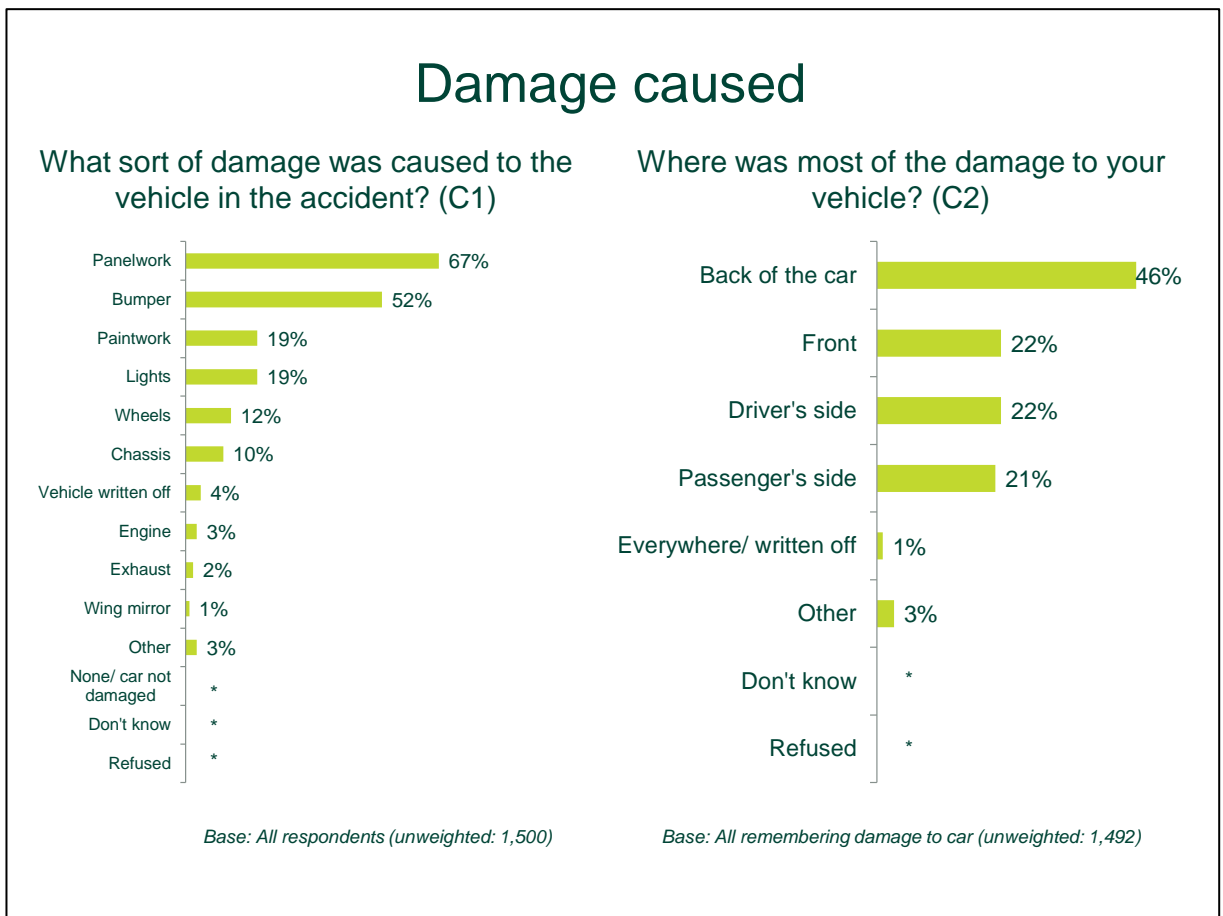


Figure 3.8: Admission of fault at the scene of the accident



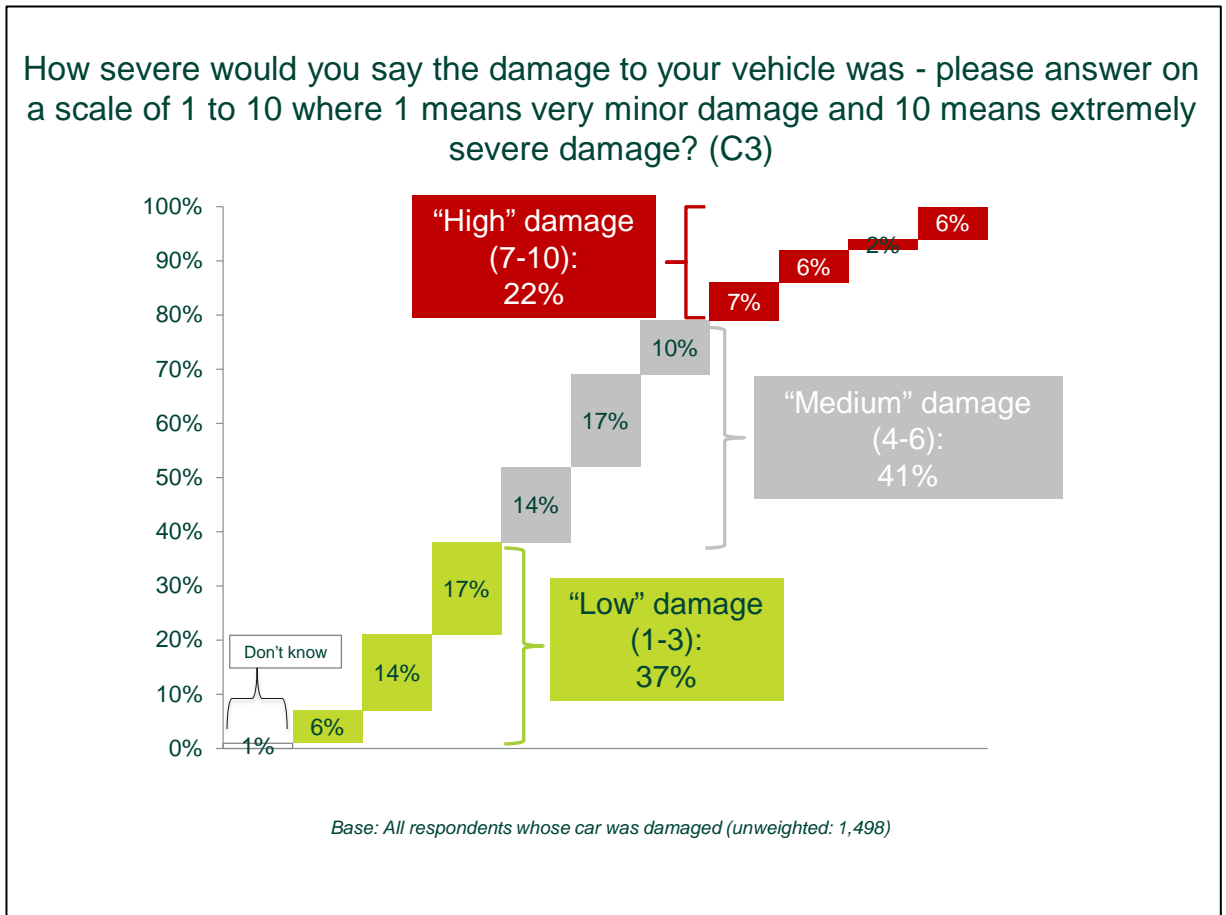
3.18 The other driver(s) involved in the accident admitted their fault at the scene of the accident in over three-quarters of claims (79%). This proportion was higher amongst those in Northern Ireland (85%) than those in England and Wales (79%), where the Not-at-Fault claimant's vehicle sustained a low level of damage (84%) than a high level of damage (74%) and in claims managed by the At-Fault insurer (85%) compared to those claims managed by the Not-at-Fault insurer (75%).

**Figure 3.9: Damage caused**



**3.19** The most common damage caused to the Not-at-Fault claimant's vehicle was to the panel work, e.g. doors, bonnet or boot, (67%), the bumper (52%), Paintwork (19%) and Lights (19%). In almost half of claims the most damage caused was to the rear of the vehicle (46%).

Figure 3.10: Severity of damage

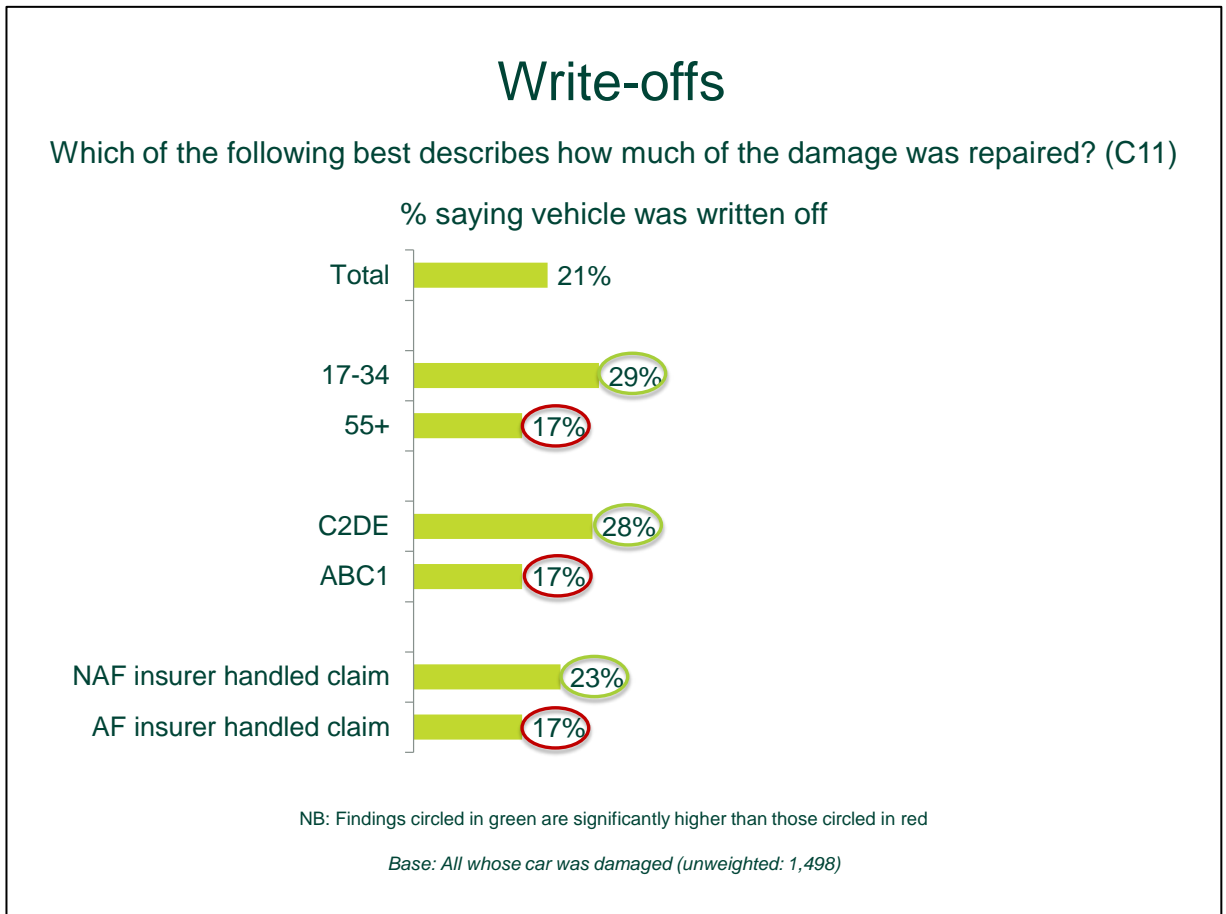


3.20 The Not-at-Fault claimants were asked to rate the severity of the damage to their vehicle on a ten-point scale where 1 represented very minor damage, and 10 represented extremely severe damage. Those rating the damage between 7 and 10 (22%) were classified as high damage, those rating 4 to 6 (41%) were classified as medium damage, and those rating 1 to 3 (37%) were classified as low damage.

3.21 Women claimants were more likely to have high damage (25%) than men (20%), as were C2DEs (29%) compared to ABC1s (17%) and those in Northern Ireland (32%) compared to those in England and Wales (22%).



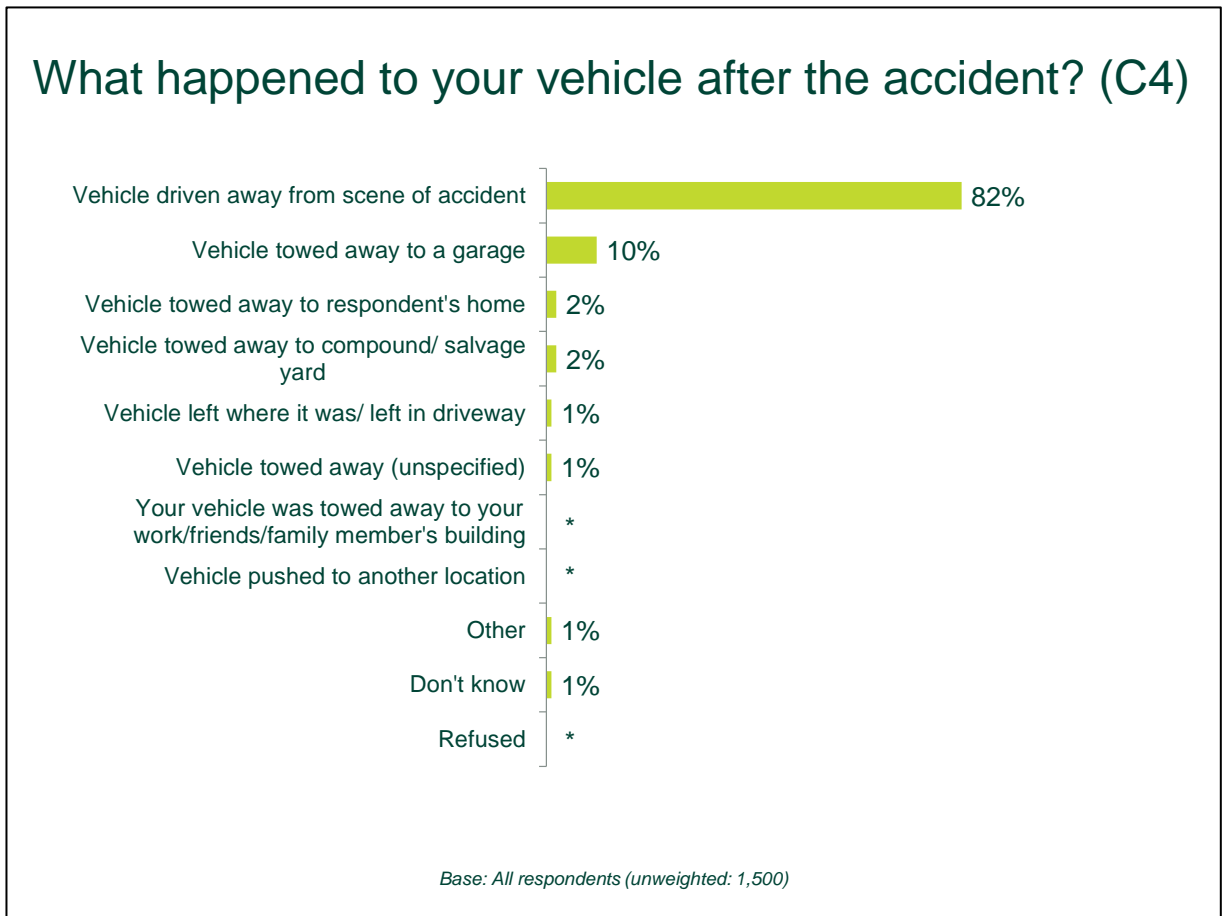
Figure 3.11: Write-offs



- 3.22 In a fifth (21%) of cases where damage was incurred the Not-at-Fault claimant's vehicle was a write-off. The incidence of write-offs was higher amongst those aged 17-34 (29%) than those aged 55+ (17%), amongst C2DEs (28%) than ABC1s (17%), and when the claim was managed by the Not-at-Fault insurer (23%) than when it was managed by the At-Fault insurer (17%). It was also higher when a personal injury had been caused (36%) than when no personal injuries were caused (14%).
- 3.23 Of the vehicles written-off 48% were over 10 years old and 10% were 5 years old or less. The average age of vehicles written-off was 9.4 years compared to 5.7 years for vehicles that were not written-off.

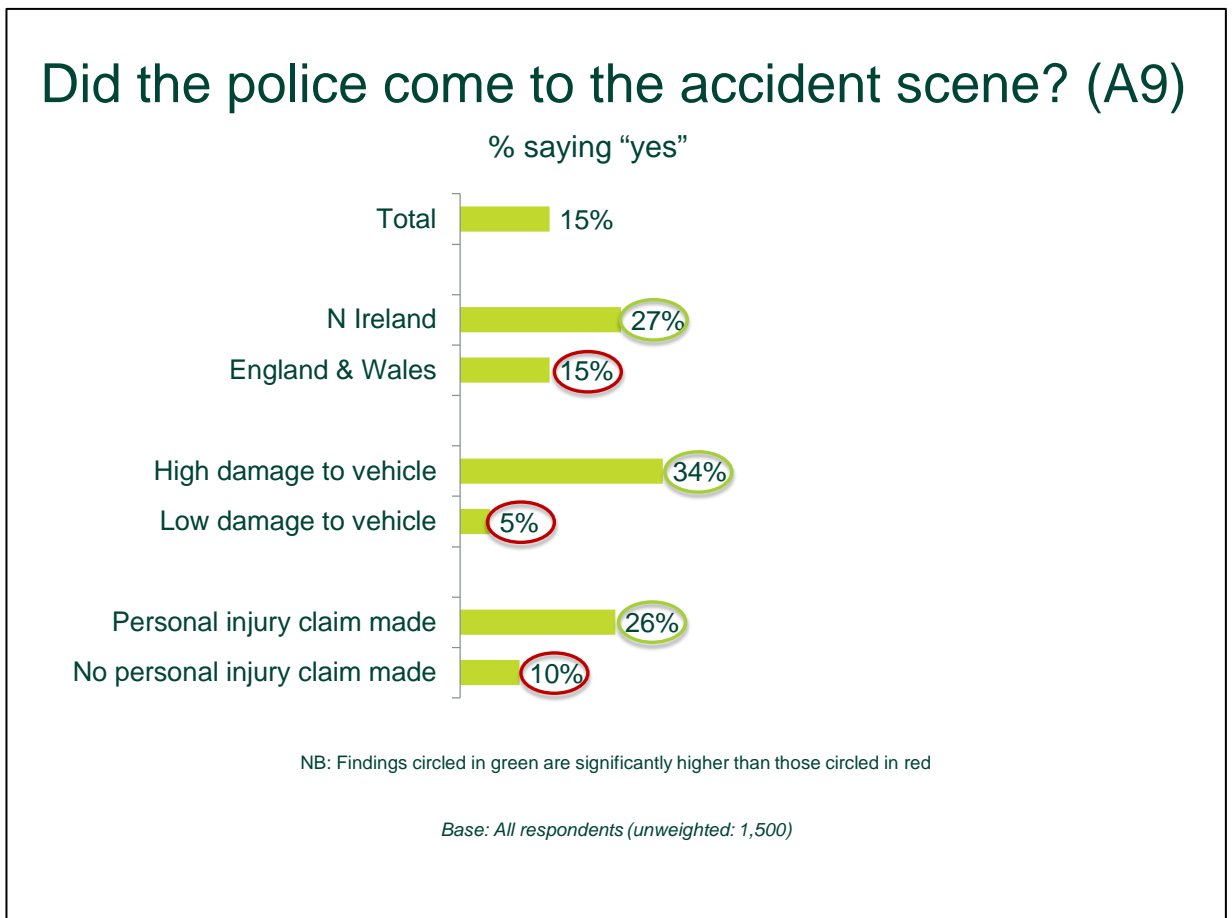


Figure 3.12: What happened to vehicle after the accident



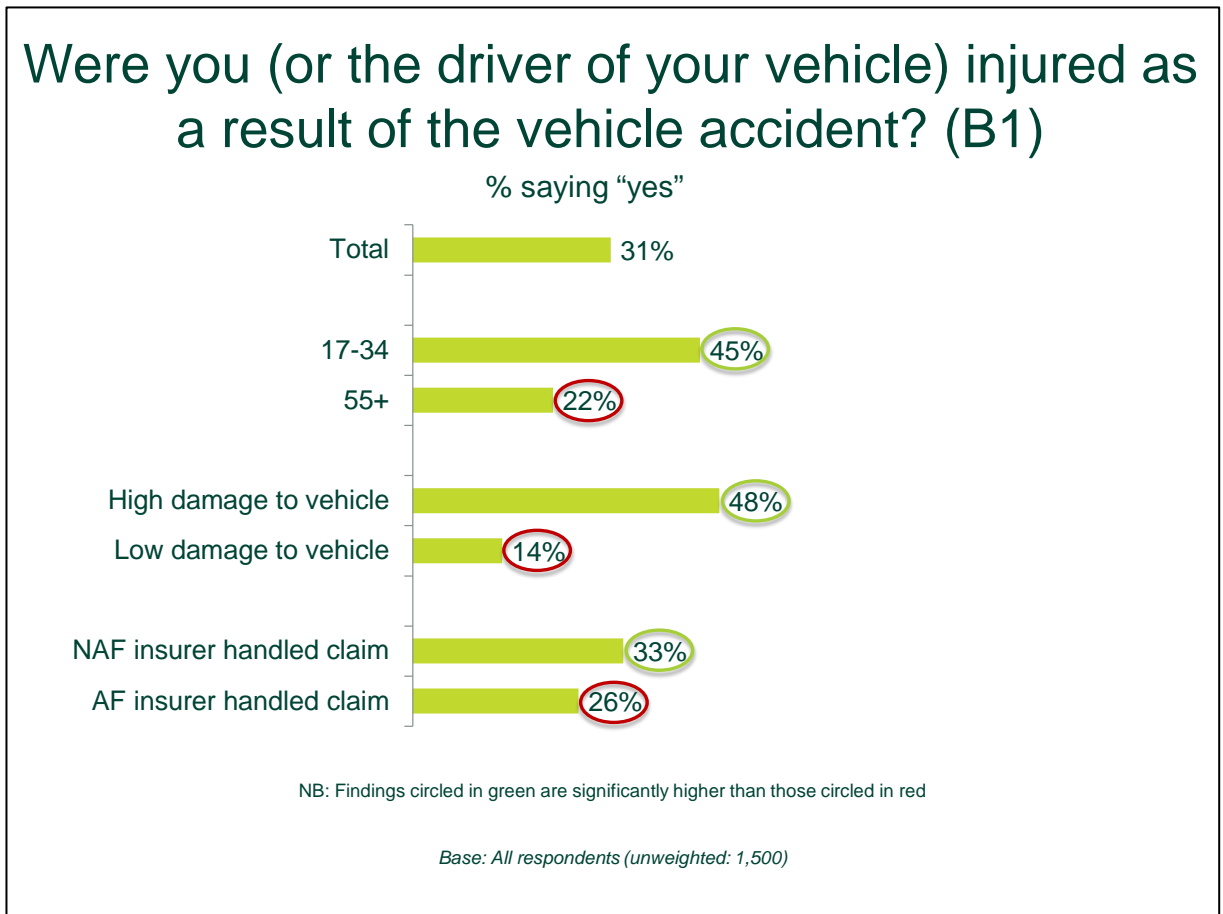
3.24 The Not-at-Fault claimant's vehicle was driven away from the scene of the accident in the majority of cases (82%). In 10% of cases the vehicle was towed away to a garage, and in 5% of cases the vehicle was towed away to a location other than a garage, e.g. the claimant's home or a salvage yard.

Figure 3.13: Police attendance at the accident scene



3.25 In 15% of cases the Police attended the accident scene. This figure was higher in Northern Ireland (27%) than in England and Wales (15%), when a high level of damage was caused to the vehicle (34%) than when a low level of damage was caused (5%) and when a personal injury claim was made (26%) than when no personal injury claim made (10%).

Figure 3.14: Injuries as a result of the accident



3.26 In just under a third of cases (31%) the Not-at-Fault driver was injured in the accident. This was higher for those aged 17-34 (45%) than those aged 55+ (22%), when a high level of damage was caused to the vehicle (48%) than when a low level of damage caused (14%) and when the Not-at-Fault insurer managed the claim (33%) than when the At-Fault insurer handled the claim (26%).

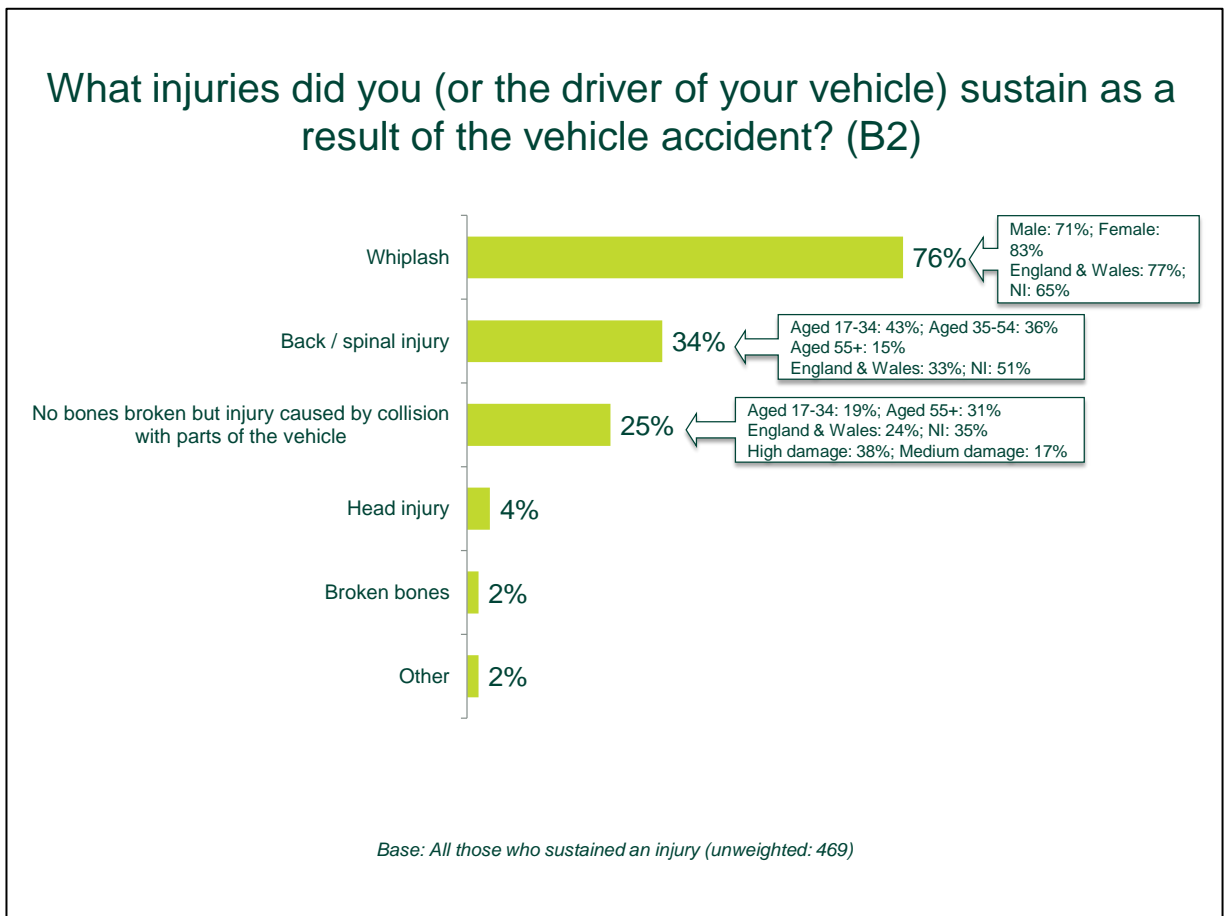


Figure 3.15: Whether encouraged to make a personal injury claim



3.27 Since the accident over half (56%) of the claimants had been contacted by an organisation which encouraged them to make a personal injury claim. This type of contact is more likely to occur in England and Wales (58%) than in either Scotland (38%) or Northern Ireland (29%). Those living in rural areas were also more likely to have been approached than those in urban areas (61% vs. 54% respectively). Those who had suffered a personal injury were also more likely to have been contacted than those who hadn't suffered an injury (61% vs. 53%).

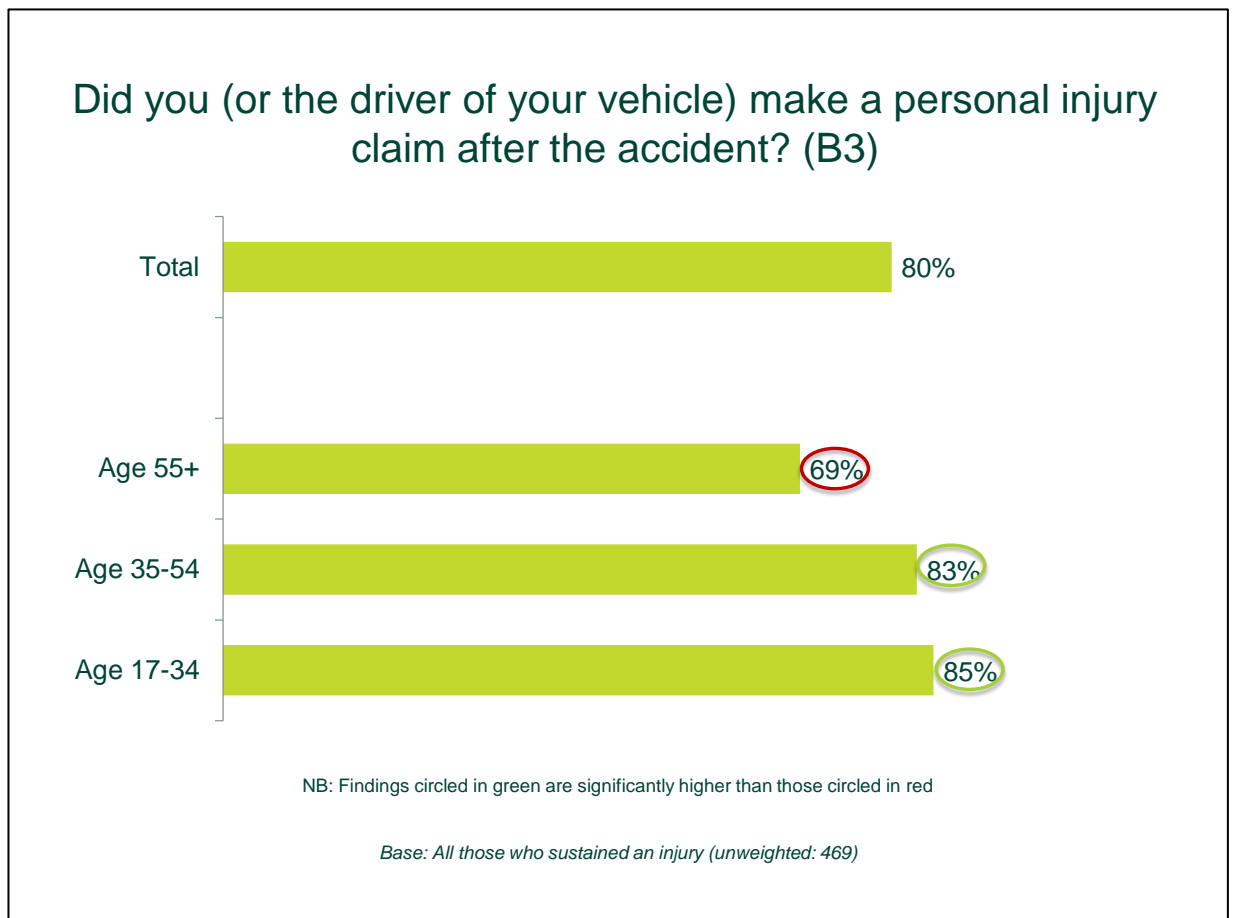
Figure 3.16: Type of injuries sustained as a result of the accident



- 3.28 The most frequent injury was whiplash, reported by three-quarters (76%) of those that had sustained an injury. Women were more likely to have sustained whiplash than men (83% vs. 71% respectively). Claimants in England and Wales (77%) were more likely to have sustained whiplash than those in Northern Ireland (65%).
- 3.29 Back and spinal injuries were the next most common injury mentioned by a third (34%) of those that had sustained an injury. This was higher for those aged 17-34 (43%) than those aged 55+ (15%). Back and spinal injuries were also more commonly reported by those in Northern Ireland (51%) than those in England and Wales (33%).
- 3.30 The third most common injury sustained were those caused by collision with parts of the vehicle but which didn't result in any broken bones (25%). This type of injury was more frequently sustained by those aged 55+ (31%) than those aged 17-34 (19%), those in Northern Ireland (35%) than those in England and Wales (24%), and for accidents that had a high level of damage (38%) than a medium level of damage (17%).

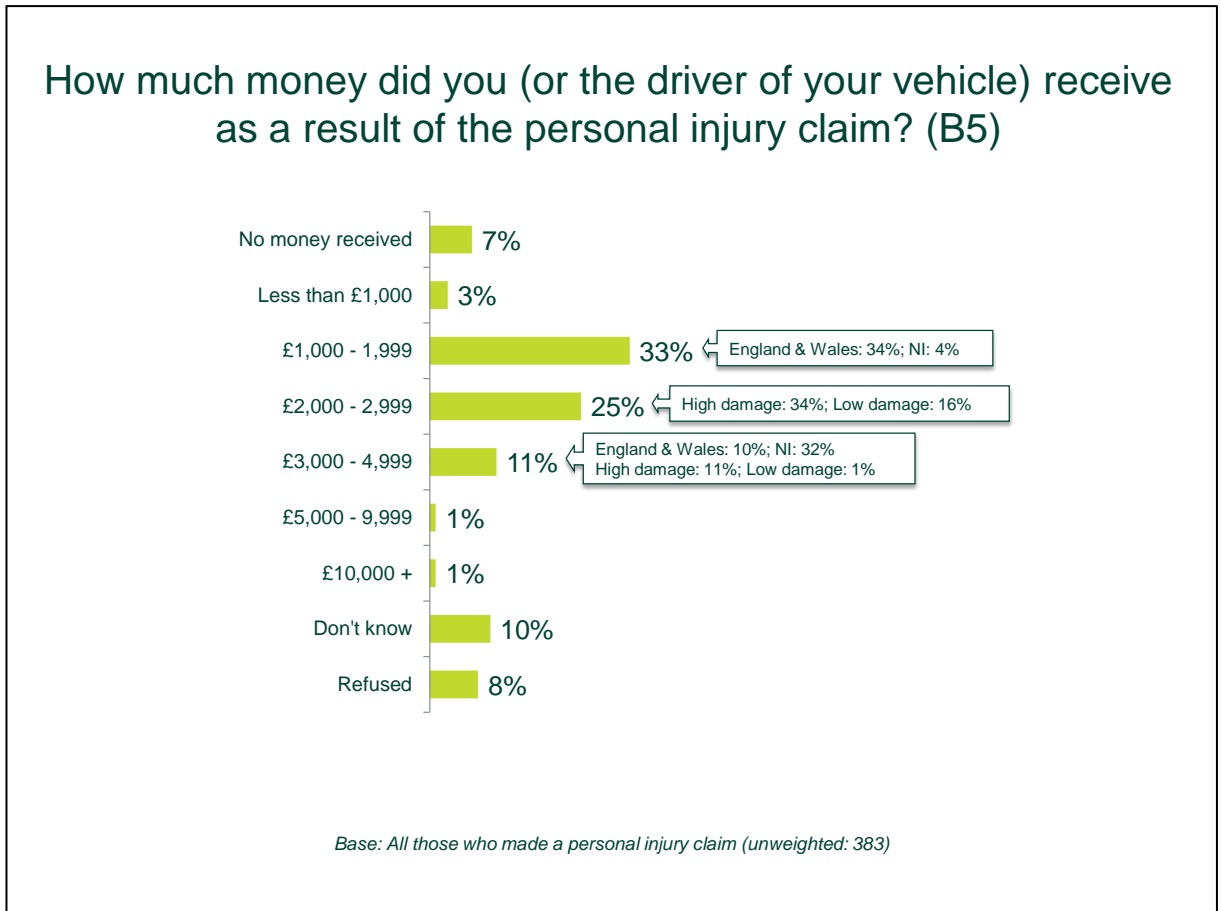


Figure 3.17: Whether made a personal injury claim



- 3.31 Of those that sustained an injury as a result of the accident 80% had made a personal injury claim. Those aged 17-34 (85%) and 35-54 (83%) were more likely to have made a personal injury claim than those aged 55+ (69%).

Figure 3.18: How much money received as a result of the personal injury claim



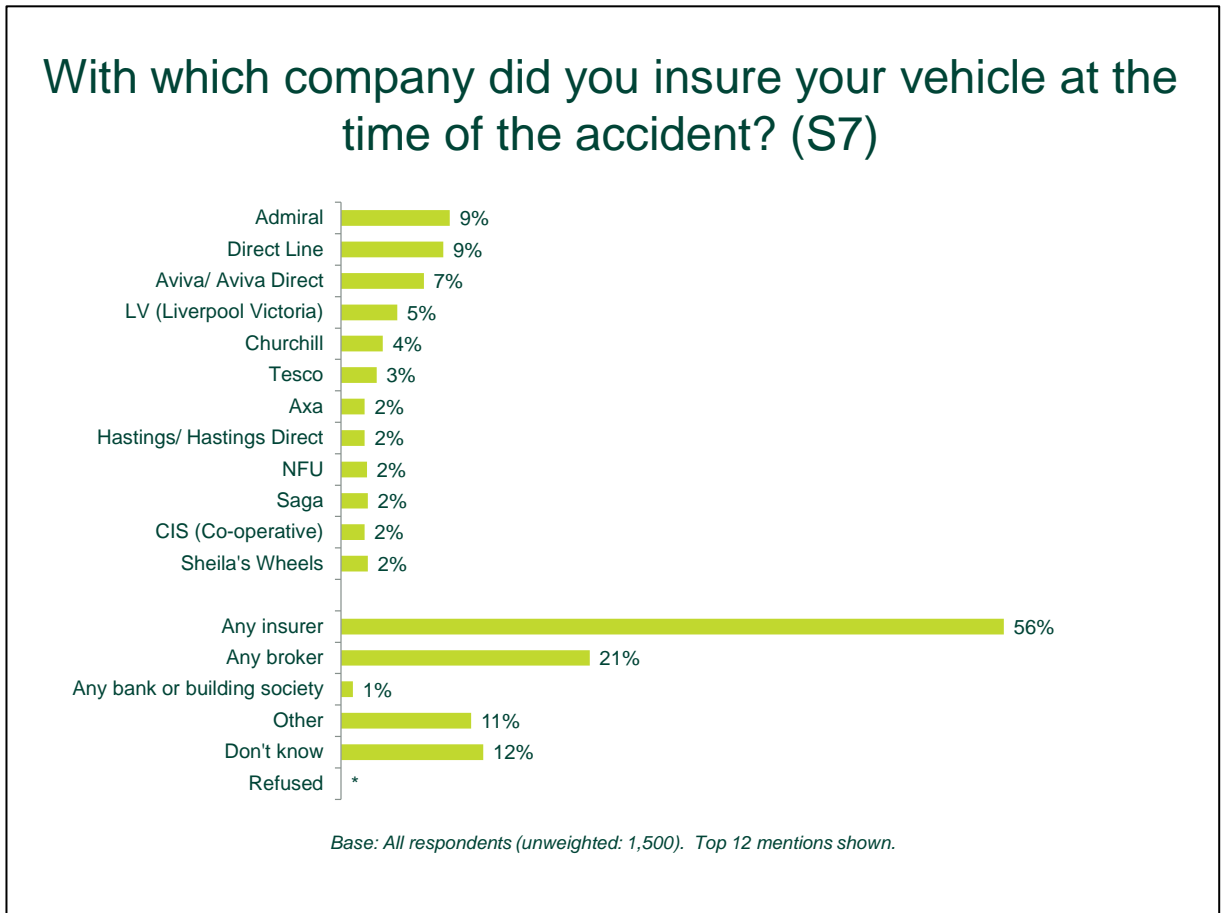
3.32 The overall average payment received from a personal injury claim was £2,571.

3.33 A third (33%) of those who had made a personal injury claim had received between £1,000 and £1,999, a quarter (25%) received between £2,000 and £2,999 and just over one in ten (11%) received between £3,000 and £4,999.

3.34 Those in Northern Ireland were more likely to receive between £3,000 and £4,999 than those in England and Wales (32% and 10% respectively) and were less likely to receive a payment of between £1,000 and £1,999 (4% Northern Ireland vs. 34% England and Wales).

## Insurance experience and legal entitlement

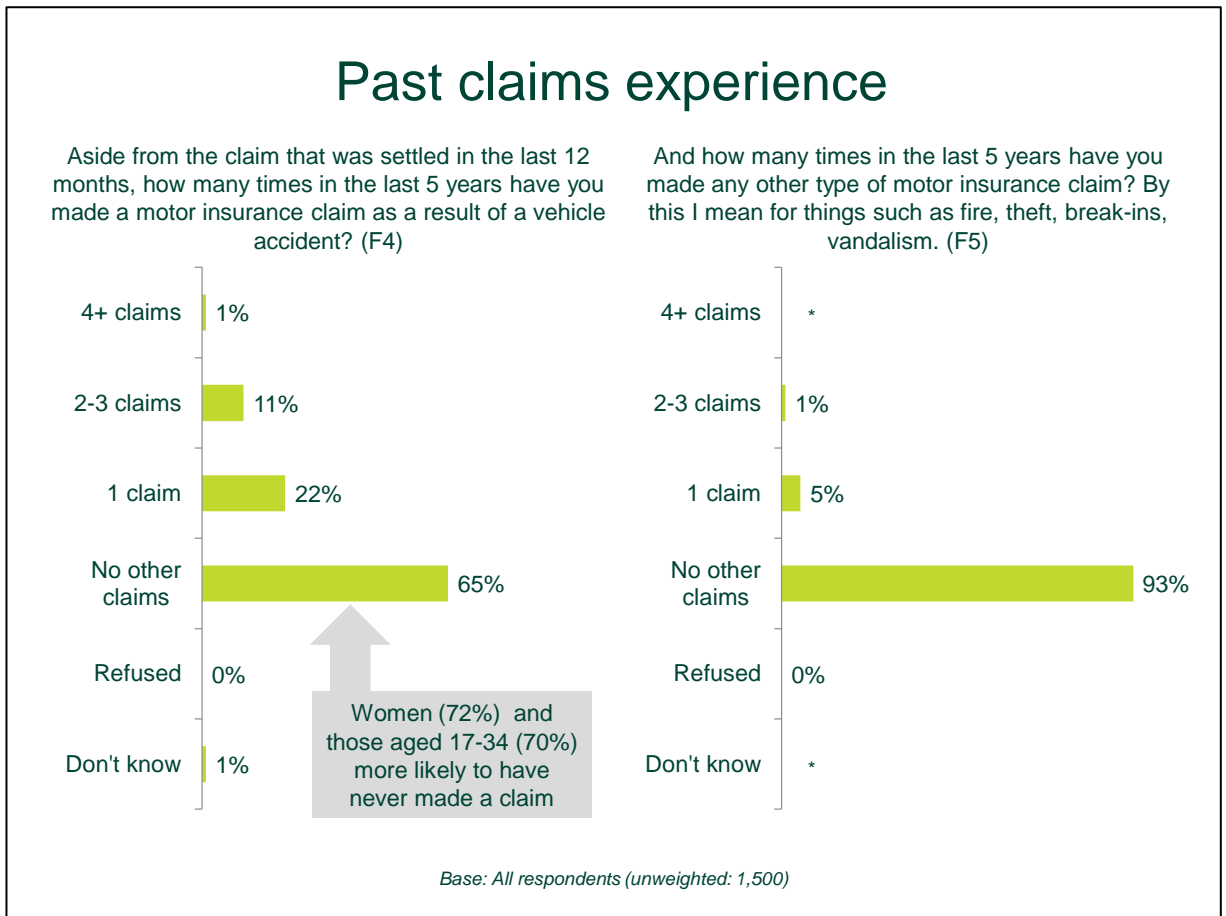
Figure 3.19: Company that insured vehicle at time of the accident



3.35 Overall 56% of the Not-at-Fault claimants could name their insurer at the time of the accident with 21% naming the broker but unable to recall the insurer. The three insurers most mentioned were Admiral (9%), Direct Line (9%) and Aviva/ Aviva Direct (7%).



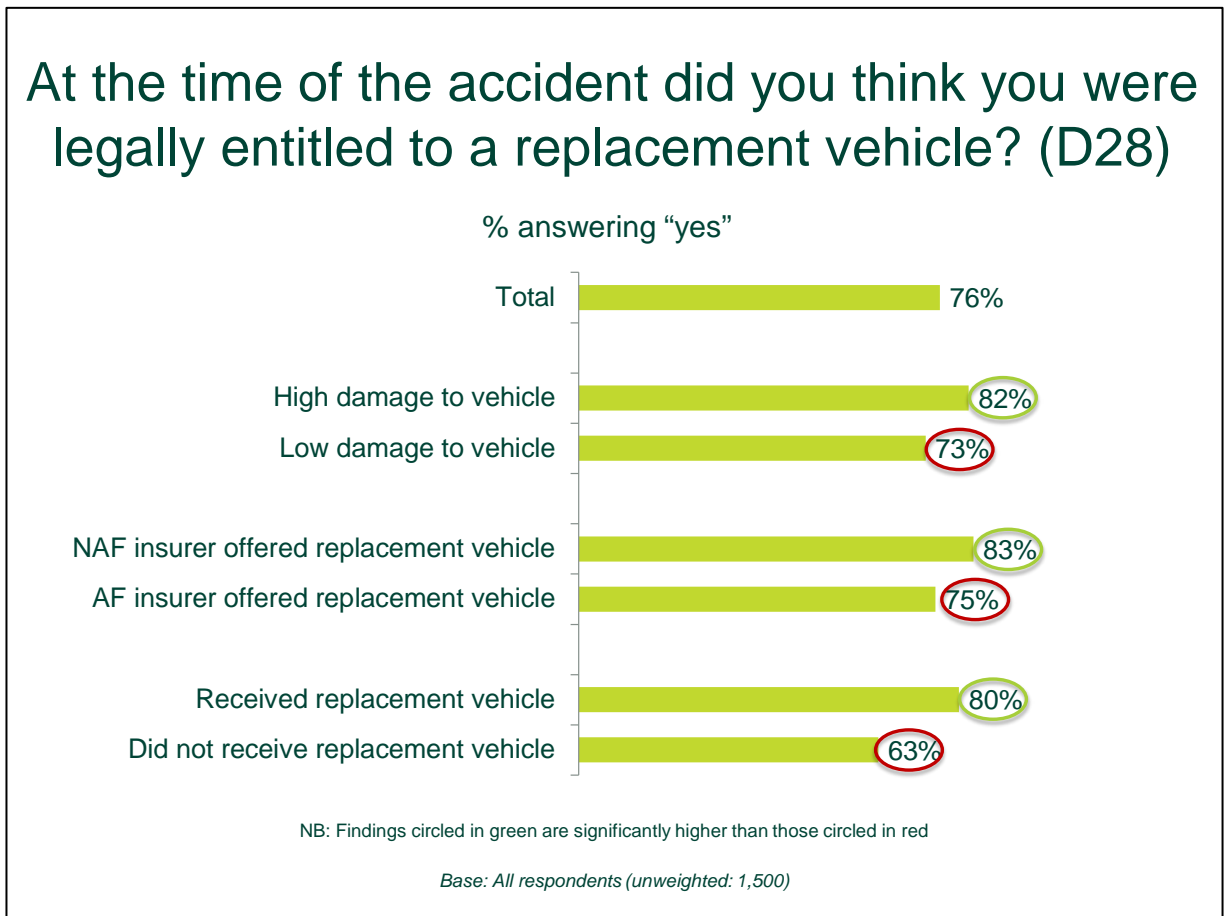
Figure 3.20: Past claims experience



3.36 Apart from the claim in question that has been settled in the last 12 months around a third (34%) had made one or more claim in the last 5 years as a result of a vehicle accident; Around one in five (22%) had made one other claim, 11% had made two or three other claims and one per cent had made four or more other claims.

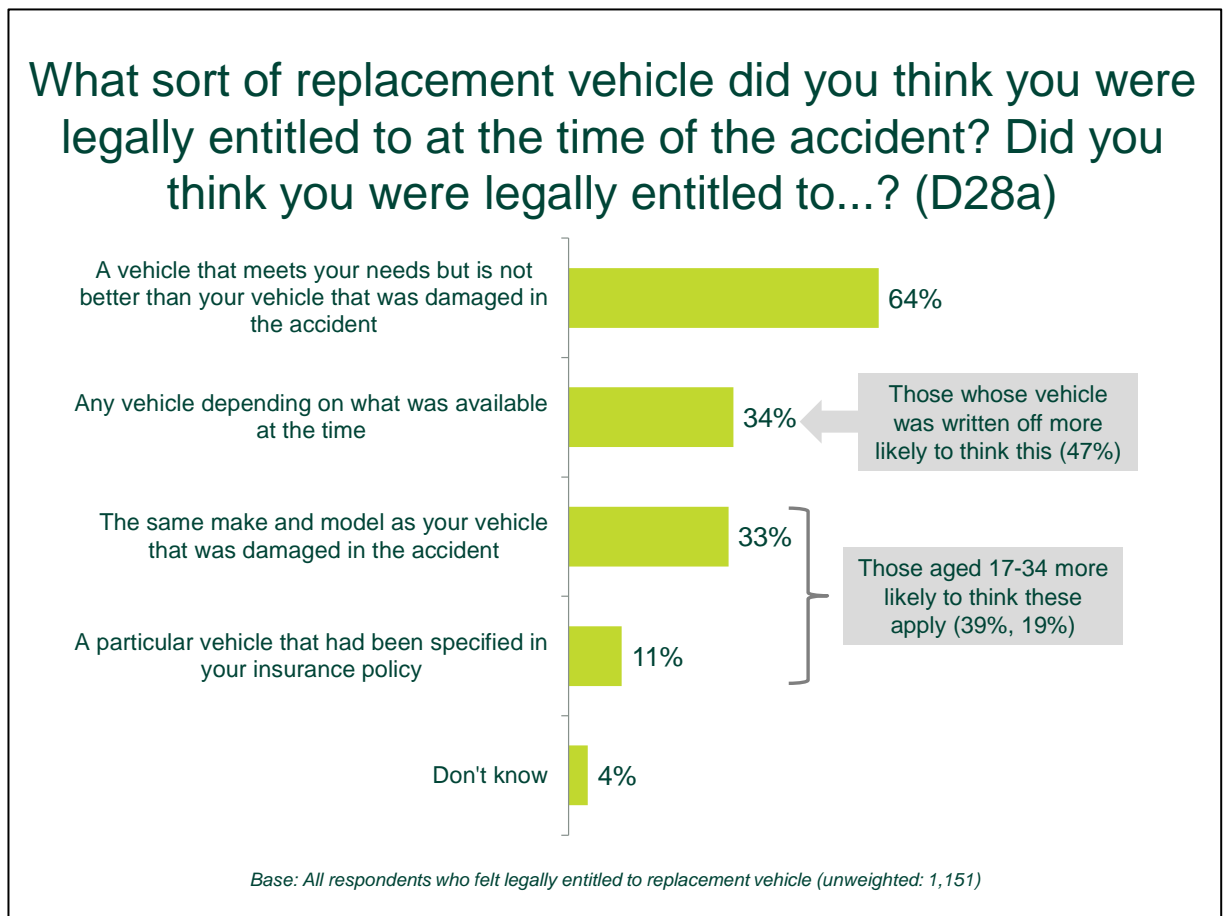
3.37 Only 7% had made any other type of motor insurance claim, e.g. fire, theft, break-ins, vandalism, in the last 5 years.

Figure 3.21: Whether thought legally entitled to a replacement vehicle at time of accident



- 3.38 It is worth noting that it is likely that answers to this question – and the other questions that refer to “at the time of the accident” - will have been influenced by respondent’s experiences post-accident, i.e. respondents were not necessarily answering the question in terms of what they actually thought/believed when the accident occurred.
- 3.39 Three-quarters (76%) thought they were legally entitled to a replacement vehicle at the time of the accident. This was higher where there was a high level of damage to the vehicle (82%) than where there was a low level of damage (73%). Those who actually received a replacement vehicle were more likely to have thought they were entitled to one at the time of the accident than those who did not receive a replacement vehicle (80% vs. 63% respectively).

Figure 3.22: Sort of replacement vehicle thought to be legally entitled to at time of the accident

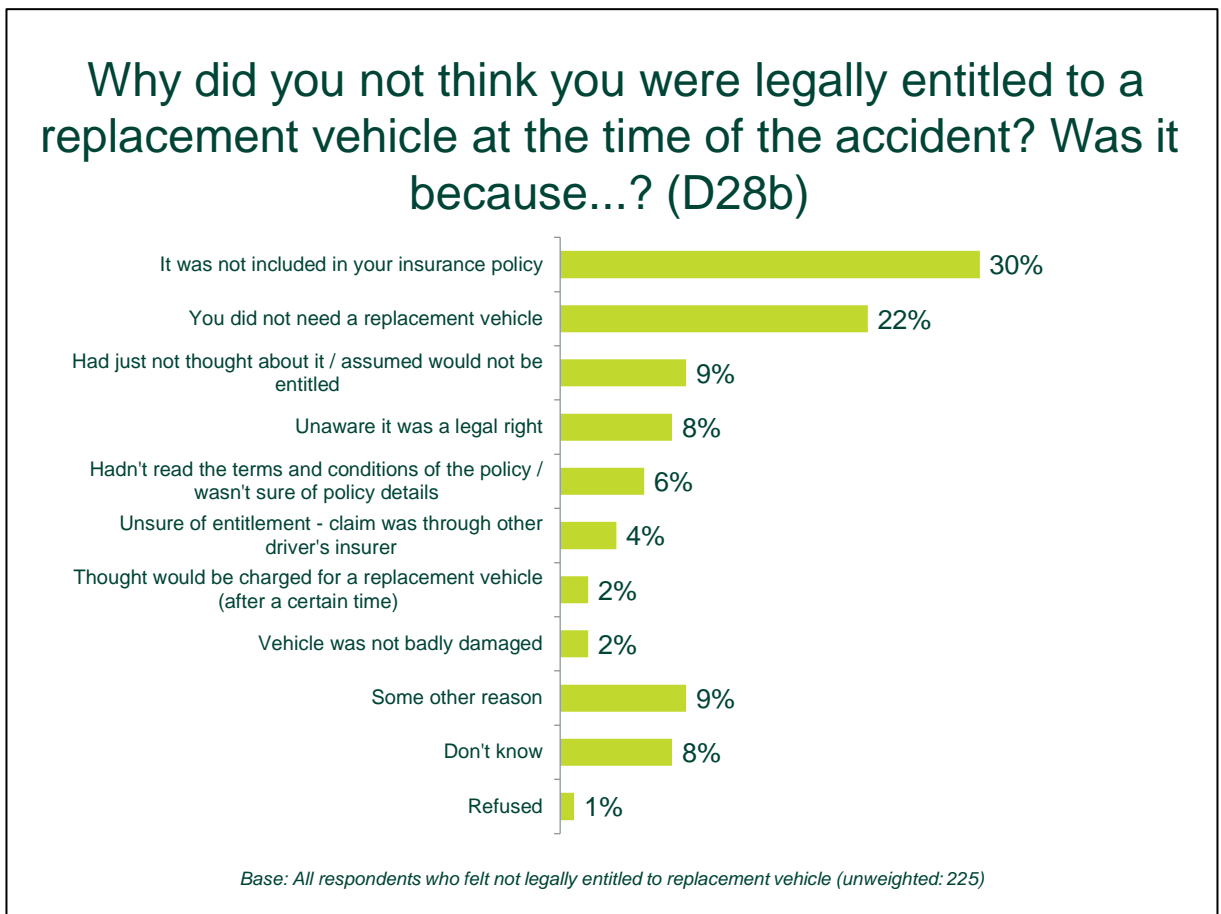


3.40 Respondents were allowed to give more than one answer to this question. At the time of the accident, two-thirds (64%) thought they were legally entitled to a replacement vehicle that met their needs but was not better than the vehicle damaged.

3.41 A third (34%) thought they were entitled to any vehicle depending on what was available and those whose vehicle was written-off were more likely to think this (47%) than those whose vehicle was not written-off (31%). A further third (33%) thought they were entitled to a replacement vehicle of the same make and model as the vehicle that was damaged in the accident. Those aged 17-34 were more likely to think this than those aged 55+ (39% vs. 28% respectively). Finally, 11% thought they were entitled to a particular vehicle specified in their insurance policy. Again those aged 17-34 were more likely to think this than those aged 55+ (19% vs. 8% respectively).

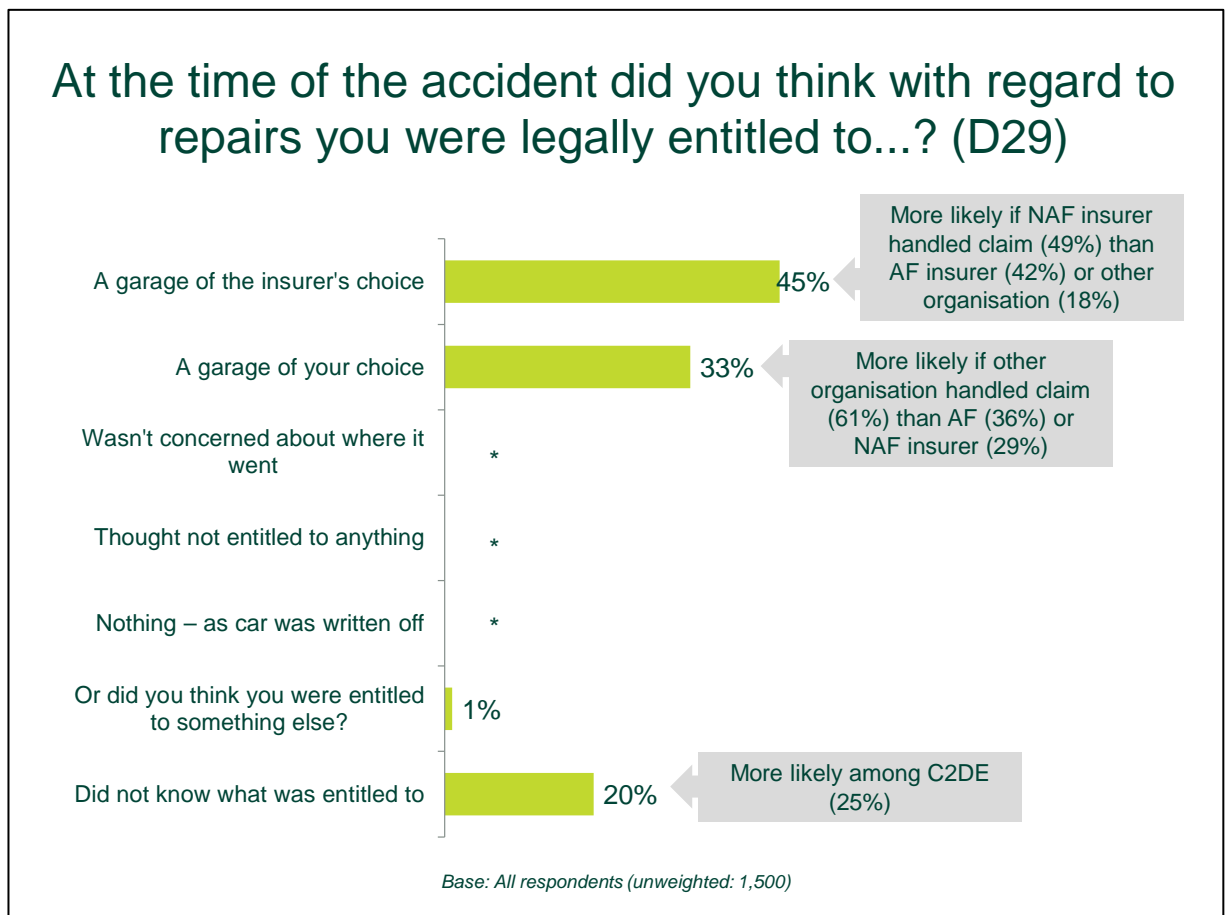
3.42 Further analysis of the 64% who thought they were legally entitled to a vehicle that met their needs but is not better than the vehicle damaged in the accident shows:

- 22% of these also thought they were entitled to the same make and model as the vehicle damaged;
- 32% of these also thought they were entitled to any vehicle depending on what was available;
- 12% of these also thought they were entitled to a particular vehicle that had been specified in their insurance policy.

**Figure 3.23: Why not thought entitled to a replacement vehicle at time of the accident**

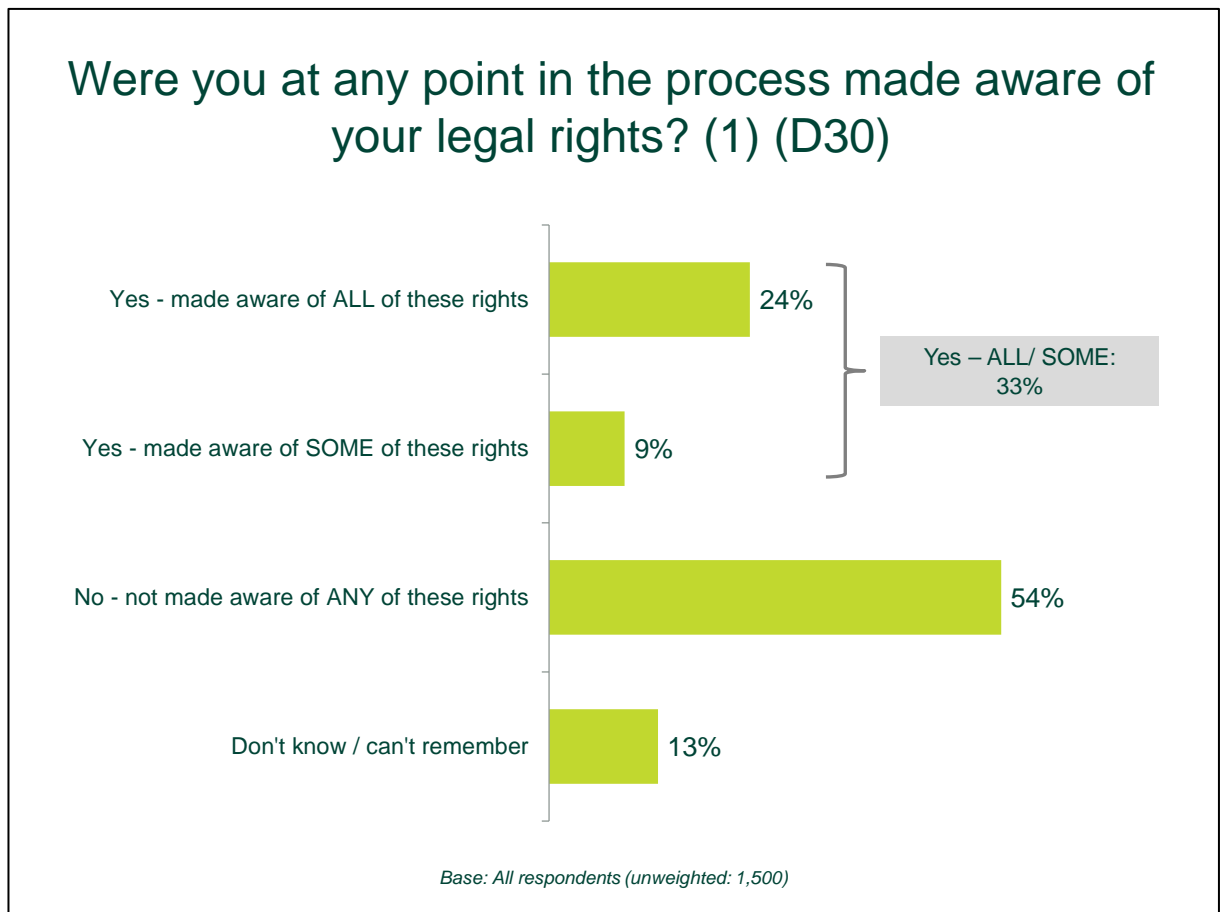
3.43 Those who did not think they were entitled to a replacement vehicle at the time of the accident said that it was not included in their insurance policy (30%) and that they did not need a replacement vehicle (22%). Eight per cent said they were unaware it was a legal right.

Figure 3.24: What repairs thought legally entitled to



- 3.44 With regard to repairs to their vehicle, just under half (45%) thought they were entitled to a garage of the insurer's choice and this was higher amongst those where the Not-at-Fault insurer managed the claim (49%) than where the At-Fault insurer (42%) or other claims organisation (18%) managed it.
- 3.45 A third (33%) thought they were entitled to a garage of their choice and this was higher amongst those where other types of claims organisations managed the claim (61%) than where it was managed by the At-Fault insurer (36%) or the Not-at-Fault insurer (29%).
- 3.46 A fifth (20%) did not know what they were legally entitled to in terms of repairs and this was higher for C2DEs (25%) than amongst ABC1s (17%).
- 3.47 Therefore two-thirds (65%) of the Not-at-Fault claimants were not aware of what they were legally entitled to regarding repairs to their vehicle. i.e. the 45% thought they were entitled to a garage of the insurers choice and the 20% that did not know.

Figure 3.25: Whether made aware of legal rights (1)

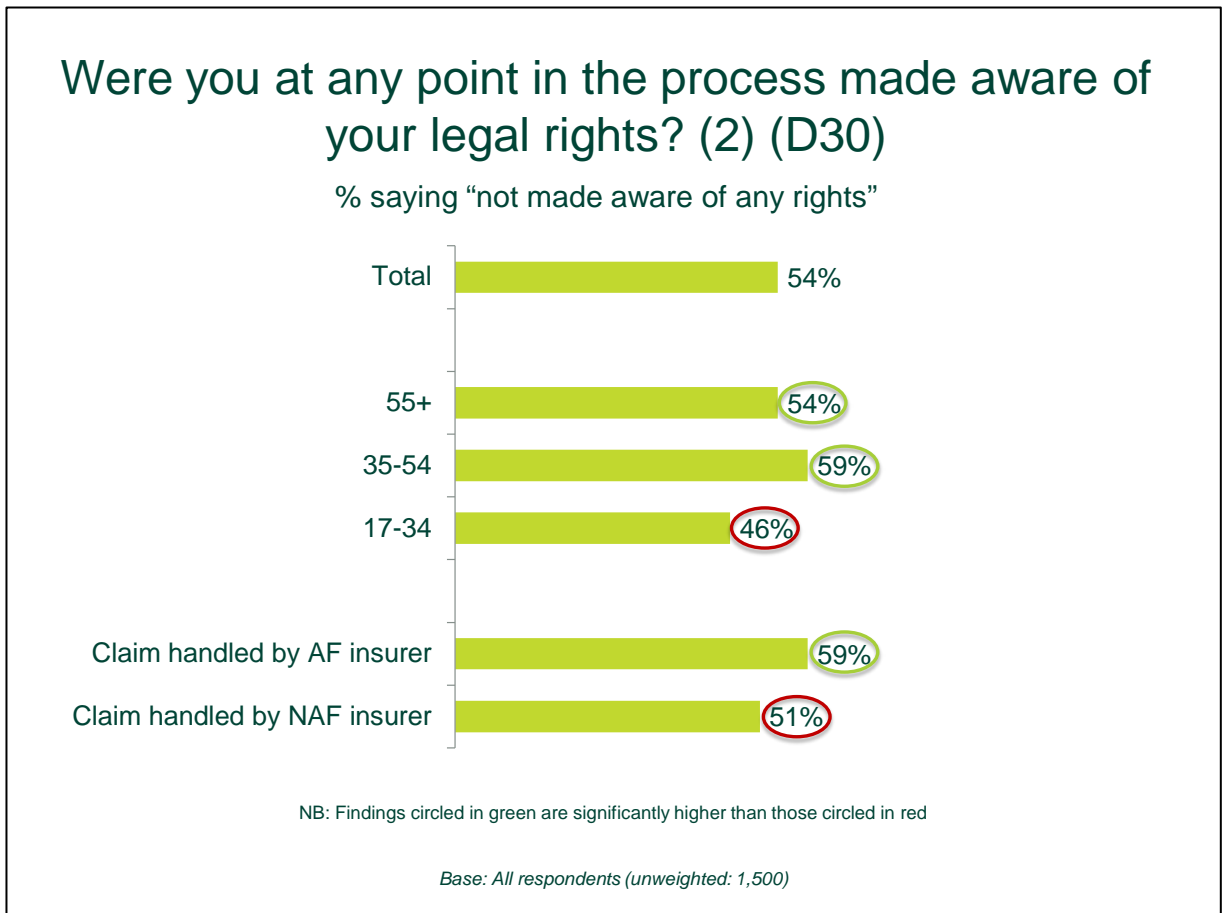


3.48 A quarter of claimants (24%) were made aware of all their legal rights at some point during the claims process. A further 9% were made aware of some of their legal rights. Therefore 33% had been made aware of all or some of legal rights at some point during the claims process.

3.49 Those whose claim was managed by the Not-at-Fault insurer (35%) or a claims organisation other than the Not-at-Fault or At-Fault insurer (47%) were more likely to have been made aware of all or some of their legal rights than those whose claim was managed by the At-Fault insurer (28%).

3.50 Just over half (54%) were not made aware of any of their legal rights.

Figure 3.26: Whether made aware of legal rights (2)



- 3.51 As on the previous chart, just over half of claimants (54%) had not been made aware of any of their legal rights. This figure was higher amongst those aged 55+ (54%) and aged 35-54 (59%) than amongst those aged 17-34 (46%). It was also higher for claims managed by the At-Fault insurer (59%) than for claims managed by the Not-at-Fault insurer (51%).

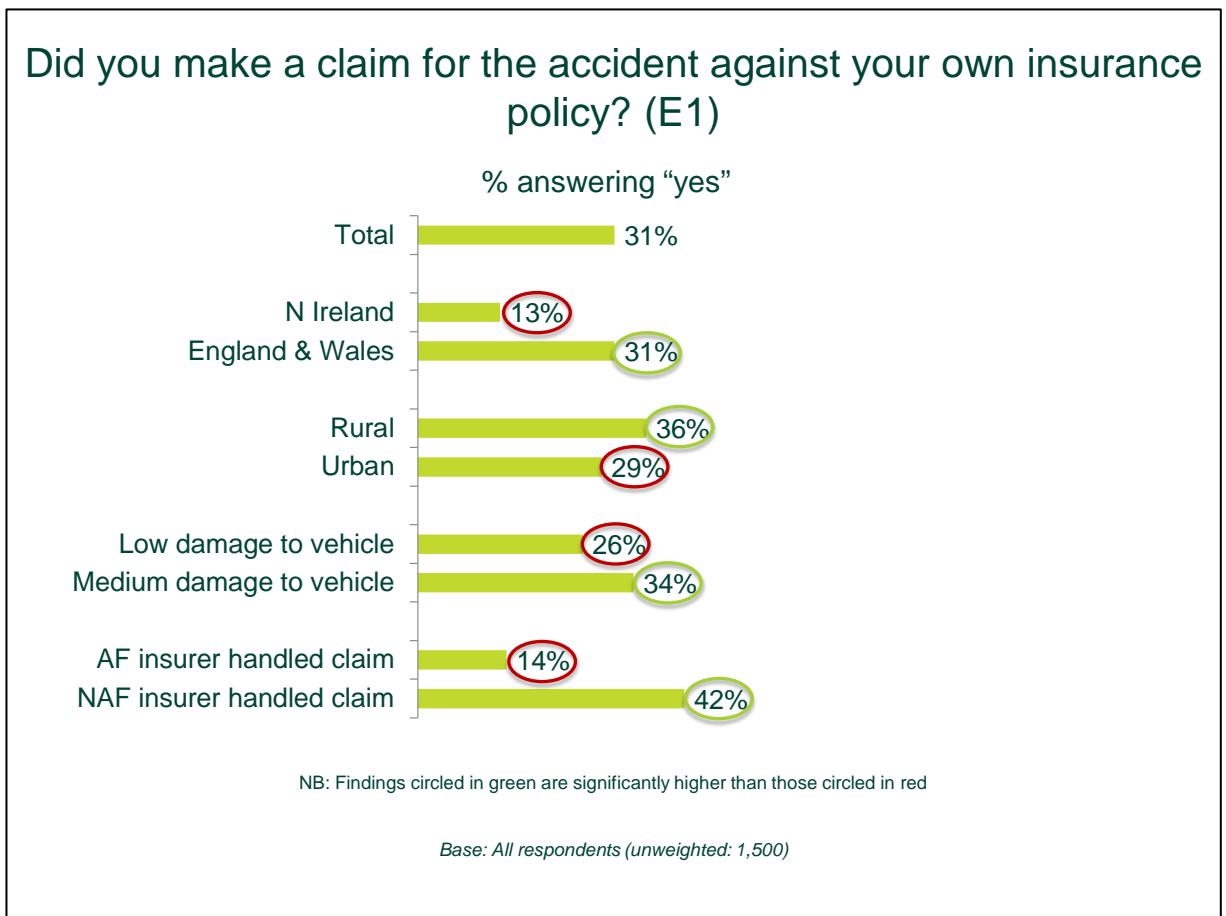
Figure 3.27: Who made you aware of legal rights



3.52 Of those that were made aware of all or some of their legal rights, this was typically done by the Not-at-Fault insurer (60%).

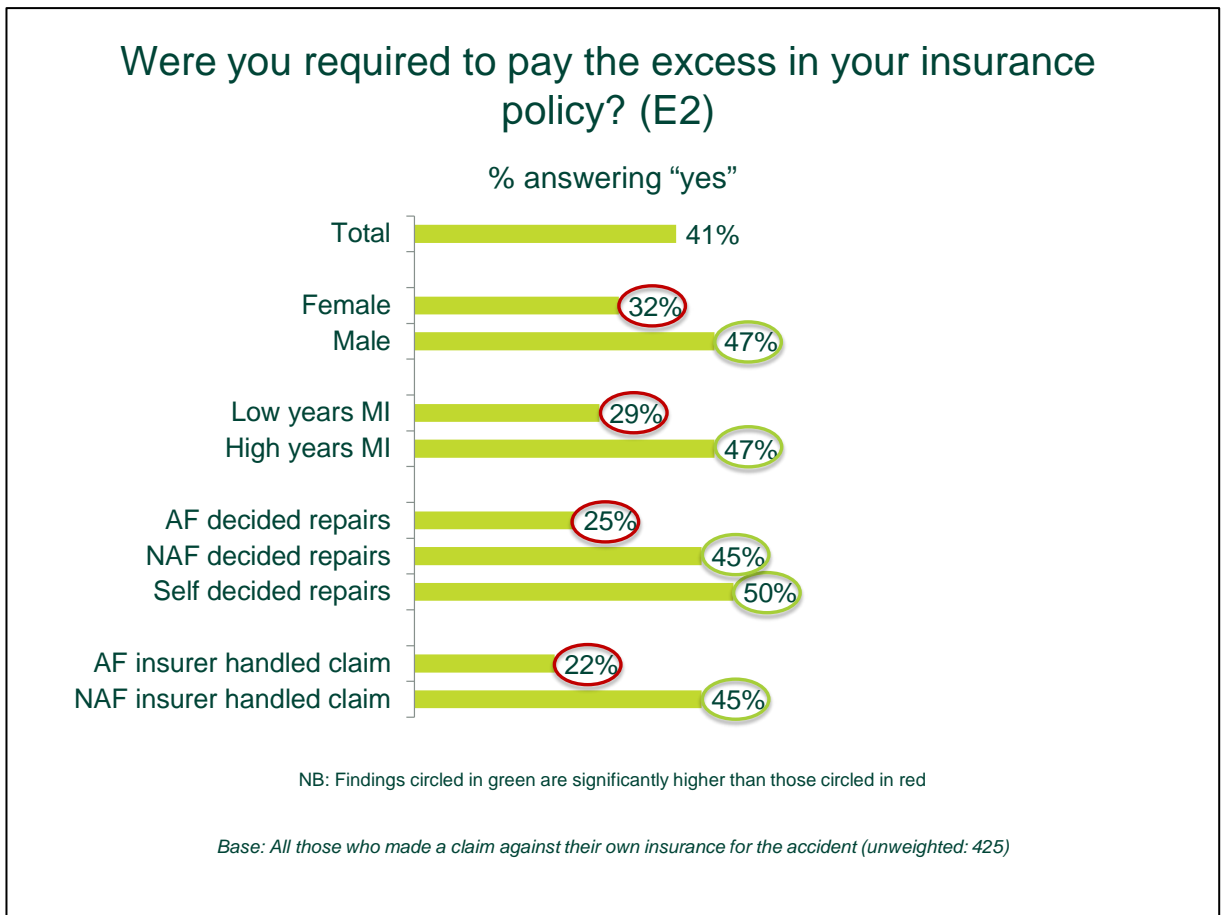


Figure 3.28: Whether made a claim against your own insurance policy



3.53 Just under a third of claimants (31%) had made a claim for the accident against their own policy. This was higher for those in England and Wales (31%) than amongst those in Northern Ireland (13%). It was also higher where the Not-at-Fault insurer handled the claim (42%) than where the At-Fault insurer handled the claim (14%). Other differences were between those living in rural (36%) and urban locations (29%) and between those where a low level of damage was sustained in the accident (26%) compared to where a medium level of damage was sustained (34%).

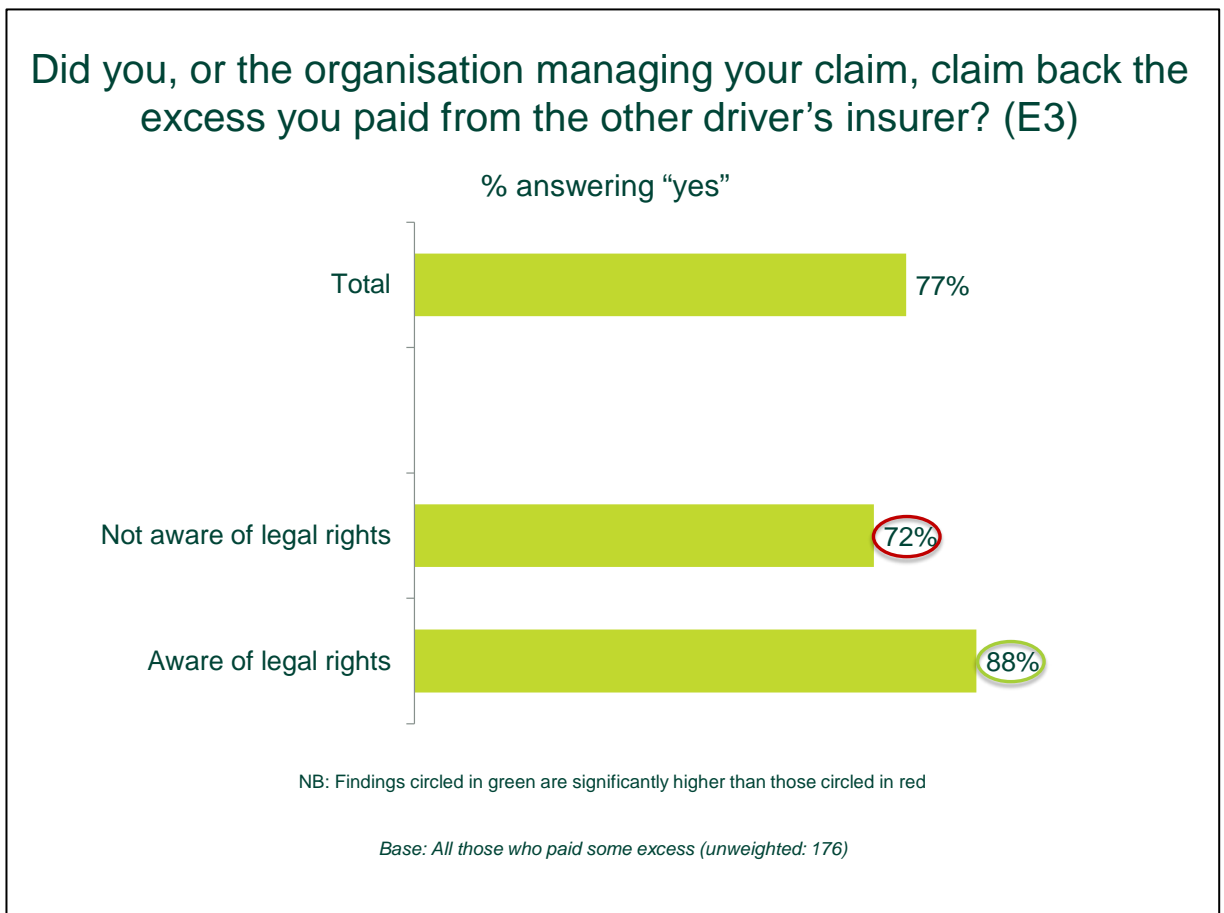
**Figure 3.29: Whether required to pay excess in your insurance policy**



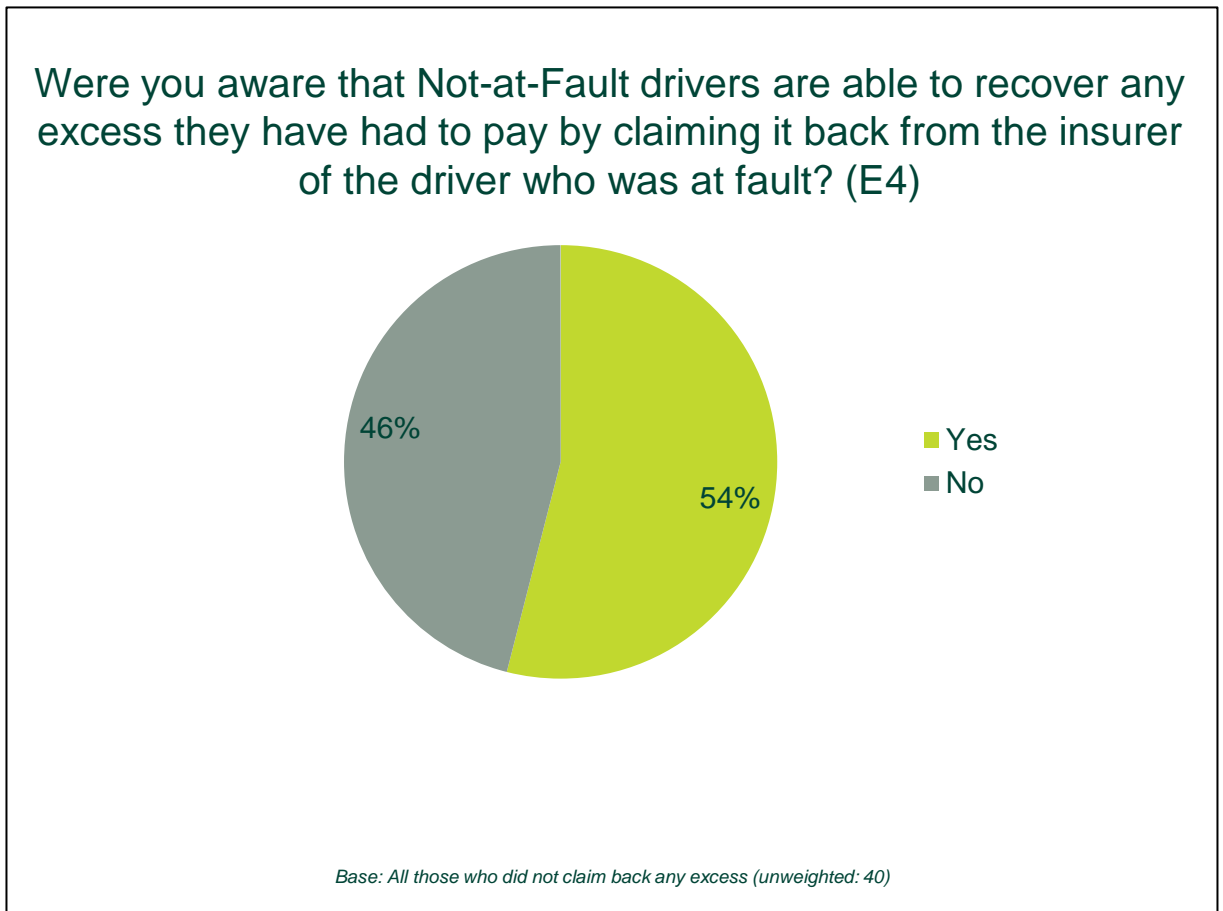
3.54 Amongst those that had claimed against their own policy, 41% were required to pay the excess on their policy. This was higher amongst men (47%) than women (32%). It was also higher where the Not-at-Fault insurer decided on the repairs (45%) or handled the claim (45%) than where the At-Fault insurer decided on repairs (25%) or handled the claim (22%).

3.55 Please note that the bar "AF insurer handled claim" is on the chart even though the respondent has made a claim against their own insurance policy as the question regarding claims management (A16 in the questionnaire) refers to "who was mainly in charge", and the respondent may have made a claim against their own policy if there was initial doubt over who was at fault for the accident.



**Figure 3.30: Whether claimed back excess paid from the other driver's insurer**

3.56 Of those that claimed against their own policy and were required to pay the excess, 77% claimed back the excess paid from the At-Fault insurer. This was higher amongst those who were aware of their legal rights (88%) than amongst those not aware of their legal rights (72%).

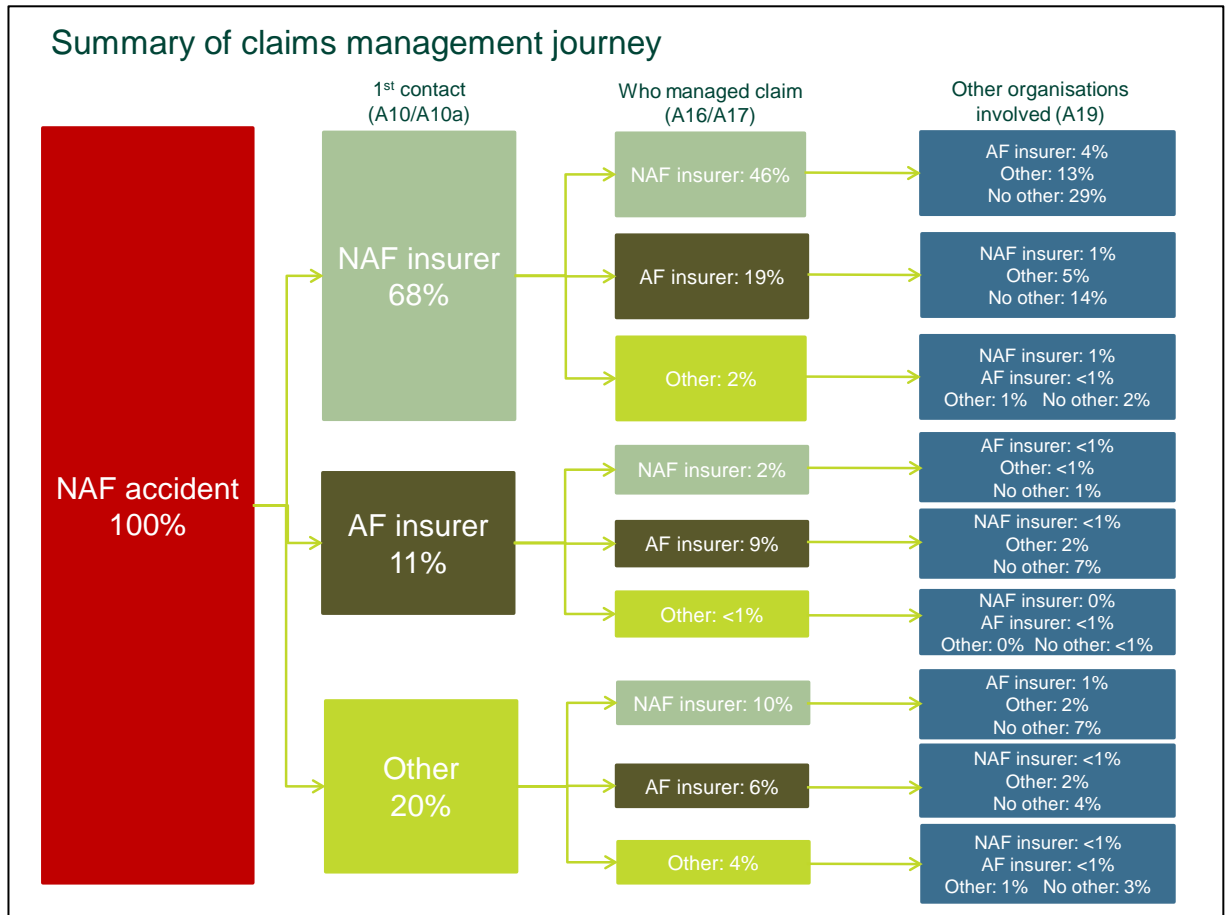
**Figure 3.31: Awareness of ability to reclaim any excess paid from At-Fault insurer**

3.57 Of those who paid an excess but did not claim it back from the other driver's insurer, 54% said they were aware of the ability to do this and 46% were unaware.

### Claims handling process

3.58 This section explores the respondent’s experience of the claims handling process in detail in order to establish who captured the claim and the sequence of events that led to this outcome.

**Figure 3.32: Summary of claims management journey**



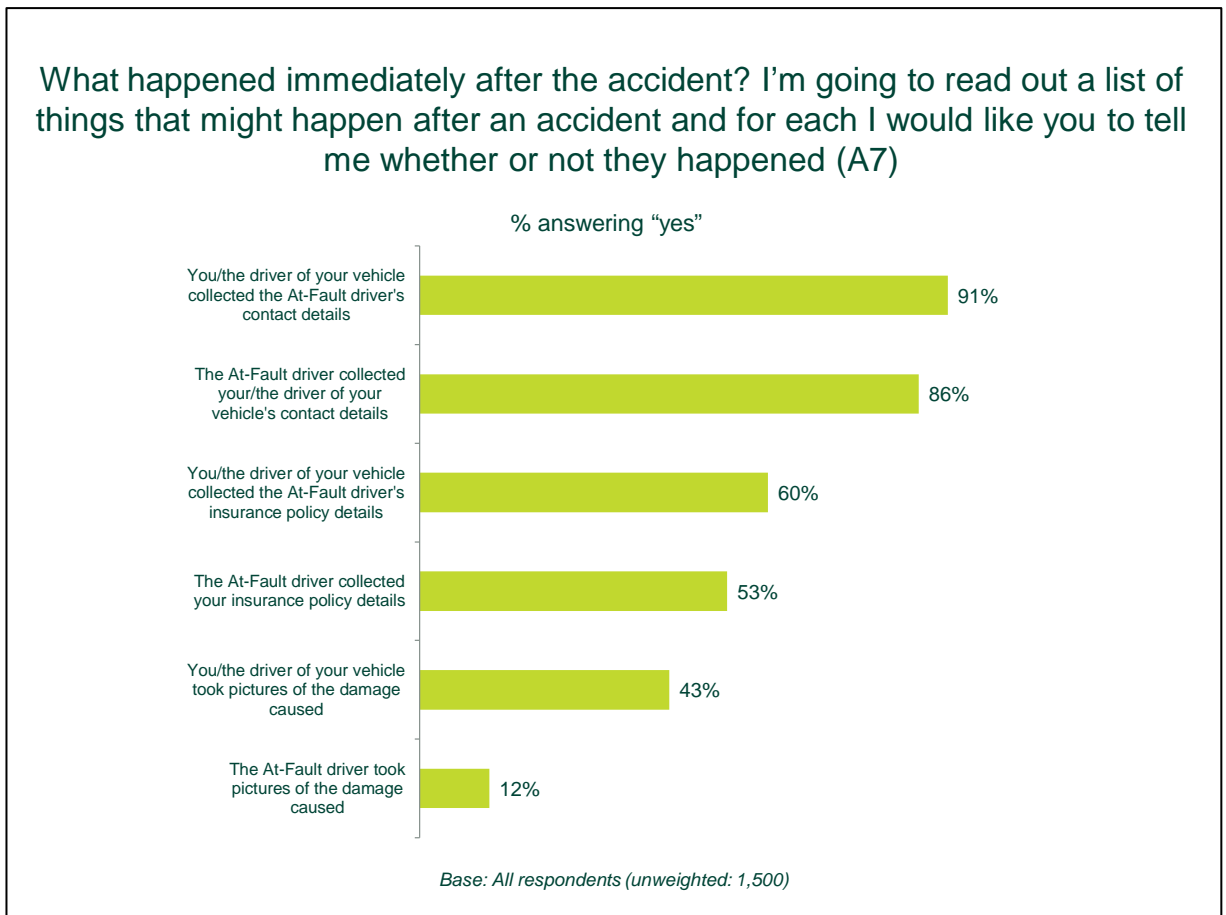
3.59 Figure 3.32 summarises the claims journey experienced by the Not-at-Fault claimants. All percentages shown are based on the total number of interviews.

3.60 Around two-thirds (68%) had first contact with their insurer compared to 11% who had first contact with the At-Fault insurer and 20% who had first contact with another organisation, e.g. a garage, a breakdown company, the Police etc.

3.61 As can be seen the first contact following the accident is key in determining who captures the claim. Of those that had first contact with their insurer, 68% (46/68) went on to have their claim managed by their insurer. Of the 11% of Not-at-Fault claimants who had first contact with the At-Fault insurer, 82% (9/11) went on to have their claim managed by the At-Fault insurer. Of all claims managed by the Not-at-Fault insurer, 79% had had first contact with their insurer.



