

Table 1  
Breaks by breaks

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Gender																
Male	875 58%	875B 100%	0 -%	121 59%	330 54%	425b 62%	509 56%	338a 63%	875 58%	786 59%	742 59%	66 55%	43 58%	23 52%	628 59%	241 56%
Female	626 42%	0 -%	626A 100%	84 41%	278c 46%	264 38%	404b 44%	196 37%	626 42%	550 41%	519 41%	54 45%	32 42%	22 48%	439 41%	187 44%
Age																
17-34	204 14%	121 14%	84 13%	204BC 100%	0 -%	0 -%	115 13%	78 15%	204e 14%	184e 14%	178e 14%	13 11%	6 8%	7E 16%	179B 17%	25 6%
35-54	608 40%	330 38%	278a 44%	0 -%	608AC 100%	0 -%	358 39%	224 42%	608 40%	542 41%	509 40%	45 38%	34 45%	20 45%	451 42%	155 36%
55+	689 46%	425b 49%	264 42%	0 -%	0 -%	689AB 100%	441 48%	232 44%	689 46%	610 46%	574 46%	61F 51%	35 47%	18 39%	436 41%	248A 58%
Social Grade																
ABC1	914 61%	509 58%	404a 65%	115 56%	358 59%	441 64%	914B 100%	0 -%	914 61%	818 61%	772 61%	67 56%	46 61%	29 64%	622 58%	290A 68%
C2DE	534 36%	338b 39%	196 31%	78 38%	224 37%	232 34%	0 -%	534A 100%	534 36%	470 35%	442 35%	48 40%	28 38%	15 34%	402b 38%	130 30%
Country																
UK	1501 100%	875 100%	626 100%	204 100%	608 100%	689 100%	914 100%	534 100%	1501 100%	1336 100%	1261 100%	120 100%	75 100%	45 100%	1067 100%	428 100%
Eng/Wal	1336 89%	786 90%	550 88%	184 90%	542 89%	610 89%	818 90%	470 88%	1336DF 89%	1336ADF 100%	1261ADF 100%	0 -%	75ADF 100%	0 -%	963b 90%	368 86%
Eng	1261 84%	742 85%	519 83%	178 87%	509 84%	574 83%	772 85%	442 83%	1261DEF 84%	1261 94%	1261ABDEF 100%	0 -%	0 -%	0 -%	917B 86%	339 79%
Sco	120 8%	66 8%	54 9%	13 7%	45 7%	61 9%	67 7%	48 9%	120BCEF 8%	0 -%	0 -%	120ABCEF 100%	0 -%	0 -%	76 7%	43 10%
Wal	75 5%	43 5%	32 5%	6 3%	34 6%	35 5%	46 5%	28 5%	75CDF 5%	75CDF 6%	0 -%	0 -%	75ABCDF 100%	0 -%	46 4%	29 7%
NI	45 3%	23 3%	22 3%	7 3%	20 3%	18 3%	29 3%	15 3%	45BCDe 3%	0 -%	0 -%	0 -%	0 -%	45ABCDE 100%	28 3%	17 4%

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Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Area																
Urban	1067 71%	628 72%	439 70%	179BC 88%	451C 74%	436 63%	622 68%	402a 75%	1067dEF 71%	963DEF 72%	917DEF 73%	76 63%	46 62%	28 62%	1067B 100%	0 -%
Rural	428 29%	241 28%	187 30%	25 12%	155A 25%	248AB 36%	290b 32%	130 24%	428 29%	368 28%	339 27%	43aBC 36%	29ABC 38%	17ABC 38%	0 -%	428A 100%
Years - MI																
High	964 64%	588b 67%	377 60%	0 -%	338A 56%	626AB 91%	598 65%	346 65%	964 64%	855 64%	799 63%	84F 70%	55ABCF 74%	26 58%	633 59%	327A 76%
Low	528 35%	284 32%	244a 39%	204BC 100%	268C 44%	56 8%	314 34%	184 35%	528E 35%	473E 35%	453E 36%	36 30%	20 26%	19dE 41%	426B 40%	101 23%
Miles per annum																
High	700 47%	456B 52%	243 39%	92 45%	335aC 55%	273 40%	450b 49%	225 42%	700 47%	616 46%	578 46%	56 46%	38 51%	28ABCDE 63%	443 42%	256A 60%
Low	759 51%	406 46%	353A 56%	99 48%	257 42%	403aB 59%	446 49%	292 55%	759F 51%	682F 51%	646F 51%	61F 51%	36F 48%	15 34%	587B 55%	166 39%
Made MI claim (past 12 months)																
Yes	86 6%	50 6%	35 6%	12 6%	33 5%	40 6%	45 5%	41 8%	86 6%	77 6%	71 6%	7 6%	7abcf 9%	2 4%	51 5%	35a 8%
No	1354 90%	780 89%	574 92%	172 84%	545 90%	637A 93%	839b 92%	466 87%	1354 90%	1202 90%	1135 90%	110 92%	67 89%	42 93%	965 90%	383 89%
Past experience - MI																
Yes	435 29%	246 28%	189 30%	63 31%	172 28%	200 29%	283 31%	138 26%	435 29%	385 29%	363 29%	39 32%	22 30%	11 24%	311 29%	122 28%
No	1066 71%	629 72%	438 70%	141 69%	436 72%	489 71%	631 69%	396 74%	1066 71%	951 71%	898 71%	81 68%	53 70%	34 76%	756 71%	306 72%
Links to industry																
Yes	187 12%	124b 14%	63 10%	35 17%	74 12%	77 11%	96 11%	85a 16%	187 12%	164 12%	154 12%	16 13%	10 13%	7 15%	134 13%	53 12%
No	1304 87%	742 85%	562a 90%	168 82%	529 87%	607 88%	814b 89%	445 83%	1304 87%	1163 87%	1098 87%	103 86%	65 87%	38 84%	925 87%	373 87%

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Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Risk aversion																
High	1318 88%	737 84%	581A 93%	178 87%	528 87%	612 89%	802 88%	472 88%	1318 88%	1169 87%	1098 87%	108 90%	70ABC 94%	41 91%	942 88%	370 86%
Low	101 7%	80B 9%	20 3%	19 9%	44 7%	38 6%	56 6%	40 7%	101e 7%	90e 7%	87e 7%	8 7%	2 3%	3 6%	75 7%	26 6%
No claims bonus																
Yes	914 61%	514 59%	400 64%	90 44%	348A 57%	477AB 69%	561 61%	316 59%	914 61%	806 60%	757 60%	78 65%	49 65%	30 67%	633 59%	278 65%
No	173 12%	115 13%	58 9%	42BC 20%	69 11%	63 9%	100 11%	70 13%	173 12%	158 12%	149 12%	11 9%	8 11%	5 11%	121 11%	51 12%
NCB - concerned																
Concerned	356 24%	194 22%	162 26%	32 16%	149a 24%	175a 25%	209 23%	133 25%	356 24%	315 24%	296 23%	29 24%	20 26%	11 25%	258 24%	96 22%
Not concerned	539 36%	306 35%	232 37%	56 27%	195 32%	288AB 42%	342 37%	176 33%	539 36%	474 35%	447 35%	46 38%	28 37%	19 42%	359 34%	180a 42%
Cost of PMI																
High	472 31%	306B 35%	166 26%	135BC 66%	218C 36%	119 17%	282 31%	176 33%	472DE 31%	439DEF 33%	423DEF 34%	21 18%	16 22%	12d 26%	377B 35%	93 22%
Medium	308 20%	166 19%	142 23%	31 15%	134 22%	143 21%	191 21%	110 21%	308 20%	277 21%	260 21%	19 16%	17d 23%	12D 26%	228 21%	79 19%
Low	537 36%	304 35%	233 37%	27 13%	193A 32%	316AB 46%	314 34%	198 37%	537 36%	458 34%	425 34%	63ABCF 52%	33aBC 44%	16 36%	337 32%	197A 46%
Policy renewal																
Jan/Feb/Mar	401 27%	203 23%	198A 32%	50 24%	162 27%	189 27%	246 27%	134 25%	401 27%	354 26%	334 26%	33 27%	20 26%	14 31%	283 27%	116 27%
Apr/May/June	389 26%	260B 30%	129 21%	53 26%	149 24%	187 27%	217 24%	156 29%	389 26%	344 26%	322 26%	34 28%	22 29%	11 25%	266 25%	123 29%
Jul/Aug/Sep	325 22%	176 20%	148 24%	48 23%	128 21%	149 22%	217 24%	101 19%	325 22%	291 22%	275 22%	24 20%	16 21%	9 21%	253B 24%	70 16%
Oct/Nov/Dec	255 17%	157 18%	98 16%	38 19%	113 19%	104 15%	146 16%	105 20%	255 17%	227 17%	213 17%	19 16%	14 18%	9 20%	186 17%	67 16%

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		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Policy renewal - longevity																
High	303 20%	190 22%	113 18%	17 9%	103a 17%	182AB 26%	193 21%	99 19%	303 20%	259 19%	240 19%	28 24%	19bc 25%	15ABCDE 34%	203 19%	100 23%
Medium	309 21%	172 20%	137 22%	39 19%	107 18%	162b 24%	191 21%	111 21%	309 21%	279 21%	264 21%	22 18%	15 20%	8 18%	211 20%	95 22%
Low	840 56%	482 55%	358 57%	144C 71%	381C 63%	315 46%	499 55%	309 58%	840F 56%	755F 57%	715F 57%	65f 54%	40f 53%	20 44%	622b 58%	215 50%
Insurance channel - actual																
Insurance co	812 54%	459 52%	353 56%	130C 64%	348c 57%	335 49%	534B 58%	253 47%	812 54%	715 54%	675 54%	70 58%	40 53%	28abc 62%	583 55%	225 53%
Broker	442 29%	264 30%	178 28%	46 23%	149 25%	246AB 36%	250 27%	177 33%	442F 29%	397F 30%	374F 30%	36f 30%	23f 30%	9 20%	317 30%	123 29%
PCW	7 *%	5 1%	2 *%	0 -%	5 1%	2 *%	3 *%	3 1%	7 *%	7 1%	7 1%	0 -%	0 -%	0 -%	3 *%	3 1%
Purchase - actual																
In person	108 7%	69 8%	38 6%	7 4%	29 5%	71aB 10%	69 8%	36 7%	108 7%	89 7%	82 7%	9 7%	7 9%	10ABCDE 23%	69 7%	38 9%
Phone	633 42%	353 40%	280 45%	59 29%	237a 39%	337AB 49%	373 41%	235 44%	633 42%	565 42%	531 42%	46 38%	35 46%	22acd 49%	459 43%	172 40%
Online - Total	693 46%	420 48%	273 44%	130C 63%	328C 54%	235 34%	428 47%	239 45%	693F 46%	626F 47%	594F 47%	58F 48%	31F 42%	9 20%	488 46%	201 47%
Online - PCW	501 33%	296 34%	204 33%	102bC 50%	240C 39%	159 23%	301 33%	178 33%	501F 33%	456F 34%	430F 34%	40F 34%	26F 34%	5 11%	376b 35%	123 29%
Online - cash back	4 *%	4 *%	* *%	3Bc 2%	0 -%	1 *%	2 *%	2 *%	4 *%	4 *%	3 *%	* *%	* *%	0 -%	4 *%	0 -%
Online - other	166 11%	108 12%	58 9%	22 11%	83c 14%	61 9%	114 12%	48 9%	166E 11%	148E 11%	144E 11%	14e 12%	4 5%	4 8%	97 9%	67A 16%
Insurance company - actual																
Top 10	1149 77%	657 75%	491 78%	162 79%	457 75%	530 77%	718 79%	394 74%	1149F 77%	1023F 77%	964F 76%	96F 80%	59F 78%	30 67%	829 78%	314 73%