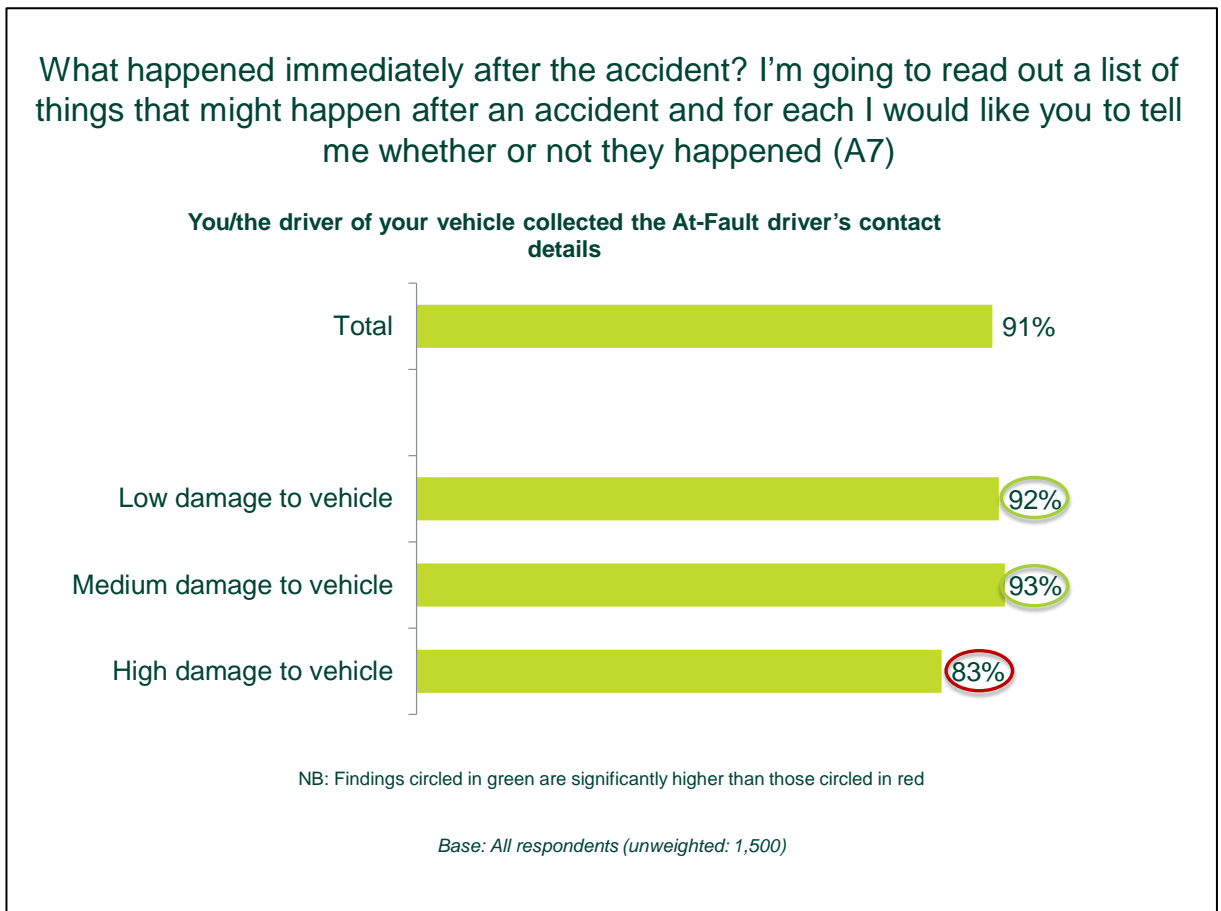
**Figure 3.33: What happened immediately after the accident - summary**



- 3.62 Immediately following the accident the most likely action was to collect the contact details of the other driver. This was done by the Not-at-Fault policyholder or the driver of the Not-at-Fault vehicle in 91% of claims and by the At-Fault driver in 86% of claims.
- 3.63 The next most likely action was to collect insurance details which was done by the Not-at-Fault driver in 60% of claims and by the At-Fault driver in just over half of claims (53%).
- 3.64 A lower proportion of Not-at-Fault drivers (43%) and At-Fault drivers (12%) took photographs of the damage caused immediately following the accident. The Not-at-Fault drivers that took photographs of the damage were more likely to be younger, 63% of those aged 17-34 compared to 28% of those aged 55+, living in urban rather than rural areas (45% vs. 36% respectively).

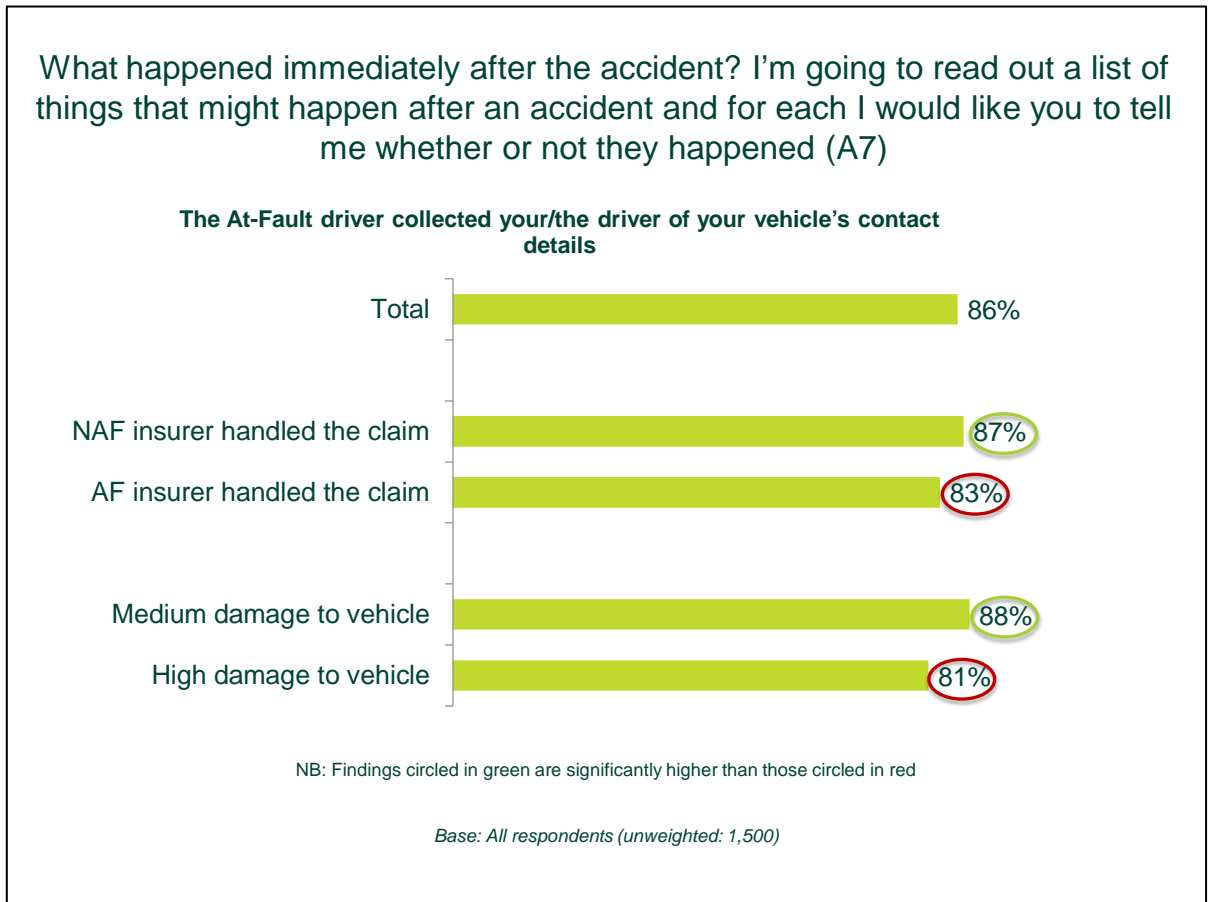


**Figure 3.34: What happened immediately after the accident – collected At-Fault driver’s contact details**



- 3.65 Collection of the At-Fault driver’s contact details was more likely following accidents that caused low (92%) or medium damage (93%) and less likely following accidents where high damage was sustained (83%).

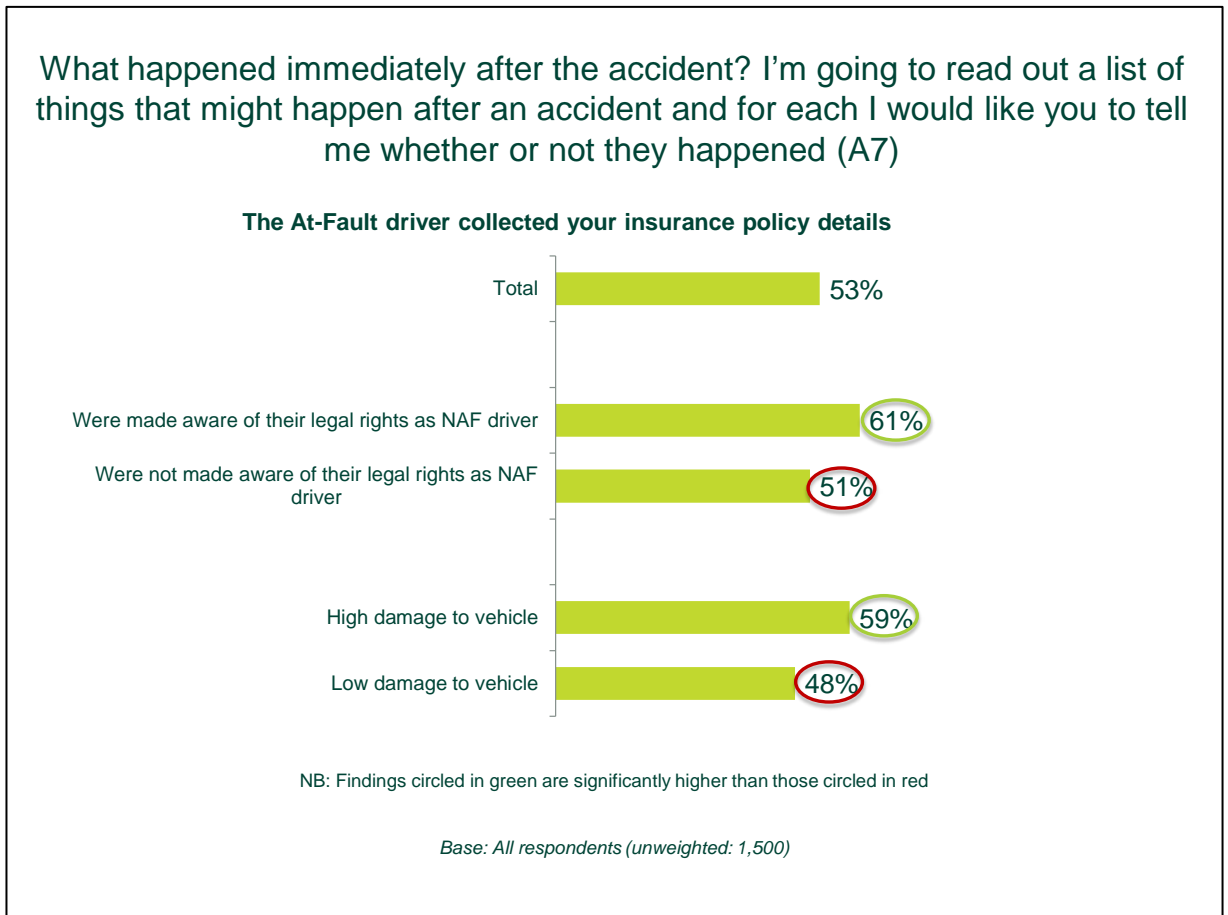
**Figure 3.35: What happened immediately after the accident – the At-Fault driver collected your contact details**



3.66 Collection of the Not-at-Fault driver's contact details by the At-Fault driver was more likely where the Not-at-Fault insurer captured the claim (87%) and less likely where the At-Fault insurer captured the claim (83%). It was also higher following accidents that caused medium damage (88%) and less likely following accidents where high damage was sustained (81%).

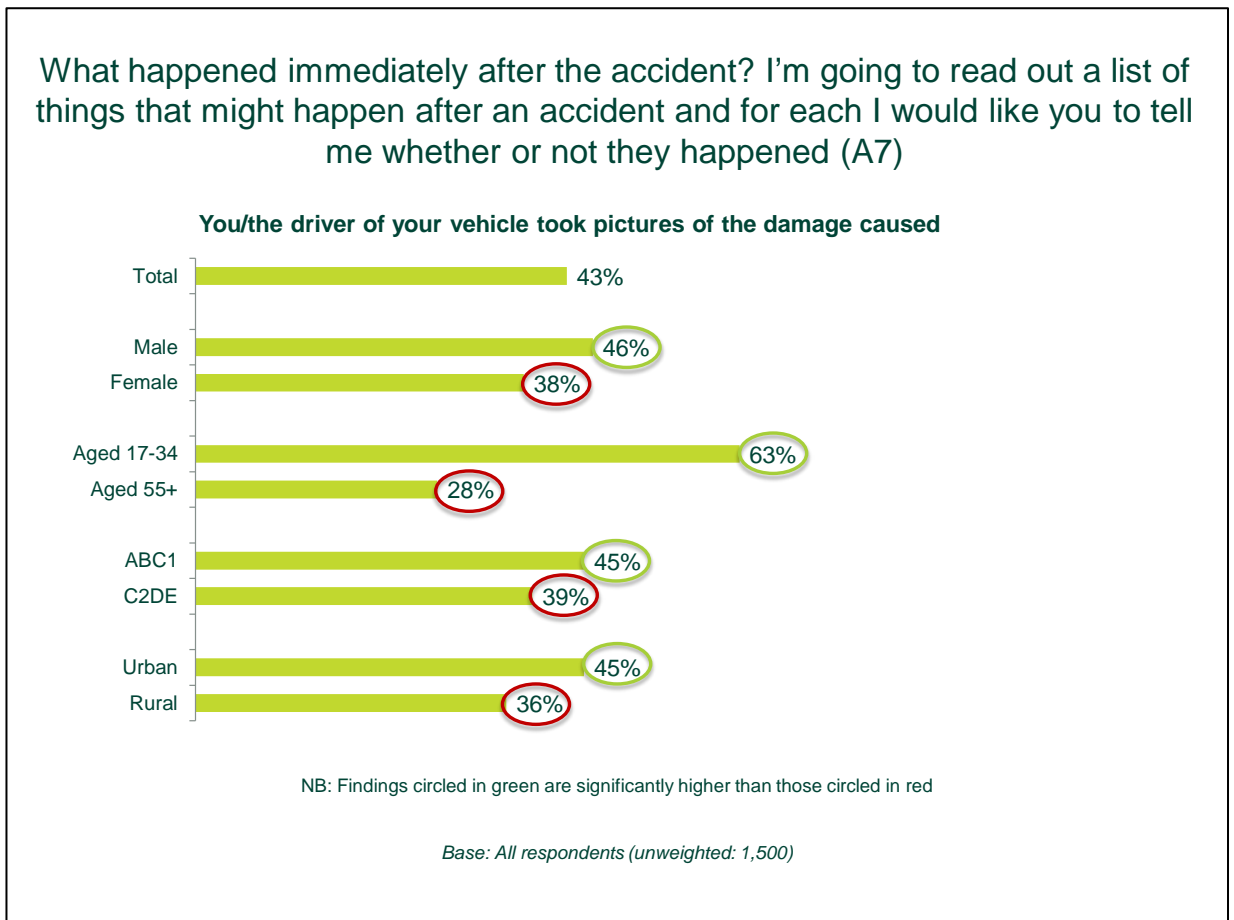


**Figure 3.36: What happened immediately after the accident – the At-Fault driver collected your insurance policy details**



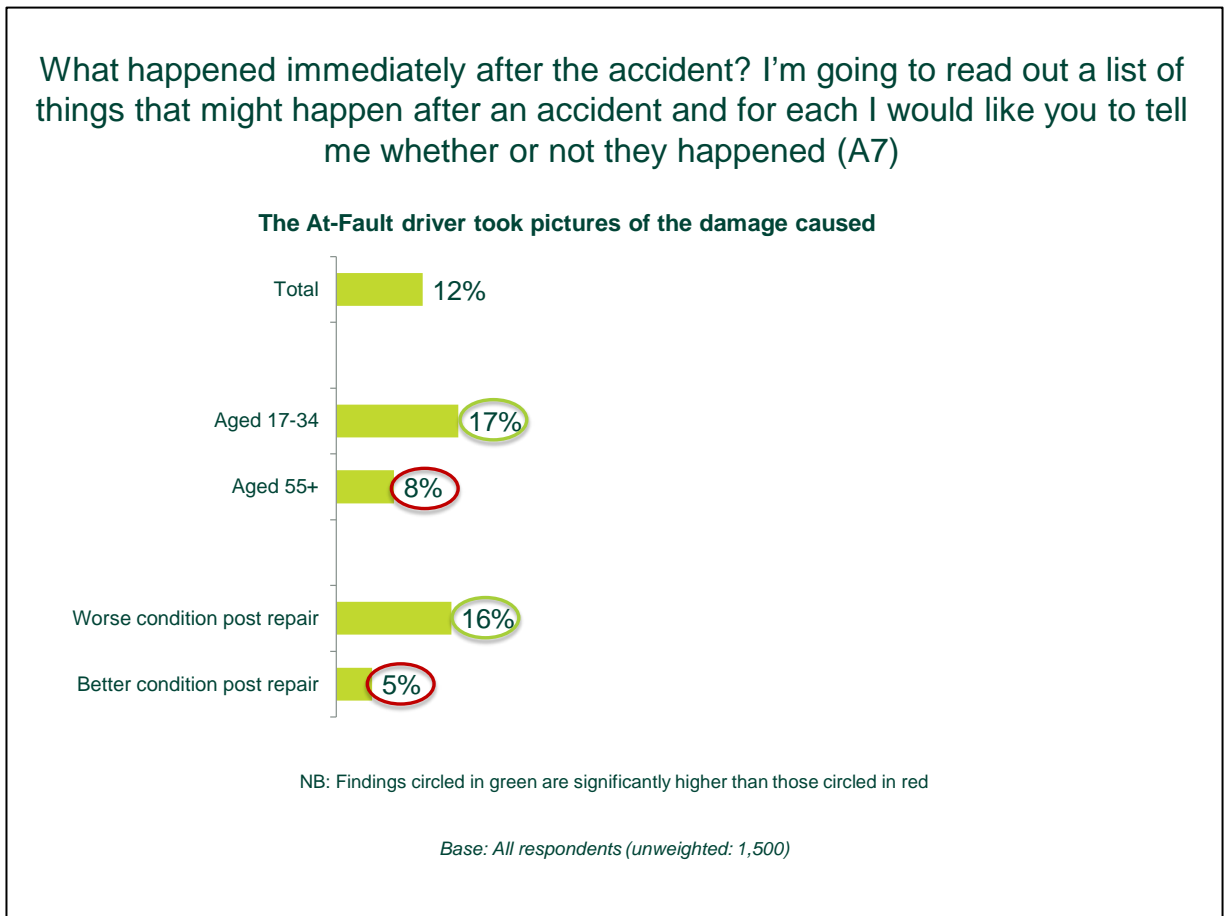
3.67 Collection of the Not-at-Fault driver’s insurance policy details by the At-Fault driver was more likely where the Not-at-Fault driver was made aware of their rights and was also higher following accidents that caused high damage (59%) and less likely following accidents where low damage was sustained (48%).

**Figure 3.37: What happened immediately after the accident – took pictures of the damage caused**



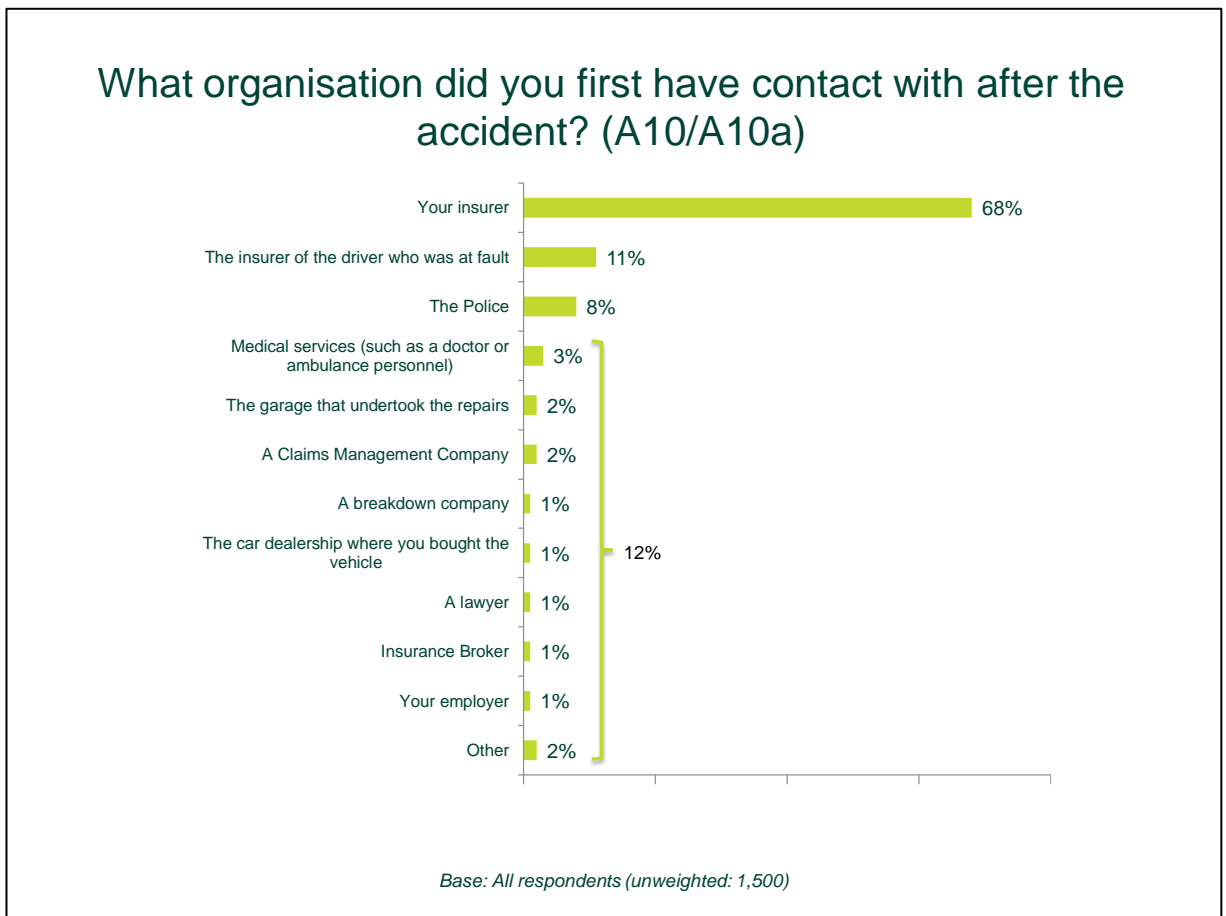
3.68 Not-at-fault drivers were more likely to take pictures of the damage caused in the accident if they were male (46%) rather than female (38%), aged 17-34 (63%) rather than aged 55+ (28%), in the ABC1 socio-economic group (45%) rather than the C2DE group (39%) and living in an urban area (45%) rather than a rural area (36%).

**Figure 3.38: What happened immediately after the accident – the At-Fault driver took pictures of the damage caused**



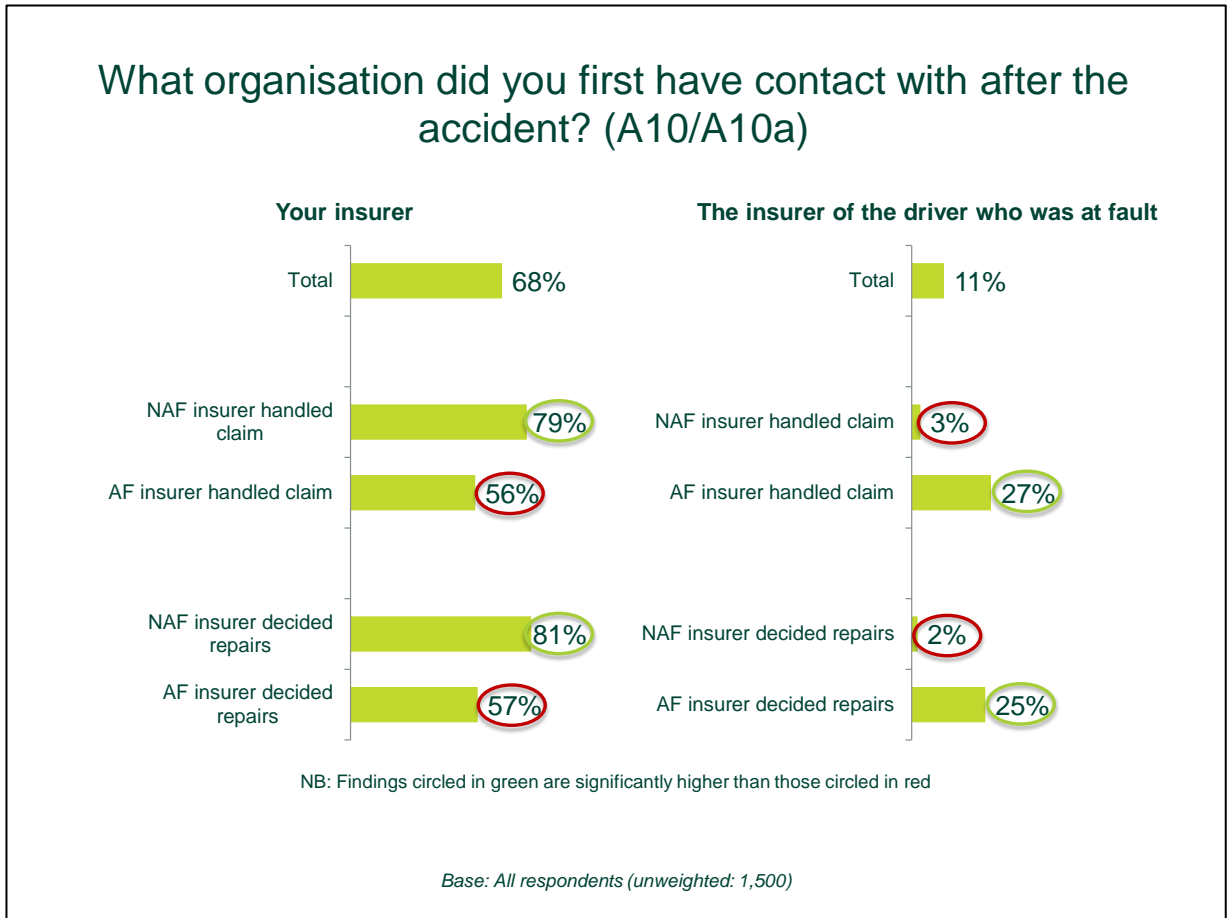
3.69 The At-Fault drivers were more likely to take pictures of the damage caused in the accident if they were aged 17-34 (17%) rather than aged 55+ (8%) and where the claimants vehicle was in a worse condition post-repair (16%) rather than a better condition (5%).

Figure 3.39: Organisation had first contact with following accident



- 3.71 The majority (68%) of Not-at-Fault claimants had first contact with their own insurer. Around one in nine (11%) had first contact with the At-Fault insurer and 1 in 12 (8%) with the Police. As is evident in Figure 3.40 there is a long tail of other organisations which together account for 12%.
- 3.72 As is perhaps to be expected the proportion having first contact with the Police is higher for accidents with high levels of damage (13%) than for accidents with low levels of damage (6%) and higher for accidents which result in a personal injury (12%) than for accidents with no personal injuries (6%).

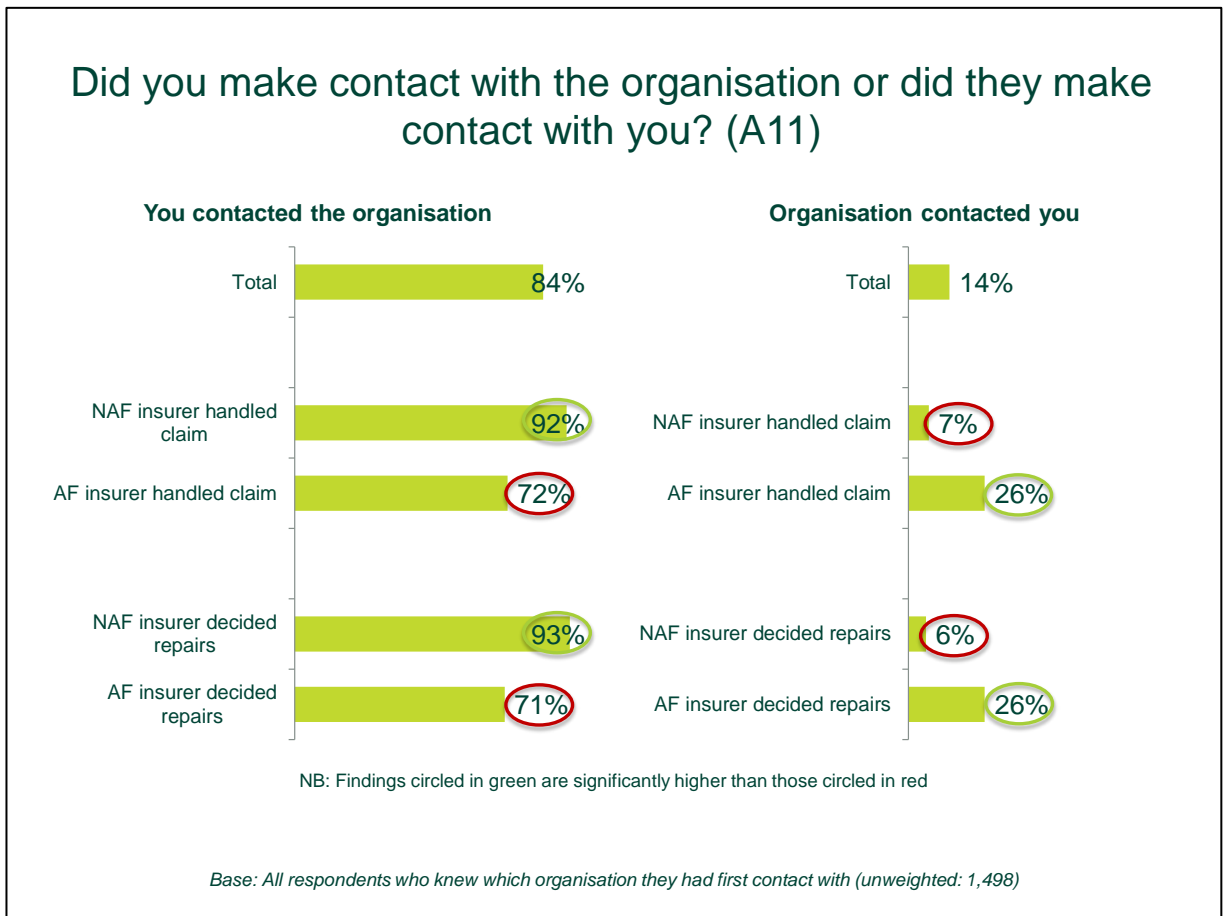
Figure 3.40: Organisation had first contact with following accident – by insurer



3.73 First contact with their own insurer was higher where the claim was managed by their insurer (79%) than where the claim was managed by the At-Fault insurer (56%) and higher where their insurer decided on the repairs (81%) than where the At-Fault insurer decided (57%).

3.74 For comparison, first contact following the accident with the At-Fault insurer was higher where the At-Fault insurer managed the claim (27%) than where the Not-at-Fault insurer managed it (3%) and higher where the At-Fault insurer decided on repairs (25%) than where the Not-at-Fault insurer decided (2%).

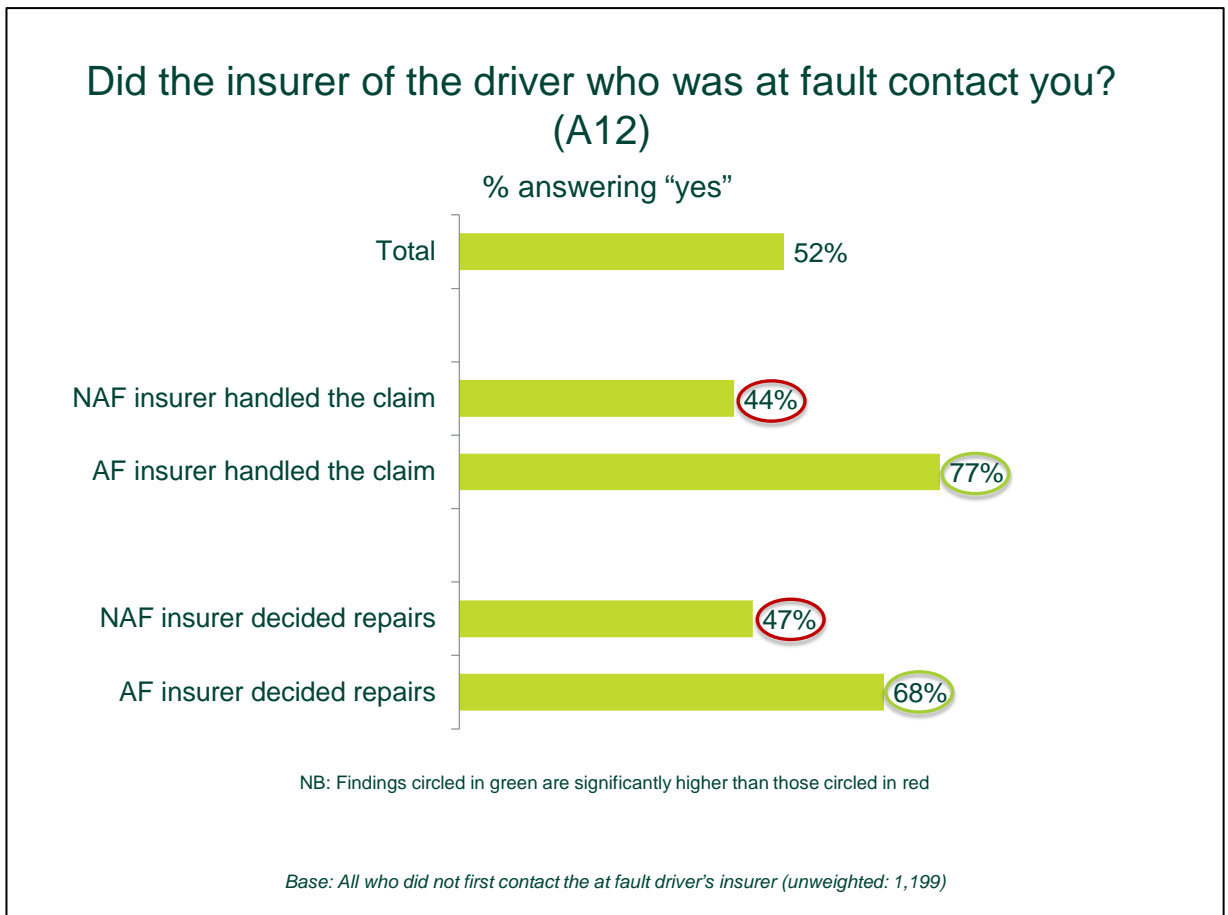
Figure 3.41: Who made first contact following the accident?



3.75 The majority of Not-at-Fault claimants are proactive with 84% making the first contact following the accident. There is a higher incidence of the claimant making the first contact following the accident amongst claims handled by the Not-at-Fault insurer (92%) compared to the claims handled by the At-Fault insurer (72%).

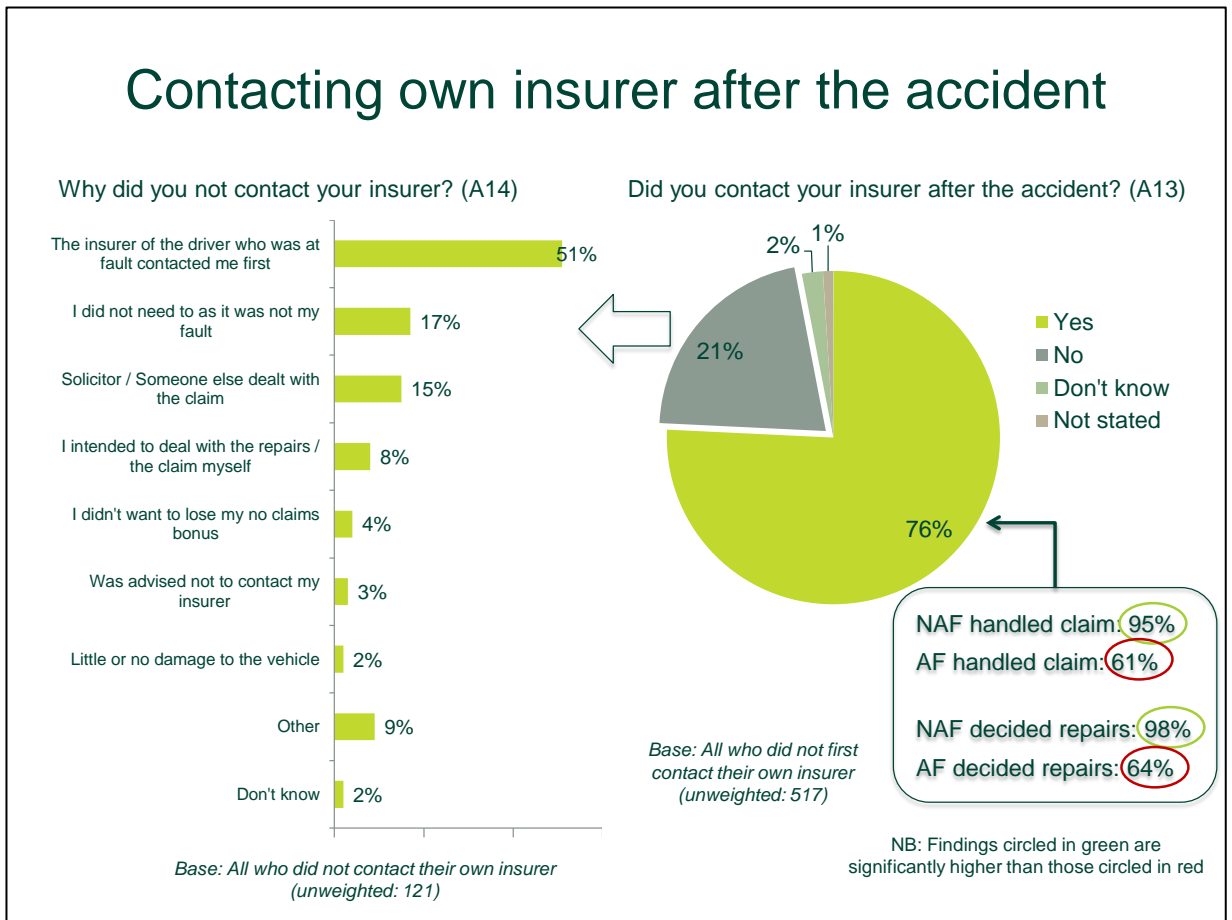
3.76 In contrast, there is a higher incidence of the organisation making the first contact following the accident amongst claims handled by the At-Fault insurer (26%) than claims handled by the Not-at-Fault insurer (7%).

Figure 3.42: Did the At-Fault insurer contact the claimant at any time?



3.77 Amongst those who did not have first contact following the accident with the At-Fault insurer, just over half (52%) said that the At-Fault insurer had made contact with them subsequently, i.e. at any time throughout the entire claims process. This figure was higher for those claims captured by the At-Fault insurer (77%) than for those captured by the Not-at-Fault insurer (44%) and higher where the At-Fault insurer decided on the repairs to be made (68%) than where the Not-at-Fault insurer decided on repairs (47%).

Figure 3.43: Contact with own insurer following the accident

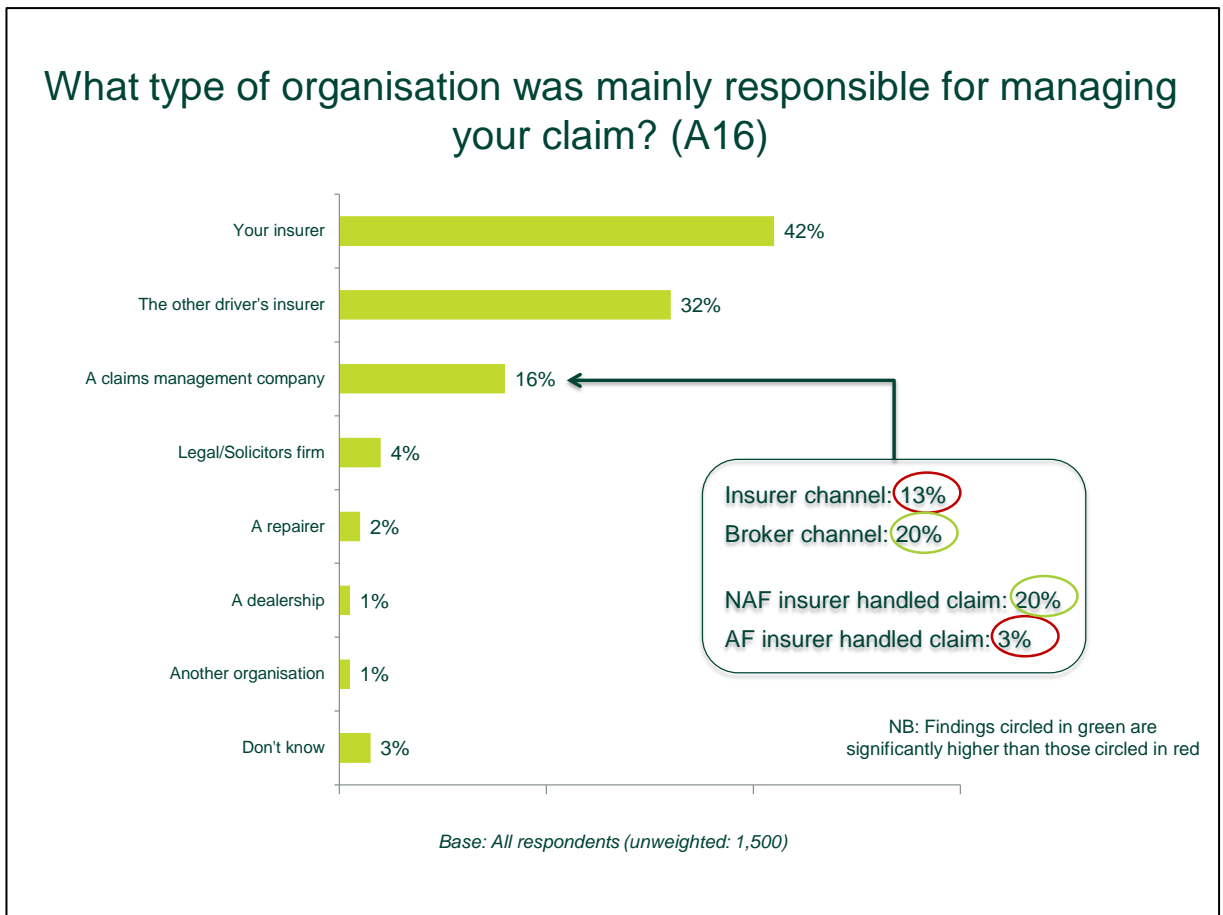


- 3.78 Amongst those Not-at-Fault claimants who did not have first contact with their own insurer following the accident, around three-quarters (76%) did make contact with them subsequently. This subsequent contact was more likely for claims handled by their insurer (95%) than for claims handled by the At-Fault insurer (61%).
- 3.79 In terms of why Not-at-Fault claimants did not contact their own insurer following the accident, the leading reason given (51%) was that the insurer of the At-Fault driver had already contacted them. This emphasises the importance of the first contact upon who captures the claim.





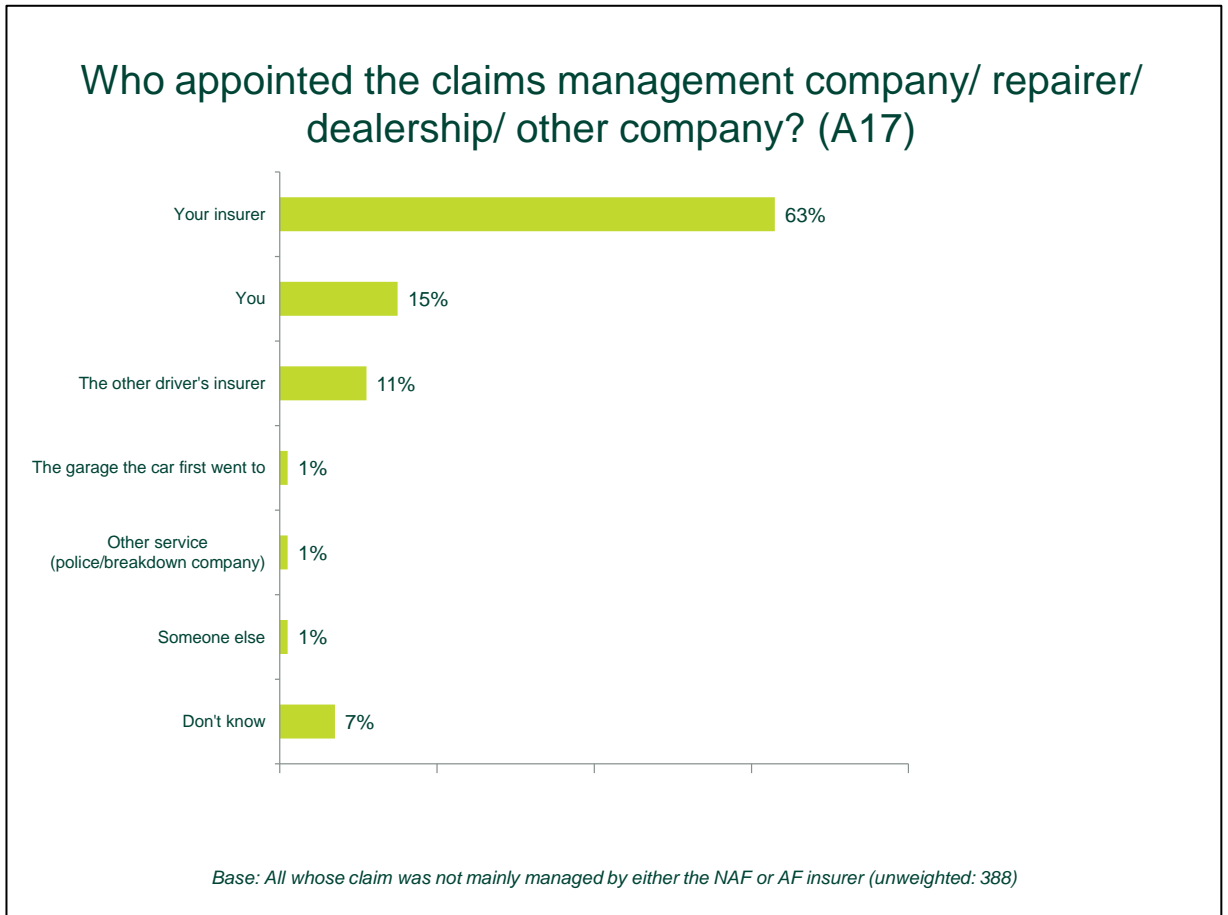
Figure 3.44: Type of organisation mainly responsible for managing the claim



3.80 The claimants own insurer was the most likely to have managed the claim (42%) followed by the insurer of the At-Fault driver (32%). A claims management company (CMC) was mainly responsible in 16% of claims, with this proportion being higher for policies purchased via the brokers (20%) than direct from insurers (13%) and higher amongst where their own insurer appointed the CMC (20%) than where the At-Fault insurer appointed the CMC (3%).



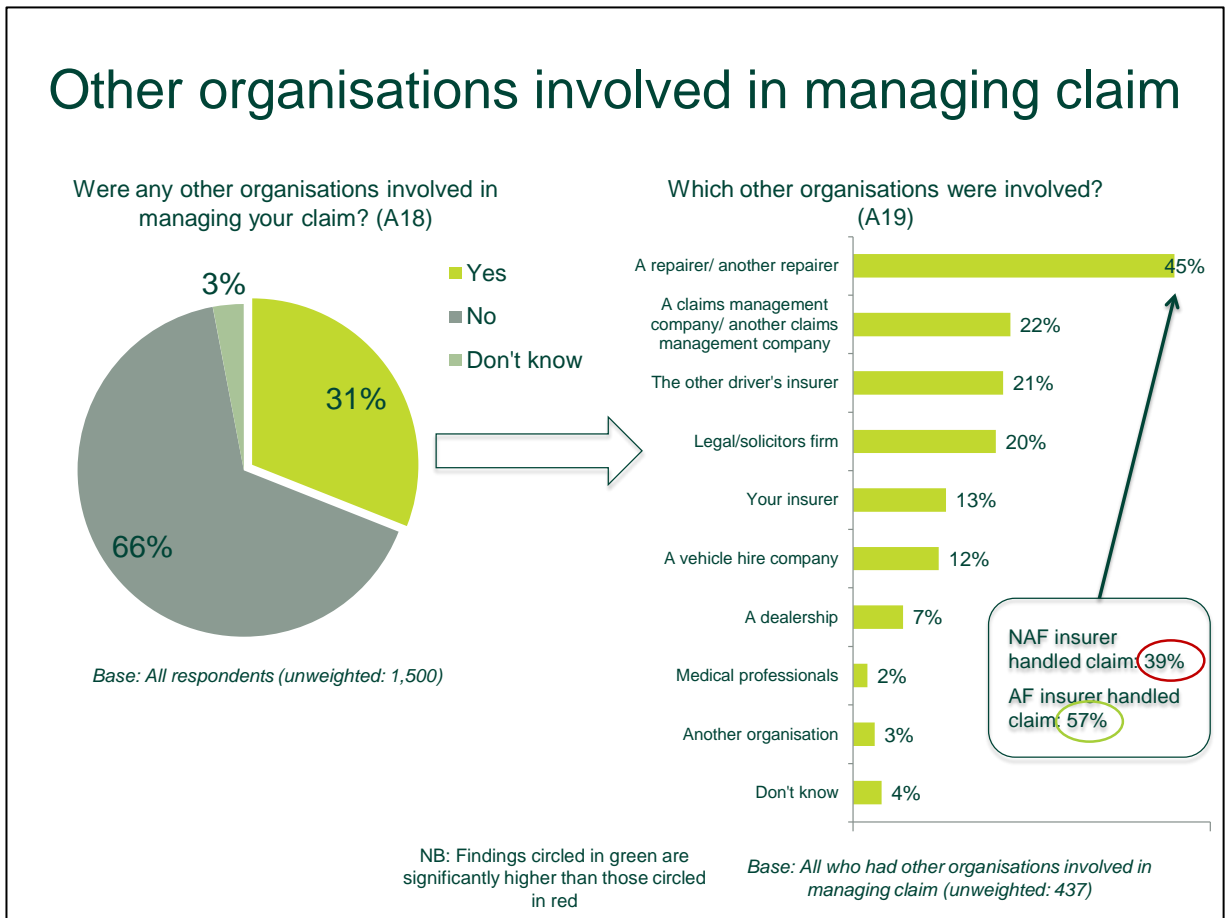
**Figure 3.45: Who appoints the claims management company/ repairer etc.?**



3.81 All those whose claim was not mainly managed by their insurer or the At-Fault driver's insurer were asked who appointed the other company that did mainly manage their claim. Typically it is the claimant's own insurer who appointed this other company (63%). In 15% of claims the claimant themselves appointed the other company and in 11% of claims the At-Fault driver's insurer appointed the other company.

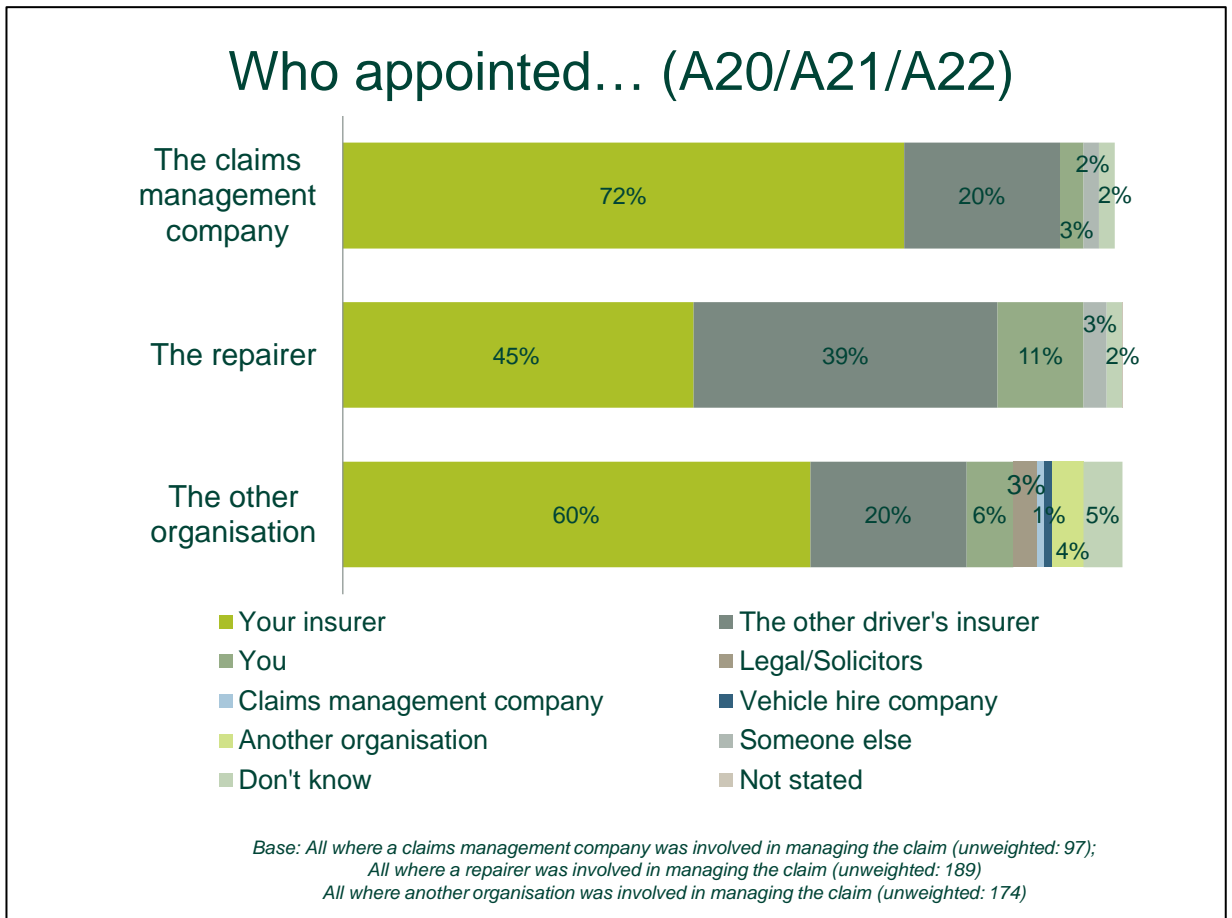


Figure 3.46: Other organisations involved in managing the claim



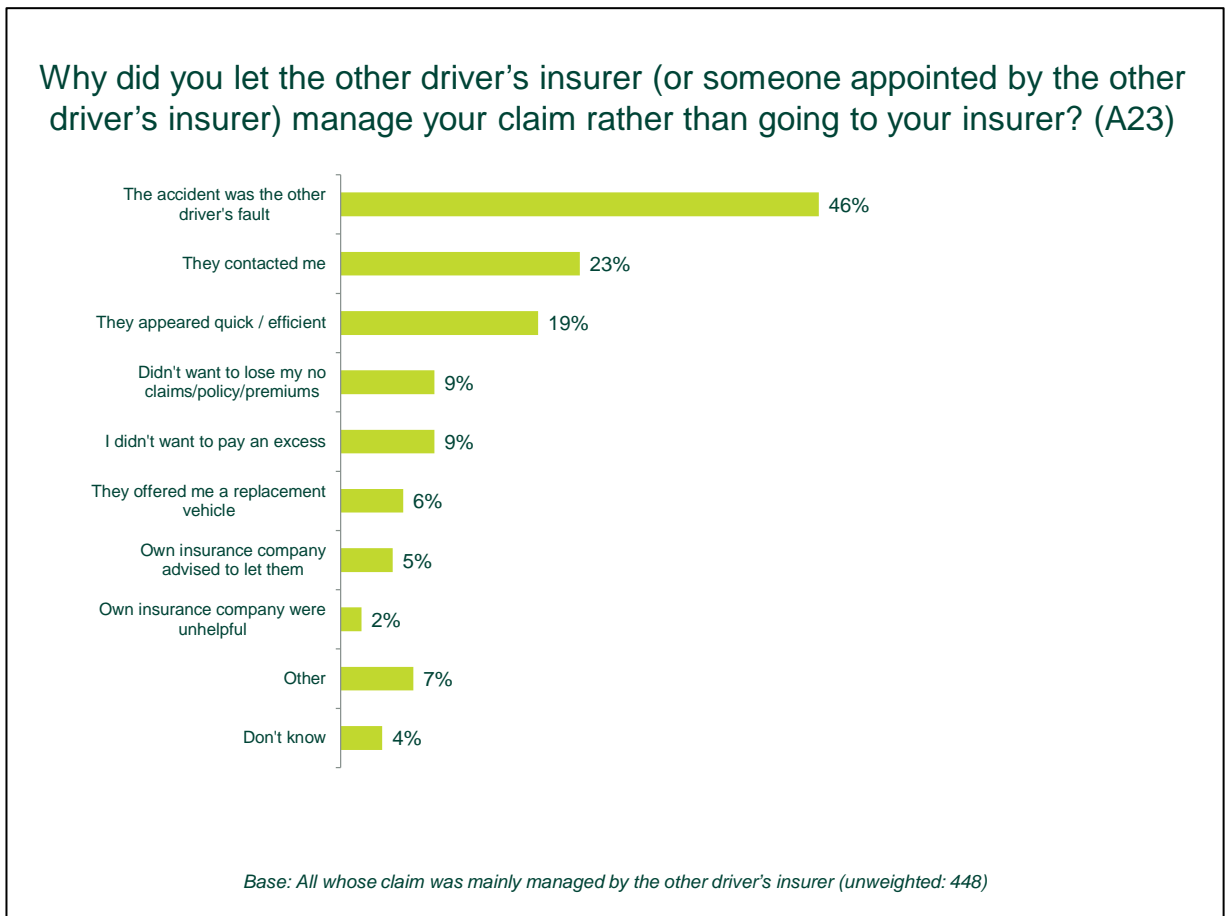
- 3.82 In just under a third of claims (31%) other organisations, i.e. apart from the one mainly responsible for managing the claim, were involved in managing the claim.
- 3.83 Looking at the type of organisations involved in these cases they were generally a repairer (45%), a claims management company (22%), the At-Fault insurer (21%) or a legal firm (20%). Involvement of a repairer in the management of the claim was higher amongst claims managed by the At-Fault insurer (57%) than amongst claims managed by the claimant's insurer (39%).
- 3.84 In terms of the overall involvement of claims managements companies, 22% of Not-at-Fault drivers said a claims management company had either been the main organisation that had managed their claim or had been partly involved.

Figure 3.47: Who appointed the other organisations involved in managing the claim



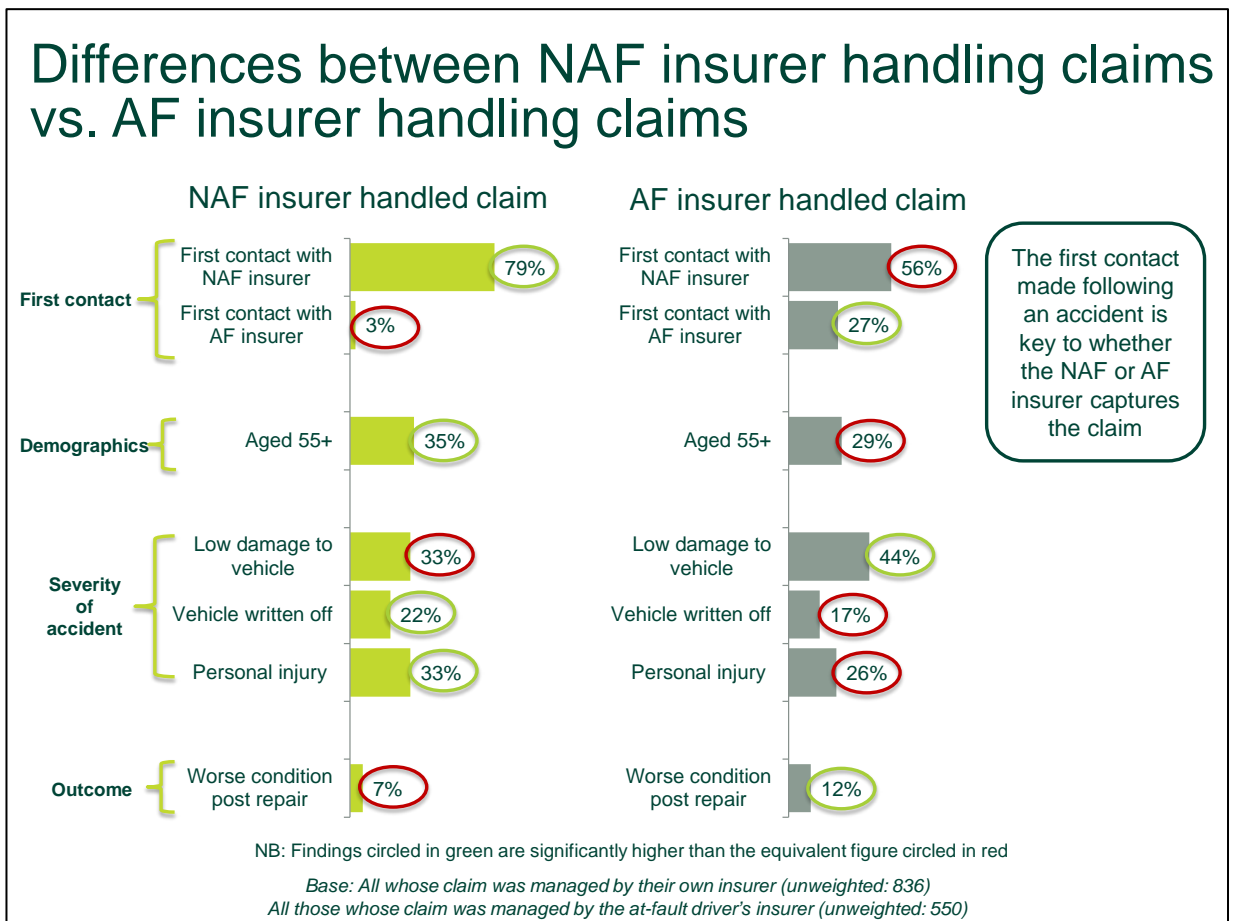
- 3.85 In those cases where a claims management company was involved in managing the claim (but not mainly responsible) around three-quarters (72%) of the time it was the Not-at-Fault insurer that appointed them. This compares to 20% where the At-Fault insurer appointed them.
- 3.86 Where a repairer was involved in managing the claim (but not mainly responsible) the Not-at-Fault insurer appointed them in 45% of cases compared to 39% where the At-Fault insurer appointed them.
- 3.87 Finally, where another type of company was involved, e.g. a car dealership, in 60% of cases they were appointed by the Not-at-Fault insurer compared to 20% of cases where the At-Fault insurer appointed them.



**Figure 3.48: Why let other driver's insurer manage the claim**

3.88 All those whose claim was managed by the At-Fault insurer or another organisation appointed by the At-Fault insurer were asked why they let this happen rather than going to their own insurer. The leading three reasons given were: that the accident was the other driver's fault (46%); that the At-Fault insurer contacted them (23%); and that the At-Fault insurer appeared quick and efficient (19%).

Figure 3.49: Differences between own insurer handling claims and the At-Fault insurer handling



3.89 Around four-fifths (79%) of those where their own insurer handled the claim had the first contact following the accident with their own insurer. This compares to 56% of those where the first contact had been with the At-Fault insurer. In contrast, just over a quarter (27%) of those where the At-Fault insurer handled the claim had first contact with the At-Fault insurer compared to only 3% whose own insurer handled the claim and first contact was with the At-Fault insurer.

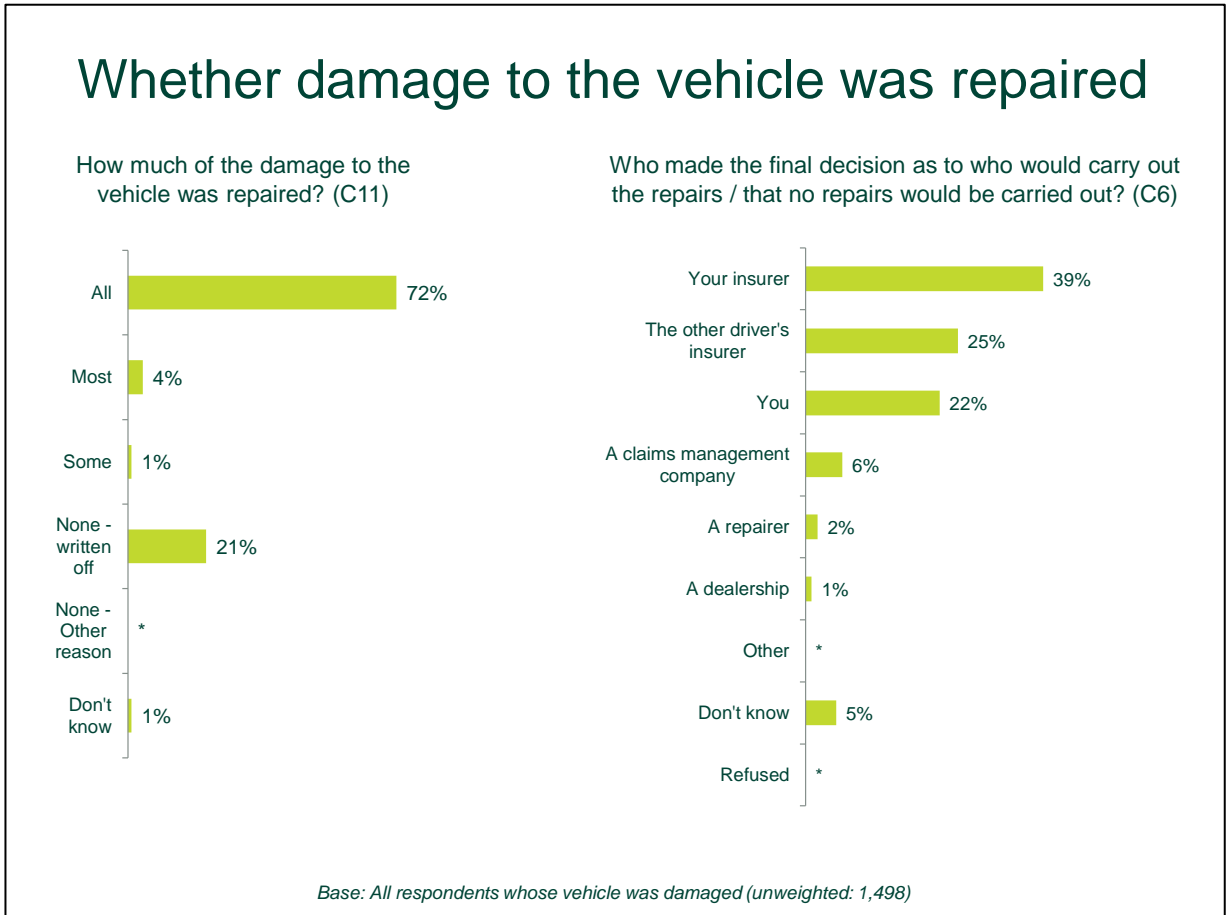
3.90 Once again these figures emphasise the importance of first contact in determining who captures the claim.



## Repairs

3.91 The following section explores the process for any repairs made to the vehicle following the accident, the level of involvement that the Not-at-Fault claimant had in that process and whether their expectations of the repair service was met.

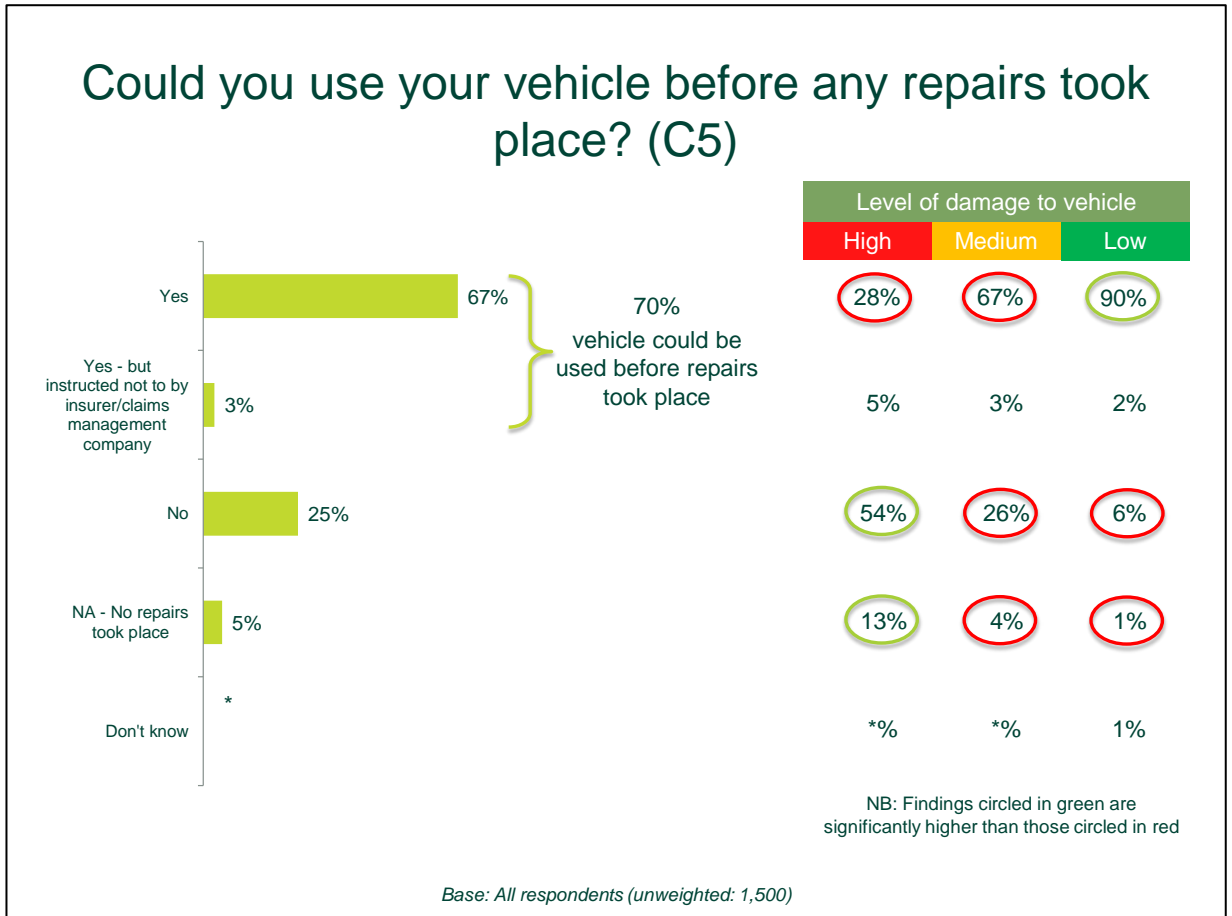
**Figure 3.50: Whether damage to the vehicle was repaired**



3.92 In most cases where the vehicle was damaged (72%), all of the damage to the vehicle was repaired. In five per cent of cases, some or most of the damage was repaired. The most commonly mentioned reasons why not all of the damage was repaired were that the repairs had not been carried out properly/ to a satisfactory level (37%), with 18% saying that the insurer had refused to make all/ some of the repairs and a further 16% saying that it was a minor issue/ mainly cosmetic issue that was not fixed. In 10% of these cases the respondent said that they didn't want to pay further costs.

3.93 In around a fifth of cases, the car was a write off (21%).

**Figure 3.51: In only around a fifth of cases where the vehicle was damaged (22%) did respondents themselves make the final decision as to who would carry out the repairs or that no repairs would be carried out. The respondent’s insurer (39%) was most likely to make the final decision, followed by the other driver’s insurer (25%). Whether the vehicle could be used before any repairs took place**

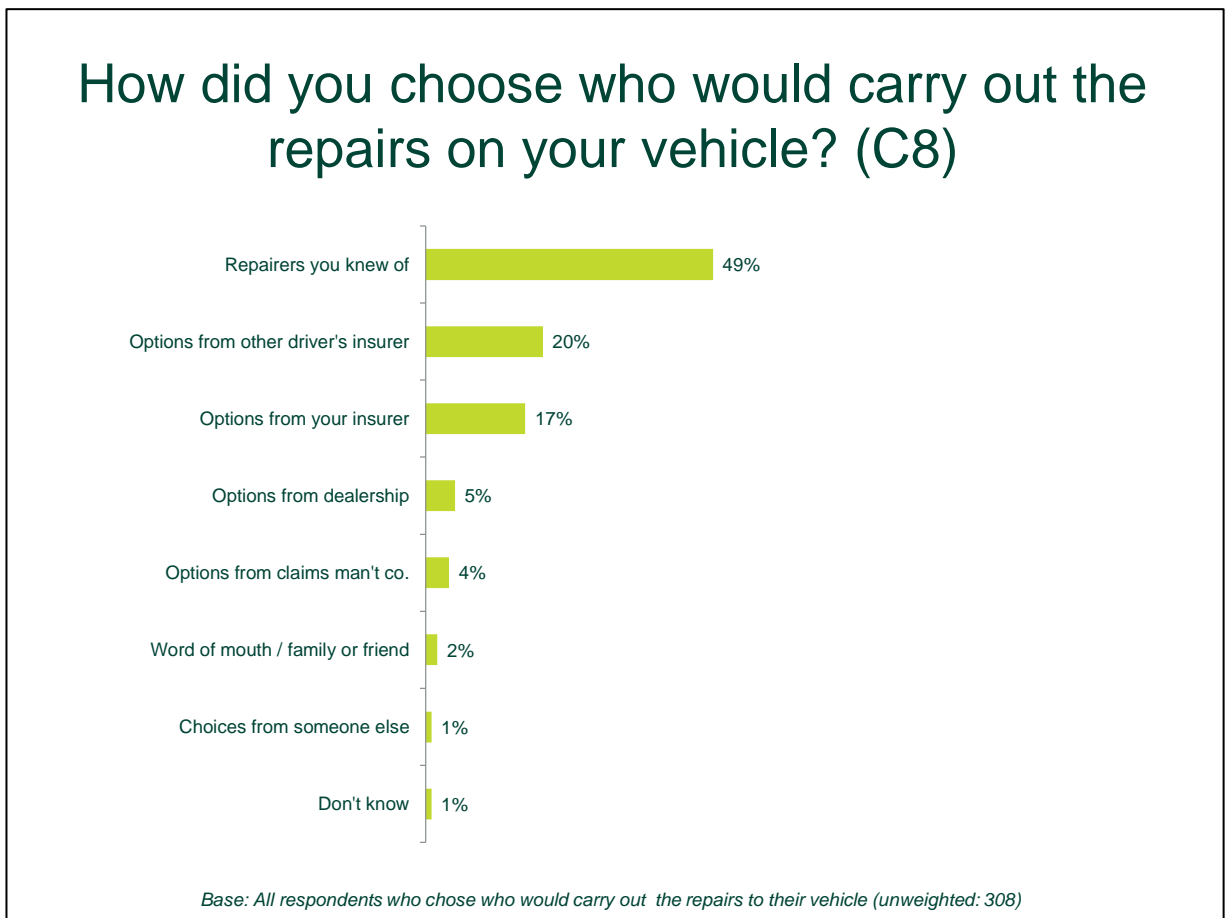


3.94 Two-thirds of respondents reported that they could use their vehicle before repairs took place (67%), rising to 90% among those with a low level of damage to their vehicle. A further three per cent of cases reported that they could use their vehicle, but had been instructed not to do so by the insurer or claims management company.

3.95 A quarter of respondents (25%) reported that they could not use their vehicle before repairs took place, increasing to 54% of those with a high level of damage to the vehicle. In five per cent of cases this situation did not apply as no repairs took place – this was most common among those with a high level of damage to the vehicle.

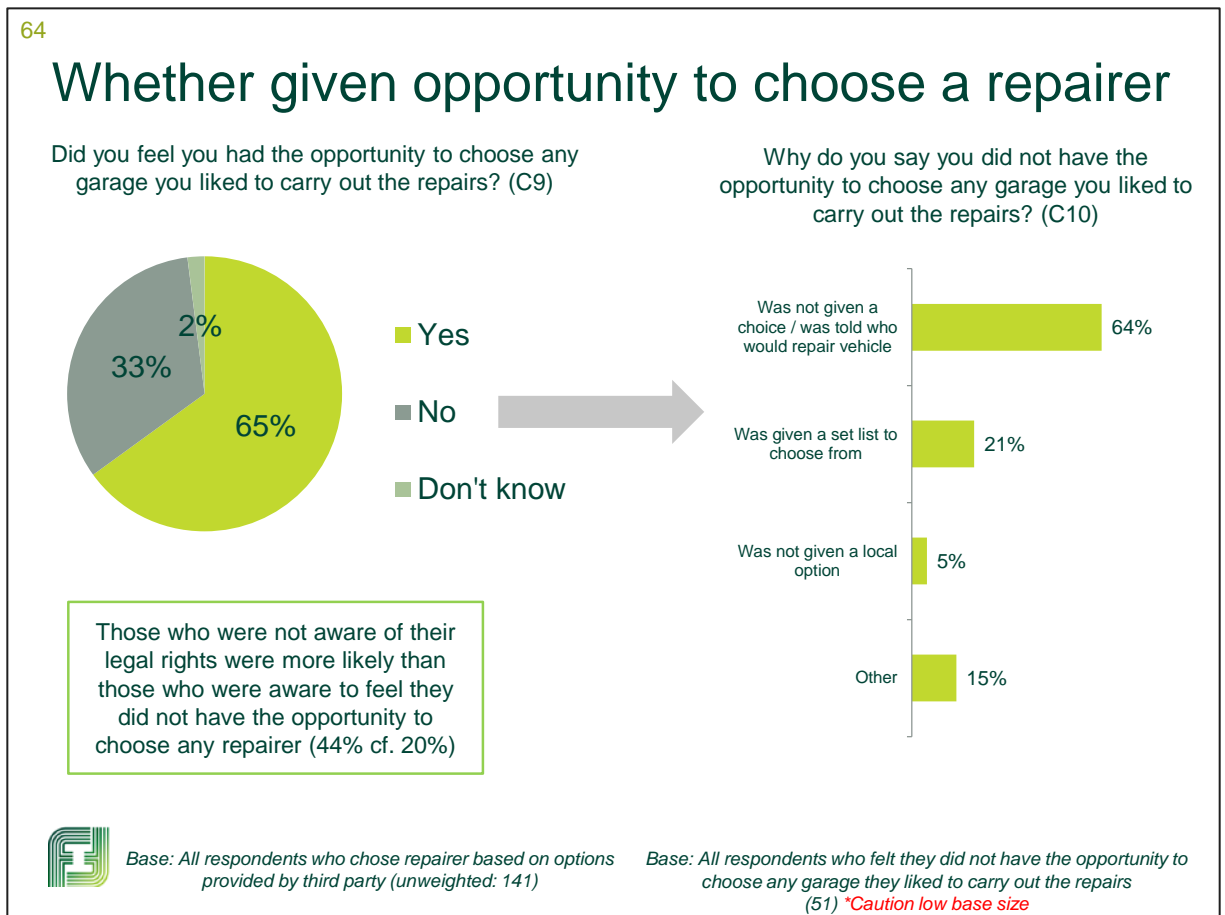




**Figure 3.52: How respondent chose who would carry out the repairs on their vehicle**

3.96 Among those who had repairs made and who made the final decision on who would carry out the repairs, nearly half (49%) said they used repairers they knew of. A fifth (20%) selected from options from the other driver's insurer, while 17% selected from options from their own insurer.

Figure 3.53: Whether given opportunity to choose a repairer

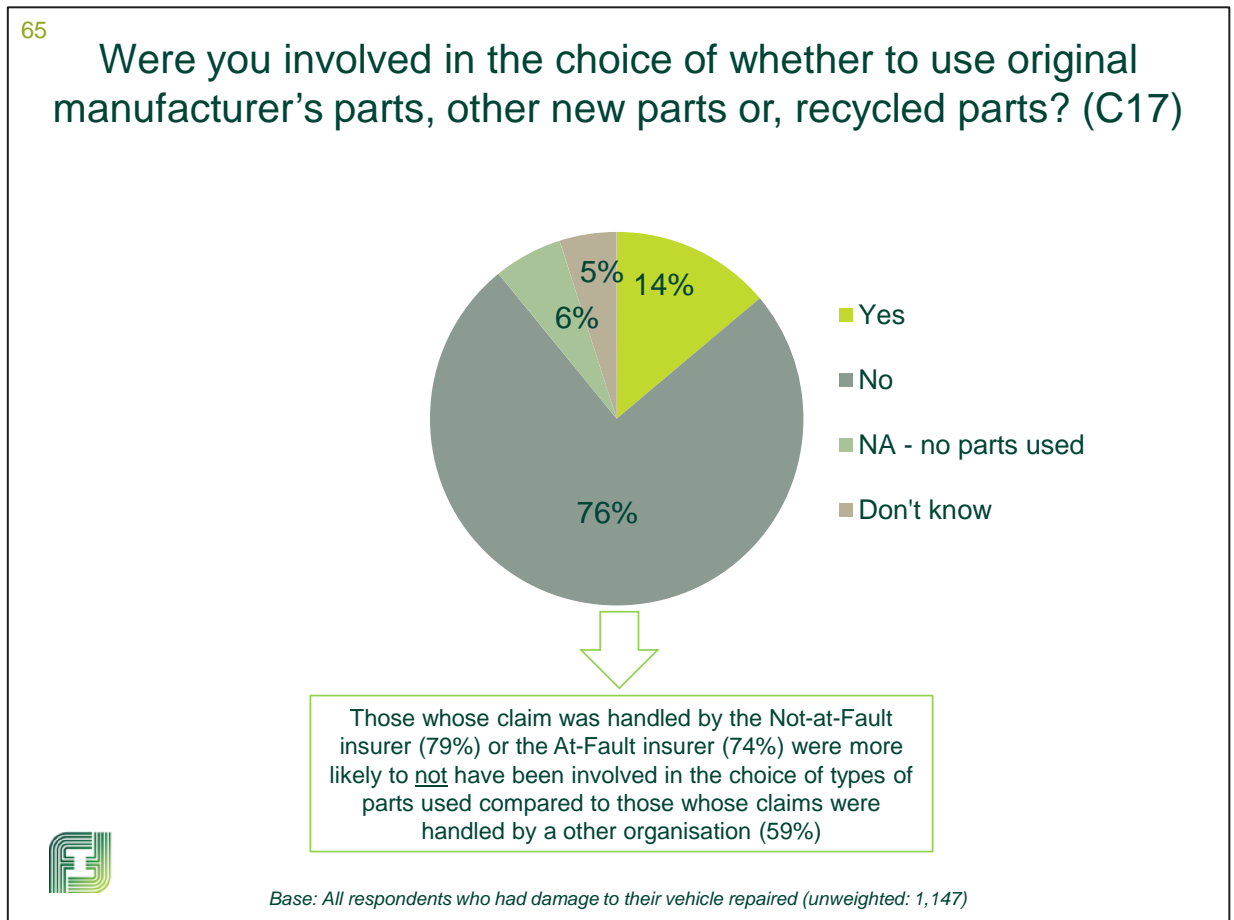


3.97 Those who chose a repairer from options provided by a third party (rather than from repairers they knew of) were asked if they felt they had the opportunity to choose any garage they liked to carry out the repairs. Two-thirds of these respondents felt they did have this opportunity (65%). A third did not feel they had this opportunity and those who were not aware of their legal right to choose the garage were more likely than those who were aware to feel they did not have the opportunity to choose any repairer (44% c.f. 20%).

3.98 Among respondents who did not have this opportunity<sup>1</sup>, the main reason for this was that they were not given a choice or were told who would repair the vehicle (64%). A further 21% were given a set list of repairers to choose from.

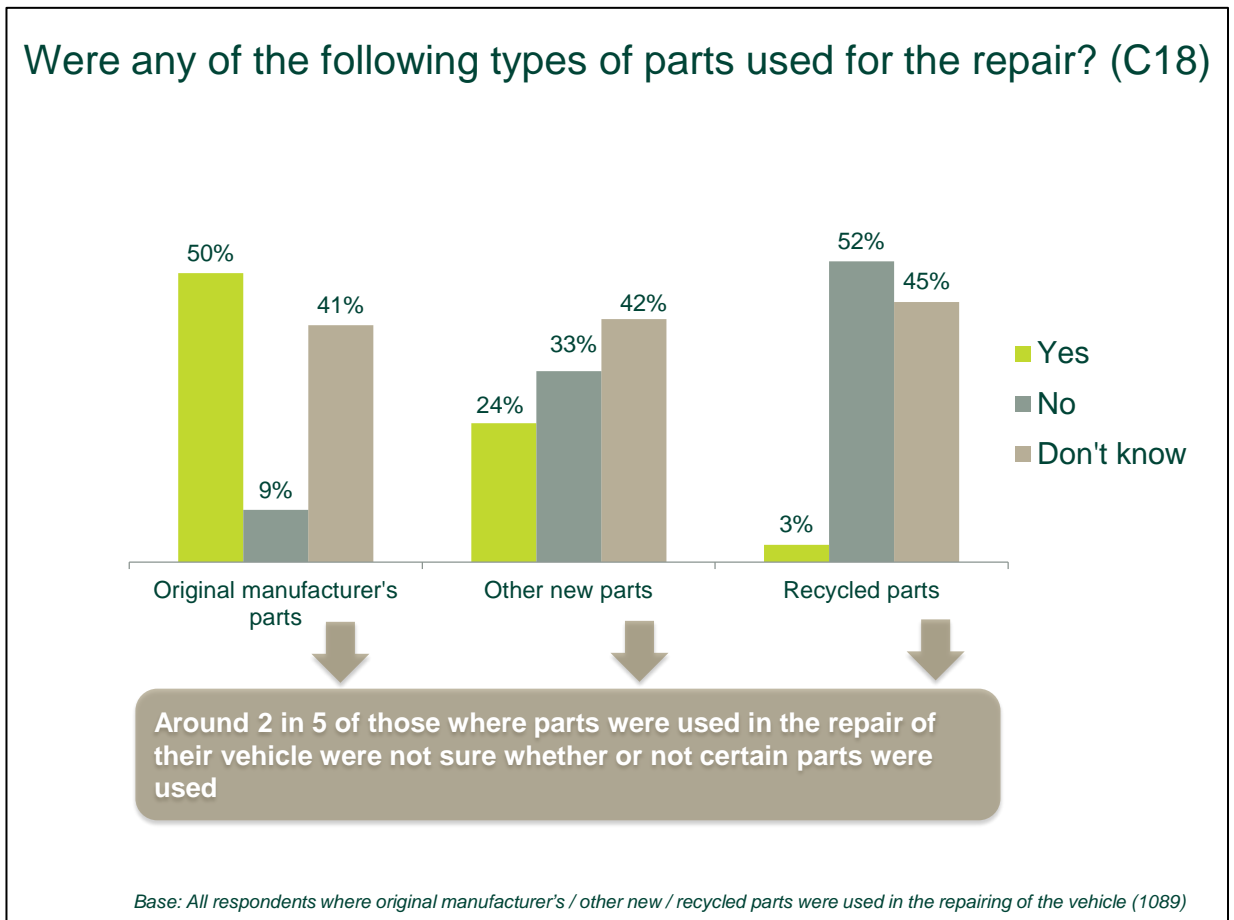
<sup>1</sup> Caution: low base size

**Figure 3.54: Whether involved in the choice of whether to use original manufacturer’s parts, other new parts or recycled parts**



3.99 Only 14% of respondents who had damage to their vehicle repaired were involved in the choice of whether to use original manufacturer’s parts, other new parts or recycled parts. Those whose claim was handled by the Not-at-Fault insurer (79%) or the At-Fault insurer (74%) were more likely not to have been involved in than those whose claim was handled by another type of organisation (59%).

Figure 3.55: Types of parts used for the repair

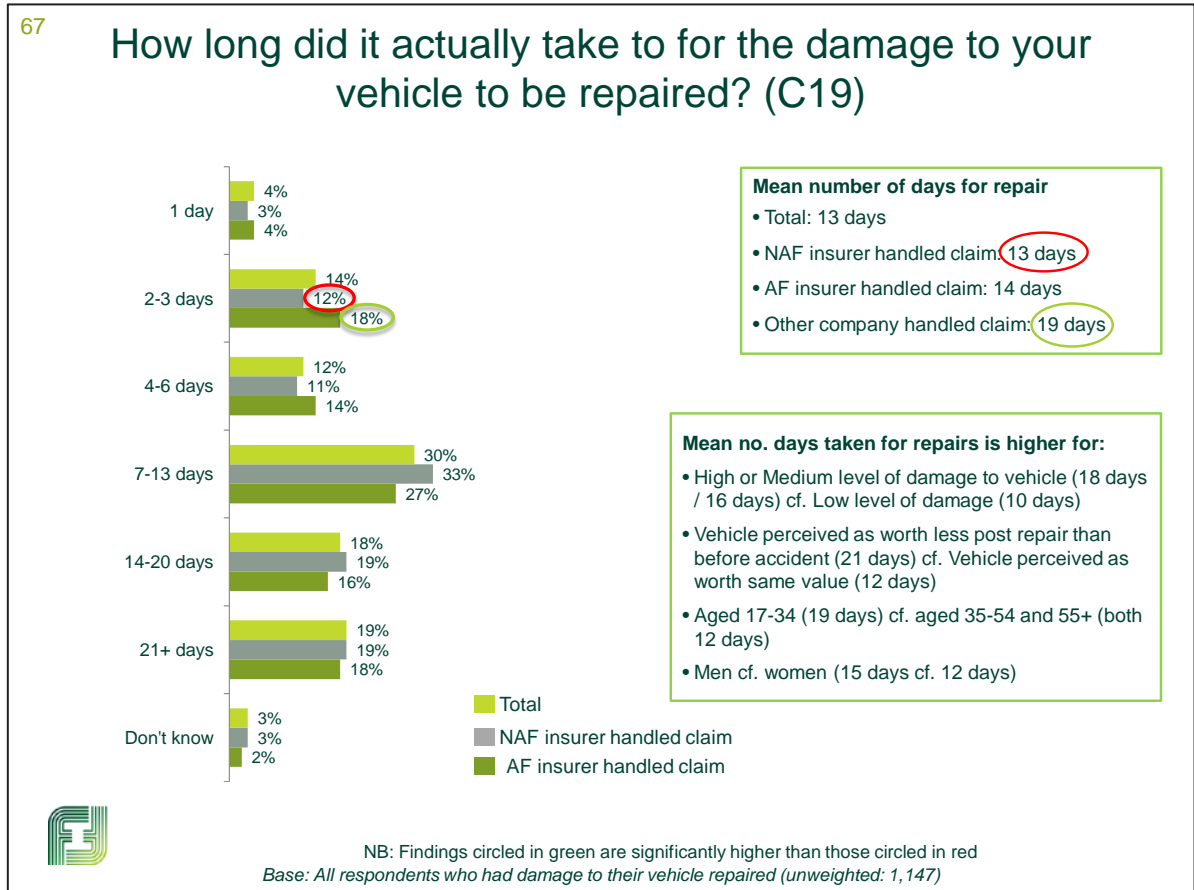


3.100 Where parts were used in the repairing of the vehicle, respondents which asked which type was used. Around two in five respondents did not know which types of parts had been used. They were most likely to say that original manufacturer's parts had been used (50%), followed by other new parts (24%). The use of recycled parts was uncommon (mentioned by only 3% of these respondents).

3.101 It should be noted that in addition to the high proportion of Not-at-Fault claimants not knowing whether or not certain types of parts had been used, listening to a selection of interviews did reveal those answering 'Yes' (certain parts were used) did not appear to answer with total confidence. Results for this question should, therefore, be treated with caution.



Figure 3.56: Length of time taken for the damage to vehicle to be repaired



3.102 On average it took 13 days to repair the vehicle. There was little variation by whether the claim was handled by the At-fault or Not-at-Fault insurer (14 and 13 days on average respectively), although At-Fault insurers were more likely to arrange quick repairs (within 2-3 days) than Not-at-Fault insurers (18% and 12% respectively). Repairs took longer on average where the claim was handled by another type of claims organisation (19 days).

3.103 As might be expected, it took longer on average to repair vehicles which had sustained a high or medium level of damage (18 and 16 days respectively) than to repair those which had a low level of damage (10 days). Vehicles that were perceived to be worth less after the repair than before the accident took longer to repair than those that were perceived to be worth the same value (21 days and 12 days respectively).