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Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Last compared																
Recently	627 42%	357 41%	271 43%	99C 48%	298C 49%	231 33%	378 41%	223 42%	627d 42%	568d 43%	536d 42%	41 34%	32d 43%	18 40%	457 43%	170 40%
Not recently	681 45%	418 48%	263 42%	96 47%	245 40%	341B 49%	418 46%	245 46%	681 45%	603 45%	571 45%	60f 50%	32 42%	18 40%	482 45%	195 46%
Never	18 1%	8 1%	10 2%	2 1%	8 1%	8 1%	11 1%	7 1%	18 1%	16 1%	15 1%	1 1%	1 1%	1 2%	8 1%	9 2%
Generally compare																
Every year	827 55%	485 55%	342 55%	135C 66%	372C 61%	319 46%	492 54%	305 57%	827 55%	744 56%	702 56%	59 49%	42 56%	24 53%	613b 57%	210 49%
Most years	184 12%	108 12%	76 12%	26 13%	73 12%	85 12%	115 13%	64 12%	184 12%	163 12%	154 12%	15 13%	8 11%	6 13%	122 11%	60 14%
Some years	252 17%	151 17%	100 16%	25 12%	95 16%	132 19%	164 18%	83 16%	252 17%	224 17%	213 17%	21 17%	11 15%	7 15%	175 16%	76 18%
Never	229 15%	124 14%	105 17%	18 9%	66 11%	144AB 21%	139 15%	78 15%	229 15%	196 15%	183 15%	24abc 20%	13 17%	8 18%	149 14%	80 19%
Comparisons made																
In person	146 10%	97 11%	49 8%	13 6%	54 9%	79 11%	77 8%	61 11%	146 10%	133 10%	124 10%	8 7%	8 11%	5 11%	95 9%	49 11%
Phone	617 41%	362 41%	255 41%	71 35%	225 37%	321aB 47%	357 39%	240 45%	617d 41%	553d 41%	522d 41%	41 34%	31 42%	23AbcDe 50%	450 42%	165 38%
Online - Total	1020 68%	603 69%	417 67%	184BC 90%	490C 81%	345 50%	641 70%	345 65%	1020F 68%	915F 69%	865F 69%	81F 68%	51F 68%	23 52%	742 70%	275 64%
Online - PCW	886 59%	518 59%	368 59%	169BC 83%	434C 71%	282 41%	544 60%	310 58%	886F 59%	797F 60%	752F 60%	70F 58%	45F 60%	19 43%	658b 62%	227 53%
Online - Cash back	37 2%	25 3%	12 2%	9 4%	16 3%	12 2%	22 2%	15 3%	37 2%	34 3%	32 3%	2 2%	2 3%	1 2%	32 3%	5 1%
Online - other	405 27%	247 28%	158 25%	66C 32%	203C 33%	136 20%	273B 30%	119 22%	405 27%	362 27%	341 27%	31 26%	21 28%	12 27%	296 28%	109 26%

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Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
PCW - number looked at																
1	398 27%	215 25%	183 29%	66C 32%	194C 32%	138 20%	240 26%	146 27%	398 27%	359 27%	336 27%	30 25%	23f 30%	10 21%	285 27%	112 26%
2	290 19%	173 20%	117 19%	66C 32%	156C 26%	67 10%	175 19%	100 19%	290F 19%	264F 20%	252F 20%	21 17%	12 16%	5 11%	231B 22%	58 14%
3+	72 5%	50 6%	22 3%	28BC 14%	38C 6%	5 1%	44 5%	24 4%	72 5%	60 4%	55 4%	10abc 8%	5 6%	2 5%	62b 6%	10 2%
Feature included or considered																
Personal belongings	731 49%	420 48%	311 50%	93 45%	286 47%	353 51%	431 47%	277 52%	731 49%	647 48%	608 48%	60 50%	39 52%	24 53%	508 48%	221 52%
Breakdown	761 51%	427 49%	334 53%	109 53%	293 48%	359 52%	452 50%	285 53%	761 51%	668 50%	631 50%	61 51%	37 49%	31ABCDE 70%	562b 53%	196 46%
Courtesy car	1153 77%	644 74%	509A 81%	159 78%	473 78%	521 76%	706 77%	415 78%	1153F 77%	1031F 77%	974F 77%	93F 78%	57F 76%	29 65%	847B 79%	307 72%
Foreign use	500 33%	353B 40%	147 23%	60 29%	173 28%	267aB 39%	340B 37%	145 27%	500D 33%	456D 34%	432D 34%	27 23%	25d 33%	16D 36%	349 33%	151 35%
Key loss	433 29%	266 30%	167 27%	71 35%	162 27%	200 29%	226 25%	188A 35%	433 29%	376 28%	356 28%	36 30%	20 26%	21ABCDE 46%	319 30%	111 26%
Legal protection	1243 83%	712 81%	531 85%	154 75%	510a 84%	580a 84%	757 83%	449 84%	1243f 83%	1112F 83%	1049F 83%	97 81%	63f 84%	34 76%	891 83%	348 81%
No claims bonus	1292 86%	737 84%	555a 89%	164 80%	515 85%	613A 89%	792 87%	452 85%	1292 86%	1148 86%	1083 86%	105 87%	65 86%	40 88%	914 86%	374 87%
Personal injury	956 64%	544 62%	412 66%	141 69%	365 60%	450 65%	568 62%	351 66%	956 64%	851 64%	808 64%	74 62%	43 58%	31E 69%	710B 67%	242 57%
Windscreen	1330 89%	776 89%	554 89%	169 83%	541 89%	621a 90%	813 89%	472 88%	1330 89%	1183 89%	1117 89%	107 89%	66 88%	41 91%	936 88%	389 91%
Features - buy																
Prefer separate	799 53%	472 54%	327 52%	111 54%	335 55%	353 51%	531B 58%	252 47%	799F 53%	716F 54%	675F 54%	64F 54%	41F 54%	19 42%	564 53%	229 54%
No pref	221 15%	126 14%	95 15%	29 14%	85 14%	107 16%	122 13%	80 15%	221e 15%	195e 15%	188e 15%	19e 16%	7 10%	6 14%	164 15%	57 13%

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Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Prefer include	480	277	203	63	188	229	259	202A	480	423	396	36	27	20ABCD	337	142
	32%	32%	32%	31%	31%	33%	28%	38%	32%	32%	31%	30%	36%	44%	32%	33%
Features - ease																
Easier	544	319	224	82	231	231	319	205	544F	489F	460F	43f	29F	12	398	144
	36%	36%	36%	40%	38%	33%	35%	38%	36%	37%	36%	36%	38%	27%	37%	34%
No diff	307	165	142	51	108	149	175	118	307	276	262	23	14	9	220	87
	20%	19%	23%	25%	18%	22%	19%	22%	20%	21%	21%	19%	18%	20%	21%	20%
Harder	586	354	232	68	248	270	384b	189	586	517	489	48	29	21abce	402	184
	39%	40%	37%	34%	41%	39%	42%	35%	39%	39%	39%	40%	38%	48%	38%	43%
Features - overall comprehension																
High	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%
Medium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%
Low	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 1 (continuation)

Breaks by breaks

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Gender															
Male	875 58%	588b 61%	284 54%	456B 65%	406 54%	50 59%	780 58%	246 57%	629 59%	124b 66%	742 57%	737 56%	80A 80%	514 56%	115a 66%
Female	626 42%	377 39%	244a 46%	243 35%	353A 46%	35 41%	574 42%	189 43%	438 41%	63 34%	562a 43%	581B 44%	20 20%	400b 44%	58 34%
Age															
17-34	204 14%	0 -%	204A 39%	92 13%	99 13%	12 14%	172 13%	63 15%	141 13%	35 19%	168 13%	178 13%	19 19%	90 10%	42A 24%
35-54	608 40%	338 35%	268A 51%	335B 48%	257 34%	33 38%	545 40%	172 40%	436 41%	74 40%	529 41%	528 40%	44 43%	348 38%	69 40%
55+	689 46%	626B 65%	56 11%	273 39%	403A 53%	40 47%	637 47%	200 46%	489 46%	77 41%	607 47%	612 46%	38 38%	477B 52%	63 36%
Social Grade															
ABC1	914 61%	598 62%	314 59%	450 64%	446 59%	45 53%	839 62%	283 65%	631 59%	96 52%	814a 62%	802 61%	56 56%	561 61%	100 58%
C2DE	534 36%	346 36%	184 35%	225 32%	292a 39%	41b 47%	466 34%	138 32%	396 37%	85b 45%	445 34%	472 36%	40 40%	316 35%	70 40%
Country															
UK	1501 100%	964 100%	528 100%	700 100%	759 100%	86 100%	1354 100%	435 100%	1066 100%	187 100%	1304 100%	1318 100%	101 100%	914 100%	173 100%
Eng/Wal	1336 89%	855 89%	473 90%	616 88%	682 90%	77 90%	1202 89%	385 89%	951 89%	164 88%	1163 89%	1169 89%	90 89%	806 88%	158 91%
Eng	1261 84%	799 83%	453 86%	578 83%	646 85%	71 82%	1135 84%	363 83%	898 84%	154 83%	1098 84%	1098 83%	87 87%	757 83%	149 86%
Sco	120 8%	84 9%	36 7%	56 8%	61 8%	7 8%	110 8%	39 9%	81 8%	16 8%	103 8%	108 8%	8 8%	78 9%	11 6%
Wal	75 5%	55 6%	20 4%	38 5%	36 5%	7 8%	67 5%	22 5%	53 5%	10 5%	65 5%	70 5%	2 2%	49 5%	8 5%
NI	45 3%	26 3%	19 4%	28 4%	15 2%	2 2%	42 3%	11 3%	34 3%	7 4%	38 3%	41 3%	3 3%	30 3%	5 3%

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Table 1 (continuation)