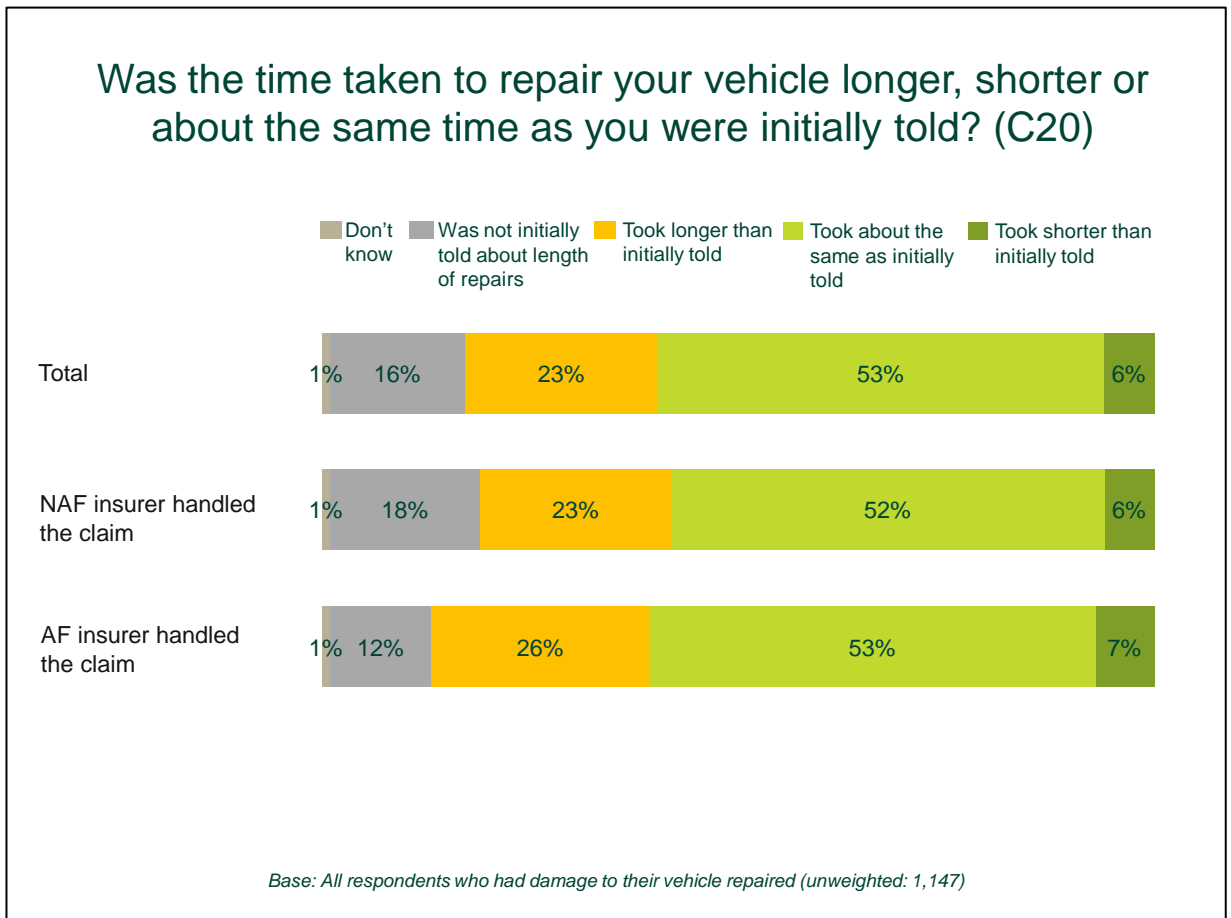
3.104 There were also some differences according to the demographic profile of respondents. The vehicles of younger drivers (aged 17-34) took 19 days on average to repair, longer than for those belonging to drivers aged 35-54 and 55+ (both 12 days). Vehicles belonging to men also took longer to repair than women's vehicles (15 and 12 days respectively).

3.105 Severity of damage may account for the difference in repair time for those of different ages; a low level of vehicle damage was sustained by a statistically higher proportion of those aged 55+ and 45-54 than those aged 17-34 (40% and 41% compared with 26% respectively).

3.106 Gender differences cannot however be accounted for in the same way gender. vehicle damage sustained by men and women did not differ in terms of low and medium damage sustained and women were more likely than men to have an accident where the damage to the vehicle was of a high level (25% and 20% respectively).



**Figure 3.57: How length of time taken to repair the vehicle compared with the initial time estimate (overall and by type of insurer handling the claim)**



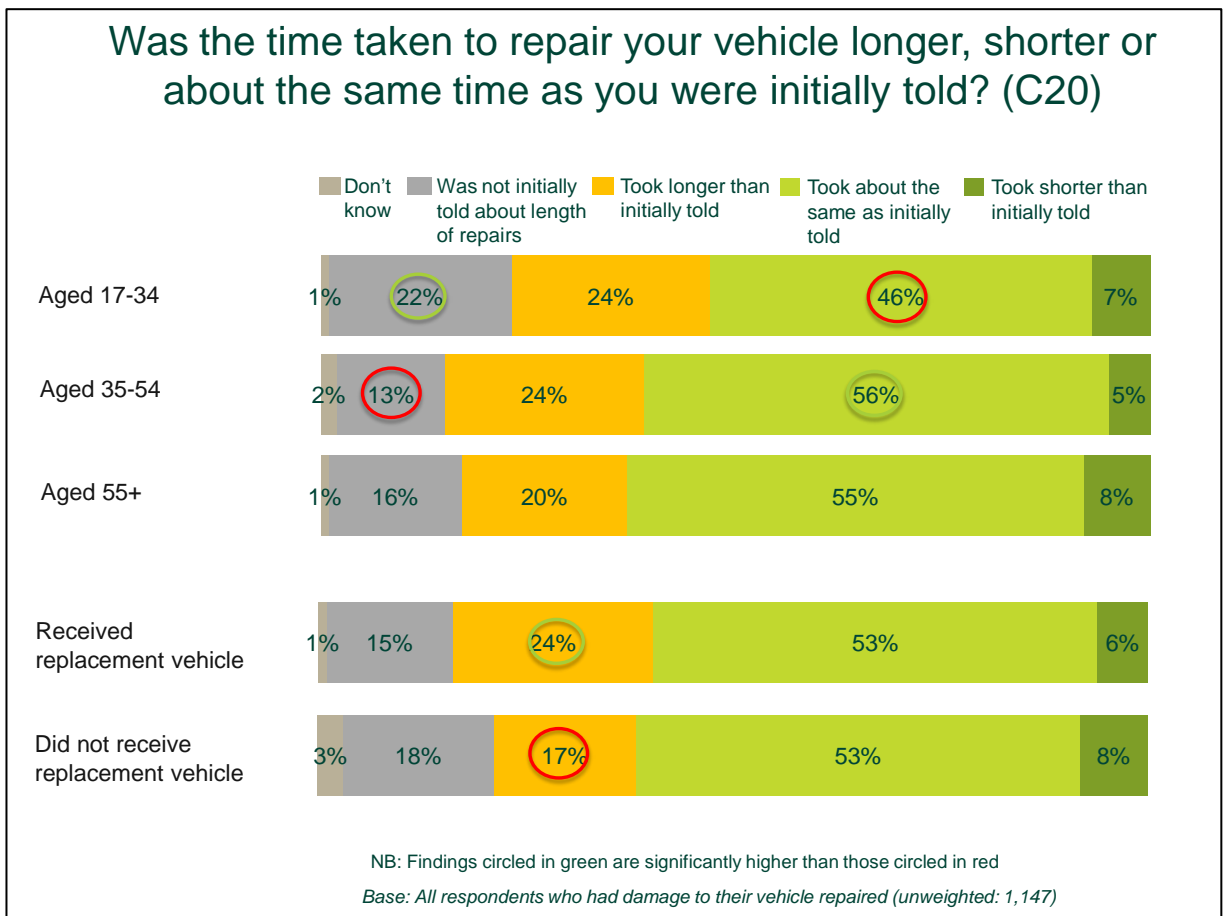
3.107 Respondents who had damage to their vehicle repaired were asked whether the time taken to repair their vehicle was longer, shorter or about the same time as they were initially told.

3.108 Around a sixth (16%) had not been told how long the vehicle would take to repair.

3.109 Just over half (53%) reported that it took about the same time as they were initially told. A small proportion of respondents (6%) said it took a shorter amount of time, while nearly a quarter (23%) said it took longer.



**Figure 3.58: How length of time taken to repair the vehicle compared with the initial time estimate (by age and whether received replacement vehicle)**

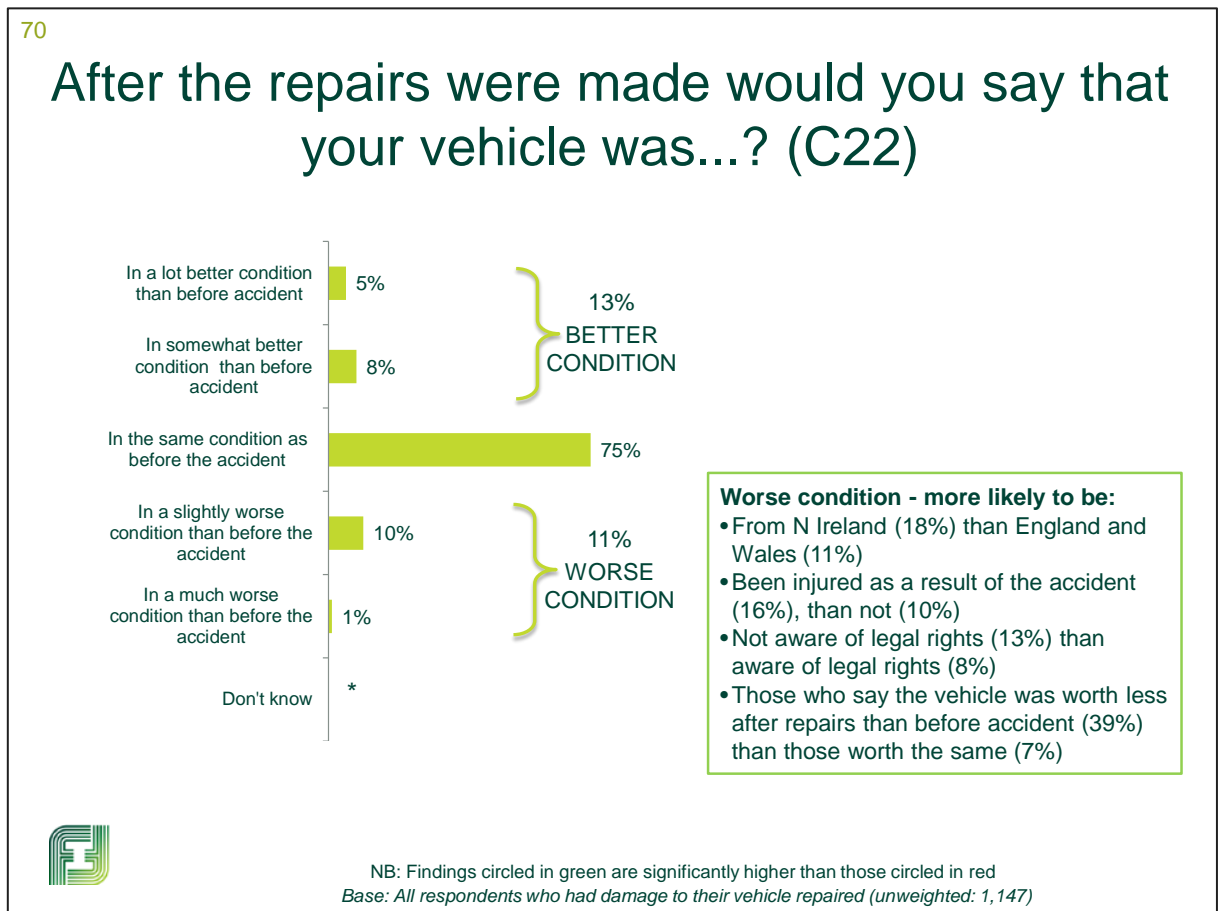


3.110 Drivers aged 35-54 were more likely than those aged 17-34 to report that the repair took about the same time as they were initially told (56% and 46% respectively). This was due to the fact that younger drivers (aged 17-34) were less likely to be given a timeframe for repairs (22% not initially told) compared with 13% of those aged 35-54.

3.111 Those who received a replacement vehicle were more likely to report that the repair took longer than initially told than those who did not receive a replacement vehicle (24% and 17% respectively).



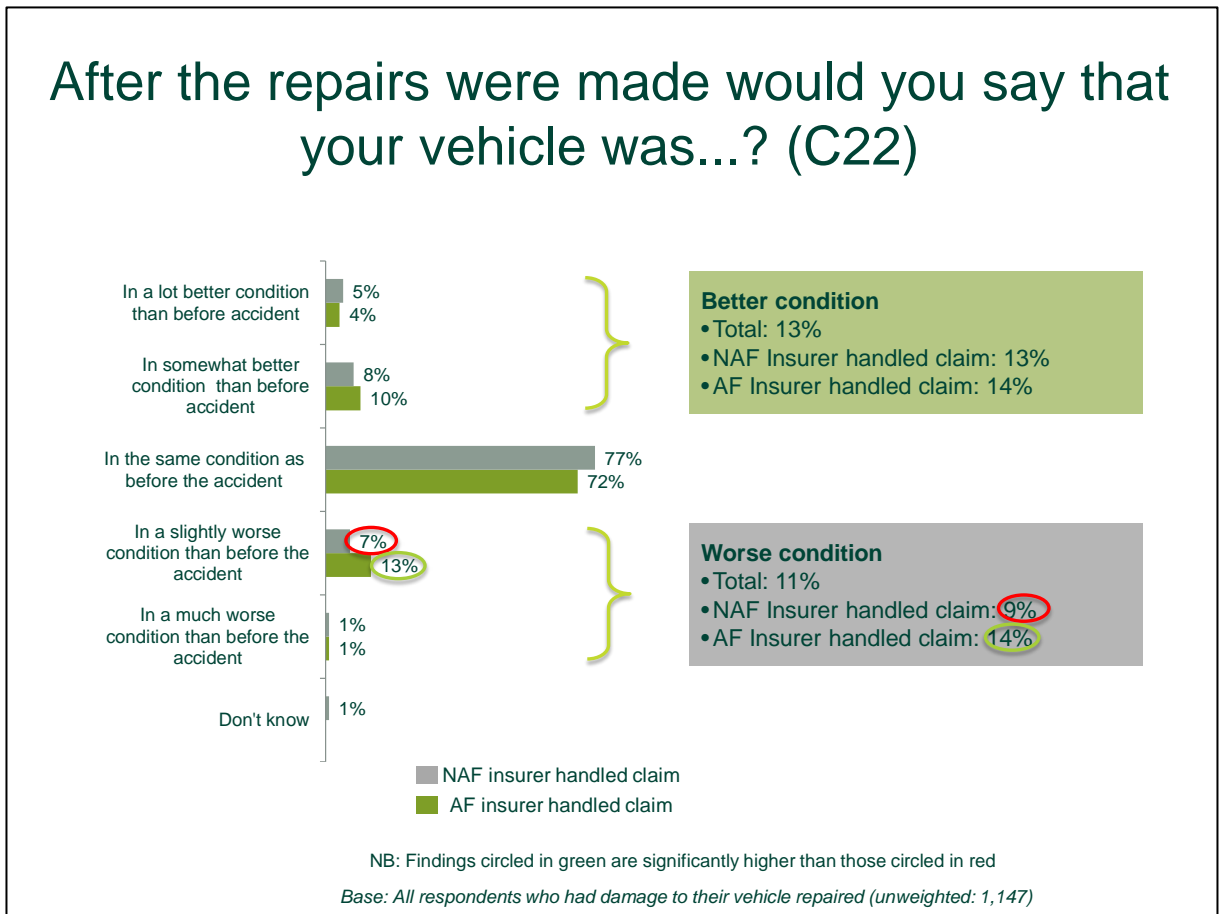
Figure 3.59: Perceived condition of vehicle after repair



- 3.112 The majority of respondents who had damage to their vehicle repaired felt it was in the same condition as before the accident (75%), while 13% felt it was in better condition. Eleven per cent felt it was in worse condition.
- 3.113 There were a number of statistical significances in terms of which groups were more likely to say their vehicle was in worse condition after the repairs were made than it had been before the accident.
- 3.114 Not-at-fault claimants were more likely to say their vehicle was in worse condition than those from England and Wales (18% and 11% respectively).
- 3.115 Those who were injured as a result of an accident were more likely to say their vehicle was in worse condition than those who were not injured (16% and 10% respectively).
- 3.116 An answer of 'Worse condition' was also more likely to be given by those who said they had not been made aware of their legal rights at any point in the process than by those who said they had been made aware of their legal rights (13% and 8% respectively).
- 3.117 As might be expected there is a correlation with decreased condition post repairs and between decreased value; those who said their vehicle was worth less post repairs than it was pre accident were more likely to say their vehicle was in a worse condition post repairs than it had been pre accident (39%) and those who said their vehicle was worth about the same post repairs as it had been pre accident were less likely to say it was in worse condition (7%).

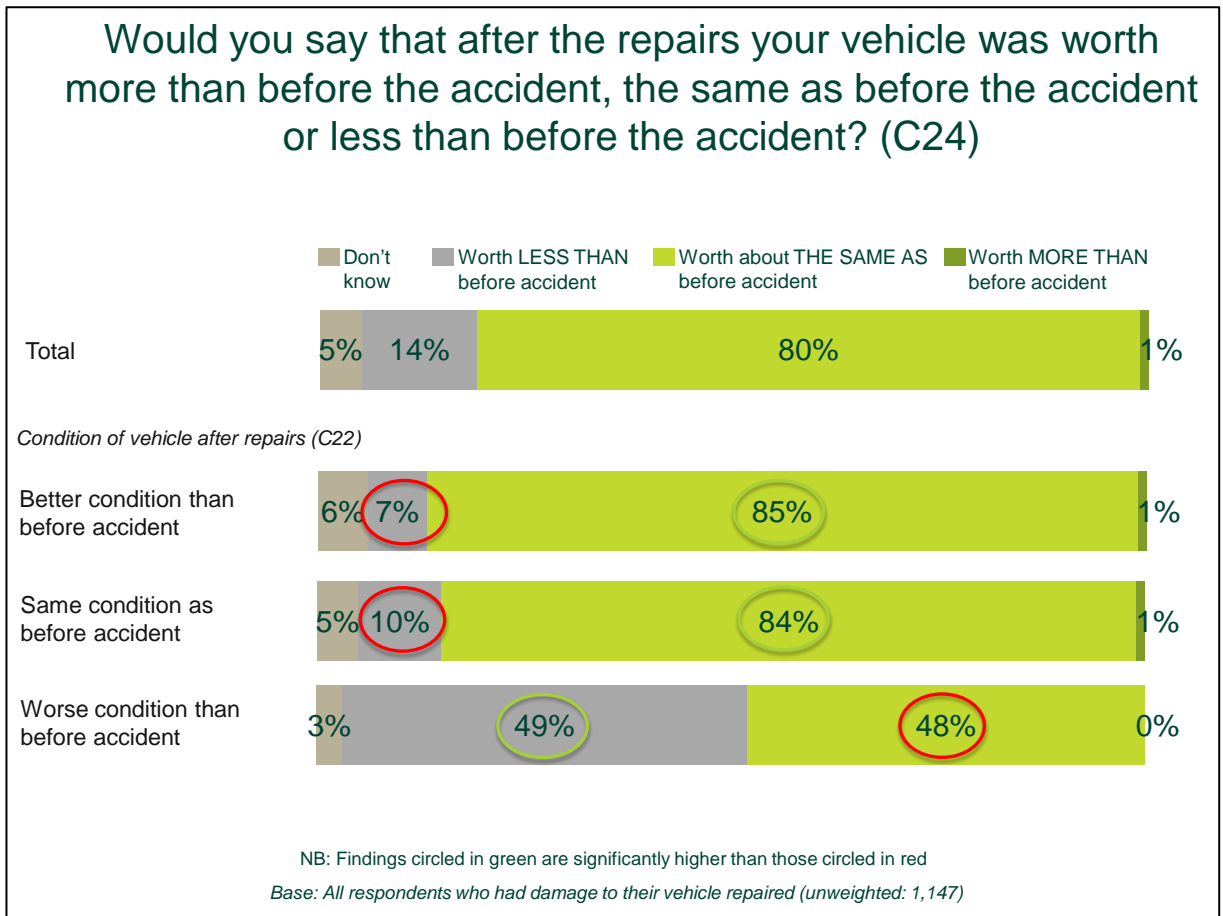


Figure 3.60: Perceived condition of vehicle after repair



3.118 Those who felt their vehicle was in worse condition were more likely to have had their claim handled by the At-Fault insurer (14%) compared with 9% for those whose claim was handled by the Not-at-Fault insurer.

**Figure 3.61: Perceived value of the vehicle compared with before the accident**

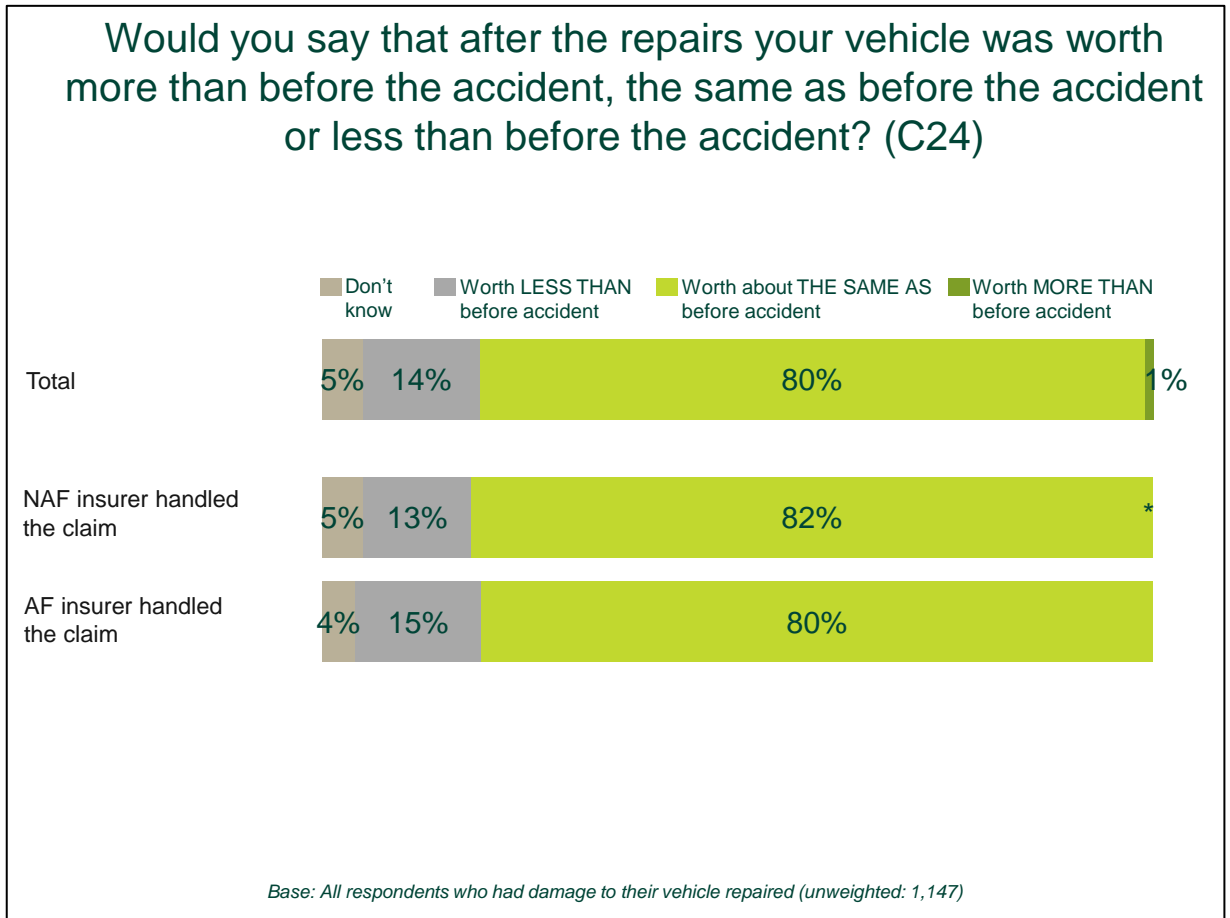


3.119 The majority (80%) of respondents who had damage to their vehicle repaired felt their vehicle was worth about the same as before the accident after it had been repaired. Fourteen per cent felt it was worth less than before the accident.

3.120 Respondents' perception of the condition of their vehicle after repair was linked to their perception of its value. Those who felt their vehicle was in worse condition than before the accident were much more likely to feel that it was worth less than before (49% compared with 7% and 10% respectively among those who felt their vehicle was in better or the same condition).



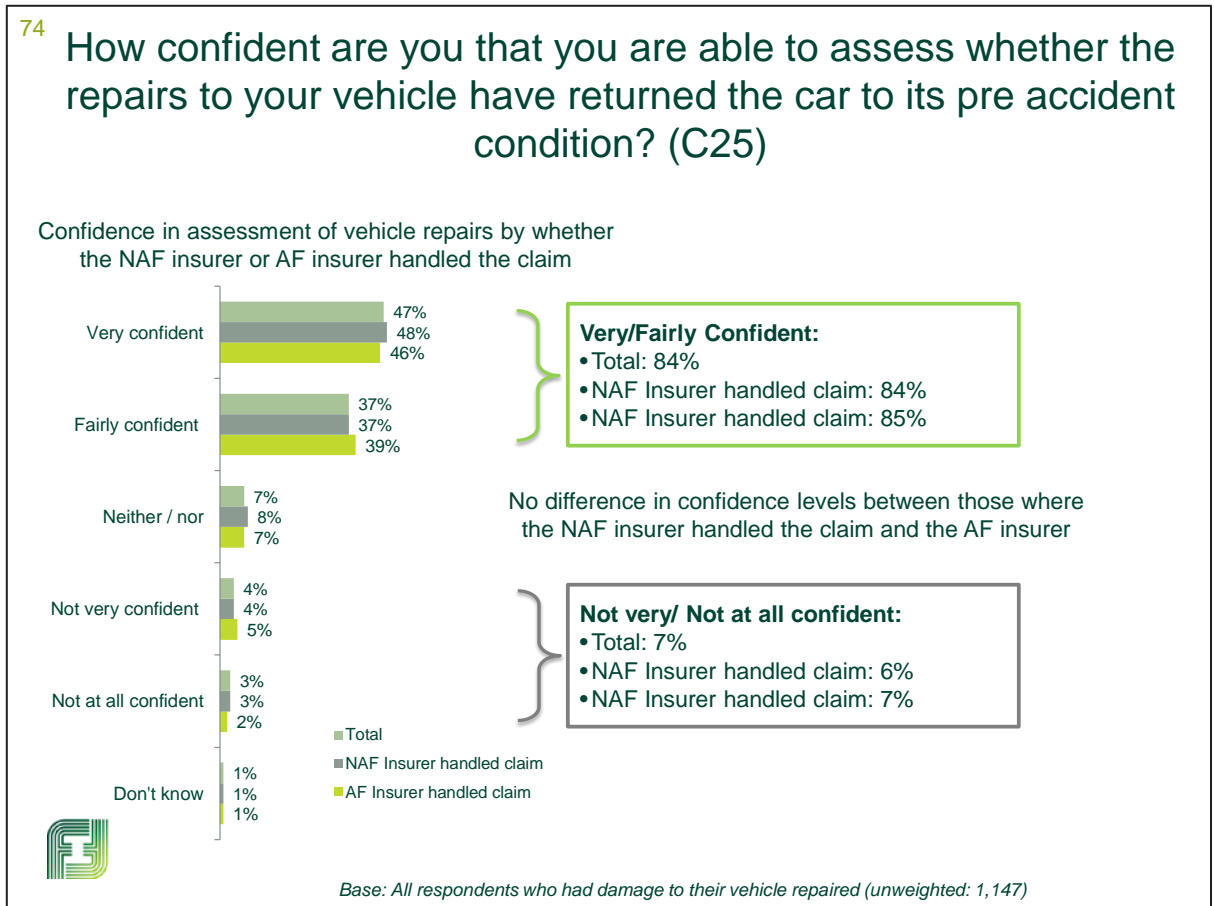
Figure 3.62: Perceived value of the vehicle compared with before the accident



3.121 There were no significant differences in the perceived value of the vehicle following the accident between those whose claim was handled by the Not-at-Fault insurer and those whose claim was handled by the At-Fault insurer.



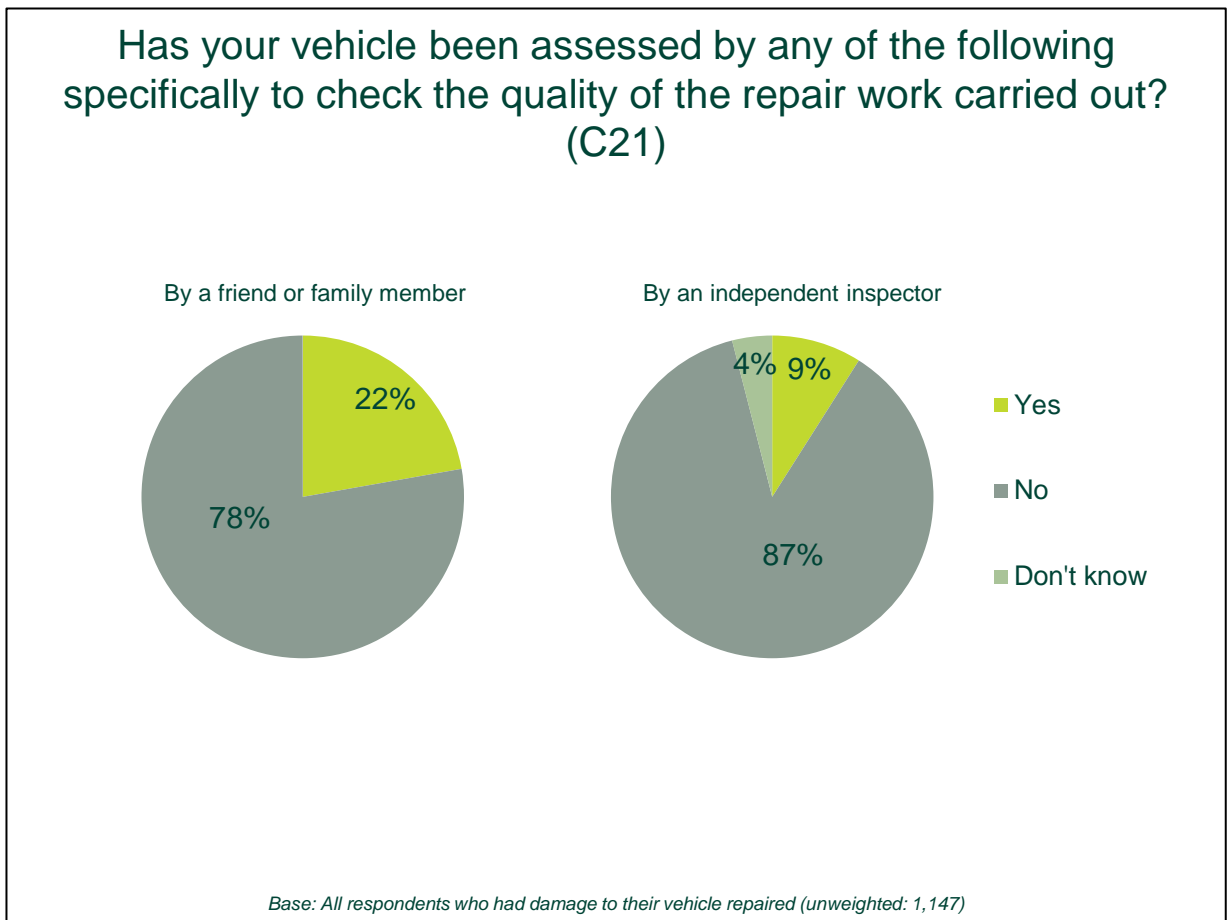
**Figure 3.63: Confidence in own ability to assess whether repairs have returned the car to its pre accident condition**



3.122 The majority of respondents who had damage to their vehicle repaired claimed to be very or fairly confident in their ability to assess whether the repairs to their vehicle had returned it to its pre accident condition (84%), while nearly half (47%) felt very confident. There was no statistical difference in confidence levels by whether the At-Fault or Not-at-Fault insurer handled the claim.

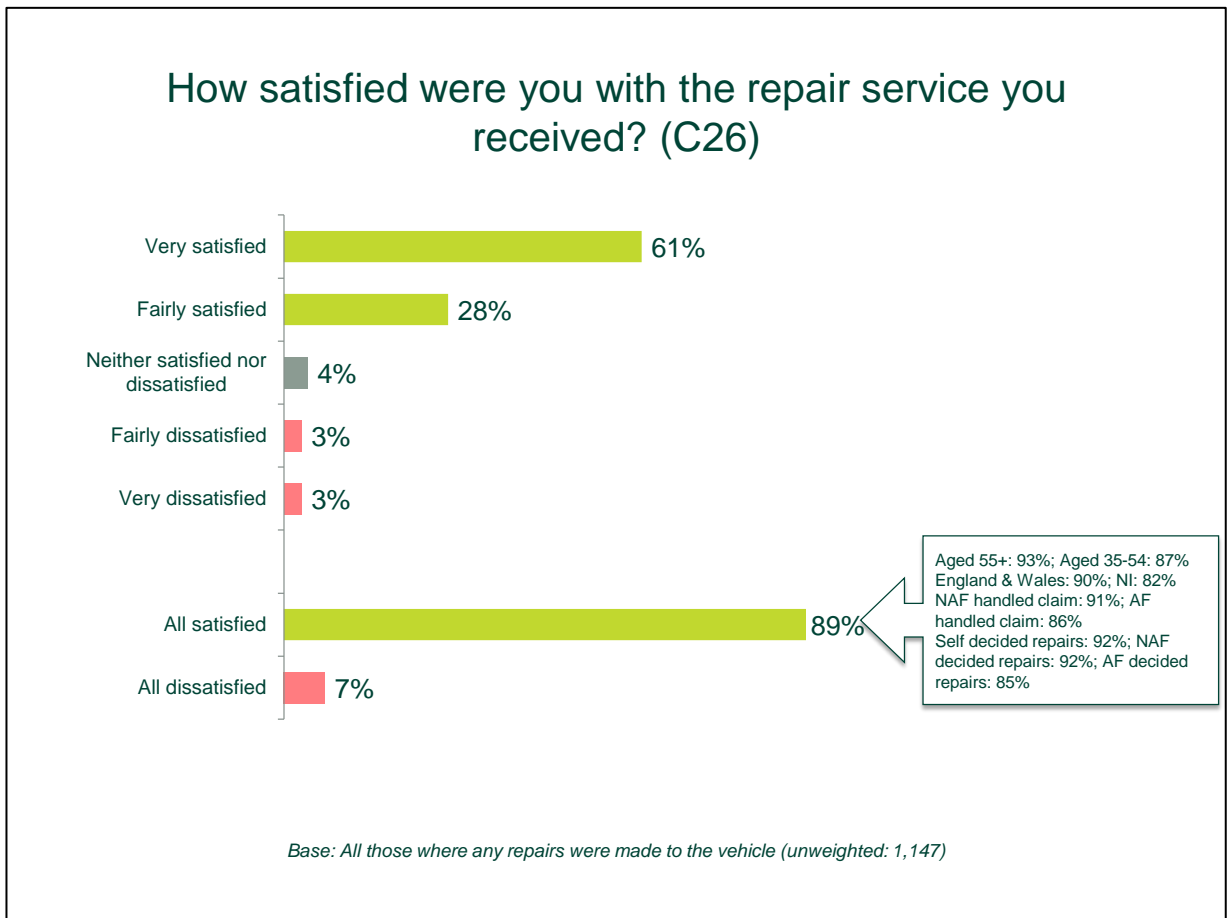


Figure 3.64: Whether the vehicle has been assessed to check the quality of repair work carried out.



3.123 Over a fifth of respondents who had damage to their vehicle repaired (22%) reported that the quality of repair work had been assessed by a friend or family member. Nine per cent reported that it had been assessed by an independent inspector.

Figure 3.65: Satisfaction with repair service received



3.124 The majority of respondents who had damage to their vehicle repaired were very or fairly satisfied with the repair service they received (89%), three in five (61%) being very satisfied.

3.125 Respondents whose claims were handled by their own insurer (the Not-at-Fault insurer) were more likely to be satisfied than those whose claim was handled by the At-Fault insurer (91% and 86% respectively). Those who chose their own repairer or whose own insurer chose the repairer were also more satisfied (92% for both) than those where the At-Fault insurer chose the repairer (85%).

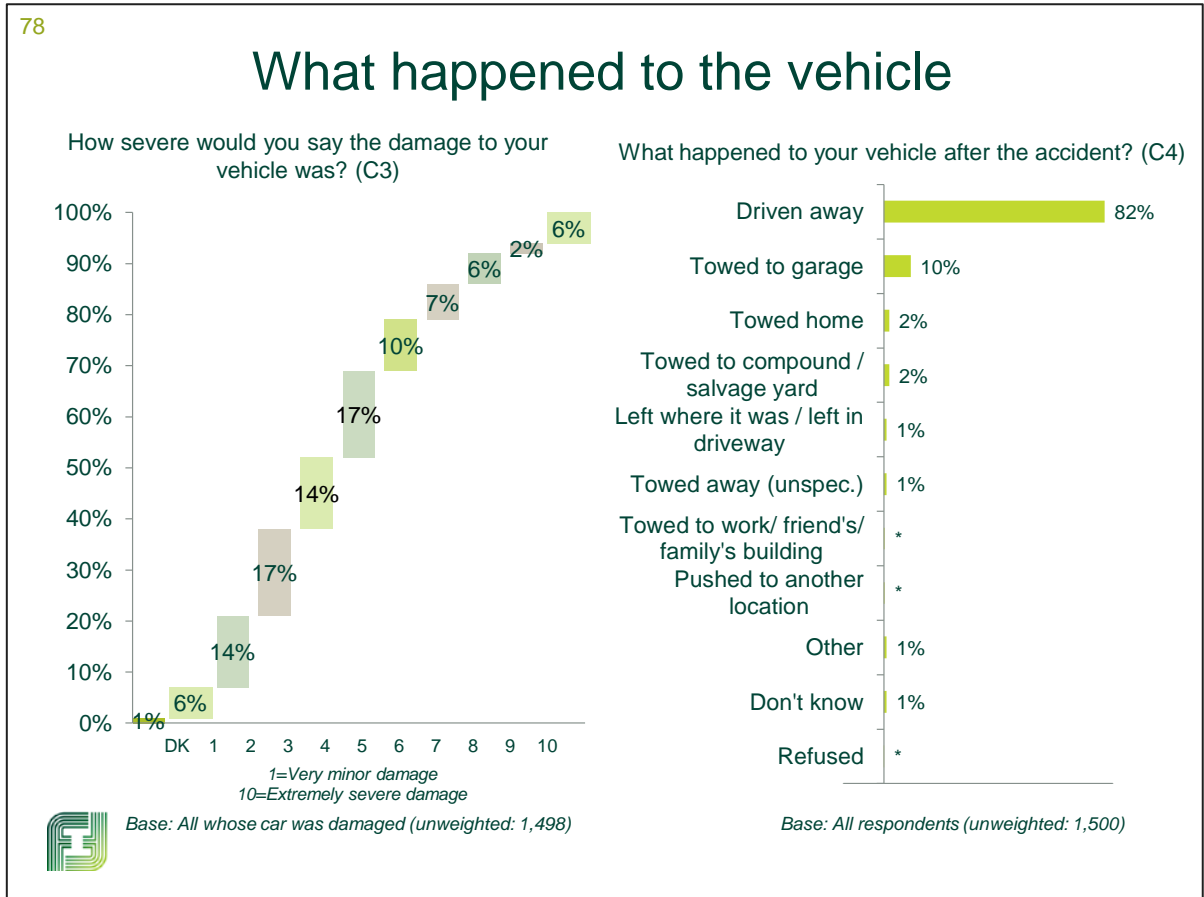
3.126 Respondents in England and Wales (90%) were more satisfied with the repair service than respondents in Northern Ireland (82%). Those aged 55+ were more satisfied with the repair service (93%) than those aged 35-54 (87%).



Replacement vehicle

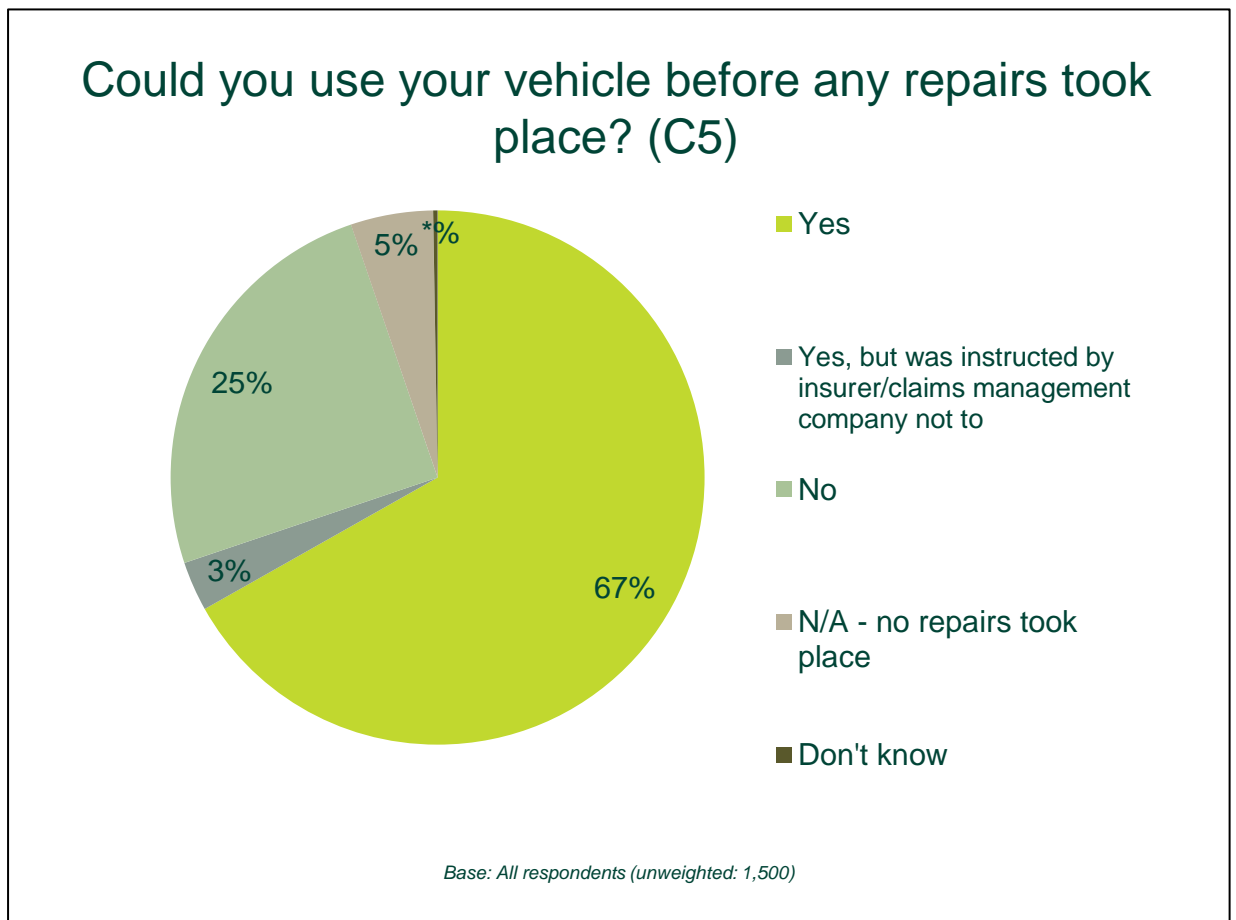
3.127 This section details the Not-at-Fault experience of replacement vehicles following the accident, e.g. whether they needed such a vehicle, whether they were offered a replacement vehicle, their involvement in the choosing the vehicle and how well the vehicle actually provided met their needs.

Figure 3.66: What happened to their vehicle after the accident



3.128 Respondents were asked to rate the severity of the damage to their vehicle on a ten-point scale where 1 represented very minor damage, and 10 represented extremely severe damage. Those rating the damage between 7 and 10 (22%) were classified as High Damage, those rating 4 to 6 (41%) were classified as Medium Damage, and those rating 1 to 3 (37%) were classified as Low Damage.

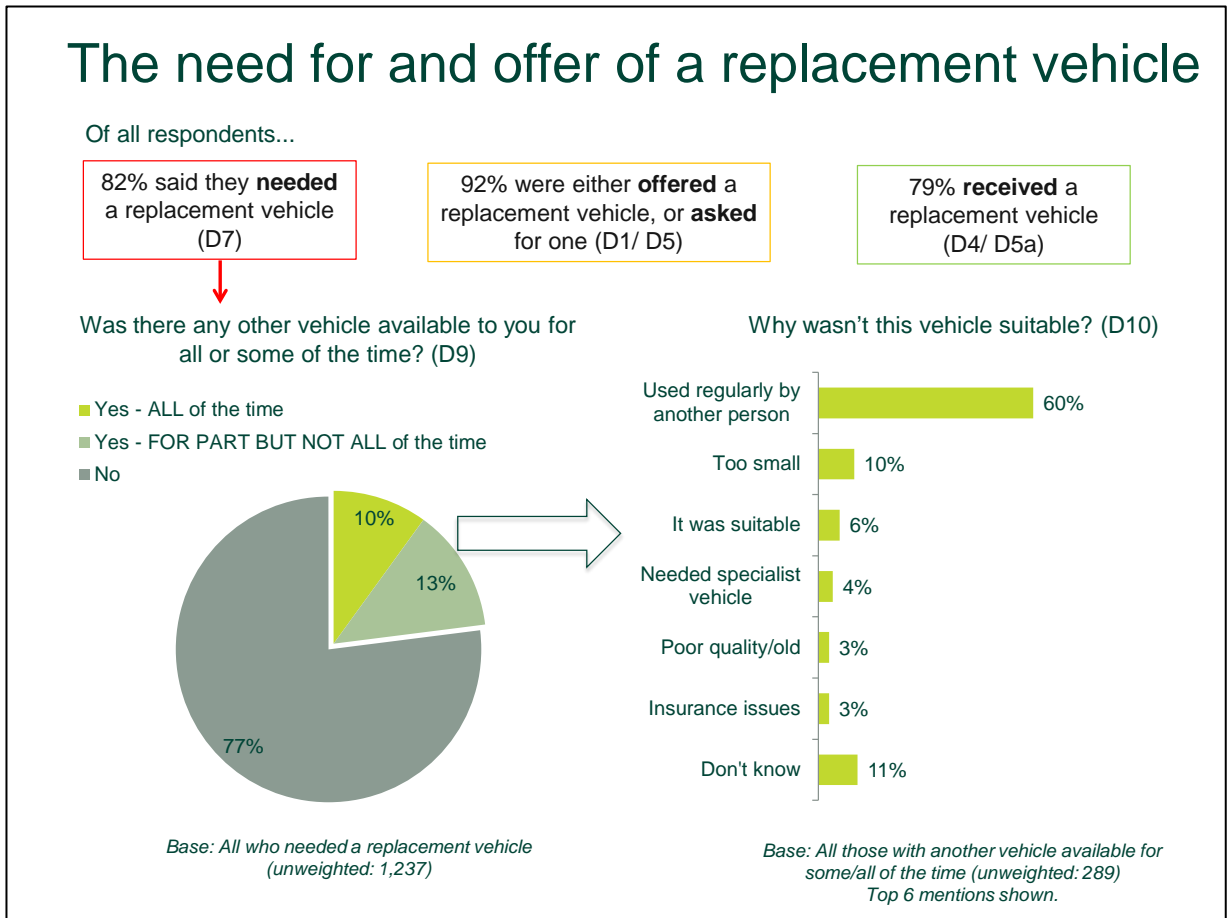
3.129 The Not-at-Fault claimant's vehicle was driven away from the scene of the accident in the majority of cases (82%). In 10% of cases the vehicle was towed away to a garage, and in 5% of cases the vehicle was towed away to a location other than a garage, e.g. the claimant's home or a salvage yard.

**Figure 3.67: Whether could use their vehicle before any repairs took place**

3.130 Two-thirds of respondents reported that they could use their vehicle before repairs took place (67%), with a further three per cent of cases reported that they could use their vehicle, but had been instructed not to do so by the insurer or claims Management Company. A quarter of respondents (25%) reported that they could not use their vehicle before repairs took place. In five per cent of cases this situation did not apply as no repairs took place.



Figure 3.68: The need for a replacement vehicle

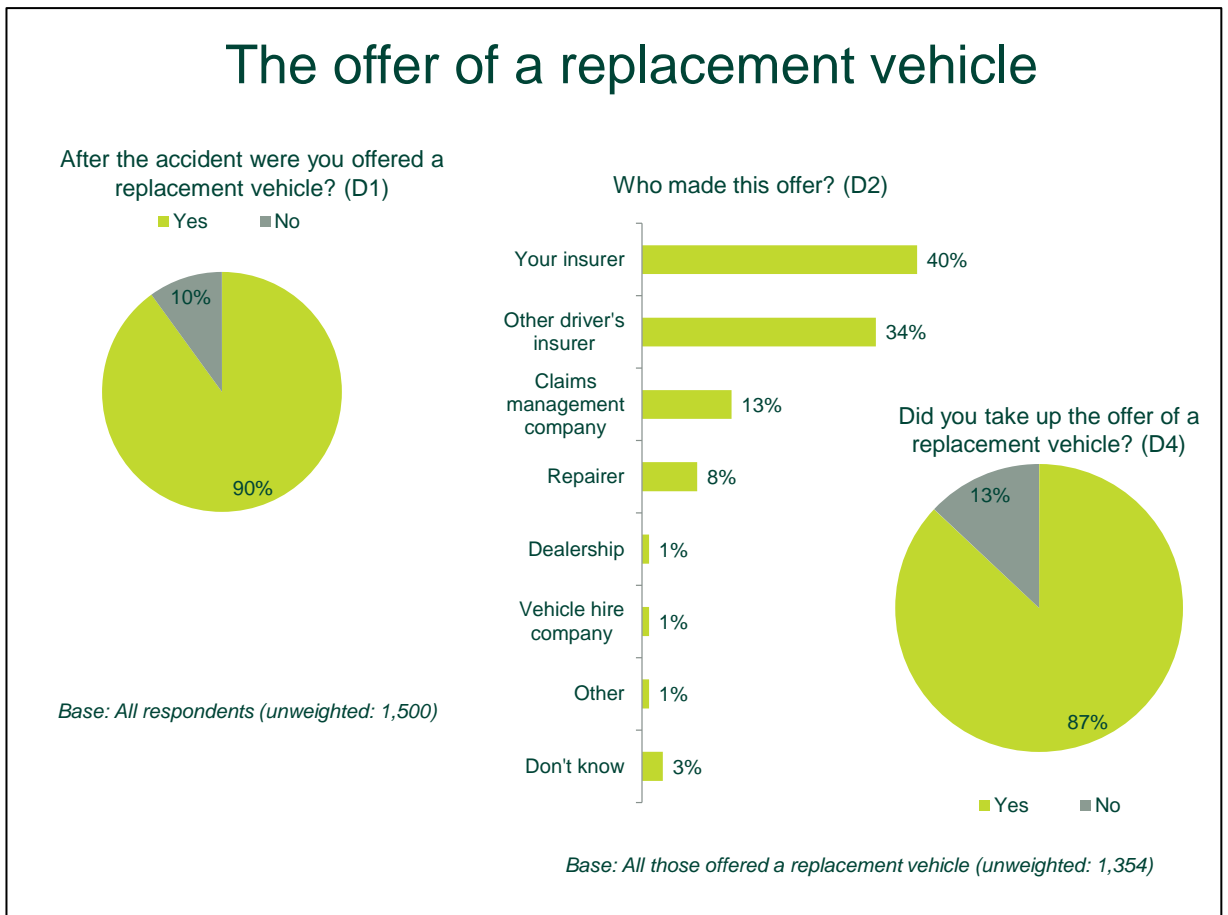


3.131 Nearly all respondents were either offered a replacement vehicle or asked for one (92%). Seventy-nine per cent received a replacement vehicle.

3.132 Overall 82% of respondents said they needed a replacement vehicle. Over three-quarters of those who needed a replacement vehicle said that no other vehicle was available to them (77%). Thirteen per cent said they had the use of another vehicle for part but not all of the time, while 10% did have the use of another vehicle all the time.

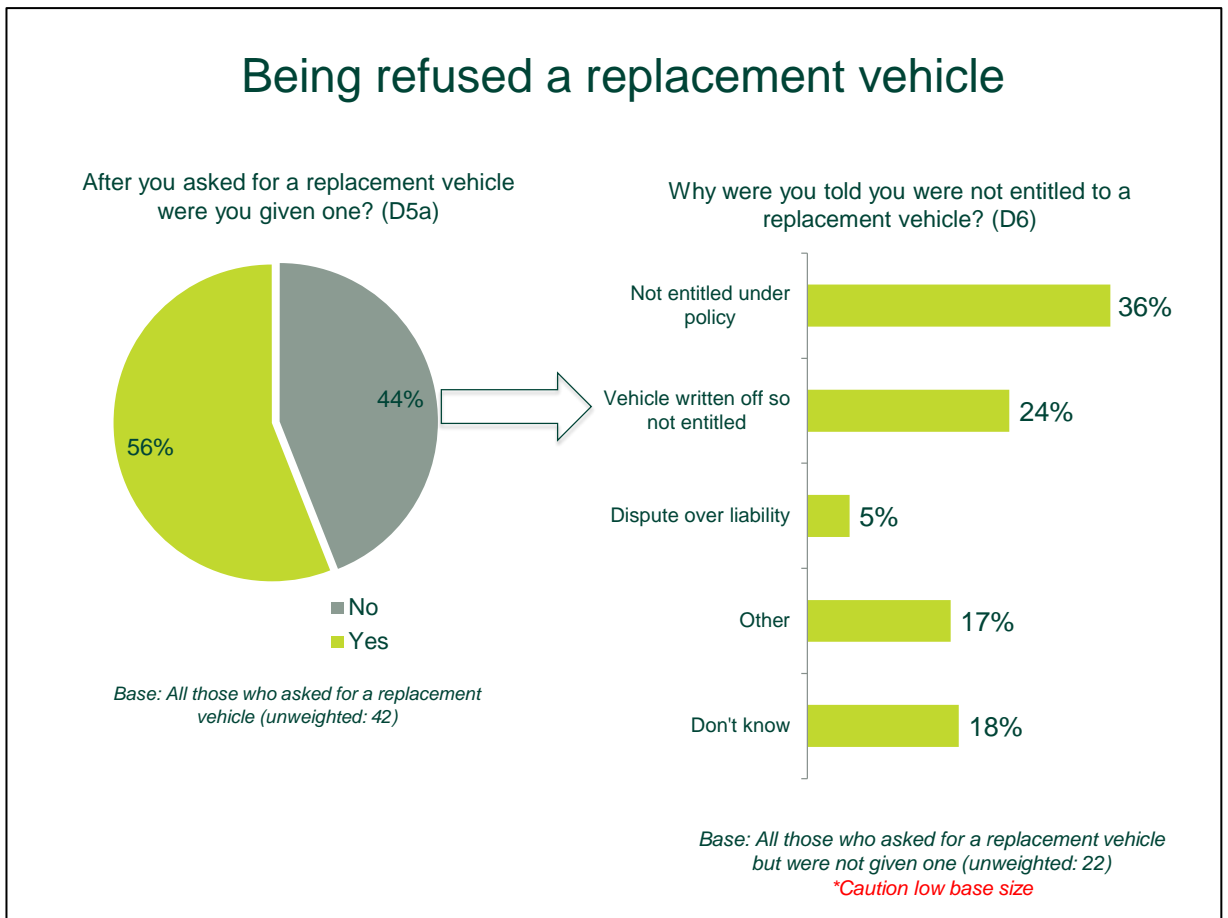
3.133 Those who said that another vehicle was available to them, at least for part of the time, were asked why this vehicle was not suitable for them. The main reason was that it was used regularly by another person (60%). Ten per cent said it was too small and 6% said that the other vehicle available was, in fact, suitable for their needs.

Figure 3.69: The offer of a replacement vehicle



3.134 Nine in ten respondents were offered a replacement vehicle after the accident (90%). In most cases, either the respondent's own insurer (40%) or the other driver's insurer (34%) made the offer. Most respondents took up the offer of a replacement vehicle (87%).

Figure 3.70: Being refused a replacement vehicle

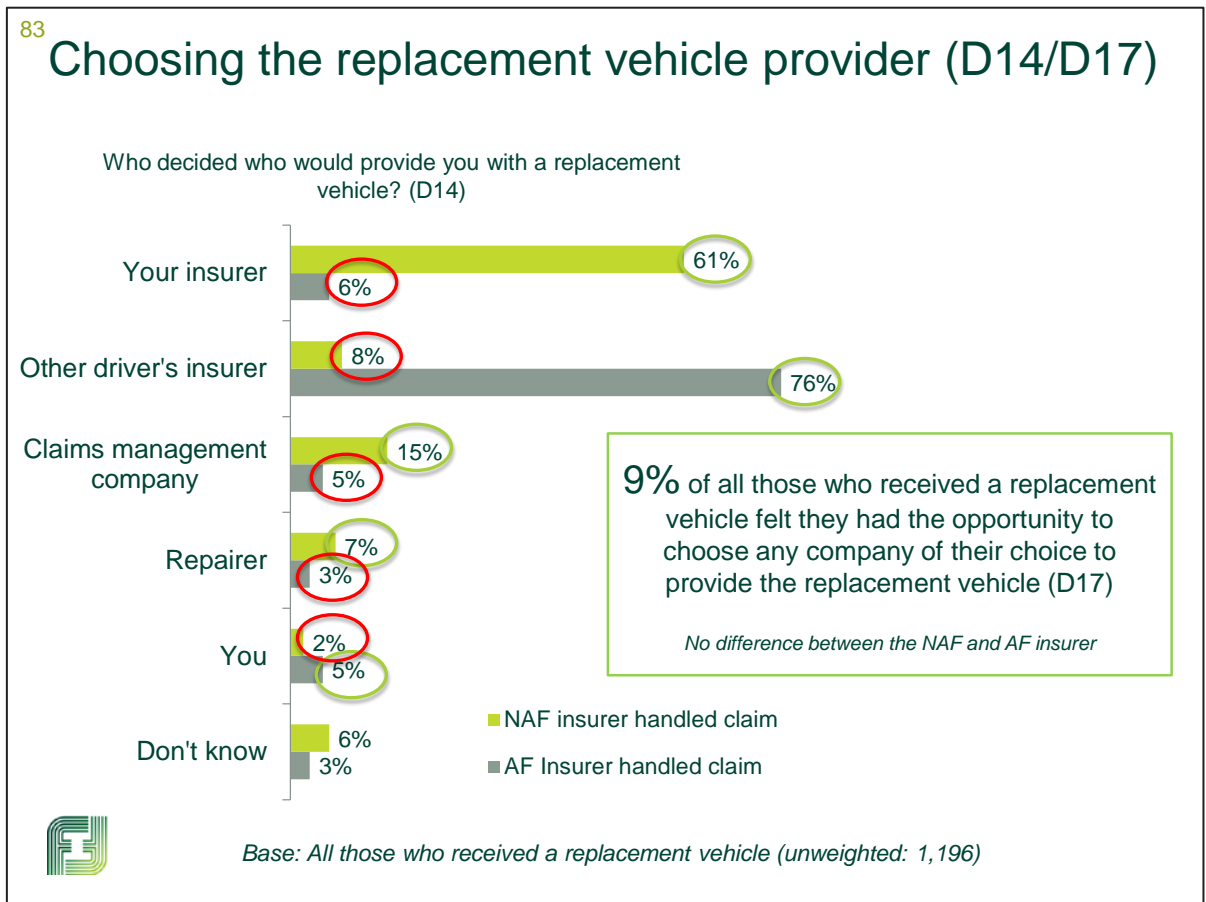


3.135 Those who were not offered a replacement vehicle were asked if they had asked for one. Just over half of those who asked for a replacement vehicle were given one (56%)<sup>2</sup>. The main reasons for not being given a replacement vehicle after requesting one were that the respondent was not entitled to one under the policy (36%) or that the vehicle was written off so they were not entitled to one (24%).<sup>3</sup>

<sup>2</sup> Caution: low base size

<sup>3</sup> Caution: low base size.

Figure 3.71: Choosing the replacement vehicle provider

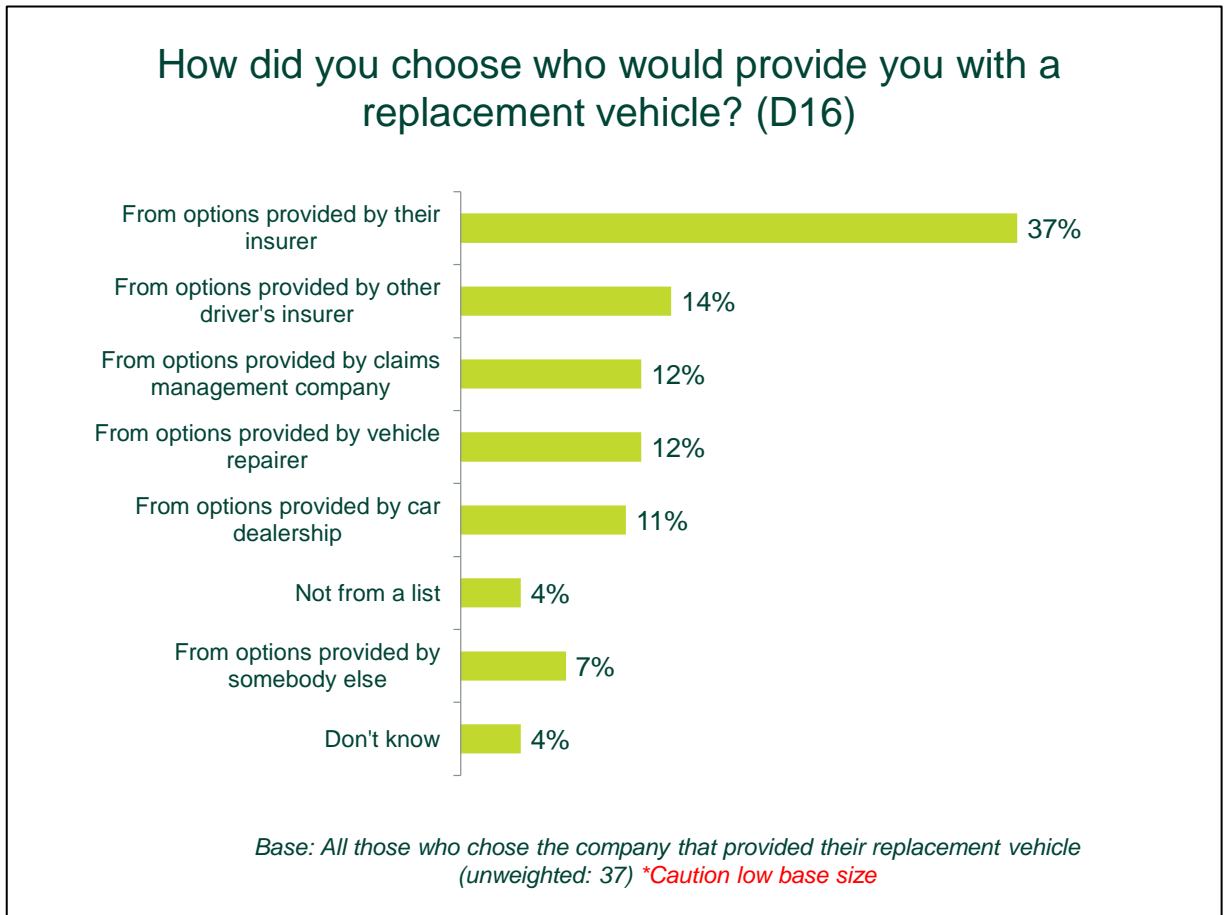


3.136 Respondents who received a replacement vehicle were asked who decided who would provide the replacement vehicle. Responses varied considerably according to whether the Not-at-Fault or the At-Fault insurer handled the claim, with the insurer handling the claim being most likely to choose the replacement vehicle provider.

3.137 Where the At-Fault insurer handled the claim, they were also most likely to choose the replacement vehicle provider (76%) and in only a few of these cases (6%) did the Not-at-Fault insurer choose who would provide the vehicle. Where the Not-at-Fault insurer handled the claim, the reverse was true: in 61% of these cases, the respondent's insurer chose who would provide the vehicle, while in only 8% of cases was the vehicle chosen by the other driver's insurer. However, other parties were also more likely to get involved in choosing the vehicle provider when the Not-at-Fault insurer handled the claim, for example, 15% said a claims management company chose (compared with 5% for claims handled by the At-Fault insurer) and seven per cent said a repairer chose (compared with 3% for claims handled by the At-Fault insurer).

3.138 Only 9% of those that received a replacement vehicle felt they had the opportunity to choose any company to provide the replacement vehicle. There were no significant differences by whether the claim was managed by the At-Fault or Not-at-Fault insurer.

Figure 3.72: How respondents chose who would provide the replacement vehicle.

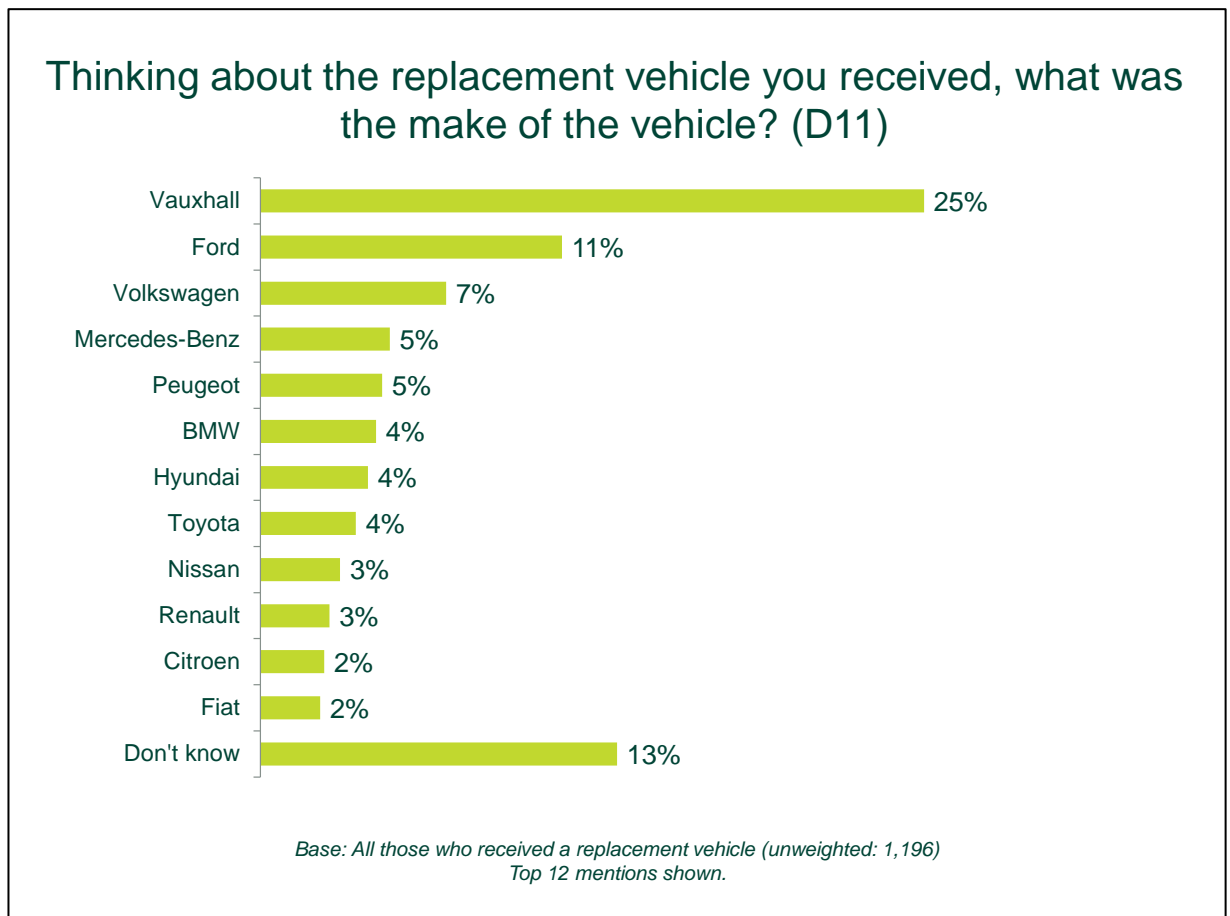


3.139 Those respondents who chose the replacement vehicle provider themselves<sup>4</sup> were asked how they did this. The most common situation was that they chose from options provided by their insurer (37%). Other scenarios included being given options by the other driver's insurer (14%), the claims management company or the vehicle repairer (both 12%).

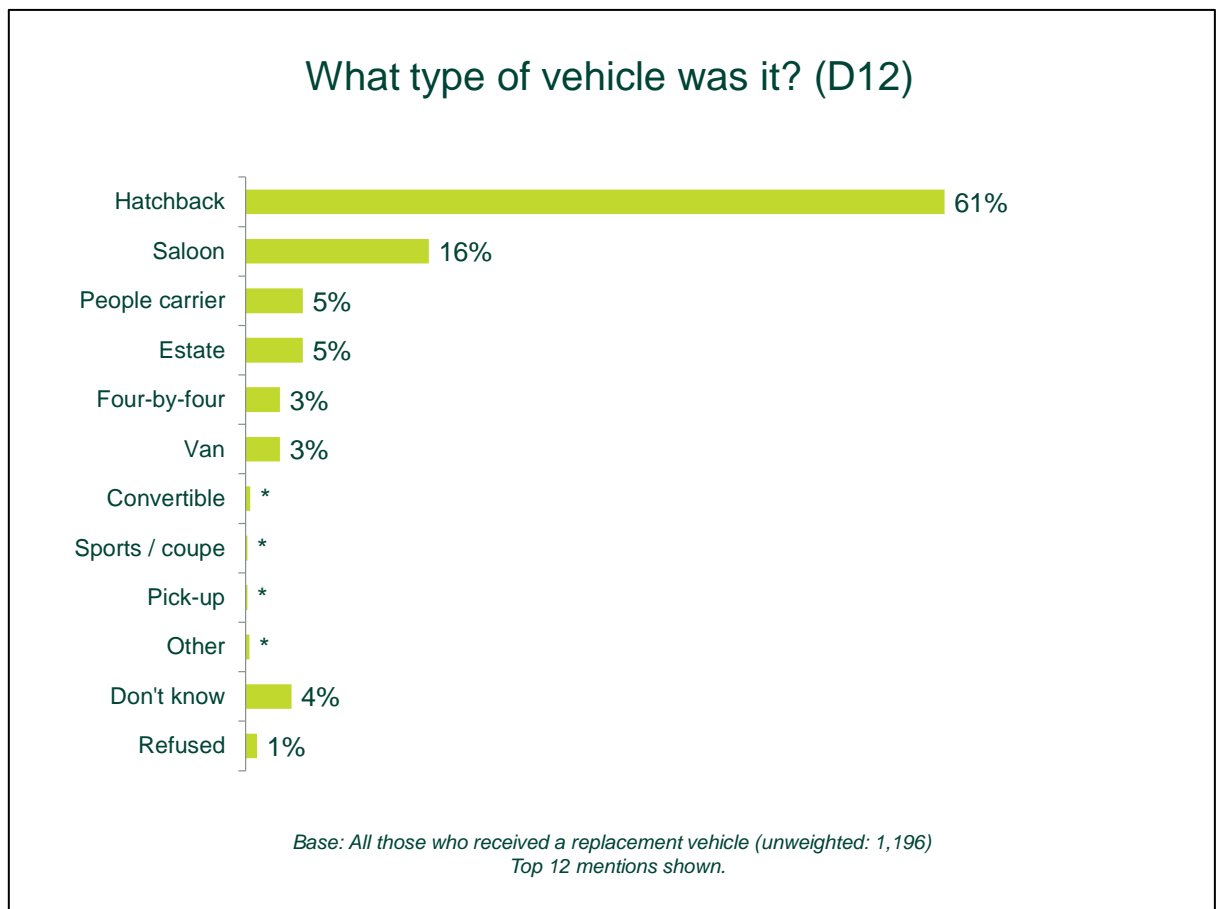
<sup>4</sup> Caution: low base size



Figure 3.73: Make of replacement vehicle

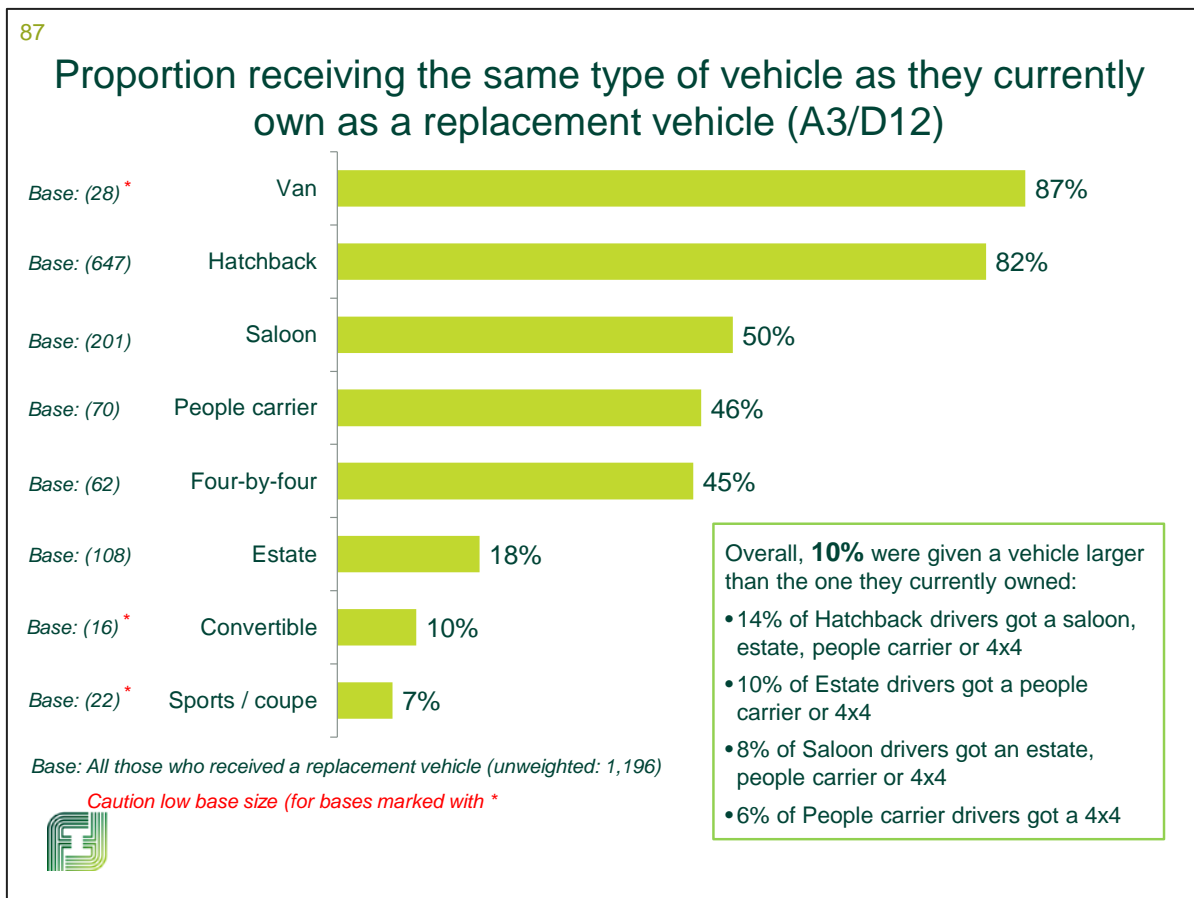


3.140 Those who received a replacement vehicle were asked what the make of the vehicle was. Vauxhall (25%), Ford (11%) and Volkswagen (7%) were the most common makes of replacement vehicle provided. A relatively high proportion did not know the make of the replacement vehicle (13%).

**Figure 3.74: Type of replacement vehicle**

3.141 Typically the replacement vehicles provided were Hatchbacks (61%), with Saloons (16%) the next most common and People Carriers and Estates (both 5%) joint third.

**Figure 3.75: Whether the replacement vehicle was the same type as respondent’s own vehicle**



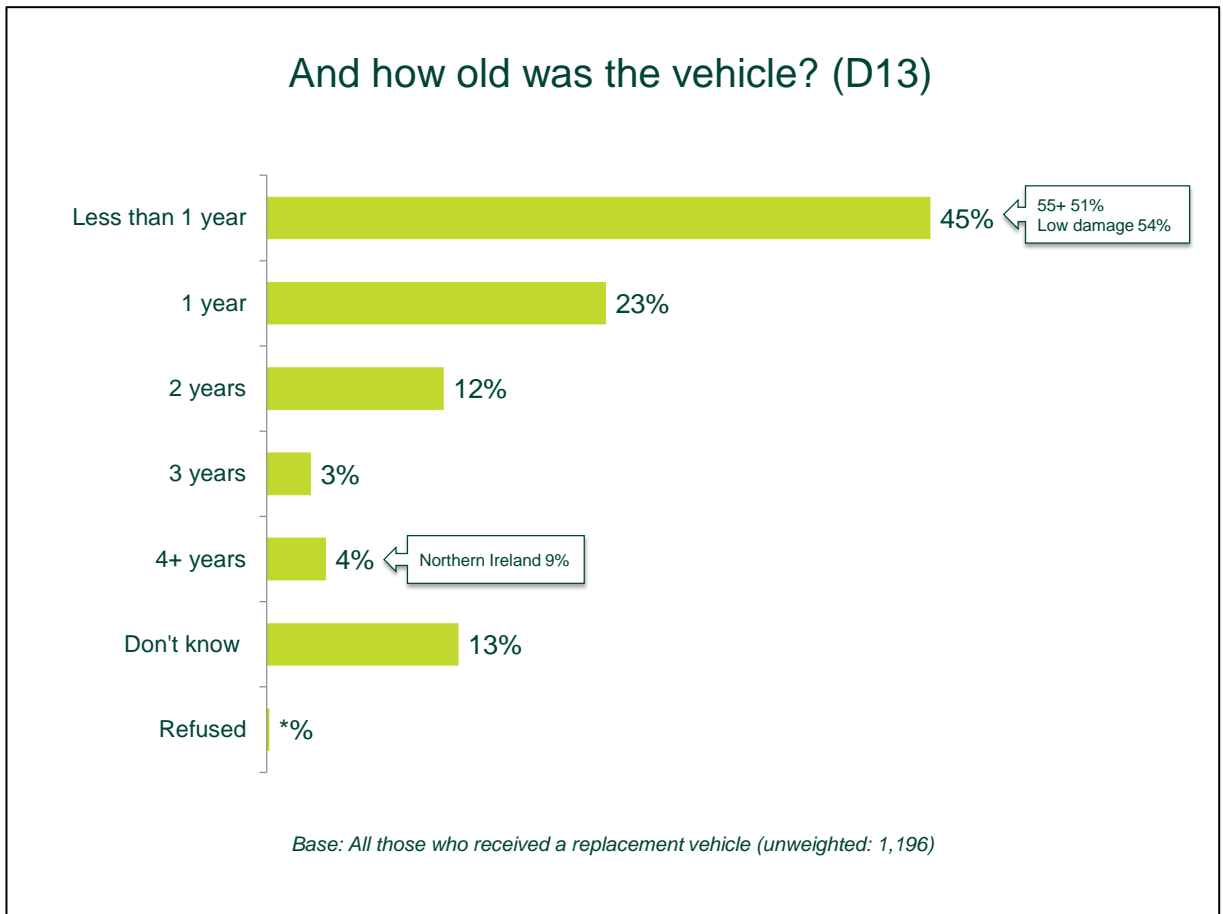
3.142 Figure 3.75 shows how frequently the owners of each vehicle type were provided with a replacement vehicle of the same type<sup>5</sup>. For instance of those that owned a hatchback that was sent for repairs and were provided a replacement vehicle, 82% were provided with a replacement vehicle that was a hatchback.

3.143 Results do suggest owners of some types of vehicle were less likely to be provided with a replacement vehicle of the same type; half of saloon (50%) owners given a replacement vehicle were provided with a saloon, 46% of people carrier owners were provided with a people carrier and 18% of estate owners were provided with an estate. However due to the low base sizes for some of the types of vehicle owners given replacement vehicles (those owning vans, four-by-fours, convertibles and sports cars /coupes who were given a replacement vehicle) results should be treated with caution.

<sup>5</sup> Caution: Some bases sizes are low



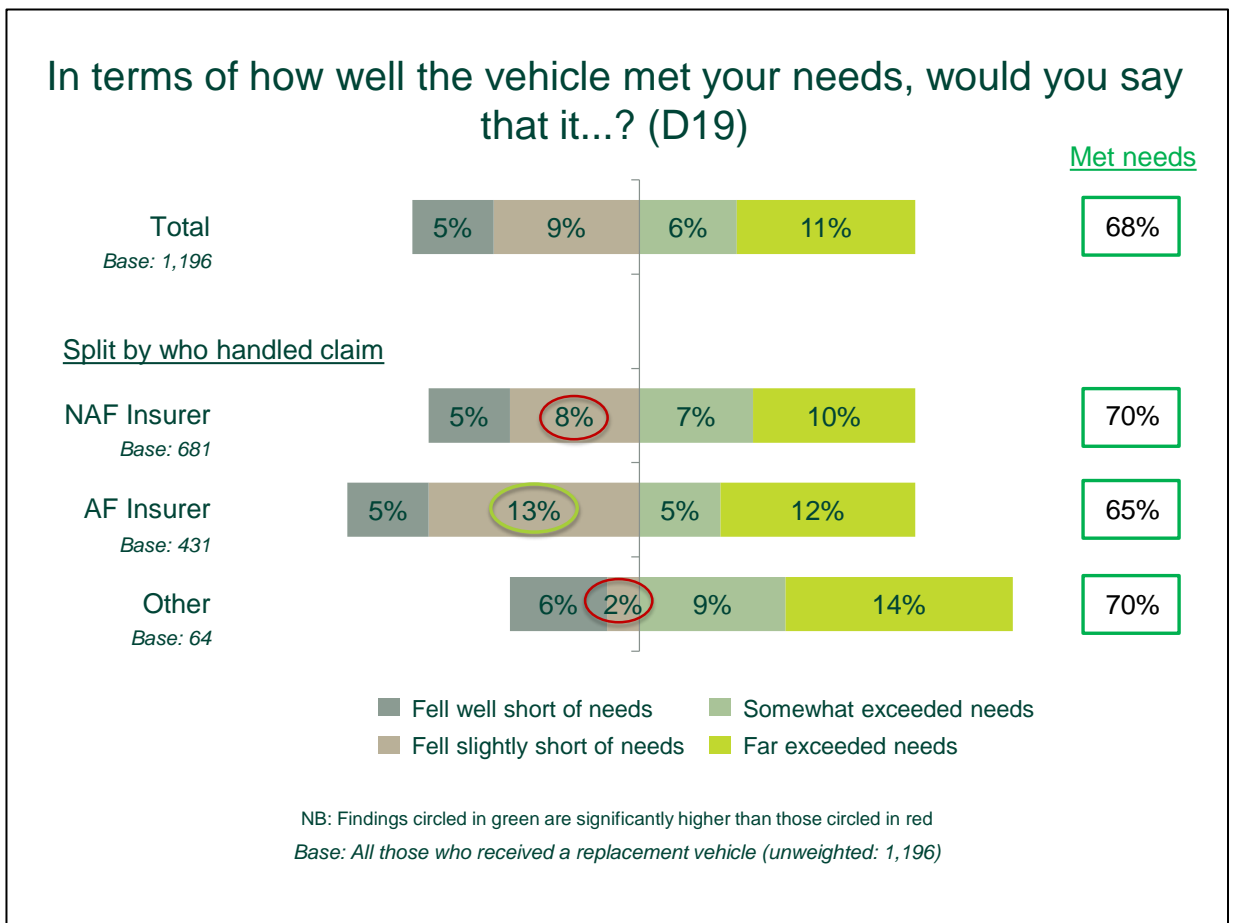
Figure 3.76: Age of replacement vehicle



3.144 Replacement vehicles tended to be fairly new; around two thirds (68%) received a replacement vehicle which was a year old or less. Those in Northern Ireland were more likely than those in England and Wales to have had a replacement vehicle more than four years old (9% vs. 4% respectively).



Figure 3.77: How well the vehicle met needs

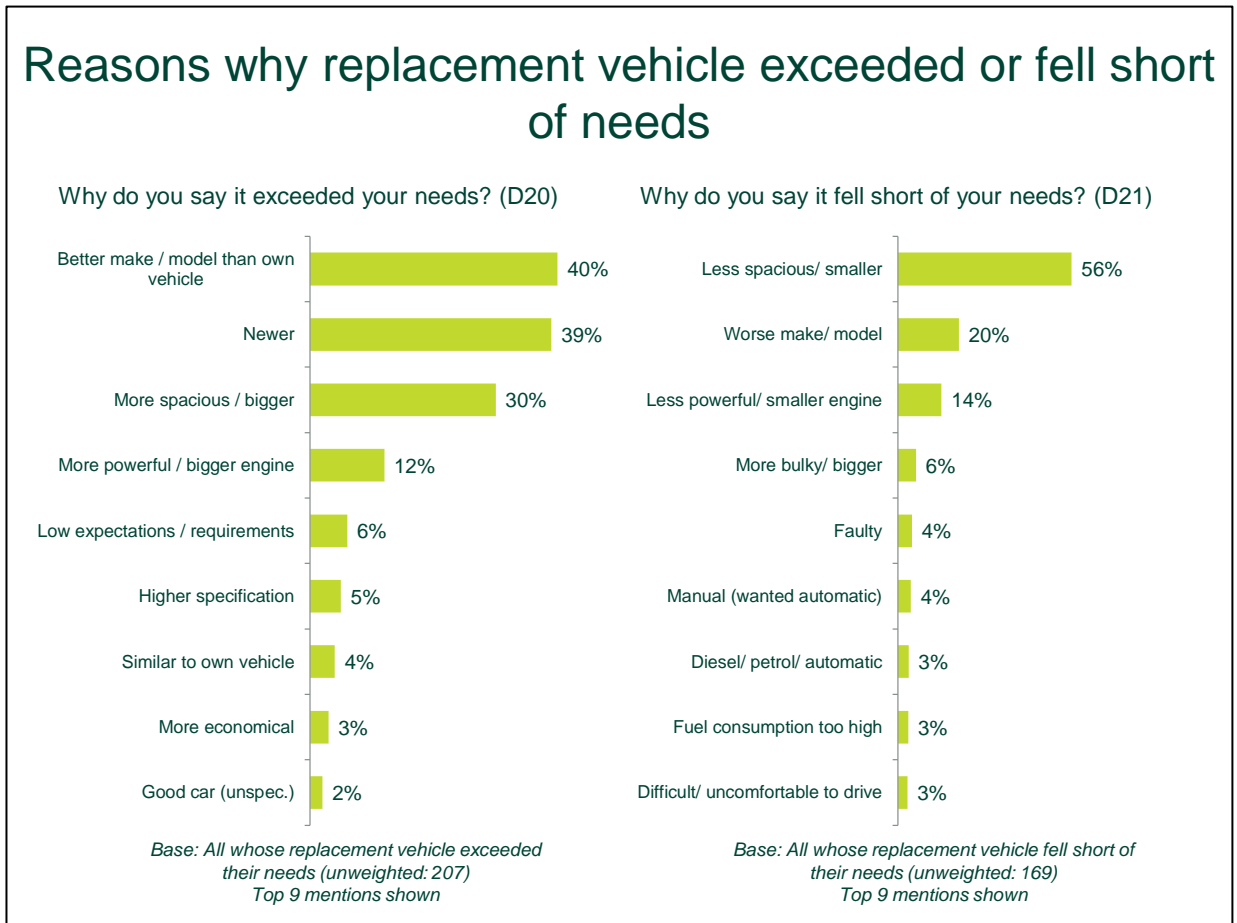


3.145 Eighty-five per cent of respondents reported that the replacement vehicle they were provided with met (68%) or exceeded their needs (17%). Fourteen per cent of respondents reported that it fell short of their needs.

3.146 Respondents whose claim was handled by the At-Fault insurer were more likely to express dissatisfaction: 13% reported that the vehicle fell slightly short of their needs, compared with eight per cent for those whose claims were handled by the Not-at-Fault insurer and two per cent of those whose claim was handled by another type of claims organisation.



Figure 3.78: Reasons why replacement vehicle exceeded or fell short of needs

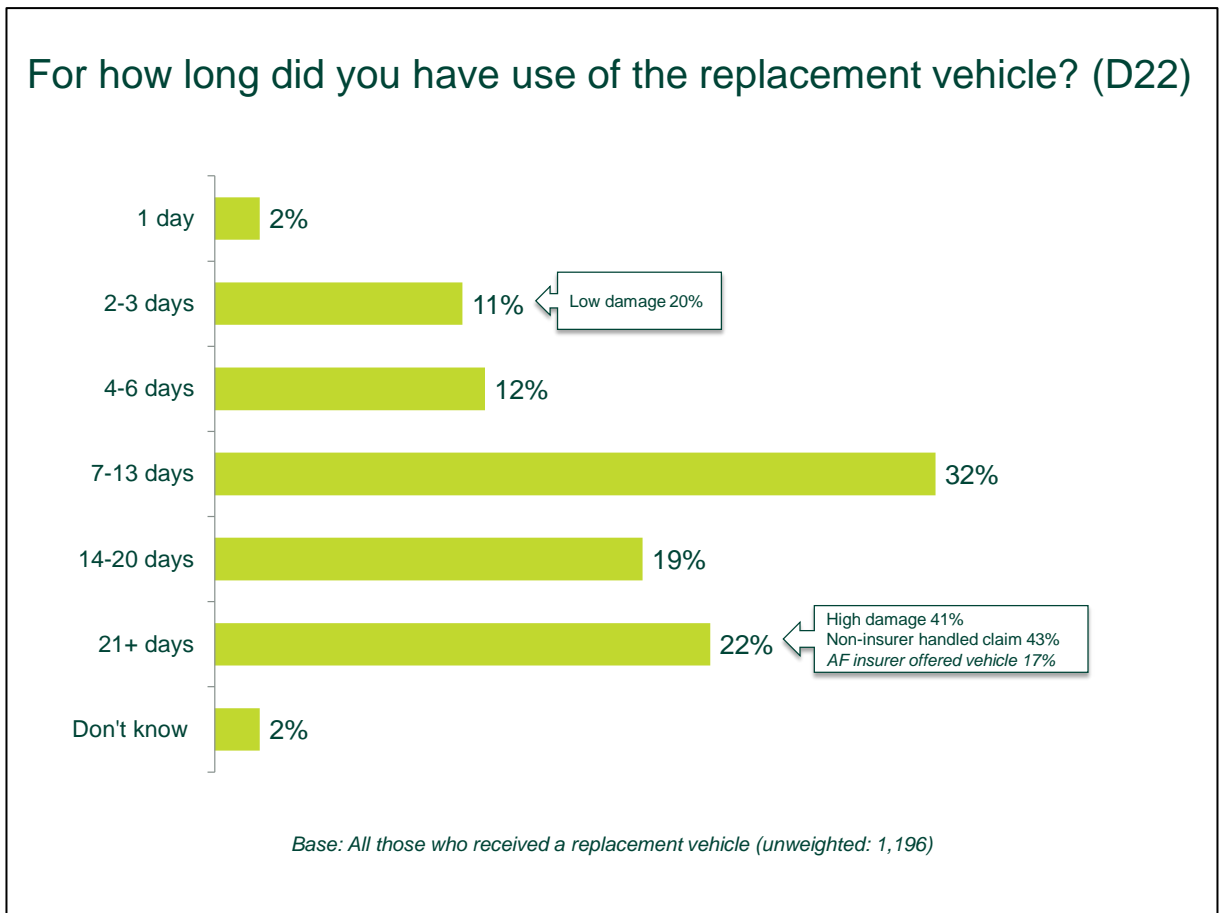


3.147 The main reasons why respondents felt their replacement vehicle exceeded their needs were that it was a better make/model than their own vehicle (40%), it was newer (39%), it was more spacious/bigger (30%) or it had a more powerful / bigger engine (12%).

3.148 Similar factors underlay the reasons respondents gave for their view that their replacement vehicle fell short of their needs. Fifty-six per cent of these respondents said the vehicle was less spacious or smaller than their own vehicle, 20% said it was a worse make/model and 14% said it had a less powerful or smaller engine. The age of the replacement car did not feature as a reason for dissatisfaction, reflecting the fact that in most cases replacement cars were relatively new.



**Figure 3.79: Length of time respondent had use of replacement vehicle**



3.149 Nearly three-quarters of respondents who received a replacement vehicle had the use of it for seven days or more (73%). Over a fifth (22%) had the use of the replacement vehicle for three weeks or more, rising to 41% of respondents with a high level of damage to their vehicle compared to 8% with a low level of damage.

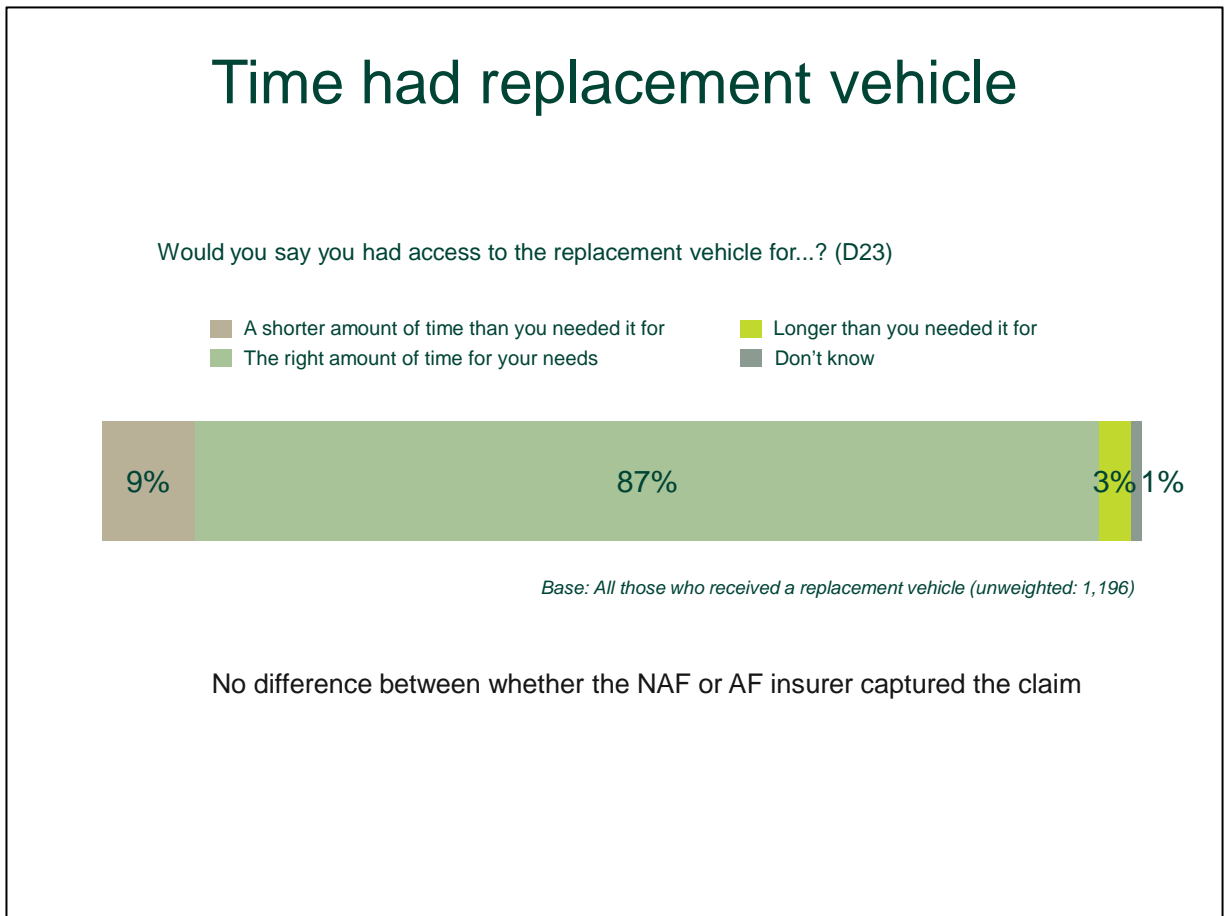
3.150 Those where a non-insurer handled the claim were more likely to had use of the replacement vehicle for three weeks or more (43%) than either those whose claim was handled by the Not-at-Fault insurer (23%) or the At-Fault insurer (17%).

3.151 Those respondents whose replacement vehicle was offered by the At-Fault insurer were less likely to have the use of it for three weeks or more (17%) than where it was offered by the Not-at-Fault insurer (25%).

3.152 It was fairly uncommon for replacement vehicles to be provided for only a few days: only two per cent had one for one day and 11% had one for two to three days, although it was higher among those with a low level of damage to their vehicle, reflecting the fact that it would have been quicker to repair their vehicle (20%).



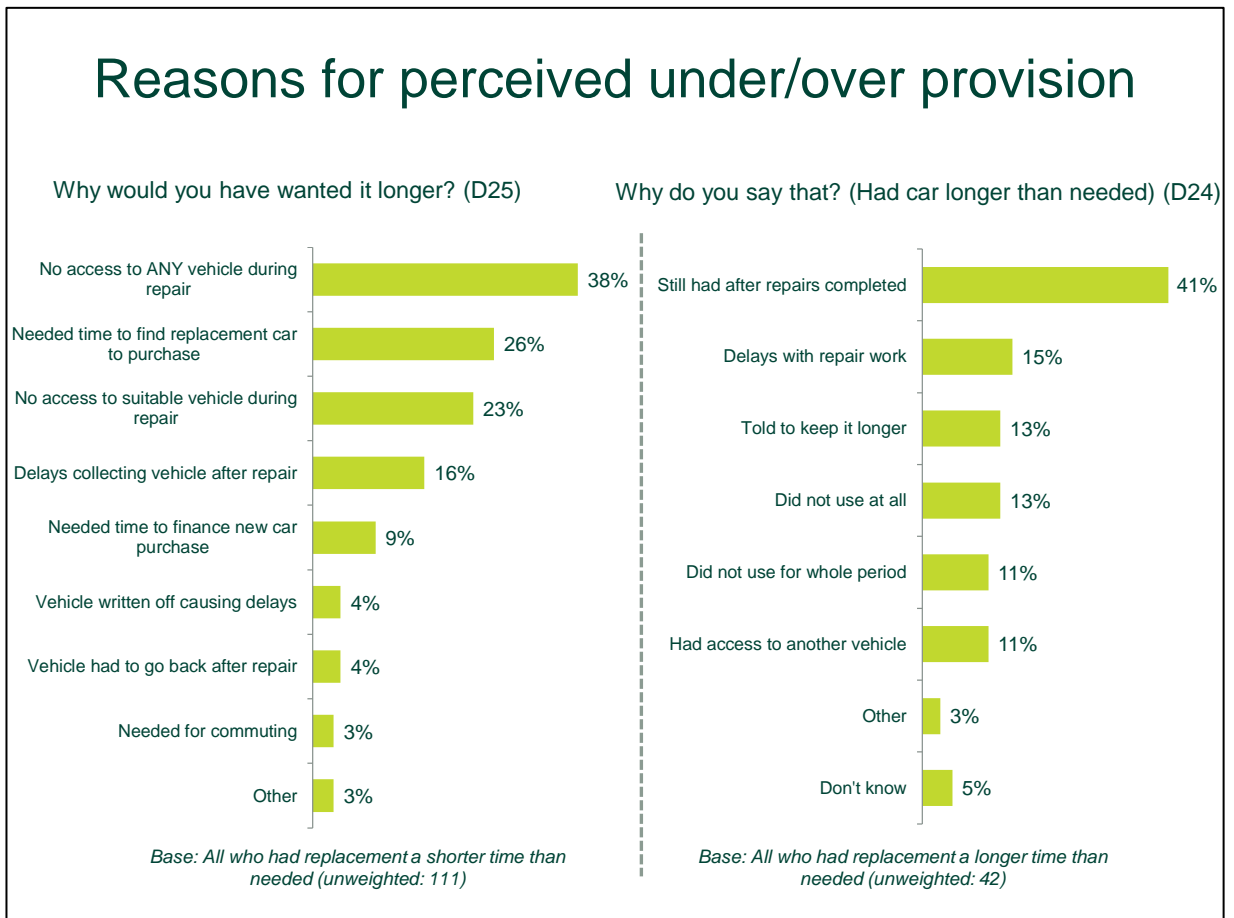
Figure 3.80: Whether amount of time had replacement vehicle met their needs



3.153 The majority of respondents felt they had access to the replacement vehicle for the right amount of time for their needs (87%). Only three per cent felt they had access for longer than they needed, while nine per cent felt they did not have the replacement vehicle for long enough.



Figure 3.81: Reasons for perceived under/over provision of replacement vehicle



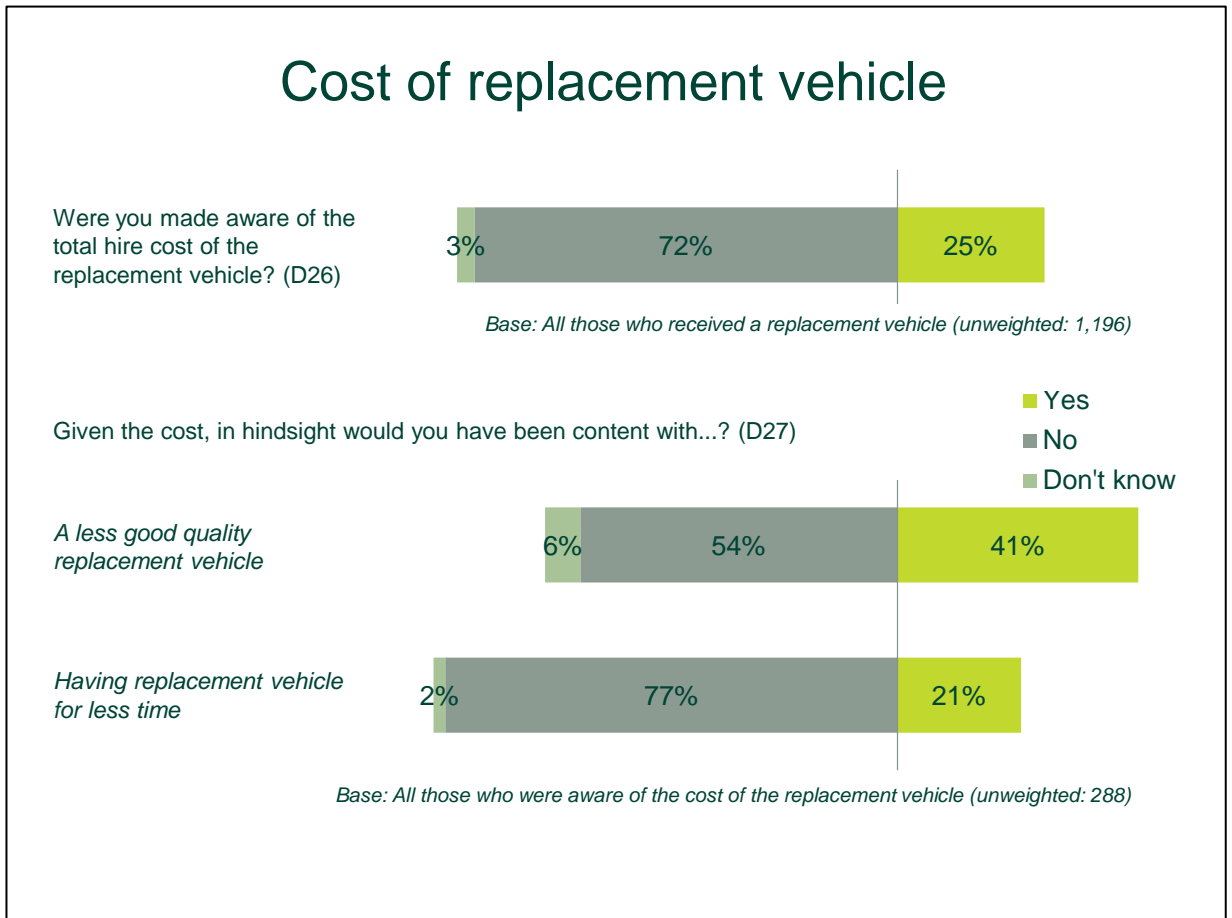
3.154 The main reason those who felt they had a replacement vehicle for longer than they needed gave was that they still had it after the repairs were completed (41%)<sup>6</sup>. Fifteen per cent of respondents indicated there were delays to the repair work (suggesting that it could have been returned sooner if the repairs had been done more quickly) and 13% were told to keep it longer.

3.155 The key reasons given for needing a replacement vehicle for longer were that the respondent had no access to any vehicle during the repair (38%), needing time to find a replacement car to purchase (26%) and not having access to a suitable vehicle during the repair (23%).

<sup>6</sup> Caution: low base size



Figure 3.82: Cost of replacement vehicle



3.156 A quarter (25%) of those that received a replacement vehicle were made aware of the total hire cost of the vehicle.

3.157 In hindsight, 41% of those aware of the total hire cost would have been content with a less good quality replacement vehicle and 21% would have been content with having the replacement vehicle for less time. This indicates that in most cases, knowledge of the cost of hire did not influence respondents' perception of their requirements, but they would be more willing to compromise on quality than length of hire.



### At fault drivers - Comparison of repairs and replacement vehicle experiences

3.158 There was also interest in understanding the experiences of 'At-Fault' drivers. This target population was considered to be of lower priority than NAF drivers for this survey work and therefore deemed not to require a separate survey. Instead interviews with 'At-Fault' drivers were achieved as part of the survey of consumer behaviour and attitudes. The objectives of interviewing this audience were to understand:

- The nature of the accident and needs of the claimant following the accident;
- Who managed the claim; and
- The goods and services received by the claimant as part of their claim and the extent to which they met the terms of the claimant's policy.

3.159 The customer survey lasted 20 minutes with the At-Fault claims section an additional module of questions of around 10 minutes duration. Due to the extra length of the interview it was necessary to check with potential eligible respondents whether or not they were prepared to participate in the extra interview. It was also necessary to establish whether they were At-Fault for the accident.

3.160 As a result of the screening only 28 claimants were eligible and willing to participate in the additional At-Fault interview. This breaks down as follows (question numbers from the Customer Survey are shown):

- At C5, a total of 89 respondents (i.e. 6% of all those interviewed) said they had personally made a private motor insurance claim that had been settled in the last 12 months;
- At D1, 64 of these respondents went through to the At-Fault screening questions;
- At D1a, 18 were At-Fault for the accident, 3 were partly At-Fault and 7 were fault not established.

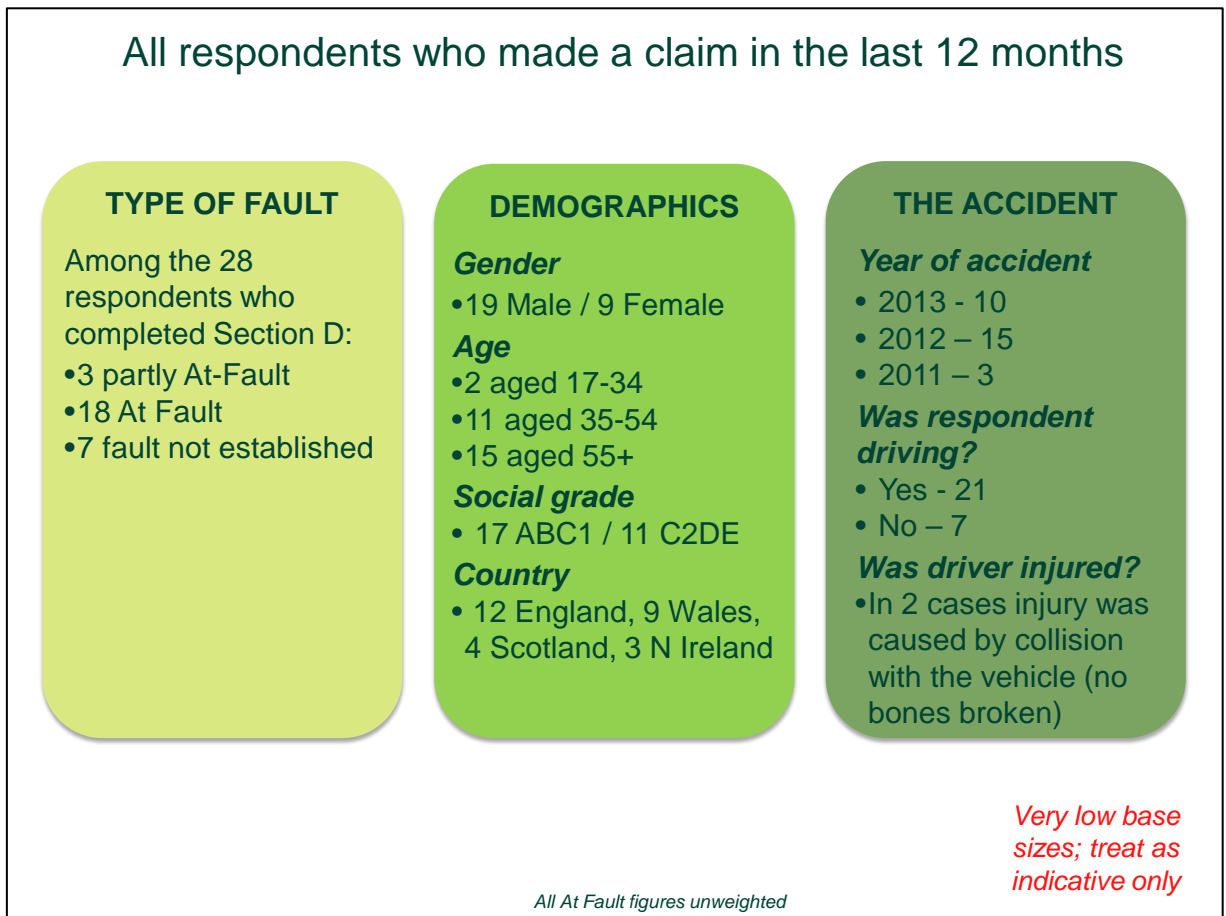
3.161 Due to this very low base size throughout this section the findings from the At-Fault claimants are shown as absolute numbers rather than percentages.

3.162 Caution is needed when interpreting this data and it should be viewed as indicative only.



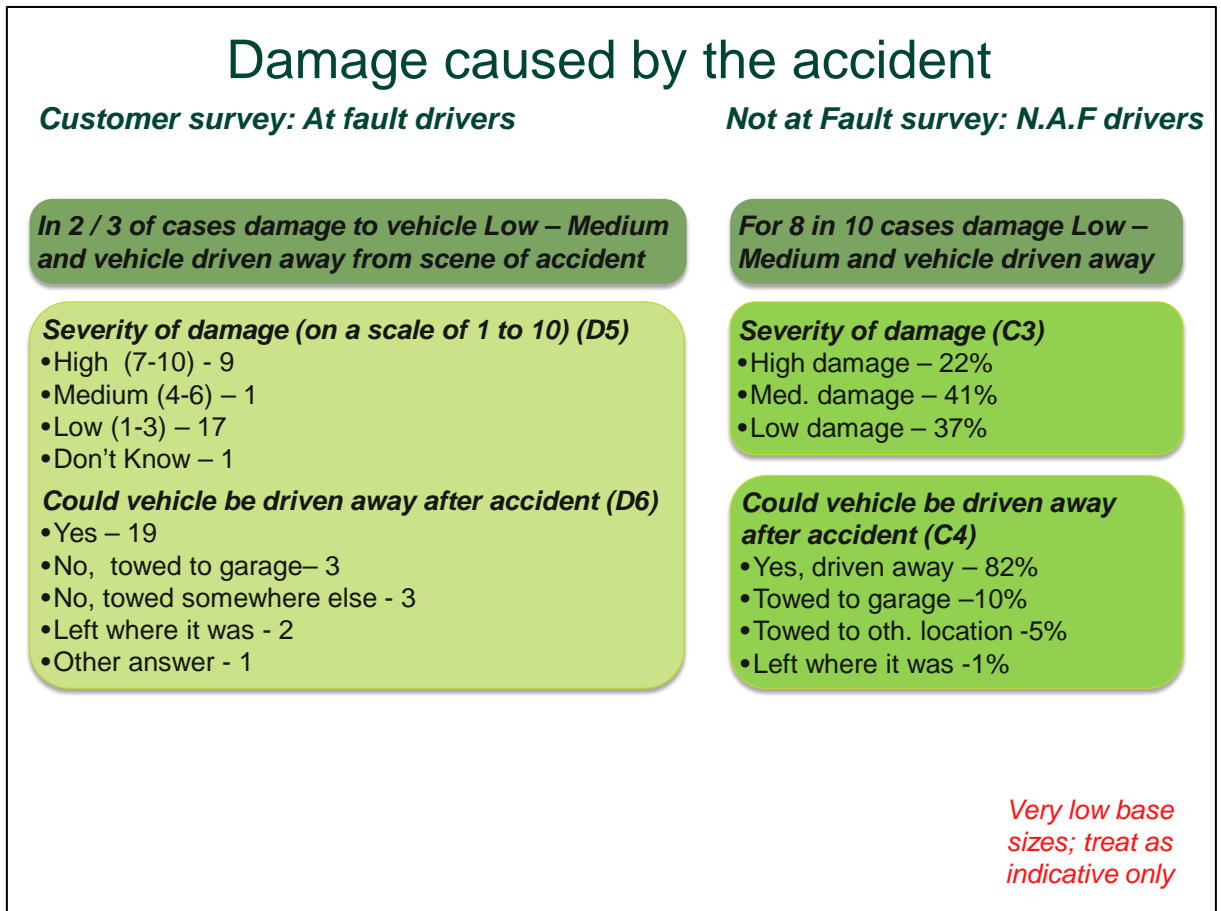


Figure 3.83: Profile of At-Fault claimants



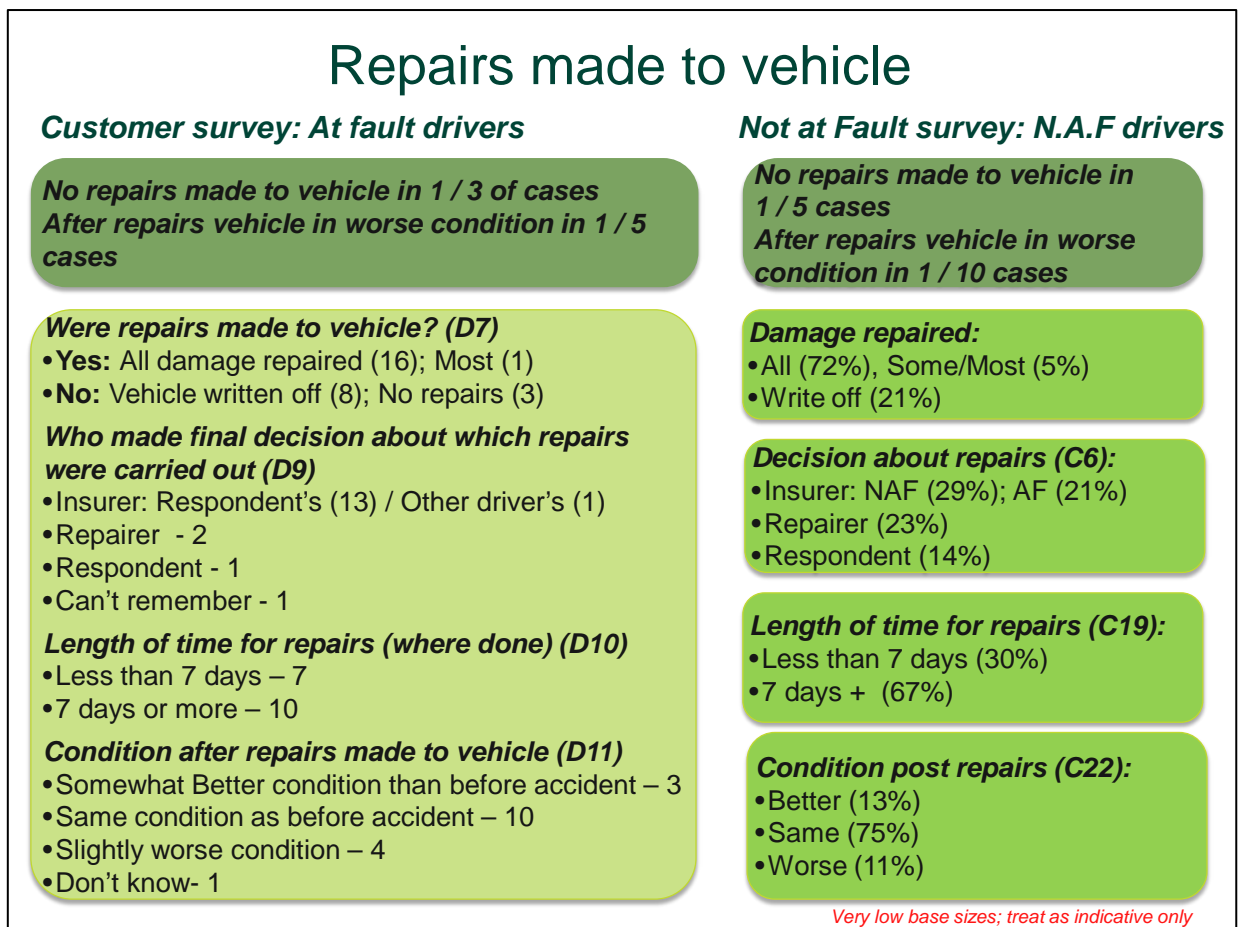
3.163 The At-Fault claimants are more likely to be men rather than women and aged 35+. In most cases identified the respondent was driving the vehicle at the time of the accident. In only 2 cases was the driver injured.

Figure 3.84: Comparison of damage caused by accident



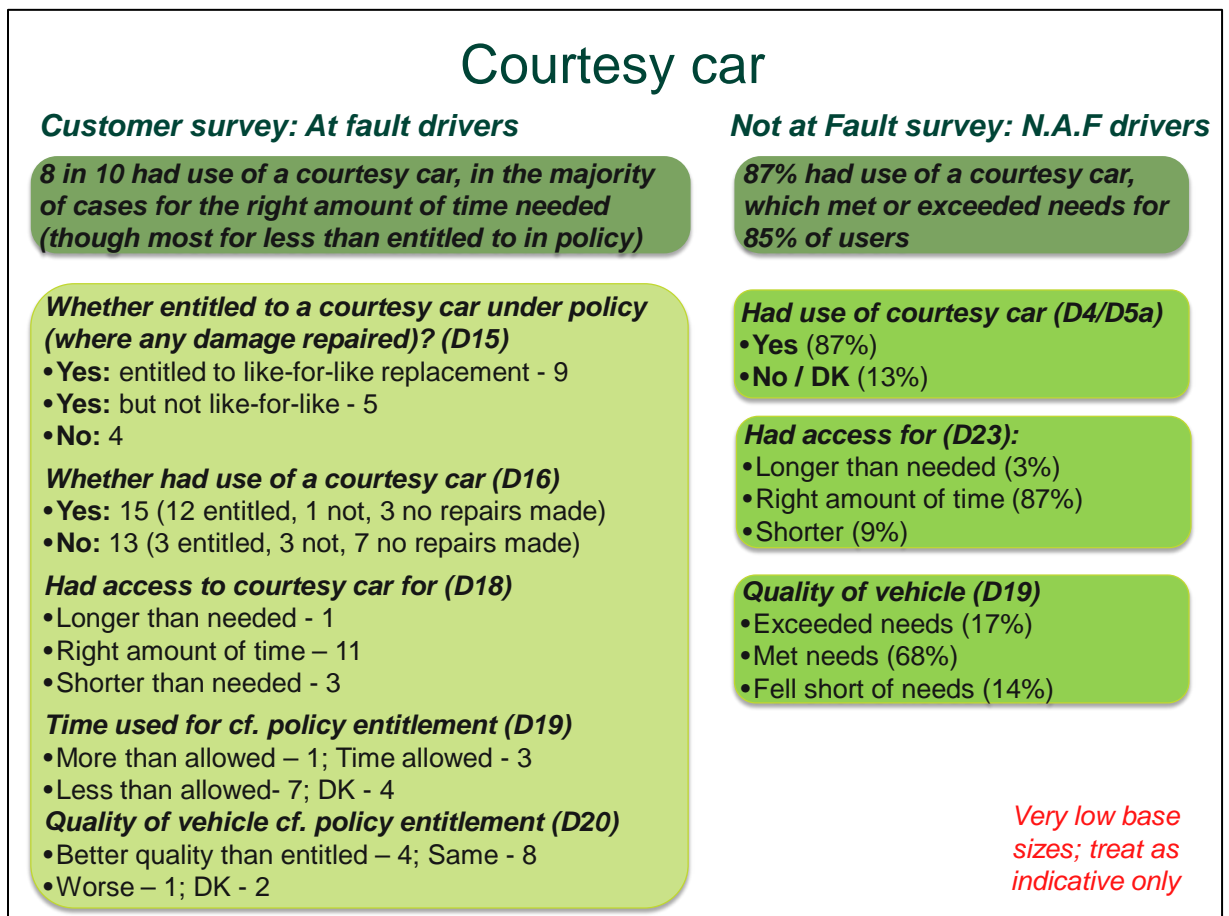
3.164 The level of damage caused by the accident was similar for both At-Fault and Not-at-Fault claimants. In most cases for both the damage was rated at low to medium and the vehicle was able to be driven away from the scene of the accident.

Figure 3.85: Comparison of repairs made



3.165 Whilst results do appear to give some indication that at fault drivers had a slightly worse experience of repairs than the Not-at-Fault claimants - in terms of greater likelihood of any repairs being made to the vehicle and less likelihood of saying the vehicle was in worse condition post repairs - base sizes are far too low to draw any firm conclusions.

Figure 3.86: Comparison of experiences with courtesy car



3.166 The experience of courtesy cars was broadly similar for both At-Fault and Not-at-Fault drivers in terms of: their levels of usage; whether they felt they had access to the courtesy car for the right amount of time; and the quality of the vehicle provided.

## Scotland and Northern Ireland

3.167 The Not-at-Fault survey highlighted a number of differences in experience, attitudes and behaviour amongst claimants in Scotland and Northern Ireland.

### Scotland

3.168 In terms of demographic profile claimants in Scotland were older (average 49.3 years) than the UK average age of 47.1 years.

3.169 Claimants in Scotland were more likely to be contacted by the At-Fault insurer following the accident (63%) compared to claimants across the UK (52%).

3.170 Looking at provision of repairs and replacement vehicles Scottish claimants were less likely to be involved in the choice of parts compared to claimants across the UK (8% vs. 14% respectively) and more likely to be offered a replacement vehicle following the accident than claimants across the UK (94% vs. 90% respectively).

3.171 Claimants in Scotland were less likely to have been called by organisations inviting a personal injury claim (38%) compared to 56% across the UK.

### Northern Ireland

3.172 In terms of demographic profile claimants in Northern Ireland were younger (average 43.8 years) than the UK average age of 47.1 years.

3.173 Looking at what happened immediately after the accident claimants in Northern Ireland were more likely than those across the rest of the UK to say the other driver had admitted fault whilst at the scene of the accident (85% NI vs. 79% UK) and also to say that the Police had come to the scene of the accident (27% NI vs. 15% UK).

#### Insurance context

3.174 There were also a number of differences relating to the insurance context of claimants from Northern Ireland and claimants across the rest of the UK.

3.175 Around a third (36%) of the Northern Ireland claimants were insured with Axa at the time of the accident. This means that they were more likely to have the same insurer as the At-Fault driver (29% NI vs. 6% UK).

3.176 They were more likely to have made no other motor insurance claims as a result of an accident in the last 5 years (77% NI vs. 65% UK).

3.177 They were more likely to say they were not made aware of any of their legal rights (64% NI vs. 54% UK).

3.178 Those in Northern Ireland were more likely to think they were entitled to a garage of their own choice for repairs (40% NI vs. 33% UK) and less likely to think they were entitled to their own insurer's choice of a garage for repairs (36% NI vs. 45% UK).



3.179 They were also less likely to say they didn't have the opportunity to choose any company to provide a replacement vehicle (68% NI vs. 79% UK).

#### Claims handling process

3.180 Those in Northern Ireland were more likely to have their claim handled by the At-Fault insurer (43% NI vs. 32% UK) and less likely to have claim handled by own insurer (25% NI vs. 42% UK).

3.181 They were less likely to have had first contact with their own insurer after the accident (50% NI vs. 68% UK) and more likely to have had first contact with the At-Fault insurer (17% NI vs. 11% UK).

#### Repairs

3.182 Northern Ireland claimants were more likely to have sustained a high level of damage to their car (32% NI vs. 22% UK overall) with the mean rating of damage (out of 10) being 5.3 vs. 4.7 UK.

3.183 They were more likely to have the decision as to who will carry out repairs made by the At-Fault insurer (39% NI vs. 25% UK) and less likely to have the decision made by their own insurer (19% NI vs. 39% UK);

3.184 They were more likely to say that their car was in worse condition after the repair (18% NI vs. 11% UK) and also that their car was worth less following the repair (33% NI vs. 14% UK).

3.185 They were less likely to have had all the damage repaired (63% NI vs. 72% UK) and also less likely to be satisfied with the repair service they received (82% NI vs. 89% UK).

#### Replacement vehicle

3.186 Those in Northern Ireland were more likely to have been offered a replacement vehicle by the At-Fault insurer (44% vs. 34% UK) or a repairer (18% NI vs. 8% UK) and less likely to be offered a replacement vehicle by their own insurer (23% NI vs. 40% UK).

3.187 They were also more likely to have had a repairer decide who would provide the replacement vehicle (17% NI vs. 5% UK) and less likely to have own insurer decide (24% vs. 39% UK).

#### Follow-ups

3.188 Those in Northern Ireland were less likely to be contacted by organisations inviting them to make a personal injury claim (29% NI vs. 56% UK).

3.189 Claimants from Northern Ireland were also less likely to have made a claim for the accident against their own insurance policy (13% NI vs. 31% UK).



## 4 The PMI Customer Survey

### Methodology

- 4.1 The following section provides a summary of the PMI Customer Survey methodology. Further detail is provided in the Technical Annex to this report.
- 4.2 To address the research objectives a total of 1,501 interviews were conducted over the telephone using Computer Assisted Telephone Interviewing (CATI). Interviews were conducted with current private motor insurance (PMI) policyholders across the UK. Interviews for this survey were conducted from 26 March to 23 April 2013 and lasted 20 minutes on average.

#### Target audience and sample source

- 4.3 The target population for this research was all holders of private motor insurance in the UK. The survey employed a random probability sampling method, primarily using a Random Digit Dialling (RDD) approach. This is a technique whereby random landline phone numbers are computer generated according to Standard Trunk Dialling (STD) area codes within given area confines.
- 4.4 A limitation of the RDD approach is that it tends not to represent young adults, and particularly young male adults, adequately, particularly given the growing preference for using mobile phones rather than landlines. To mitigate this risk we 'topped up' the RDD sample with records drawn from a database of mobile phone contract holders, to achieve coverage of mobile-only households (MoH).
- 4.5 In total a sample of c.50,000 telephone numbers (c. 44,000 RDD and 6,000 MoH) was drawn stratified by country. Interviewing quotas were set by country to ensure sufficient base sizes for robust sub-group analysis.
- 4.6 The overall response rate for the survey was 5%, which gives rise to concern about the potential for non-response bias in the results. The issues of non-response bias and the representativeness of the findings are explored further in the Technical Annex to this report.

#### Questionnaire development

- 4.7 A survey questionnaire was developed in collaboration with the Competition Commission. As part of the questionnaire development a cognitive interviewing stage was undertaken in order to understand whether questions clearly conveyed what they were intended to, whether the pre-codes included were sufficient and appropriate, and whether the questionnaire was sufficiently engaging, to avoid deterioration in quality of answers given. The cognitive interview phase for this survey consisted of 10 telephone depth interviews with current motor insurance policyholders across a range of ages and gender.

#### Inclusion of At-Fault data within the Not-at-Fault Survey chapter

- 4.8 Please note that whilst At-Fault claimants were identified in the Customer Survey the analysis of their experiences of repairs and replacement vehicles has been reported in the Not-at-Fault Survey chapter (pp 96-100) where it provides additional context.

#### Weighting and analysis

- 4.9 Motor insurance policyholders in Scotland, Wales and Northern Ireland were deliberately over-sampled, with quotas set for each country, to ensure sufficient base sizes for robust and reliable



analysis at country level. At the analysis stage data were weighted by car ownership across the four countries to correct for this over-sampling.

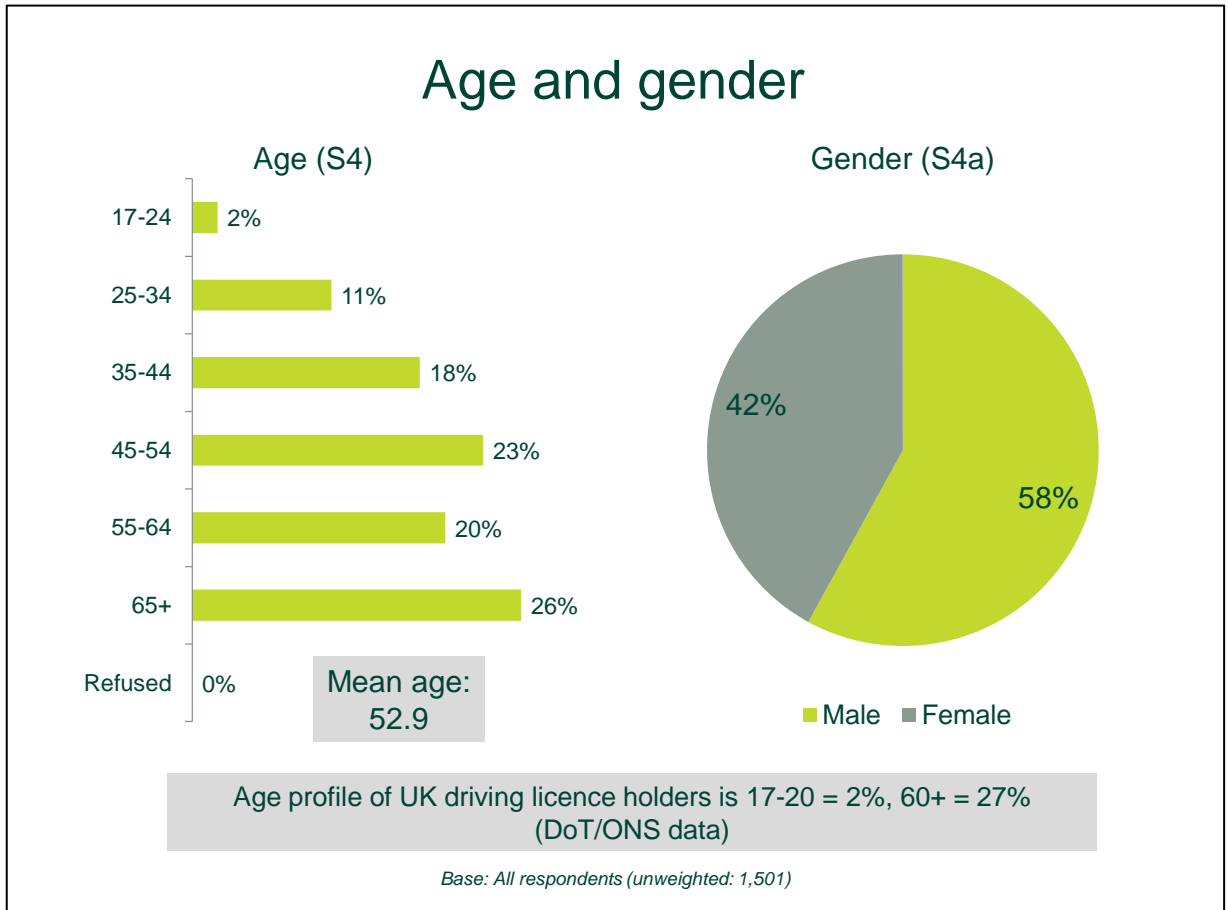




## Policyholders

4.10 This section provides some contextual information regarding the PMI policyholders, e.g. demographics, the type of vehicle insured and a measure of how risk averse policyholders are in relation to private motor insurance.

**Figure 4.1: Age and gender**



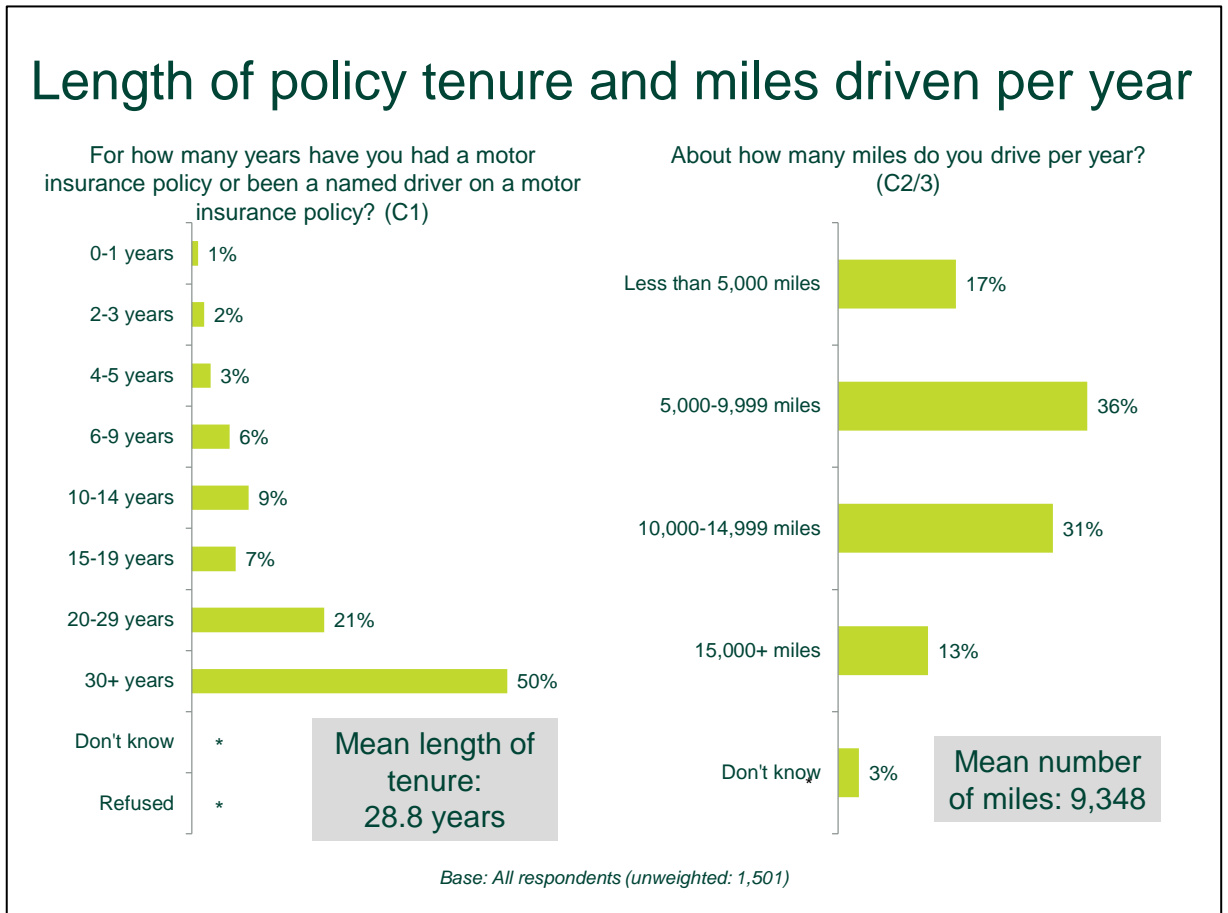
4.11 There were a higher proportion of men (58%) than women (42%) in the achieved interviews with a quarter (26%) of the respondents aged 65+.

4.12 The average age of respondents was 52.9 years old.

4.13 A comparison of the achieved age profile against data on the age of all UK driving licence holders from the Department of Transport and the Office for National Statistics, shows that the age profile of the achieved interviews is broadly representative of all UK driving licence holders albeit that – as is typical for studies conducted using Random Digit Dialling - the sample under-represents the youngest age group and over-represents the oldest group.

4.14 Further analysis of how well the achieved sample is representative of the underlying UK population is provided in the Technical Annex to this report.

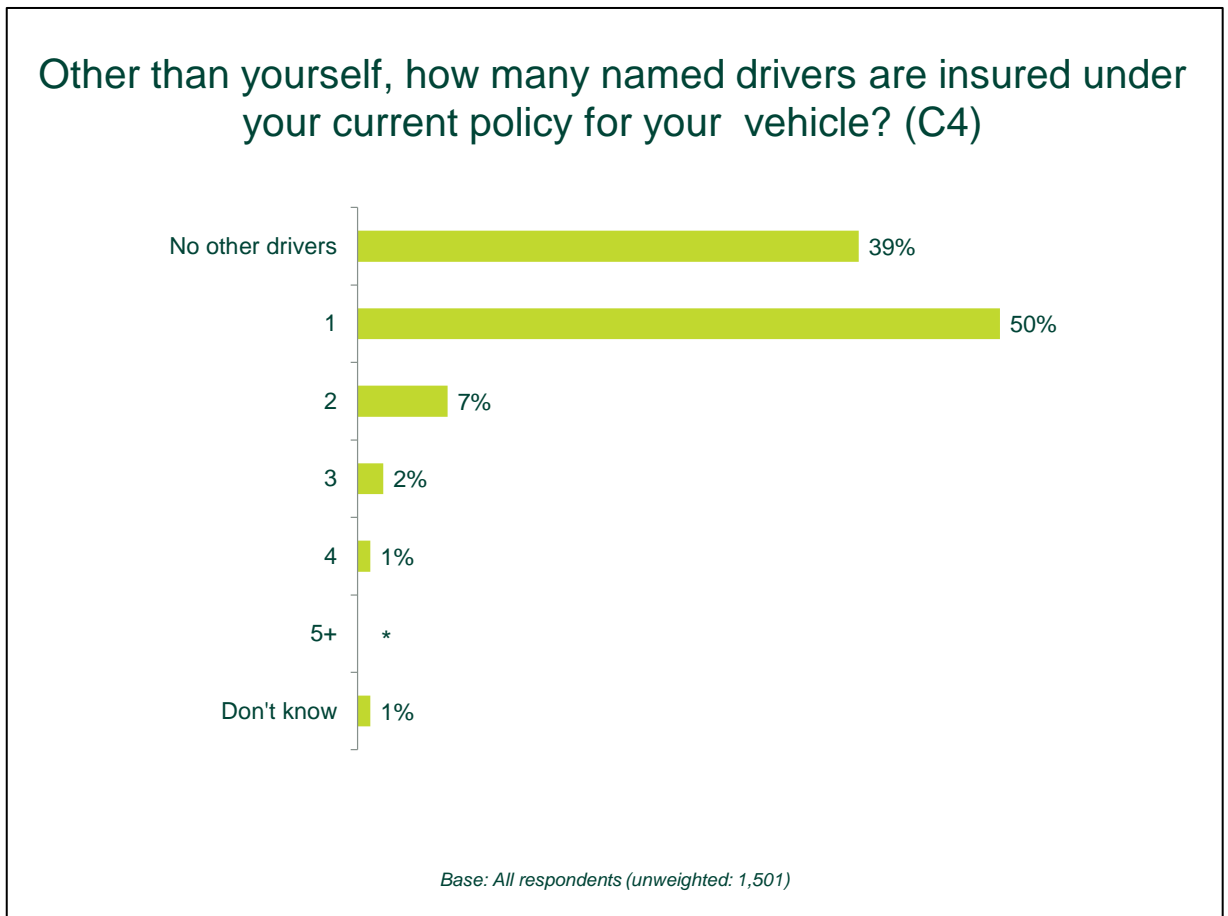
**Figure 4.2: Length of policy tenure and miles driven**



- 4.15 Fifty per cent of respondents had been a motor insurance policyholder or a named driver on a motor insurance policy for over 30 years. The average length of policy tenure was 28.8 years.
- 4.16 Just over half (53%) had an annual mileage of less than 10,000 miles with 13% driving more than 15,000 miles per annum. The average annual mileage was 9,348 miles.

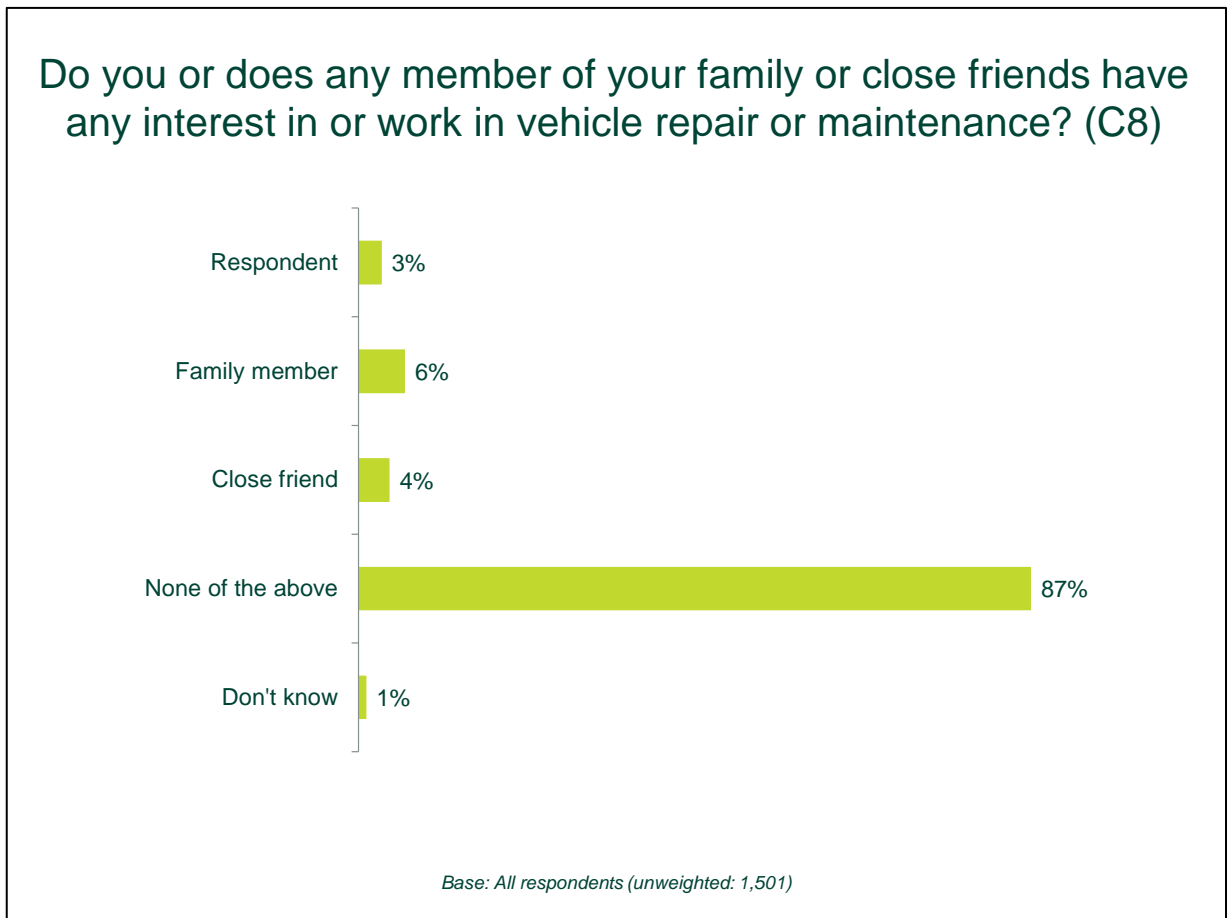


**Figure 4.3: Number of named drivers**



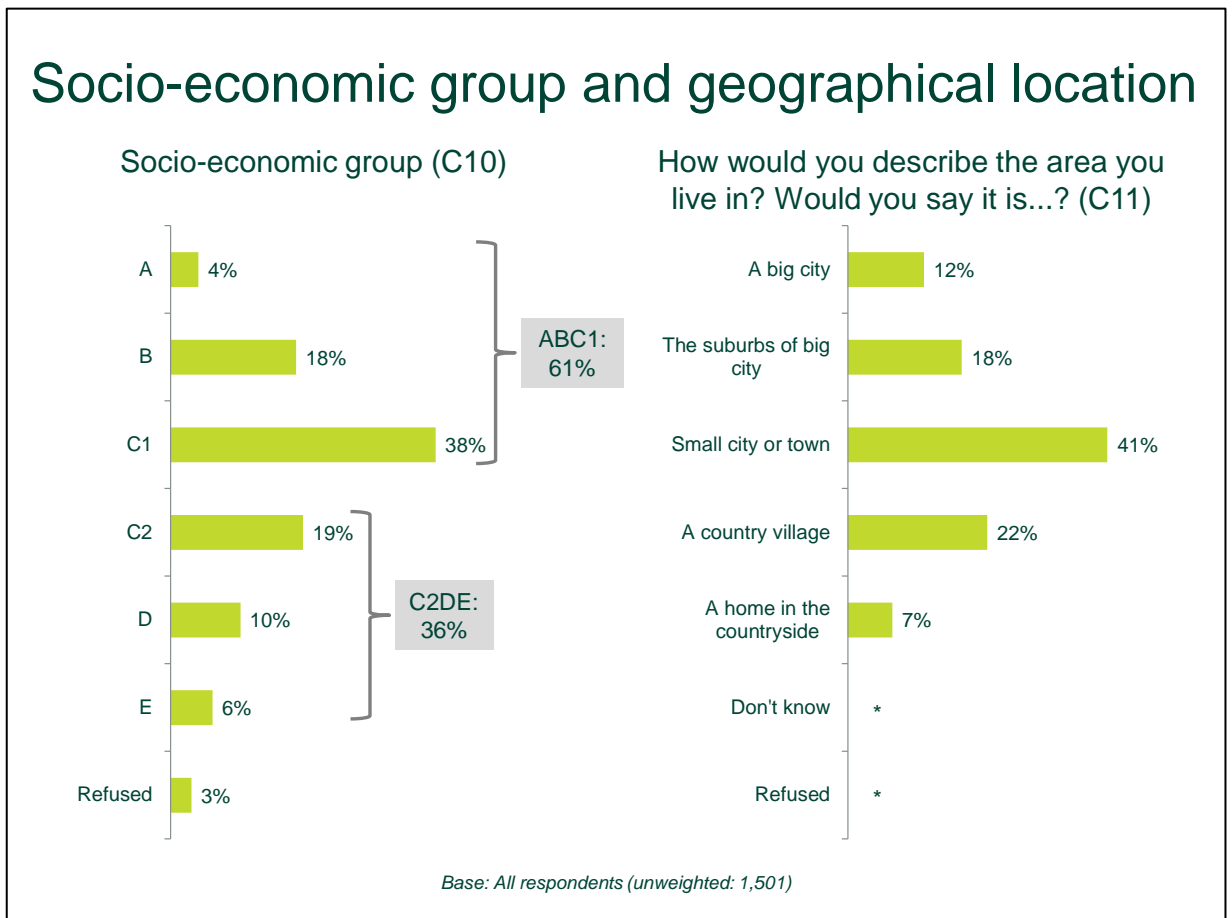
4.17 Most current policies (60%) include one or more named drivers other than the policyholder themselves. Only 10% of policies have 2 or more named drivers other than the policyholder.



**Figure 4.4: Family or friends with interest in or working in vehicle repair or maintenance**

- 4.18 To assess whether respondents had access to more expert advice regarding motor repairs and maintenance during the claims process they were asked whether any member of their family or close friends had interest in or worked in vehicle repair or maintenance.
- 4.19 The vast majority (87%) had no such easy access to expert advice with women more likely to have no access (90%) than men (85%). Only 3% of the respondents had an interest in or worked in vehicle repair and maintenance.

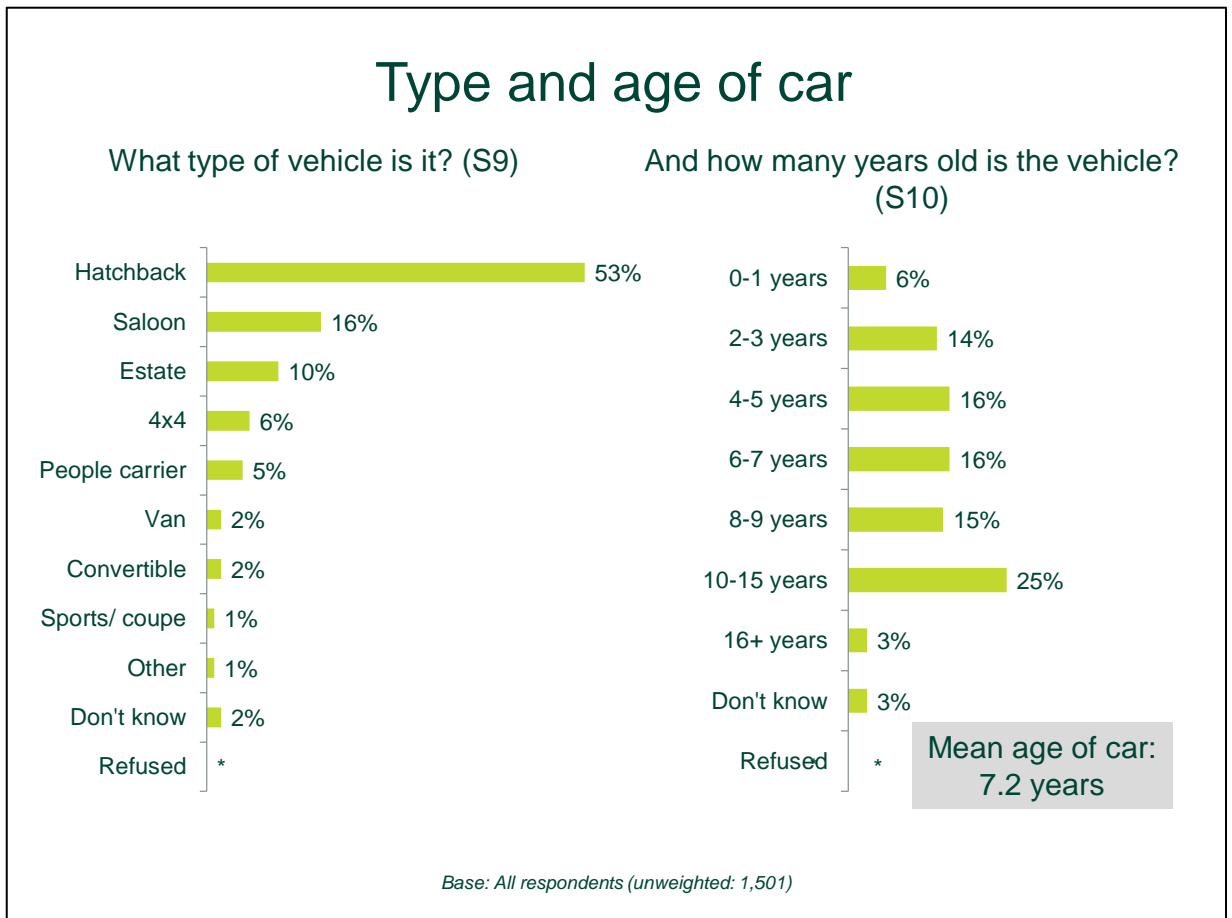
Figure 4.5: Socio-economic group and location



- 4.20 The majority of respondents were classified as ABC1s (61%).
- 4.21 Almost three-quarters (71%) lived in an urban location. Those living in an urban area were more likely to be younger, 88% of those aged 17-34 compared to 63% of those aged 55+, with the opposite being the case for rural areas, 36% of those aged 55+ compared to 12% of those aged 17-34.
- 4.22 Those in England and Wales were more likely to live in an urban area (72%) than those in Scotland (63%) and Northern Ireland (62%).



Figure 4.6: Type and age of car

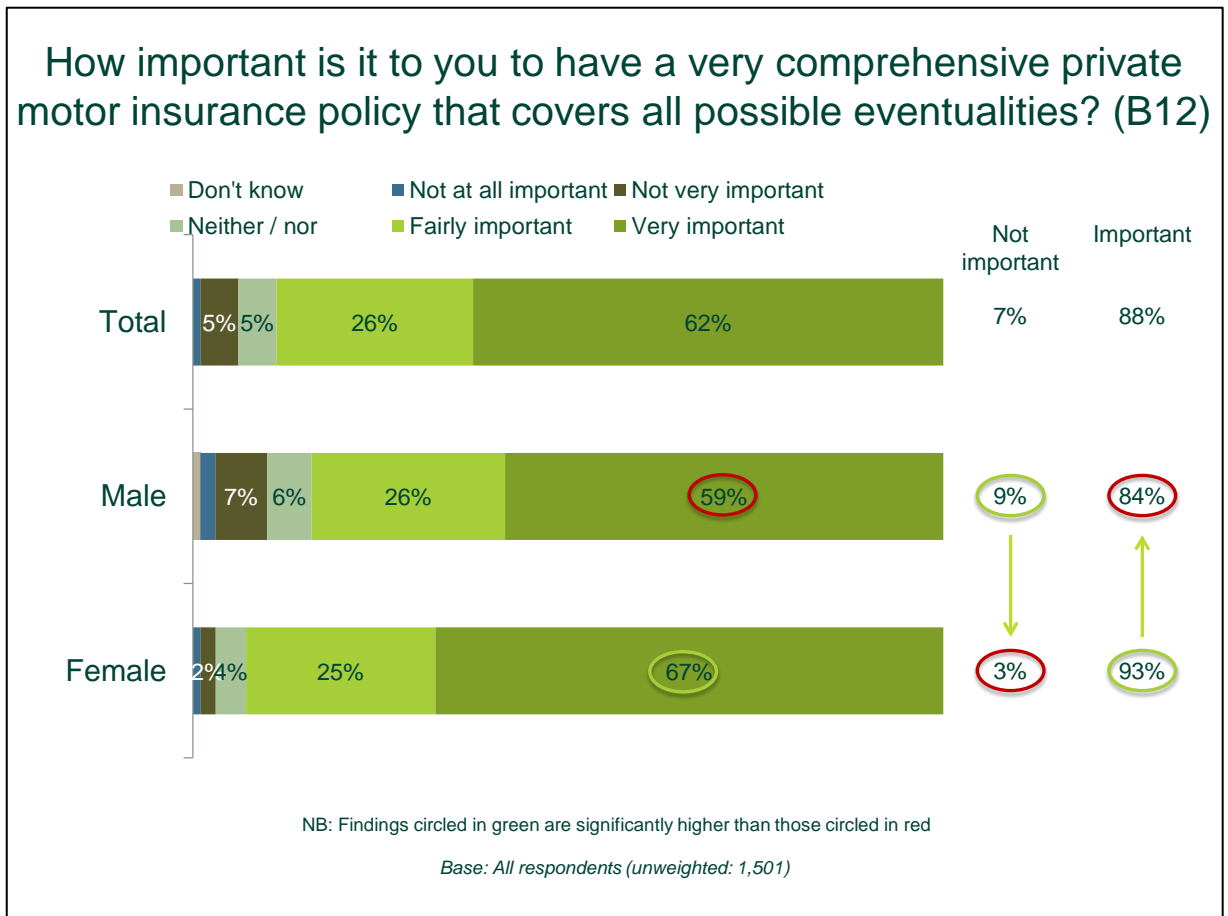


4.23 Hatchbacks were the most common type of vehicle insured (53%) amongst women (64%) more than men (45%) and amongst those aged 17-34 (60%) more than those aged 55+ (50%). Saloons were the second most common type of vehicle (16%) amongst men (19%) more than women (13%) and amongst those aged 55+ (20%) more than those aged 35-54 (13%).

4.24 Just over a quarter of vehicles (28%) were more than 10 years old with 6% less than a year old. The average age of the vehicles was 7.2 years.



Figure 4.7: Risk aversion



- 4.25 In order to provide a measure of risk aversion respondents were asked how important it was to them to have a very comprehensive motor insurance policy that covers all possible eventualities.
- 4.26 The vast majority (88%) thought that it was very or fairly important and these respondents were classified as high risk averse. Only 7% considered a policy that covered all possible eventualities to be not very or not at all important and these respondents were classified as low risk averse. Women were more risk averse (93% high, 3% low) than men (84% high, 9% low).



**Figure 4.8: Profile of those classified as high and low risk averse**

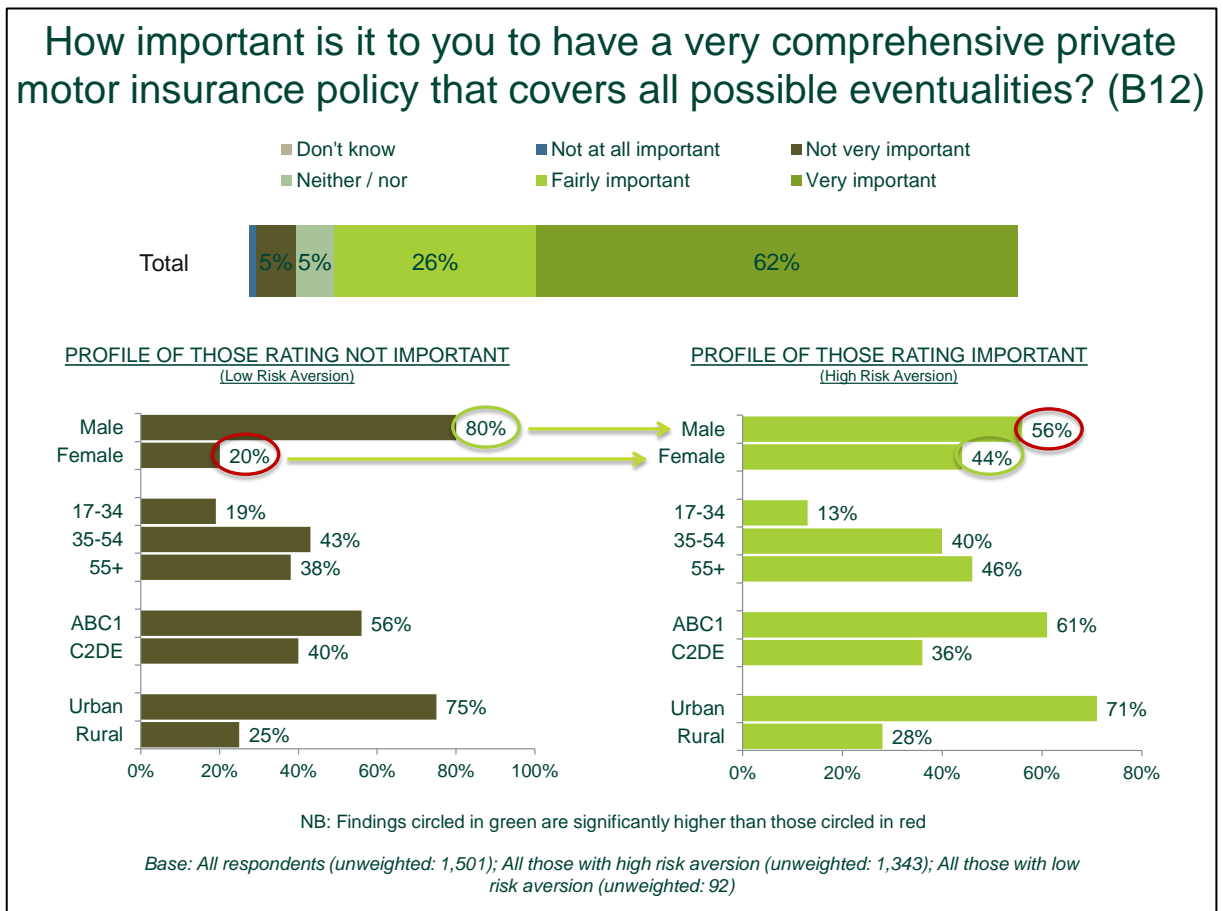


Figure 4.8 shows the profile by demographic factors of those classified as low risk averse and high risk averse. The main difference in profile is that the low risk averse group comprises 80% men, and fewer 55+ respondents (38%) compared to the high risk averse group (56% of whom were men and 46% of whom were 55+)

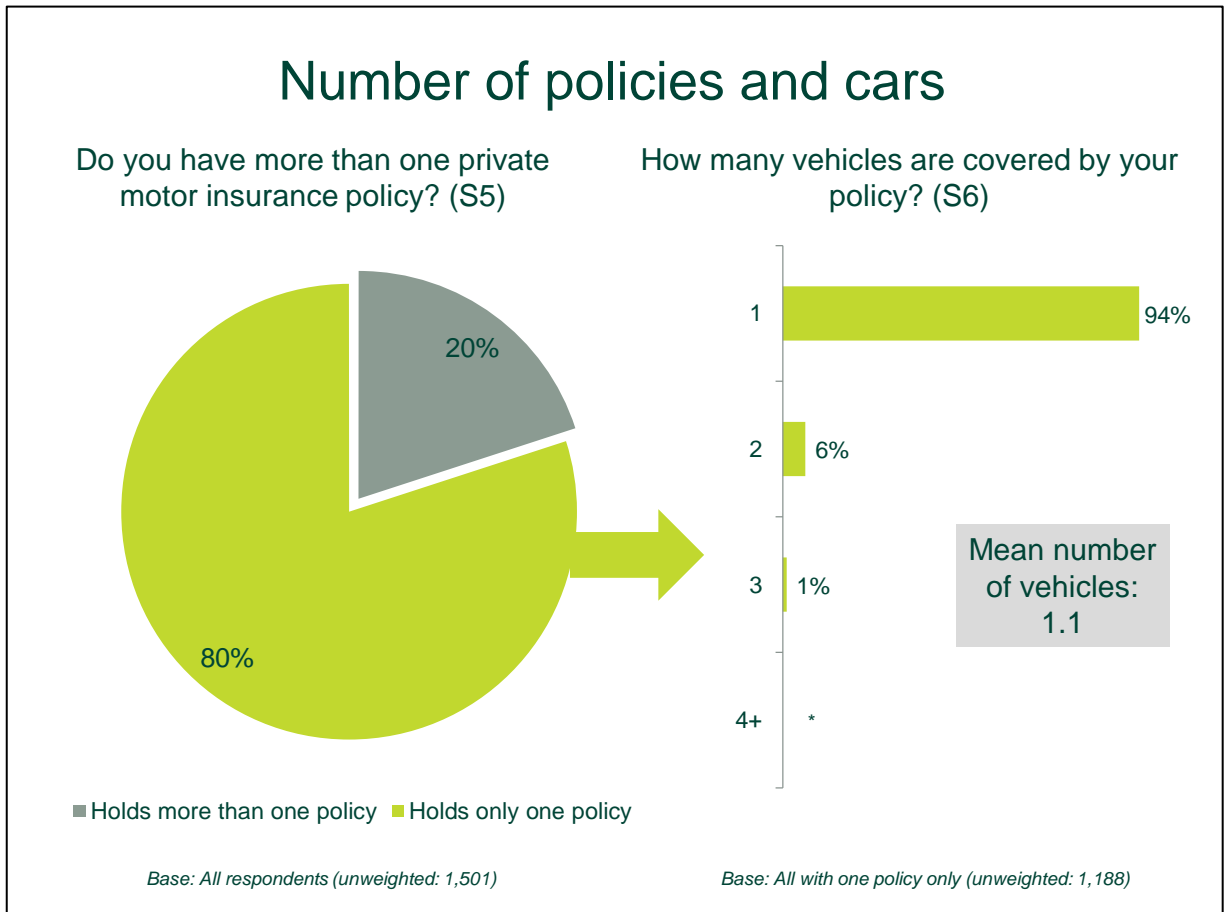




Insurance context

4.27 The following section details contextual information regarding the respondent’s private motor insurance holdings, their previous claims experience and how they purchased their policy and the level of comparisons made between providers and policies.

**Figure 4.9: Number of policies and cars**

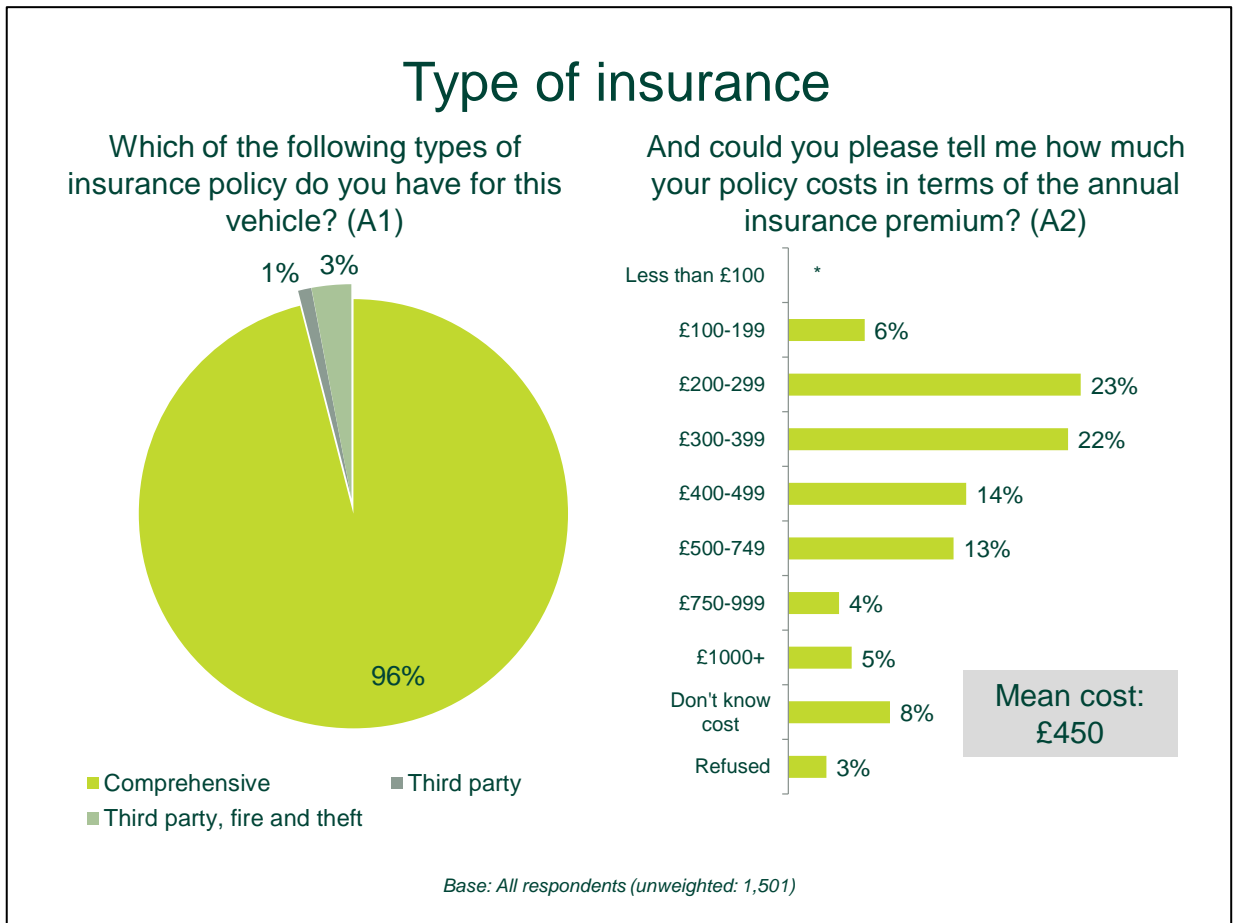


4.28 A fifth (20%) of the respondents held more than one policy. Men were more likely to hold more than one policy (25%) than women (14%).

4.29 Of those with one policy 94% covered a single vehicle. The average number of vehicles covered on these policies was 1.1 vehicles.

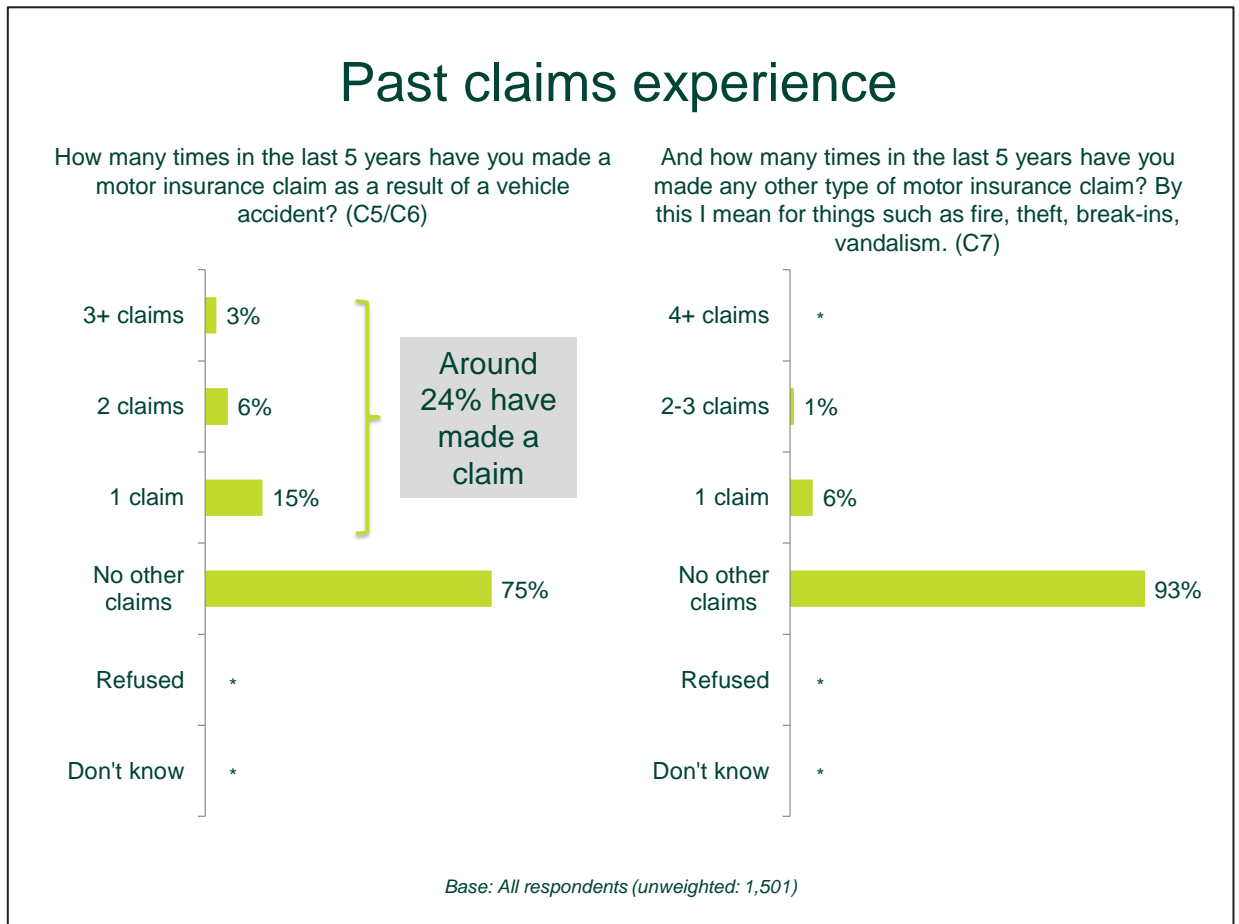


Figure 4.10: Type of insurance



- 4.30 Almost all the respondents (96%) had a comprehensive motor insurance policy for their main vehicle.
- 4.31 The average annual premium was £450, this was higher for men (£477) than women (£410) and for those aged 17-34 (£731) than for those aged 35-54 (£464) or aged 55+ (£342). Average premiums were also higher in England and Wales (£460) than in Scotland (£351) and higher in urban areas (£486) than in rural areas (£358).

Figure 4.11: Past claims experience



4.32 Around a quarter (24%) had made a motor insurance claim in the last 5 years as a result of a vehicle accident and 6% had had an accident claim settled in the 12 months.

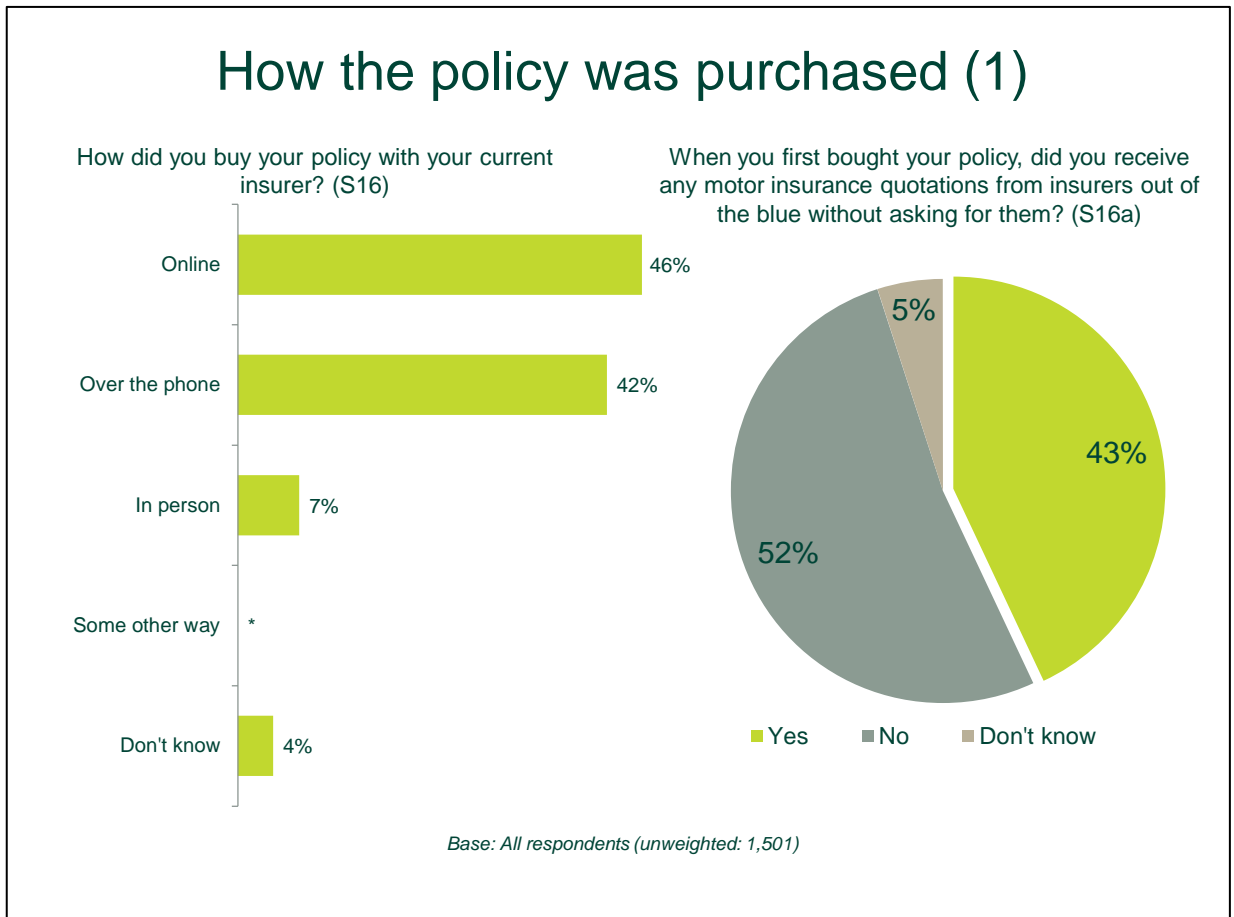
4.33 The majority (93%) had not made any other types of claims, e.g. for fire, theft, break-ins, vandalism etc., in the last 5 years.



Buying decision

4.34 This section covers aspects of how the PMI policy was purchased. This includes the insurance providers considered, the most important factors that influenced the choice of policy and the level of comparison between insurers and policies including the use of price comparison websites.

Figure 4.12: How the policy was purchased (1)

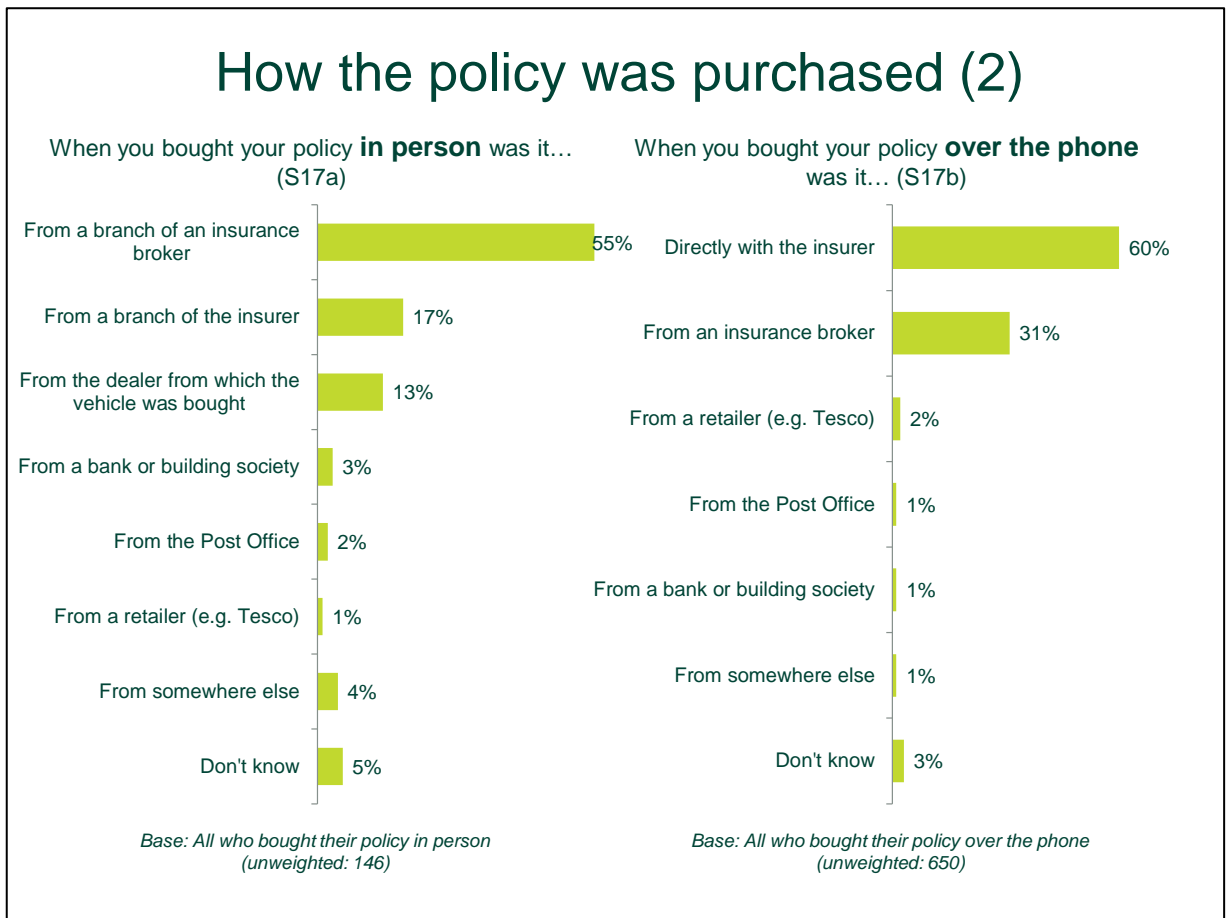


4.35 The most prevalent method for purchasing private motor insurance was online (46%), followed by over the phone (42%). The incidence amongst those aged 55+ for buying online (34%) was significantly less than for the age brackets 17-34 (63%) and 35-54 (54%). The most common method of purchase for those aged 55+ was over the telephone (49%).

4.36 Just over two-fifths (43%) of respondents said that they had received motor insurance quotations from insurers without asking for them.



**Figure 4.13: How the policy was purchased (2)**

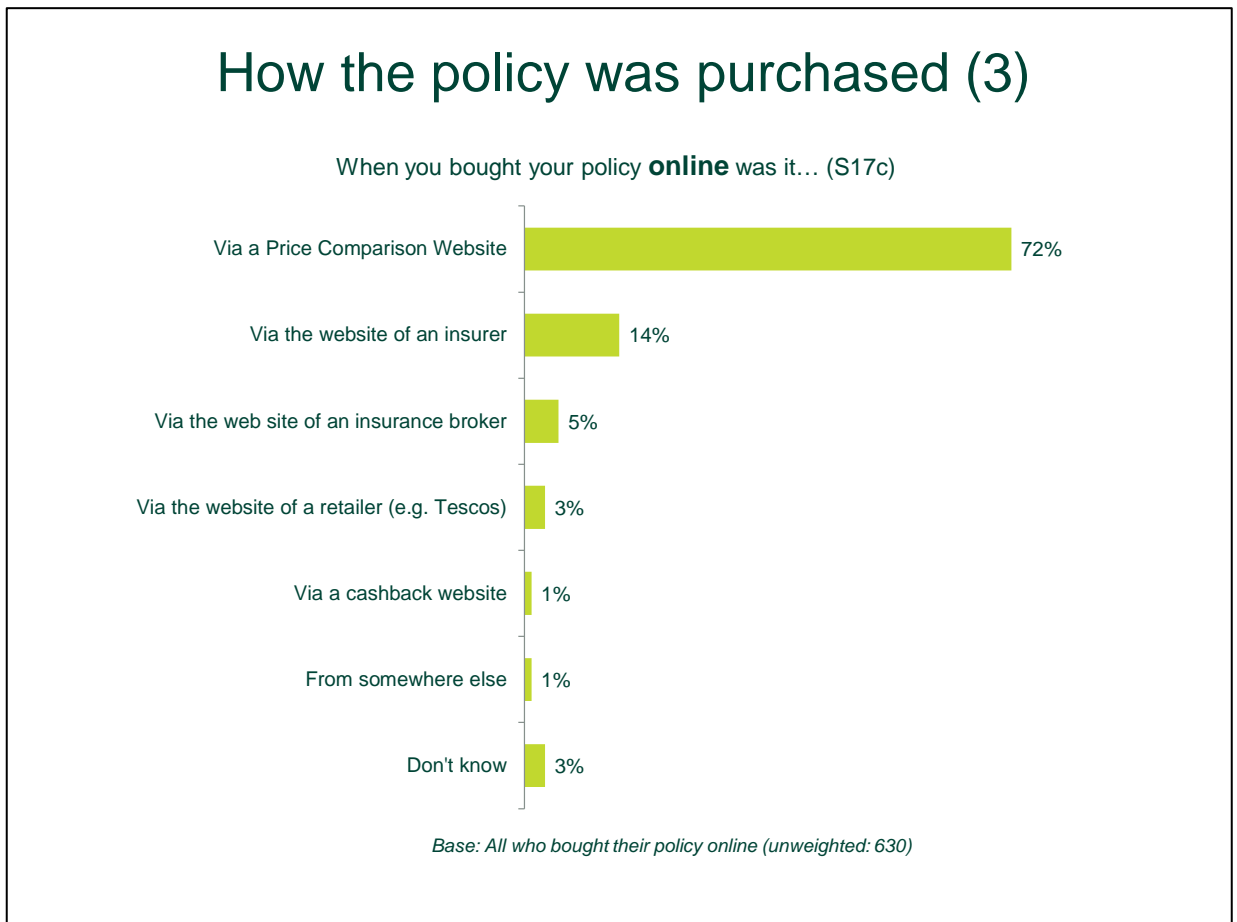


4.37 Of all respondents that purchased their policy in person, more than half (55%) did so by visiting a branch of an insurance broker. The second most common method of purchase was by visiting the branch of an insurer (17%), followed by visiting the dealer from which the vehicle was bought (13%).

4.38 The most common method of buying motor insurance over the phone was by phoning the insurer directly (60%). The second most common method was by phoning an insurance broker directly (31%). Incidentally, a significantly higher proportion of respondents from Northern Ireland used this latter method compared to the rest of the UK (56% and 31%, respectively).

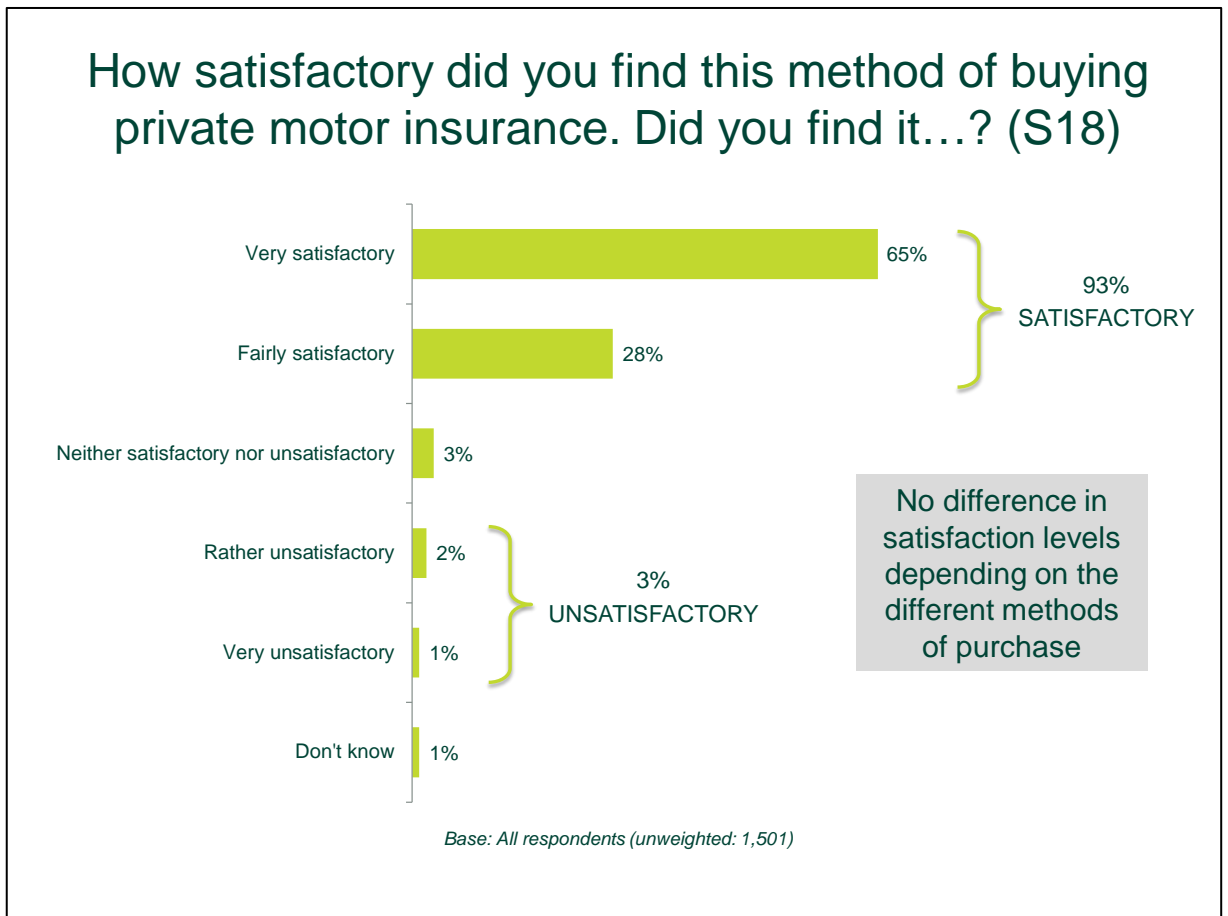


Figure 4.14: How the policy was purchased (3)



- 4.39 Almost three-quarters (72%) of respondents that purchased their policy online said that they did so via a price comparison website. The second and third most common methods of buying online were via the website of an insurer (14%) and via the website of an insurance broker (5%).
- 4.40 A significantly lower proportion of respondents in Northern Ireland purchased online via a price comparison website compared to the rest of the UK (53% and 72%, respectively).
- 4.41 Furthermore, a significantly higher proportion of those aged 55+ purchased via the website of an insurance broker compared to those aged 17-34 (9% and 0%, respectively).