Breaks by breaks

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Area															
Urban	1067	633	426A	443	587A	51	965	311	756	134	925	942	75	633	121
	71%	66%	81%	63%	77%	59%	71%	72%	71%	72%	71%	71%	75%	69%	70%
Rural	428	327B	101	256B	166	35b	383	122	306	53	373	370	26	278	51
	29%	34%	19%	37%	22%	41%	28%	28%	29%	28%	29%	28%	25%	30%	29%
Years - MI															
High	964	964B	0	451	499	61	883	270	694	115	846	855	55	636B	80
	64%	100%	-%	64%	66%	72%	65%	62%	65%	62%	65%	65%	55%	70%	46%
Low	528	0	528A	244	256	23	464	163	365	68	455	457	44	274	92A
	35%	-%	100%	35%	34%	27%	34%	38%	34%	36%	35%	35%	44%	30%	53%
Miles per annum															
High	700	451	244	700B	0	43	631	203	497	90	604	601	56	428	82
	47%	47%	46%	100%	-%	50%	47%	47%	47%	48%	46%	46%	55%	47%	47%
Low	759	499	256	0	759A	43	687	222	537	97	658	680	41	457	85
	51%	52%	49%	-%	100%	50%	51%	51%	50%	52%	50%	52%	41%	50%	49%
Made MI claim (past 12 months)															
Yes	86	61	23	43	43	86B	0	86B	0	5	79	76	7	57	10
	6%	6%	4%	6%	6%	100%	-%	20%	-%	3%	6%	6%	7%	6%	6%
No	1354	883	464	631	687	0	1354A	336	1018A	169	1177	1210B	74	826	151
	90%	92%	88%	90%	90%	-%	100%	77%	95%	90%	90%	92%	74%	90%	87%
Past experience - MI															
Yes	435	270	163	203	222	86B	336	435B	0	57	376	378	33	270	58
	29%	28%	31%	29%	29%	100%	25%	100%	-%	30%	29%	29%	33%	30%	33%
No	1066	694	365	497	537	0	1018A	0	1066A	130	928	940	68	644	116
	71%	72%	69%	71%	71%	-%	75%	-%	100%	70%	71%	71%	67%	70%	67%
Links to industry															
Yes	187	115	68	90	97	5	169	57	130	187B	0	159	16	118	22
	12%	12%	13%	13%	13%	6%	12%	13%	12%	100%	-%	12%	16%	13%	13%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 1 (continuation)

Breaks by breaks

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
No	1304 87%	846 88%	455 86%	604 86%	658 87%	79 92%	1177 87%	376 86%	928 87%	0 -%	1304A 100%	1153 87%	83 82%	793 87%	149 86%
Risk aversion															
High	1318 88%	855 89%	457 87%	601 86%	680 90%	76 88%	1210 89%	378 87%	940 88%	159 85%	1153 88%	1318B 100%	0 -%	817B 89%	137 79%
Low	101 7%	55 6%	44 8%	56 8%	41 5%	7 8%	74 5%	33 8%	68 6%	16 9%	83 6%	0 -%	101A 100%	52 6%	21A 12%
No claims bonus															
Yes	914 61%	636B 66%	274 52%	428 61%	457 60%	57 67%	826 61%	270 62%	644 60%	118 63%	793 61%	817 62%	52 52%	914B 100%	0 -%
No	173 12%	80 8%	92A 17%	82 12%	85 11%	10 11%	151 11%	58 13%	116 11%	22 12%	149 11%	137 10%	21A 21%	0 -%	173A 100%
NCB - concerned															
Concerned	356 24%	233 24%	120 23%	168 24%	184 24%	31b 37%	308 23%	114 26%	242 23%	53 28%	303 23%	325 25%	20 20%	356B 39%	0 -%
Not concerned	539 36%	387B 40%	150 28%	254 36%	260 34%	26 30%	499 37%	152 35%	387 36%	61 33%	475 36%	474 36%	32 32%	539B 59%	0 -%
Cost of PMI															
High	472 31%	200 21%	270A 51%	222 32%	228 30%	27 32%	408 30%	157b 36%	315 30%	68 37%	398 31%	414 31%	35 35%	258 28%	69a 40%
Medium	308 20%	201 21%	105 20%	150 21%	156 21%	27b 32%	273 20%	115B 27%	192 18%	34 18%	271 21%	276 21%	14 14%	198 22%	33 19%
Low	537 36%	419B 43%	113 21%	255 36%	269 36%	21 24%	504a 37%	114 26%	423A 40%	73 39%	463 36%	470 36%	34 34%	342b 37%	48 27%
Policy renewal															
Jan/Feb/Mar	401 27%	251 26%	146 28%	197 28%	195 26%	25 29%	357 26%	112 26%	289 27%	43 23%	355 27%	359 27%	24 24%	239 26%	48 28%
Apr/May/Jun	389 26%	246 25%	138 26%	187 27%	198 26%	19 22%	354 26%	112 26%	277 26%	64b 34%	323 25%	337 26%	30 30%	239 26%	47 27%

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Table 1 (continuation)

Breaks by breaks

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus		
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)	
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166	
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116	
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173	
Jul/Aug/Sep	325 22%	226 23%	99 19%	152 22%	161 21%	25 29%	290 21%	103 24%	222 21%	36 19%	285 22%	286 22%	20 20%	191 21%	35 20%	
Oct/Nov/Dec	255 17%	158 16%	97 18%	98 14%	148a 19%	9 11%	235 17%	60 14%	194 18%	25 13%	230 18%	234 18%	14 14%	155 17%	28 16%	
Policy renewal - longevity																
High	303 20%	223B 23%	78 15%	141 20%	150 20%	19 23%	276 20%	88 20%	215 20%	33 18%	268 21%	270 20%	14 14%	249 27%	38 22%	
Medium	309 21%	201 21%	105 20%	152 22%	147 19%	13 15%	282 21%	84 19%	225 21%	32 17%	275 21%	267 20%	25 25%	260 28%	42 24%	
Low	840 56%	502 52%	332A 63%	379 54%	441 58%	51 60%	750 55%	249 57%	591 55%	115 62%	719 55%	738 56%	56 56%	362 40%	91a 52%	
Insurance channel - actual																
Insurance co	812 54%	507 53%	305 58%	374 53%	418 55%	46 53%	738 54%	259b 60%	553 52%	93 50%	718 55%	721 55%	51 50%	520 57%	83 48%	
Broker	442 29%	294 30%	145 27%	195 28%	238 31%	32 37%	391 29%	104 24%	338a 32%	57 30%	381 29%	384 29%	31 31%	264 29%	63 36%	
PCW	7 *%	2 *%	5 1%	5 1%	2 *%	0 -%	3 *%	2 *%	5 *%	2 1%	3 *%	5 *%	2 2%	3 *%	2 1%	
Purchase - actual																
In person	108 7%	78 8%	30 6%	46 7%	60 8%	8 9%	99 7%	28 6%	80 8%	14 7%	94 7%	95 7%	6 5%	79 9%	8 5%	
Phone	633 42%	451B 47%	175 33%	289 41%	326 43%	43 50%	577 43%	205b 47%	429 40%	80 43%	549 42%	556 42%	42 41%	437 48%	67 39%	
Online - Total	693 46%	387 40%	304A 58%	334 48%	342 45%	35 40%	613 45%	186 43%	507 48%	86 46%	602 46%	602 46%	51 51%	349 38%	92A 53%	
Online - PCW	501 33%	272 28%	227A 43%	220 32%	268 35%	22 25%	442 33%	129 30%	372 35%	63 34%	437 34%	437 33%	38 38%	237 26%	59 34%	
Online - cash back	4 *%	1 *%	3 1%	2 *%	2 *%	0 -%	4 *%	0 -%	4 *%	0 -%	4 *%	4 *%	0 -%	* *%	0 -%	

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Table 1 (continuation)

Breaks by breaks

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus		
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)	
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166	
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116	
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173	
Online - other	166	99	67	100B	61	11	148	49	117	17	145	144	12	95	31a	
	11%	10%	13%	14%	8%	13%	11%	11%	11%	9%	11%	11%	12%	10%	18%	
Insurance company - actual																
Top 10	1149	734	413	518	602a	76b	1027	339	810	138	1004	1013	77	713	137	
	77%	76%	78%	74%	79%	88%	76%	78%	76%	74%	77%	77%	76%	78%	79%	
Last compared																
Recently	627	379	243a	298	320	37	557	172	455	87	532	543	48	310	70	
	42%	39%	46%	43%	42%	43%	41%	40%	43%	47%	41%	41%	48%	34%	41%	
Not recently	681	449	230	324	340	34	622	209	472	86	592	599	44	469	81	
	45%	47%	44%	46%	45%	40%	46%	48%	44%	46%	45%	45%	43%	51%	47%	
Never	18	7	11	6	12	*	18	10	9	1	17	17	*	5	7A	
	1%	1%	2%	1%	2%	1%	1%	2%	1%	1%	1%	1%	*%	1%	4%	
Generally compare																
Every year	827	500	322A	382	433	47	740	217	609a	105	716	717	62	446	96	
	55%	52%	61%	55%	57%	54%	55%	50%	57%	56%	55%	54%	62%	49%	55%	
Most years	184	132	52	100	79	6	171	53	131	29	155	168	13	119	24	
	12%	14%	10%	14%	10%	7%	13%	12%	12%	16%	12%	13%	13%	13%	14%	
Some years	252	175	77	112	135	17	229	98B	154	28	224	220	17	171	31	
	17%	18%	15%	16%	18%	20%	17%	22%	14%	15%	17%	17%	17%	19%	18%	
Never	229	152	76	103	105	16	204	65	163	25	202	207	7	171	21	
	15%	16%	14%	15%	14%	18%	15%	15%	15%	13%	15%	16%	7%	19%	12%	
Comparisons made																
In person	146	111B	33	62	81	7	138	37	109	24	121	131	7	82	13	
	10%	11%	6%	9%	11%	8%	10%	8%	10%	13%	9%	10%	7%	9%	8%	
Phone	617	421b	190	289	312	35	564	205b	412	97B	518	542	38	378	60	
	41%	44%	36%	41%	41%	40%	42%	47%	39%	52%	40%	41%	38%	41%	34%	
Online - Total	1020	583	433A	498	504	58	911	289	731	134	878	894	74	581	136A	
	68%	61%	82%	71%	66%	67%	67%	66%	69%	72%	67%	68%	74%	64%	78%	
Online - PCW	886	487	395A	432	438	45	796	249	637	112	768	778	63	482	120A	
	59%	51%	75%	62%	58%	52%	59%	57%	60%	60%	59%	59%	63%	53%	69%	

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Table 1 (continuation)

Breaks by breaks

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Online - Cash back	37 2%	24 2%	13 2%	14 2%	22 3%	4 5%	31 2%	12 3%	25 2%	5 3%	32 2%	30 2%	0 -%	15 2%	4 2%
Online - other	405 27%	246 25%	159 30%	192 27%	204 27%	29 33%	359 27%	126 29%	279 26%	61 32%	341 26%	353 27%	28 28%	241 26%	47 27%
PCW - number looked at															
1	398 27%	231 24%	165a 31%	199 28%	196 26%	17 19%	361 27%	111 25%	287 27%	42 23%	354 27%	350 27%	31 31%	215 24%	50 29%
2	290 19%	135 14%	152A 29%	139 20%	145 19%	20 23%	256 19%	84 19%	205 19%	44 24%	244 19%	260 20%	19 19%	155 17%	40 23%
3+	72 5%	25 3%	47A 9%	40 6%	28 4%	3 3%	65 5%	18 4%	53 5%	11 6%	59 5%	58 4%	6 6%	24 3%	15A 9%
Feature included or considered															
Personal belongings	731 49%	493b 51%	235 44%	331 47%	382 50%	41 48%	667 49%	205 47%	526 49%	106b 57%	617 47%	675B 51%	33 33%	445 49%	84 48%
Breakdown	761 51%	469 49%	286 54%	326 47%	409a 54%	50 58%	682 50%	215 49%	546 51%	98 53%	654 50%	684 52%	41 41%	460 50%	83 48%
Courtesy car	1153 77%	736 76%	411 78%	521 75%	601 79%	78b 91%	1051 78%	366B 84%	787 74%	134 72%	1011 78%	1050B 80%	54 54%	719b 79%	119 69%
Foreign use	500 33%	345b 36%	153 29%	248 35%	241 32%	35 40%	443 33%	152 35%	348 33%	77 41%	421 32%	441 33%	34 34%	306 33%	66 38%
Key loss	433 29%	272 28%	157 30%	183 26%	235 31%	24 28%	392 29%	125 29%	308 29%	52 28%	378 29%	406b 31%	19 19%	254 28%	51 29%
Legal protection	1243 83%	827B 86%	410 78%	571 82%	640 84%	72 83%	1131 84%	360 83%	883 83%	157 84%	1079 83%	1129B 86%	59 59%	774 85%	136 79%
No claims bonus	1292 86%	859B 89%	426 81%	610 87%	645 85%	76 89%	1169 86%	368 85%	924 87%	153 82%	1133 87%	1158B 88%	74 74%	878B 96%	75 43%
Personal injury	956 64%	612 63%	337 64%	419 60%	511a 67%	52 60%	870 64%	266 61%	690 65%	123 66%	827 63%	879B 67%	42 42%	597 65%	104 60%
Windscreen	1330 89%	872b 90%	449 85%	631 90%	663 87%	82 96%	1223 90%	390 90%	940 88%	172 92%	1148 88%	1196B 91%	71 70%	828B 91%	141 81%

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Table 1 (continuation)

Breaks by breaks

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Features - buy															
Prefer separate	799	510	285	382	405	38	728	221	578	109	690	685	69A	473	100
	53%	53%	54%	55%	53%	44%	54%	51%	54%	58%	53%	52%	69%	52%	57%
No pref	221	141	74	95	116	13	196	67	154	29	185	184	15	132	26
	15%	15%	14%	14%	15%	15%	14%	15%	14%	16%	14%	14%	15%	14%	15%
Prefer include	480	312	167	223	238	35	428	146	333	49	427	448B	16	307	48
	32%	32%	32%	32%	31%	41%	32%	34%	31%	26%	33%	34%	16%	34%	28%
Features - ease															
Easier	544	334	207	237	282	28	487	141	402	80	461	487	32	302	58
	36%	35%	39%	34%	37%	33%	36%	33%	38%	43%	35%	37%	32%	33%	34%
No diff	307	189	116	126	173	18	276	91	216	31	273	265	22	183	39
	20%	20%	22%	18%	23%	21%	20%	21%	20%	17%	21%	20%	22%	20%	22%
Harder	586	395	188	318B	262	31	536	182	404	68	515	513	41	386	71
	39%	41%	36%	45%	35%	36%	40%	42%	38%	36%	40%	39%	41%	42%	41%
Features - overall comprehension															
High	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%
Medium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%
Low	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 1 (continuation)

Breaks by breaks

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Gender															
Male	875 58%	194 54%	306 57%	306bc 65%	166 54%	304 57%	203 51%	260AC 67%	176 54%	157a 62%	190 63%	172 56%	482 57%	459 57%	264 60%
Female	626 42%	162 46%	232 43%	166 35%	142a 46%	233a 43%	198Bd 49%	129 33%	148B 46%	98 38%	113 37%	137 44%	358 43%	353 43%	178 40%
Age															
17-34	204 14%	32 9%	56 10%	135BC 29%	31c 10%	27 5%	50 12%	53 14%	48 15%	38 15%	17 6%	39a 13%	144A 17%	130b 16%	46 10%
35-54	608 40%	149 42%	195 36%	218C 46%	134 43%	193 36%	162 40%	149 38%	128 40%	113 44%	103 34%	107 35%	381AB 45%	348b 43%	149 34%
55+	689 46%	175 49%	288 54%	119 25%	143A 47%	316AB 59%	189 47%	187 48%	149 46%	104 41%	182C 60%	162C 53%	315 37%	335 41%	246A 56%
Social Grade															
ABC1	914 61%	209 59%	342 63%	282 60%	191 62%	314 58%	246 61%	217 56%	217b 67%	146 57%	193 64%	191 62%	499 59%	534B 66%	250 57%
C2DE	534 36%	133 37%	176 33%	176 37%	110 36%	198 37%	134 33%	156c 40%	101 31%	105c 41%	99 33%	111 36%	309 37%	253 31%	177A 40%
Country															
UK	1501 100%	356 100%	539 100%	472 100%	308 100%	537 100%	401 100%	389 100%	325 100%	255 100%	303 100%	309 100%	840 100%	812 100%	442 100%
Eng/Wal	1336 89%	315 89%	474 88%	439C 93%	277 90%	458 85%	354 88%	344 88%	291 90%	227 89%	259 86%	279 90%	755 90%	715 88%	397 90%
Eng	1261 84%	296 83%	447 83%	423C 90%	260 85%	425 79%	334 83%	322 83%	275 85%	213 84%	240 79%	264 85%	715a 85%	675 83%	374 85%
Sco	120 8%	29 8%	46 8%	21 4%	19 6%	63Ab 12%	33 8%	34 9%	24 8%	19 8%	28 9%	22 7%	65 8%	70 9%	36 8%
Wal	75 5%	20 6%	28 5%	16 3%	17 6%	33 6%	20 5%	22 6%	16 5%	14 5%	19 6%	15 5%	40 5%	40 5%	23 5%

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Table 1 (continuation)  
Breaks by breaks

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
NI	45 3%	11 3%	19 4%	12 2%	12 4%	16 3%	14 4%	11 3%	9 3%	9 3%	15c 5%	8 3%	20 2%	28 3%	9 2%
Area															
Urban	1067 71%	258 72%	359 67%	377C 80%	228C 74%	337 63%	283 71%	266 68%	253b 78%	186 73%	203 67%	211 68%	622a 74%	583 72%	317 72%
Rural	428 29%	96 27%	180 33%	93 20%	79 26%	197AB 37%	116 29%	123c 32%	70 22%	67 26%	100c 33%	95 31%	215 26%	225 28%	123 28%
Years - MI															
High	964 64%	233 66%	387 72%	200 42%	201A 65%	419AB 78%	251 63%	246 63%	226 70%	158 62%	223C 74%	201 65%	502 60%	507 62%	294 66%
Low	528 35%	120 34%	150 28%	270BC 57%	105C 34%	113 21%	146 36%	138 36%	99 30%	97 38%	78 26%	105 34%	332A 40%	305 38%	145 33%
Miles per annum															
High	700 47%	168 47%	254 47%	222 47%	150 49%	255 47%	197d 49%	187d 48%	152 47%	98 38%	141 47%	152 49%	379 45%	374 46%	195 44%
Low	759 51%	184 52%	260 48%	228 48%	156 51%	269 50%	195 49%	198 51%	161 50%	148 58%	150 49%	147 48%	441 53%	418 51%	238 54%
Made MI claim (past 12 months)															
Yes	86 6%	31b 9%	26 5%	27 6%	27c 9%	21 4%	25 6%	19 5%	25 8%	9 4%	19 6%	13 4%	51 6%	46 6%	32 7%
No	1354 90%	308 87%	499a 93%	408 86%	273 89%	504Ab 94%	357 89%	354 91%	290 89%	235 92%	276 91%	282 91%	750 89%	738 91%	391 89%
Past experience - MI															
Yes	435 29%	114 32%	152 28%	157C 33%	115C 38%	114 21%	112 28%	112 29%	103 32%	60 24%	88 29%	84 27%	249 30%	259B 32%	104 23%
No	1066 71%	242 68%	387 72%	315 67%	192 62%	423AB 79%	289 72%	277 71%	222 68%	194 76%	215 71%	225 73%	591 70%	553 68%	338A 77%

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Table 1 (continuation)

Breaks by breaks

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Links to industry															
Yes	187 12%	53 15%	61 11%	68 14%	34 11%	73 14%	43 11%	64d 16%	36 11%	25 10%	33 11%	32 10%	115 14%	93 11%	57 13%
No	1304 87%	303 85%	475 88%	398 84%	271 88%	463 86%	355 89%	323 83%	285 88%	230b 90%	268 88%	275 89%	719 86%	718 88%	381 86%
Risk aversion															
High	1318 88%	325 91%	474 88%	414 88%	276 90%	470 88%	359 90%	337 87%	286 88%	234 92%	270 89%	267 86%	738 88%	721 89%	384 87%
Low	101 7%	20 6%	32 6%	35 7%	14 4%	34 6%	24 6%	30 8%	20 6%	14 5%	14 5%	25 8%	56 7%	51 6%	31 7%
No claims bonus															
Yes	914 61%	356 100%	539 100%	258 55%	198a 64%	342a 64%	239 60%	239 61%	191 59%	155 61%	249C 82%	260C 84%	362 43%	520 64%	264 60%
No	173 12%	0 -%	0 -%	69c 15%	33 11%	48 9%	48 12%	47 12%	35 11%	28 11%	38 13%	42 14%	91 11%	83 10%	63 14%
NCB - concerned															
Concerned	356 24%	356B 100%	0 -%	104 22%	82 27%	125 23%	89 22%	100 26%	76 23%	60 24%	93C 31%	101C 33%	151 18%	203 25%	107 24%
Not concerned	539 36%	0 -%	539A 100%	148 31%	115 37%	210a 39%	149 37%	132 34%	113 35%	90 35%	147C 49%	156C 50%	206 25%	309 38%	148 33%
Cost of PMI															
High	472 31%	104 29%	148 28%	472BC 100%	0 -%	0 -%	117 29%	133 34%	100 31%	87 34%	76 25%	81 26%	300Ab 36%	260 32%	136 31%
Medium	308 20%	82 23%	115 21%	0 -%	308AC 100%	0 -%	89 22%	77 20%	68 21%	48 19%	61 20%	69 22%	168 20%	180 22%	92 21%
Low	537 36%	125 35%	210 39%	0 -%	0 -%	537AB 100%	163 41%	135 35%	107 33%	93 37%	109 36%	121 39%	299 36%	285 35%	159 36%