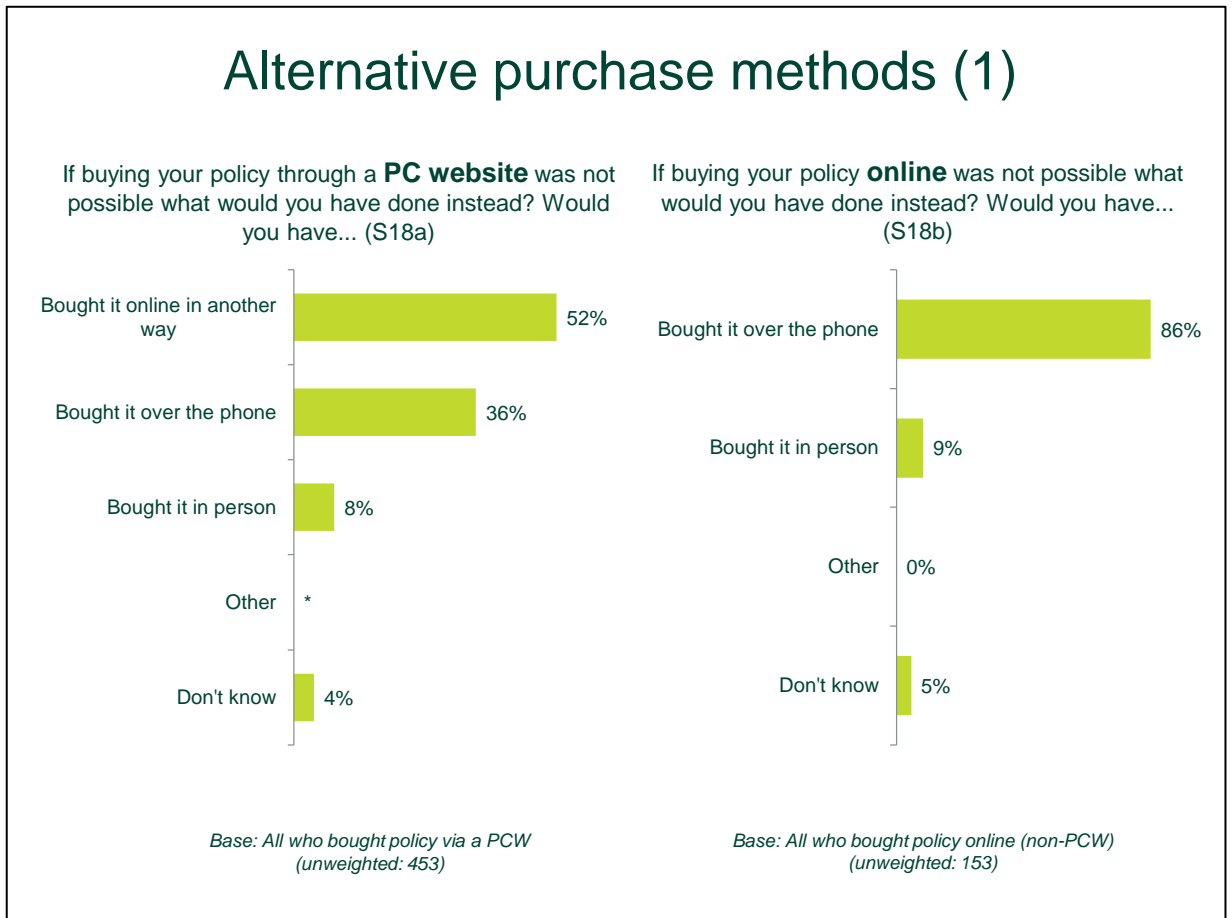
Figure 4.15: Satisfaction with purchase method



- 4.42 Of all respondents, 93% said that they were either very satisfied or fairly satisfied with the method of purchase that they used to buy their private motor insurance policy.
- 4.43 There were no significant differences in satisfaction levels depending on the different methods of purchase (i.e. online, over the phone, or in person).



**Figure 4.16: Alternative purchase methods (1)**



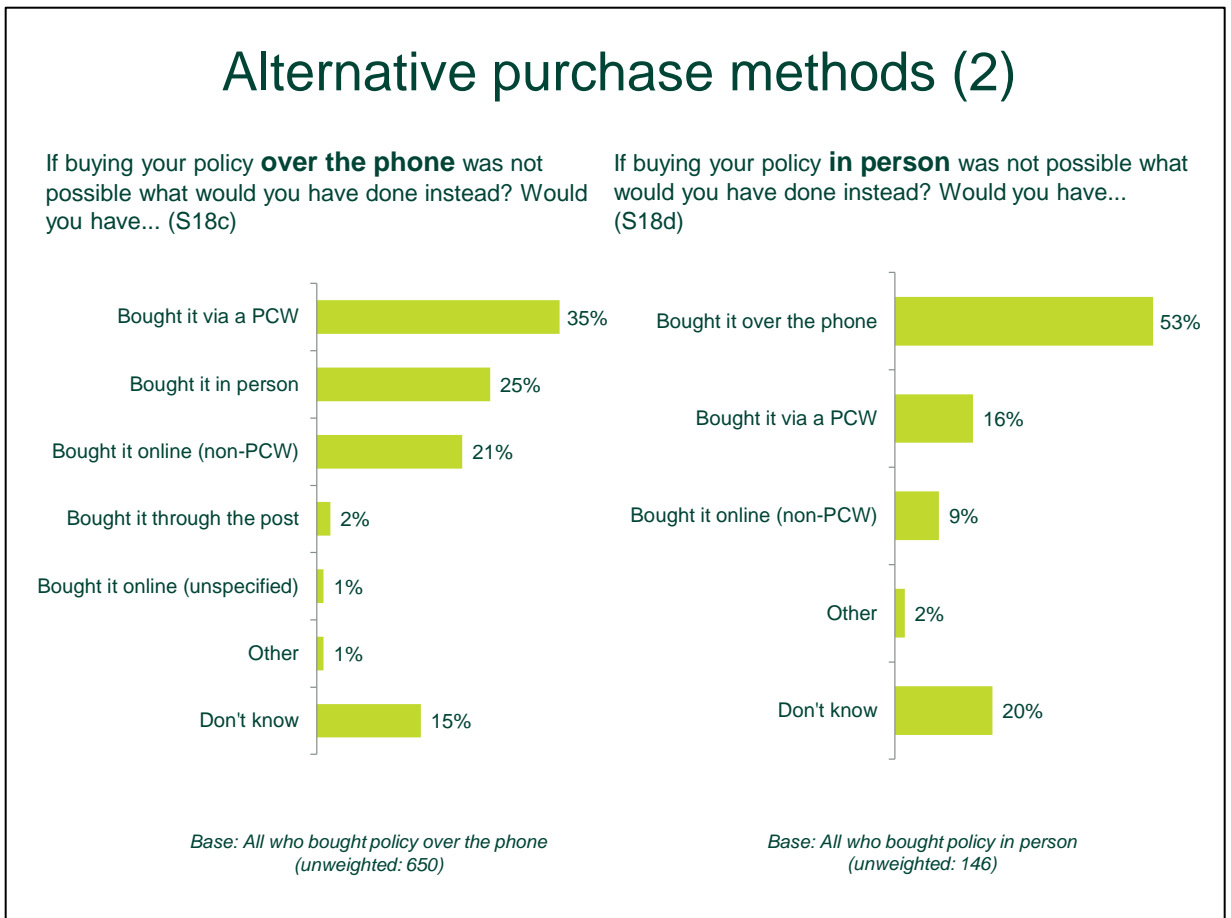
4.44 Just over a half (52%) of respondents that purchased their policy via a price comparison website said that they would have purchased their policy via an alternative online method if buying through a price comparison website was not possible. Buying over the phone was the second most popular alternative method of purchase (36%).

4.45 If buying online via a non-price comparison website was not possible, buying over the phone was by far the most popular alternative method of purchase (86%).





**Figure 4.17: Alternative purchase methods (2)**

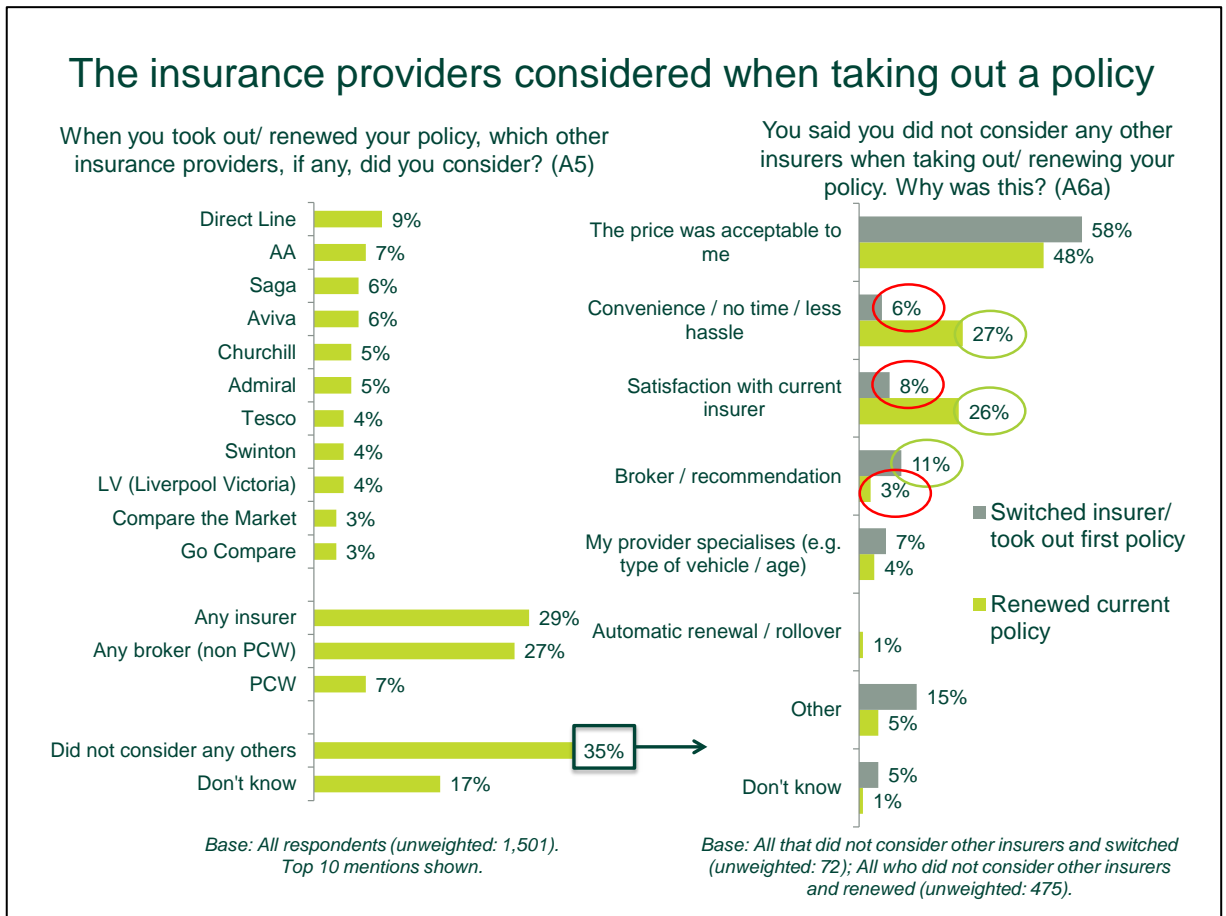


4.46 Just over one-third (35%) of respondents that purchased their policy over the phone said that they would have bought their policy via a price comparison website if buying over the phone was not possible. The second and third most popular alternative methods of purchase were buying in person (25%) and buying online via a non-price comparison website (21%).

4.47 If buying their policy in person was not possible, the most popular alternative method of purchase was to buy over the phone (53%), followed by purchasing via a price comparison website (16%).



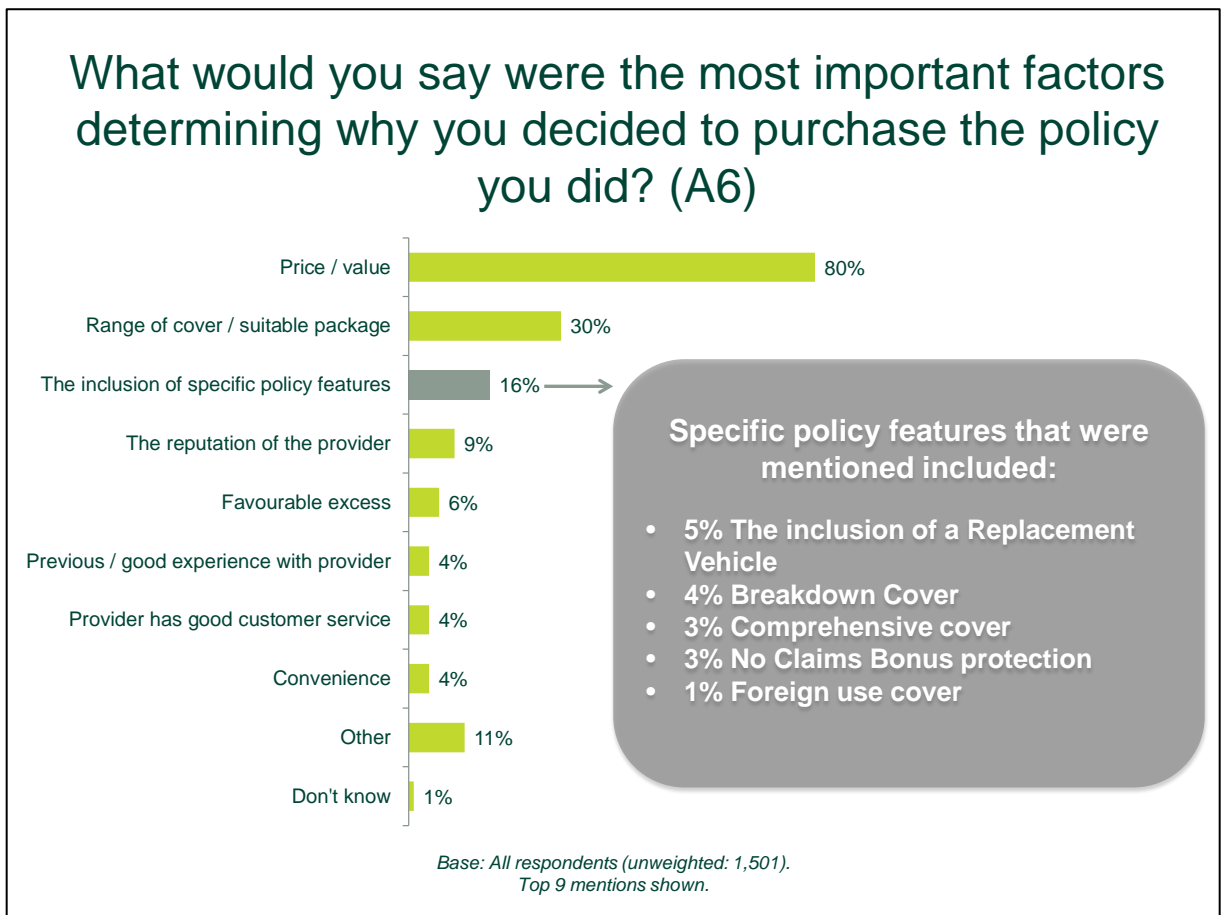
**Figure 4.18: Insurance providers considered**



- 4.48 Respondents were asked which insurance providers, other than the one they took out/ renewed their policy with, they considered (note that respondents could give more than one answer to this question).
- 4.49 Almost one-in-three respondents (29%) mentioned the name of an insurer, whilst a similar proportion (27%) mentioned the name of an insurance broker and 7% mentioned the name of a price comparison website. Over one-third (35%) of respondents said that they did not consider any other insurance providers (including using price comparison websites).
- 4.50 The 35% of respondents that did not consider any other insurance providers were asked why this was (note that respondents could give more than one answer to this question). The most commonly cited reason related to the price of the policy, for both renewers and switchers. The convenience / less hassle / quicker aspects of renewing with the existing insurer along with general satisfaction were reasons for not comparing insurers when renewing. A significantly higher proportion of those that switched insurer mentioned that they did not compare any other insurance providers due to a recommendation from their insurance broker.



**Figure 4.19: Most important factors determining purchase**

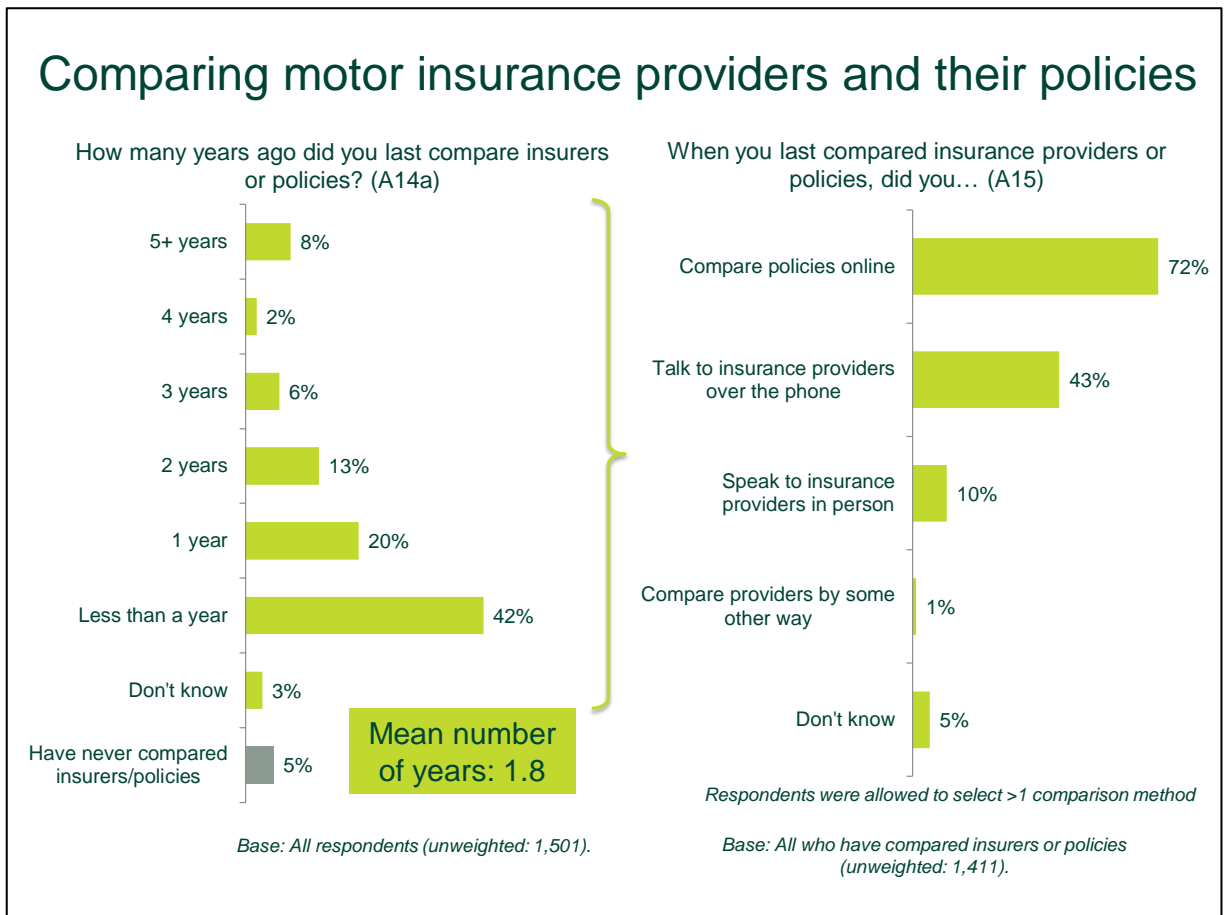


4.51 Note that respondents could give more than one answer to this question.

4.52 The most important factor determining why respondents decided to purchase the policy they did was price/perceived value for money (80%). The second most commonly mentioned reason related to the range and suitability of the cover included in the policy (30%).

4.53 Almost one-fifth (16%) of respondents mentioned the inclusion of specific policy features as being important reasons. Specifically, 5% of respondents mentioned the inclusion of a replacement vehicle, 4% mentioned the inclusion of breakdown cover, 3% mentioned comprehensive cover, 3% mentioned no claims bonus protection and 1% mentioned the inclusion of foreign use cover.



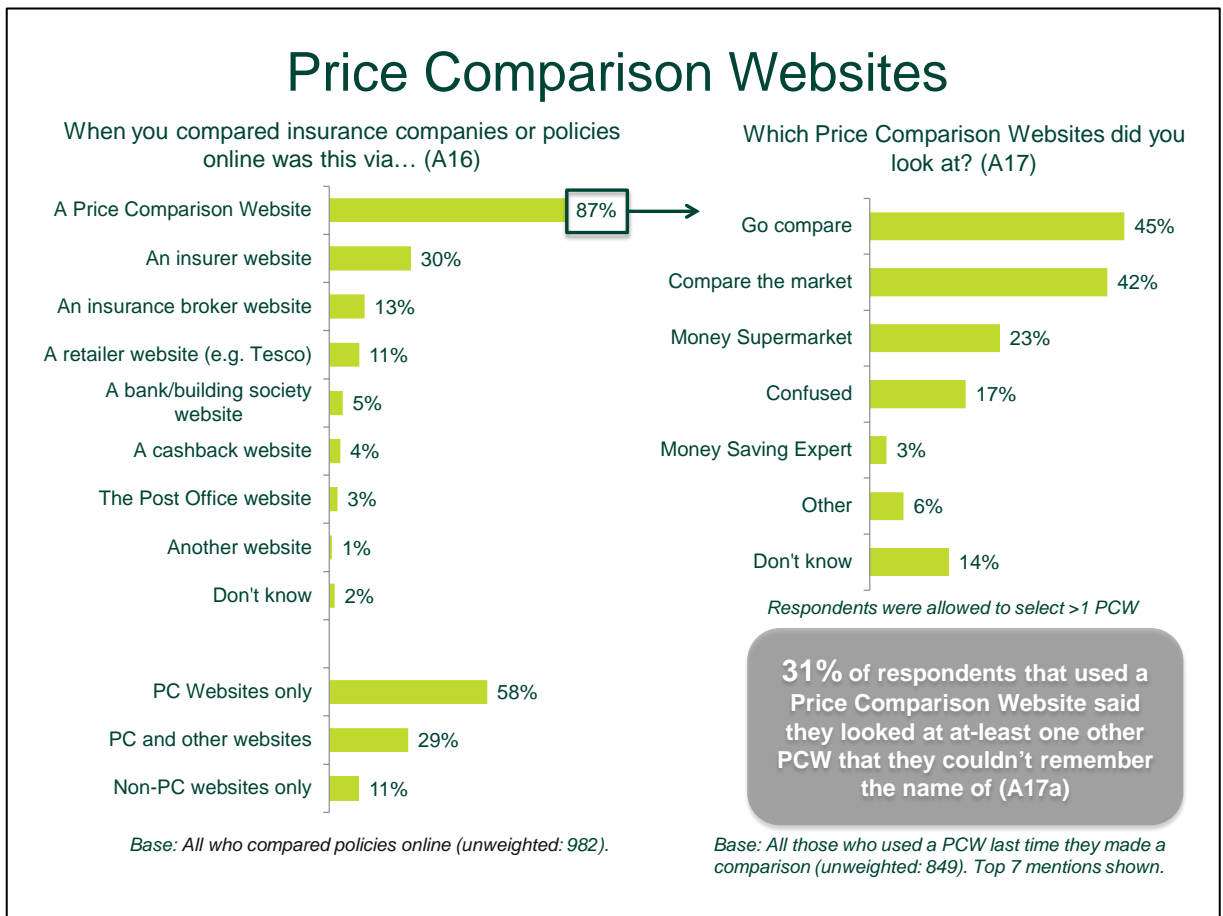
**Figure 4.20: Comparing motor insurance providers and their policies**

- 4.54 Of all respondents, 5% said that they had never compared insurers or their policies. This group included a significantly higher proportion of those aged 55+ (8%) compared to the age groups of 17-34 (1%) and 35-54 (4%). A significantly higher proportion of respondents in Northern Ireland said that they had never compared insurers compared to the rest of the UK (10% and 5%, respectively).
- 4.55 For all other respondents, the average number of years ago that they last compared insurers or their policies was 1.8 years. This was significantly higher for those aged 55+ (2.3 years) compared to the age groups 17-34 (1.2 years) and 35-54 (1.5 years).
- 4.56 Of those respondents that compared insurers or their policies, almost three-quarters (72%) mentioned that they did this by comparing policies online, 43% mentioned that they did this by talking to insurers over the phone, and 10% mentioned that they did this by speaking to insurance providers in person.
- 4.57 A significantly higher proportion of respondents within the younger age categories of 17-34 (91%) and 35-54 (84%) said that they used an online comparison method compared to the older age category of 55+ (54%).
- 4.58 Furthermore, a significantly higher proportion of respondents in Northern Ireland said that they compared policies over the phone compared to the rest of the UK (56% and 43%, respectively).

4.59 Note that respondents could give more than one answer to this question. However, 47% said that they only compared policies online, 18% said that they only compared policies over the phone only, and 3% said that they only compared policies in person.



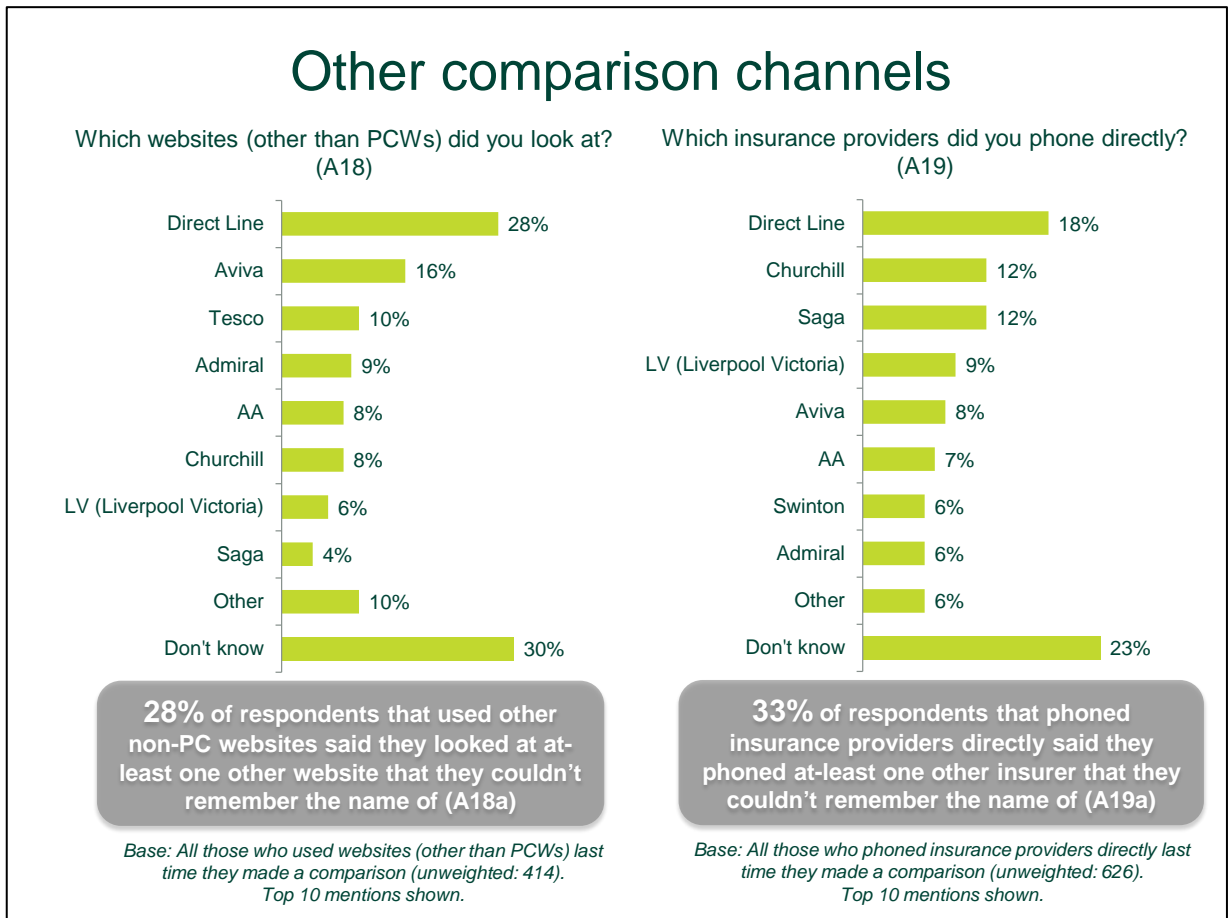
Figure 4.21: Price Comparison Websites



- 4.60 Of those respondents that compared policies online, 87% said that they used a price comparison website, 30% compared online via the website of an insurer, and 13% visited the website of an insurance broker. A significantly higher proportion of respondents in Northern Ireland said that they compared online via the website of an insurance broker compared to the rest of the UK (29% and 13%, respectively).
- 4.61 Respondents were allowed to provide more than one answer to this question, however 58% said that they only compared via a price comparison website and only 11% said that they only compared via a non-price comparison website.
- 4.62 The top three most commonly used price comparison websites were Go Compare (45%), Compare the Market (42%), and Money Supermarket (23%). After recounting all the price comparison websites that they looked at, just under one-third (31%) of respondents said that they visited at least one other price comparison website, the name of which they could not remember .



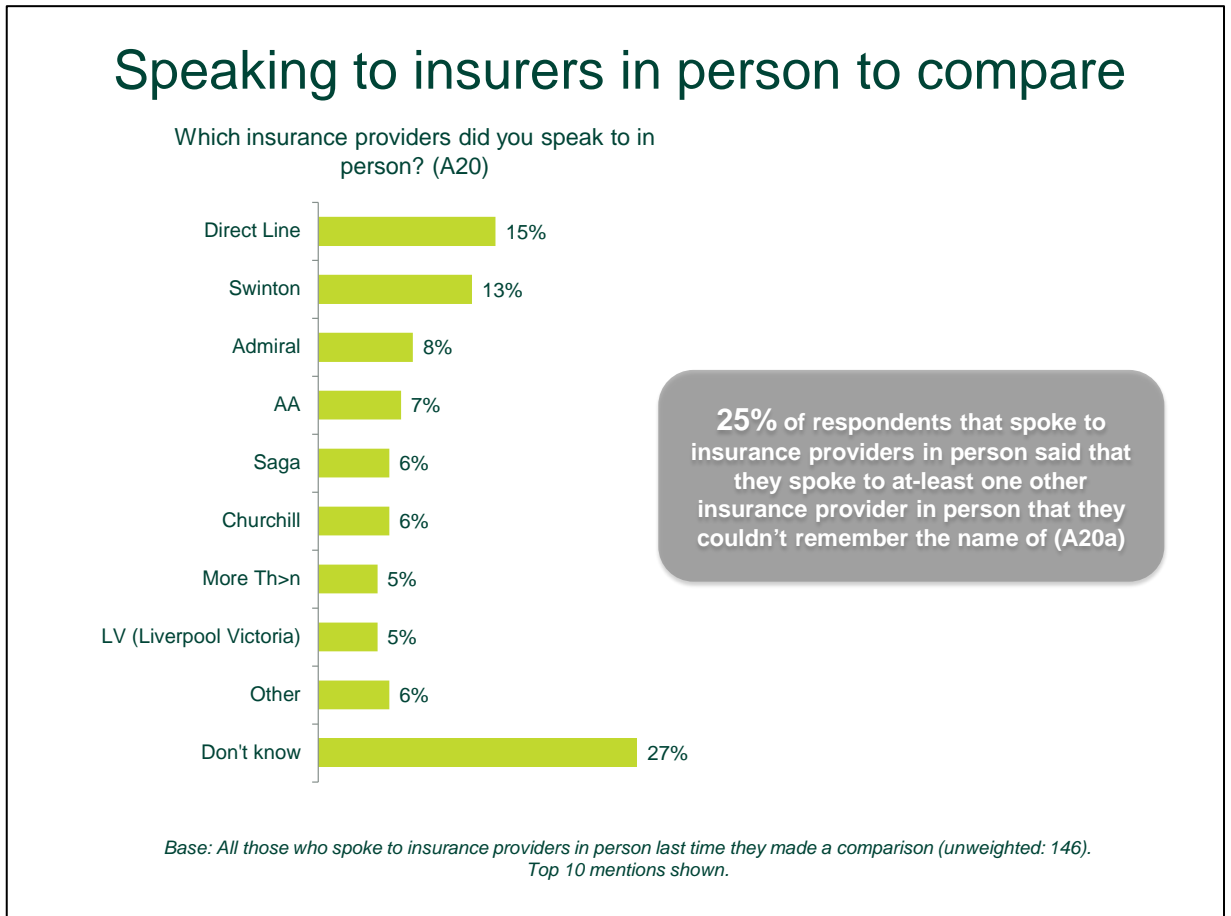
Figure 4.22: Other comparison channels



- 4.64 The three most common websites, other than price comparison websites, that respondents looked at were the websites for Direct Line (28%), Aviva (16%) and Tesco (10%). After recounting all the websites that they looked at, just over a quarter (28%) of respondents said that they visited at least one other website, the name of which they could not remember.
- 4.65 The three most common insurance providers that respondents phoned directly were Direct Line (18%), Churchill (12%) and Saga (12%). After recounting all the websites that they looked at, one-third (33%) of respondents said that they phoned at least one other insurance provider, the name of which they could not remember.



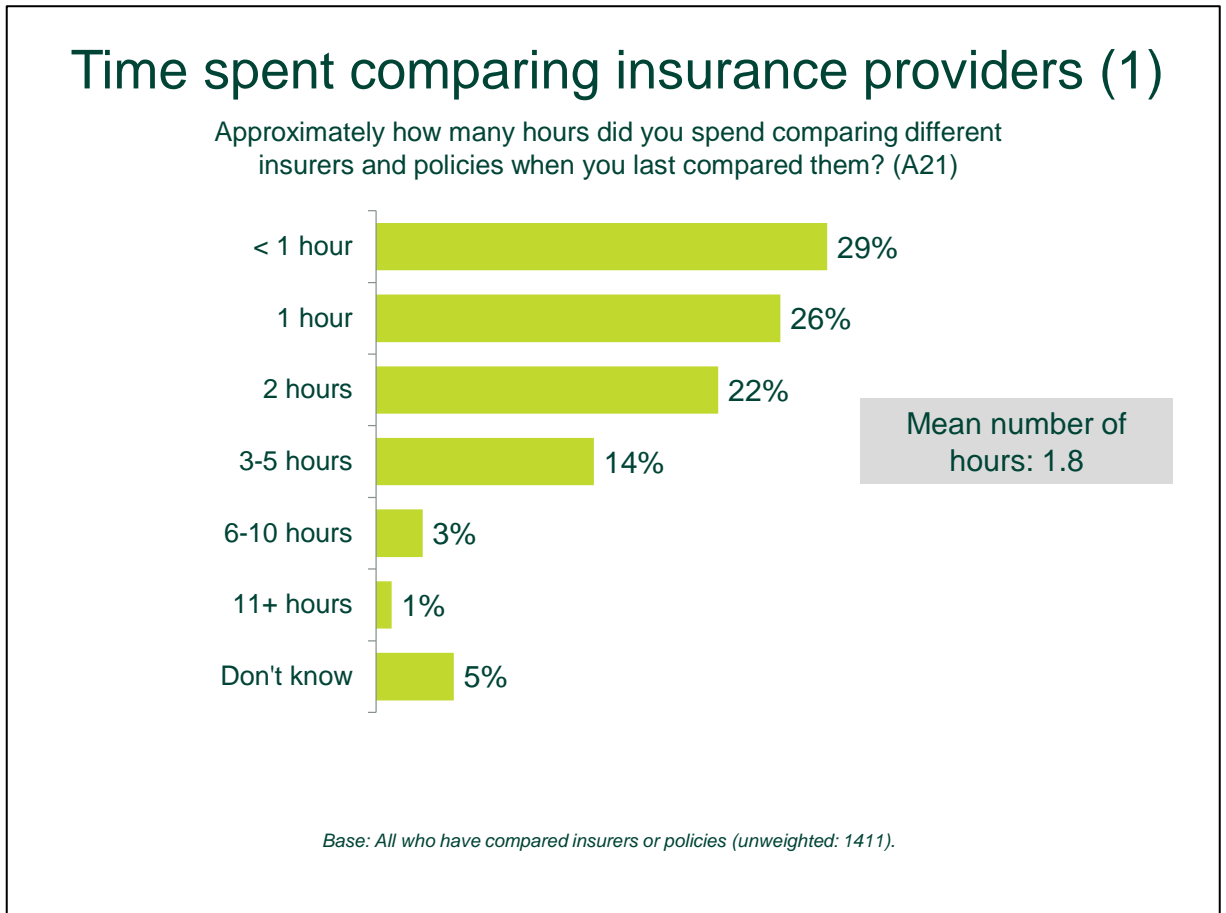
Figure 4.23: Speaking to insurers in person to compare



4.66 The three most common insurance providers that respondents spoke to in person were Direct Line (15%), Swinton (13%) and Admiral (8%). After recounting all the websites that they looked at, a quarter (25%) of respondents said that they spoke in person to at least one other insurance provider, the name of which they could not remember .

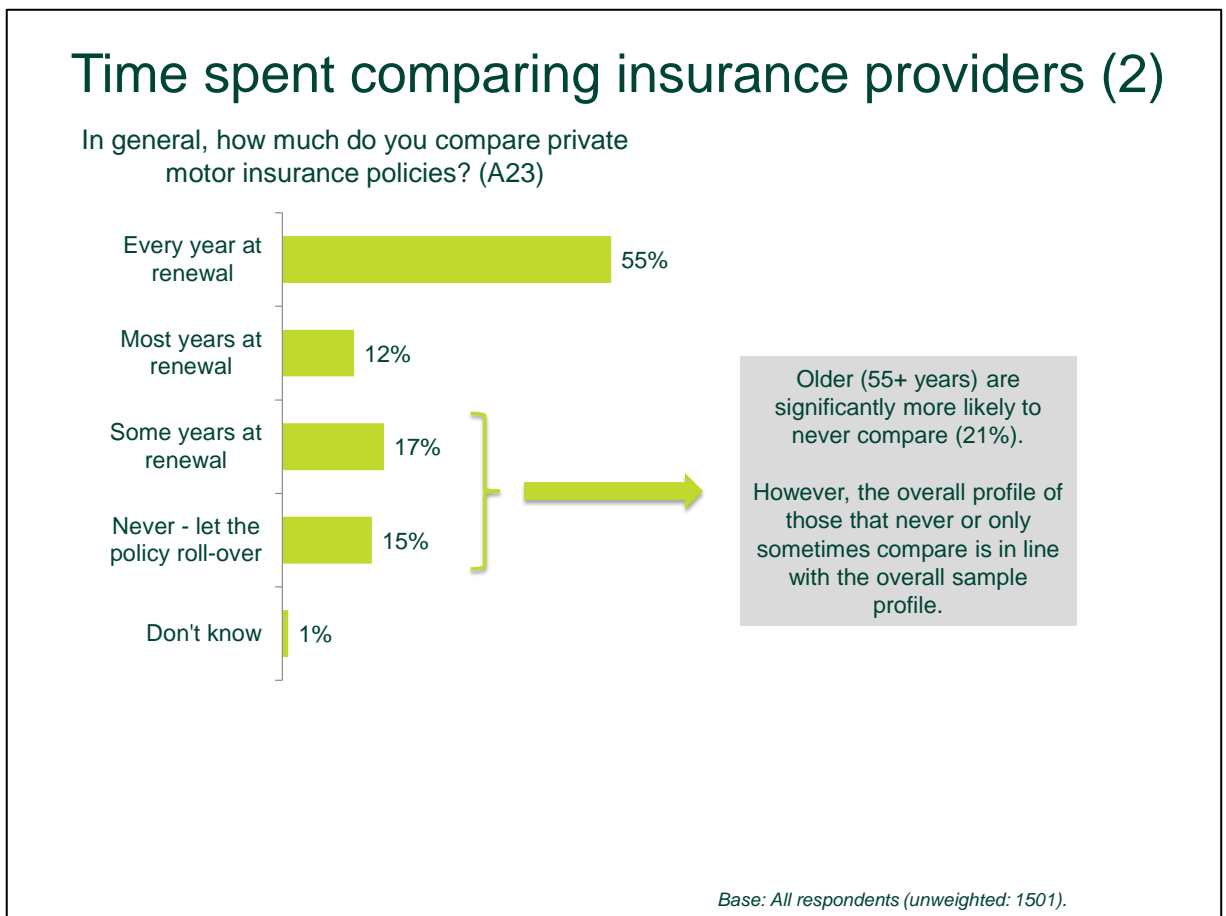


Figure 4.24: Time spent comparing insurance providers (1)



- 4.67 The mean number of hours that respondents spent comparing insurers and private motor insurance policies was 1.8 hours. On average, respondents within the age range of 17-34 spent a significantly greater number of hours (2.2 hours) compared to the older age ranges of 35-54 and 55+ (both 1.7 hours).
- 4.68 There were no significant differences in time spent comparing between the three main methods of comparison (in person, over the phone, and online).

Figure 4.25: Time spent comparing insurance providers (2)

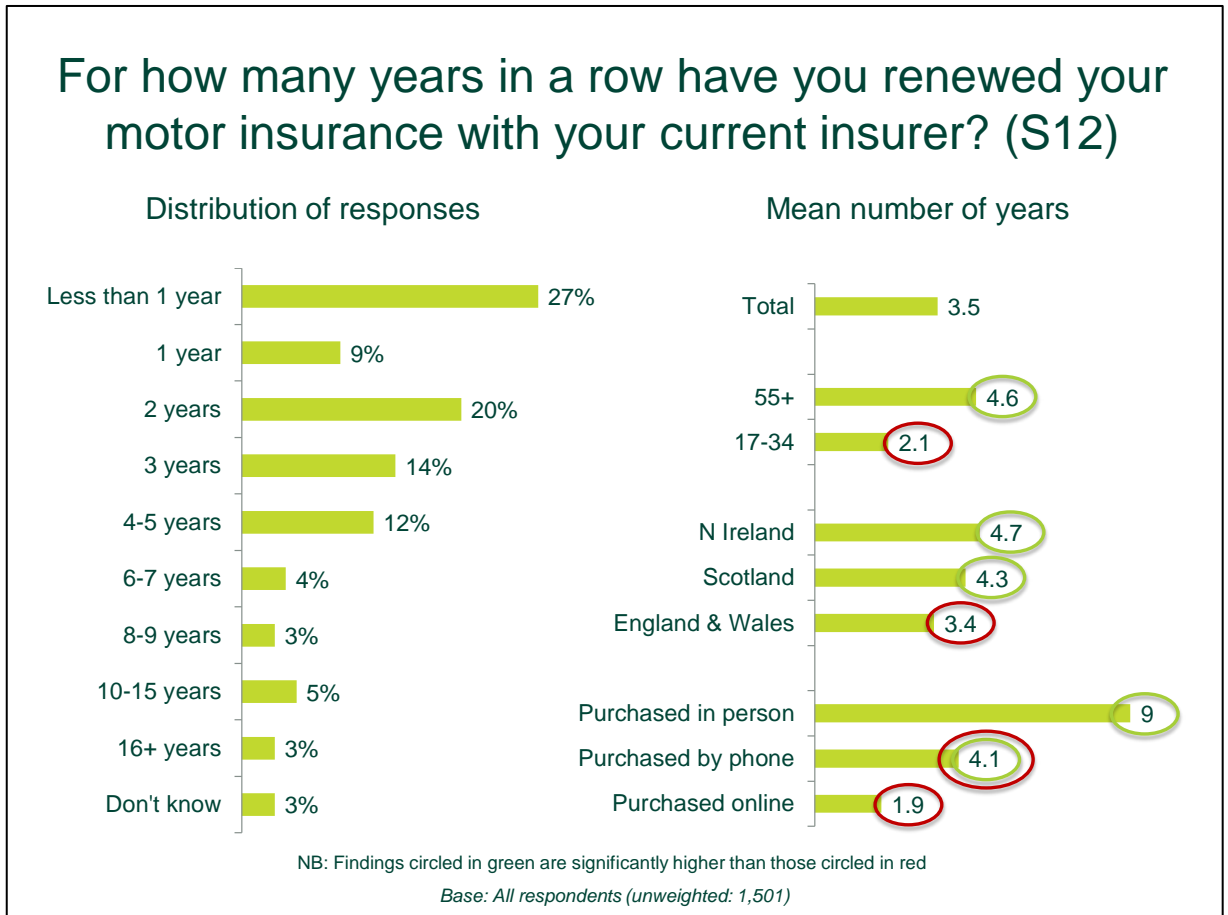


- 4.69 Over half (55%) of all respondents said that they compare private motor insurance policies every year at renewal.
- 4.70 A significantly higher proportion of those that said they purchased their policy online said that they compared policies every year (68%), compared to those that purchased in person (38%) and over the phone (46%).
- 4.71 Over one-in-ten of all respondents (15%) said that they never compare motor insurance policies and simply let their existing policy roll-over.
- 4.72 A significantly higher proportion of respondents within the older age category of 55+ said that they never compare policies (21%) compared to the younger age ranges of 17-34 (9%) and 35-54 (11%). However, the combined profile of respondents that never or only sometimes compare was in line with the overall sample profile.

Renewal/Switching

4.73 This section explores aspects of the renewals process and the factors that influence respondent's decision-making as to whether to stay with or change their private motor insurance provider.

Figure 4.26: Renewal longevity



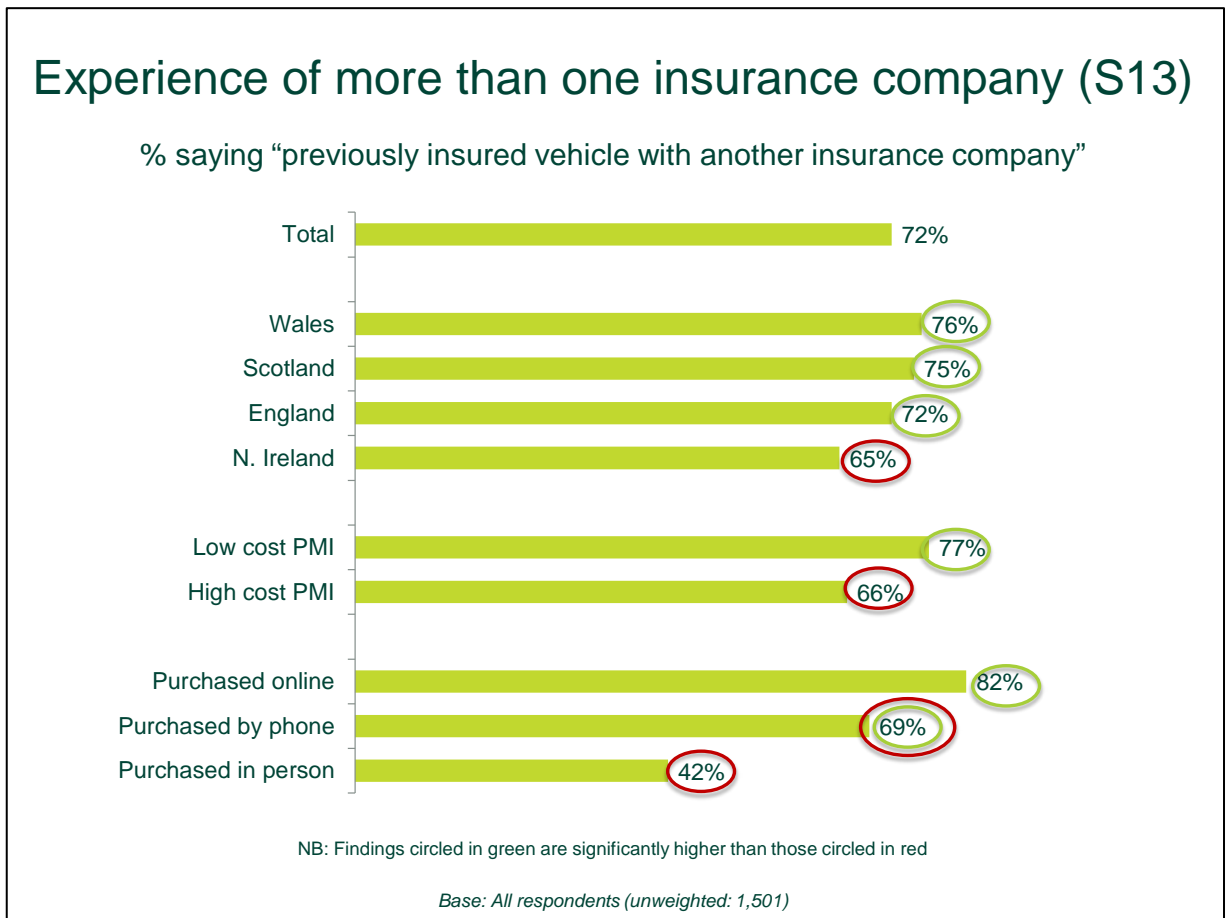
4.74 On average, respondents had been with their current insurer for 3.5 years. Just over a quarter (27%) were in their first year of insurance with their current insurer, whilst 3% had been with the same insurer for 16 or more years.

4.75 Respondents over the age of 55 had been with the same insurer for over twice as long as those in the lowest age group (17-34), with an average of 4.6 years compared to 2.1. Respondents in Northern Ireland and Scotland had been with the same insurer longer on average than those in England and Wales.

4.76 Respondents who had purchased in person had, on average stayed with the same insurer for nine years; this was over twice as long as those who had purchased by phone (4.1 years) which in turn was over twice as long as those who had purchased online (1.9 years).

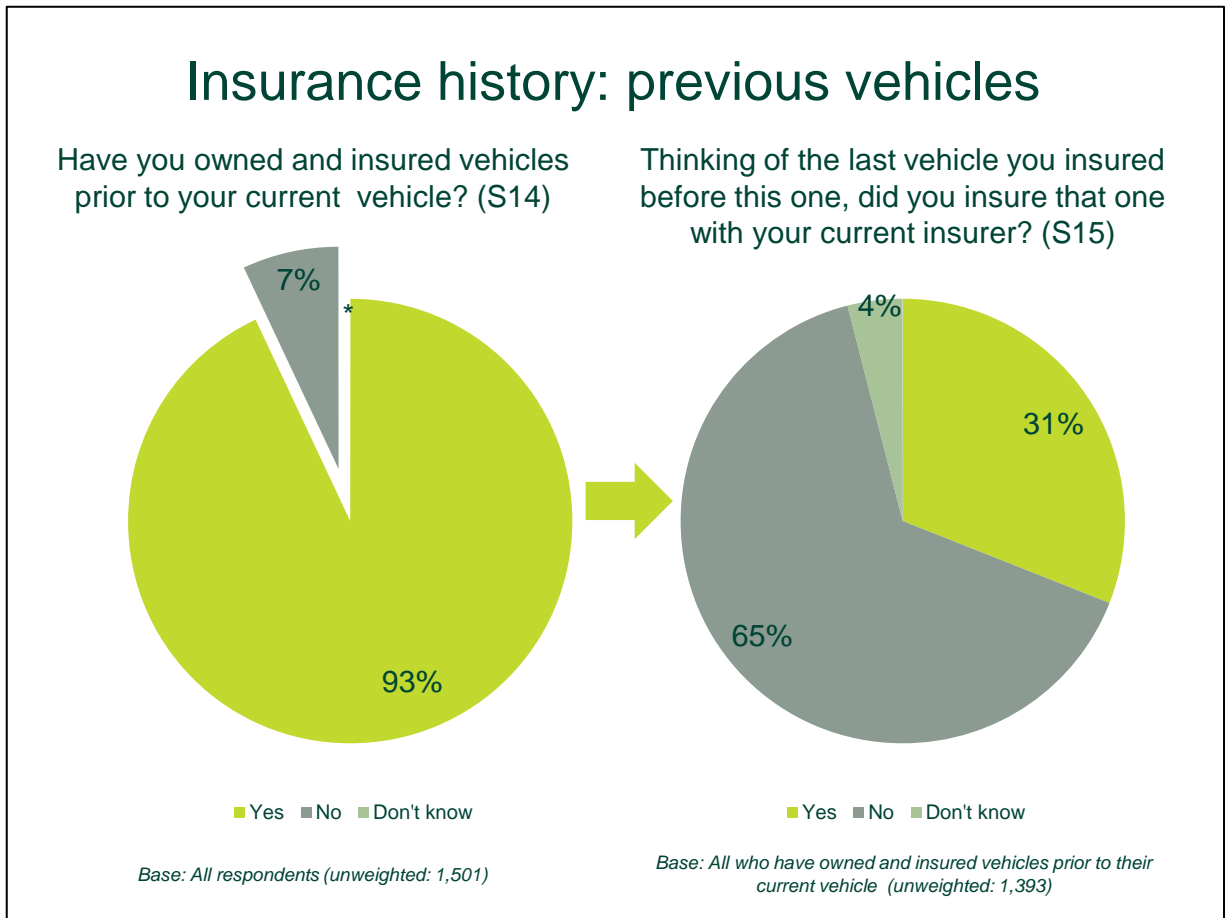


Figure 4.27: Experience of more than one insurance company



- 4.77 The majority (72%) of respondents had experience of more than one insurance company, that is, they had previously insured a vehicle with another company. Experience of other insurance companies was least common among respondents from Northern Ireland (65%).
- 4.78 Respondents whose insurance was low cost were more likely than those whose insurance was high cost to have experience of another insurance company (77% compared to 66%); and those who had purchased online were more likely to have experience of other insurers (82%) than those who purchased by phone (69%) or those who purchased in person (42%).

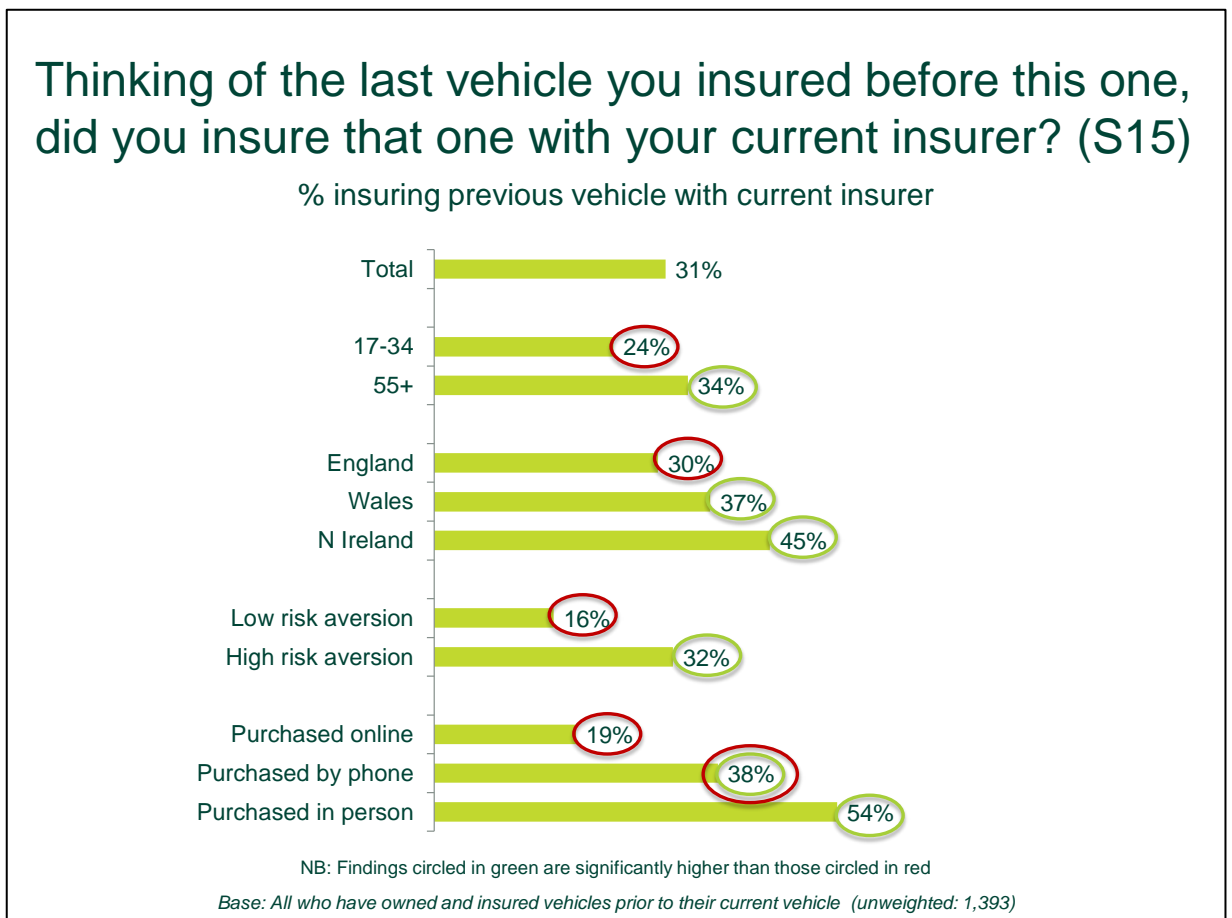
Figure 4.28: Insurance history



4.79 Nearly all respondents (93%) had owned and insured another vehicle at some time in the past. Of these, around a third (31%) had insured their previous vehicle with the same insurer.

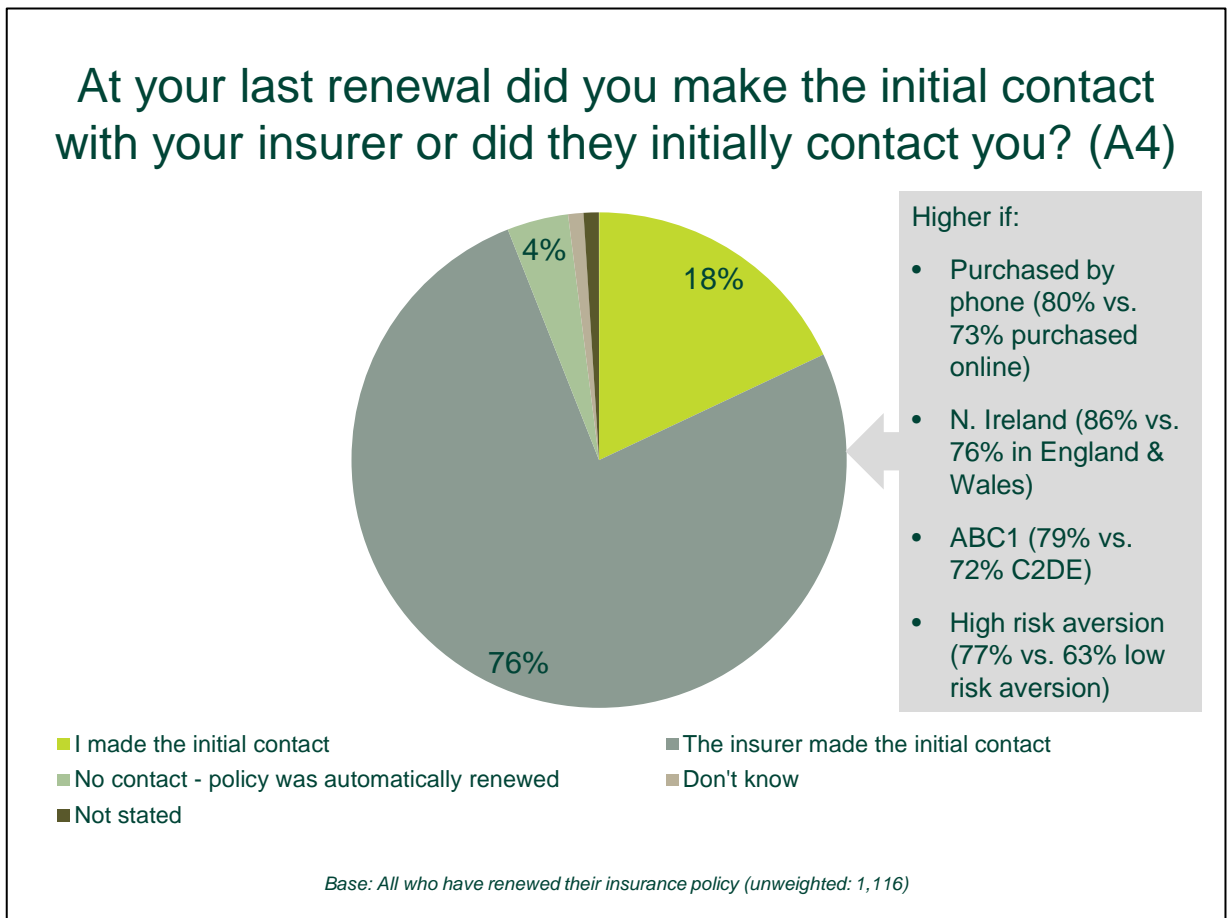


Figure 4.29: Was previous vehicle insured with current insurer



- 4.80 Older respondents were more likely to have insured their previous vehicle with their current insurer – 34% of those aged 55 plus had done so compared to just 24% of those aged 17-34.
- 4.81 Those with high risk aversion were twice as likely as those with low risk aversion to have done so (32% compared to 16%).
- 4.82 Respondents in Northern Ireland (45%) and Wales (37%) were more likely to have stayed with the same insurer than those in England (30%).
- 4.83 Staying with the same insurer was most common among those purchasing in person (54%) compared to 38% purchasing by phone and 19% purchasing online.

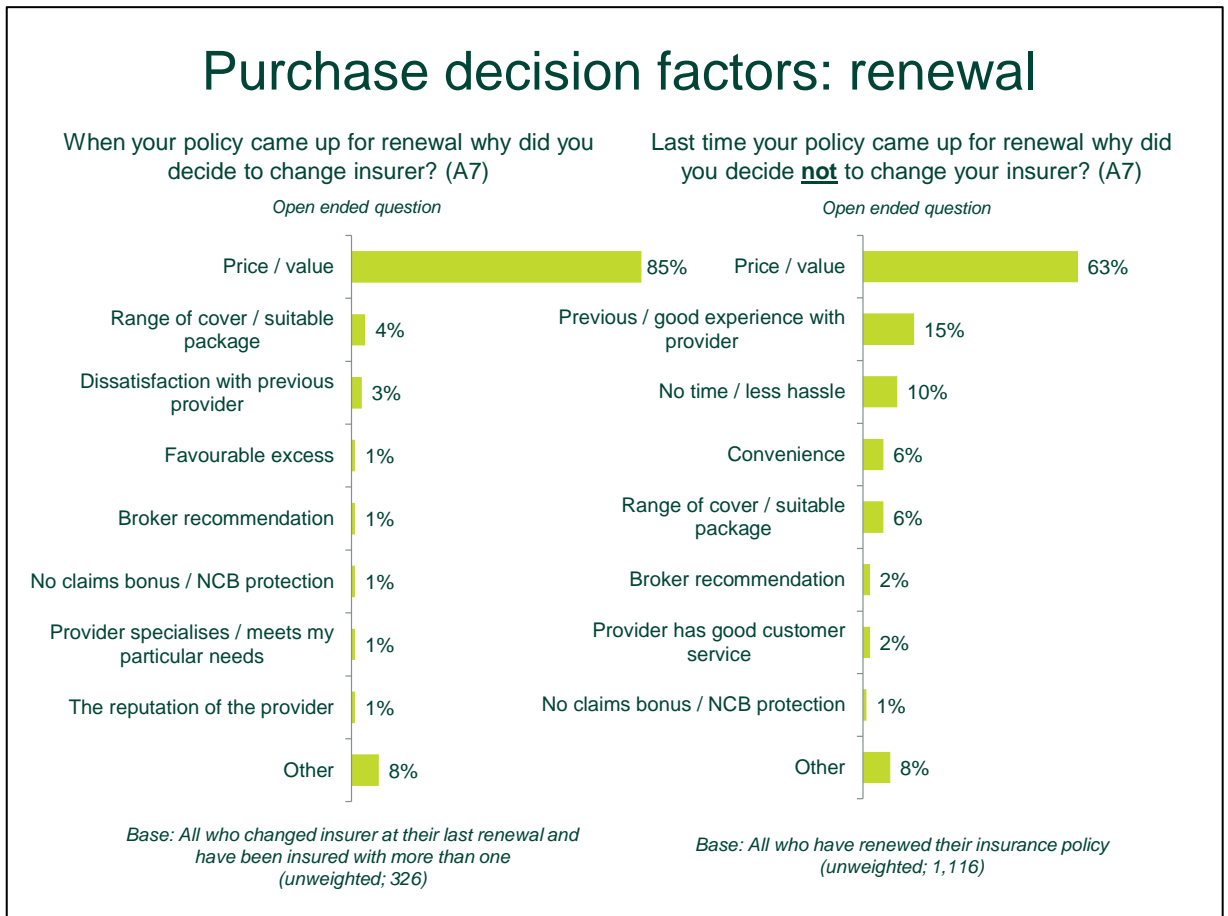
**Figure 4.30: Who made initial contact at last renewal**



4.84 The insurer made the initial contact at the time of last renewal in 76% of cases. This was most common among those purchasing by telephone (80%), and among those in Northern Ireland (86%). Respondents who were of a higher social grade were more likely to have been contacted by their insurer first (79%) as were those with a high aversion to risk (77%).

4.85 Fewer than a fifth (18%) had made the initial contact with their insurer prior to renewal, and 4% automatically renewed with no contact being made.

Figure 4.31: Purchase decision factors: renewal



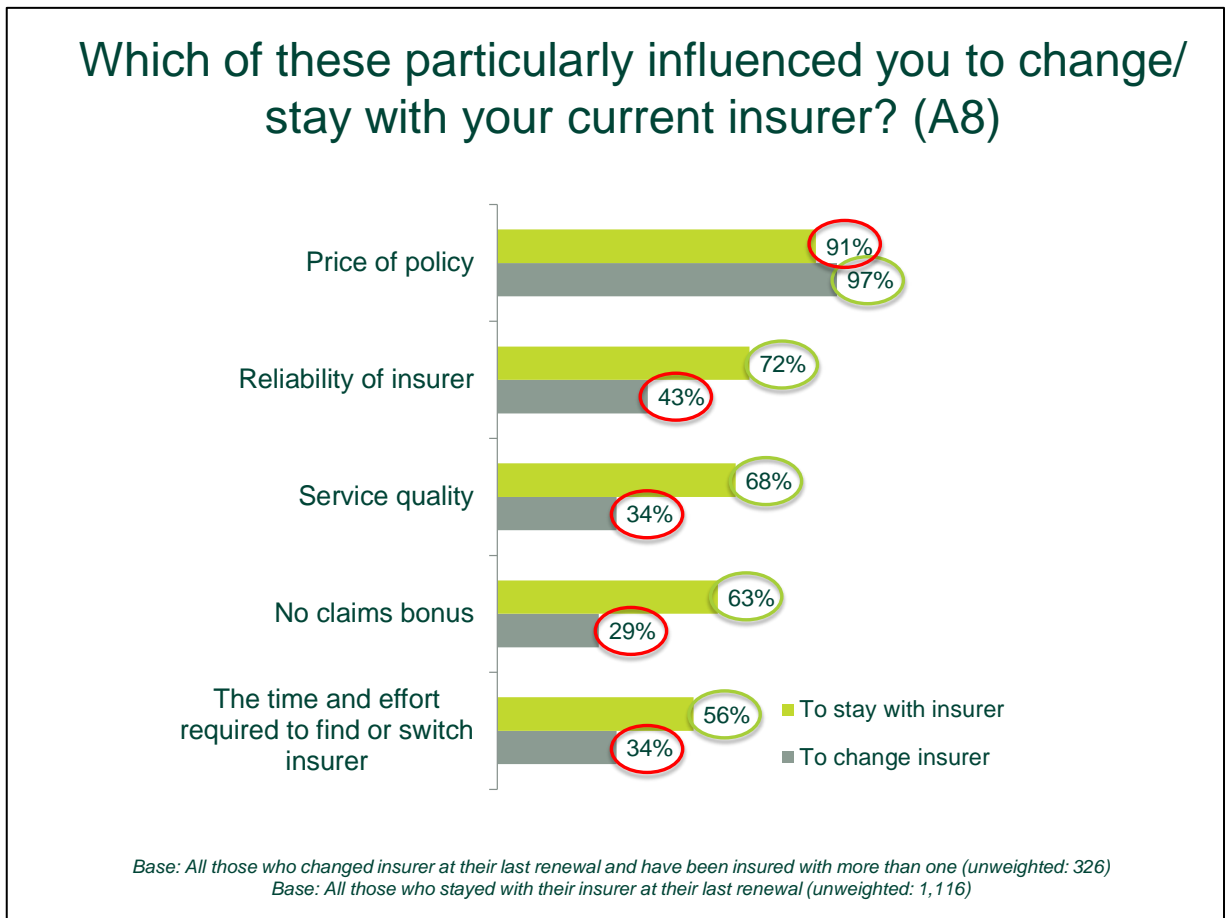
4.86 Price was the single biggest reason for respondents deciding which insurer to use. This was particularly true for those who changed insurer; 85% said the reason for the decision was price or value. Only 4% said the range of cover was a reason, and 3% dissatisfaction with the previous insurer.

4.87 Among those who stayed with the same insurer, price was still the most common reason (63%) but other reasons were also mentioned. Some of these were related to the service provided by the insurer: previous good experience with the provider was a factor for 15%, the range of cover by 6% and customer service by 2%. Others simply did not have time (10%) or found it more convenient to renew with the same insurer (6%).





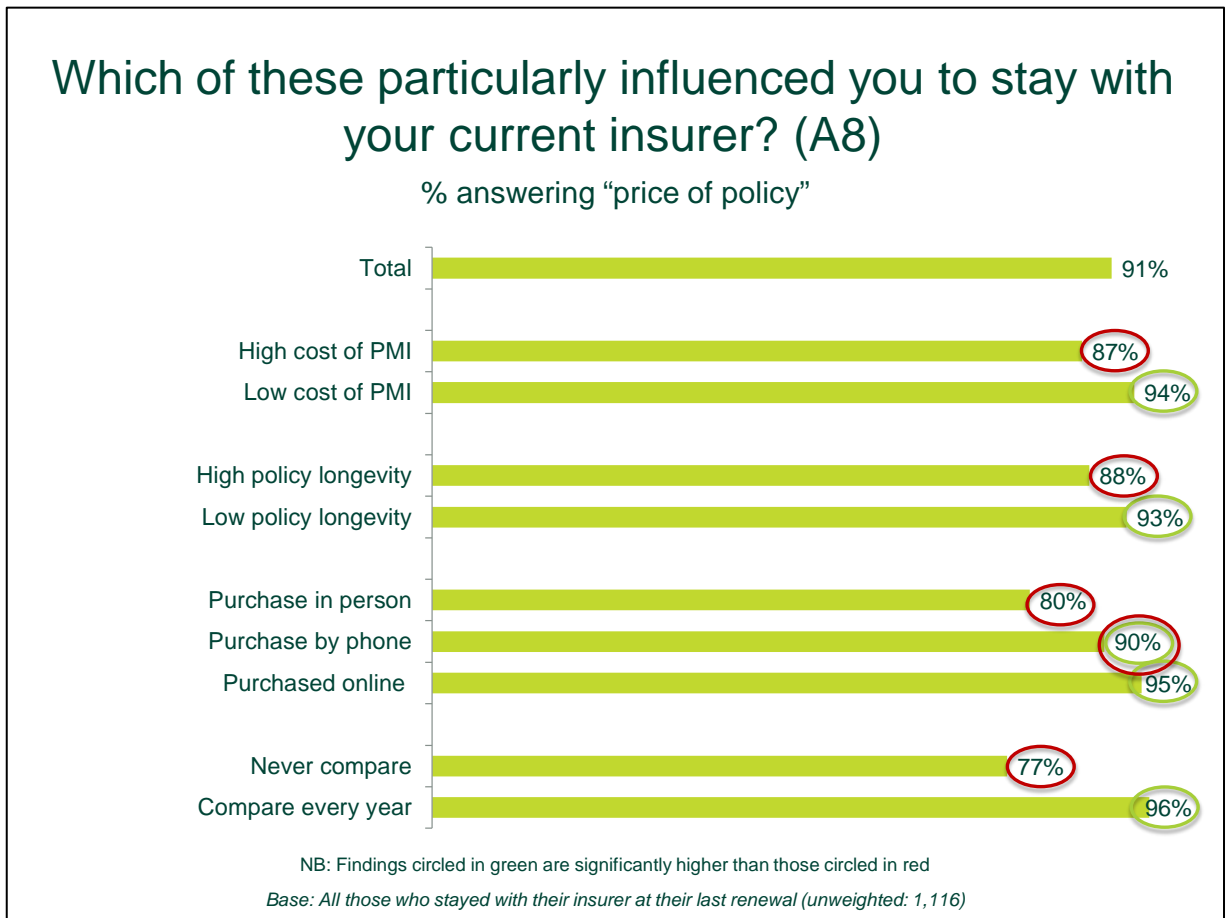
**Figure 4.32: Factors which particularly influenced decision to change/ stay with current insurer**



- 4.88 In line with the previous chart, when prompted almost all respondents who changed insurer (97%) said price particularly influenced their decision. Price was also given as the reason for staying with the same insurer by the majority (91%) of those who did so.
- 4.89 Factors relating to the service or package provided by the insurer (such as reliability, service quality and preserving no claims bonuses) were more commonly cited as factors by those staying with the same insurer than those changing insurers. However over half (56%) of those staying with the same insurer said the time and effort required to find or switch insurer was a factor in them so doing.



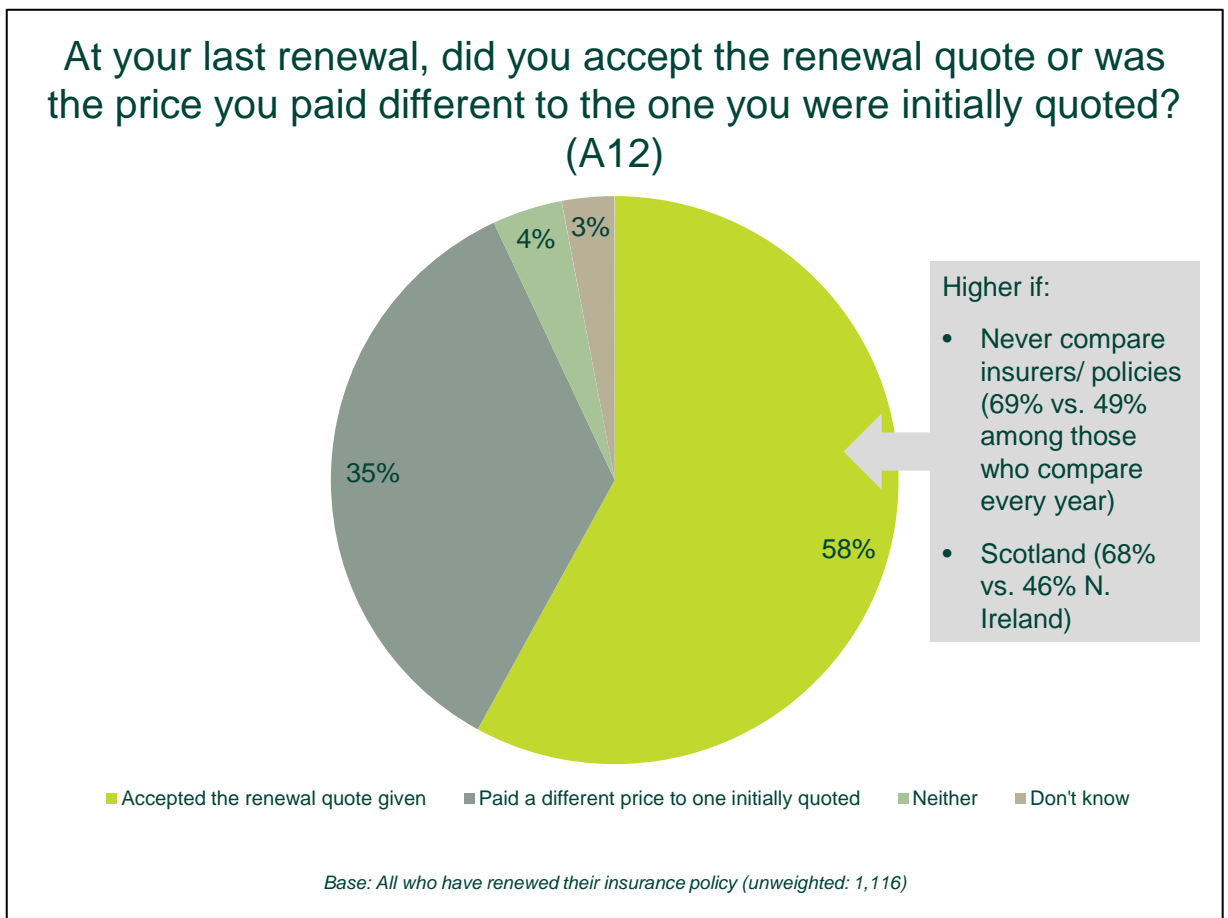
Figure 4.33: Decision to stay with insurer influenced by price of policy



4.90 Among those staying with their current insurer, the groups most likely to be influenced by price were those who: held insurance that was lower in cost (94%); had been with their insurer less time (93%); purchased online (95%); or reported that they compare the prices of insurance every year (96%).



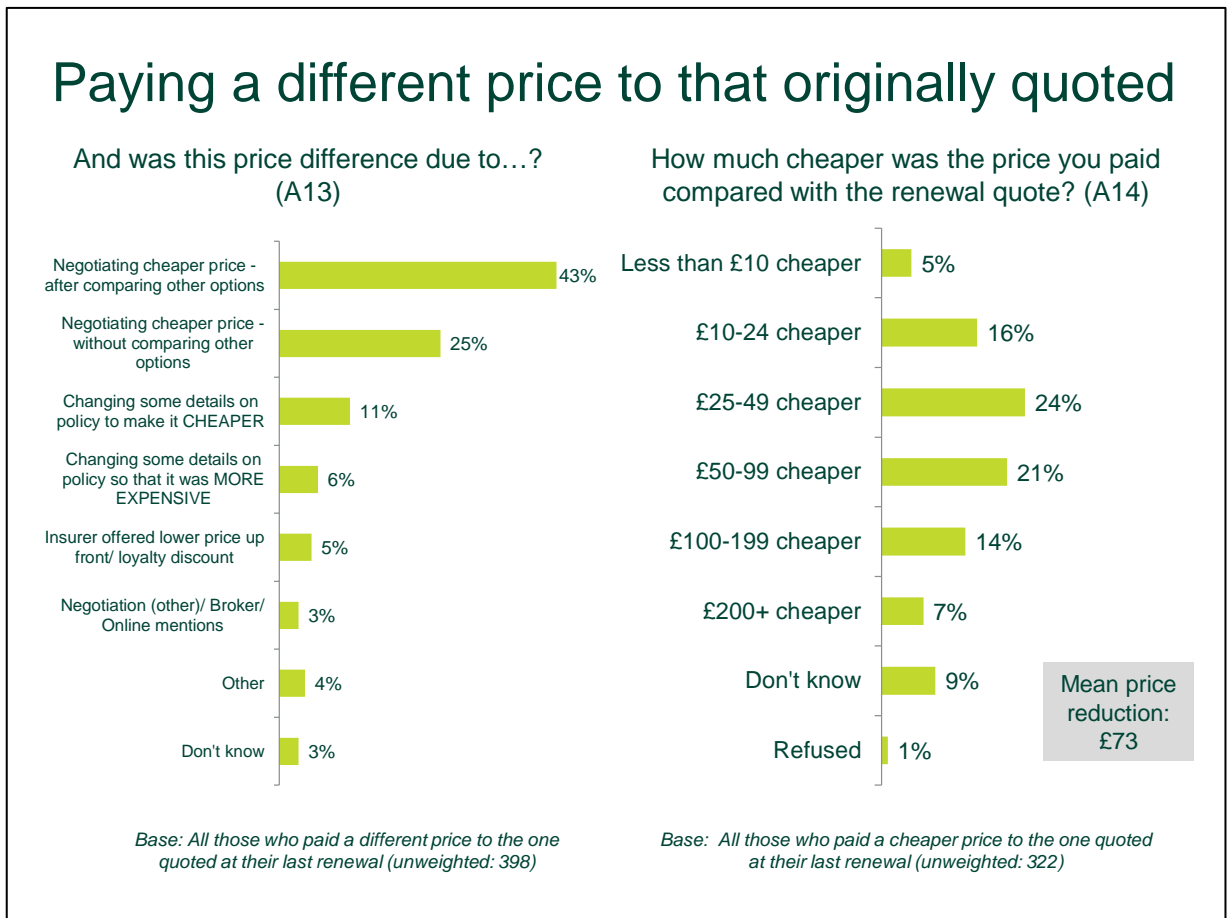
**Figure 4.34: Accept renewal quote or pay a different price to the one initially quoted**



4.91 Among those who renewed their insurance with the same provider 58% accepted the quote they were given. This was more likely among respondents who reported they never compare insurers or policies (69%) and was higher in Scotland (68%); conversely fewer respondents in Northern Ireland accepted their renewal quote (46%).

4.92 Just over a third (35%) had paid a different price to the one originally quoted.

**Figure 4.35: Paying a different renewal price to that originally quoted**

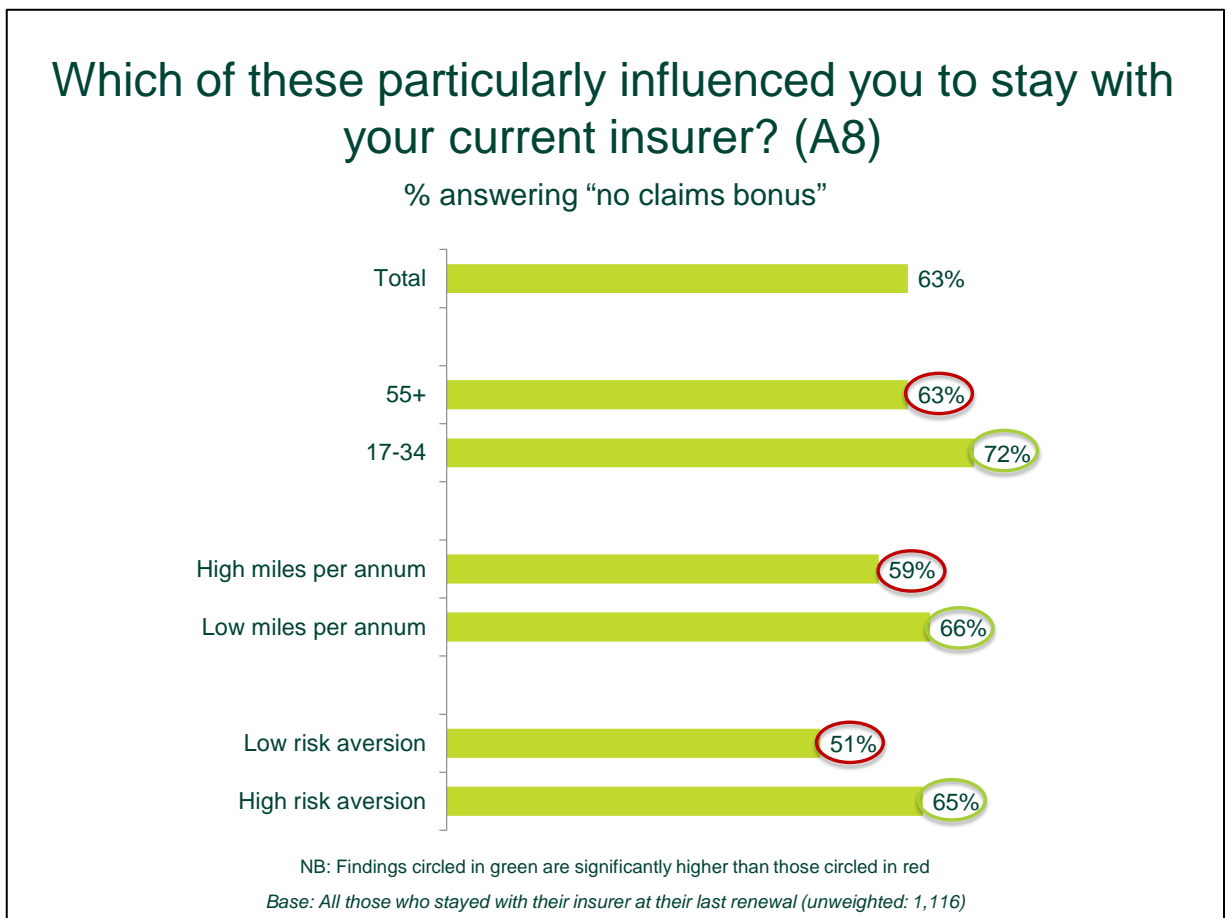


4.93 Those who had paid a different price to the one they were quoted at renewal had typically negotiated a cheaper price, 43% after comparing with other options and 25% without comparing other options. Changing the details on the policy was the next most common reason; 11% had changed details which had resulted in a cheaper policy, whereas 6% had changed some details that made the policy more expensive.

4.94 Among those who had paid a cheaper price than the one quoted at renewal the mean reduction in the price of the policy was £73; 7% made a saving of over £200.

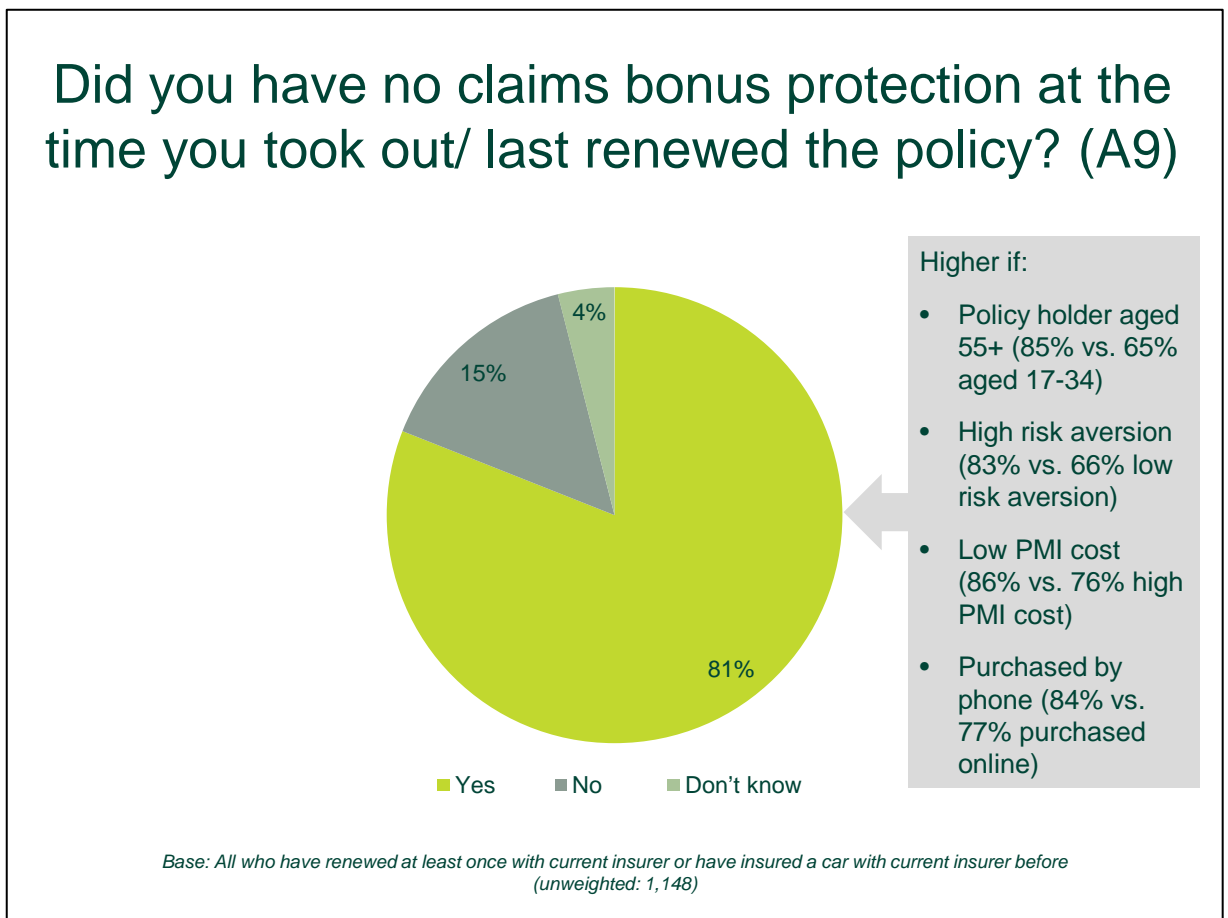


Figure 4.36: Decision to stay with insurer influenced by no claims bonus



4.95 Overall 63% of respondents who stayed with the same insurer cited "no claims bonus" as a reason for doing so. This was more common amongst the younger respondents (72% in the 17-34 age band compared to 63% among those aged 55 or more), those who did lower mileage per annum (66% compared to 59% of those with high annual mileage) and those with a high aversion to risk (65% compared to 51% with low risk aversion).

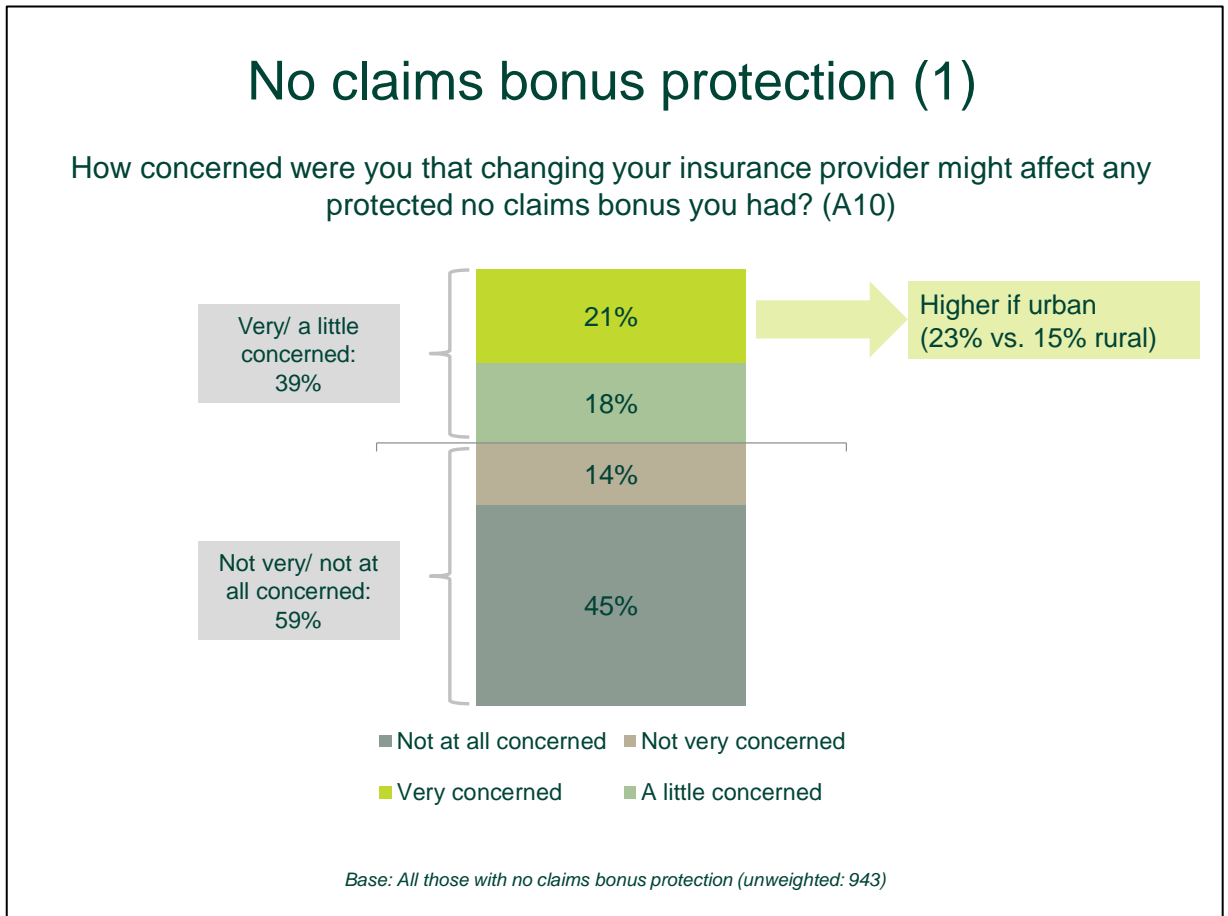
**Figure 4.37: Whether had No Claims Bonus Protection last time took out / renewed policy**



- 4.96 The majority of respondents (81%) who were insured with the same current insurer the previous year (whether or not that was with the same vehicle) claimed to have no claims bonus protection on their current policy when they came to renew.
- 4.97 This was most common among those aged 55 or over (85%, compared to 65% among 17-34s), with a high risk aversion (83%, compared to 66% with low risk aversion), with a lower priced policy (86%, compared to 76% with a higher priced policy) and among those who purchased by phone (84%, compared to 77% of those who purchased online).