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Table 1 (continuation)

Breaks by breaks

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Policy renewal															
Jan/Feb/Mar	401 27%	89 25%	149 28%	117 25%	89 29%	163 30%	401BCD 100%	0 -	0 -	0 -	65 22%	89 29%	234 28%	239 29%	113 26%
Apr/May/ Jun	389 26%	100 28%	132 25%	133 28%	77 25%	135 25%	0 -	389ACD 100%	0 -	0 -	76 25%	78 25%	224 27%	195 24%	142a 32%
Jul/Aug/Sep	325 22%	76 21%	113 21%	100 21%	68 22%	107 20%	0 -	0 -	325ABD 100%	0 -	76 25%	54 17%	179 21%	165 20%	97 22%
Oct/Nov/Dec	255 17%	60 17%	90 17%	87 18%	48 15%	93 17%	0 -	0 -	0 -	255ABC 100%	56 19%	53 17%	142 17%	132 16%	64 14%
Policy renewal - longevity															
High	303 20%	93 26%	147 27%	76 16%	61 20%	109 20%	65 16%	76 20%	76a 23%	56 22%	303BC 100%	0 -	0 -	168 21%	79 18%
Medium	309 21%	101 28%	156 29%	81 17%	69 22%	121 23%	89 22%	78 20%	54 17%	53 21%	0 -	309AC 100%	0 -	181 22%	87 20%
Low	840 56%	151 42%	206 38%	300bc 64%	168 55%	299 56%	234 58%	224 58%	179 55%	142 56%	0 -	0 -	840AB 100%	441 54%	261 59%
Insurance channel - actual															
Insurance co	812 54%	203 57%	309 57%	260 55%	180 59%	285 53%	239b 60%	195 50%	165 51%	132 52%	168 55%	181 59%	441 52%	812B 100%	0 -
Broker	442 29%	107 30%	148 27%	136 29%	92 30%	159 30%	113 28%	142ad 36%	97 30%	64 25%	79 26%	87 28%	261 31%	0 -	442A 100%
PCW	7 *%	2 *%	2 *%	3 1%	2 1%	2 *%	2 *%	2 *%	2 1%	2 1%	3 1%	2 1%	2 *%	0 -	0 -
Purchase - actual															
In person	108 7%	32 9%	46 8%	23 5%	22 7%	39 7%	20 5%	26 7%	32a 10%	19 7%	50BC 17%	24C 8%	27 3%	38 5%	46A 10%
Phone	633 42%	166 47%	259 48%	203 43%	132 43%	216 40%	159 40%	183d 47%	139 43%	93 37%	178bc 59%	147C 48%	281 33%	347 43%	182 41%

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Table 1 (continuation)

Breaks by breaks

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Online - Total	693 46%	143 40%	204 38%	225 48%	143 46%	265 49%	209Bc 52%	159 41%	138 42%	134bc 52%	51 17%	124A 40%	508AB 60%	387 48%	202 46%
Online - PCW	501 33%	101 28%	135 25%	170 36%	102 33%	192 36%	162Bc 41%	106 27%	103 32%	96b 38%	20 7%	79A 25%	397AB 47%	279 34%	137 31%
Online - cash back	4 *%	0 -%	* *%	3 1%	0 -%	1 *%	4 1%	* *%	0 -%	0 -%	0 -%	0 -%	4 *%	4 1%	0 -%
Online - other	166 11%	37 10%	56 10%	48 10%	33 11%	67 12%	40 10%	46 12%	31 10%	29 11%	29 10%	42 14%	94 11%	91 11%	57 13%
Insurance company - actual															
Top 10	1149 77%	286 80%	411 76%	354 75%	252 82%	414 77%	314 78%	294 76%	253 78%	183 72%	225 74%	245 79%	645 77%	782B 96%	360 82%
Last compared															
Recently	627 42%	122 34%	185 34%	208b 44%	109 35%	246b 46%	162 40%	144 37%	148 46%	122b 48%	80 26%	120A 39%	415AB 49%	362B 45%	154 35%
Not recently	681 45%	188 53%	268 50%	218 46%	154 50%	225 42%	180 45%	200cd 52%	134 41%	105 41%	121 40%	167Ac 54%	374 45%	358 44%	219 50%
Never	18 1%	4 1%	1 *%	4 1%	5 2%	5 1%	3 1%	6 1%	4 1%	4 2%	9b 3%	* *%	9 1%	10 1%	6 1%
Generally compare															
Every year	827 55%	185 52%	252 47%	265 56%	171 56%	306 57%	231 58%	205 53%	183 56%	146 57%	84 28%	158A 51%	570AB 68%	455 56%	226 51%
Most years	184 12%	45 13%	72 13%	49 10%	36 12%	81 15%	40 10%	46 12%	45 14%	34 13%	30 10%	56aC 18%	88 10%	87 11%	61 14%
Some years	252 17%	66 19%	99 18%	80 17%	53 17%	75 14%	66 16%	74 19%	58 18%	39 15%	82C 27%	60c 19%	103 12%	144 18%	80 18%
Never	229 15%	57 16%	109 20%	73 15%	45 15%	73 14%	60 15%	62 16%	35 11%	36 14%	103BC 34%	34 11%	77 9%	122 15%	72 16%

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Table 1 (continuation)

Breaks by breaks

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Comparisons made															
In person	146 10%	33 9%	45 8%	33 7%	32 10%	53 10%	38 9%	38 10%	24 7%	30 12%	33 11%	24 8%	80 9%	73 9%	35 8%
Phone	617 41%	163 46%	208 39%	194 41%	131 43%	223 42%	163 41%	174d 45%	146d 45%	87 34%	123 41%	122 39%	355 42%	331 41%	170 38%
Online - Total	1020 68%	237 67%	334 62%	347c 74%	223 72%	355 66%	269 67%	256 66%	217 67%	189 74%	142 47%	215A 70%	638A 76%	587B 72%	279 63%
Online - PCW	886 59%	208b 58%	267 49%	315C 67%	196 64%	303 56%	240 60%	228 59%	191 59%	161 63%	111 37%	177A 57%	581AB 69%	505b 62%	242 55%
Online - Cash back	37 2%	8 2%	7 1%	15 3%	6 2%	12 2%	9 2%	5 1%	11 3%	6 2%	3 1%	4 1%	28 3%	20 3%	9 2%
Online - other	405 27%	94 26%	148 27%	128 27%	101 33%	142 26%	93 23%	98 25%	95 29%	78 31%	69 23%	81 26%	244 29%	244B 30%	96 22%
PCW - number looked at															
1	398 27%	101b 28%	111 21%	121 26%	94 31%	145 27%	115 29%	101 26%	87 27%	65 26%	43 14%	83A 27%	267A 32%	206 25%	136 31%
2	290 19%	62 17%	89 17%	132BC 28%	55 18%	91 17%	80 20%	73 19%	61 19%	61 24%	35 11%	53 17%	198Ab 24%	183B 22%	61 14%
3+	72 5%	12 3%	12 2%	33 7%	15 5%	21 4%	17 4%	21 5%	17 5%	15 6%	2 1%	16A 5%	53A 6%	45b 6%	11 3%
Feature included or considered															
Personal belongings	731 49%	177 50%	262 49%	216 46%	151 49%	274 51%	186 46%	174 45%	179b 55%	125 49%	147 49%	153 50%	402 48%	361 44%	239A 54%
Breakdown	761 51%	189 53%	265 49%	260c 55%	159 52%	249 46%	188 47%	199 51%	179 55%	133 52%	161 53%	152 49%	418 50%	400 49%	236 53%
Courtesy car	1153 77%	290 82%	415 77%	388C 82%	236 77%	393 73%	314 78%	296 76%	257 79%	193 76%	230 76%	239 77%	646 77%	632 78%	352 80%
Foreign use	500 33%	117 33%	183 34%	154 33%	96 31%	189 35%	151 38%	122 31%	121 37%	75 29%	110 36%	99 32%	276 33%	265 33%	150 34%

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Research conducted by IFF Research

Table 1 (continuation)

Breaks by breaks

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Key loss	433 29%	108 30%	144 27%	158c 33%	85 28%	140 26%	121 30%	107 28%	82 25%	87 34%	70 23%	92 30%	258a 31%	211 26%	151a 34%
Legal protection	1243 83%	309 87%	450 83%	384 81%	263 85%	446 83%	334 83%	318 82%	284d 87%	200 79%	256 84%	263 85%	679 81%	665 82%	380 86%
No claims bonus	1292 86%	345 97%	517 96%	393 83%	275 89%	481a 89%	351 88%	331 85%	283 87%	224 88%	272 90%	269 87%	711 85%	699 86%	388 88%
Personal injury	956 64%	232 65%	353 66%	310 66%	190 62%	341 63%	268 67%	237 61%	209 64%	156 61%	192 63%	204 66%	523 62%	506 62%	297 67%
Windscreen	1330 89%	323 91%	488 91%	411 87%	271 88%	493a 92%	361 90%	341 88%	289 89%	224 88%	273 90%	273 88%	738 88%	702 86%	404a 91%
Features - buy															
Prefer separate	799 53%	190 53%	271 50%	244 52%	168 54%	294 55%	216 54%	199 51%	188d 58%	122 48%	132 44%	163 53%	478A 57%	452 56%	229 52%
No pref	221 15%	39 11%	88 16%	67 14%	45 14%	76 14%	58 15%	61 16%	39 12%	40 16%	59bc 20%	35 11%	114 14%	111 14%	65 15%
Prefer include	480 32%	127 36%	178 33%	162 34%	95 31%	165 31%	125 31%	128 33%	97 30%	93 37%	111 37%	109 35%	248 29%	248 30%	148 33%
Features - ease															
Easier	544 36%	128 36%	170 32%	172 36%	129 42%	192 36%	159 40%	134 34%	116 36%	98 39%	78 26%	115A 37%	338A 40%	307 38%	156 35%
No diff	307 20%	57 16%	123a 23%	98 21%	60 19%	104 19%	90 22%	88 23%	55 17%	47 18%	67 22%	53 17%	181 22%	170 21%	81 18%
Harder	586 39%	159 45%	218 41%	192 41%	104 34%	215 40%	136 34%	148 38%	141a 43%	101 40%	141C 47%	125 41%	297 35%	308 38%	180 41%
Features - overall comprehension															
High	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Medium	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 1 (continuation)  
Breaks by breaks

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Low	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 1 (continuation)