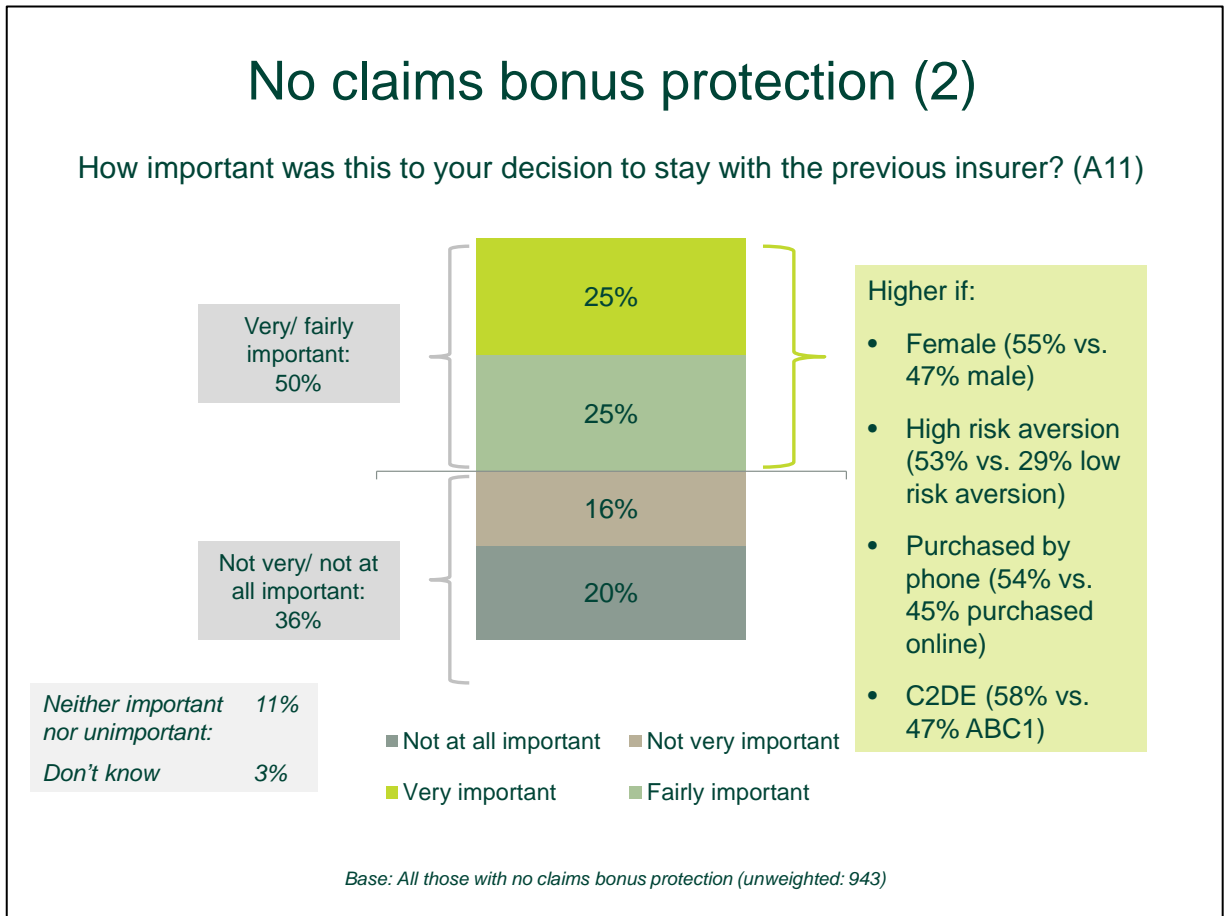
Figure 4.38: No claims bonus protection (1)



4.98 Of those that had no claims bonus protection on their policy 39% reported being concerned that if they changed provider their protected no claims bonus might be affected (21% very concerned, 18% a little concerned). Conversely, 59% reported they were not concerned (45% not at all concerned, 14% not very concerned).



Figure 4.39: No claims bonus protection (2)



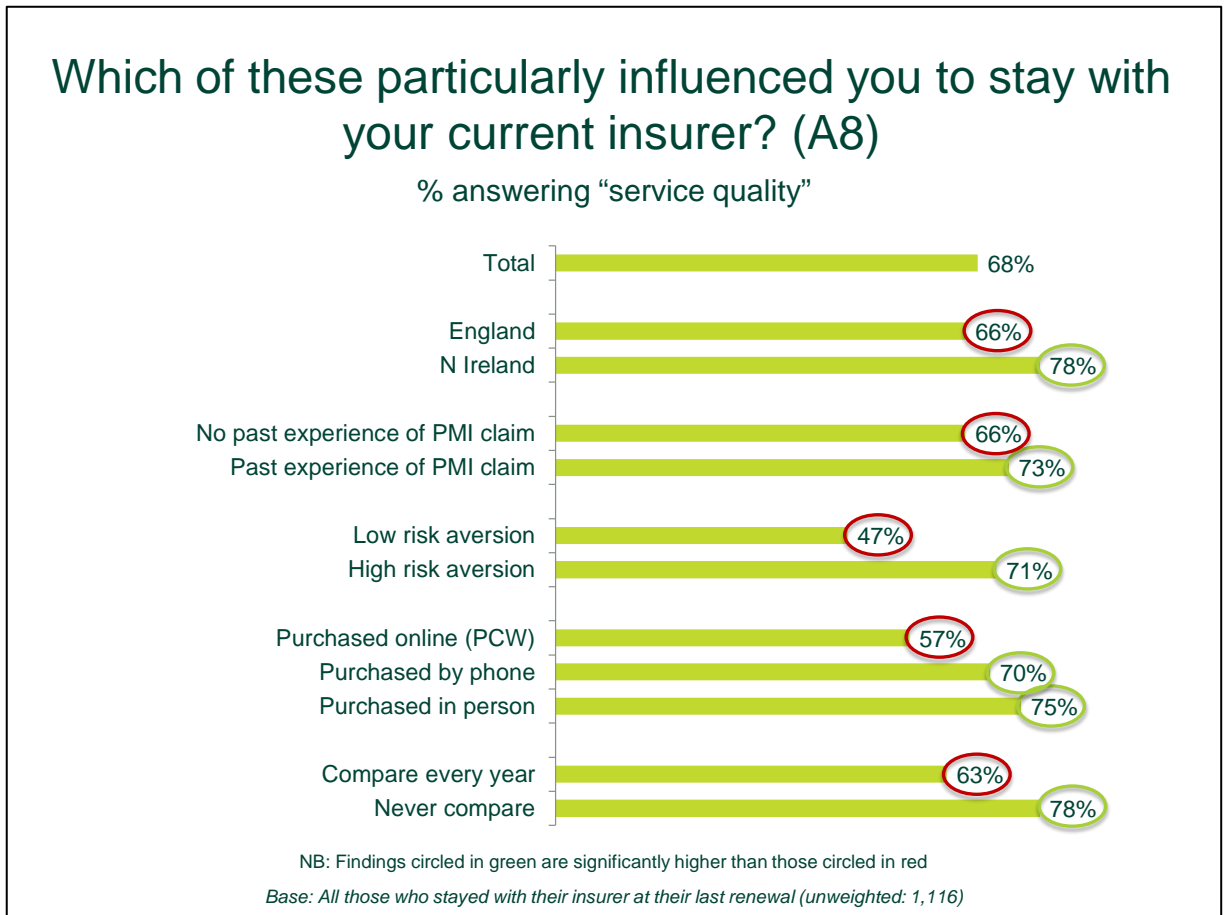
4.99 Of those that had no claims bonus protection on their policy when they came to renew, and who continued their cover with the same insurer, half (50%) said the no claims bonus protection was an important factor in their decision (25% very important, 25% fairly important). This compared to just over a third (36%) who said it was not important (16% not very important, 20% not at all important). 11% said it was neither an important nor an unimportant factor in their decision.

4.100 Groups more likely to say their no claims bonus was an important factor were women (55%), those with a high aversion to risk (53%), those who purchased by phone (54%) and those of a lower socio-economic status (58% of respondents classified as C2DE).





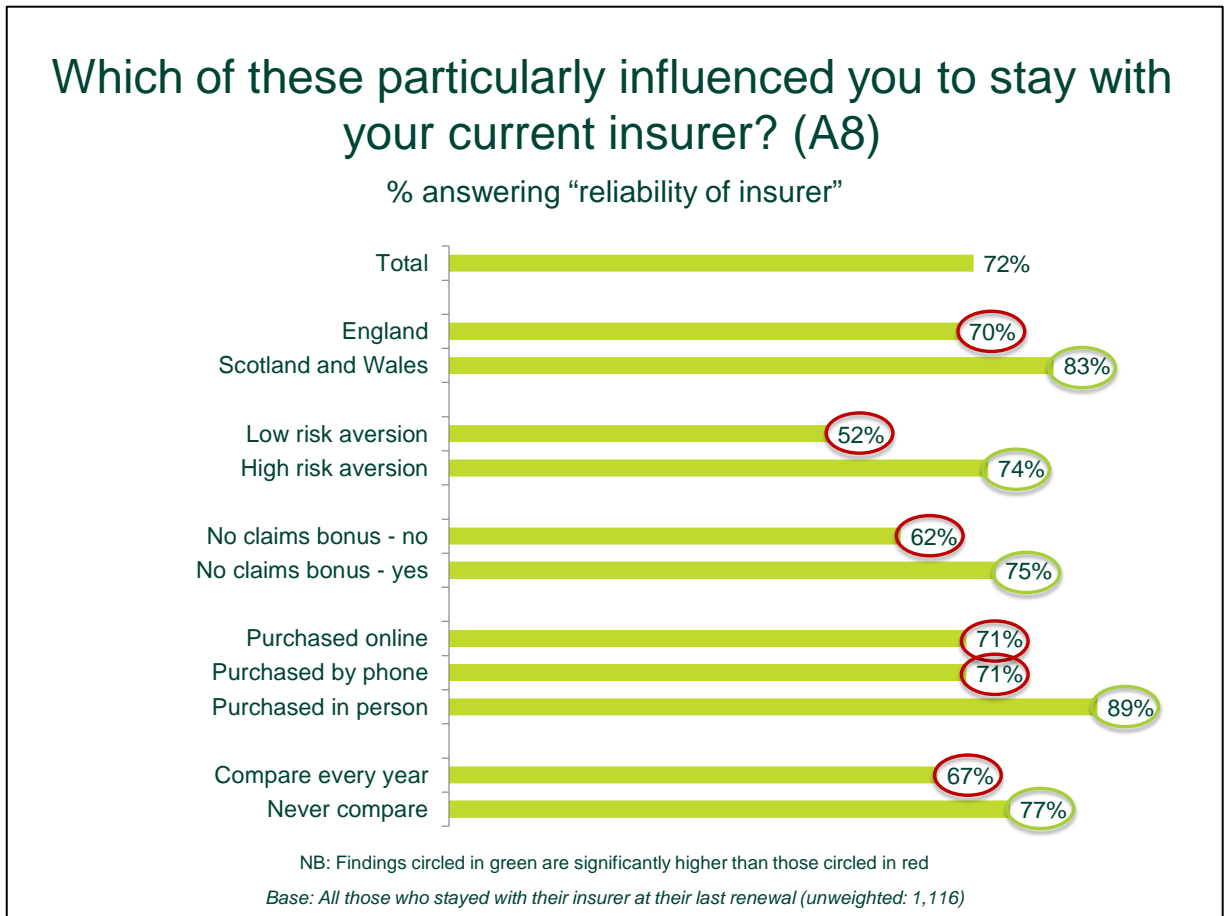
Figure 4.40: Decision to stay with insurer influenced by service quality



- 4.101 "Service quality" was a particular factor for 68% of respondents who stayed with the same insurer at their last renewal. This was more common in Northern Ireland (78%) compared to England (66%), and those who had made a claim in the past (73% compared to 66% who had not).
- 4.102 Respondents with a high aversion to risk were more likely to be influenced by service quality (71%) than those with a low risk aversion (47%), as were those who purchased in person (75%) or by telephone (70%, compared to 57% who purchased online via a price-comparison website (PCW). Respondents who compare prices every year are less likely to have been influenced by service quality (63%) than those who never look at comparisons (78%).



Figure 4.41: Decision to stay with insurer influenced by reliability of insurer

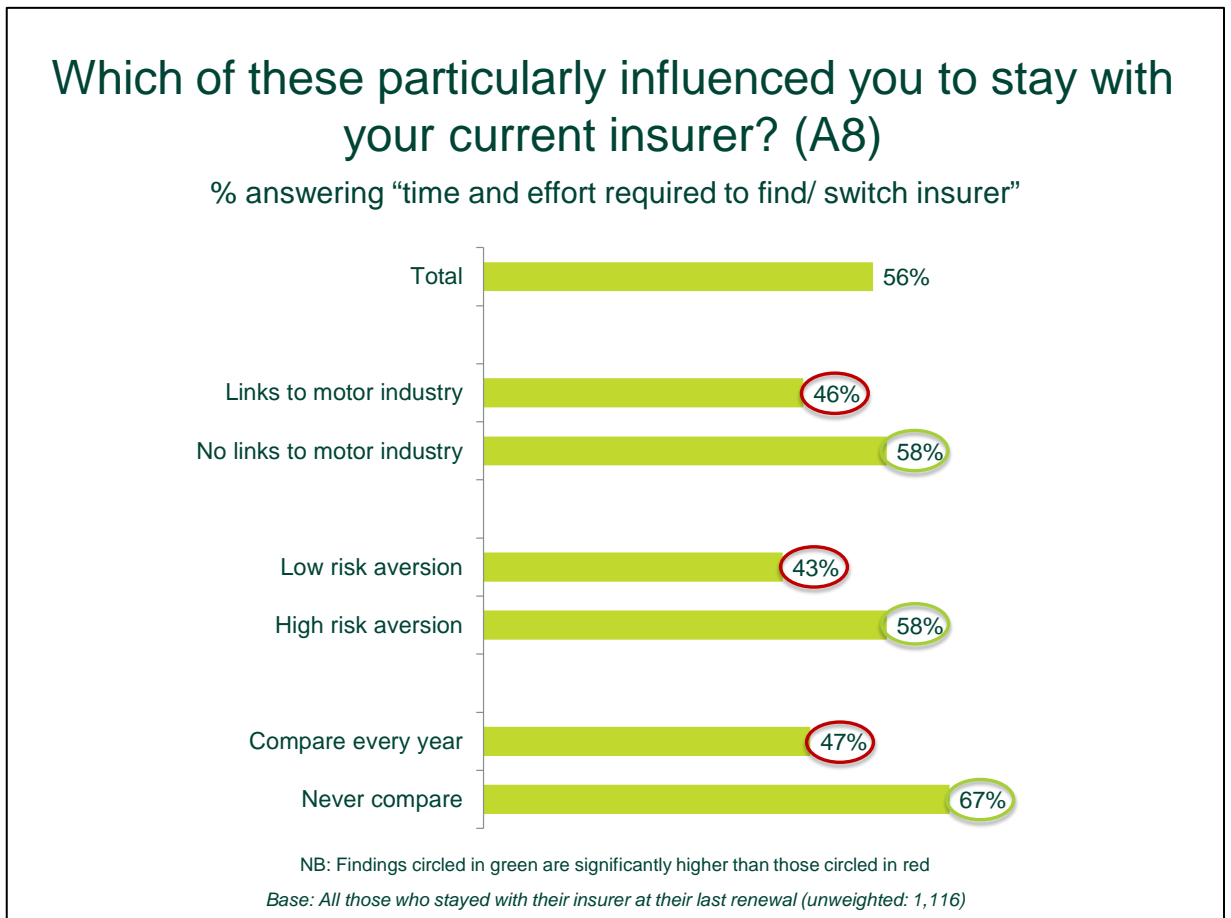


4.103 "Reliability of insurer" was a factor influencing 72% of those who stayed with their current insurer. This was more common in Scotland and in Wales (both 83%) than in England (70%).

4.104 Respondents with a high aversion to risk were more likely to cite reliability of insurer as a factor (74%) than those whose aversion to risk is low (52%), as were those who had a no claims bonus with the insurer (75% compared to 62% who did not).

4.105 Respondents who had purchased in person were far more likely (89%) than those who had purchased online or by telephone (both 71%) to say the reliability of the insurer was an important factor in their decision to remain with them.

**Figure 4.42: Decision to stay with insurer influenced by time and effort required to find/ switch insurer**



4.106 The time and effort required to find/ switch insurer was an important factor for 56% of those who stayed with the same insurer at renewal. This was particularly common among those with high risk aversion (58%) and who never compare prices when their renewal comes through (67%).

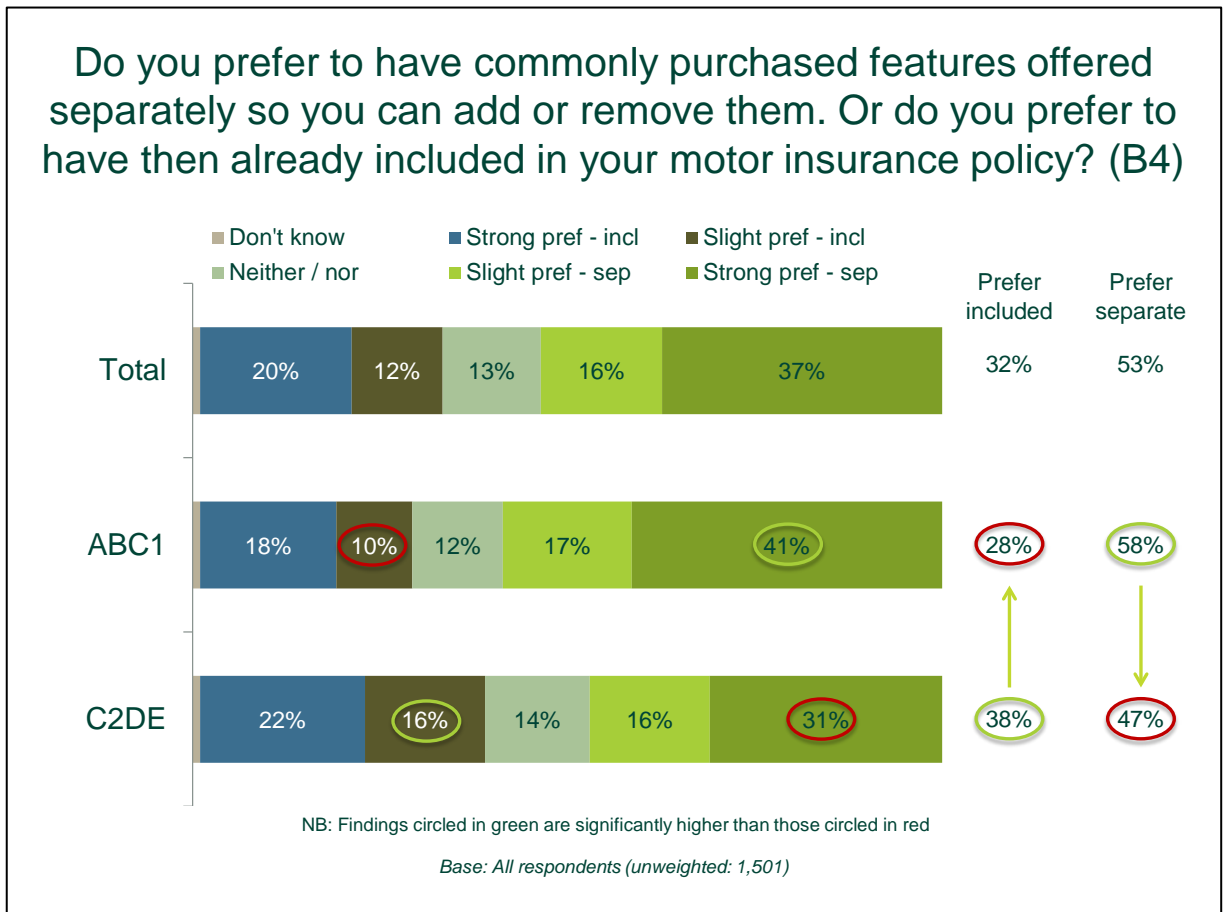
4.107 Those with links to the motor industry were LESS likely to say this was a factor in their decision to remain with the same insurer (46%).



Features

4.108 This section focused on nine commonly purchased policy features and details the awareness levels of each feature, policyholder preferences for features being offered separately so that they can be added or removed, whether each feature was considered and included in the current policy, the level of comparisons made between the specific features offered by different insurers and perceptions of the ease of such comparisons and the value for money of each of the policy features.

**Figure 4.43: Preference for features to be offered separately or already included in the policy**

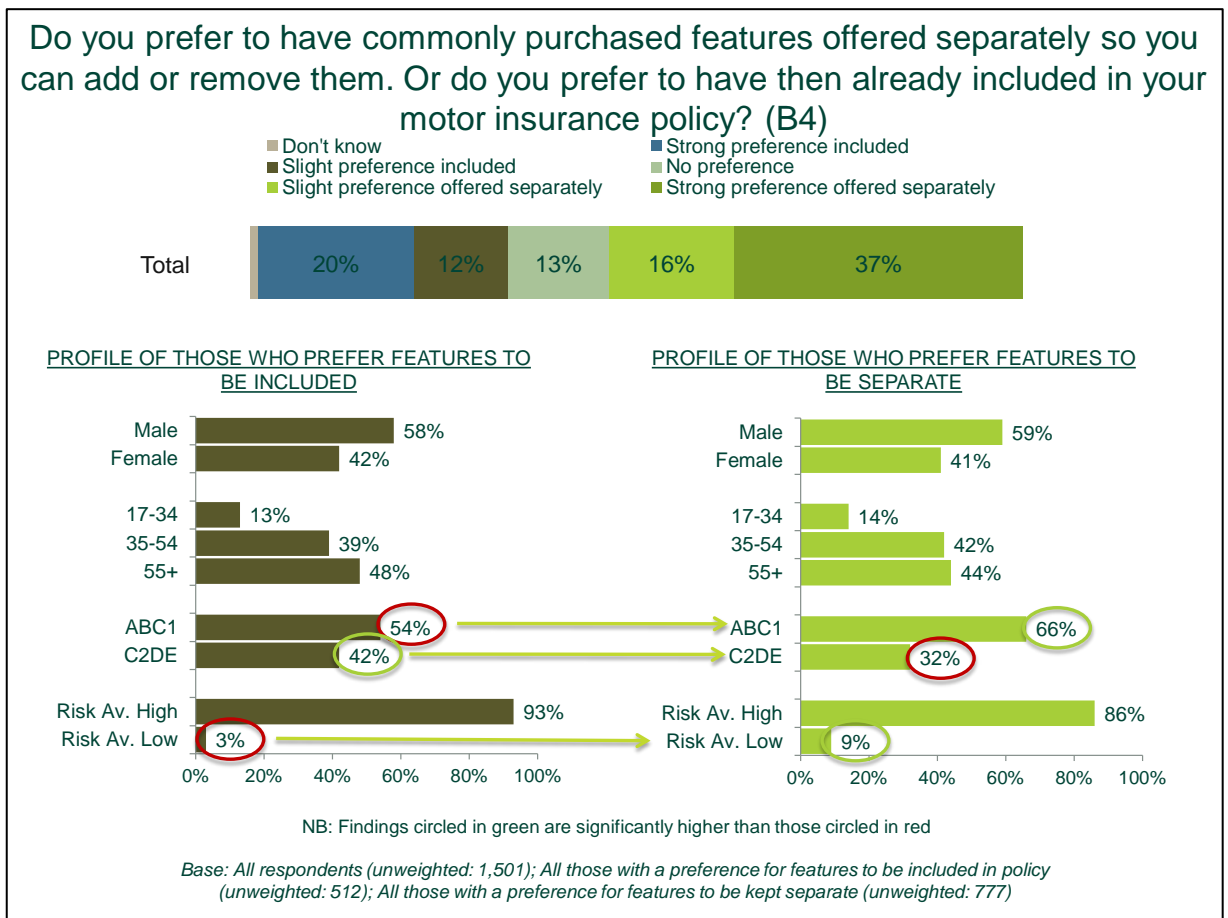


4.109 Just over half (53%) preferred features to be offered separately so that they can be added or removed compared to a third (32%) who preferred the features to already be included in the motor insurance policy.

4.110 The preference for features to be offered separately was higher amongst ABC1 respondents (58%) than amongst C2DE respondents (47%). This preference was also higher amongst those who were low risk averse (69%) than high risk averse (52%) and amongst those that compare insurers and policies every year (58%) compared to those that never compare insurers and policies (35%).



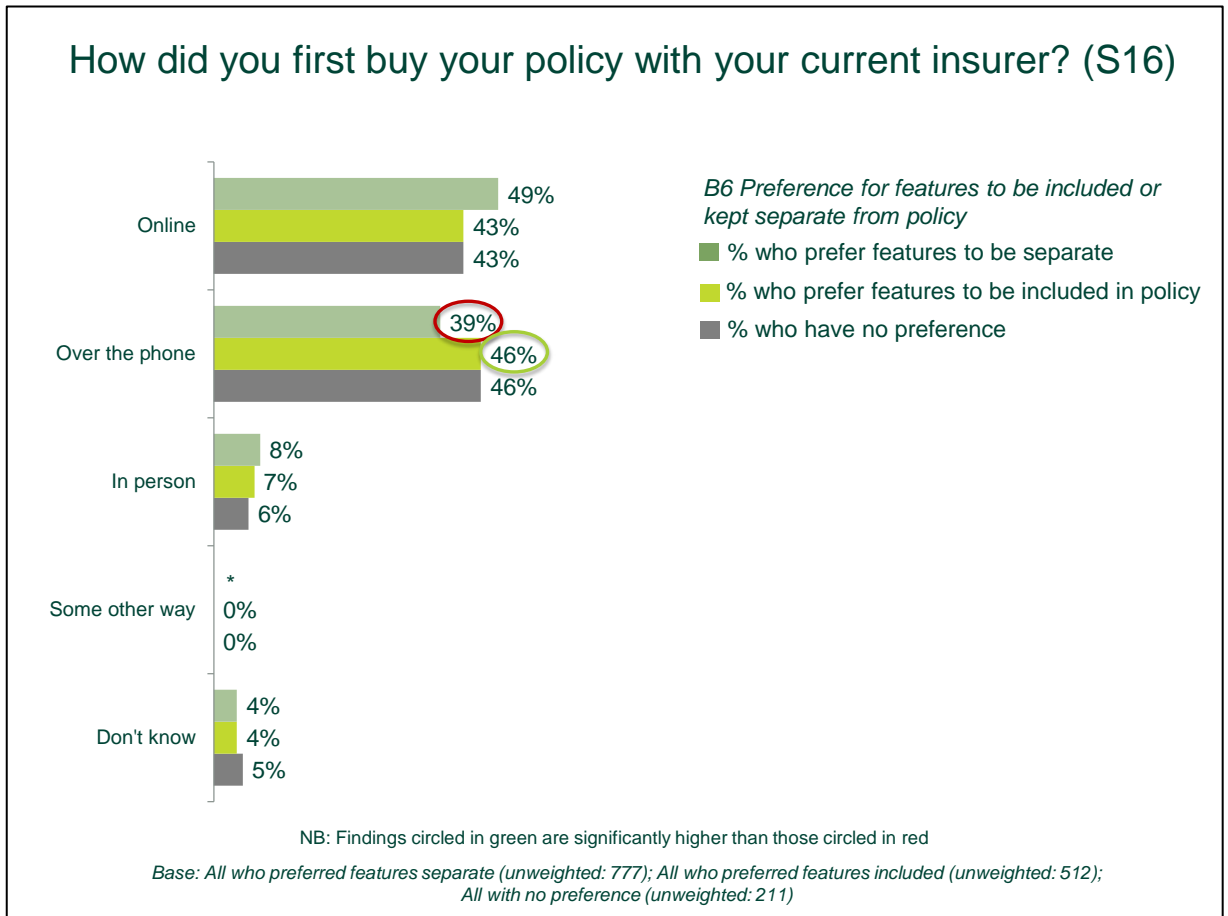
**Figure 4.44: Profile of those preferring features to be offered separately and those who prefer features to be already included in their motor insurance policy**



4.111 Reflecting the previous chart, when comparing the profiles of those who prefer features included or separate, those preferring separate features are more likely to be ABC1 and have lower risk aversion



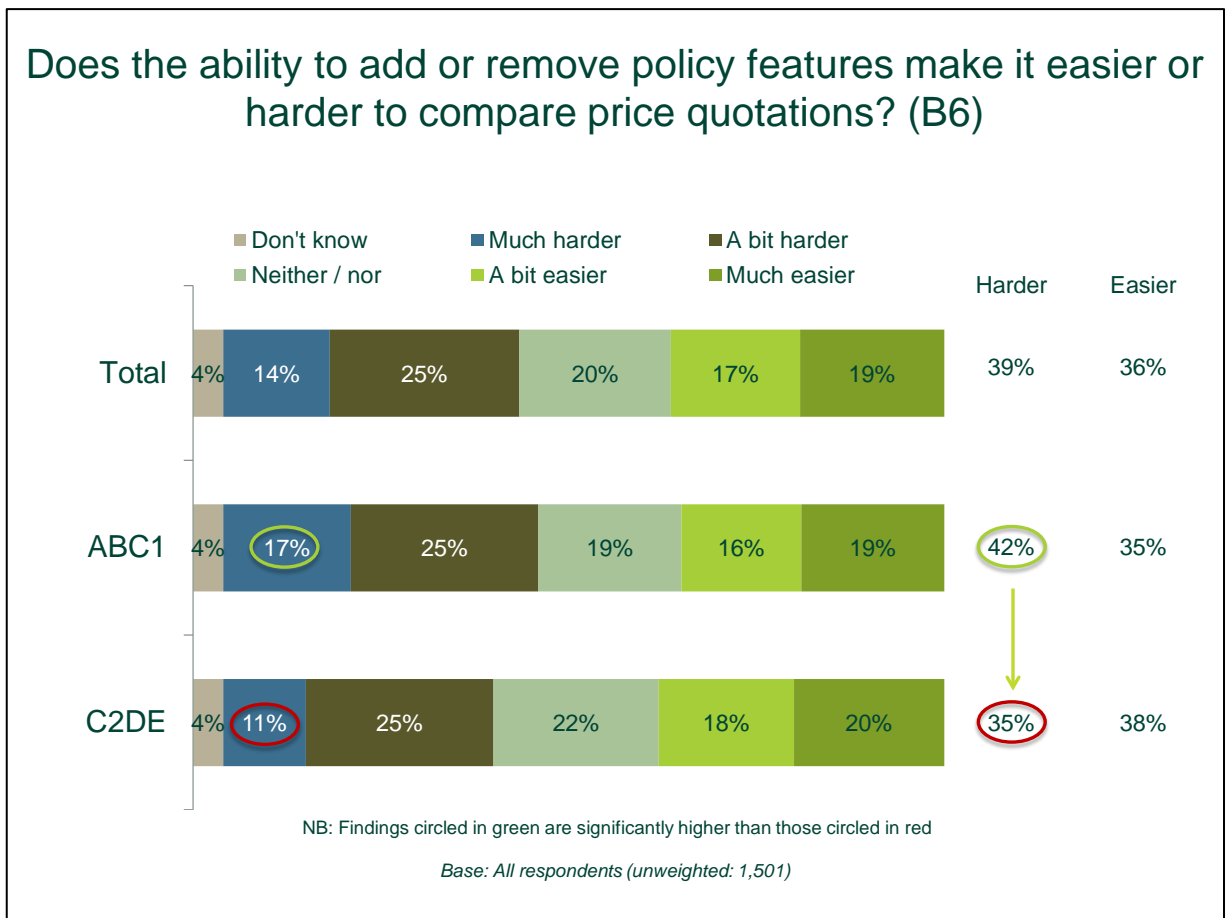
Figure 4.45: How purchased policy by preference for features



4.112 Those who prefer features to be offered separately so that they can be added and removed are less likely to have first purchased their policy with their current insurer over the telephone (39%) than those who preferred features to be already included in their policy (46%).



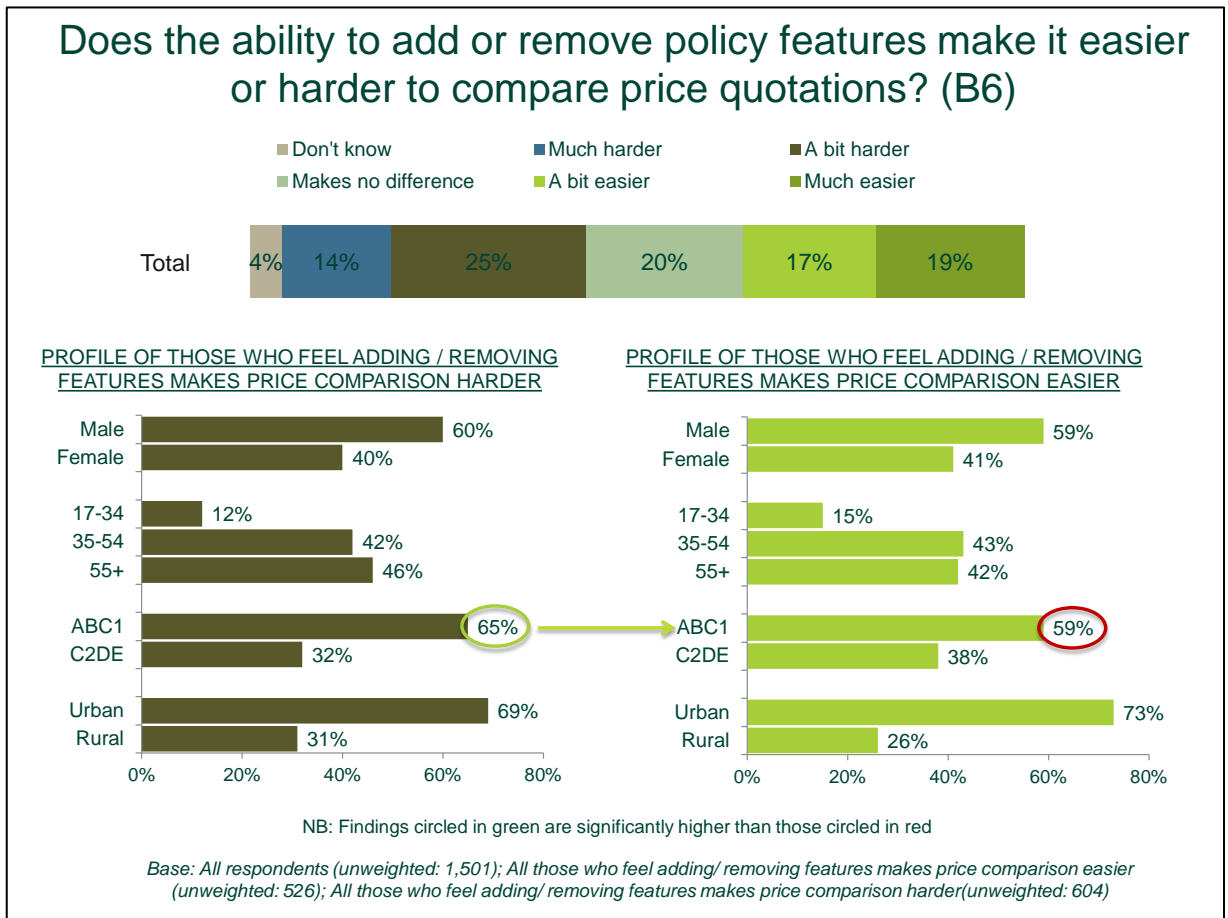
**Figure 4.46: Does the ability to add or remove policy features make it easier or harder to compare price quotations**



4.113 Opinion was split as to whether offering features separately so that they can be added or removed made it easier (36%) or harder (39%) to compare price quotations. However, ABC1s were more likely to think it was harder to compare (42%) than C2DEs (35%), in spite of, as we have already seen, being more likely to prefer the policy features to be offered separately.



**Figure 4.47: Profile of those that think the ability to add or remove policy features makes it harder to compare price quotations and easier to compare.**

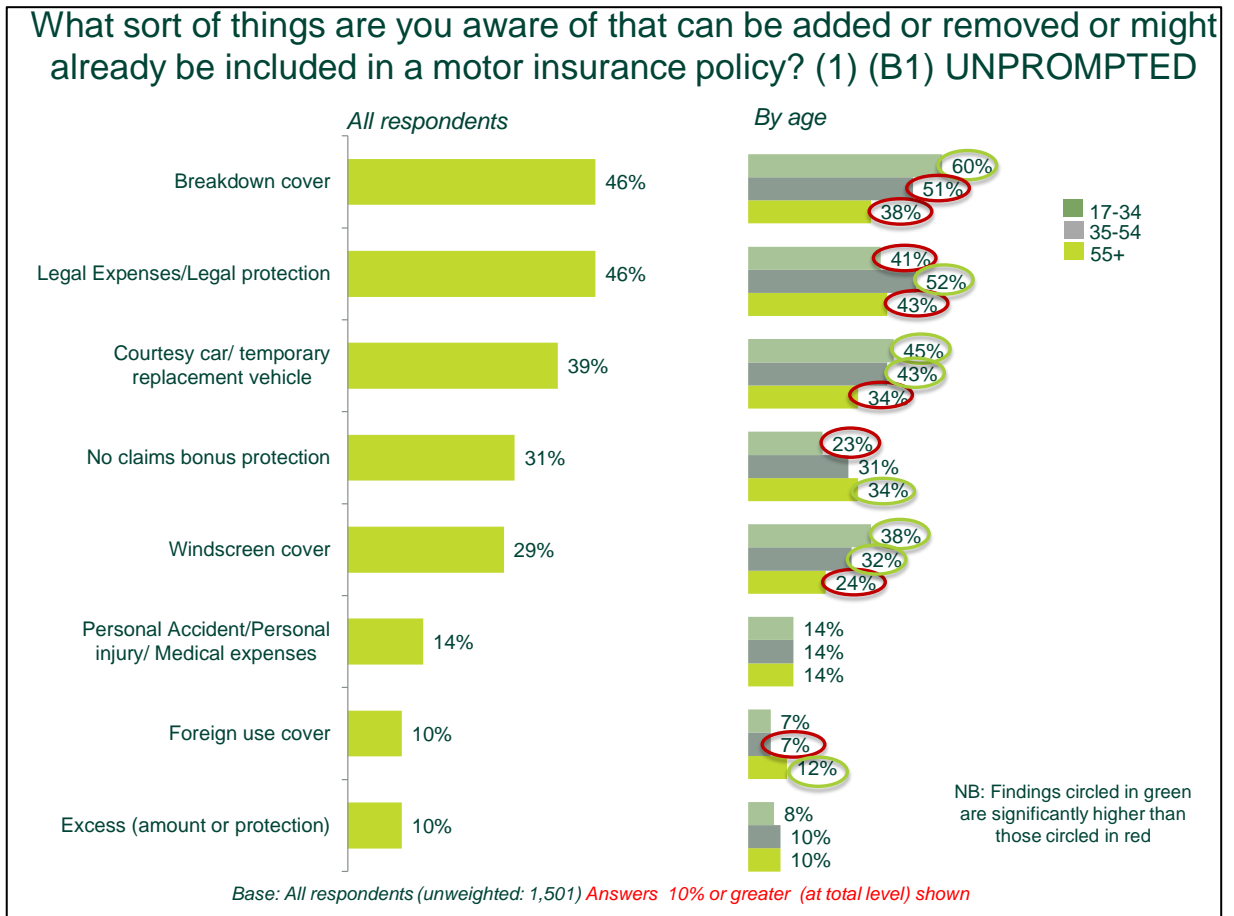


4.115 Again reflecting the previous chart, a higher proportion of those that feel adding or removing features made it harder to compare price quotations are ABC1s (65%) than of those that feel it made price comparisons easier (59%).





**Figure 4.48: Unprompted awareness of policy features that could be added or removed or already included in the policy (1)**



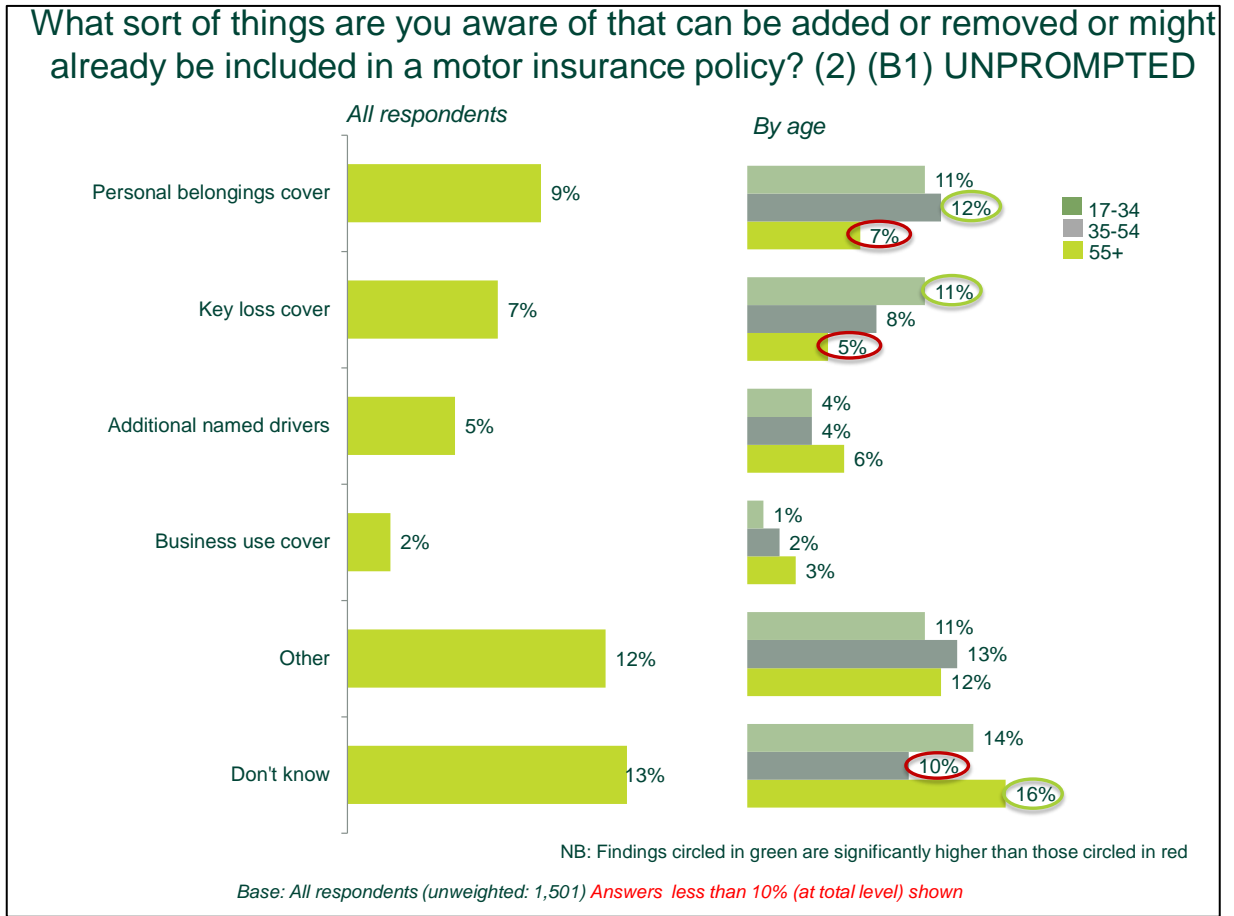
4.116 Figure 4.48 shows the policy features that were spontaneously mentioned most frequently. These were Breakdown Cover (46%), Legal Expenses/Legal Protection (46%) and Courtesy Car/Temporary Replacement Vehicle (39%).

4.117 Those aged 17-34 were more likely than those aged 55+ to mention Breakdown Cover (60% vs. 38%), Courtesy Car (45% vs. 34%) and Windscreen Cover (38% vs. 24%).

4.118 Conversely those aged 55+ were more likely than those aged 17-34 to mention No Claims Bonus Protection (34% vs. 23%).



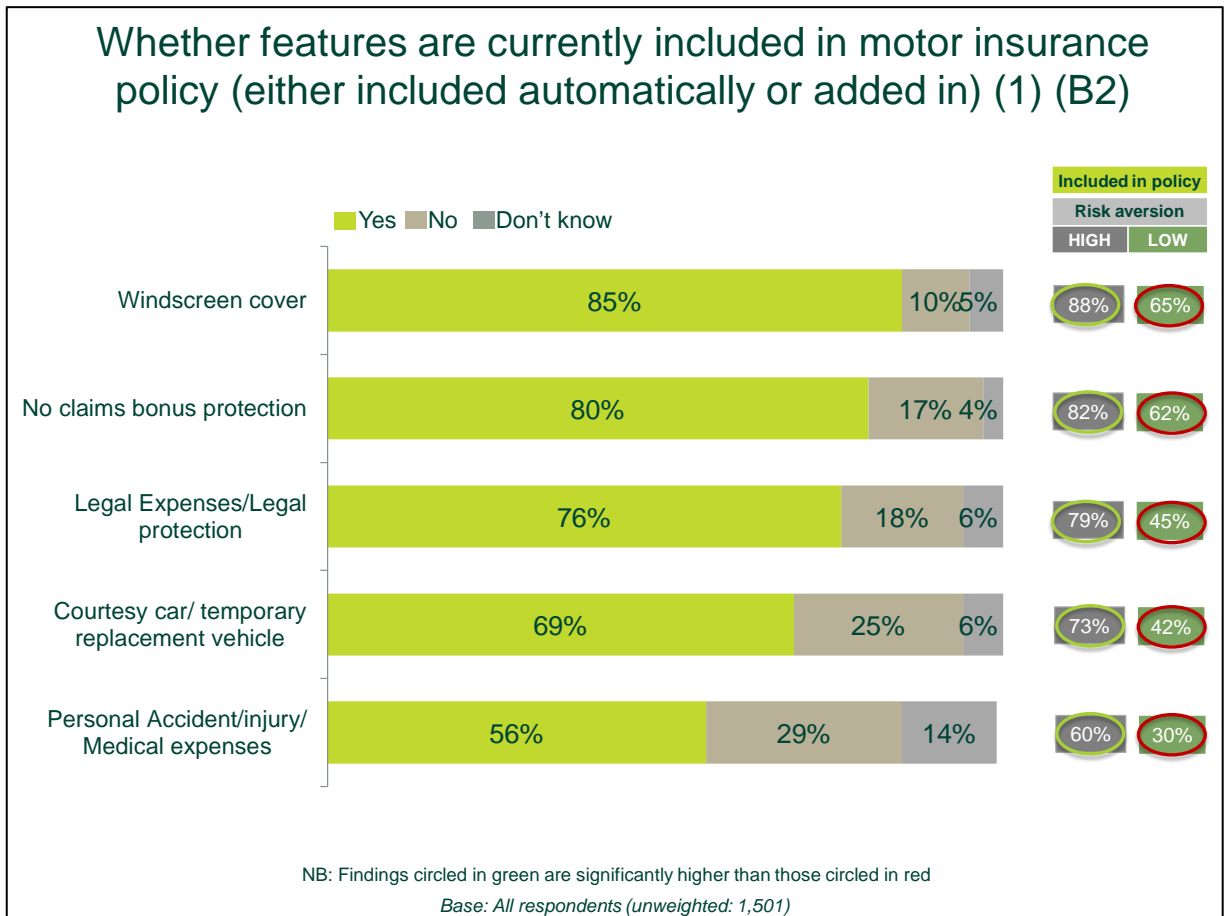
**Figure 4.49: Unprompted awareness of policy features that could be added or removed or already included in the policy (2)**



4.119 Figure 4.49 shows the policy features that were spontaneously mentioned less frequently. Those aged 17-34 were more likely than those aged 55+ to mention Key Loss Cover (11% vs. 5%).



Figure 4.50: Policy features currently included in insurance policy (1)



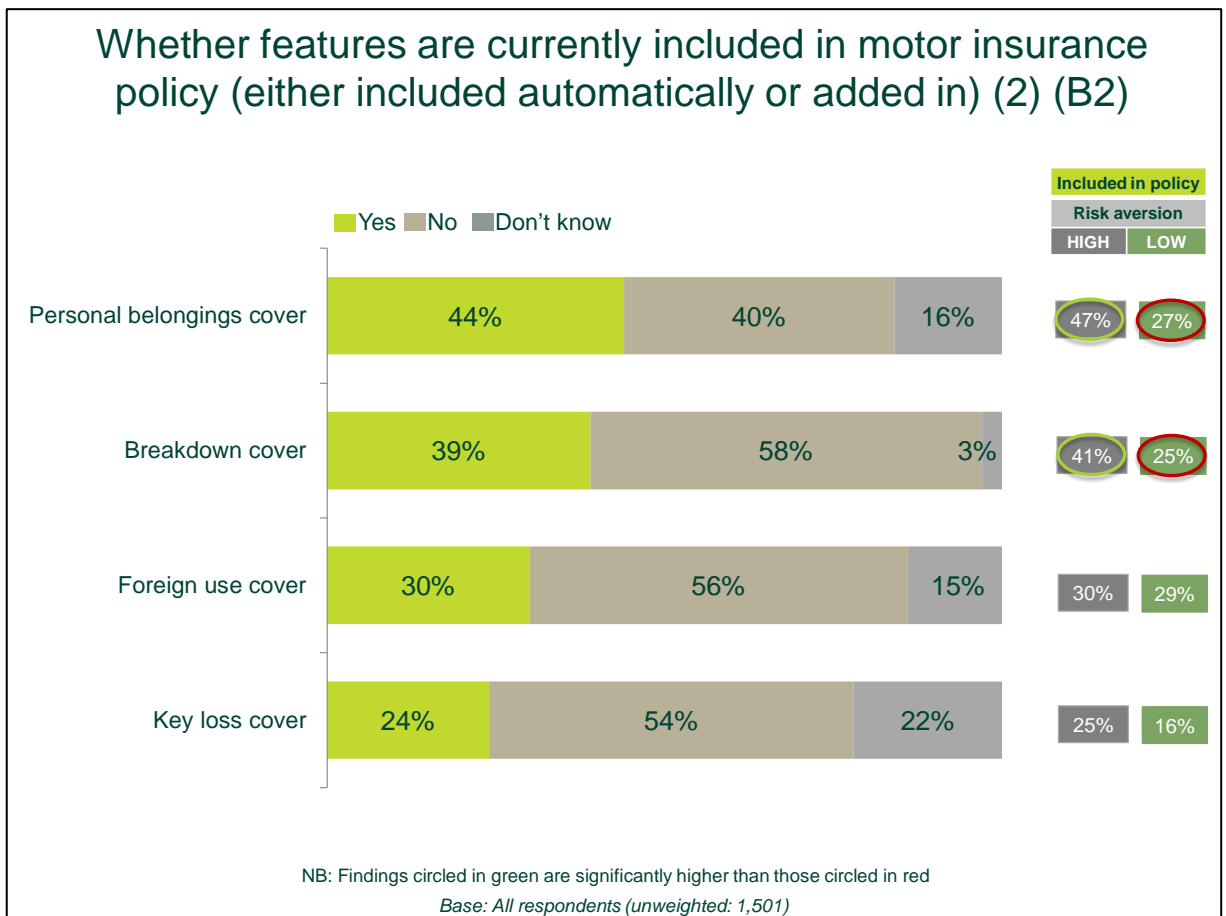
4.120 Figure 4.50 shows the features that are currently included in over 50% of motor insurance policies.

4.121 The most commonly included features are Windscreen Cover (85%), No Claims Bonus Protection (80%) and Legal Expenses/Legal Protection (76%). The high level of No Claims Bonus Protection suggests possible confusion between this specific policy feature and a No Claims Discount.

4.122 Those who are classed as high risk averse are consistently more likely to have each of these policy features included than those classed as low risk averse.



Figure 4.51: Policy features currently included in insurance policy (2)

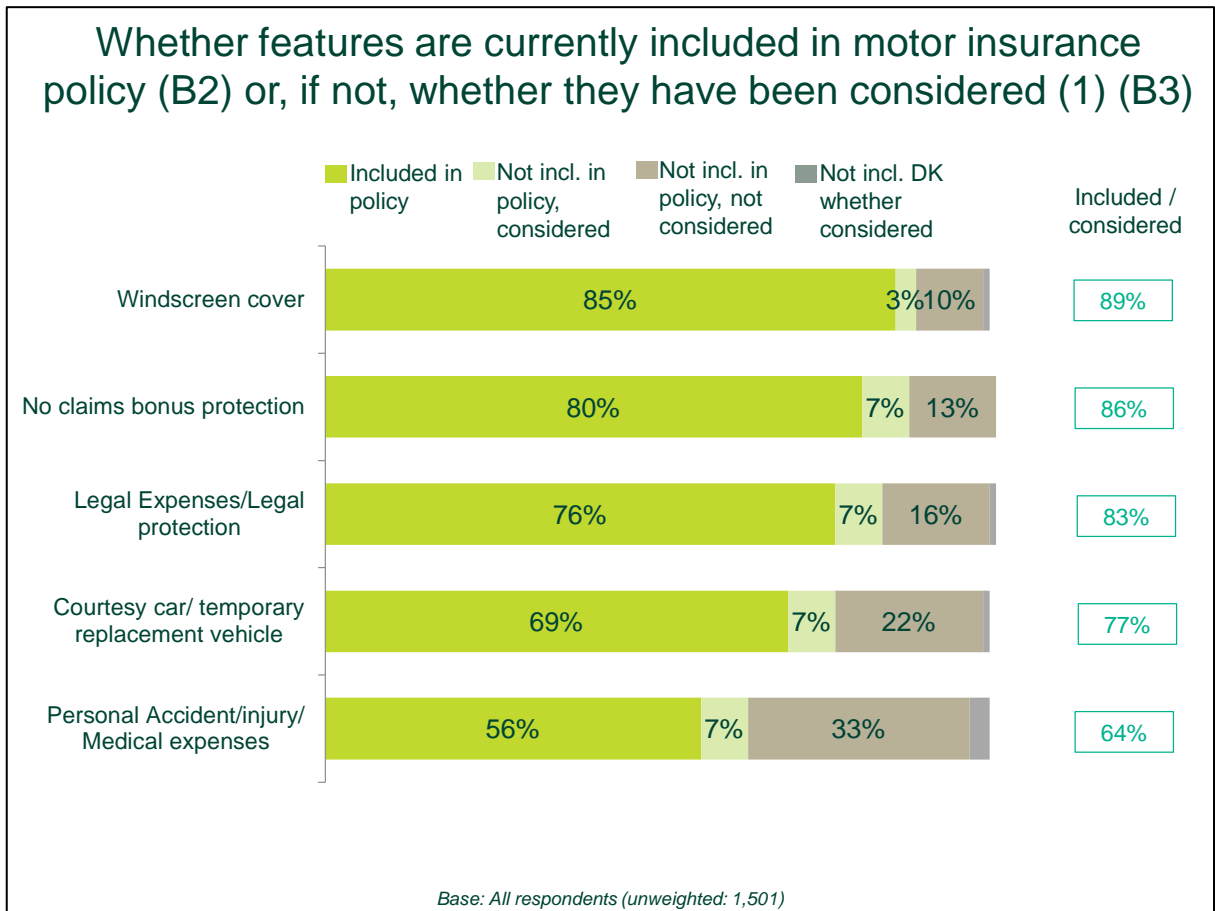


4.123 Figure 4.51 shows the features that are currently included in less than 50% of motor insurance policies.

4.124 The least frequently included policy features are Foreign Use Cover (30%) and Key Loss Cover (24%). Those classed as high risk averse are more likely than those classed as low risk averse to have included Personal Belongings Cover (47% vs. 27%) and Breakdown Cover (41% vs. 25%). Those aged 55+ are more likely to have included Breakdown Cover than those aged 35-54 (43% vs. 34%) as were those living in Northern Ireland (61%) than those living in England and Wales (38%).



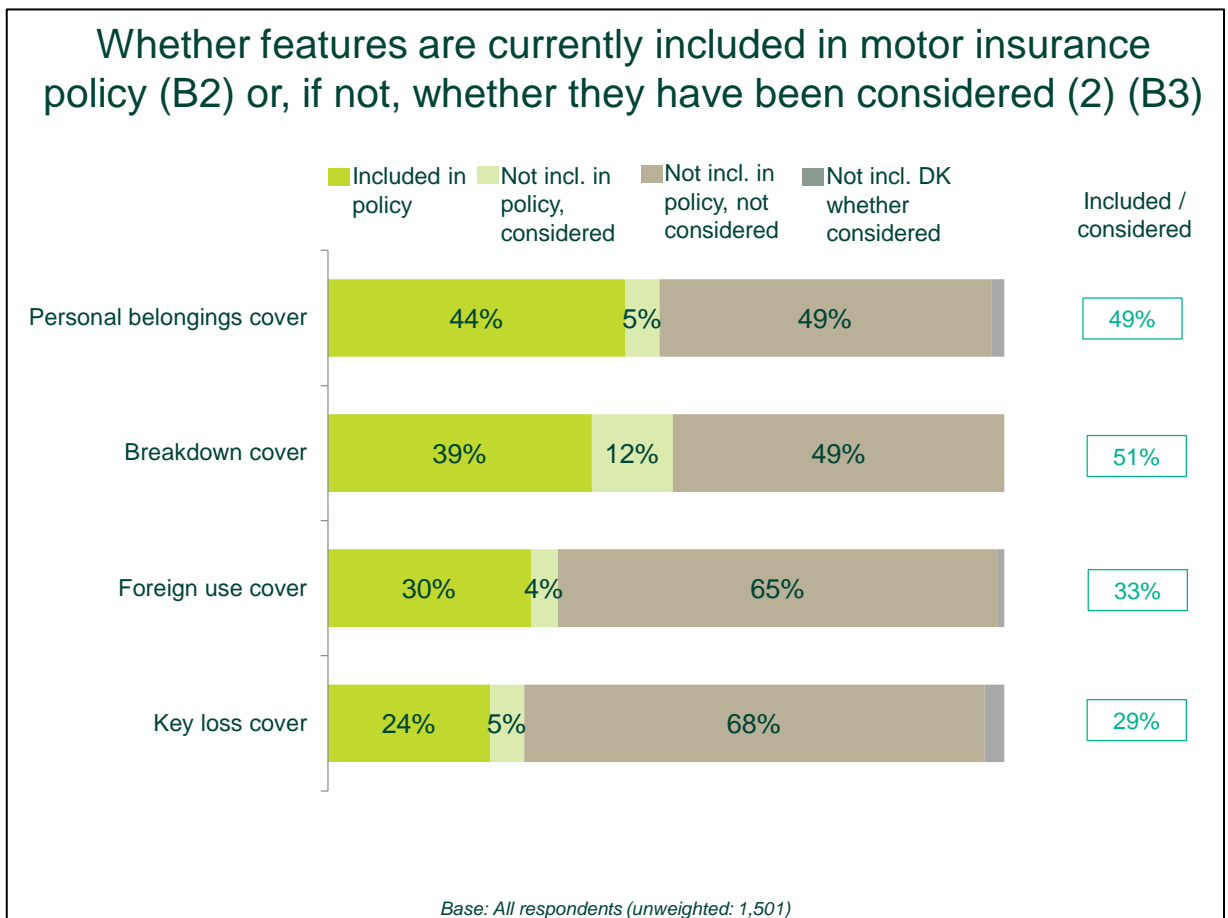
**Figure 4.52: Whether policy features included or considered but not included (1)**



4.125 For each of the most commonly included policy features, between 3% and 7% of respondents had considered the feature but ultimately not included it within their motor insurance policy.



**Figure 4.53: Whether policy features included or considered but not included (2)**



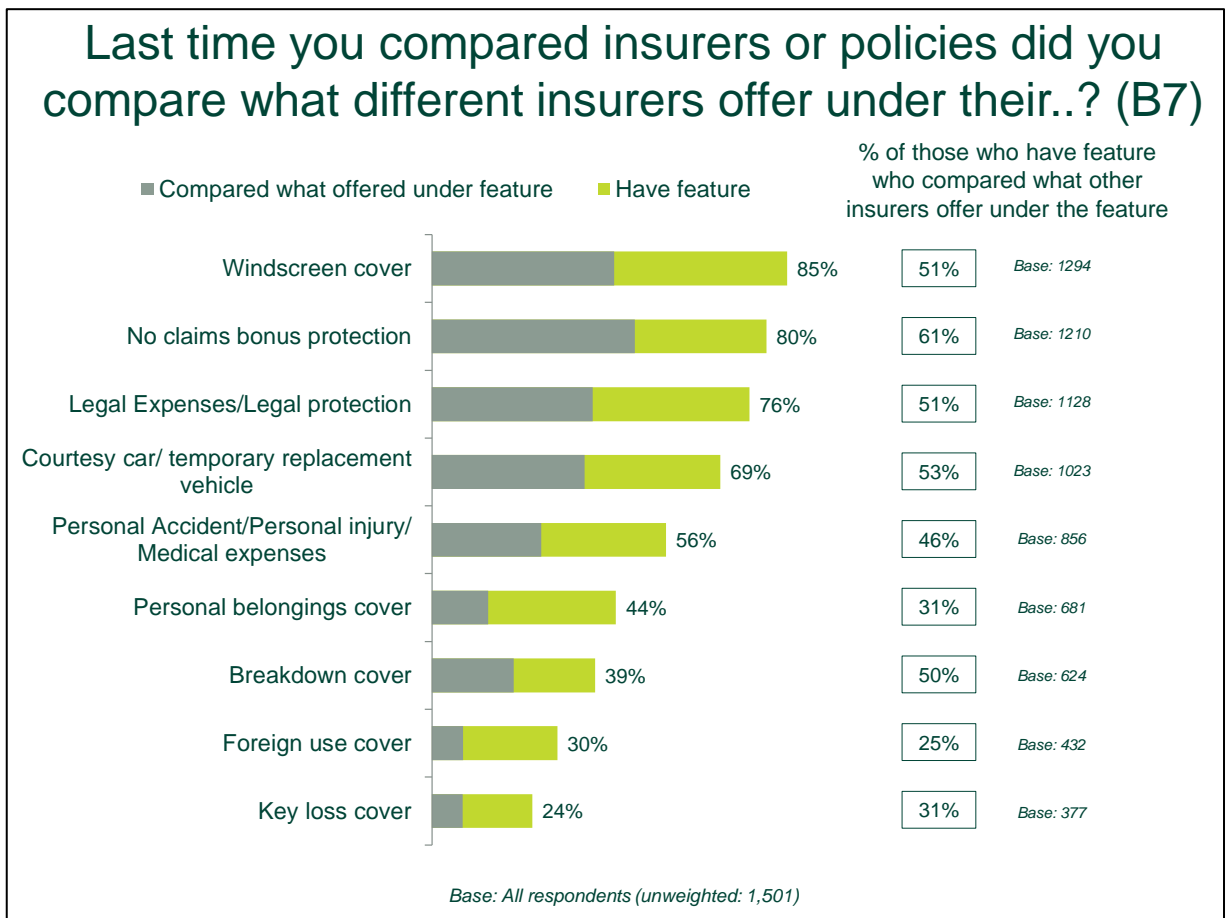
4.126 For the least commonly included policy features there was slightly more variation as to whether respondents had considered the specific feature but not included it. This ranged from 12% who had considered Breakdown Cover but not included it, to 4% who had considered Foreign Use Cover but had not included it.

4.127 Overall around half of respondents had included or considered Personal Belongings Cover (49%) and Breakdown Cover (51%) but only a third had included or considered Foreign use cover (33%) and three in ten (29%) had included or considered including Key loss cover

4.128 Those aged 55+ were more likely to have included Breakdown Cover than those aged 35-54 (43% vs. 34%). Conversely, those aged 35-54 were more likely to have considered Breakdown Cover (15%) than those aged 55+ (9%).



**Figure 4.54: Proportion of those with each policy feature in their current policy who compared what other insurers offered for that feature**

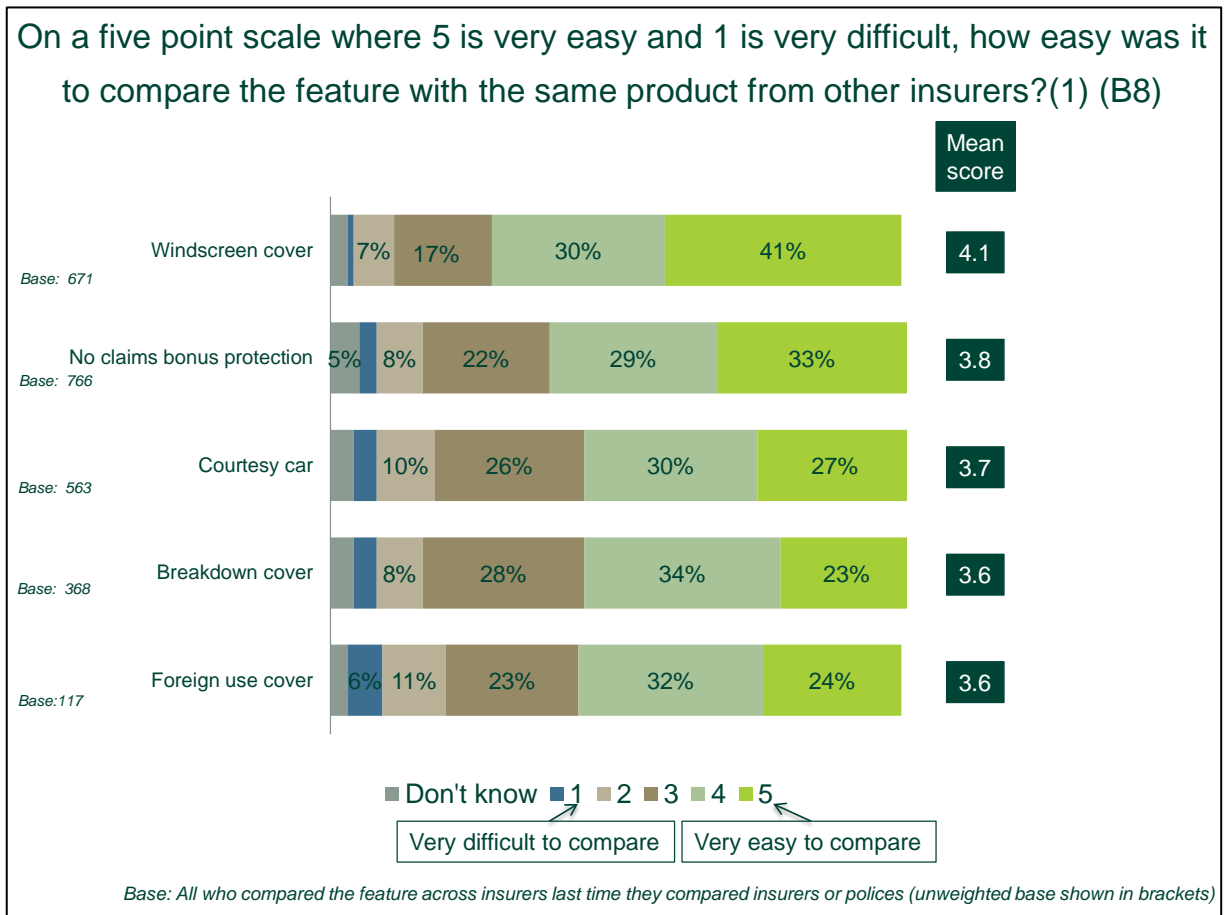


4.129 Figure 4.54 illustrates the level of claimed comparison between different insurance providers that was undertaken for each policy feature. This chart should be read as follows: the figures next to the green bars show the proportion of all respondents with each policy feature; the boxes on the far right show the proportion of those with each feature who also compared that feature with what other insurers offer; and finally the grey bars are these two figures multiplied to show the proportion of all respondents that compared the feature.

4.130 No Claims Bonus Protection is the feature compared by the highest proportion of policyholders (80% x 61% = 49%) and Foreign Use Cover (30% x 25% = 7%) and Key Loss Cover (24% x 31% = 7%) the least often compared.



**Figure 4.55: Rating of how easy to compare the policy feature with the same product from other insurers (1)**



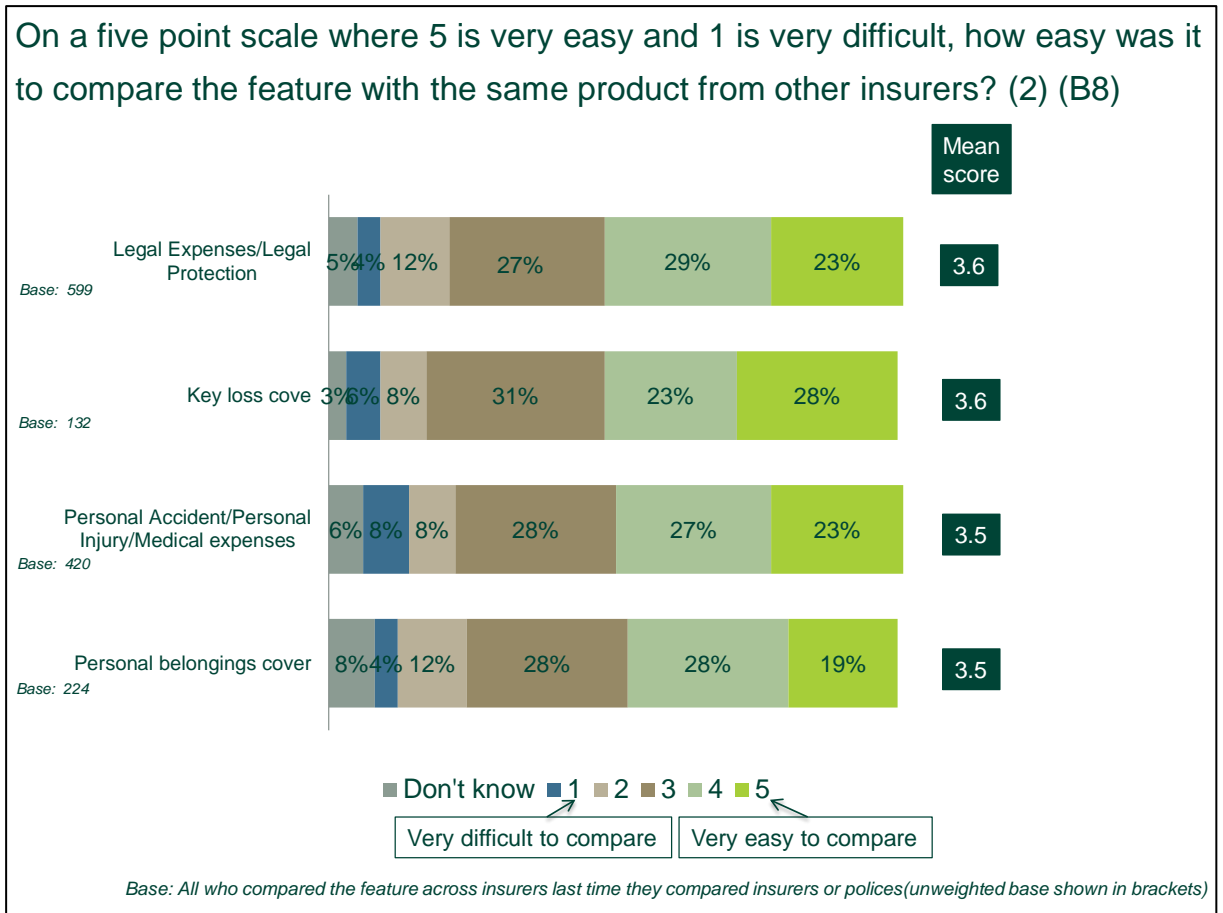
4.131 Those who said they had compared the policy feature were then asked to rate the ease of the comparison on a five point scale where 5 was very easy and 1 was very difficult. A mean score has been calculated using these ratings and is shown on the right of the Figures 4.55 and 4.56 for each feature.

4.132 Overall Windscreen Cover was rated as the easiest to compare (mean score 4.1) and Personal Accident/Personal Injury/Medical Expenses and Personal Belongings Cover the most difficult (both 3.5). There were no significant differences for any of the policy features between those who included the feature and those who considered it but did not include.

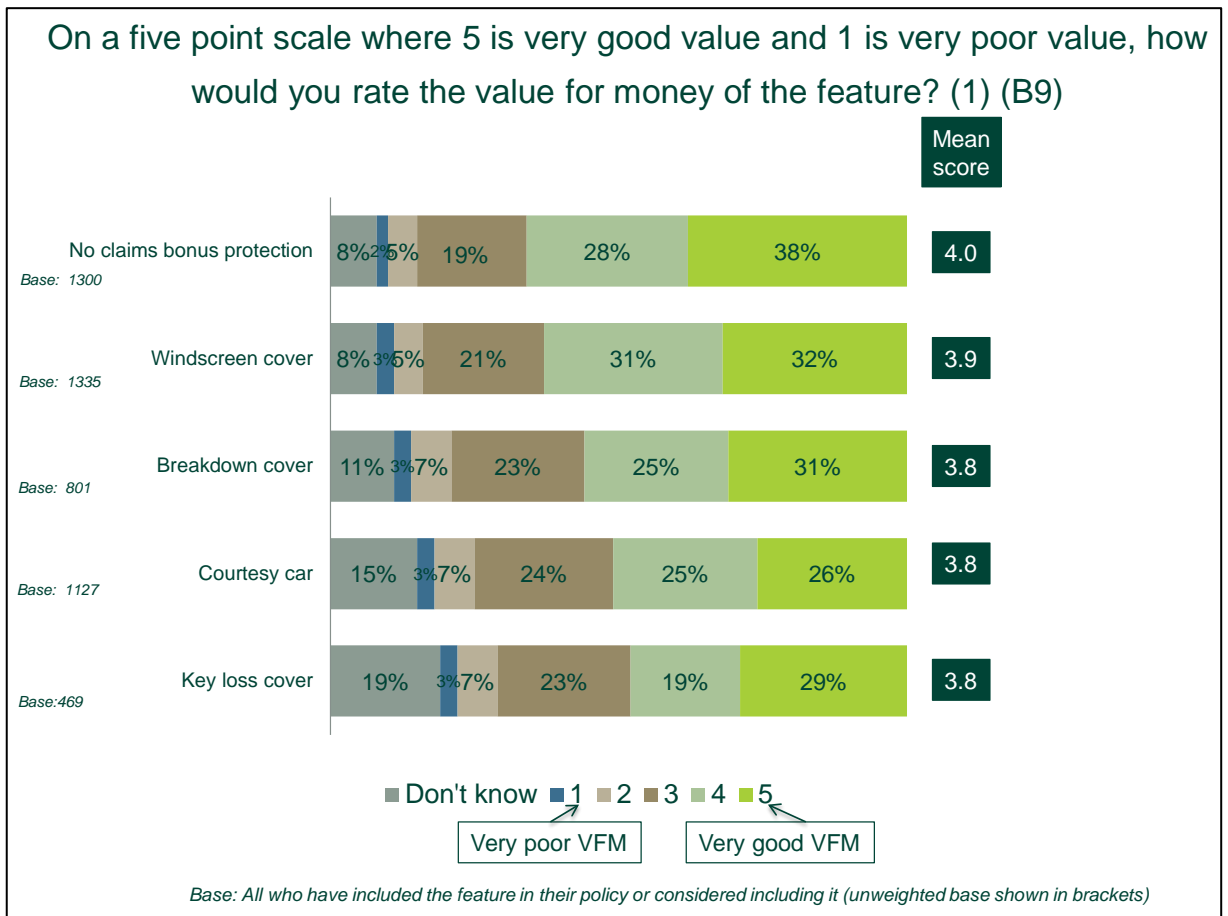




**Figure 4.56: Rating of how easy to compare the policy feature with the same product from other insurers (2)**



**Figure 4.57: Rating of perceived value for money for each feature included in policy (1)**



4.133 Those who had included or considered each policy feature were asked to rate the value for money on a five point scale where 5 was very good value easy and 1 was very poor value. A mean score has been calculated using these ratings and is shown on the right of the chart for each feature.

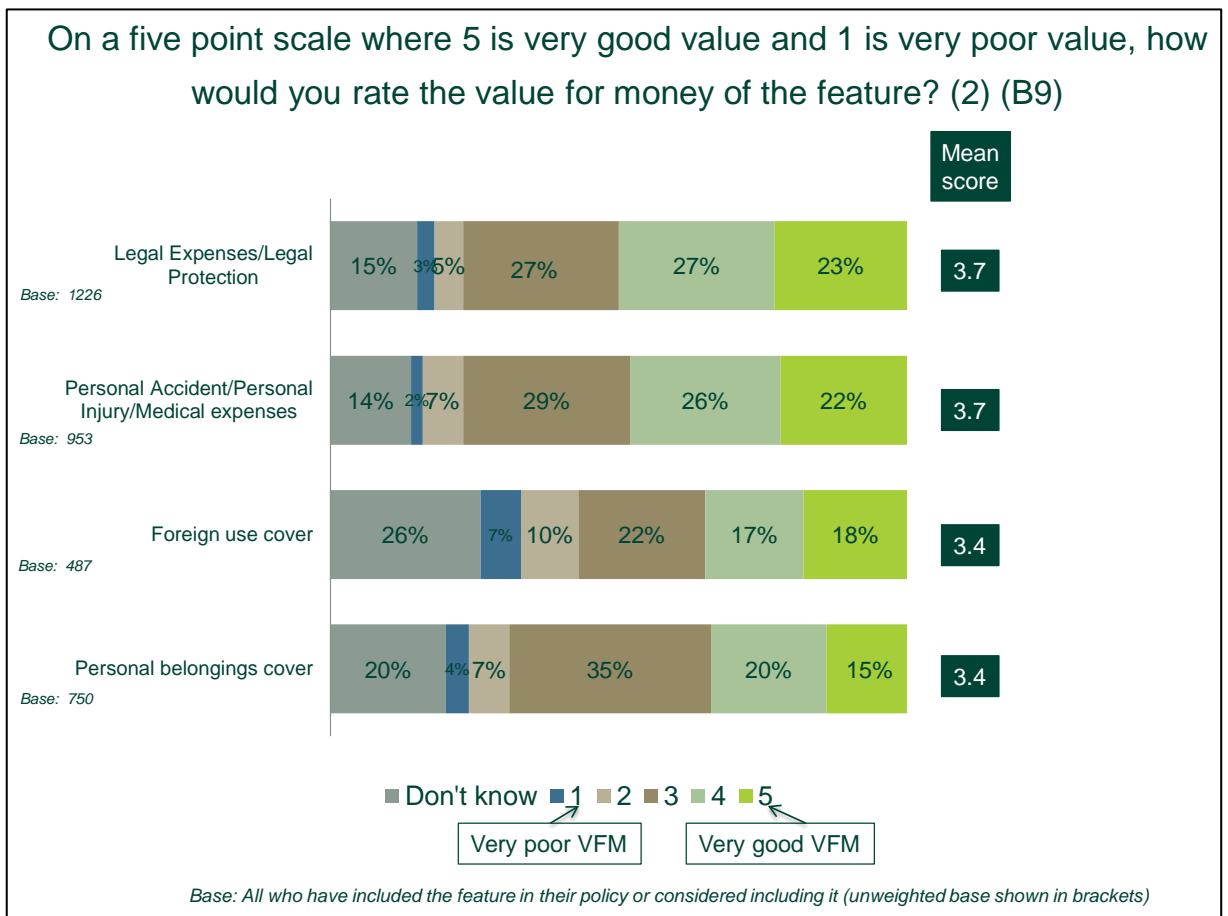
4.134 No Claims Bonus Protection received the highest value for money rating (mean score 4.0) and those aged 55+ gave a higher value for money rating (4.2) than those aged 17-34 (3.8).

4.135 Other differences were seen on Breakdown Cover with women rating value for money higher than men (4.0 vs. 3.7) and those aged 55+ having a higher average rating than those aged 17-34 (4.0 vs. 3.5).

4.136 The Courtesy Car feature was considered to be better value for money amongst those aged 55+ (3.9) than amongst those aged 17-34 (3.6).



**Figure 4.58: Rating of perceived value for money for each feature included in policy (2)**



4.137 Those who had included or considered each policy feature were asked to rate the value for money on a five point scale where 5 was very good value easy and 1 was very poor value. A mean score has been calculated using these ratings and is shown on the right of the chart for each feature.

4.138 Personal Belongings Cover received the lowest value for money rating (mean score 3.4) although C2DEs rated it higher than ABC1s (3.6 vs. 3.3).

4.139 For Personal Accident there were a number of differences with women, those aged 55+ and C2DEs (all 3.8) rating it higher than men, those aged 17-34 and ABC1s (all 3.6).

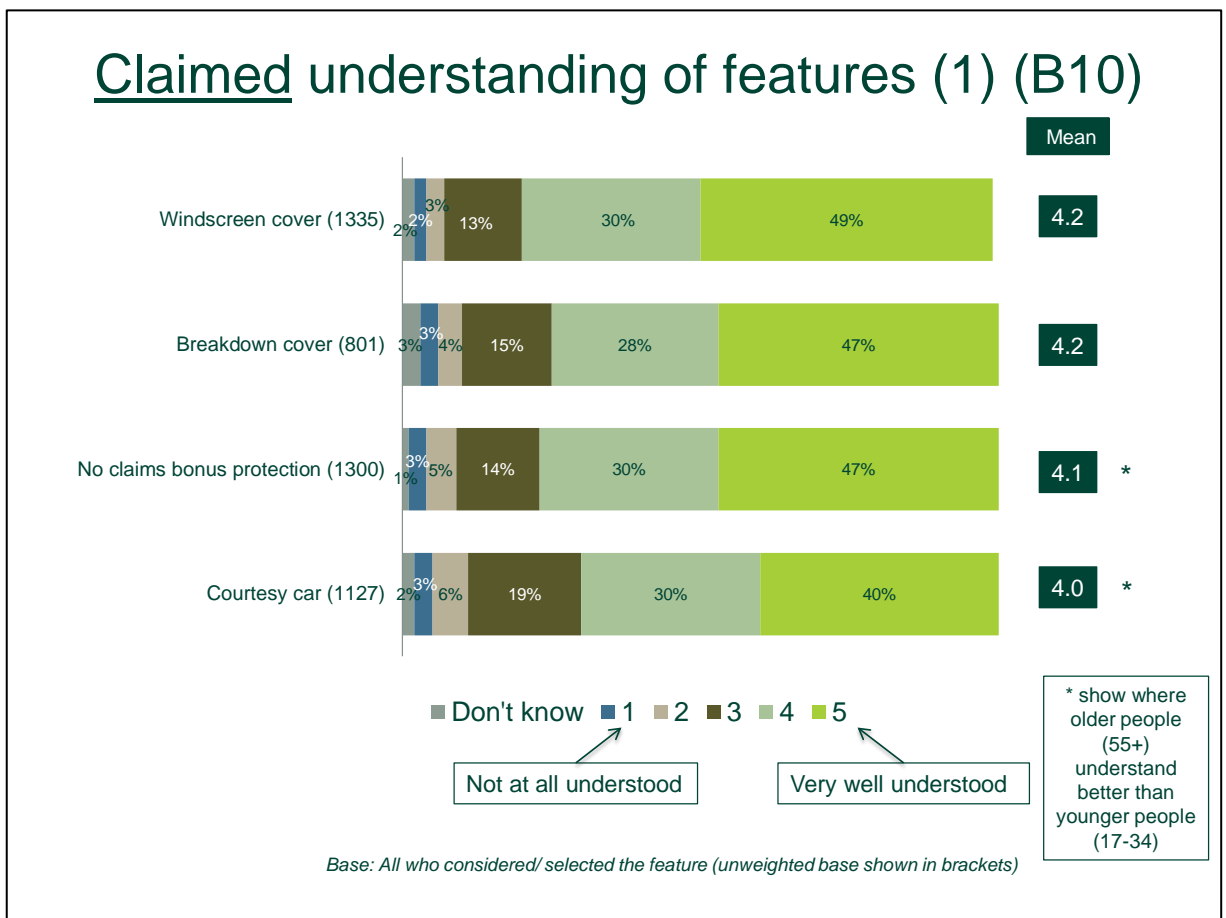


### Comprehension of features

4.140 This section explores how well respondents felt they understood a range of common policy features. Those who had included or considered each policy feature were asked to rate how well they believed they understood exactly what the feature covered. A five point scale was used where 5 was very well understood and 1 was not at all understood. A mean score has been calculated using these ratings and is shown on the right of the chart for each feature.

4.141 It is worth emphasising that this is the respondent's *claimed* level of understanding which may or may not reflect their *actual* level of understanding.

**Figure 4.59: Claimed understanding of policy features (1)**

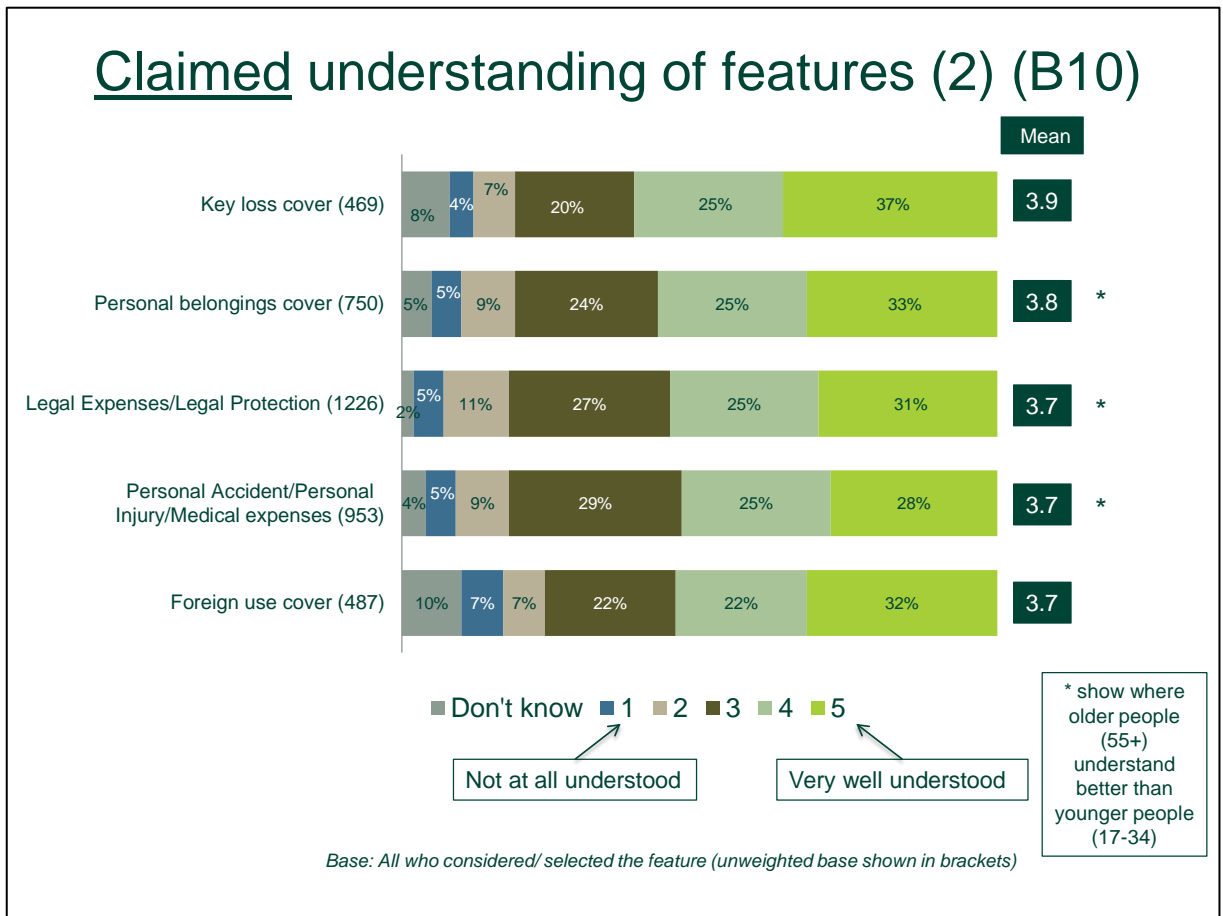


4.142 The features with the highest average levels of claimed understanding were Windscreen Cover (4.2) and Breakdown Cover (4.2).

4.143 No Claims Bonus Protection (4.1) and Courtesy Car (4.0) also had high levels of claimed understanding. Those aged 55+ claimed to have a better understanding of No Claims Bonus Protection (4.2) and Courtesy Car (4.1) than those aged 17-34 (3.9 and 3.8 respectively).



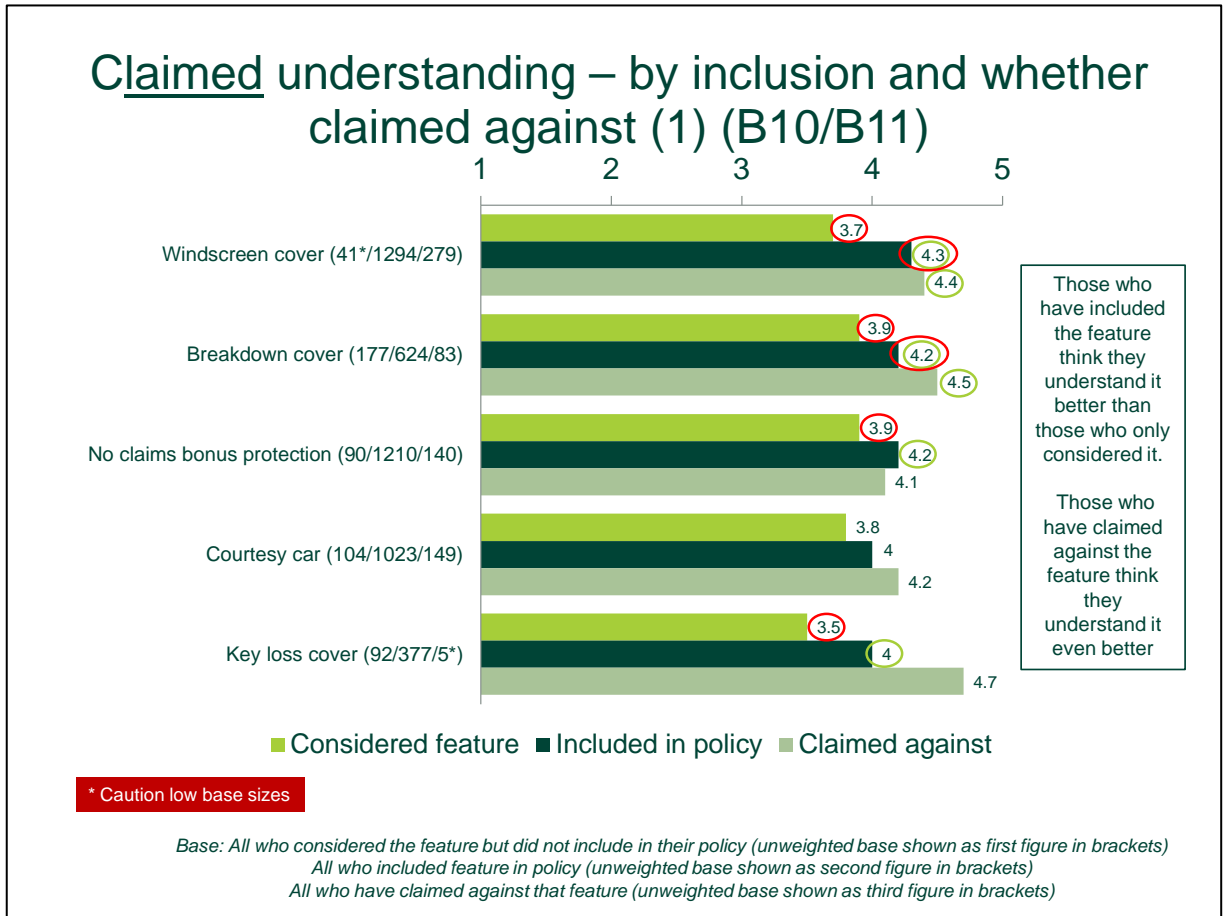
Figure 4.60: Claimed understanding of policy features (2)



- 4.144 Figure 4.60 shows the policy features with lower levels of claimed understanding. Once again it is worth emphasising that this shows the respondent’s claimed level of understanding which may or may not reflect their actual level of understanding.
- 4.145 The features with the lowest average levels of claimed understanding were Legal Expenses/Legal Protection (mean score 3.7), Personal Accident (3.7) and Foreign Use Cover (3.7).
- 4.146 Features where those aged 55+ claimed to have a better understanding than those aged 17-34 were Personal Belongings Cover (3.9 vs. 3.3), Legal Expenses/Legal Protection (3.8 vs. 3.4) and Personal Accident (3.8 vs. 3.4).



**Figure 4.61: Claimed understanding of features by whether included, considered and claimed against (1)**



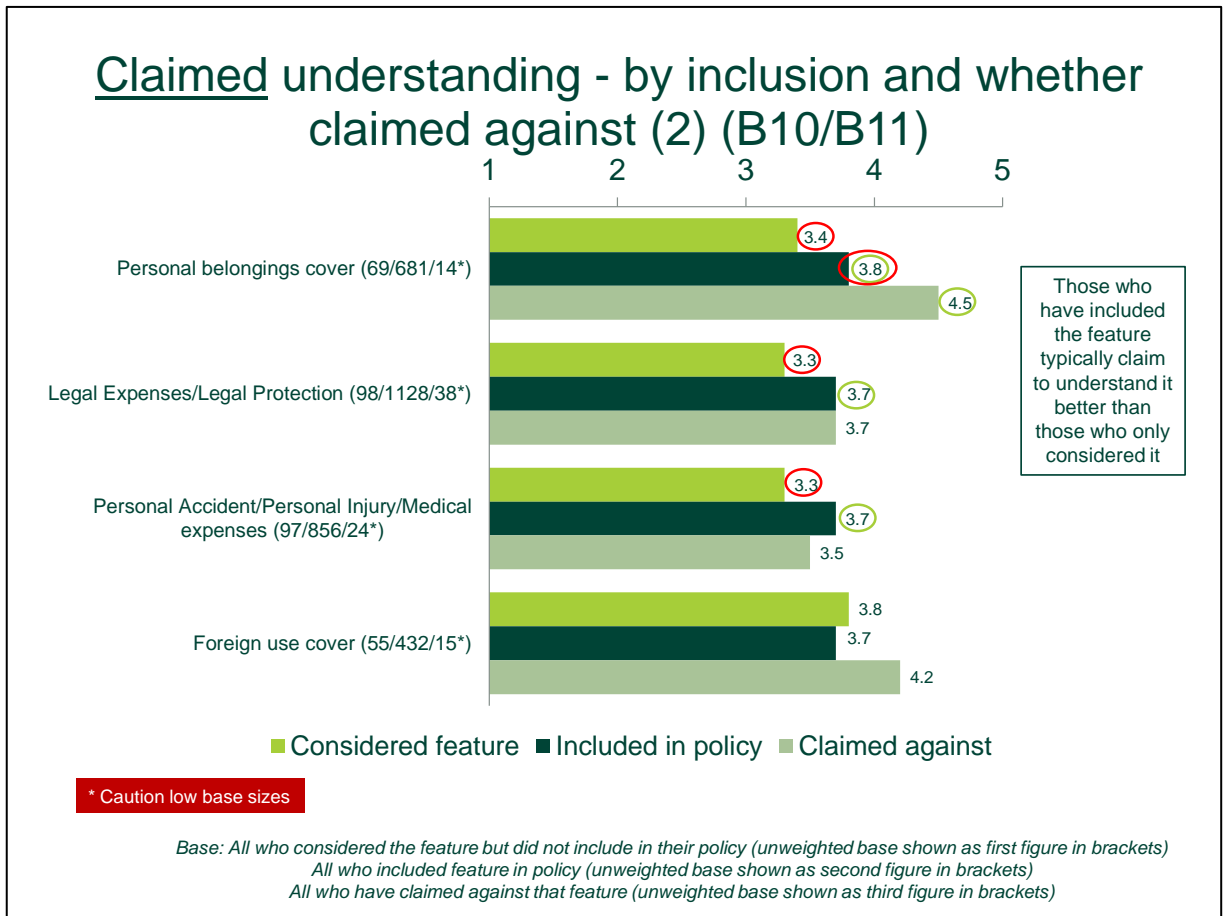
4.147 Figure 4.61 shows how the average claimed understanding differs between those who considered the feature but did not include in their policy, who included the feature in their policy and those who have made a claim against the particular feature. Please note there are some very small bases sizes (marked with a \*) but all figures have been shown for completeness.

4.148 Generally, those who have included the feature in their policy believe that they understand it better than those who considered the feature but did not include it, i.e. they provide a higher average rating of claimed understanding.

4.149 Those who have claimed against the feature typically believe that they understand it better still.



**Figure 4.62: Claimed understanding of features by whether included, considered and claimed against (2)**



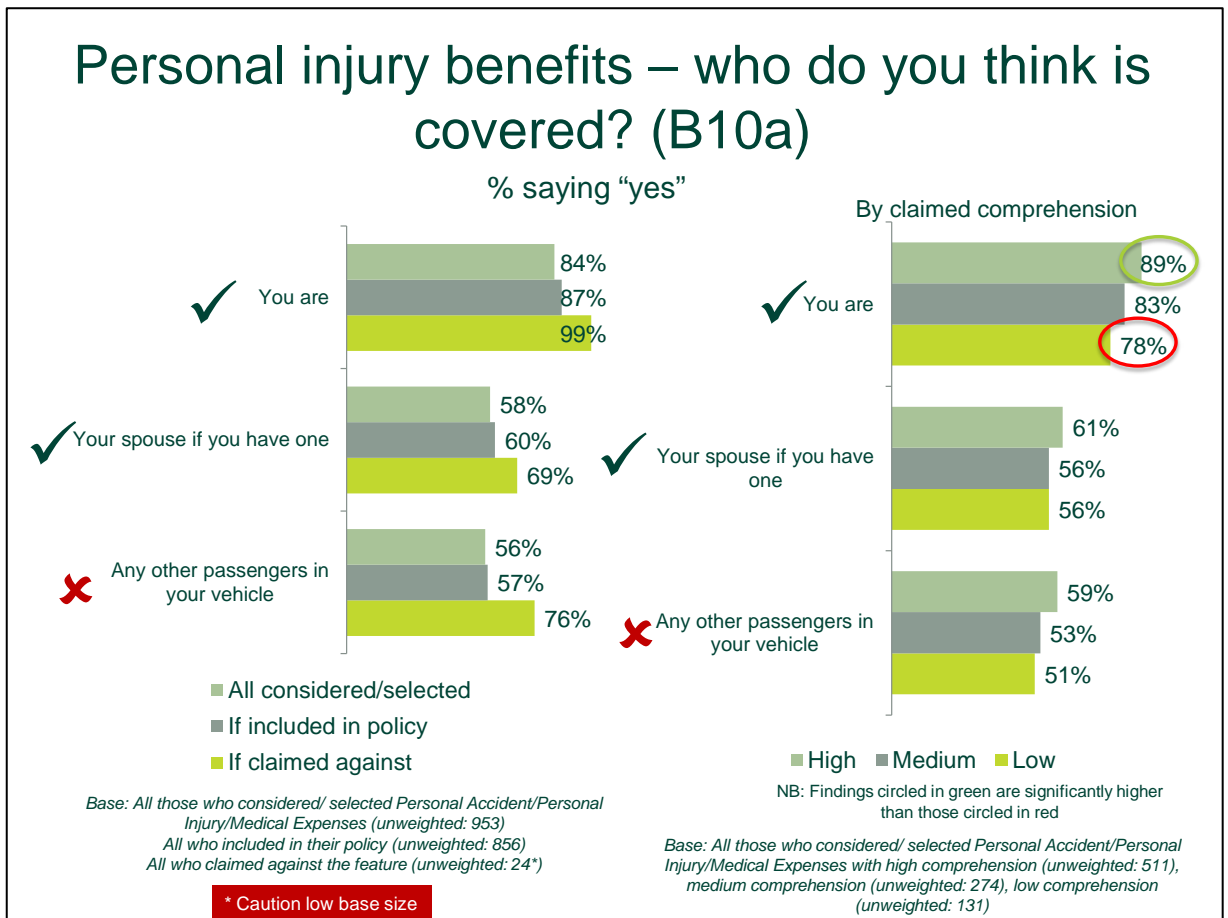
4.150 Figure 4.62 shows how the average claimed understanding differs between those who considered the feature but did not include in their policy, who included the feature in their policy and those who have made a claim against the remaining features. Please note there are some very small base sizes for all features where a claim has been made (marked with a \*) but the figures have been shown for completeness.

4.151 Generally, those who have included the feature in their policy believe that they understand it better than those who considered the feature but did not include it, i.e. they provide a higher average rating of claimed understanding.

4.152 Due to the low base sizes there are no significant differences for those who have claimed against these features.



Figure 4.63: Personal injury benefits – who do they think is covered



4.153 This question was designed to test the relationship between claimed understanding of the feature and actual knowledge of what the feature covered. All who had considered or included Personal Accident/Personal Injury/Medical Expenses were asked who they thought was covered by this feature for personal injury benefits, i.e. in cases of death, loss of limb and loss of sight. Three potential parties were read-out and respondents answered yes or no as to whether they thought each party was covered. The correct options as defined by the Competition Commission are shown on the chart with a green tick and the incorrect options with a red cross. Low base sizes are marked with a \*.

4.154 **You (the respondent) are** – The majority correctly answered that they were covered in these cases. Those who had high levels of claimed understanding of the feature were more likely to get this correct than those with a low level of claimed understanding of the feature (89% vs. 78%).

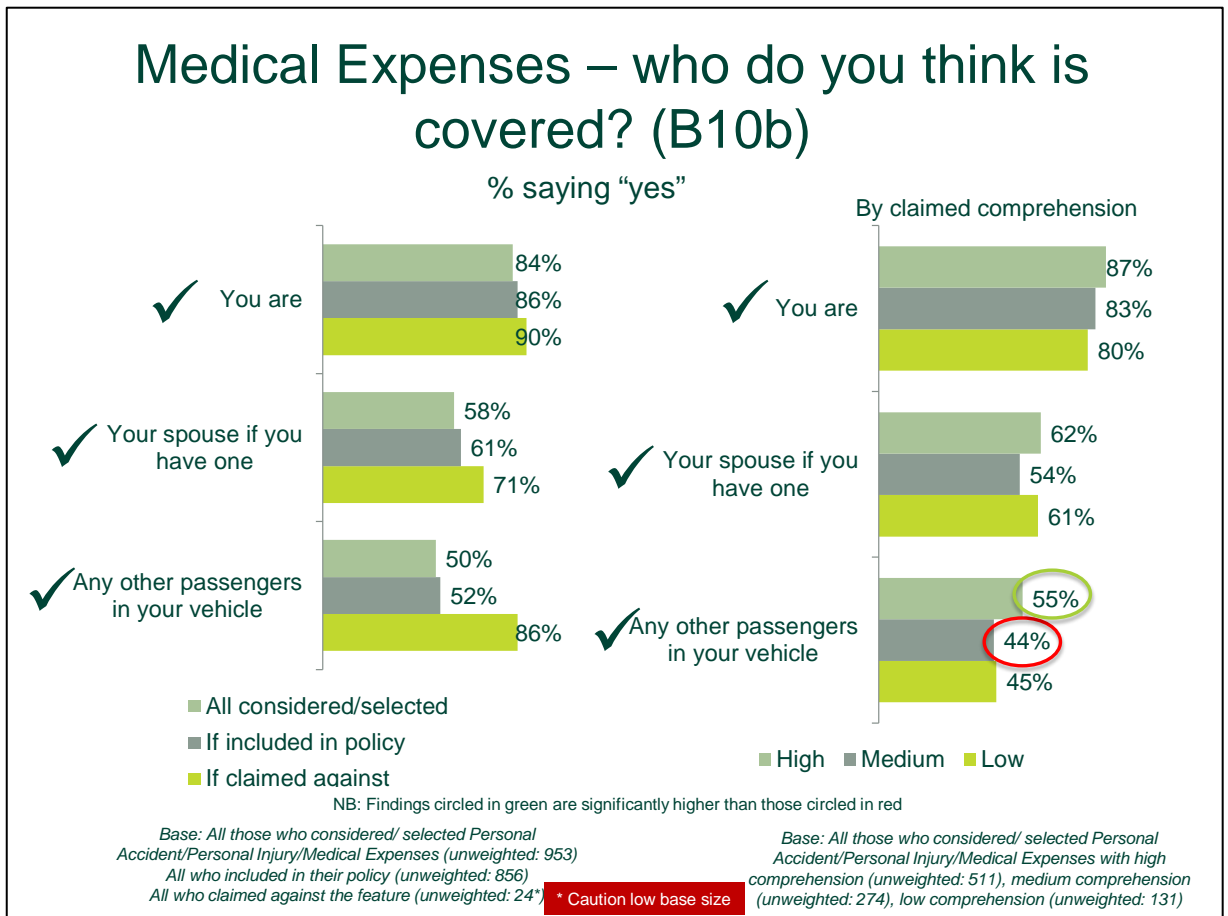
4.155 **Your spouse if you have one** – Around 60% of the respondents correctly answered this. There were no statistically significant differences by whether the feature was considered, included or claim against or by claimed understanding of the feature.

4.156 **Any other passengers in your vehicle** – Around 60% of respondents *incorrectly* answered this, i.e. they said that other passengers were covered. Similar levels of incorrect answers were given regardless of claimed understanding.





Figure 4.64: Medical Expenses – who do they think is covered



4.157 This question was designed to test the relationship between claimed understanding of the feature and actual knowledge of what the feature covered. All who had considered or included Personal Accident/Personal Injury/Medical Expenses were asked who they thought was covered by this feature for medical expenses. Three potential parties were read-out and respondents answered yes or no to whether they thought each party was covered. The correct options as decided by the Competition Commission are shown on the chart with a green tick and the incorrect options with a red cross. Low base sizes are marked with a \*.

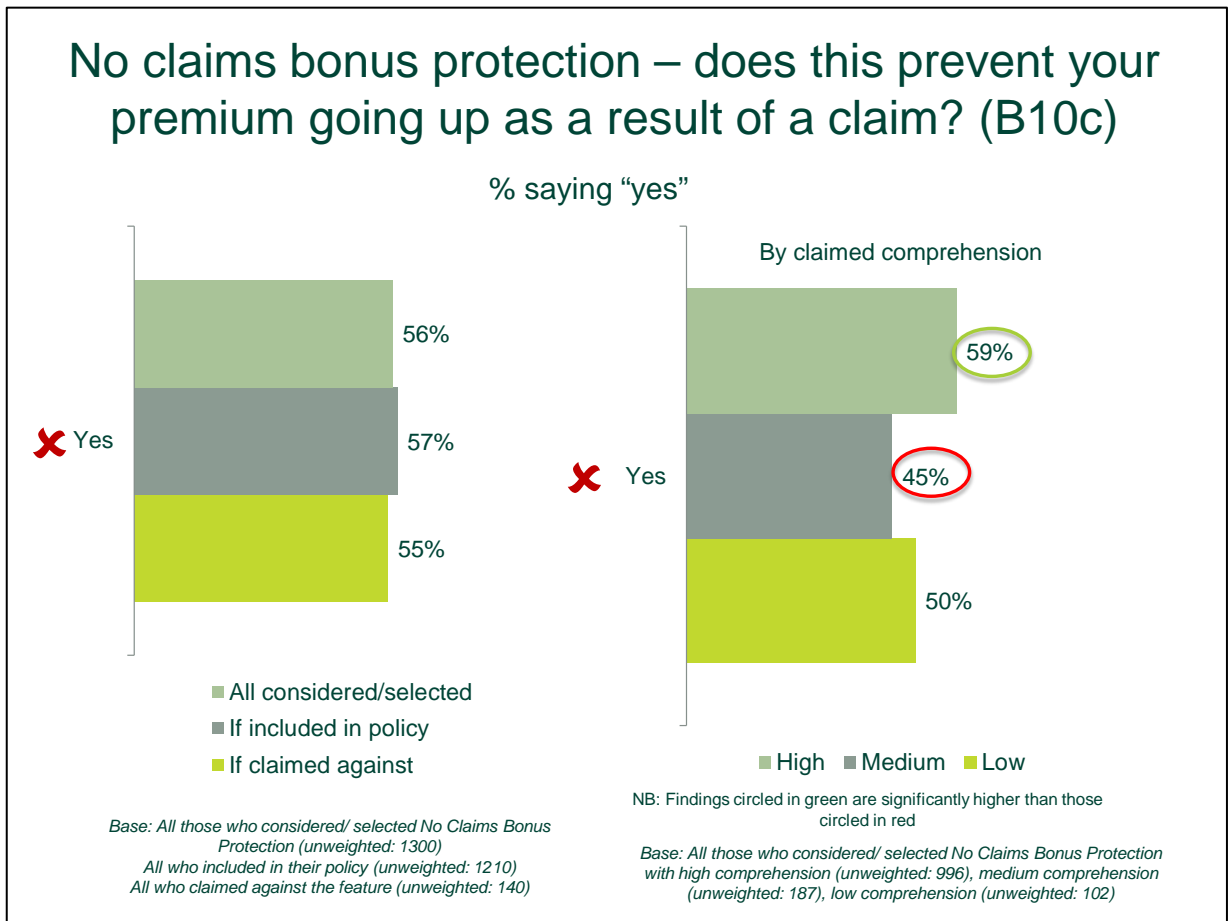
4.158 **You (the respondent) are** – The majority correctly answered that they were covered in these cases. There was no statistically significant difference in correct answers by whether the feature was considered, included or claimed against, or by claimed understanding of the feature.

4.159 **Your spouse if you have one** – Around 60% of the respondents correctly answered this. There were no statistically significant differences by whether the feature was considered, included or claim against or by claimed understanding of the feature.

4.160 **Any other passengers in your vehicle** – Around half of respondents correctly answered this. Those with a high level of claimed understanding of the feature were more likely to answer correctly (55%) than those with a medium level of claimed understanding (44%).

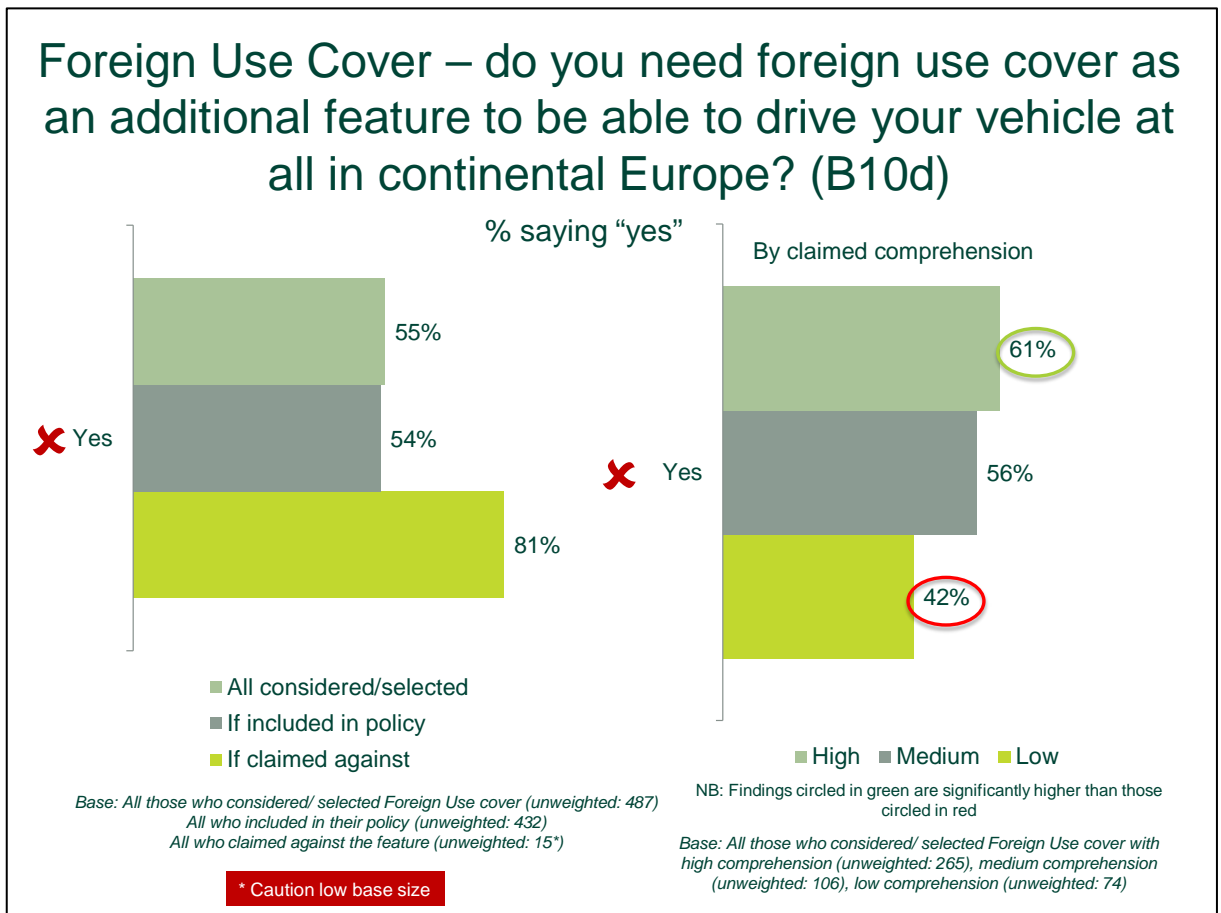


**Figure 4.65: No Claims Bonus Protection – do they think it prevents premiums rising as a result of a claim**



- 4.161 This question was designed to test the relationship between claimed understanding of the feature and actual knowledge of what the feature covered. All who had considered or included No Claims Bonus Protection were asked whether it prevented their premium from going up as a result of a claim.
- 4.162 The correct answer as verified by the Competition Commission is that it does not prevent premiums rising (but ensures that the level of No Claims Discount is unchanged).
- 4.163 Around half of respondents *incorrectly* answered that NCB Protection did prevent premiums rising following a claim. There was no statistically significant difference in the level of incorrect answers by whether the feature was considered, included or claimed against, but those with a high level of claimed understanding of the feature were more likely to answer incorrectly (59%) than those with a medium level of claimed understanding (45%).

**Figure 4.66: Foreign Use Cover – do they think it is necessary to have in order to be able to drive your vehicle at all in continental Europe**

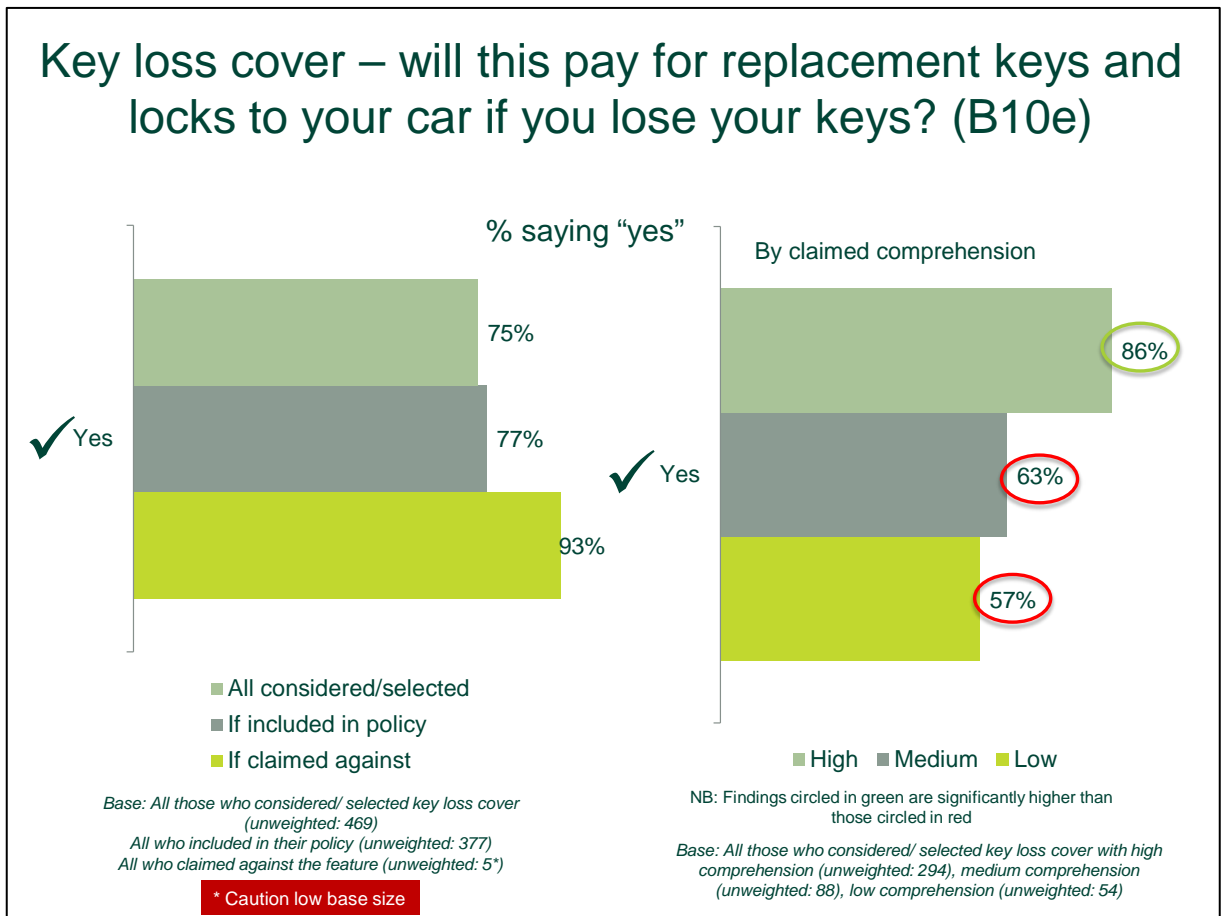


4.164 This question was designed to test the relationship between claimed understanding of the feature and actual knowledge of what the feature covered. All who had considered or included Foreign Use Cover were asked whether it was required by law as an additional feature to be able to drive their vehicle at all in continental Europe.

4.165 The correct answer as verified by the Competition Commission is that it is not necessary to have Foreign Use Cover to drive in continental Europe.

4.166 Around half of respondents *incorrectly* answered that Foreign Use Cover is required. Whilst there was no statistically significant difference in the level of incorrect answers by whether the feature was considered, included or claimed against (nb low sample size for those who claimed against the feature), those with a high level of claimed understanding of the feature were more likely to answer incorrectly (61%) than those with a low level of claimed understanding (42%).

**Figure 4.67: Key Loss Cover – do they think this will pay for replacement keys and locks to their car should they lose their keys**



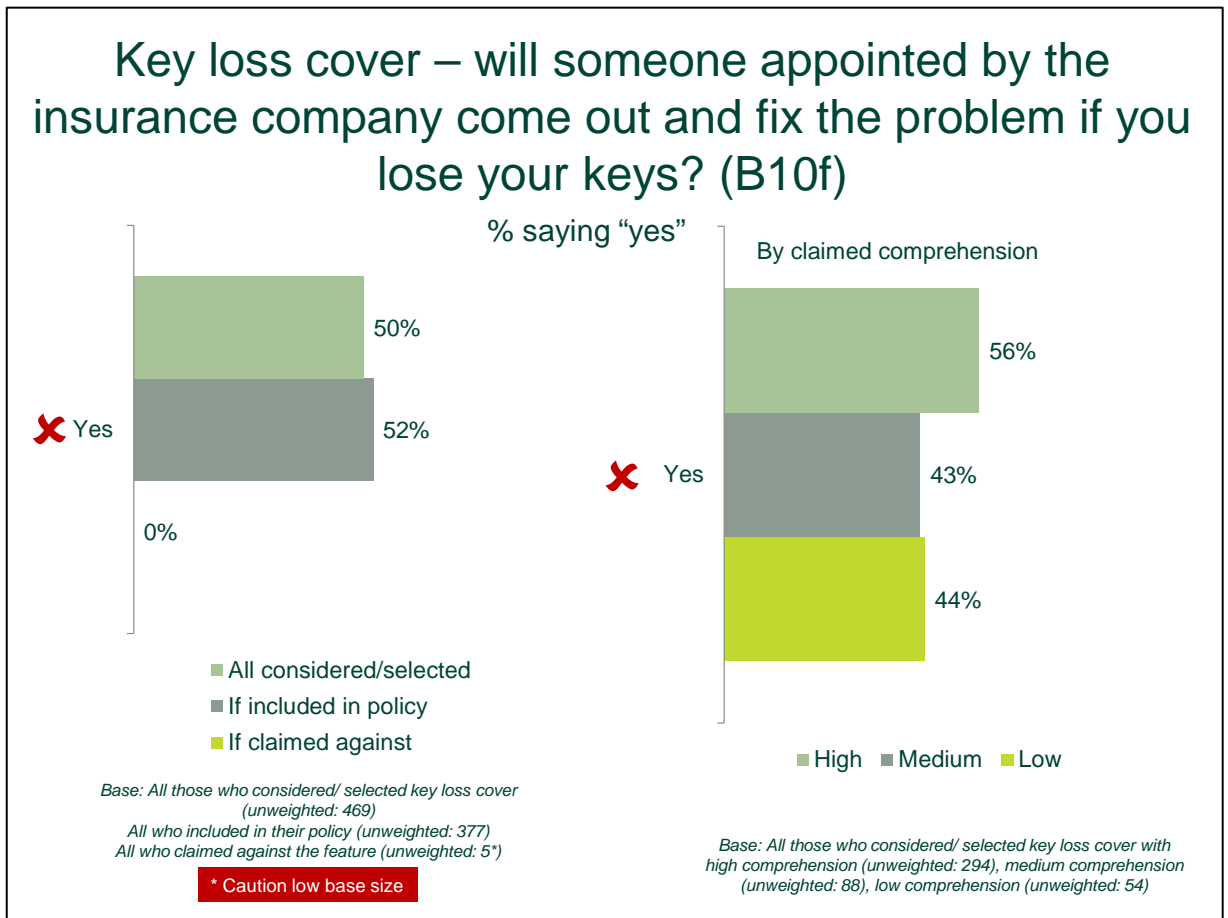
4.167 This question was designed to test the relationship between claimed understanding of the feature and actual knowledge of what the feature covered. All who had considered or included Key Loss Cover were asked whether this would pay for replacement keys and locks to their car should they lose their keys.

4.168 The correct answer as verified by the Competition Commission is that Key Loss Cover would pay for replacement keys and locks in these circumstances.

4.169 Around three-quarters of respondents correctly answered that Key Loss Cover would pay for replacement keys and locks. Whilst there was no statistically significant difference in the level of correct answers by whether the feature was considered, included or claimed against, those with a high level of claimed understanding of the feature were more likely to answer correctly (86%) than those with a medium or low level of claimed understanding (63% and 57% respectively).



**Figure 4.68: Key Loss Cover – do they think that someone appointed by the insurance company would come out to them and fix the problem if they lose their keys**



4.170 This question was designed to test the relationship between claimed understanding of the feature and actual knowledge of what the feature covered. All who had considered or included Key Loss Cover were asked whether someone appointed by the insurance company would come out to them and fix the problem should they lose their keys.

4.171 The correct answer as verified by the Competition Commission is that under Key Loss Cover the insurer would not send someone to come out and fix the problem.

4.172 Around half of respondents *incorrectly* answered that the insurer would appoint someone to come out to them to fix the problem. There was no statistically significant difference in the level of correct answers by whether the feature was considered or included, or by claimed understanding of the feature.

## Scotland and Northern Ireland

4.173 The Customer Survey highlighted a number of differences in experience, attitudes and behaviour amongst motor insurance policyholders in Scotland and Northern Ireland.

### Scotland

#### Context

4.174 Those living in Scotland have newer cars than the UK average (6.0 years vs. 7.2 years UK).

#### Insurance longevity

4.175 Those in Scotland keep their motor insurance with the current insurer for longer. The mean number of years in a row with current insurer was greater for those living in Scotland (4.3 years vs. 3.5 years UK average).

4.176 They are more likely to “never compare” insurers and their policies and will let the policy roll over (20% vs. 15% UK).

#### Renewal cost

4.177 Those in Scotland were more likely to have accepted the renewal cost they were initially quoted at their last renewal (68% vs. 58% UK).

#### Reasons for renewal

4.178 They were more likely to say that the “reliability of insurer” particularly influenced their decision to stay with their current insurer (83% vs. 72% UK).

### Northern Ireland

#### Context

4.179 Those living in Northern Ireland have newer cars than the UK average (6.1 years vs. 7.2 years UK).

4.180 They also have a higher average annual mileage (10,911 miles vs. 9,348 miles UK average).

#### Insurance longevity

4.181 Those in Northern Ireland keep their motor insurance with the current insurer for longer. The mean number of years in a row with current insurer was greater for those living in Northern Ireland than the UK average (4.7 years vs. 3.5 years UK).

4.182 Due to the concentration of the private motor insurance market in Northern Ireland, they were more likely to have insured their previous vehicle with their current insurer (45% vs. 31% UK) and correspondingly less likely to have previously insured with another insurance company (65% vs. 72% UK).

#### Purchase method

4.183 Those in Northern Ireland were more likely to have purchased their motor insurance in person (23% vs. 7% UK), and by the telephone (49% vs. 42% UK) but less likely to have purchased online (20% vs. 46% UK).

4.184 If purchased by phone, they were more likely to have purchased via a broker (56% vs. 31% UK) and less likely to have purchased direct from an insurer (41% vs. 60% UK).

4.185 If purchased online, those in Northern Ireland were less likely to have purchased via a Price Comparison Website (53% vs. 72% UK).



**Renewal cost**

4.186 They are less likely to accept the initial renewal quote (46% vs. 58% UK) and more likely to have paid a different price to one that they were initially quoted at their last renewal (49% vs. 35% UK).

**Reason for renewal**

4.187 At their last renewal, those in Northern Ireland were more likely to have had the insurer making the initial contact (86% vs. 76% UK).

4.188 They were more likely to cite “service quality” as a reason for staying with their current insurer at the last renewal (78% vs. 68% UK).

4.189 They were also more likely to cite “reliability of insurer” as a reason for staying with their current insurer at the last renewal (81% vs. 72% UK).

**Features and comprehension**

4.190 Those living in Northern Ireland are more likely to have Breakdown Cover included in their policy (61% vs. 39% UK), Personal Accident (65% vs. 56% UK) and Key Loss Cover (38% vs. 24% UK) but less likely to a replacement vehicle (60% vs. 69% UK).

4.191 They prefer to have the features already included in policy (44% vs. 32% UK) rather than offered separately so that they can add and remove them (42% vs. 53% UK).

4.192 They are less likely to feel they understand Breakdown Cover (mean score of 3.9 vs. 4.2 UK).

4.193 They are more likely to think their spouse is covered by Personal Injury benefits (67% vs. 58% UK) and more likely to think any passengers in the vehicle are covered by medical expenses (59% vs. 50% UK).

4.194 Finally, they are more likely to think that No Claims Bonus Protection prevents their premium rising after a claim (71% vs. 56% UK).



## 5 Technical Annex

### Introduction

### Background

- 5.1 In September 2012, the Office of Fair Trading (OFT) made a reference to the Competition Commission (CC) for an investigation into the supply or acquisition of private motor insurance (PMI) and related goods and services in the UK. As part of this inquiry, the CC commissioned IFF Research to undertake two surveys:
- A survey of not-at-fault claimants; and
  - A survey of PMI customers.
- 5.2 This document provides detailed information about technical aspects of the two surveys, specifically the methodologies, sampling approaches and the methods used in analysing and reporting the data.

### Survey of not-at-fault claimants

#### Objectives

- 5.3 The overall objective of the survey was to understand the experiences of not-at-fault claimants, in particular:
- The needs of the claimant following the accident;
  - Who managed the claim (including whether the driver made the claim under their own policy) and how they came to take on that role;
  - The goods and services received by the claimant as part of their claim and the extent to which they met the claimant's needs; and
  - Whether the claimant was aware of his or her legal rights, including whether the claimant was aware that they could reclaim any excess paid under their own policy from the at-fault insurer (for those who made a claim under their own policy).

#### Methodology

##### Overview

- 5.4 A total of 1,500 interviews were conducted with not-at-fault claimants over the telephone using Computer Assisted Telephone Interviewing (CATI) between 27 March and 23 April 2013. Interviews lasted on average 20 minutes.





## Interviews achieved

5.5 The achieved sample of 1,500 breaks down by country as per Table 2.1 below.

**Table 5.1: Final achieved sample broken down by country**

Country	Achieved sample
England	817
Scotland	250
Wales	250
Northern Ireland	183
<b>Total</b>	<b>1,500</b>

## Sampling

5.6 The target population for the survey was all not-at-fault claimants whose claim was settled within the 12-month period from March 2012 to March 2013.

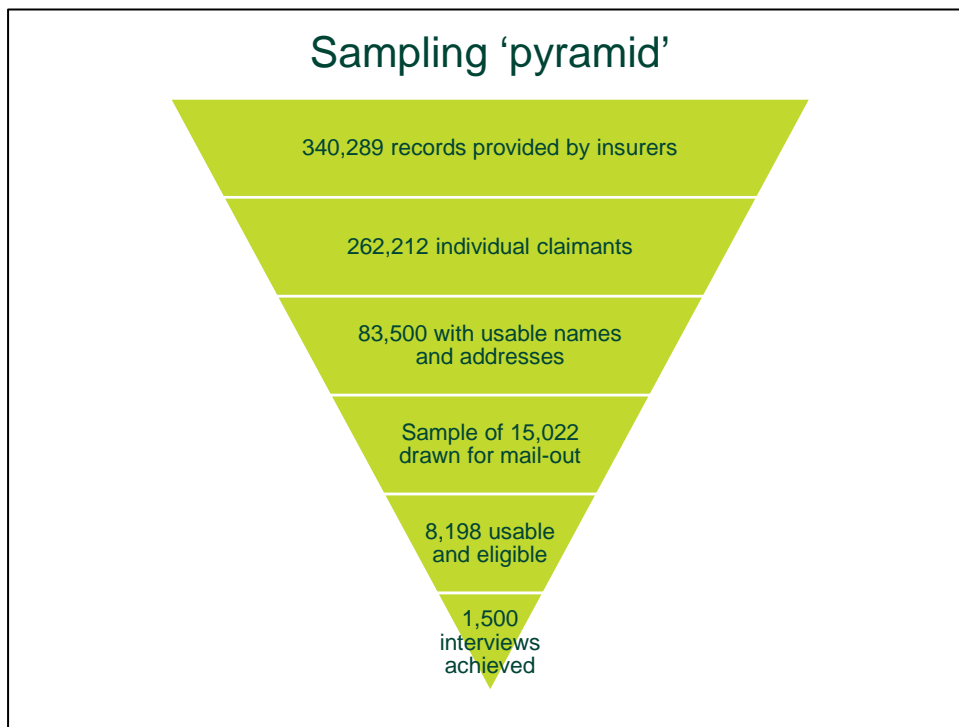
5.7 The top 10 UK PMI providers by market share (covering 85% of the market) each provided CC with a file containing the list of claims settled during this period. Each file was then uploaded to IFF's secure file transfer site and made available to the project team. The compiled list of claims formed the sample frame for the study.

5.8 The 10 insurance providers were:

- Admiral
- Ageas
- Aviva
- AXA
- CIS
- Direct Line
- Esure
- LV
- RSA
- Zurich

5.9 A total of 340,289 records were provided by the 10 insurers, equating to 262,212 individual claimants. Of these, 83,500 had usable names and addresses for the not-at-fault claimant, from which a random sample of 15,022 not-at-fault claimants (stratified by country) was drawn for the introductory mail-out (see Figure 5.1 below).



**Figure 5.1: Sampling 'pyramid'**

- 5.10 As the sample lists were provided by the insurer of the at-fault driver, the not-at-fault claimants were generally insured by a different provider and therefore the sample of not-at-fault claimants was insured across a wide distribution of UK insurers (not just the top 10). This was a key advantage of the sampling approach.
- 5.11 An important part of the analysis compares claims managed by the not-at-fault insurer with those 'captured' by the at-fault insurer. Not-at-fault parties will be quasi-randomly distributed across all UK providers, whereas at-fault parties will be insured by one of the top 10 insurers.
- 5.12 Interviewing quotas were set by country to ensure sufficient base sizes for robust sub-group analysis.

### Questionnaire development

- 5.13 The survey questionnaire was developed in close collaboration with CC. CC provided IFF with broad question topics and following discussion of these topics to explore how they might be developed, IFF produced a draft questionnaire for review by CC. Upon receipt of comments on the draft, IFF worked closely with CC to refine the questionnaire in an iterative way, responding to comments and providing input on question ordering and wording (including style and tone), usefulness of questions (i.e. whether or not it would be possible to undertake meaningful analysis of the responses) and questionnaire length. IFF understand that CC consulted with PMI providers on the content of the questionnaire.
- 5.14 Questionnaire length was a key design parameter. There was an overriding need to keep the telephone interview relatively short and focused to facilitate efficient recruitment (in general longer interviews are more difficult to recruit for) and to maximise engagement levels during the interview, so we sought to design a questionnaire that would take on average 20 minutes to administer. This required some prioritisation of the question areas and IFF liaised closely with CC to ensure that the questionnaire focused on the key information areas.

- 5.15 The iterative process of questionnaire design and development continued until both parties were confident that the draft questionnaire included all required question areas in the depth necessary to meet the research objectives.

### Cognitive testing

- 5.16 We then proceeded to a cognitive interviewing phase in order to:

- Understand whether questions and pre-codes included in the draft questionnaire clearly conveyed what they were intended to (or whether respondents answered 'incorrectly' through a lack of clarity in questions/ pre-codes);
- Understand whether the pre-codes included in the questionnaire were sufficient and appropriate, enabling respondents to select answers that matched their circumstances; and
- Understand whether the questionnaires were sufficiently engaging, to avoid a deterioration in the quality of answers given.

- 5.17 The cognitive interviewing phase consisted of 10 in-depth telephone interviews with not-at-fault claimants. During these interviews, which lasted 40-50 minutes in total, interviewers took respondents through the CATI script of the draft questionnaire and then asked respondents a number of open questions about how they had found the experience of answering the questionnaire.

- 5.18 This was followed by a discussion of how easy or difficult respondents had found answering specific questions and what was the thinking behind their answers to these questions. The aim of this part of the interview was to establish whether respondents had misinterpreted what they were being asked through a lack of clarity in any of the questions. Interviewers also returned to questions where respondents had hesitated or found it difficult to give an answer during the run through of the CATI script to understand why the difficulty had arisen.

- 5.19 Upon completion of the cognitive testing phase, IFF produced a short summary report detailing the outcomes of the exercise and making a small number of recommendations for refining and enhancing the survey questionnaire. Following a meeting with CC to discuss the proposed changes, IFF and CC agreed a final version of the questionnaire for the main stage.

### Open-ended questions

- 5.20 Three types of open-ended questions featured in the questionnaire:

- Structured questions where respondents were invited to add 'anything else' or to give responses other than those in the pre-specified list;
- Open questions where responses were coded during the interview to a pre-determined list of response categories; and
- Open questions where responses were coded post-interview to a list of response categories formulated on the basis of responses received and agreed with CC.

- 5.21 The coding of verbatim responses to open-ended questions enables quantitative reporting of the data.

### Fieldwork

- 5.22 Approximately two weeks before the commencement of fieldwork, all not-at-fault claimants in the sample were sent an advance letter providing information about the purpose and nature of the research. A copy of the letter can be found in the Appendices to this report.



## Pilot

- 5.23 Given the short timescales available for fieldwork and the fact that a cognitive testing component had been incorporated into the design phase, we did not conduct a formal pilot. Rather we undertook a 'rolling' pilot whereby the research team monitored fieldwork closely over the first few days, listening in to interviews to identify whether any enhancements to the questionnaire were required and to monitor questionnaire length.
- 5.24 A small number of changes were agreed and made to the questionnaire as a result of the rolling pilot; given the limited extent of these changes, it was possible to incorporate the pilot interviews within the main data set.
- 5.25 The final questionnaire used for the Not-at-Fault survey can be found in the Appendices to this report.

## Main stage – call outcomes and response rate

- 5.26 The main fieldwork phase began on 27 March 2013 and ended on 23 April 2013. Interviewing took place primarily in the evening but where respondents preferred to be called during the day time, appointments were arranged accordingly. Table 5.2 shows the breakdown of call outcomes for the telephone fieldwork and the overall response rate (18%).

**Table 5.2: Fieldwork call outcomes**

Outcome	Number of records
<b>a Starting sample</b>	<b>13,957</b>
b Over quota	526
c Fresh (sample not called)	272
<b>d Effective starting sample</b>	<b>13,149</b>
e Number unobtainable (telephone number did not exist or was actually a fax number)	1,874
f No answer	2,914
g Answered	8,361
h Of which interview completed	1,500
i Of which ineligible/ unusable (respondent had not made a not-at-fault claim which had been settled in the previous 12 months or was not known on telephone number)	2,281
j Of which refused	3,088
k Answered but ineligible/ unusable as % of all answered ( $i / g$ )	27%
l Estimate of ineligible/ unusable cases among the 'No answer' category ( $f / k$ )	795
m Estimate of total eligible/usable sample ( $g - i + f - l$ )	8,199
<b>n Response rate</b>	<b>18%</b>



- 5.27 With less than one in five of the eligible sample responding to the survey there is a potential for non-response bias i.e. a systematic difference between responders and non-responders. This is a potential source of error but we are unable to quantify it.

## Analysis

### Weighting

- 5.28 Scotland, Wales and Northern Ireland were over-sampled, with quotas set for each country, to ensure sufficient base sizes for robust and reliable analysis at country level. Data were weighted by car ownership across the four countries to correct for this over-sampling. Table 5.3 below shows the breakdown of the achieved sample and the weighted sample by country.

**Table 5.3: Final achieved and weighted sample broken down by country**

Country	Achieved sample	Weighted sample
England	817	1,260
Scotland	250	120
Wales	250	75
Northern Ireland	183	45
<b>Total</b>	<b>1,500</b>	<b>1,500</b>

### Confidence intervals

- 5.29 Research surveys typically select a random sample to interview from a larger group. The sample attempts to reflect the larger group it has been drawn from and by calculating confidence intervals we can obtain a measure of the reliability of the survey findings, i.e. how well the sample can be said to represent the larger population.
- 5.30 These confidence intervals take only one source of error into account; that arising from the sampling. There are many other sources of error that are not taken into account in the calculations: coverage error (we only have claimants whose claims were settled with one of the big 10 insurers), non-response bias (described above) and response error (respondents may not give accurate responses).
- 5.31 The confidence interval for a percentage is expressed as the estimated percentage plus or minus its margin of error at a given confidence level. Factors that affect the margin of error include the size of sample (a larger sample size will lead to a better estimate of the population parameter), the level of confidence required, and the percentage estimated from the sample, e.g. 10% or 50% (the higher the percentage giving a response the lower the likelihood of error).
- 5.32 The level of confidence tells you how sure you can be that the true population percentage lies within the confidence interval and is expressed as a percentage: the 95% confidence level means you can be 95% certain; the 99% confidence level means you can be 99% certain. For example, a survey finding of 50% with a sample size of 1,500<sup>7</sup> would have a confidence interval of +/- 2.5% at the 95% confidence level. This means that you can be 95% "sure" that the actual finding if you had asked the question of the entire relevant population lies between 47.5% (50-2.5) and 52.5% (50+2.5).

<sup>7</sup> And assuming an "infinite" population.

- 5.33 For most non-safety critical research a 95% confidence level is appropriate, so for this survey this level has been used for all confidence intervals and when carrying out significance tests.
- 5.34 Weighting survey data produces a design effect, in this case reducing the effective sample size from 1,500 to 1,106 and therefore increasing the margin of error. An effective base of 1,106 interviews results in a maximum confidence interval of +/-2.9% at the 95% confidence level (rather than +/-2.5% for 1,500 interviews), which is nevertheless a good level of reliability for analysis.
- 5.35 The confidence intervals for results reported at the level of the total sample and, for comparison, in each of the four countries, are shown in Table 5.4 below (all at the 95% level).

**Table 5.4: Confidence intervals for the total sample and by country**

% finding	Total (UK)	England	Scotland	Wales	N. Ireland
<i>Achieved sample</i>	1,106	817	250	250	183
<b>90% / 10%</b>	1.8	2.1	3.7	3.7	4.3
<b>75% / 25%</b>	2.6	3.0	5.4	5.4	6.3
<b>50% / 50%</b>	2.9	3.4	6.2	6.2	7.2

#### Significance testing

- 5.36 When comparing the findings of two sub-groups we have tested whether the difference measured is statistically significant, i.e. not due to random chance, at the 95% confidence level. The difference needed to be statistically significant depends on the two survey estimates being compared and the base sizes of the two sub-groups.
- 5.37 Within the charts significant differences at the 95% confidence level have either been circled or a text box has been shown which highlights sub-groups between which differences are significant.

#### Representativeness of interviews achieved

- 5.38 A key measure of how robust the survey findings are is the representativeness of the achieved sample, i.e. how well it reflects the underlying population. The research team was unable to source official data as to the profile of not-at-fault claimants in the UK so we are unable to draw any conclusions about the representativeness of the achieved sample.

#### Treatment of open ended questions

- 5.39 The survey questionnaire contained a number of open-ended questions which were designed to provide a greater depth of insight and context to the responses. Three types of open-ended questions were used in the survey:
- Structured questions where respondents were invited to add 'anything else' or to give responses other than those in the pre-specified list. The questionnaire contained 21 questions of this type (A3, A10a, A16, A17, A19, A20, A21, A22, A22b, C4, C6, C8, C11, C15, D2, D12, D14, D16, D28b, D29, D31);
  - Open questions where responses were coded by the interviewer during interview to a pre-determined list of response categories. The questionnaire contained 16 questions of this type (S7, S7a, A2, A10, A14, A23, B2, C1, C2, D6, D10, D11, D20, D21, D24, D25);



- Open questions where responses were coded post-interview by our specialist coding team to a list of response categories formulated on the basis of the responses received and shared with CC. The questionnaire contained six questions of this type (A15, C10, C12, C23, D18, F8) and a total of 4,781 verbatim responses were coded.

5.40 The advantage of coding the responses to open-ended questions is that it enables these responses to be included within quantitative analysis and reporting.

#### Data verification

5.41 As part of the data processing phase we examined patterns of numeric responses to identify extreme responses or 'outliers'.

5.42 The following edits were undertaken on outlying responses:

- At question F1, a total of 23 data edits were made where the number of years that respondents had said they have had a motor insurance policy, or had been a named driver on a motor insurance policy, was too great in relation to their age (i.e. age minus the number of years with a private motor insurance policy was <15 years). For the 23 outlying records, the number of years provided at question F1 was reduced so that age minus the number of years with a motor insurance policy equalled 15 years. Note that 15 years was used as the cut-off point rather than 17 years (the actual age when you can have a motor insurance policy or be a named driver) to allow a margin of error for respondents providing a best estimate of the number of years that they have had a private motor insurance policy or had been a named driver.
- At question F2, a total of 13 data edits were made where the number of miles that respondents said they, or the person driving the vehicle at the time of the accident, drive per year exceeded 50,000 miles. It was agreed with CC that a value exceeding 50,000 miles per year would have likely been over-stated by the respondents and, therefore, the 13 values recorded at F1 that exceeded 50,000 miles were reduced to 50,000 miles.

#### Data tabulations

5.43 To facilitate the types of analysis necessary two sets of data tables were produced. Both sets of data tables are tested for significance at the 95% confidence level and the 99% confidence level, but employ slightly different tests.

- One set of tables employs independent significance testing (testing the results in each individual column against the results in each of the other columns within that analysis 'break', e.g. within "Age", results from the 17-34, 35-54 and 55+ groups are all tested against each other). Each table highlights significant differences at the 95% confidence level, shown by a lower case letter corresponding to the column being tested, and the 99% confidence level, shown by an upper case letter.
- One set of tables employs a t-test where the results in each individual column against the results in the total column less that individual column, e.g. within "Age", the results from each of the three groups group are tested against the combined total of the other two groups. Each table highlights significant differences at the 95% confidence level, shown by a single asterisk corresponding to the column being tested, and the 99% confidence level, shown by a double asterisk.



## Survey of PMI customers

### Objectives

- 5.44 The overall objective of the survey was to understand consumer behaviour and experiences in the purchasing of PMI, primarily:
- The buying decision making process
  - Switching between suppliers
  - Awareness and understanding of their PMI policy and their insurance cover in the event of an accident

### Methodology

#### Overview

- 5.45 A total of 1,501 interviews were conducted with PMI policyholders over the telephone using CATI between 26 March and 11 April 2013. Interviews lasted on average 20 minutes.

#### Interviews achieved

- 5.46 The achieved sample of 1,501 breaks down by country as per Table 5.5 below.

**Table 5.5: Final achieved sample broken down by country**

Country	Achieved sample
England	751
Scotland	250
Wales	250
Northern Ireland	250
<b>Total</b>	<b>1,501</b>

#### Sampling

- 5.47 The target population for the survey was all holders of private motor insurance in the UK.
- 5.48 The survey employed a random probability sampling method, primarily using a Random Digit Dialling (RDD) approach. This is a technique whereby random landline phone numbers are computer generated according to Standard Trunk Dialling (STD) area codes within given area confines.
- 5.49 A limitation of the RDD approach is that it tends not to represent young adults, and particularly young male adults, adequately, particularly given the growing preference for using mobile phones rather than landlines. The 2010 E-Communications Household Survey reported that whilst 99% of UK households have access to either landlines or mobiles, the proportion of Mobile Only Households (MoH's) is 20%. To mitigate this risk we 'topped up' the RDD sample with records drawn from a database of mobile phone contract holders, to achieve coverage of mobile-only households (MoH).





- 5.50 Overall we drew a sample of c.50,000 telephone numbers (c. 44,000 RDD and 6,000 MoH), stratified by country. Initially, we drew 30,000 records which was split 24,000 RDD and 6,000 MoH (to reflect the incidence of MoH). During fieldwork we found that the incidence of unusable numbers, e.g. because the telephone number did not exist or was a fax number, was twice as high amongst the RDD sample drawn (29%) than amongst the MoH sample (14%). To address this issue and ensure we had sufficient records to complete the survey a further 20,000 RDD records were drawn.
- 5.51 Interviewing quotas were set by country to ensure sufficient base sizes for robust sub-group analysis.

### Questionnaire development

- 5.52 The survey questionnaire was developed in close collaboration with CC. CC provided IFF with broad question topics and following an in-person discussion of these topics to explore how they might be developed, IFF produced a draft questionnaire for review by CC. Upon receipt of comments on the draft, IFF worked closely with CC to refine the questionnaire in an iterative way, responding to comments and providing input on question ordering and wording (including style and tone), usefulness of questions (i.e. whether or not it would be possible to undertake meaningful analysis of the responses) and questionnaire length. IFF understand that CC consulted with PMI providers on the content of the questionnaire.
- 5.53 Questionnaire length was a key design parameter. There was an overriding need to keep the telephone interview relatively short and focused to facilitate efficient recruitment (in general longer interviews are more difficult to recruit for) and to maximise engagement levels during the interview, so we sought to design a questionnaire that would take on average 20 minutes to administer. This required some prioritisation of the question areas and IFF liaised closely with CC to ensure that the questionnaire focused on the key information areas.
- 5.54 The iterative process of questionnaire design and development continued until both parties were confident that the draft questionnaire included all required question areas in the depth necessary to meet the research objectives.

### Cognitive testing

- 5.55 We then proceeded to a cognitive interviewing phase in order to:
- Understand whether questions and pre-codes included in the draft questionnaire clearly conveyed what they were intended to (or whether respondents answered 'incorrectly' through a lack of clarity in questions / pre-codes);
  - Understand whether the pre-codes included in the questionnaire were sufficient and appropriate, enabling respondents to select answers that matched their circumstances; and
  - Understand whether the questionnaires were sufficiently engaging, to avoid a deterioration in the quality of answers given.
- 5.56 The cognitive interviewing phase consisted of 10 in-depth telephone interviews with PMI policy holders. During these interviews, which lasted around 40-50 minutes in total, interviewers took respondents through the CATI script of the draft questionnaire and then asked respondents a number of open questions about how they had found the experience of answering the questionnaire.
- 5.57 This was followed by a discussion of how easy or difficult respondents had found answering specific questions and what was the thinking behind their answers to these questions. The aim of this part of the interview was to establish whether respondents had misinterpreted what they were being asked through a lack of clarity in any of the questions. Interviewers also returned to questions where



respondents had hesitated or found it difficult to give an answer during the run through of the CATI script to understand why the difficulty had arisen.

- 5.58 Upon completion of the cognitive testing phase, IFF produced a short summary report detailing the outcomes of the exercise and making a small number of recommendations for refining and enhancing the survey questionnaire. Following a meeting with CC to discuss the proposed changes, IFF and CC agreed a final version of the questionnaire for the main stage.

### Open-ended questions

- 5.59 Three types of open-ended questions featured in the questionnaire:
- Structured questions where respondents were invited to add 'anything else' or to give responses other than those in the pre-specified list;
  - Open questions where responses were coded during the interview to a pre-determined list of response categories; and
  - Open questions where responses were coded post-interview to a list of response categories formulated on the basis of responses received and agreed with CC.
- 5.60 The coding of verbatim responses to open-ended questions enables quantitative reporting of the data.

### Fieldwork

#### Pilot

- 5.61 Given the short timescales available for fieldwork and the fact that a cognitive testing component had been incorporated into the design phase, we did not conduct a formal pilot. Rather we undertook a 'rolling' pilot whereby the research team monitored fieldwork closely over the first few days, listening in to interviews to identify whether any enhancements to the questionnaire were required and to monitor questionnaire length.
- 5.62 A small number of changes were agreed and made to the questionnaire as a result of the rolling pilot; given the limited extent of these changes, it was possible to incorporate the pilot interviews within the main data set.
- 5.63 The final questionnaire used for the PMI customer survey can be found in the Appendices to this report.



## Main stage – call outcomes and response rate

5.64 The main fieldwork phase began on 26 March 2013 and ended on 11 April 2013. Interviewing took place primarily in the evening but where respondents preferred to be called during the day time, appointments were arranged accordingly. Table 5.6 shows the breakdown of call outcomes for the telephone fieldwork.

**Table 5.6: Fieldwork call outcomes**

Outcome	Number of records
<b>a Starting sample</b>	<b>50,813</b>
b Over quota	2,316
c Fresh (sample not called)	-
<b>d Effective starting sample</b>	<b>48,497</b>
e Number unobtainable (telephone number did not exist or was actually a fax number)	14,036
f No answer	12,560
g Answered	21,901
h Of which interview completed	1,501
i Of which ineligible/ unusable (no respondent available who owned PMI policy and was at least partly responsible for choosing it)	2,362
j Of which refused	15,658
k Answered but ineligible/ unusable as % of all answered ( $i / g$ )	11%
l Estimate of ineligible/ unusable cases among the 'No answer' category ( $f / k$ )	1,355
m Estimate of total eligible/usable sample ( $g - i + f - l$ )	30,744
<b>n Response rate</b>	<b>5%</b>

5.65 This response rate of 5% is low, giving rise to a particular concern about the potential for non-response bias in the results.

5.66 The section on sample representativeness later in this section shows a tendency for higher response among older policyholders, but beyond this we have little evidence for assessing non-response bias. However only one in twenty of eligible customers in the sample lists were both able and willing to respond. They are therefore unusual in this respect, which makes us question the extent to which the survey answers can be considered as representative of all PMI policyholders.

## Analysis

### Weighting

- 5.67 Scotland, Wales and Northern Ireland were over-sampled, with quotas set for each country, to ensure sufficient base sizes for robust and reliable analysis at country level. Data were weighted by car ownership across the four countries to correct for this over-sampling. Table 5.7 below shows the breakdown of the achieved sample and the weighted sample by country.

**Table 5.7: Final achieved and weighted sample broken down by country**

Country	Achieved sample	Weighted sample
England	751	1,261
Scotland	250	120
Wales	250	75
Northern Ireland	250	45
<b>Total</b>	<b>1,501</b>	<b>1,501</b>

### Confidence intervals

- 5.68 Research surveys typically select a random sample to interview from a larger group. The sample attempts to reflect the larger group it has been drawn from and by calculating confidence intervals we can obtain a measure of the reliability of the survey findings, i.e. how well the sample can be said to represent the larger population.
- 5.69 These confidence intervals take only one source of error into account; that arising from the sampling. There are other sources of error that are not taken into account in the calculations: non-response bias (described above) and response error (respondents may not give accurate responses).
- 5.70 The confidence interval for a percentage is expressed as the estimated percentage plus or minus its margin of error at a given confidence level. Factors that affect the margin of error include the size of sample (a larger sample size will lead to a better estimate of the population parameter), the level of confidence required, and the percentage estimated from the sample, e.g. 10% or 50% (the higher the percentage giving a response the lower the likelihood of error).
- 5.71 The level of confidence tells you how sure you can be that the true population percentage lies within the confidence interval and is expressed as a percentage: the 95% confidence level means you can be 95% certain; the 99% confidence level means you can be 99% certain. For example, a survey finding of 50% with a sample size of 1,501<sup>8</sup> would have a confidence interval of +/- 2.5% at the 95% confidence level. This means that you can be 95% "sure" that the actual finding if you had asked the question of the entire relevant population lies between 47.5% (50-2.5) and 52.5% (50+2.5).
- 5.72 For most non-safety critical research a 95% confidence level is appropriate, so for this survey this level has been used for all confidence intervals and when carrying out significance tests.

<sup>8</sup> And assuming an "infinite" population.

- 5.73 Weighting survey data produces a design effect, in this case reducing the effective sample size from 1,501 to 1,022 and therefore increasing the margin of error. An effective base of 1,022 interviews results in a maximum confidence interval of +/-3.1% at the 95% confidence level (rather than +/-2.5% for 1,500 interviews), which is nevertheless a good level of reliability for analysis.
- 5.74 The confidence intervals for results reported at the level of the total sample and, for comparison, in each of the four countries, are shown in Table 5.8 below (all at the 95% level).

**Table 5.8: Confidence intervals for the total sample and by country**

<b>% finding</b>	<b>Total (UK)</b>	<b>England</b>	<b>Scotland</b>	<b>Wales</b>	<b>N. Ireland</b>
<i>Achieved sample</i>	1,022	751	250	250	250
<b>90% / 10%</b>	1.8	2.1	3.7	3.7	3.7
<b>75% / 25%</b>	2.7	3.1	5.4	5.4	5.4
<b>50% / 50%</b>	3.1	3.6	6.2	6.2	6.2

#### Significance testing

- 5.75 When comparing the findings of two sub-groups we have tested whether the difference measured is statistically significant, i.e. not due to random chance, at the 95% confidence level. The difference needed to be statistically significant depends on the two survey estimates being compared and the base sizes of the two sub-groups.
- 5.76 Within the charts significant differences at the 95% confidence level have either been circled or a text box has been shown which highlights sub-groups between which differences are significant.

## Representativeness of interviews achieved

- 5.77 A key measure of how robust the survey findings are is the representativeness of the achieved sample, i.e. how well it reflects the underlying population.
- 5.78 To assess representativeness, the profile of the achieved sample was compared against the profile of the underlying population (holders of PMI in the UK) using age and gender. Two secondary data sources were used to generate an estimate of the breakdown of the population: the Department for Transport National Travel Survey 2012<sup>9</sup> and the 2011 Census<sup>10</sup>.
- 5.79 Table 5.9 compares the distribution of the achieved sample with the population of UK PMI holders. This shows that the achieved sample over-represents those aged 50+ and under-represents those aged under 40. The gender breakdown is broadly in line with the population although men are over-represented and women are under-represented in the achieved sample.

**Table 5.9: Comparison between achieved sample and official statistics**

Profiling measure	Achieved sample	Population statistics
<i>Age</i>		
17-20	<1%	3%
21-29	6%	14%
30-39	14%	18%
40-49	21%	21%
50-59	22%	18%
60-69	20%	15%
70+	16%	12%
<i>Gender</i>		
Male	58%	56%
Female	42%	44%

- 5.80 Please note that the parameters used to assess representativeness (i.e. the age and gender profile of licence holders) were the only measures available to IFF to make these assessments. Therefore any conclusions made about representativeness can only be made on this basis.

<sup>9</sup> <https://www.gov.uk/government/statistical-data-sets/nts02-driving-licence-holders>.

<sup>10</sup> <http://www.ons.gov.uk/ons/publications/re-reference-tables.html?edition=tcn%3A77-294273>, Table P01UK 2011 Census.



## Treatment of open ended questions

5.81 The survey questionnaire contained a number of open-ended questions which were designed to provide a greater depth of insight and context to the responses. Three types of open-ended questions were used in the survey:

- Structured questions where respondents were invited to add 'anything else' or to give responses other than those in the pre-specified list. The questionnaire contained 14 questions of this type (S9, S16, S17a, S17b, S17c, S18a, S18b, S18c, S18d, A15, A16, D6, D7, D9);
- Open questions where responses were coded by the interviewer during interview to a pre-determined list of response categories. The questionnaire contained 13 questions of this type (S8, S11, S11a, A4, A5, A12, A13, A17, A18, A19, A20, B1, D4);
- Open questions where responses were coded post-interview by our specialist coding team to a list of response categories formulated on basis of the responses received and shared with CC. The questionnaire contained six questions of this type (A6A, A6, A7, C10, D8, D12) and a total of 4,904 verbatim responses were coded.

5.82 The advantage of coding the responses to open-ended questions is that it enables these responses to be included within quantitative analysis and reporting.

## Data verification

5.83 As part of the data processing phase we examined patterns of numeric responses to identify extreme responses or 'outliers'.

5.84 The following edits were undertaken on outlying responses:

- At questions S12, B1A and C1 a total of two, three and 29 data edits were made, respectively. Data edits at these questions were made where the number of years that respondents had renewed their current motor insurance policy for, or how many years ago they last considered features to include in the policy, or how many years they have had a motor insurance policy, were too great in relation to their age (i.e. age minus the number of years provided at S12, B1A or C1 was <15 years). For each outlying record, the number of years provided at that question was reduced so that age minus the number of years provided equalled 15 years. Note that 15 years was used as the cut-off point rather than 17 years (the actual age when you can have a motor insurance policy or be a named driver) to allow a margin of error for respondents providing a best estimate of the number of years.
- At question A2, a total of five data edits were made where the annual insurance premium cost was deemed to be unrealistically high when cross-referenced against the make and type of car. The five outlying annual insurance premium costs recorded at A2 ranged from £9,600 to £48,394. In each case, the data was removed and the records were assigned to the code "Don't know".
- At question A18A, three data edits were made where the number of price comparison websites looked at was deemed to be unrealistically high. The three outlying records ranged from looking at 20 to 30 price comparison websites. In each case, the data was removed and the records were assigned to the code "Don't know".
- At question A21, a total of 13 data edits were made where the number of hours respondents said they had spent comparing different insurers and policies when they last compared them was deemed to be unrealistically high. The 13 outlying records ranged from 20 to 99 hours. In each case, the data was removed and the records were assigned to the code "Don't know".
- At question C2, a total of four data edits were made where the number of miles that respondents said they drive per year exceeded 50,000 miles. It was agreed with CC that a



value exceeding 50,000 miles per year would have likely been an over exaggeration by the respondents and, therefore, the four values recorded at C2 that exceeded 50,000 miles were reduced to 50,000 miles.

#### Data tabulations

- 5.85 To facilitate the types of analysis necessary two sets of data tables were produced. Both sets of data tables are tested for significance at the 95% confidence level and the 99% confidence level, but employ slightly different tests.
- One set of tables employs independent significance testing (testing the results in each individual column against the results in each of the other columns within that analysis ‘break’, e.g. within “Age”, results from the 17-34, 35-54 and 55+ groups are all tested against each other). Each table highlights significant differences at the 95% confidence level, shown by a lower case letter corresponding to the column being tested, and the 99% confidence level, shown by an upper case letter.
  - One set of tables employs a t-test where the results in each individual column against the results in the total column less that individual column, e.g. within “Age”, the results from each of the three groups group are tested against the combined total of the other two groups. Each table highlights significant differences at the 95% confidence level, shown by a single asterisk corresponding to the column being tested, and the 99% confidence level, shown by a double asterisk.





## Letter to Not-at-Fault claimants



Respondent name  
Address line 1  
Address line 2  
Address line 3  
Postcode

From: Andrew Wright  
Inquiry Director

Key number:

25th February 2013

Dear Sir/Madam,

### Investigation into the Private Motor Insurance market

The Competition Commission (CC) is an independent public body established by the Competition Act 1998. It conducts in-depth inquiries into mergers, markets and the regulation of the major regulated industries.

The CC is currently undertaking an investigation into the private motor insurance (PMI) market. As part of this investigation the CC has commissioned IFF Research, an independent market research agency, to undertake a programme of telephone interviews with drivers who have been involved in a road traffic accident in the last 6 months which was not their fault.<sup>1</sup>

The purpose of the interview is to understand your experience of the claims process and the provision of repairs and replacement vehicles following the road traffic accident. At our request, your details have been provided to us by your insurance company.

Representatives from IFF Research, an independent market research agency, will be conducting the telephone interviews from March 22<sup>nd</sup> until April 5<sup>th</sup>. The interview will last approximately 15 minutes, at a time convenient for you.

Please be assured that this is genuine research commissioned by the CC to help with our inquiry and any responses you provide will be wholly confidential. All research conducted by IFF Research complies with the Market Research Society Code of Conduct and the Data Protection Act. Further information about IFF can be found at [www.iffresearch.com](http://www.iffresearch.com).

If you do not wish to be contacted regarding this research then please call the dedicated opt-out telephone number 0800 054 2381 and have your key number at the top of this letter to hand. Alternatively, you can email [PMI-Inquiry@IFFresearch.com](mailto:PMI-Inquiry@IFFresearch.com) with your name and key number.

If you have any questions about the research you can contact Lydia Fellows at IFF Research by calling 020 7250 3035 or by e-mail: [PMI-Inquiry@IFFresearch.com](mailto:PMI-Inquiry@IFFresearch.com). If you would like to speak to someone at the CC please contact Bob Gibbons, the Inquiry Manager ; [Bob.Gibbons@cc.gsi.gov.uk](mailto:Bob.Gibbons@cc.gsi.gov.uk)

I hope that you will take part in this important research, and I thank you in advance for your co-operation.

Yours faithfully

 A handwritten signature in blue ink, appearing to read "Andrew Wright".
 

Andrew Wright  
Inquiry Director

<sup>1</sup> <http://www.competition-commission.org.uk/our-work/private-motor-insurance-market-investigation> .



## The Not-at-Fault Survey Questionnaire

### PMI Research Not-at-Fault Claimant survey

#### S Screener

ASK PERSON WHO ANSWERS PHONE

- S1 **Good morning / afternoon / evening. My name is NAME and I'm calling from IFF Research. Please can I speak to NAME?**

Respondent answers phone	1	CONTINUE
Transferred to respondent	2	
Hard appointment	3	MAKE APPOINTMENT
Soft Appointment	4	
Refusal	5	CLOSE
Not available in deadline	6	
Engaged	7	
Fax Line	8	
No reply / Answer phone	9	
Business Number	10	
Dead line	11	CLOSE
Not known at this address	12	
No-one in household has had a motor insurance claim settled in the last 12 months or longer	13	CLOSE



ASK ALL

S2 **Good morning / afternoon, my name is NAME, calling from IFF Research, an independent market research company. We're conducting a survey on behalf of the Competition Commission.**

**The Competition Commission is conducting an inquiry into the Private Motor Insurance Market and has commissioned IFF Research to conduct interviews with private motor insurance policyholders who have been in a motor vehicle accident where they were found to be Not-at-Fault for the accident.**

**The survey is about what happened from the point of the accident up to when your vehicle was repaired.**

**You will have been sent a letter in the post by the Competition Commission letting you know that IFF would be contacting you about the research.**

**Would you be willing to take part in the interview now, over the phone – it will take around 20 minutes depending on your answers. If you are not free now can I make an appointment to call you back at a time that is convenient?**

**IF NECESSARY:**

**INFORMATION ON THE CLIENT: The Competition Commission is an independent public body established by the Competition Act 1998. It conducts in-depth inquiries into mergers, markets and the regulation of the major regulated industries.**

**THE PURPOSE OF THE INTERVIEW: The purpose of the interview is to understand your experience of the claims process and the provision of repairs and replacement vehicles following the road traffic accident. At the Competition Commission's request, your details have been provided to us confidentially by the insurance company that settled your claim.**

**THE PURPOSE OF THE INQUIRY: The Competition Commission is currently investigating the private motor insurance market, including certain aspects of the provision of goods and services to not-at-fault claimants. This survey will help the Competition Commission to understand claimants' experiences and provide useful information for its investigation.**

Continue		CONTINUE
Referred to someone else in household NAME_____	1	TRANSFER / THANK AND CLOSE
Hard appointment	2	MAKE APPOINTMENT
Soft appointment	3	
Refusal	4	THANK AND CLOSE
Refusal – taken part in recent survey	5	
Not available in deadline	6	
Re-send advance letter via email	7	RECORD NAME AND EMAIL ADDRESS THEN CONTINUE OR MAKE APPOINTMENT
Not known at this address	8	CLOSE



No-one in household has had a motor insurance claim settled in the last 12 months or longer	9	CLOSE
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**This call may be recorded for quality and training purposes only.**

#### REASSURANCES TO USE IF NECESSARY

The interview will take around 20 minutes to complete.

Please note that all data will be reported in aggregate form and your answers will not be reported to the Competition Commission in any way that would allow you to be identified.

Respondent contact details were obtained from a range of insurance companies at the request of the Competition Commission

If the respondent wants to learn more about the research they can contact:

- **MRS: Market Research Society on 0500 396 999**
- **IFF: LYDIA FELLOWS or MARK TWEDDLE: 0207 250 3035**
- **COMPETITION COMMISSION: SIMON COMPTON: 0207 271 0330**

ASK ALL

S3 **Have you made a private motor insurance claim that has been settled in the last 12 months?**

*ADD IF NECESSARY: **By settled we mean when the claim was finalised. The accident itself could have happened longer than 12 months ago.***

Yes	1	
No	2	THANK AND CLOSE
Don't know/ refused	3	THANK AND CLOSE

ASK ALL

S4 **Did you personally make this claim?**

Yes	1	
No	2	THANK AND CLOSE
Don't know/ refused	3	THANK AND CLOSE



ASK ALL

S5 **Were you driving the vehicle at the time of the accident or was someone else driving it?**

CODE ONE ONLY.

You were driving the vehicle	1	
Someone else was driving the vehicle	2	
The vehicle was not being driven at the time of the accident	3	
Don't know/ refused	4	THANK AND CLOSE

ASK ALL

S6 **For the purposes of the claim, [S5=1: were you S5=2 was the driver of your vehicle] at fault or was the driver of another vehicle at fault?**

CODE ONE ONLY.

S5=1 OR 3: You were at fault S5=2 The driver of your vehicle was at fault	1	THANK AND CLOSE
S5=1 OR 3: You were partly at fault S5=2 The driver of your vehicle was partly at fault	2	THANK AND CLOSE
The driver of another vehicle was at fault	3	CONTINUE
Fault was not established	4	THANK AND CLOSE
Don't know/ refused	5	THANK AND CLOSE



ASK ALL

## S7 With which company did you insure your vehicle at the time of the accident?

DO NOT READ OUT. CODE ONE ONLY.

AA	Broker	1	Kwik Fit	Broker	35
ABC Insurance		2	Lloyds TSB	Broker	36
Admiral		3	LV (Liverpool Victoria)		37
Age UK	Broker	4	M&S	Broker	38
Ageas		5	Moneysupermarket.com	Broker / PCW	39
Allianz		6	MoreTh>n		40
Asda	Broker	7	Nationwide	Broker	41
Auto Direct	Broker	8	NatWest	Broker	42
Aviva/ Aviva Direct		9	Norwich Union		43
Axa		10	Post Office	Broker	44
Barclays Bank	Broker	11	Privilege		45
Bell		12	Provident		46
BGL	Broker	13	Quote me happy		47
Budget	Broker	14	RAC	Broker	48
Churchill		15	RSA (Royal & Sun Alliance)		49
Compare the Market	Broker / PCW	16	Saga	Broker	50
Confused.com	Broker / PCW	17	Sainsbury	Broker	51
CIS (Co-operative)		18	Sheila's Wheels		52
Dial Direct	Broker	19	Swift	Broker	53
Diamond		20	Swiftcover		54
Direct Line		21	Swinton	Broker	55
eChoice		22	Tesco	Broker	56
ecoinsurance		23	Tescocompare.com	Broker / PCW	57
Elephant		24	Towergate	Broker	58
Endsleigh	Broker	25	Toyota	Broker	59
Esure		26	Uswitch.com	Broker	60
First Alternative		27	Young Driver Insurance		61
General Motors	Broker	28	Zurich		62
Go Compare	Broker / PCW	29	Another bank or building society (specify)	Broker	63
Hastings/ Hastings Direct	Broker	30	Another retailer (specify)	Broker	64
Highway Insurance		31	Other (specify)		65
HSBC	Broker	32	Don't know		66
ibuyeco	Broker	33	Refused		67
John Lewis	Broker	34			



- ASK IF BROKER SELECTED AT S7 ('BROKER' CODES SELECTED)
- S7a **[COMPANY SELECTED AT S7] is an insurance broker, which means they sell insurance policies on behalf of an insurance company rather than providing insurance themselves. Do you know which insurance company your policy is with?**  
DO NOT READ OUT. CODE ONE ONLY.

AA	Broker	1	Kwik Fit	Broker	35
ABC Insurance		2	Lloyds TSB	Broker	36
Admiral		3	LV (Liverpool Victoria)		37
Age UK	Broker	4	M&S	Broker	38
Ageas		5	Moneysupermarket.com	Broker / PCW	39
Allianz		6	MoreTh>n		40
Asda	Broker	7	Nationwide	Broker	41
Auto Direct	Broker	8	NatWest	Broker	42
Aviva/ Aviva Direct		9	Norwich Union		43
Axa		10	Post Office	Broker	44
Barclays Bank	Broker	11	Privilege		45
Bell		12	Provident		46
BGL	Broker	13	Quote me happy		47
Budget	Broker	14	RAC	Broker	48
Churchill		15	RSA (Royal & Sun Alliance)		49
Compare the Market	Broker / PCW	16	Saga	Broker	50
Confused.com	Broker / PCW	17	Sainsbury	Broker	51
CIS (Co-operative)		18	Sheila's Wheels		52
Dial Direct	Broker	19	Swift	Broker	53
Diamond		20	Swiftcover		54
Direct Line		21	Swinton	Broker	55
eChoice		22	Tesco	Broker	56
ecoinsurance		23	Tescocompare.com	Broker / PCW	57
Elephant		24	Towergate	Broker	58
Endsleigh	Broker	25	Toyota	Broker	59
Esure		26	Uswitch.com	Broker	60
First Alternative		27	Young Driver Insurance		61
General Motors	Broker	28	Zurich		62
Go Compare	Broker / PCW	29	Another bank or building society (specify)	Broker	63
Hastings/ Hastings Direct	Broker	30	Another retailer (specify)	Broker	64
Highway Insurance		31	Other (specify)		65
HSBC	Broker	32	Don't know		66
ibuyeco	Broker	33	Refused		67
John Lewis	Broker	34			

ASK ALL

S8 **So that we interview a range of different people I would like to ask a couple of questions about you. Can I ask how old you are?**

**ENTER NUMBER – ALLOWABLE RANGE: 17-99**

ALLOW REFUSED

S8ran

IF REFUSED PROMPT WITH RANGES:

17-24	1	
25-34	2	
35-44	3	
45-54	4	
55-64	5	
65+	6	
Refused	7	THANK AND CLOSE

ASK ALL

S9 **Gender (DO NOT ASK)**

Male	1	
Female	2	

S10 **AGE / GENDER QUOTA**

MALE		FEMALE	
Male: 17-24	1	Female: 17-24	7
Male: 25-34	2	Female: 25-34	8
Male: 35-44	3	Female: 35-44	9
Male: 45-54	4	Female: 45-54	10
Male: 55-64	5	Female: 55-64	11
Male: 65+	6	Female: 65+	12





## A The accident

ASK ALL

*I'd now like to ask you about the accident itself...*

A1 **What was the registration number of your vehicle that was involved in the accident?**

WRITE IN		
Don't know	1	
Refused	2	

ASK ALL

A2 **Can you tell me the make of the vehicle?**

*DO NOT READ OUT. CODE ONE ONLY.*

Alfa Romeo	1	Honda	11	Mini	21	Smart	31
Audi	2	Hyundai	12	Mitsubishi	22	Subaru	32
Chrysler	3	Jaguar	13	Nissan	23	Suzuki	33
BMW	4	Jeep	14	Peugeot	24	Toyota	34
Chevrolet	5	Kia	15	Porsche	25	Vauxhall	35
Citroen	6	Land Rover	16	Renault	26	Volkswagen	36
Daihatsu	7	Lexus	17	Rover	27	Volvo	37
Dodge	8	Mazda	18	Saab	28	Other (specify)	38
Ford	9	Mercedes-Benz	19	Seat	29	Don't know	39
Fiat	10	MG	20	Skoda	30	Refused	40



ASK ALL  
**A3 What type of vehicle was it? Was it...?**  
 READ OUT. CODE ONE ONLY.

A hatchback	1	
A saloon	2	
An estate	3	
A Four-by-Four	4	
A People carrier	5	
A van	6	
Other (specify)	7	
DO NOT READ OUT: Don't know	8	

ASK ALL  
**A4 And how many years old was your vehicle at the time of the accident?**  
 IF UNDER A YEAR ENTER - 0

ENTER NUMBER PROBE FOR BEST ESTIMATE IF DK		
Don't know	1	
Refused	2	

ASK ALL  
**A5 Now thinking about when the accident happened, can you tell me when this was..?**

SELECT YEAR		SELECT MONTH DP - FOR 2013 (Year=code 1) ONLY ALLOW CODES 1,2, 13,14			
2013	1	January	1	September	9
2012	2	February	2	October	10
2011	3	March	3	November	11
2010	4	April	4	December	12
2009	5	May	5	Don't know	13
Before 2009 (specify)	6	June	6	Refused	14
Don't know	7	July	7		
Refused	8	August	8		



ASK ALL

A6 **Including your vehicle, how many vehicles were involved in the accident?**

ENTER NUMBER (RANGE (2-99))		
Don't know	1	
Refused	2	

**Deleted**

ASK ALL

A7 **I would like to know what happened immediately after the accident. I'm going to read out a list of things that might happen after an accident and, for each, I would like you to tell me whether or not they happened.**

*READ OUT.*

	YES	NO	DK
A6 = 2 AND S5=1 OR 3: You collected the other driver's contact details A6 = 2 AND S5=2: The driver of your vehicle collected the other driver's contact details A6 = 3+ OR DK/REF AND S5=1 OR 3: You collected the contact details of one or more of the other drivers A6 = 3+ OR DK/REF AND S5=2: The driver of your vehicle collected the contact details of one or more of the other drivers	1	2	3
A6 = 2 AND S5=1 OR 3: The other driver collected your contact details A6 = 2 AND S5=2: The other driver collected the driver of your vehicle's contact details A6 = 3+ OR DK/REF AND S5=1 OR 3: One or more of the other drivers collected your contact details A6 = 3+ OR DK/REF AND S5=2: One or more of the other drivers collected the contact details of the driver of your vehicle	1	2	3
A6= 2 AND S5=1 OR 3: You collected the other driver's insurance policy details A6 = 2 AND S5=2: The driver of your vehicle collected the other driver's insurance policy details A6 = 3+ OR DK/REF AND S5=1 OR 3: You collected the insurance policy details of one or more of the other drivers A6 = 3+ OR DK/REF AND S5=2: The driver of your vehicle collected the insurance policy details of one or more of the other drivers	1	2	3
A6= 2: The other driver collected your insurance policy details [S5=2: from the driver of your vehicle] A6= 3+ OR DK/REF: One or more of the other drivers collected your insurance policy details [S5=2: from the driver of your vehicle]	1	2	3
S5=1 OR 3: You took pictures of the damage caused in the accident S5=2: The driver of your vehicle took pictures of the damage caused in the accident	1	2	3
A6 = 2: The other driver took pictures of the damage caused in the accident A6 = 3+ OR DK/REF: One or more of the other drivers took pictures of the damage caused in the accident	1	2	3

ASK ALL



- A8 **And after the accident, while [S5=1: you were S5=2: the driver of your vehicle was] still at the scene, did [A6=2: the other driver; A6 = 3+ OR DK/REF: any of the other drivers] admit the accident was their fault?**

*DO NOT READ OUT. CODE ONE ONLY.*

A6=2: Yes – when at the scene of the accident the other driver admitted they were at fault A6=3+ OR DK/REF: Yes – when at the scene of the accident one or more of the other drivers admitted they were at fault	1	
A6=2: No – the other driver did not admit they were at fault for the accident whilst at the scene A6=3+ OR DK/REF: No – none of the other drivers admitted they were at fault for the accident whilst at the scene	2	
Don't know / can't remember	3	

ASK ALL

- A9 **Did the police come to the accident scene?**

Yes	1	
No	2	
Don't know	3	



ASK ALL

A10 **What organisation did you first have contact with after the accident?**

DO NOT READ OUT; SINGLE CODE.

## INTERVIEWER NOTE:

1. If respondent provides a name of an organisation, ask "what type of organisation is that?"
2. If respondent mentions an insurance company, probe if this was their insurer or the insurer of the driver that was at fault.
3. If respondent spontaneously mentions that their insurer was the same as the at-fault driver's insurer, then code this as 2 (the insurer of the driver who was at-fault)

Your insurer	1
The insurer of the driver who was at fault	2
A6=3+ OR DK/REF: The insurer of one of the other drivers who were not at fault for the accident	3
A Claims Management Company	4
The garage that undertook the repairs	5
A breakdown company	6
A vehicle hire company	7
A credit hire company	8
The car dealership where you bought the vehicle	9
A lawyer	10
The Police	11
Medical services (such as a doctor or ambulance personnel)	12
Other (specify)	13
Don't know	14



IF UNABLE TO ANSWER A10 SPONTANEOUSLY (A10=14)

A10a **I am now going to read out a list of the types of organisations you might have had contact with after the accident. I would like you to tell me which one, if any, you first had contact with after the accident. Was it...?**

*READ OUT. SINGLE CODE.*

*IF THE RESPONDENT'S INSURER WAS THE SAME AS THE OTHER DRIVER'S INSURER, CODE THIS AS 2 (THE INSURER OF THE DRIVER WHO WAS AT FAULT)*

Your insurer	1
The insurer of the driver who was at fault	2
A6=3+ OR DK/REF: The insurer of one of the other drivers who were not at fault for the accident	3
A Claims Management Company	4
The garage that undertook the repairs	5
A breakdown company	6
A vehicle hire company	7
A credit hire company	8
The car dealership where you bought the vehicle	9
A lawyer	10
The Police	11
Medical services (such as a doctor or ambulance personnel)	12
Some other type of organisation (specify)	13
DO NOT READ OUT: Don't know	14



**DO NOT ASK****DUMMY VARIABLE: TYPE OF ORGANISATION FIRST CONTACTED****A10DUM:**

YOUR INSURER (A10=1) OR (A10a=1)	1
THE INSURER OF THE DRIVER WHO WAS AT FAULT (A10=2) OR (A10a=2)	2
THE INSURER OF ONE OF THE OTHER DRIVERS WHO WERE NOT AT FAULT (A10=3) OR (A10a=3)	3
A CLAIMS MANAGEMENT COMPANY (A10=4) OR (A10a=4)	4
THE GARAGE THAT UNDERTOOK THE REPAIRS (A10=5) OR (A10a=5)	5
A BREAKDOWN COMPANY (A10=6) OR (A10a=6)	6
A VEHICLE HIRE COMPANY (A10=7) OR (A10a=7)	7
A CREDIT HIRE COMPANY (A10=8) OR (A10a=8)	8
THE CAR DEALERSHIP (A10=9) OR (A10a=9)	9
A LAWYER (A10=10) OR (A10a=10)	10
THE POLICE (A10=11) OR (A10a=11)	11
MEDICAL SERVICES (A10=12) OR (A10a=12)	12
SOME OTHER TYPE OF ORGANISATION (A10=13) OR (A10a=13)	13
DON'T KNOW (A10a=14)	14

IF FIRST CONTACTED ORGANISATION IS KNOWN (A10DUM=1-13)

A11 **Did you make contact with this organisation or did they make contact with you?**

SINGLE CODE

<b>You contacted the organisation</b>	1	
<b>Organisation contacted you</b>	2	
Don't know / can't remember	3	

ASK ALL

A11a **Were you insured with the same insurance company as the driver who was at-fault?**

Yes	1	
No	2	
Don't know	3	



ASK ALL WHO HAVE NOT HAD CONTACT WITH OTHER DRIVER'S INSURER (A10DUM=1, 3-14)  
AND (IF A11A=2 OR 3)

A12 **Did the insurer of the driver who was at fault contact you?**

Yes	1	
No	2	
Don't know	3	

ASK THOSE WHO DID NOT CONTACT THEIR INSURER [(A10DUM=2-14) AND (A11A=2 OR 3)] OR  
[(A10DUM=3-14) AND (A11A=1)]

A13 **Did you contact your insurer after the accident?**

Yes	1	
No	2	
Don't know	3	

ASK IF DID NOT CONTACT OWN INSURER (A13=2-3)

A14 **Why did you not contact your insurer?**

*DO NOT READ OUT. CODE ALL THAT APPLY.*

I intended to deal with the repairs / the claim myself	1	
I didn't want to lose my no claims bonus	2	
The insurer of the driver who was at fault contacted me first	3	
Other (specify)	4	
Don't know	5	
Refused	6	

ASK ALL

A15 **What was the name of the organisation that was mainly responsible for managing your motor insurance claim?**

WRITE IN		
Don't know	1	





ASK ALL

- A16 **IF A15 NOT DK/REF: What type of organisation is that?**  
**IF A15 DK/REF: What type of organisation was mainly responsible for managing your claim?**  
 READ OUT. CODE ONE ONLY.

[ONLY SHOW CODE IF A11a=2-3]: <b>Your insurer</b>	1	
[IF A11a=1]: <b>The insurer of both you and the other driver</b> [IF A11a=2-3]: <b>The other driver's insurer</b>	2	
<b>A claims management company</b>	3	
<b>A repairer</b>	4	
<b>A dealership</b>	5	
<b>Another organisation (specify)</b>	6	
DO NOT READ OUT: Don't know	7	
DO NOT READ OUT: Refused	8	

ASK IF CLAIMS MANAGEMENT COMPANY, REPAIRER, DEALERSHIP, OTHER COMPANY OR DK COMPANY (A16=3-7)

- A17 **And was this organisation appointed by....**  
 READ OUT. CODE ONE ONLY.

[ONLY SHOW CODE IF A11a=2-3]: <b>Your insurer</b>	1	
[IF A11a=1]: <b>The insurer of both you and the other driver</b> [IF A11a=2-3]: <b>The other driver's insurer</b>	2	
<b>You</b>	3	
<b>Someone else (specify)</b>	4	
DO NOT READ OUT: Don't know	5	
DO NOT READ OUT: Refused	6	



ASK ALL

A18 **Were any other organisations involved in managing your claim?**

Yes	1	
No	2	
Don't know	3	

ASK IF OTHER ORGANISATIONS INVOLVED IN MANAGING THE CLAIM (A18=1)

A19 **And which of the following types of organisations were involved?***READ OUT. CODE ALL THAT APPLY.*

<b>[A16 NOT 1] Your insurer</b>	1	
<b>[A16 NOT 2] The other driver's insurer</b>	2	
<b>[A16 NOT 3] A claims management company [A16 =3] Another claims management company</b>	3	
<b>[A16 NOT 4] A repairer [A16 = 4] Another repairer</b>	4	
<b>A dealership</b>	8	
<b>Another organisation (specify)</b>	5	
DO NOT READ OUT: Don't know	6	
DO NOT READ OUT: Refused	7	



ASK IF CLAIMS MANAGEMENT COMPANY INVOLVED (A19=3)  
 A20 **And was this claims management company appointed by...**  
 READ OUT. CODE ONE ONLY.

ASK IF REPAIRER INVOLVED (A19=4)  
 A21 **And was this repairer appointed by...**  
 READ OUT. CODE ONE ONLY.

ASK OTHER TYPE OF COMPANY INVOLVED OR DK TYPE OF COMPANY (A19=5 OR 6)  
 A22 **And was this other organisation appointed by....**  
 READ OUT. CODE ONE ONLY.

ASK OTHER TYPE OF COMPANY INVOLVED OR DK TYPE OF COMPANY (A19=8)  
**And was this dealership appointed by....**  
 READ OUT. CODE ONE ONLY.