Breaks by breaks

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online - Total (c)	- PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Gender													
Male	875 58%	69 64%	353 56%	420 61%	296 59%	108 65%	657 57%	357 57%	418 61%	485 59%	108 58%	151 60%	124 54%
Female	626 42%	38 36%	280 44%	273 39%	204 41%	58 35%	491 43%	271 43%	263 39%	342 41%	76 42%	100 40%	105 46%
Age													
17-34	204 14%	7 7%	59 9%	130AB 19%	102AB 20%	22 13%	162 14%	99 16%	96 14%	135cD 16%	26 14%	25 10%	18 8%
35-54	608 40%	29 27%	237 37%	328AB 47%	240AB 48%	83Ab 50%	457 40%	298B 47%	245 36%	372D 45%	73 40%	95 38%	66 29%
55+	689 46%	71bCDF 66%	337CDF 53%	235 34%	159 32%	61 37%	530 46%	231 37%	341A 50%	319 39%	85 46%	132A 53%	144AB 63%
Social Grade													
ABC1	914 61%	69 64%	373 59%	428 62%	301 60%	114 69%	718 62%	378 60%	418 61%	492 59%	115 62%	164 65%	139 61%
C2DE	534 36%	36 33%	235 37%	239 35%	178 36%	48 29%	394 34%	223 36%	245 36%	305 37%	64 35%	83 33%	78 34%
Country													
UK	1501 100%	108 100%	633 100%	693 100%	501 100%	166 100%	1149 100%	627 100%	681 100%	827 100%	184 100%	252 100%	229 100%
Eng/Wal	1336 89%	89 82%	565 89%	626a 90%	456a 91%	148 89%	1023 89%	568 91%	603 89%	744 90%	163 89%	224 89%	196 86%
Eng	1261 84%	82 76%	531 84%	594a 86%	430a 86%	144 87%	964 84%	536 85%	571 84%	702 85%	154 84%	213 85%	183 80%
Sco	120 8%	9 8%	46 7%	58 8%	40 8%	14 8%	96 8%	41 7%	60 9%	59 7%	15 8%	21 8%	24 11%
Wal	75 5%	7 6%	35 5%	31 5%	26 5%	4 2%	59 5%	32 5%	32 5%	42 5%	8 5%	11 4%	13 6%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 1 (continuation)

Breaks by breaks

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
NI	45 3%	10bCd 10%	22cd 3%	9 1%	5 1%	4 2%	30 3%	18 3%	18 3%	24 3%	6 3%	7 3%	8 4%
Area													
Urban	1067 71%	69 64%	459F 72%	488f 70%	376F 75%	97 58%	829 72%	457 73%	482 71%	613d 74%	122 66%	175 70%	149 65%
Rural	428 29%	38d 36%	172 27%	201 29%	123 25%	67BcD 40%	314 27%	170 27%	195 29%	210 25%	60 33%	76 30%	80a 35%
Years - MI													
High	964 64%	78CD 72%	451CDf 71%	387 56%	272 54%	99 60%	734 64%	379 60%	449 66%	500 60%	132a 72%	175a 69%	152 67%
Low	528 35%	30 28%	175 28%	304AB 44%	227AB 45%	67b 40%	413 36%	243 39%	230 34%	322bc 39%	52 28%	77 31%	76 33%
Miles per annum													
High	700 47%	46 43%	289 46%	334 48%	220 44%	100aBcD 60%	518 45%	298 48%	324 48%	382 46%	100 54%	112 44%	103 45%
Low	759 51%	60F 56%	326F 51%	342f 49%	268F 53%	61 37%	602 52%	320 51%	340 50%	433 52%	79 43%	135 53%	105 46%
Made MI claim (past 12 months)													
Yes	86 6%	8 7%	43 7%	35 5%	22 4%	11 7%	76 7%	37 6%	34 5%	47 6%	6 3%	17 7%	16 7%
No	1354 90%	99 92%	577 91%	613 89%	442 88%	148 89%	1027 89%	557 89%	622 91%	740 90%	171 93%	229 91%	204 89%
Past experience - MI													
Yes	435 29%	28 26%	205 32%	186 27%	129 26%	49 30%	339 30%	172 27%	209 31%	217 26%	53 29%	98Ad 39%	65 28%
No	1066 71%	80 74%	429 68%	507 73%	372 74%	117 70%	810 70%	455 73%	472 69%	609C 74%	131 71%	154 61%	163c 72%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 1 (continuation)

Breaks by breaks

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Links to industry													
Yes	187 12%	14 13%	80 13%	86 12%	63 13%	17 10%	138 12%	87 14%	86 13%	105 13%	29 16%	28 11%	25 11%
No	1304 87%	94 87%	549 87%	602 87%	437 87%	145 88%	1004 87%	532 85%	592 87%	716 87%	155 84%	224 89%	202 88%
Risk aversion													
High	1318 88%	95 88%	556 88%	602 87%	437 87%	144 87%	1013 88%	543 87%	599 88%	717 87%	168 91%	220 87%	207 90%
Low	101 7%	6 5%	42 7%	51 7%	38 8%	12 7%	77 7%	48 8%	44 6%	62d 8%	13 7%	17 7%	7 3%
No claims bonus													
Yes	914 61%	79CDf 73%	437CDf 69%	349 50%	237 47%	95 57%	713 62%	310 49%	469A 69%	446 54%	119a 65%	171A 68%	171A 75%
No	173 12%	8 8%	67 11%	92 13%	59 12%	31ab 19%	137 12%	70 11%	81 12%	96 12%	24 13%	31 12%	21 9%
NCB - concerned													
Concerned	356 24%	32 30%	166cd 26%	143 21%	101 20%	37 22%	286 25%	122 19%	188A 28%	185 22%	45 25%	66 26%	57 25%
Not concerned	539 36%	46cD 42%	259CD 41%	204 29%	135 27%	56 34%	411 36%	185 30%	268A 39%	252 30%	72 39%	99a 39%	109A 48%
Cost of PMI													
High	472 31%	23 21%	203 32%	225a 33%	170a 34%	48 29%	354 31%	208 33%	218 32%	265 32%	49 26%	80 32%	73 32%
Medium	308 20%	22 20%	132 21%	143 21%	102 20%	33 20%	252 22%	109 17%	154 23%	171 21%	36 19%	53 21%	45 20%
Low	537 36%	39 36%	216 34%	265 38%	192 38%	67 40%	414 36%	246 39%	225 33%	306 37%	81cd 44%	75 30%	73 32%

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Table 1 (continuation)

Breaks by breaks

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Policy renewal													
Jan/Feb/Mar	401 27%	20 18%	159 25%	209a 30%	162ab 32%	40 24%	314 27%	162 26%	180 26%	231 28%	40 22%	66 26%	60 26%
Apr/May/Jun	389 26%	26 24%	183cd 29%	159 23%	106 21%	46 28%	294 26%	144 23%	200a 29%	205 25%	46 25%	74 30%	62 27%
Jul/Aug/Sep	325 22%	32c 30%	139 22%	138 20%	103 20%	31 19%	253 22%	148 24%	134 20%	183 22%	45 24%	58 23%	35 15%
Oct/Nov/Dec	255 17%	19 18%	93 15%	134 19%	96 19%	29 18%	183 16%	122 19%	105 15%	146 18%	34 18%	39 15%	36 16%
Policy renewal - longevity													
High	303 20%	50BCDF 47%	178CDF 28%	51d 7%	20 4%	29CD 18%	225 20%	80 13%	121a 18%	84 10%	30a 16%	82AB 33%	103ABc 45%
Medium	309 21%	24 22%	147D 23%	124 18%	79 16%	42d 25%	245 21%	120 19%	167 25%	158 19%	56AD 31%	60d 24%	34 15%
Low	840 56%	27 25%	281A 44%	508ABF 73%	397ABF 79%	94Ab 57%	645 56%	415B 66%	374 55%	570BCD 69%	88d 48%	103 41%	77 34%
Insurance channel - actual													
Insurance co	812 54%	38 36%	347A 55%	387A 56%	279A 56%	91A 55%	782 68%	362 58%	358 53%	455 55%	87 48%	144 57%	122 53%
Broker	442 29%	46bcD 42%	182 29%	202 29%	137 27%	57 34%	360 31%	154 25%	219a 32%	226 27%	61 33%	80 32%	72 31%
PCW	7 *%	0 -%	2 *%	5 1%	3 1%	2 1%	7 1%	5 1%	0 -%	3 *%	3 2%	0 -%	0 -%
Purchase - actual													
In person	108 7%	108BCDF 100%	0 -%	0 -%	0 -%	0 -%	69 6%	32 5%	45 7%	41 5%	15 8%	17 7%	34Ac 15%
Phone	633 42%	0 -%	633ACDF 100%	0 -%	0 -%	0 -%	473 41%	218 35%	306A 45%	289 35%	75 41%	134Ab 53%	127Ab 56%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 1 (continuation)

Breaks by breaks

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW - (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Online - Total	693 46%	0 -%	0 -%	693AB 100%	501AB 100%	166AB 100%	558 49%	362B 58%	299 44%	471bCD 57%	86D 47%	89D 35%	47 20%
Online - PCW	501 33%	0 -%	0 -%	501ABF 72%	501ABCF 100%	0 -%	394 34%	276B 44%	210 31%	365bCD 44%	59cD 32%	54D 22%	23 10%
Online - cash back	4 *%	0 -%	0 -%	4 1%	0 -%	0 -%	2 *%	4 1%	0 -%	4 1%	0 -%	0 -%	0 -%
Online - other	166 11%	0 -%	0 -%	166ABD 24%	0 -%	166ABCD 100%	143 12%	79 13%	74 11%	95 11%	21 11%	31 12%	19 8%
Insurance company - actual													
Top 10	1149 77%	69 64%	473 75%	558Ab 81%	394A 79%	143Ab 86%	1149 100%	485 77%	529 78%	628 76%	141 77%	207 82%	169 74%
Last compared													
Recently	627 42%	32 30%	218 34%	362AB 52%	276AB 55%	79ab 47%	485 42%	627B 100%	0 -%	506BCD 61%	57CD 31%	43d 17%	19 8%
Not recently	681 45%	45 42%	306 48%	299 43%	210 42%	74 45%	529 46%	0 -%	681A 100%	293 35%	118AD 64%	179AD 71%	87 38%
Never	18 1%	* *%	13d 2%	4 1%	1 *%	4d 2%	14 1%	0 -%	0 -%	4 *%	0 -%	4 1%	10Ab 5%
Generally compare													
Every year	827 55%	41 38%	289 46%	471ABF 68%	365ABF 73%	95ab 57%	628 55%	506B 81%	293 43%	827BCD 100%	0 -%	0 -%	0 -%
Most years	184 12%	15 14%	75 12%	86 12%	59 12%	21 13%	141 12%	57 9%	118A 17%	0 -%	184ACD 100%	0 -%	0 -%
Some years	252 17%	17 16%	134CD 21%	89 13%	54 11%	31d 19%	207 18%	43 7%	179A 26%	0 -%	0 -%	252ABD 100%	0 -%
Never	229 15%	34bCDF 31%	127CDF 20%	47 7%	23 5%	19d 11%	169 15%	19 3%	87A 13%	0 -%	0 -%	0 -%	229ABC 100%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 1 (continuation)

Breaks by breaks

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Comparisons made													
In person	146 10%	26BCDF 24%	75CD 12%	43 6%	28 6%	14 8%	93 8%	66 11%	60 9%	85 10%	15 8%	25 10%	20 9%
Phone	617 41%	42f 39%	355ACDF 56%	196 28%	148 30%	40 24%	455 40%	266 42%	306 45%	365D 44%	71 38%	109d 43%	70 30%
Online - Total	1020 68%	41 38%	315 50%	632AB 91%	467ABf 93%	142AB 86%	812 71%	510B 81%	471 69%	649CD 79%	133D 72%	160D 64%	73 32%
Online - PCW	886 59%	30 28%	264a 42%	570ABF 82%	449ABCF 90%	110AB 67%	702 61%	470B 75%	391 57%	588CD 71%	115CD 63%	119D 47%	60 26%
Online - Cash back	37 2%	0 -%	10 2%	26b 4%	17 3%	6 3%	26 2%	25b 4%	10 1%	31d 4%	2 1%	3 1%	* **
Online - other	405 27%	24 23%	148 23%	216Bd 31%	124 25%	80ABCD 48%	313 27%	185 30%	202 30%	252D 30%	49D 27%	78D 31%	26 11%
PCW - number looked at													
1	398 27%	15 14%	113 18%	260ABf 38%	216ABF 43%	44ab 27%	323 28%	204 32%	181 27%	260cD 31%	56D 31%	57D 23%	21 9%
2	290 19%	12 11%	72 11%	200AB 29%	156AB 31%	41aB 25%	232 20%	169B 27%	121 18%	218CD 26%	37CD 20%	20 8%	14 6%
3+	72 5%	0 -%	23 4%	49ab 7%	37ab 7%	9a 6%	49 4%	50B 8%	22 3%	57bD 7%	4 2%	8 3%	2 1%
Feature included or considered													
Personal belongings	731 49%	60 56%	306 48%	338 49%	233 47%	92 56%	544 47%	305 49%	339 50%	391 47%	109ac 59%	112 44%	116 51%
Breakdown	761 51%	54 50%	341cd 54%	325 47%	230 46%	82 49%	577 50%	290 46%	355 52%	404 49%	91 50%	126 50%	132a 58%
Courtesy car	1153 77%	84 78%	496 78%	519 75%	371 74%	126 76%	901 78%	473 75%	532 78%	633 77%	148 80%	189 75%	176 77%

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Table 1 (continuation)

Breaks by breaks

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Foreign use	500 33%	40 37%	218 34%	222 32%	159 32%	59 36%	376 33%	212 34%	236 35%	296 36%	63 34%	72 29%	66 29%
Key loss	433 29%	30 28%	175 28%	216 31%	160 32%	47 28%	312 27%	170 27%	213 31%	252c 31%	54 29%	53 21%	70c 31%
Legal protection	1243 83%	95 88%	528 83%	565 81%	401 80%	141 85%	949 83%	506 81%	589a 86%	693 84%	151 82%	206 82%	185 81%
No claims bonus	1292 86%	89 83%	556 88%	588 85%	426 85%	139 84%	999 87%	524 83%	599 88%	710 86%	159 86%	220 87%	197 86%
Personal injury	956 64%	57 53%	410a 65%	432 62%	301 60%	112a 67%	730 64%	382 61%	446 65%	545 66%	110 60%	145 58%	148 65%
Windscreen	1330 89%	93 87%	572 90%	606 87%	431 86%	153 92%	1008 88%	557 89%	606 89%	732 89%	170 92%	225 89%	196 86%
Features - buy													
Prefer separate	799 53%	62 57%	312 49%	393b 57%	294B 59%	85 51%	622 54%	370 59%	361 53%	476D 58%	112D 61%	129D 51%	81 35%
No pref	221 15%	13 12%	102 16%	94 14%	60 12%	30 18%	165 14%	75 12%	106 16%	104 13%	23 12%	37 15%	48Ab 21%
Prefer include	480 32%	33 31%	220 35%	205 30%	147 29%	52 31%	360 31%	183 29%	212 31%	246 30%	50 27%	86 34%	97AB 43%
Features - ease													
Easier	544 36%	33 31%	210 33%	284b 41%	207b 41%	63 38%	422 37%	244 39%	246 36%	346CD 42%	60 32%	69 28%	68 30%
No diff	307 20%	19 17%	126 20%	145 21%	110 22%	29 18%	241 21%	131 21%	139 20%	158 19%	37 20%	56 22%	52 23%
Harder	586 39%	50 46%	256 40%	253 37%	177 35%	71 43%	440 38%	243 39%	269 40%	301 36%	81 44%	119ad 47%	81 35%

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Table 1 (continuation)  
Breaks by breaks

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Features - overall comprehension													
High	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Medium	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Low	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 1 (continuation)  
Breaks by breaks

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Gender										
Male	875 58%	97 66%	362 59%	603 59%	518 58%	25 67%	247 61%	215 54%	173 60%	50a 69%
Female	626 42%	49 34%	255 41%	417 41%	368 42%	12 33%	158 39%	183c 46%	117 40%	22 31%
Age										
17-34	204 14%	13 9%	71 11%	184aB 18%	169aB 19%	9 23%	66 16%	66 17%	66 23%	28Ab 40%
35-54	608 40%	54 37%	225 37%	490aB 48%	434aB 49%	16 43%	203aB 50%	194 49%	156 54%	38 53%
55+	689 46%	79CDF 54%	321CDF 52%	345 34%	282 32%	12 33%	136 34%	138BC 35%	67C 23%	5 7%
Social Grade										
ABC1	914 61%	77 53%	357 58%	641 63%	544 61%	22 59%	273ab 67%	240 60%	175 60%	44 62%
C2DE	534 36%	61f 42%	240f 39%	345 34%	310 35%	15 41%	119 29%	146 37%	100 35%	24 33%
Country										
UK	1501 100%	146 100%	617 100%	1020 100%	886 100%	37 100%	405 100%	398 100%	290 100%	72 100%
Eng/Wal	1336 89%	133 91%	553 90%	915 90%	797 90%	34 92%	362 89%	359 90%	264 91%	60 84%
Eng	1261 84%	124 85%	522 85%	865 85%	752 85%	32 87%	341 84%	336 84%	252 87%	55 77%
Sco	120 8%	8 6%	41 7%	81 8%	70 8%	2 5%	31 8%	30 7%	21 7%	10 13%
Wal	75 5%	8 6%	31 5%	51 5%	45 5%	2 6%	21 5%	23 6%	12 4%	5 6%
NI	45 3%	5 3%	23 4%	23 2%	19 2%	1 2%	12 3%	10 2%	5 2%	2 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 1 (continuation)

Breaks by breaks

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Area										
Urban	1067 71%	95 65%	450 73%	742 73%	658 74%	32 87%	296 73%	285 72%	231a 80%	62a 86%
Rural	428 29%	49 34%	165 27%	275 27%	227 26%	5 13%	109 27%	112bc 28%	58 20%	10 14%
Years - MI										
High	964 64%	111CDF 76%	421CDF 68%	583 57%	487 55%	24 65%	246 61%	231bc 58%	135 47%	25 35%
Low	528 35%	33 23%	190 31%	433AB 42%	395AB 45%	13 35%	159Ab 39%	165 42%	152a 53%	47A 65%
Miles per annum										
High	700 47%	62 42%	289 47%	498 49%	432 49%	14 38%	192 47%	199 50%	139 48%	40 56%
Low	759 51%	81 56%	312 51%	504 49%	438 49%	22 61%	204 50%	196 49%	145 50%	28 39%
Made MI claim (past 12 months)										
Yes	86 6%	7 5%	35 6%	58 6%	45 5%	4 12%	29 7%	17 4%	20 7%	3 4%
No	1354 90%	138 95%	564 91%	911 89%	796 90%	31 83%	359 89%	361 91%	256 88%	65 90%
Past experience - MI										
Yes	435 29%	37 25%	205 33%	289 28%	249 28%	12 33%	126 31%	111 28%	84 29%	18 26%
No	1066 71%	109 75%	412 67%	731 72%	637 72%	25 67%	279 69%	287 72%	205 71%	53 74%
Links to industry										
Yes	187 12%	24 17%	97 16%	134 13%	112 13%	5 14%	61 15%	42 11%	44 15%	11 15%

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Table 1 (continuation)

Breaks by breaks

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
No	1304 87%	121 83%	518 84%	878 86%	768 87%	32 86%	341 84%	354 89%	244 84%	59 83%
Risk aversion										
High	1318 88%	131 90%	542 88%	894 88%	778 88%	30 82%	353 87%	350 88%	260 90%	58 82%
Low	101 7%	7 5%	38 6%	74 7%	63 7%	0 -%	28 7%	31 8%	19 6%	6 9%
No claims bonus										
Yes	914 61%	82 56%	378d 61%	581 57%	482 54%	15 41%	241 60%	215C 54%	155c 54%	24 34%
No	173 12%	13 9%	60 10%	136 13%	120 14%	4 10%	47 12%	50 13%	40 14%	15 21%
NCB - concerned										
Concerned	356 24%	33 23%	163 26%	237 23%	208 23%	8 22%	94 23%	101 25%	62 21%	12 16%
Not concerned	539 36%	45 31%	208 34%	334 33%	267 30%	7 19%	148 36%	111 28%	89 31%	12 17%
Cost of PMI										
High	472 31%	33 22%	194 31%	347a 34%	315a 36%	15 41%	128 32%	121 30%	132A 45%	33a 46%
Medium	308 20%	32 22%	131 21%	223 22%	196 22%	6 15%	101 25%	94 24%	55 19%	15 21%
Low	537 36%	53 36%	223 36%	355 35%	303 34%	12 34%	142 35%	145 36%	91 31%	21 30%
Policy renewal										
Jan/Feb/Mar	401 27%	38 26%	163 26%	269 26%	240 27%	9 26%	93 23%	115 29%	80 28%	17 24%
Apr/May/Jun	389 26%	38 26%	174 28%	256 25%	228 26%	5 13%	98 24%	101 25%	73 25%	21 30%

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Table 1 (continuation)