[ONLY SHOW CODE IF A11a=2-3]: <b>Your insurer</b>	1	
[IF A11a=1]: <b>The insurer of both you and the other driver</b> [IF A11a=2-3]: <b>The other driver's insurer</b>	2	
<b>You</b>	3	
<b>Someone else (specify)</b>	4	
DO NOT READ OUT: Don't know	5	
DO NOT READ OUT: Refused	6	



ASK IF OTHER DRIVER'S INSURER MAINLY MANAGED CLAIM (A16=2 OR A17=2) AND (A11A=2 OR 3)

A23 IF A16=2: **Why did you let the other driver's insurer manage your claim rather than going to your insurer?**

IF A17=2: **Why did you let someone appointed by the other driver's insurer manage your claim rather than going to your insurer?**

DO NOT READ OUT. CODE ALL THAT APPLY.

They contacted me	1	
The accident was the other driver's fault	2	
I didn't want to pay an excess	3	
They offered me a replacement vehicle	4	
They appeared quick / efficient	5	
Other (specify)	6	
Don't know	7	
Refused	8	

ASK ALL

A24 **Since the accident, have you been contacted by any organisations encouraging you to make a personal injury claim in relation to the accident?**

ADD IF NECESSARY: THIS COULD INCLUDE ANY FORM OF CONTACT, FOR EXAMPLE BY PHONE, AUTOMATED MESSAGE, TEXT MESSAGE, EMAIL OR LETTER ETC.

Yes	1	
No	2	
Don't know	3	



## B Injuries

ASK ALL

B1 **[S5=1 OR 3: Were you S5=2: Was the driver of your vehicle] injured as a result of the vehicle accident?**

Yes	1	
No	2	
Don't know	3	

ASK IF INJURY SUSTAINED (B1=1)

B2 **What injuries did [S5=1 OR 3: you S5=2: the driver of your vehicle] sustain as a result of the vehicle accident?**

*DO NOT READ OUT. CODE ALL THAT APPLY.*

Whiplash	1	
Head injury	2	
No bones broken but injury caused by collision with parts of the vehicle	3	
Broken bones	4	
Back / spinal injury	5	
Other (specify)	6	
Don't know	7	
Refused	8	



ASK IF INJURY SUSTAINED (B1=1)

B3 **Did [S5=1 OR 3: you; S5=2: the driver of your vehicle] make a personal injury claim after the accident?**

Yes	1	
No	2	
Don't know	3	
Refused	4	

ASK THOSE WHO MADE A PI CLAIM (B3=1)

B5 **How much money did [S5=1 OR 3: you S5=2 the driver of your vehicle] receive as a result of your personal injury claim?**

ENTER NUMBER (GBP): 1-1,000,000		
Don't know	1	
Refused	2	
No money received	x	



## C Repair

ASK ALL

*I'd now like to ask you about any damage that was caused to your vehicle as a result of the accident and any repair work that was done to rectify the damage...*

- C1 **What sort of damage, was caused to your vehicle in the accident? PROBE: Anything else?**  
DO NOT READ OUT. CODE ALL THAT APPLY.

Damage to the paintwork	1	
Damage to the panelwork (for example doors, bonnet or boot)	2	
Damage to the lights	3	
Damage to the bumper	4	
Damage to the chassis	5	
Damage to the wheels	6	
Damage to the engine	7	
Other (specify)	8	
None / The car was not damaged	9	
Don't know / can't remember	10	
Refused	11	

ASK ALL WHO CAN REMEMBER DAMAGE CAUSED TO CAR (C1=1-8)

- C2 **Where was most of the damage to your vehicle?**  
DO NOT READ OUT. CODE ALL THAT APPLY.

To the front	1	
To the driver's side	2	
To the passenger's side	3	
To the back of the car	4	
Other (specify)	5	
Don't know	6	



ASK IF CAR DAMAGED (C1=1-8, 10-11)

C3 **How severe would you say the damage to your vehicle was – please answer on a scale of 1 to 10 where 1 means very minor damage and 10 means extremely severe damage?**

Very minor damage										Extremely severe damage	Don't know
1	2	3	4	5	6	7	8	9	10	11	

ASK ALL

C4 **And what happened to your vehicle after the accident?**

*READ OUT. CODE ONE ONLY.*

<b>Your vehicle was driven away from the scene of the accident</b>	1	
<b>Your vehicle was towed away to a garage</b>	2	
<b>Your vehicle was towed away to a location other than a garage (specify)</b>	3	
DO NOT READ OUT: Other (specify)	4	
DO NOT READ OUT: Don't know / can't remember	5	

ASK ALL

C5 **Could you use your vehicle before any repairs took place?**

*IF YES: PROBE IF INSURER/CLAIMS MANAGEMENT COMPANY INSTRUCTED THEM NOT TO USE THE VEHICLE.*

*IF NO: PROBE IF ANY REPAIRS TOOK PLACE. IF NO REPAIRS TOOK PLACE (OR VEHICLE WAS WRITTEN OFF) CODE AS "NA – NO REPAIRS TOOK PLACE".*

Yes	1	
Yes, but was instructed by the insurer/claims management company not to	5	
No	2	
NA – No repairs took place	3	
Don't know	4	





- ASK ALL WHERE DAMAGE WAS CAUSED TO CAR (C1=1-8, 10-11)
- C6 **C5=1, 4 & 5: Who made the final decision as to who would carry out the repairs on your vehicle?**  
**C5=3: Who made the final decision that no repairs would be carried out on your vehicle?**  
 READ OUT. CODE ONE ONLY.

<b>You</b>	1	
[ONLY SHOW CODE IF A11a=2-3]: <b>Your insurer</b>	2	
[IF A11a=1]: <b>The insurer of both you and the other driver</b> [IF A11a=2-3]: <b>The other driver's insurer</b>	3	
<b>A claims management company</b>	4	
<b>A repairer</b>	5	
<b>A dealership</b>	9	
<b>Another organisation (specify)</b>	6	
DO NOT READ OUT: Don't know	7	
DO NOT READ OUT: Refused	8	



ASK IF RESPONDENT CHOSE COMPANY (C6=1) BUT NOT IF C5=3 (NO REPAIRS TOOK PLACE)  
**C8 How did you choose who would carry out the repairs on your vehicle? Was it...?**  
 READ OUT. CODE ONE ONLY.

[ONLY SHOW CODE IF A11a=2-3]: From options provided by your insurer	1	
[IF A11a=1]: From options provided by the insurer of both you and the other driver [IF A11a=2-3]: From options provided by the other driver's insurer (the insurer of the driver who was at fault)	2	
From options provided by a Claims Management Company	3	
From repairers you knew of	4	
From choices provided by someone else (specify)	5	
DO NOT READ OUT: Don't know / can't remember	6	

ASK THOSE WHERE REPAIR COMPANY CHOSEN BY THIRD PARTY (C8=1-3, 5)  
**C9 Did you feel you had the opportunity to choose any garage you liked to carry out the repairs?**

Yes	1	
No	2	
Don't know / can't remember	3	

ASK IF FELT DIDN'T HAVE OPPORTUNITY (C9=2)  
**C10 What makes you say this?**

WRITE IN		
Don't know	1	
Refused	2	



ASK IF CAR DAMAGED (C1=1-8, 10-11)

C11 **Which of the following best describes how much of the damage was repaired?**  
 READ OUT. CODE ONE ONLY.

[DO NOT SHOW IF C5=3]: <b>ALL of the damage was repaired</b>	1	
[DO NOT SHOW IF C5=3]: <b>MOST of the damage was repaired BUT NOT ALL</b>	2	
[DO NOT SHOW IF C5=3]: <b>SOME of the damage was repaired BUT NOT ALL</b>	3	
<b>NONE of the damage was repaired – THE VEHICLE WAS WRITTEN OFF</b>	4	
<b>NONE of the damage was repaired - for other reason (specify)</b>	5	
DO NOT READ OUT: Don't know	6	

ASK IF ONLY SOME OF DAMAGE REPAIRED (C11=2 OR 3)

C12 **Why was not all of the damage to your vehicle repaired?**

WRITE IN		
Don't know	1	
Refused	2	



ASK IF SOME REPAIRS MADE TO CAR (C11=1-3, 6) BUT NOT IF C5=3 (NO REPAIRS TOOK PLACE)

- C15 **Who made the final decision about which repairs would be carried out on your vehicle?**  
READ OUT. CODE ONE ONLY.

<b>You</b>	1	
[ONLY SHOW CODE IF A11a=2-3]: <b>Your insurer</b>	2	
[IF A11a=1]: <b>The insurer of both you and the other driver</b> [IF A11a=2-3]: <b>The other driver's insurer</b>	3	
<b>A claims management company</b>	4	
<b>A repairer</b>	5	
<b>A dealership</b>	9	
<b>Another organisation (specify)</b>	6	
DO NOT READ OUT: Don't know	7	
DO NOT READ OUT: Refused	8	

ASK IF SOME REPAIRS MADE TO CAR (C11=1-3,6) BUT NOT IF C5=3 (NO REPAIRS TOOK PLACE)

- C17 **Were you involved in the choice of whether to use original manufacturer's parts, other new parts or, recycled parts?**

Yes	1	
No	2	
NA – no parts required	3	
Don't know	4	



ASK IF PARTS USED (C17=1-2, 4)

C18 **Were any of the following types of parts used for the repair...?**  
 READ OUT. CODE ONE PER ROW.

	YES	NO	DON'T KNOW
Original manufacturers parts	1	2	3
Other new parts	1	2	3
Recycled parts	1	2	3

ASK IF ANY DAMAGE REPAIRED (C11=1-3,6) BUT NOT IF C5=3 (NO REPAIRS TOOK PLACE)

C19 **How long did it actually take for the damage to your vehicle to be repaired? You can answer in days or weeks.**

ANSWER GIVEN IN DAYS	1	WRITE IN NUMBER OF DAYS
ANSWER GIVEN IN WEEKS	2	WRITE IN NUMBER OF WEEKS
Don't know	3	

ASK IF ANY DAMAGE REPAIRED (C11=1-3,6) BUT NOT IF C5=3 (NO REPAIRS TOOK PLACE)

C20 **And was this time...**  
 READ OUT. CODE ONE ONLY.

<b>Longer than you were initially told it would take to make the repairs</b>	1	
<b>Shorter than you were initially told it would take</b>	2	
<b>About the same time as you were initially told it would take</b>	3	
<b>Or did no one tell you how long the repairs would take</b>	4	
DO NOT READ OUT: Don't know	5	

ASK IF ANY DAMAGE REPAIRED (C11=1-3,6) BUT NOT IF C5=3 (NO REPAIRS TOOK PLACE)

C21 **Has your vehicle been assessed by any of the following specifically to check the quality of the repair work carried out? So has it been assessed by...**

	YES	NO	DON'T KNOW
<b>A friend or family member</b>	1	2	3
<b>By an independent inspector</b>	1	2	3



ASK IF ANY DAMAGE REPAIRED (C11=1-3,6) BUT NOT IF C5=3 (NO REPAIRS TOOK PLACE)  
**C22 After the repairs were made would you say that your vehicle was...?**  
 READ OUT. CODE ONE ONLY.

<b>In a lot better condition than it had been before the accident</b>	1	
<b>In somewhat better condition than it had been before the accident</b>	2	
<b>In the same condition as it had been before the accident</b>	3	
<b>In slightly worse condition than it had been before the accident</b>	4	
<b>In much worse condition than it had been before the accident</b>	5	
DO NOT READ OUT: Don't know	6	

ASK IF ANY DAMAGE REPAIRED (C11=1-3,6) BUT NOT IF C5=3 (NO REPAIRS TOOK PLACE)  
**C23 C22=1-5: And why do you say after the repairs your vehicle was [C22 ANSWER]?**  
**C22= 6: And why do you say that?**

WRITE IN		
Don't know	1	
Refused	2	

ASK IF ANY DAMAGE REPAIRED (C11=1-3,6) BUT NOT IF C5=3 (NO REPAIRS TOOK PLACE)  
**C24 And would you say that after the repairs....**  
 READ OUT. CODE ONE ONLY.

<b>Your vehicle was worth more than before the accident</b>	1	
<b>Your vehicle was about the same value as before the accident</b>	2	
<b>Your vehicle was worth less than before the accident</b>	3	
DO NOT READ OUT: Don't know	4	



- ASK IF ANY DAMAGE REPAIRED (C11=1-3,6) BUT NOT IF C5=3 (NO REPAIRS TOOK PLACE)
- C25 **How confident are you that you are able to assess whether the repairs to your vehicle have returned the car to its pre-accident condition? Are you...**  
*READ OUT. CODE ONE ONLY.*

<b>Very confident</b>	1	
<b>Fairly confident</b>	2	
<b>Neither confident nor unconfident</b>	3	
<b>Not very confident</b>	4	
<b>Not at all confident</b>	5	
DO NOT READ OUT: Don't know	6	

- ASK IF ANY DAMAGE REPAIRED (C11=1-3,6) BUT NOT IF C5=3 (NO REPAIRS TOOK PLACE)
- C26 **Overall, how satisfied were you with the repair service you received? Were you...**  
*READ OUT. CODE ONE ONLY.*

<b>Very satisfied</b>	1	
<b>Fairly satisfied</b>	2	
<b>Neither satisfied nor dissatisfied</b>	3	
<b>Fairly dissatisfied</b>	4	
<b>Very dissatisfied</b>	5	
DO NOT READ OUT: Don't know	6	



## D Replacement vehicle

ASK ALL

***Moving now to think about replacement vehicles, and by replacement vehicle I mean a vehicle that you may have been provided for a limited period of time whilst your vehicle was being repaired...***

ASK ALL

D1 **After the accident were you offered a replacement vehicle?**

Yes	1	
No	2	
Don't know	3	

NEW ASK ALL OFFERED A REPLACEMENT VEHICLE (D1=1)

D2 **Who made the offer?**

*READ OUT. CODE ONE ONLY.*

[ONLY SHOW CODE IF A11a=2-3]: <b>Your insurer</b>	1	
[IF A11a=1]: <b>The insurer of both you and the other driver</b> [IF A11a=2-3]: <b>The other driver's insurer</b>	2	
<b>A claims management company</b>	3	
<b>A repairer</b>	4	
<b>A dealership</b>	5	
<b>Another organisation (specify)</b>	6	
DO NOT READ OUT: Don't know	7	
DO NOT READ OUT: Refused	8	

ASK IF OFFERED A REPLACEMENT VEHICLE (D1=1)

D4 **Did you take up the offer of a replacement vehicle?**

Yes	1	
No	2	
Don't know	3	





ASK IF NO REPLACEMENT VEHICLE OFFERED (D1=2)

D5 **Did you ask for a replacement vehicle?**

Yes	1	
No	2	
Don't know	3	

ASK IF ASKED FOR A REPLACEMENT VEHICLE (D5=1)

D5a **After you asked for a replacement vehicle were you given one?**

Yes	1	
No	2	
Don't know	3	

ASK IF ASKED FOR A REPLACEMENT VEHICLE BUT NOT GIVEN ONE (D5A=2)

D6 **Why were you told you were not entitled to a replacement vehicle?***DO NOT READ OUT. CODE ALL THAT APPLY.*

There were other vehicles in the household	1	
Vehicle written off so not entitled to one	2	
Policy did not entitle to a replacement vehicle	3	
Repairs would only take a short amount of time	4	
Other (specify)	5	
Don't know	6	

ASK ALL

D7 **Did you need a replacement vehicle?**

Yes	1	
No	2	
Don't know	3	



ASK IF NEEDED REPLACEMENT VEHICLE (D7=1)

- D9 **Was there any other vehicle available to you for all or some of the time?**  
DO NOT READ OUT. CODE ONE ONLY.

<b>Yes – another vehicle available ALL of the time</b>	1	
<b>Yes – another vehicle available FOR PART BUT NOT ALL of the time</b>	2	
No	3	
Don't know	4	

ASK IF OTHER VEHICLE AVAILABLE (D9=1-2)

- D10 **Why wasn't this vehicle suitable?**  
DO NOT READ OUT. CODE ALL THAT APPLY.

Used regularly by another person	1	
Only drive automatic vehicles – no other available	2	
Other vehicle(s) too small for needs	3	
Other vehicle(s) too big for needs	4	
Other vehicle(s) too poor quality / old for needs	5	
Other (specify)	6	
Don't know	7	



ASK IF RECEIVED A REPLACEMENT VEHICLE (D4=1 OR D5A=1)

- D11 **Thinking about the replacement vehicle you received, what was the make of the vehicle?**  
DO NOT READ OUT. CODE ONE ONLY.

Alfa Romeo	1	Honda	11	Mini	21	Smart	31
Audi	2	Hyundai	12	Mitsubishi	22	Subaru	32
Chrysler	3	Jaguar	13	Nissan	23	Suzuki	33
BMW	4	Jeep	14	Peugeot	24	Toyota	34
Chevrolet	5	Kia	15	Porsche	25	Vauxhall	35
Citroen	6	Land Rover	16	Renault	26	Volkswagen	36
Daihatsu	7	Lexus	17	Rover	27	Volvo	37
Dodge	8	Mazda	18	Saab	28	Other (specify)	38
Ford	9	Mercedes-Benz	19	Seat	29	Don't know	39
Fiat	10	MG	20	Skoda	30	Refused	40

ASK IF RECEIVED A REPLACEMENT VEHICLE (D4=1 OR D5A=1)

- D12 **What type of vehicle was it?**  
READ OUT. CODE ONE ONLY.

<b>A hatchback</b>	1	
<b>A saloon</b>	2	
<b>An estate</b>	3	
<b>A Four-by-Four</b>	4	
<b>A People carrier</b>	5	
<b>A van</b>	6	
Other (specify)	7	
DO NOT READ OUT: Don't know	8	



ASK IF RECEIVED A REPLACEMENT VEHICLE (D4=1 OR D5A=1)

D13 **And how old was the vehicle?**

IF UNDER A YEAR ENTER - 0

ENTER NUMBER PROBE FOR BEST ESTIMATE IF DK		
Don't know	1	
Refused	2	

ASK IF RECEIVED A REPLACEMENT VEHICLE (D4=1 OR D5A=1)

D14 **Who decided who would provide you with a replacement vehicle?**

READ OUT. CODE ONE ONLY.

<b>You</b>	1	
[ONLY SHOW CODE IF A11a=2-3]: <b>Your insurer</b>	2	
[IF A11a=1]: <b>The insurer of both you and the other driver</b> [IF A11a=2-3]: <b>The other driver's insurer</b>	3	
<b>A claims management company</b>	4	
<b>A repairer</b>	5	
<b>A dealership</b>	9	
<b>Another organisation (specify)</b>	6	
DO NOT READ OUT: Don't know	7	
DO NOT READ OUT: Refused	8	



ASK IF RESPONDENT CHOSE COMPANY (D14=1)

D16 **How did you choose who would provide you with a replacement vehicle? Was it...?**  
 READ OUT. CODE ONE ONLY.

[ONLY SHOW CODE IF A11a=2-3]: From options provided by your insurer	1	
[IF A11a=1]: From options provided by the insurer of both you and the other driver [IF A11a=2-3]: From options provided by the other driver's insurer (the insurer of the driver who was at fault)	2	
From options provided by a Claims Management Company	3	
From options provided by the vehicle repairer	4	
From options provided by the car dealership	5	
Did you choose the company <u>not</u> from a list	6	
Or was it from options provided by someone else (specify)	7	
DO NOT READ OUT: Don't know / can't remember	8	

ASK IF RECEIVED A REPLACEMENT VEHICLE (D4=1 OR D5A=1)

D17 **Did you feel you had the opportunity to choose any company of your choice to provide you with a replacement vehicle?**

Yes	1	
No	2	
Don't know / can't remember	3	

ASK IF FELT DIDN'T HAVE OPPORTUNITY (D17=2)

D18 **What makes you say this?**

WRITE IN		
Don't know	1	
Refused	2	



ASK IF RECEIVED A REPLACEMENT VEHICLE (D4=1 OR D5A=1)

D19 **In terms of how well the vehicle met your needs, would you say that it...?**  
 READ OUT. CODE ONE ONLY.

Far exceeded your needs	1	
Somewhat exceeded your needs	2	
Met your needs	3	
Fell slightly short of your needs	4	
Fell well short of your needs	5	
DO NOT READ OUT: Don't know	6	

ASK IF EXCEEDED NEEDS (D19=1/2)

D20 **Why do you say that it exceeded your needs? PROBE: Any other reasons?**  
 DO NOT READ OUT. CODE ALL THAT APPLY.

It was a better make / model than my own vehicle	1	
It was newer	2	
It was more powerful / had a bigger engine	3	
It was more spacious/ bigger	4	
It was less bulky/ smaller	5	
Other (specify)	6	
Don't know	7	



ASK IF FELL SHORT OF NEEDS (D19=4/5)

D21 **Why do you say that it fell short of your needs? PROBE: Any other reasons?**  
DO NOT READ OUT. CODE ALL THAT APPLY.

It was worse make / model than own vehicle	1	
Method of pick up or delivery of replacement car	2	
It was older than own vehicle	3	
It was less powerful / had a smaller engine than own vehicle	4	
It more bulky/ bigger than own vehicle	5	
It was less spacious/ smaller than own vehicle	6	
Dents and scratches on the bodywork	7	
It was a manual vehicle (wanted an automatic)	8	
It was not clean	8	
Other (specify)	10	
Don't know	11	

ASK IF HAD A REPLACEMENT VEHICLE (D4=1 OR D5A=1)

D22 **For how long did you have use of the replacement vehicle? You can answer in days OR weeks**

ANSWER GIVEN IN DAYS	1	WRITE IN NUMBER OF DAYS
ANSWER GIVEN IN WEEKS	2	WRITE IN NUMBER OF WEEKS
Don't know	3	



ASK IF HAD A REPLACEMENT VEHICLE (D4=1 OR D5A=1)

D23 **Would you say you had access to the replacement vehicle for...**  
 READ OUT. CODE ONE ONLY.

The right amount of time for your needs	1	
A shorter amount of time than you actually needed it for	2	
Longer than you actually needed it for	3	
DO NOT READ OUT: Don't know / can't remember	4	

ASK IF HAD A REPLACEMENT VEHICLE FOR LONGER THAN NEEDED (D23=3)

D24 **Why do you say that?**  
 DO NOT READ OUT. CODE ALL THAT APPLY.

Had it for some time after the repairs had been completed	1	
Did not use vehicle at beginning or end of period for which replacement vehicle was provided	2	
Had access to another vehicle	3	
Other (specify)	4	
Don't know / can't remember	5	

ASK IF HAD A REPLACEMENT VEHICLE FOR SHORTER THAN NEEDED (D23=2)

D25 **Why would you have wanted it for longer?**  
 DO NOT READ OUT. CODE ALL THAT APPLY.

Was not able to collect own vehicle straight after repairs completed	1	
Did not have access to ANY OTHER vehicles in household for part of the time own vehicle being repaired	2	
Did not have access to a vehicle that was suitable for own needs for part of the time own vehicle being repaired	3	
Other (specify)	6	
Don't know / can't remember	7	

ASK IF HAD A REPLACEMENT VEHICLE (D4=1 OR D5A=1)

D26 **Were you made aware of the total hire cost of the replacement vehicle?**

Yes	1	
No	2	
Don't know	3	





ASK IF AWARE OF COST OF REPLACEMENT VEHICLE (D26=1)

D27 **Given that cost would you in hind sight have been content with..**

	YES	NO	DON'T KNOW
A less good quality replacement vehicle	1	2	3
Having your replacement vehicle for less time	1	2	3

ASK ALL

D28 **At the time of the accident did you think you were LEGALLY ENTITLED to a replacement vehicle?**

Yes	1	
No	2	
Don't know	3	

ASK IF FELT LEGALLY ENTITLED TO A REPLACEMENT VEHICLE (D28=1)

D28a **What sort of replacement vehicle did you think you were legally entitled to at the time of the accident? Did you think you were legally entitled to...?**

*READ OUT. CODE ALL THAT APPLY*

<b>The same make and model as your vehicle that was damaged in the accident</b>	1	
<b>A vehicle that meets your needs but is not better than your vehicle that was damaged in the accident</b>	2	
<b>Any vehicle depending on what was available at the time</b>	3	
<b>A particular vehicle that had been specified in your insurance policy</b>	4	
DO NOT READ OUT: Don't know	5	



ASK IF FELT NOT LEGALLY ENTITLED TO A REPLACEMENT VEHICLE (D28=2)

D28b **Why did you not think you were legally entitled to a replacement vehicle at the time of the accident? Was it because...?**

*READ OUT. SINGLE CODE*

<b>It was not included in your insurance policy</b>	1	
<b>You did not need a replacement vehicle</b>	2	
DO NOT READ OUT: <b>Some other reason (specify)</b>	3	
DO NOT READ OUT: Don't know	4	

ASK ALL

D29 **At the time of the accident did you think with regard to repairs you were legally entitled to...**

*READ OUT. CODE ONE ONLY.*

<b>A garage of your choice</b>	1	
<b>A garage of the insurer's choice</b>	2	
<b>Or did you think you were entitled to something else (specify)?</b>	3	
DO NOT READ OUT: Did not know what you were entitled to	4	



ASK ALL

**Legally, as the non fault party to an accident your legal right was to be restored to your pre accident position and while your vehicle was being repaired or replaced to have a like for like replacement vehicle subject to you having a need for such a vehicle.**

D30 **Were you at any point in the process made aware of these rights?**

<b>Yes – made aware of ALL of these rights</b>	1	
<b>Yes – made aware of SOME of these rights</b>	2	
<b>No – not made aware of ANY of these rights</b>	3	
<b>Don't know / can't remember</b>	4	

IF MADE AWARE OF RIGHTS (D30=1-2)

D31 **Who made you aware of your legal rights?***READ OUT. CODE ALL THAT APPLY.*

[ONLY SHOW CODE IF A11a=2-3]: <b>Your insurer</b>	1	
[IF A11a=1]: <b>The insurer of both you and the other driver</b> [IF A11a=2-3]: <b>The other driver's insurer</b>	2	
<b>A claims management company</b>	3	
<b>A repairer (which repaired your vehicle)</b>	4	
<b>A dealership</b>	8	
<b>A friend or family member</b>	9	
<b>A solicitor/legal firm</b>	10	
<b>Another organisation / Person (specify)</b>	5	
DO NOT READ OUT: Don't know	6	
DO NOT READ OUT: Refused	7	



## E Reimbursement

ASK ALL

*I would now like to talk about how you were reimbursed in terms of repairs and replacement vehicles...*

ASK ALL

E1 **Did you make a claim for the accident against your own insurance policy?**

Yes	1	
No	2	
Don't know	3	

ASK IF MADE A CLAIM (E1=1)

E2 **Were you required to pay the excess in your insurance policy?**

Yes	1	
No	2	
Don't know	3	

ASK IF ASKED TO PAY EXCESS (E2=1)

E3 **Did you or the organisation managing your claim, claim back the excess you paid from the other driver's insurer?**

Yes	1	
No	2	
Don't know	3	

IF DID NOT CLAIM BACK EXCESS (E3=2 OR 3)

E4 **Were you aware that Not-at-Fault drivers are able to recover any excess they have had to pay by claiming it back from the insurer of the driver who was at fault?**

Yes	1	
No	2	
Don't know	3	



## F Profile and context

ASK ALL

*We are now almost at the end of the survey, I would like to ask some questions to put your answers into context...*

- F1 **For how many years have you had a motor insurance policy or been a named driver on a motor insurance policy?**

IF DRIVING FOR LESS THAN A YEAR ENTER 0

*INTERVIEWER NOTE: RECORD THE NUMBER OF YEARS UP TO THE PRESENT DAY, NOT HOW MANY YEARS UP UNTIL THE TIME OF THE ACCIDENT*

ENTER NUMBER PROBE FOR BEST ESTIMATE IF DK		
Don't know	1	
Refused	2	

ASK ALL

- F2 **About how many miles [S5=1: do you S5=2: does the person driving the vehicle at the time of the accident] drive per year?**

ENTER NUMBER		
Don't know	1	

ASK IF DK AMOUNT PER YEAR (F2=DK)

- F3 **Then do you know how many miles [S5=1: do you S5=2: does the person driving the vehicle at the time of the accident] drive PER WEEK or PER MONTH?**

ANSWER IN MILES PER WEEK	1	ENTER NUMBER
ANSWER IN MILES PER MONTH	2	ENTER NUMBER
NO - DON'T KNOW HOW MUCH DRIVEN PER WEEK OR MONTH	3	



ASK ALL

F4 **Aside from the claim that was settled in the last 12 months, how many times in the last 5 years have you made a motor insurance claim as a result of a vehicle accident?**

ENTER NUMBER		
Don't know	1	
Refused	2	

ASK ALL

F5 **And how many times in the last 5 years have you made any other type of motor insurance claim? By this I mean for things such as fire, theft, break-ins, vandalism.**

ENTER NUMBER		
Don't know	1	
Refused	2	

ASK ALL

F6 **And do you or does any member of your family or close friends have any interest in or work in vehicle repair or maintenance?**

MULTICODE ALLOWED

Respondent	1	
Family member	2	
Close Friend	3	
None of the above	4	
Don't know	5	



ASK ALL

F7 **Are you the chief income earner in your household?**

Yes	1	
No	2	
Don't know	3	

ASK ALL

F8 **What is [IF F7=1/3: your occupation IF F7=2: the occupation of the chief income earner in the household]?**

PROBE FOR:

INTERVIEWER COLLECT THE FOLLOWING INFORMATION

- IF CIE RETIRED COLLECT INFORMATION FOR LAST JOB DID BEFORE RETIREMENT
- IF UNEMPLOYED COLLECT LAST JOB DID

**INDUSTRY / TYPE OF COMPANY:**

**POSITION / RANK:**

**QUALIFICATIONS / DEGREES / APPRENTICESHIPS:**

**NUMBER OF STAFF RESPONSIBLE FOR:**

WRITE IN		
Don't know	1	
Refused	2	



ASK ALL

F9 **How would you describe the area you live in. Would you say it is....**  
*READ OUT. CODE ONE ONLY.*

<b>A big city</b>	1	
<b>The suburbs of big city</b>	2	
<b>Small city or town</b>	3	
<b>A country village</b>	4	
<b>A home in the countryside</b>	5	
Don't know	6	
Refused	7	

ASK THOSE WHO HAD DAMAGE TO VEHICLE REPAIRED (C11=1-3)

F10 **As part of their investigation the Competition Commission may ask a professional assessor to come out and inspect repair work done to vehicles, in order to assess the quality of the repair work done. Would you be willing to take part in this?**

**ADD IF NECESSARY: We do not at present know when the inspections would take place. When the dates have been set we would recontact you to ask if you were still available.**

Yes	1	
No	2	
Don't know	3	

ASK ALL

F11 **Thank you very much for taking the time to speak to us today. We may be conducting further research on this subject. Would you be willing to be re-contacted by any of the following about this research if it were necessary?...**

*READ OUT. CODE ONE PER ROW.*

	YES	NO
<b>The Competition Commission</b>	1	2
<b>IFF Research (on behalf of the Competition Commission)</b>	1	2
<b>Another Market Research Agency (on behalf of the Competition Commission)</b>	1	2





IF CONSENT TO RECONTACT (F11\_1=1 or F11\_2=1 or F11\_3=1)

F12 **And could I just check, is [NUMBER] the best number to call you on?**

Yes	1	
No - write in number	2	

Record details of respondent who completed interview

Name:	
Email address:	

ALLOW REFUSED FOR BOTH.

Finally I would just like to confirm that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct.

INTERVIEWER – OFFER TO GIVE OUT MRS FREEPHONE NUMBER – THIS IS 0500 396 999

Thank you very much for your help today.

THANK RESPONDENT AND CLOSE INTERVIEW



# The Customer Survey Questionnaire

## PMI Research Customer survey

### Screenener

ASK PERSON WHO ANSWERS PHONE

- S1 **Good morning / afternoon, my name is NAME, calling from IFF Research on behalf of the Competition Commission.**

**The Competition Commission is an independent government body which was formerly known as the Monopolies and Mergers Commission.**

**It conducts investigations into mergers and markets in order to protect consumers, by establishing whether there is fair and vigorous competition between companies and organisations operating in the market.**

**The Competition Commission is now undertaking an investigation into the private motor insurance market to understand whether customers are given enough choice and information when selecting or renewing their policy. You can follow the progress of the investigation by looking on the Competition Commission's website on the motor insurance investigation web pages.**

**Could you spare around 15-20 minutes to take part in this research, which will form part of the evidence base for the investigation, over the phone now?**

**IF NECESSARY:**

**The Competition Commission is an independent public body established by the Competition Act 1998. It conducts in-depth inquiries into mergers, markets and the regulation of the major regulated industries.**

Continue	1	CONTINUE
Referred to someone else in household NAME_____	2	TRANSFER / THANK AND CLOSE
Hard appointment	3	CONTINUE
Soft appointment	4	
Refusal	5	THANK AND CLOSE
Refusal – company policy	6	
Refusal – taken part in recent survey	7	
Not available in deadline	8	



ASK ALL

- S2 **Do you, or does anyone in your household, have a private motor insurance policy, or policies? This does not include company vehicle policies.**

**We need to speak to the owner of the policy, NOT anyone who is a named driver on the policy.**

Yes – respondent has current private motor insurance policy/ policies	1	CONTINUE
Yes – someone else in household has current private motor insurance policy/ policies	2	TRANSFER AND RE-INTRODUCE
No	3	THANK AND CLOSE
Don't know/ refused	4	THANK AND CLOSE

ASK ALL

- S2A **And can I just check whether you were wholly, or at least partly, responsible for choosing your private motor insurance policy or policies?**

Yes – wholly responsible	1	CONTINUE
Yes – partly responsible	2	CONTINUE
No	3	TRANSFER AND RE-INTRODUCE
Don't know/ refused	4	THANK AND CLOSE

#### REASSURANCES TO USE IF NECESSARY

The interview will take around 20 minutes to complete, depending on your answers.

Please note that all data will be reported in aggregate form and your answers will not be reported to our client in any way that would allow you to be identified.

- **MRS: Market Research Society on 0500 396 999**
- **IFF: LYDIA FELLOWS or MARK TWEDDLE: 0207 250 3035**
- **COMPETITION COMMISSION: SIMON COMPTON: 0207 271 0330**

ASK ALL

- S3 **Please note that this call may be recorded for quality and training purposes only.**



S4 ASK ALL  
**So that we interview a range of different people I would like to ask a couple of questions about you. Can I ask how old you are?**

<b>ENTER NUMBER – ALLOWABLE RANGE: 17-99</b>		
ALLOW DK AND REF		
IF DK OR REF PROMPT WITH RANGES:		
17-24	1	
25-34	2	
35-44	3	
45-54	4	
55-64	5	
65+	6	
Refused	7	THANK AND CLOSE

ASK ALL  
**Gender (DO NOT ASK)**

Male	1	
Female	2	

**AGE / GENDER QUOTA**

MALE		FEMALE	
Male: 17-24	1	Female: 17-24	7
Male: 25-34	2	Female: 25-34	8
Male: 35-44	3	Female: 35-44	9
Male: 45-54	4	Female: 45-54	10
Male: 55-64	5	Female: 55-64	11
Male: 65+	6	Female: 65+	12



ASK ALL

S5 **Do you have more than one private motor insurance policy?**

- **Again this must be a policy where you are the policy owner, and not where you are just a named driver.**
- **Also again please do not include any company vehicles**

Yes – respondent holds more than one private motor insurance policy	1	
No – respondent holds one private motor insurance policy only	2	
Don't know	3	

ASK THOSE WITH ONE PMI POLICY (S5=2)

S6 **How many vehicles are covered by your policy?**

ENTER NUMBER – ALLOWABLE RANGE : 1-100		
Don't know	1	THANK AND CLOSE
Refused	2	THANK AND CLOSE

ASK ALL

S7 **What is the registration number of your [IF MORE THAN ONE POLICY (S5=1) OR SINGLE POLICY COVERING MORE THAN ONE VEHICLE (S6>1): main] vehicle? IF MORE THAN ONE POLICY (S5=1) OR SINGLE POLICY COVERING MORE THAN ONE VEHICLE (S6>1): By main vehicle I mean the vehicle which is insured privately and is used most regularly.**

WRITE IN		
Don't know	1	
Refused	2	



ASK ALL

S8 **Can you tell me the make of this vehicle?**

Alfa Romeo	1	Honda	11	Mini	21	Smart	31
Audi	2	Hyundai	12	Mitsubishi	22	Subaru	32
Chrysler	3	Jaguar	13	Nissan	23	Suzuki	33
BMW	4	Jeep	14	Peugeot	24	Toyota	34
Chevrolet	5	Kia	15	Porsche	25	Vauxhall	35
Citroen	6	Land Rover	16	Renault	26	Volkswagen	36
Daihatsu	7	Lexus	17	Rover	27	Volvo	37
Dodge	8	Mazda	18	Saab	28	Other (specify)	38
Ford	9	Mercedes-Benz	19	Seat	29	Don't know	39
Fiat	10	MG	20	Skoda	30	Refused	40

ASK ALL

S9 **What type of vehicle is it? Is it...?***READ OUT. CODE ONE ONLY.*

A hatchback	1	
A saloon	2	
An estate	3	
A Four-by-Four	4	
A People carrier	5	
A van	6	
Other (specify)	7	
Don't know	8	



ASK ALL  
 S10 **And how many years old is the vehicle?**  
**IF LESS THAN A YEAR OLD - ENTER 0**

ENTER NUMBER PROBE FOR BEST ESTIMATE IF DK		
Don't know	1	
Refused	2	



ASK ALL

**S11 Which company provides your private motor insurance?***DO NOT READ OUT.*

ASK IF BROKER SELECTED AT S11

**S11a [COMPANY SELECTED AT S11] is an insurance broker, which means they sell insurance policies on behalf of an insurance company rather than providing insurance themselves. Do you know which insurance company your policy is with?**

*DO NOT READ OUT.*

AA	Broker	1	Kwik Fit	Broker	35
ABC Insurance		2	Lloyds TSB	Broker	36
Admiral		3	LV (Liverpool Victoria)		37
Age UK	Broker	4	M&S	Broker	38
Ageas		5	Moneysupermarket.com	Broker / PCW	39
Allianz		6	MoreTh>n		40
Asda	Broker	7	Nationwide	Broker	41
Auto Direct	Broker	8	NatWest	Broker	42
Aviva/ Aviva Direct		9	Norwich Union		43
Axa		10	Post Office	Broker	44
Barclays Bank	Broker	11	Privilege		45
Bell		12	Provident		46
BGL	Broker	13	Quote me happy		47
Budget	Broker	14	RAC	Broker	48
Churchill		15	RSA (Royal & Sun Alliance)		49
Compare the Market	Broker / PCW	16	Saga	Broker	50
Confused.com	Broker / PCW	17	Sainsbury	Broker	51
CIS (Co-operative)		18	Sheila's Wheels		52
Dial Direct	Broker	19	Swift	Broker	53
Diamond		20	Swiftcover		54
Direct Line		21	Swinton	Broker	55
eChoice		22	Tesco	Broker	56
ecoinsurance		23	Tescocompare.com	Broker / PCW	57
Elephant		24	Towergate	Broker	58
Endsleigh	Broker	25	Toyota	Broker	59
Esure		26	Uswitch.com	Broker	60
First Alternative		27	Young Driver Insurance		61
General Motors	Broker	28	Zurich		62
Go Compare	Broker / PCW	29	Another bank or building society (specify)	Broker	63
Hastings/ Hastings Direct	Broker	30	Another retailer (specify)	Broker	64
Highway Insurance		31	Other (specify)		65
HSBC	Broker	32	Don't know		66
ibuyeco	Broker	33	Refused		67
John Lewis	Broker	34			





ASK ALL

- S12 **For how many years in a row have you renewed your motor insurance with [S11=1-66: NAME OF S11 ORGANISATION; S11=DK/REF: your current insurer]?**

ENTER NUMBER: ALLOWABLE RANGE: 1-100		
Less than one year	X	
Don't know	Y	
Refused	Z	

ASK ALL

- S13 **Before this, did you insure your vehicle with another company or is this the only company you have used for insuring your current vehicle?**

Have previously insured vehicle with another insurance company	1	
Only insurance company used	2	
Don't know	3	
Refused	4	

ASK ALL

- S14 **Have you owned and insured vehicles prior to your current vehicle?**

Yes	1	
No	2	
Don't know	3	

ASK IF S14=1

- S15 **Thinking of the last vehicle you insured before this one, did you insure that one with [S11=1-66: NAME OF S11 ORGANISATION; S11=DK/REF: your current insurer]?**

Yes	1	
No	2	
Don't know	3	



ASK ALL

S16 **How did you first buy your policy with [S11=1-66: NAME OF S11 ORGANISATION; S11=DK/REF: your current insurer]? Was it?**

*READ OUT. CODE ONE ONLY.*

INTERVIEWER: IF RESPONDENT SAYS 'THROUGH THE POST' – PLEASE ASK: **Although you may have signed some paper work and posted it back or posted a cheque back to the insurance company when buying or renewing the policy how did you agree or confirm with the insurer that you wanted to buy the policy? Was it?**

In person	1	
Over the phone	2	
Online	3	
Or some other way (specify)	5	
Don't know	6	

ASK ALL

S16a **When you first bought your policy with [S11=1-66: NAME OF S11 ORGANISATION; S11=DK/REF: your current insurer], did you receive any motor insurance quotations from insurers out of the blue without asking for them?**

Yes	1	
No	2	
Don't know	3	



ASK THOSE WHO BOUGHT THEIR POLICY IN PERSON (S16=1)  
 S17a **And when you bought your policy in person was it...**

*READ OUT. CODE ONE ONLY.*

From the dealer from which the vehicle was bought	1	
From a branch of an insurance broker	2	
From a branch of the insurer	3	
From a bank or building society	4	
From a retailer (e.g. Tesco, Sainsbury's)	5	
From the Post Office	6	
From somewhere else (specify)?	7	
DO NOT READ OUT: Don't know	8	

ASK THOSE WHO BOUGHT THEIR POLICY OVER THE PHONE (S16=2)  
 S17b **And when you bought your policy over the phone was it...**

*READ OUT. CODE ONE ONLY.*

From an insurance broker	1	
Directly with the insurer	2	
From a bank or building society	3	
From a retailer (e.g. Tesco, Sainsbury's)	4	
From the Post Office	5	
From somewhere else (specify)?	6	
DO NOT READ OUT: Don't know	7	



ASK THOSE WHO BOUGHT THEIR POLICY ONLINE (S16=3)  
 S17c **And when you bought your policy online was it...**

*READ OUT. CODE ONE ONLY.*

Via a Price Comparison Website(s), such as Go Compare, Compare the Market, Moneysupermarket or Confused	1	
Via the web site of an insurance broker	2	
Via the website of an insurer	3	
Via a cashback website	4	
Via the website of a bank or building society	5	
Via the website of a retailer (e.g. Tesco's, Sainsbury's)	6	
Via the Post Office website	7	
Or from somewhere else (specify)?	8	
DO NOT READ OUT: Don't know	9	



ASK ALL

S18 **You say you bought your policy [S16=1; in person; S16=2; over the phone; S16=3; online;S16=5:INSERT ANSWER ENTERED AT OTHER].**

**How satisfactory did you find this method of buying private motor insurance. did you find it?**

*READ OUT. CODE ONE ONLY.*

<b>Very satisfactory</b>	1	
<b>Fairly satisfactory</b>	2	
<b>Neither satisfactory nor unsatisfactory</b>	3	
<b>Rather unsatisfactory</b>	4	
<b>Very unsatisfactory</b>	5	
DO NOT READ OUT: Don't know	6	

ASK THOSE WHO BOUGHT THROUGH A PRICE COMPARISON WEBSITE (S17C=1)

S18a **If buying your policy through a price comparison website was not possible what would you have done instead? Would you have...**

*READ OUT. CODE ONE ONLY.*

<b>Bought it online in another way</b>	1	
<b>Bought it over the phone</b>	2	
<b>Bought it in person</b>	3	
<b>Or bought it in another way (specify)?</b>	4	
DO NOT READ OUT: Don't know	5	



ASK THOSE WHO BOUGHT ONLINE BUT NOT THROUGH A PRICE COMPARISON WEBSITE  
(S17C=2-8)

S18b **If buying your policy online was not possible what would you have done instead? Would you have...**

*READ OUT. CODE ONE ONLY.*

<b>Bought it over the phone</b>	1	
<b>Bought it in person</b>	2	
<b>Or bought it in another way (specify)?</b>	3	
DO NOT READ OUT: Don't know	4	



ASK THOSE WHO BOUGHT OVER THE PHONE (S16=2)

S18c **If buying your policy over the phone was not possible what would you have done instead? Would you have...**

*READ OUT. CODE ONE ONLY.*

<b>Bought it online – via a price comparison website</b>	1	
<b>Bought it online – from somewhere other than a price comparison website</b>	2	
<b>Bought it in person</b>	3	
<b>Or bought it in another way (specify)?</b>	4	
DO NOT READ OUT: Don't know	5	

ASK THOSE WHO BOUGHT IN PERSON (S16=1)

S18d **If buying your policy in person was not possible what would you have done instead? Would you have...**

*READ OUT. CODE ONE ONLY.*

<b>Bought it online – via a price comparison website</b>	1	
<b>Bought it online – from somewhere other than a price comparison website</b>	2	
<b>Bought it over the phone</b>	3	
<b>Or bought it in another way (specify)?</b>	4	
DO NOT READ OUT: Don't know	5	



## A Insurance Behaviour

ASK ALL

**I'd now like to ask some questions about your motor insurance policy and your experience of buying and/or renewing it for the vehicle we are talking about. That is the vehicle with the registration number [REG NUMBER from S7]**

ASK ALL

A1 **Which of the following types of insurance policy do you have for this vehicle, is it...**

*READ OUT. SINGLE CODE*

Comprehensive	IF NECESSARY: comprehensive insurance covers third party, fire and theft risks plus damage to your own vehicle.	1
Third party	IF NECESSARY: Third party is the minimum legal level of insurance. Third party insurance covers your liabilities in respect of injuries to others (i.e. to your passengers and other persons not inside your vehicle) and damage to other people's property (e.g. the third party's vehicle, but not your own vehicle).	2
Third party, fire and theft	IF NECESSARY: This covers all third party risks but also covers theft, and damage to your vehicle caused by attempted theft and fire.	3
[DO NOT READ OUT]: Don't know		4
[DO NOT READ OUT]: Refused		5





- ASK ALL
- A2 **And could you please tell me how much your policy costs in terms of the annual insurance premium? If you'd rather give me the cost per month that's fine too. By total cost I mean the cost including any additional features you may have included in the package.**

IF DON'T KNOW EXACT NUMBER – ASK RESPONDENT TO ESTIMATE THE COST - DO NOT PROMPT

*IF RESPONDENT QUERIES REASON FOR QUESTION:*

**We wish to understand whether people with different levels of premium have different experiences of buying motor insurance.**

Respondent will give cost per year (£)	1	
Respondent prefers to give cost per month (£)	2	
Don't know cost per year or month	3	
Refused	4	

RESPONDENT WILL GIVE COST PER YEAR (A2=1)

ENTER NUMBER (cost per year)		
Don't know	1	
Refused	2	

RESPONDENT WILL GIVE COST PER MONTH (A2=2)

ENTER NUMBER (cost per month)		
Don't know	1	
Refused	2	



ASK ALL  
A3 **In which month is the policy for your vehicle due for renewal?**

January	1	
February	2	
March	3	
April	4	
May	5	
June	6	
July	7	
August	8	
September	9	
October	10	
November	11	
December	12	
Don't know	13	
Refused	14	

ASK IF HAVE RENEWED (S12=1+/DK/REF)  
A4 **At your last renewal did you make the initial contact with your insurer or did they initially contact you?**

*PROMPT IF NECESSARY. CODE ONE ONLY.*

I made the initial contact	1	
The insurer made the initial contact	2	
No contact – policy was automatically renewed	3	
Don't know	4	
Refused	5	



ASK THOSE WHO HAVE RENEWED WITH THEIR CURRENT INSURER MORE THAN ONCE OR THOSE WHO HAVE BEEN WITH THEIR INSURER FOR LESS THAN A YEAR AND CAN SAY WHETHER THEY HAVE HELD AN INSURANCE POLICY BEFORE (S12=1+ / DK/REF OR [S12=LESS THAN ONE AND S13=1-2])

A5 **S12=1+ / DK/REF: When your policy came up for renewal, apart from [S11=1-66: insert company name from S11 S11=DK/REF your current insurer] which other insurance providers, if any, did you consider?**

**S12=less than one year and S13=1-2: When you took out your policy, apart from [S11=1-66: insert name of S11 company; S11=DK/REF your current insurer] which other insurance providers, if any, did you consider?**

*PROBE: WHICH OTHERS? CODE ALL THAT APPLY*

Did not consider any other providers					X
AA	Broker	1	John Lewis	Broker	35
ABC Insurance		2	Kwik Fit	Broker	36
Admiral		3	Lloyds TSB	Broker	37
Age UK	Broker	4	LV (Liverpool Victoria)		38
Ageas		5	M&S	Broker	39
Allianz		6	Moneysupermarket.com	Broker	40
Asda	Broker	7	MoreTh>n		41
Auto Direct	Broker	8	Nationwide	Broker	42
Aviva/ Aviva Direct		9	NatWest	Broker	43
Axa		10	Norwich Union		44
Barclays Bank	Broker	11	Post Office	Broker	45
Bell		12	Privilege		46
BGL	Broker	13	Provident		47
Budget	Broker	14	Quote me happy		48
Churchill		15	RAC	Broker	49
			RSA (Royal & Sun Alliance)		50
Compare the Market	Broker	17	Saga	Broker	51
Confused.com	Broker	18	Sainsbury	Broker	52
CIS (Co-operative)		19	Sheila's Wheels		53
Dial Direct	Broker	20	Swift	Broker	54
Diamond		21	Swiftcover		55
Direct Line		22	Swinton	Broker	56
eChoice		23	Tesco	Broker	57
ecoinsurance		24	Tescocompare.com	Broker	58
Elephant		25	Towergate	Broker	59
Endsleigh	Broker	26	Toyota	Broker	60
Esure		27	Uswitch.com	Broker	61
First Alternative		28	Young Driver Insurance		62
General Motors	Broker	29	Zurich		63
Go Compare	Broker	30	Another bank or building society (specify)	Broker	64
Hastings/ Hastings Direct	Broker	31	Another retailer (specify)	Broker	65
Highway Insurance		32	Other (specify)		66
HSBC	Broker	33	Don't know		67
ibuyeco	Broker	34	Refused		68



ASK IF DID NOT CONSIDER OTHER INSURERS (A5=X)

A6A **S12=1+ / DK/REF: You said that you did not consider any other insurers when renewing your motor insurance policy. Why was this?**

**S12=less than one and s13=1-2: You said that you did not consider any other insurers when taking out your current motor insurance policy. Why was this?**

*PROBE FULLY : ANY OTHER REASONS?*

WRITE IN		
Don't know	1	
Refused	2	

ASK ALL

A6 **What would you say were the most important factors determining why you decided to purchase the policy you did? [IF S12=1+/DK/REF: By this I mean when you originally bought the policy, not when you last renewed it]**

*PROBE FULLY : ANY OTHER REASONS?*

WRITE IN		
Don't know	1	
Refused	2	

ASK THOSE WHO HAVE RENEWED ONCE OR MORE OR WHO HAVE CHANGED INSURER AT LAST RENEWAL (S12=1+ / DK / REF OR [S12=X AND S13=1])

A7 **S12=1+/DK/REF: Last time your policy came up for renewal why did you decide not to change your insurer?**

**S12= X AND S13=1:When your policy came up for renewal why did you decide to change insurer?**

*PROBE FULLY : ANY OTHER REASONS?*

WRITE IN		
Don't know	1	
Refused	2	



ASK ALL WHO HAVE RENEWED OR WHO HAVE CHANGED INSURER AT LAST RENEWAL  
 [S12=1+/DK/REF OR [S12=LESS THAN ONE AND S13=1]

- A8 **S12= X and S13=1 : Which of these particularly influenced you to change insurer?**  
**S12=1+/DK/REF: Which of these particularly influenced you to stay with your current insurer?**  
 READ OUT. CODE ONE PER ROW.

	YES	NO	DK
<b>_1 No claims bonus</b>	1	2	3
<b>_2 Price of policy</b>	1	2	3
<b>_3 Service quality</b>	1	2	3
<b>_4 Reliability of insurer</b>	1	2	3
<b>_5 The time and effort required to find or switch insurer</b>	1	2	3

ASK ALL WHO HAVE RENEWED AT LEAST ONCE WITH CURRENT INSURER OR HAVE  
 INSURED A CAR WITH CURRENT INSURER BEFORE(S12=1+/DK/REF OR S12=X AND S15=1

- A9 **S12=1+/DK/REF Did you have no claims bonus protection at the time you last renewed the policy?**  
**S12=X AND S15=1: Did you have no claims bonus protection at the time you took out your current policy?**

Yes	1	
No	2	
Don't know	3	

ASK THOSE WITH NO CLAIMS BONUS PROTECTION (A10=1)

- A10 **How concerned were you that changing your insurance provider might affect any protected no claims bonus you had?**  
 READ OUT. CODE ONE ONLY.

Very concerned	1	
A little concerned	2	
Not very concerned	3	
Not at all concerned	4	
Don't know	5	



ASK THOSE WITH NO CLAIMS BONUS PROTECTION (A10=1)

A11 **How important was this to your decision to stay with the previous insurer?**

READ OUT. CODE ONE ONLY.

Very important	1	
Fairly important	2	
Neither important not unimportant	3	
Not very important	4	
Not at all important	5	
Don't know	6	

ASK IF HAVE RENEWED (S12=1+ / DK / REF)

A12 **At your last renewal, did you accept the renewal quote or was the price you paid different to the one you were initially quoted?**

PROMPT IF NECESSARY. CODE ONE ONLY.

Accepted the renewal quote given	1	
Paid a different price to one initially quoted	2	
No - neither	3	
Don't know	4	



ASK THOSE WHO PAID A DIFFERENT PRICE TO THE ONE QUOTED (A13=2)

- A13 **And was this price difference due to...**  
 PROMPT IF NECESSARY. CODE ONE ONLY.

<b>You negotiating a cheaper price – without comparing other options</b>	1	
<b>You negotiating a cheaper price – after comparing other options</b>	2	
<b>You changing some of the details on the policy to make it CHEAPER</b>	3	
<b>You changing some of the details on the policy so that it was MORE EXPENSIVE</b>	4	
<b>Or some other reason (specify)</b>	5	
DO NOT READ OUT: Don't know	6	

ASK THOSE WHO PAID A CHEAPER PRICE TO THE ONE QUOTED (A14=1-3)

- A14 **How much cheaper was the price you paid compared with the renewal quote?**

ENTER NUMBER (in £)		
Don't know	1	
Refused	2	

ASK ALL

- A14a **How many years ago did you last compare insurers or policies?**

ENTER NUMBER YEARS: ALLOWABLE RANGE: 1+		
Less than a year ago	1	
Have never compared insurers/policies	2	
Don't know	3	
Refused	4	



ASK ALL WHO HAVE COMPARED INSURERS OR POLICIES (QA15A=1+ OR LESS THAN A YEAR AGO/DK/REFUSED)

A15 **When you last compared insurance providers or policies, did you...**

*INTERVIEWER: READ OUT EACH CODE IN TURN AND WAIT FOR RESPONSE BEFORE MOVING ON TO NEXT CODE. CODE ALL THAT APPLY.*

Go to speak to insurance providers in person	1	
Talk to your insurer or other insurance providers over the phone	2	
Compare policies online	3	
Compare providers by some other way (specify)	4	
DO NOT READ OUT: Don't know	5	
DO NOT READ OUT: Refused	6	





ASK THOSE WHO COMPARED POLICIES ONLINE (A15=3)

A16 **And when you compared insurance companies or policies online was this ...**

*INTERVIEWER: READ OUT EACH CODE IN TURN AND WAIT FOR RESPONSE BEFORE MOVING ON TO NEXT CODE. CODE ALL THAT APPLY.*

**DP: RANDOMISE ORDER OF CODES 1-7**

Via a Price Comparison Website(s), such as Go Compare, Compare the Market, Moneysupermarket or Confused	1	
Via the web site of an insurance broker	2	
Via the website of an insurer	3	
Via a cashback website	4	
Via the website of a bank or building society	5	
Via the website of a retailer (e.g. Tescos, Sainsbury's)	6	
Via the Post Office website	7	
Via another website (specify)?	8	
DO NOT READ OUT: Don't know	9	
DO NOT READ OUT: Refused	10	



IF USED PRICE COMPARISON WEBSITES (A16=1)  
 A17 **Which Price Comparison Websites did you look at?**  
 PROBE FULLY: ANY OTHERS?

DO NOT READ OUT. CODE ALL THAT APPLY .

Call & Compare	1	
Compare the market	2	
Confused	3	
Go compare	4	
Google Compare	5	
Money Saving Expert (Martin Lewis website)	6	
Money Supermarket	7	
Tesco Compare	8	
uSwitch	9	
Quote Zone	10	
Other (specify)	11	
Don't know	12	
Refused	13	



IF USED PRICE COMPARISON WEBSITES (A16=1)

A17A **And did you look at any other price comparison websites that you can't remember the names for? IF YES: About how many other price comparison websites did you look at?**

ENTER NUMBER		
No		
Don't know	1	
Refused	2	



IF USED OTHER WEBSITES (A16=2-8)

A18 Which [IF A16=1: websites other than Price Comparison Websites] [IF A16=2-8: websites] did you look at?

DO NOT READ OUT.CODE ALL THAT APPLY.

**PROBE FULLY: ANY OTHERS?**

AA	Broker	1	John Lewis	Broker	35
ABC Insurance		2	Kwik Fit	Broker	36
Admiral		3	Lloyds TSB	Broker	37
Age UK	Broker	4	LV (Liverpool Victoria)		38
Ageas		5	M&S	Broker	39
Allianz		6	Moneysupermarket.com	Broker	40
Asda	Broker	7	MoreTh>n		41
Auto Direct	Broker	8	Nationwide	Broker	42
Aviva/ Aviva Direct		9	NatWest	Broker	43
Axa		10	Norwich Union		44
Barclays Bank	Broker	11	Post Office	Broker	45
Bell		12	Privilege		46
BGL	Broker	13	Provident		47
Budget	Broker	14	Quote me happy		48
Churchill		15	RAC	Broker	49
			RSA (Royal & Sun Alliance)		50
Compare the Market	Broker	17	Saga	Broker	51
Confused.com	Broker	18	Sainsbury	Broker	52
CIS (Co-operative)		19	Sheila's Wheels		53
Dial Direct	Broker	20	Swift	Broker	54
Diamond		21	Swiftcover		55
Direct Line		22	Swinton	Broker	56
eChoice		23	Tesco	Broker	57
ecoinsurance		24	Tescocompare.com	Broker	58
Elephant		25	Towergate	Broker	59
Endsleigh	Broker	26	Toyota	Broker	60
Esure		27	Uswitch.com	Broker	61
First Alternative		28	Young Driver Insurance		62
General Motors	Broker	29	Zurich		63
Go Compare	Broker	30	Another bank or building society (specify)	Broker	64
Hastings/ Hastings Direct	Broker	31	Another retailer (specify)	Broker	65
Highway Insurance		32	Other (specify)		66
HSBC	Broker	33	Don't know		67
ibuyeco	Broker	34	Refused		68



IF USED WEBSITES OTHER THAN PRICE COMPARISON WEBSITES (A16=2-8)

A18a **A16=1: And excluding the Price Comparison websites did you look at any other websites you can't remember the names for? IF YES: About how many other websites did you look at?**  
**A16= 2-8 AND NOT1: And did you look at any other websites that you can't remember the names for?; IF YES: About how many other websites did you look at?**

ENTER NUMBER		
No		
Don't know	1	
Refused	2	



IF PHONED INSURERS (A15=2)

**A19 Which insurance providers did you phone directly?**

DO NOT READ OUT. CODE ALL THAT APPLY.

PROBE FULLY. ANY OTHERS?

AA	Broker	1	John Lewis	Broker	35
ABC Insurance		2	Kwik Fit	Broker	36
Admiral		3	Lloyds TSB	Broker	37
Age UK	Broker	4	LV (Liverpool Victoria)		38
Ageas		5	M&S	Broker	39
Allianz		6	Moneysupermarket.com	Broker	40
Asda	Broker	7	MoreTh>n		41
Auto Direct	Broker	8	Nationwide	Broker	42
Aviva/ Aviva Direct		9	NatWest	Broker	43
Axa		10	Norwich Union		44
Barclays Bank	Broker	11	Post Office	Broker	45
Bell		12	Privilege		46
BGL	Broker	13	Provident		47
Budget	Broker	14	Quote me happy		48
Churchill		15	RAC	Broker	49
			RSA (Royal & Sun Alliance)		50
Compare the Market	Broker	17	Saga	Broker	51
Confused.com	Broker	18	Sainsbury	Broker	52
CIS (Co-operative)		19	Sheila's Wheels		53
Dial Direct	Broker	20	Swift	Broker	54
Diamond		21	Swiftcover		55
Direct Line		22	Swinton	Broker	56
eChoice		23	Tesco	Broker	57
ecoinsurance		24	Tescocompare.com	Broker	58
Elephant		25	Towergate	Broker	59
Endsleigh	Broker	26	Toyota	Broker	60
Esure		27	Uswitch.com	Broker	61
First Alternative		28	Young Driver Insurance		62
General Motors	Broker	29	Zurich		63
Go Compare	Broker	30	Another bank or building society (specify)	Broker	64
Hastings/ Hastings Direct	Broker	31	Another retailer (specify)	Broker	65
Highway Insurance		32	Other (specify)		66
HSBC	Broker	33	Don't know		67
ibuyeco	Broker	34	Refused		68



IF PHONED INSURERS (A15=2)

A19a **And did you phone any other insurance providers that you can't remember the name for? IF YES: About how many other insurers did you phone?**

ENTER NUMBER		
No		
Don't know	1	
Refused	2	



IF VISITED PROVIDERS DIRECTLY IN PERSON (A15=1)  
**A20 Which insurance providers did you speak to in person?**  
 DO NOT READ OUT. MULTICODE.

PROBE FULLY: ANY OTHERS?

AA	Broker	1	John Lewis	Broker	35
ABC Insurance		2	Kwik Fit	Broker	36
Admiral		3	Lloyds TSB	Broker	37
Age UK	Broker	4	LV (Liverpool Victoria)		38
Ageas		5	M&S	Broker	39
Allianz		6	Moneysupermarket.com	Broker	40
Asda	Broker	7	MoreTh>n		41
Auto Direct	Broker	8	Nationwide	Broker	42
Aviva/ Aviva Direct		9	NatWest	Broker	43
Axa		10	Norwich Union		44
Barclays Bank	Broker	11	Post Office	Broker	45
Bell		12	Privilege		46
BGL	Broker	13	Provident		47
Budget	Broker	14	Quote me happy		48
Churchill		15	RAC	Broker	49
			RSA (Royal & Sun Alliance)		50
Compare the Market	Broker	17	Saga	Broker	51
Confused.com	Broker	18	Sainsbury	Broker	52
CIS (Co-operative)		19	Sheila's Wheels		53
Dial Direct	Broker	20	Swift	Broker	54
Diamond		21	Swiftcover		55
Direct Line		22	Swinton	Broker	56
eChoice		23	Tesco	Broker	57
ecoinsurance		24	Tescocompare.com	Broker	58
Elephant		25	Towergate	Broker	59
Endsleigh	Broker	26	Toyota	Broker	60
Esure		27	Uswitch.com	Broker	61
First Alternative		28	Young Driver Insurance		62
General Motors	Broker	29	Zurich		63
Go Compare	Broker	30	Another bank or building society (specify)	Broker	64
Hastings/ Hastings Direct	Broker	31	Another retailer (specify)	Broker	65
Highway Insurance		32	Other (specify)		66
HSBC	Broker	33	Don't know		67
ibuyeco	Broker	34	Refused		68





IF VISITED PROVIDERS DIRECTLY IN PERSON (A15=1)

A20a **And did you speak to any other insurance providers in person that you can't remember the name for? IF YES: About how many other insurers did you speak to in person?**

ENTER NUMBER		
No		
Don't know	1	
Refused	2	

ASK ALL WHO HAVE COMPARED INSURERS OR POLICIES (A15A=1+ OR DK/REF/IN THE LAST YEAR)

A21 **S12=1+/DL/REF: Approximately how many hours did you spend comparing different insurers and policies when you last compared them?**

WRITE IN		
Less than an hour		
Don't know	1	
Refused	2	

ASK ALL

A23 **In general how much do you compare private motor insurers and policies?**

*READ OUT. CODE ONE ONLY.*

<b>I compare every year at renewal</b>	1	
<b>I compare most years at renewal</b>	2	
<b>I compare some years at renewal</b>	3	
<b>I never compare at renewal – I just let the policy continue</b>	4	
<b>DO NOT READ OUT: DON'T KNOW</b>	5	



## B Features

*INTERVIEWER NOTE: THIS NEXT SECTION WILL BE THE LAST MAIN SECTION FOR MOST RESPONDENTS. PLEASE THANK AND ENCOURAGE ACCORDINGLY.*

**Again I'd like to emphasise that this work is for the purpose of an Inquiry by the Competition Commission into Private Motor Insurance.**

**We'd like to understand how people choose various features of their policy; some of these features may come with the policy and some may be bought as supplementary elements.**

**We are not trying to encourage you to buy anything and we really appreciate your views on this. So firstly...**

ASK ALL

- B1 What sort of things are you aware of that can be added or removed or might already be included in a motor insurance policy?**

*DO NOT READ OUT. MULTICODE.*

### PROBE FULLY: ANYTHING ELSE?

Personal belongings cover	1	
Breakdown cover	2	
Courtesy car/ temporary replacement vehicle	3	
Foreign use cover	4	
Key loss cover	5	
Legal Expenses/Legal protection	6	
No claims bonus protection	7	
Personal Accident/Personal injury/ Medical expenses	8	
Windscreen cover	9	
Other (specify)	10	
Don't know	11	
Refused	12	



ASK ALL

B1a **How many years ago did you last consider which features to include in your Private Motor Insurance Policy?**

ADD IF NECESSARY: Approximately how many years ago would you say it was?

WRITE IN		
Less than a year		
Don't know	1	
Refused	2	



ASK ALL

- B2 I'm now going to read out a list of features which might appear in a motor insurance policy For each one please tell me whether it is in your current motor insurance policy, (IF NECESSARY – it may be included automatically or you may have added it in)

DP: RANDOMISE LIST

ASK FOR EACH FEATURE NOT HELD AT B2 (B2\_X=2-3)

- B3 And apart from the features which are included, which others, if any, did you consider including when you last considered which features to include in your Private Motor Insurance Policy [B1a=a number of years given:INSERT YEARS years ago]?

**B2 INTERVIEWER NOTE – FEATURES MAY HAVE BEEN BOUGHT AS ADDITIONAL OR MAY BE ALREADY INCLUDED AS STANDARD**

DP: SHOW FEATURES IN SAME ORDER AS B2

	B2 PRECODES			B3 PRECODES		
	YES	NO	DK	YES	NO	DK
Personal belongings cover	1	2	3	1	2	3
Breakdown cover	1	2	3	1	2	3
Courtesy car/ temporary replacement vehicle	1	2	3	1	2	3
Foreign use cover	1	2	3	1	2	3
Key loss cover	1	2	3	1	2	3
Legal Expenses/Legal protection	1	2	3	1	2	3
No claims bonus protection	1	2	3	1	2	3
Personal Accident/Personal injury/ Medical expenses	1	2	3	1	2	3
Windscreen cover	1	2	3	1	2	3



ASK ALL

- B4 **Do you prefer to have commonly purchased features offered separately so you can add or remove them. Or do you prefer to have them already included in the motor insurance policy?  
Would you say...**

READ OUT. CODE ONE ONLY.

You have a <u>strong preference</u> to have commonly purchased <u>features offered separately</u>	1
You have a <u>slight preference</u> to have commonly purchased features <u>offered separately</u>	2
You have a <u>slight preference</u> to have commonly purchased <u>features included in the motor insurance policy</u>	3
You have a <u>strong preference</u> to have commonly purchased <u>features included in the motor insurance policy</u>	4
Or you don't have a preference either way	5
DO NOT READ OUT: Don't know	6
DO NOT READ OUT: Refused	7



ASK ALL

**B6 Does the ability to add or remove policy features make it easier or harder to compare price quotations?**

*READ OUT. CODE ONE ONLY*

Much easier	1	
A bit easier	2	
Makes no difference	3	
A bit harder	4	
Much harder	5	
Don't know	6	
Refused	7	

ASK FOR EACH FEATURE CONSIDERED/SELECTED (FOR EACH FEATURE WHERE B2\_X=1 OR B3\_X=1)

**B7 Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their [EACH FEATURE CODED '1' AT B2 OR B3]?**

	B7 PRECODES		
	YES	NO	DK
Personal belongings cover	1	2	3
Breakdown cover	1	2	3
Courtesy car/ temporary replacement vehicle cover	1	2	3
Foreign use cover	1	2	3
Key loss cover	1	2	3
Legal Expenses/Legal protection	1	2	3
No claims bonus protection	1	2	3
Personal Accident/Personal injury/ Medical expenses	1	2	3
Windscreen cover	1	2	3



ASK ALL WHO COMPARED FEATURES ACROSS INSURERS (B7\_X=1)

B8 **On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the [B2 FEATURE] with the same product from other insurers?**

	Very difficult	Quite difficult	Neither easy or difficult	Quite easy	Very easy	DK
Personal belongings cover	1	2	3	4	5	6
Breakdown cover	1	2	3	4	5	6
Courtesy car/ temporary replacement vehicle	1	2	3	4	5	6
Foreign use cover	1	2	3	4	5	6
Key loss cover	1	2	3	4	5	6
Legal Expenses/Legal protection	1	2	3	4	5	6
No claims bonus protection	1	2	3	4	5	6
Personal Accident/Personal injury/ Medical expenses	1	2	3	4	5	6
Windscreen cover	1	2	3	4	5	6



ASK FOR EACH FEATURE CONSIDERED/SELECTED (B2\_X=1 OR B3\_X=1)

B9 **On a five point scale where 5 is very good value and 1 is very poor value, how would you rate the value for money of the [B2/B3 FEATURE] available to you?**

	Very poor value	Quite poor value	Neither good or poor value	Quite good value	Very good value	DK
Personal belongings cover	1	2	3	4	5	6
Breakdown cover	1	2	3	4	5	6
Courtesy car/ temporary replacement vehicle	1	2	3	4	5	6
Foreign use cover	1	2	3	4	5	6
Key loss cover	1	2	3	4	5	6
Legal Expenses/Legal protection	1	2	3	4	5	6
No claims bonus protection	1	2	3	4	5	6
Personal Accident/Personal injury/ Medical expenses	1	2	3	4	5	6
Windscreen cover	1	2	3	4	5	6





ASK FOR EACH FEATURE CONSIDERED/SELECTED (B2\_X=1 OR B3\_X=1)  
 B10 **And still thinking about the last time you were considering which features to include in your Private Motor Insurance Policy, how well do you believe you understood what exactly the feature covered? Please answer on a scale of 1 to 5 where 5 is very well understood and 1 is not at all understood.**

**So how well would you say you understood [FEATURE]?**  
 PROGRAMMER: SHOW FEATURES IN SAME ORDER AS B2

	Not at all understood		Very well understood			DK
	1	2	3	4	5	
Personal belongings cover	1	2	3	4	5	6
Breakdown cover	1	2	3	4	5	6
Courtesy car/ temporary replacement vehicle	1	2	3	4	5	6
Foreign use cover	1	2	3	4	5	6
Key loss cover	1	2	3	4	5	6
Legal Expenses/Legal protection	1	2	3	4	5	6
No claims bonus protection	1	2	3	4	5	6
Personal Accident/Personal injury/ Medical expenses	1	2	3	4	5	6
Windscreen cover	1	2	3	4	5	6

**DUMMY VARIABLE, DO NOT ASK**

	CODE	DEFINITION
Personal Accident/Personal injury / Medical expenses	1	B2_8=1 OR B3_8=1
No claims bonus protection	2	B2_7=1 OR B3_7=1
Foreign use cover	3	B2_4=1 OR B3_4=1
Key loss cover	4	B2_5=1 OR B3_5=1



ASK IF B10DUM=1

B10a **Thinking about Personal injury benefits, who do you think is covered by this feature in case of death, loss of limb and loss of sight? Do you think...**

	YES	NO	DK
You are	1	2	3
Your spouse, if you have one, is IF NECESSARY; By spouse, we mean your husband, wife or civil partner	1	2	3
Any other passengers in your vehicle	1	2	3

ASK IF B10DUM=1

B10b **And who do you think is covered for medical expenses? Do you think...**

	YES	NO	DK
You are	1	2	3
Your spouse, if you have one, is IF NECESSARY; By spouse, we mean your husband, wife or civil partner	1	2	3
Any other passengers in your vehicle	1	2	3

ASK IF B10DUM=2

B10c **Thinking now about no claims bonus protection, does this protection prevent your premium from going up as a result of a claim?**

Yes	1	
No	2	
Don't know	3	

ASK IF B10DUM=3

B10d **Thinking now about foreign use cover, by law, do you need foreign use cover as an additional feature, to be able to drive your vehicle at all in continental Europe?**

Yes	1	
No	2	
Don't know	3	



ASK IF B10DUM=4

B10e **Thinking about key loss cover, will this pay for replacement keys and locks to your car if you lose your keys?**

Yes	1	
No	2	
Don't know	3	

ASK IF B10DUM=4

B10f **Will someone appointed by the insurance company come out to you and fix the problem if you lose your keys**

Yes	1	
No	2	
Don't know	3	

ASK FOR EACH FEATURE SELECTED (CODE 1/YES) AT B2

B11 **Have you made a claim against the following feature included in your policy:**

	YES	NO	DK
Personal belongings cover	1	2	3
Breakdown cover	1	2	3
Courtesy car/ temporary replacement vehicle	1	2	3
Foreign use cover	1	2	3
Key loss cover	1	2	3
Legal Expenses/Legal protection	1	2	3
No claims bonus protection	1	2	3
Personal Accident/Personal injury/ Medical expenses	1	2	3
Windscreen cover	1	2	3



ASK ALL

B12 **How important is it to you that you have a very comprehensive private motor insurance policy that covers all possible eventualities?**

*READ OUT. CODE ONE ONLY.*

Very important	1	
Fairly important	2	
Neither important nor unimportant	3	
Not very important	4	
Not at all important	5	
DO NOT READ OUT: Don't know	6	
DO NOT READ OUT: Refused	7	



## C Profile

ASK ALL

*We are now almost at the end of the survey, I would like to ask some questions to put your answers into context...*

C1 **For how many years have you had a motor insurance policy or been a named driver on a motor insurance policy?**

IF DRIVING FOR LESS THAN A YEAR ENTER 0

ENTER NUMBER PROBE FOR BEST ESTIMATE IF DK		
Don't know	1	
Refused	2	

ASK ALL

C2 **About how many miles do you drive per year?**

ENTER NUMBER		
Don't know	1	

ASK IF DK AMOUNT PER YEAR (C2=DK)

C3 **Then do you know how many miles you drive PER WEEK or PER MONTH?**

ANSWER IN MILES PER WEEK	1	ENTER NUMBER
ANSWER IN MILES PER MONTH	2	ENTER NUMBER
NO - DON'T KNOW HOW MUCH DRIVEN PER WEEK OR MONTH	3	



ASK ALL  
 C4 **Other than yourself, how many named drivers are insured under your current policy for your vehicle?**

WRITE IN		
No one else – just the respondent	1	
Don't know	2	
Refused	3	

ASK THOSE WITH A COMPREHENSIVE POLICY (A1=1)  
 C5 **Have you personally made a private motor insurance claim that has been settled in the last 12 months?**  
 [ADD IF NECESSARY]: **By settled we mean when the claim was finalised. The accident itself could have happened longer than 12 months ago.**

Yes	1	
No	2	
Don't know/ refused	3	

ASK ALL  
 C6 **C5=1: Aside from the claim that was settled in the last 12 months, how many times in the last 5 years have you made a motor insurance claim as a result of a vehicle accident?**  
**C5=2-3 OR A1=2-5: How many times in the last 5 years have you made a motor insurance claim as a result of a vehicle accident?**

ENTER NUMBER		
Don't know	1	
Refused	2	



ASK ALL

C7 **And how many times in the last 5 years have you made any other type of motor insurance claim? By this I mean for things such as fire, theft, break-ins, vandalism.**

ENTER NUMBER		
Don't know	1	
Refused	2	

ASK ALL

C8 **And do you or does any member of your family or close friends have any interest in or work in vehicle repair or maintenance?**

MULTICODE ALLOWED

Respondent	1	
Family member	2	
Close friend	3	
None of the above	4	
Don't know	5	



ASK ALL

C9 **Are you the chief income earner in your household?**

Yes	1	
No	2	
Don't know	3	

ASK ALL

C10 **What is [IF C9=1/3: your occupation IF C9=2: the occupation of the chief income earner in the household]?**

PROBE FOR:

INTERVIEWER COLLECT THE FOLLOWING INFORMATION

- IF CIE RETIRED COLLECT INFORMATION FOR LAST JOB DID BEFORE RETIREMENT
- IF UNEMPLOYED COLLECT LAST JOB DID

**INTERVIEWER – USE ALL 4 PROBES BELOW FOR ALL RESPONDENTS:**

**INDUSTRY / TYPE OF COMPANY:**

**POSITION / RANK:**

**QUALIFICATIONS / DEGREES / APPRENTICESHIPS:**

**NUMBER OF STAFF RESPONSIBLE FOR:**

WRITE IN		
Don't know	1	
Refused	2	





ASK ALL

C11 **How would you describe the area you live in. Would you say it is....**  
*READ OUT. CODE ONE ONLY.*

<b>A big city</b>	1	
<b>The suburbs of big city</b>	2	
<b>Small city or town</b>	3	
<b>A country village</b>	4	
<b>A home in the countryside</b>	5	
Don't know	6	
Refused	7	

ASK THOSE WHO HAVE MADE A PRIVATE MOTOR INSURANCE POLICY THAT WAS SETTLED IN THE LAST 12MONTHS (C5=1)

C12 **You mentioned earlier that you have made a private motor insurance claim that has been settled in the past 12 months. We would be very interested to hear about your experiences in making that claim and, if you are happy to do so, we have some further questions to ask you relating to this which we expect to take around 5 minutes. Are you happy for us to ask you these questions now?**  
*IF RESPONDENT IS UNSURE OF TAKING PART NOW, OFFER TO CALL BACK AT A CONVENIENT TIME.*

Yes	1	Go to section D
Hard appointment	2	CONTINUE WITH CLOSING QUESTIONS AND MAKE APPOINTMENT
Soft appointment	3	
No	4	ASK C13

ASK IF WANT TO BE CALLED BACK TO DO SECTION D (C12=2-3)

C12a **And could I just check, is [NUMBER] the best number to call you on?**

Yes	1	
No - write in number	2	



ASK IF WANT TO BE CALLED BACK TO DO SECTION D (C12=2-3)

**And can I take down your name please?**

**IF NECESSARY: We need to take down your name so that we can recontact you. We will not be able to recontact you without having a contact name.**

Yes - record	1	
No - REFUSED	2	THANK AND CLOSE

**INTERVIEWER MAKE APPOINTMENT TO CALLBACK**

HARD APPOINTMENT	1	RECORD
SOFT APPOINTMENT	2	RECORD

ASK IF WANT TO BE CALLED BACK TO DO SECTION D (C12=2-3)

**And aside from calling you back to ask about you recent claim, we may be conducting further research relating to the Competition Commission's private motor insurance Inquiry. Would you be willing to be re-contacted by any of the following about this research if it were necessary?...**

*READ OUT. CODE ONE PER ROW.*

	YES	NO
<b>The Competition Commission</b>	1	2
<b>IFF Research (on behalf of the Competition Commission)</b>	1	2
<b>Another Market Research Agency (on behalf of the Competition Commission)</b>	1	2

THANK RESPONDENT AND CLOSE INTERVIEW
--------------------------------------



ASK THOSE WITHOUT A COMPREHENSIVE POLICY AND THOSE WHO HAVE NOT HAD A CLAIM SETTLED IN THE LAST 12 MONTHS AND THOSE WHO HAVE BUT WHO ARE UNWILLING TO CONTINUE (C5= 2-3 OR A1=2-3 OR C12=4)

**C13 Thank you very much for taking the time to speak to us today. We may be conducting further research relating to the Competition Commission’s private motor insurance Inquiry. Would you be willing to be re-contacted by any of the following about this research if it were necessary?... READ OUT. CODE ONE PER ROW.**

	YES	NO
<b>The Competition Commission</b>	1	2
<b>IFF Research (on behalf of the Competition Commission)</b>	1	2
<b>Another Market Research Agency (on behalf of the Competition Commission)</b>	1	2

IF CONSENT TO RECONTACT (C13\_1=1 OR C13\_2=1 OR C13\_3=1)

**C14 And could I just check, is [NUMBER] the best number to call you on?**

Yes	1	
No - write in number	2	

Record details of respondent who completed interview

Name:	
Email address:	

THANK RESPONDENT AND CLOSE INTERVIEW

Finally I would just like to confirm that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct.

INTERVIEWER – OFFER TO GIVE OUT MRS FREEPHONE NUMBER – THIS IS 0500 396 999

Thank you very much for your help today.



ASK IF REINTRODUCING SURVEY AFTER MAKING AN APPOINTMENT TO CALLBACK PERSON WHO ANSWERS PHONE

S10 **Good morning / afternoon / evening. My name is NAME and I'm calling from IFF Research on behalf of the Competition Commission. Please can I speak to NAME?**

**ADD IF NECESSARY: We are doing some research on behalf of the Competition Commission among private motor insurance policy holders. NAME recently completed part of a survey into this area and asked if we could call back to complete the last part of it.**

Respondent answers phone	1	CONTINUE
Transferred to respondent	2	
Hard appointment	3	MAKE APPOINTMENT
Soft Appointment	4	
Refusal	5	CLOSE

ONCE PUT THROUGH TO RESPONDENT

S11 **Good morning / afternoon / evening. My name is NAME and I'm calling from IFF Research on behalf of the Competition Commission.**

**You recently completed part of a survey on private motor insurance and kindly agreed that we could call you back to complete the last part of it. This should take 5 minutes of your time to complete. Do you have some time to spare to complete this last part now survey now?**

Continue		CONTINUE
Referred to someone else in household NAME_____	1	TRANSFER / THANK AND CLOSE
Hard appointment	2	MAKE APPOINTMENT
Soft appointment	3	
Refusal	4	THANK AND CLOSE
Not available in deadline	5	



## D Claims

ASK ALL THAT HAVE MADE A CLAIM AND ARE WILLING TO TALK ABOUT IT (C12=1 OR S10=1)  
**IF REINTRODUCING SURVEY FROM AN APPOINTMENT: So just to check...**

D1 **With regards to your claim that was settled in the last 12 months, were you driving the vehicle at the time of the accident or was someone else driving it?**

You were driving the vehicle	1	
Someone else was driving the vehicle	2	
The vehicle was not being driven at the time of the accident	3	
Don't know/ refused	4	ASK D22

ASK IF KNOW WHO WAS DRIVING CAR, (D1=1 - 3)

D1a **For the purposes of the claim, [D1=1: were you D1=2 was the driver of your vehicle] at fault or was the other driver at fault?**

*CODE ONE ONLY.*

D1=1 You were at fault D1=2 The driver of your vehicle was at fault	1	
D1=1 You were partly at fault D2=2 The driver of your vehicle was partly at fault	2	
The driver of another vehicle was at fault	3	ASK D22
Fault was not established	4	
Don't know/ refused	5	ASK D22



D2 ASK THOSE AT FAULT OR WHERE FAULT NOT ESTABLISHED (D1A= 1 OR 2 OR 4)  
**Now thinking about when the accident happened, can you tell me when this was..?**

**INTERVIEWER: COLLECT YEAR AND MONTH – USE CODES TO PROMPT IF NECESSARY**

SELECT YEAR	
2013	1
2012	2
2011	3
2010	4
2009	5
Before 2009 (specify)	6
Don't know	7
Refused	8

SELECT MONTH			
DP - FOR 2013 (Year=code 1) ONLY ALLOW CODES 1,2, 13,14			
January	1	September	9
February	2	October	10
March	3	November	11
April	4	December	12
May	5	Don't know	13
June	6	Refused	14
July	7		
August	8		

D3 ASK THOSE AT FAULT OR WHERE FAULT NOT ESTABLISHED (D1A= 1 OR 2 OR 4)  
**[D1=1 or 3: Were you; D1=2: Was the driver of your vehicle] injured as a result of the accident?**

Yes	1	
No	2	
Don't know	3	



ASK IF INJURY SUSTAINED (D3=1)

D4 **What injuries did [D1=1 OR 3: you D1=2: the driver of your vehicle] sustain as a result of the accident?**

*DO NOT READ OUT. CODE ALL THAT APPLY.*

Whiplash	1	
Head injury	2	
No bones broken but injury caused by collision with parts of the vehicle	3	
Broken bones	4	
Back / spinal injury	5	
Other (specify)	6	
Don't know	7	
Refused	8	

ASK THOSE AT FAULT OR WHERE FAULT NOT ESTABLISHED (D1A=1 OR 2 OR 4)

D5 **How severe would you say the damage to your vehicle was – please answer on a scale of 1 to 10 where 1 means very minor damage and 10 means extremely severe damage?**

Very minor damage										Extremely severe damage	Don't know
1	2	3	4	5	6	7	8	9	10	11	

ASK THOSE AT FAULT OR WHERE FAULT NOT ESTABLISHED (D1A= 1 OR 2 OR 4)

D6 **And what happened to your vehicle after the accident?**

*READ OUT. CODE ONE ONLY.*

<b>Your vehicle was driven away from the scene of the accident</b>	1	
<b>Your vehicle was towed away to a garage</b>	2	
<b>Your vehicle was towed away to a location other than a garage (specify)</b>	3	
DO NOT READ OUT: Other (specify)	4	
DO NOT READ OUT: Don't know / can't remember	5	



- ASK THOSE AT FAULT OR WHERE FAULT NOT ESTABLISHED (D1A= 1 OR 2 OR 4)  
 D7 **Which of the following best describes how much of the damage was repaired?**  
 READ OUT. CODE ONE ONLY.

<b>ALL of the damage was repaired</b>	1	
<b>MOST of the damage was repaired BUT NOT ALL</b>	2	
<b>SOME of the damage was repaired BUT NOT ALL</b>	3	
<b>NONE of the damage was repaired – THE VEHICLE WAS WRITTEN OFF</b>	4	
<b>NONE of the damage was repaired - for other reason (specify)</b>	5	
DO NOT READ OUT: Don't know	6	





ASK IF ONLY SOME OF DAMAGE REPAIRED (D7=2 OR 3)

D8 **Why was not all of the damage to the vehicle repaired?**

WRITE IN		
Don't know	1	
Refused	2	

ASK IF ANY DAMAGE REPAIRED (D7=1 -3, 6)

D9 **Who made the final decision about which repairs would be carried out on your vehicle?**

*READ OUT. CODE ONE ONLY.*

<b>You</b>	1	
<b>Your insurer</b>	2	
<b>The other driver's insurer</b>	3	
<b>A claims management company</b>	4	
<b>A repairer</b>	5	
<b>A dealership</b>	6	
<b>Another organisation (specify)</b>	7	
DO NOT READ OUT: Don't know	8	
DO NOT READ OUT: Refused	9	

ASK IF ANY DAMAGE REPAIRED (D7=1-3, 6)

D10 **How long did it actually take for the damage to your vehicle to be repaired? You can answer in days or weeks.**

ANSWER GIVEN IN DAYS	1	WRITE IN NUMBER OF DAYS
ANSWER GIVEN IN WEEKS	2	WRITE IN NUMBER OF WEEKS
Don't know	3	



ASK IF ANY DAMAGE REPAIRED (D7=1-3, 6)

D11 **After the repairs were made would you say that your vehicle was...?**

READ OUT. CODE ONE ONLY.

In a lot better condition than it had been before the accident	1	
In somewhat better condition than it had been before the accident	2	
In the same condition as it had been before the accident	3	
In slightly worse condition than it had been before the accident	4	
In much worse condition than it had been before the accident	5	
DO NOT READ OUT: Don't know	6	

ASK IF ANY DAMAGE REPAIRED (D7=1-3, 6)

D12 **D11=1-5: And why do you say after the repairs your vehicle was [D11 ANSWER]?**

**D11=6: And why do you say that?**

WRITE IN		
Don't know	1	
Refused	2	

ASK IF ANY DAMAGE REPAIRED (D7=1-3, 6)

D13 **Overall, how satisfied were you with the repair service you received? Were you...**

READ OUT. CODE ONE ONLY.

Very satisfied	1	
Fairly satisfied	2	
Neither satisfied nor dissatisfied	3	
Fairly dissatisfied	4	
Very dissatisfied	5	
Don't know	6	



ASK IF ANY DAMAGE REPAIRED (D7=1-3, 6)

- D14 **How confident are you that you are able to assess whether the repairs to the vehicle have returned the vehicle to its pre accident condition? Are you...**  
*READ OUT. CODE ONE ONLY.*

Very confident	1	
Fairly confident	2	
Neither confident nor unconfident	3	
Not very confident	4	
Not at all confident	5	
Don't know	6	



ASK AT FAULT IF ANY DAMAGE REPAIRED (D7=1-3, 6) (

D15 **Under your insurance policy were you entitled to...**

READ OUT. CODE ONE ONLY.

A courtesy car which was in like-for-like condition as your vehicle	1	
A courtesy car - which was not necessarily in like-for-like condition as your vehicle	2	
No courtesy car at all	3	
Don't know	4	

ASK THOSE AT FAULT OR WHERE FAULT NOT ESTABLISHED (D7=1-2, 4) (4)

D16 **Did you have the use of a courtesy car after the accident?**

Yes	1	
No	2	
Don't know	3	

ASK ALL THOSE WHO HAD USE OF A COURTESY CAR (D16=1)

D17 **How long did you have use of the courtesy car? You can answer in days OR weeks**

ANSWER GIVEN IN DAYS	1	WRITE IN NUMBER OF DAYS
ANSWER GIVEN IN WEEKS	2	WRITE IN NUMBER OF WEEKS
Don't know	3	



ASK ALL THOSE WHO HAD USE OF A COURTESY CAR (D16=1)

D18 **So far as your need for a courtesy car was this?...**

*READ OUT. CODE ONE ONLY.*

The right amount of time for your needs	1	
A shorter amount of time than you actually needed it for	2	
Longer than you actually needed it for	3	
DO NOT READ OUT: Don't know / can't remember	4	

ASK ALL THOSE WHO HAD USE OF A COURTESY CAR (D16=1)

D19 **And was the time that you had the courtesy car...**

*READ OUT. CODE ONE ONLY.*

<b>More than the maximum amount of time allowed under the policy</b>	1	
<b>The amount of time allowed under the policy</b>	2	
<b>Less than the maximum amount of time allowed under the policy</b>	3	
DO NOT READ OUT: Don't know	4	

ASK ALL THOSE WHO HAD USE OF A COURTESY CAR (D16=1)

D20 **Thinking about your policy entitlement would you say you received a replacement vehicle that was...**

*READ OUT. CODE ONE ONLY.*

<b>About the same quality to which you were entitled</b>	1	
<b>Of better quality than what you were entitled to</b>	2	
<b>Of worse quality than what you were entitled to</b>	3	
DO NOT READ OUT: Don't know	4	



ASK THOSE WHO HAD DAMAGE TO VEHICLE REPAIRED (D7=1-3)

D21 **As part of their investigation the Competition Commission may ask a professional assessor to come out and inspect repair work done to some vehicles, in order to assess the quality of the repair work done. Would you be willing to take part in this?**

ADD IF NECESSARY: **We do not at present know when the inspections would take place. When the dates have been set we would recontact you to ask if you were still available.**

Yes	1	
No	2	
Don't know	3	

ASK THOSE ELIGIBLE FOR SECTION D WHERE DETAILS HAVE NOT BEEN COLLECTED ALREADY AND THOSE ENTERING SECTION D WHO ARE NOT ELIGIBLE (C12=1 OR D1=4 OR D1A=3 OR 5)

D22 **[IF D1A=3 OR 5: Unfortunately we only need to speak to claimants who were at fault for the accident but; IF D1=4: Unfortunately we need to speak to those who can recall the accident in some detail, but ].**

**Thank you very much for taking the time to speak to us today. We may be conducting further research relating to the Competition Commission's private motor insurance Inquiry . Would you be willing to be re-contacted by any of the following about this research if it were necessary?...**

*READ OUT. CODE ONE PER ROW.*

	YES	NO
<b>The Competition Commission</b>	1	2
<b>IFF Research (on behalf of the Competition Commission)</b>	1	2
<b>Another Market Research Agency (on behalf of the Competition Commission)</b>	1	2



IF CONSENT TO RECONTACT (D22\_1=1 OR D22\_2=1 OR D22\_3=1)

D23 **And could I just check, is [NUMBER] the best number to call you on?**

Yes	1	
No - write in number	2	

Record details of respondent who completed interview

Name:	
Email address:	

ASK ALL WHO PROGRESSED TO SECTION D

THANK RESPONDENT AND CLOSE INTERVIEW
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Finally I would just like to confirm that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct.

INTERVIEWER – OFFER TO GIVE OUT MRS FREEPHONE NUMBER – THIS IS 0500 396 999

Thank you very much for your help today.