Breaks by breaks

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Jul/Aug/Sep	325 22%	24 17%	146 24%	217 21%	191 22%	11 30%	95 24%	87 22%	61 21%	17 24%
Oct/Nov/Dec	255 17%	30 20%	87 14%	189 19%	161 18%	6 17%	78 19%	65 16%	61 21%	15 21%
Policy renewal - longevity										
High	303 20%	33cD 23%	123CD 20%	142 14%	111 13%	3 8%	69 17%	43 11%	35 12%	2 3%
Medium	309 21%	24 17%	122 20%	215 21%	177 20%	4 10%	81 20%	83 21%	53 18%	16 22%
Low	840 56%	80 55%	355 58%	638 63%	581aB 66%	28 77%	244 60%	267 67%	198 68%	53 75%
Insurance channel - actual										
Insurance co	812 54%	73 50%	331 54%	587 58%	505 57%	20 55%	244 60%	206 52%	183a 63%	45 63%
Broker	442 29%	35 24%	170 28%	279 27%	242 27%	9 24%	96 24%	136BC 34%	61 21%	11 16%
PCW	7 *%	0 -%	0 -%	7 1%	7 1%	0 -%	2 *%	5 1%	2 1%	0 -%
Purchase - actual										
In person	108 7%	26BCDF 18%	42cd 7%	41 4%	30 3%	0 -%	24 6%	15 4%	12 4%	0 -%
Phone	633 42%	75CDF 52%	355CDF 57%	315 31%	264 30%	10 28%	148d 37%	113 28%	72 25%	23 32%
Online - Total	693 46%	43 30%	196 32%	632ABF 62%	570ABF 64%	26 72%	216AB 53%	260 65%	200 69%	49 68%
Online - PCW	501 33%	28 19%	148 24%	467ABF 46%	449ABF 51%	17 46%	124a 31%	216 54%	156 54%	37 52%
Online - cash back	4 *%	0 -%	3 1%	4 *%	2 *%	4 11%	2 1%	* *%	0 -%	2Ab 3%

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Table 1 (continuation)

Breaks by breaks

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Online - other	166 11%	14 10%	40 6%	142B 14%	110B 12%	6 15%	80aBCD 20%	44 11%	41 14%	9 13%
Insurance company - actual										
Top 10	1149 77%	93 64%	455 74%	812Ab 80%	702Ab 79%	26 70%	313a 77%	323c 81%	232 80%	49 68%
Last compared										
Recently	627 42%	66 45%	266 43%	510b 50%	470Bf 53%	25 68%	185 46%	204 51%	169 58%	50a 69%
Not recently	681 45%	60 41%	306 50%	471 46%	391 44%	10 28%	202 50%	181 45%	121 42%	22 31%
Never	18 1%	6CdF 4%	8 1%	8 1%	7 1%	0 -%	* *%	2 *%	0 -%	0 -%
Generally compare										
Every year	827 55%	85 59%	365 59%	649 64%	588b 66%	31 84%	252 62%	260 65%	218a 75%	57a 80%
Most years	184 12%	15 10%	71 11%	133 13%	115 13%	2 6%	49 12%	56 14%	37 13%	4 6%
Some years	252 17%	25 17%	109 18%	160 16%	119 13%	3 9%	78d 19%	57b 14%	20 7%	8 11%
Never	229 15%	20cdf 14%	70cdf 11%	73 7%	60 7%	* 1%	26 6%	21 5%	14 5%	2 2%
Comparisons made										
In person	146 10%	146BCDF 100%	91CD 15%	88 9%	70 8%	7 20%	49d 12%	27 7%	31 11%	4 5%
Phone	617 41%	91CDF 63%	617ACDF 100%	332 33%	291 33%	18 49%	168Cd 42%	122 31%	100 35%	27 37%
Online - Total	1020 68%	88 60%	332 54%	1020AB 100%	886AB 100%	37 100%	405AB 100%	398 100%	290 100%	72 100%
Online - PCW	886 59%	70 48%	291 47%	886ABF 87%	886ABCF 100%	32 86%	291AB 72%	398 100%	290 100%	72 100%

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Table 1 (continuation)

Breaks by breaks

Base: All

	Total	Comparisons made					PCW - number looked at			
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Online - Cash back	37 2%	7 5%	18 3%	37 4%	32 4%	37 100%	29Bcd 7%	11 3%	14 5%	4 6%
Online - other	405 27%	49 34%	168 27%	405Bd 40%	291 33%	29 79%	405ABCD 100%	111 28%	109a 38%	28 40%
PCW - number looked at										
1	398 27%	27 19%	122 20%	398ABF 39%	398ABcF 45%	11 29%	111b 27%	398BC 100%	0 -%	0 -%
2	290 19%	31 21%	100 16%	290B 28%	290aB 33%	14 39%	109B 27%	0 -%	290AC 100%	0 -%
3+	72 5%	4 3%	27 4%	72 7%	72b 8%	4 12%	28 7%	0 -%	0 -%	72AB 100%
Feature included or considered										
Personal belongings	731 49%	75 51%	315 51%	488 48%	414 47%	22 61%	204 50%	211b 53%	127 44%	30 43%
Breakdown	761 51%	70 48%	310 50%	502 49%	434 49%	18 49%	197 49%	193 49%	144 50%	41 57%
Courtesy car	1153 77%	109 75%	485 79%	783 77%	687 78%	33 89%	301 74%	308 77%	234 81%	56 78%
Foreign use	500 33%	47 32%	218 35%	345 34%	299 34%	19 51%	163 40%	132 33%	105 36%	25 35%
Key loss	433 29%	41 28%	195 32%	291 29%	254 29%	14 37%	105 26%	125 32%	77 27%	23 32%
Legal protection	1243 83%	136bCdf 93%	528 86%	843 83%	730 82%	31 84%	339 84%	343 86%	234 81%	55 76%
No claims bonus	1292 86%	131 90%	545 88%	872 85%	755 85%	33 90%	338 84%	351 88%	241 83%	56 78%
Personal injury	956 64%	99 68%	403 65%	649 64%	560 63%	24 66%	250 62%	281bc 71%	174 60%	38 53%
Windscreen	1330 89%	135 93%	565 92%	906 89%	784 88%	35 95%	363 90%	354 89%	256 88%	66 92%

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Table 1 (continuation)  
Breaks by breaks

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Features - buy										
Prefer separate	799 53%	78 54%	336 54%	592 58%	518 58%	15 42%	245 60%	221 55%	176 61%	42 59%
No pref	221 15%	15 10%	81 13%	138 14%	122 14%	2 6%	43 11%	62b 16%	22 8%	12 16%
Prefer include	480 32%	52 36%	200 32%	290 28%	246 28%	19 52%	117 29%	115 29%	92 32%	17 24%
Features - ease										
Easier	544 36%	50 34%	219 36%	379 37%	334 38%	12 33%	145 36%	156 39%	112 39%	29 40%
No diff	307 20%	22 15%	127 21%	210 21%	183 21%	6 16%	81 20%	92 23%	53 18%	11 15%
Harder	586 39%	67 46%	247 40%	408 40%	351 40%	19 51%	170 42%	147 37%	119 41%	30 43%
Features - overall comprehension										
High	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Medium	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Low	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

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Table 1 (continuation)

Breaks by breaks

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Gender																
Male	875	420	427	644	353	266	712	737	544	776	472	126	277	319	165	354
				ABCEFGH												
	58%	57%	56%	56%	71%	61%	57%	57%	57%	58%	59%	57%	58%	59%	54%	60%
Female	626	311D	334D	509D	147	167d	531D	555D	412D	554D	327	95	203	224	142	232
	42%	43%	44%	44%	29%	39%	43%	43%	43%	42%	41%	43%	42%	41%	46%	40%
Age																
17-34	204	93	109	159	60	71	154	164	141	169	111	29	63	82	51	68
	14%	13%	14%	14%	12%	16%	12%	13%	15%	13%	14%	13%	13%	15%	17%	12%
35-54	608	286	293	473d	173	162	510d	515	365	541	335	85	188	231	108	248
	40%	39%	39%	41%	35%	37%	41%	40%	38%	41%	42%	38%	39%	43%	35%	42%
55+	689	353	359	521	267cfi	200	580	613	450	621	353	107	229	231	149	270
	46%	48%	47%	45%	53%	46%	47%	47%	47%	47%	44%	48%	48%	42%	48%	46%
Social Grade																
ABC1	914	431	452e	706E	340	226	757E	792E	568e	813E	531bc	122	259	319	175	384b
				AbcEfgH												
	61%	59%	59%	61%	68%	52%	61%	61%	59%	61%	66%	55%	54%	59%	57%	65%
C2DE	534	277D	285d	415d	145	188	449d	452d	351d	472d	252	80	202A	205	118	189
	36%	38%	37%	36%	29%	43%	36%	35%	37%	35%	32%	36%	42%	38%	38%	32%
Country																
UK	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Eng/Wal	1336	647	668	1031	456	376	1112	1148	851	1183	716	195	423	489	276	517
	89%	88%	88%	89%	91%	87%	89%	89%	89%	89%	90%	88%	88%	90%	90%	88%
Eng	1261	608	631	974	432	356	1049	1083	808	1117	675	188	396	460	262	489
	84%	83%	83%	84%	86%	82%	84%	84%	84%	84%	84%	85%	83%	85%	85%	83%
Sco	120	60	61	93	27	36	97	105	74	107	64	19	36	43	23	48
	8%	8%	8%	8%	5%	8%	8%	8%	8%	8%	8%	9%	8%	8%	7%	8%

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Table 1 (continuation)

Breaks by breaks

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Wal	75 5%	39 5%	37 5%	57 5%	25 5%	20 5%	63 5%	65 5%	43 5%	66 5%	41 5%	7 3%	27 6%	29 5%	14 4%	29 5%
NI	45 3%	24 3%	31 4%	29 3%	16 3%	21 5%	34 3%	40 3%	31 3%	41 3%	19 2%	6 3%	20 4%	12 2%	9 3%	21 4%
Area																
Urban	1067 71%	508 70%	562 74%	847 73%	349 70%	319 74%	891 72%	914 71%	710 74%	936 70%	564 71%	164 74%	337 70%	398 73%	220 72%	402 69%
Rural	428 29%	221 30%	196 26%	307 27%	151 30%	111 26%	348 28%	374 29%	242 25%	389 29%	229 29%	57 26%	142 30%	144 26%	87 28%	184 31%
Years - MI																
High	964 64%	493 67%	469 62%	736 64%	345b 69%	272 63%	827 66%	859 66%	612 64%	872 66%	510 64%	141 64%	312 65%	334 62%	189 61%	395 67%
Low	528 35%	235 32%	286d 38%	411 36%	153 31%	157 36%	410 33%	426 33%	337 35%	449 34%	285 36%	74 33%	167 35%	207 38%	116 38%	188 32%
Miles per annum																
High	700 47%	331 45%	326 43%	521 45%	248 50%	183 42%	571 46%	610 47%	419 44%	631 47%	382 48%	95 43%	223 46%	237 44%	126 41%	318AB 54%
Low	759 51%	382 52%	409 54%	601 52%	241 48%	235 54%	640 51%	645 50%	511 53%	663 50%	405 51%	116 52%	238 50%	282c 52%	173C 56%	262 45%
Made MI claim (past 12 months)																
Yes	86 6%	41 6%	50 7%	78 7%	35 7%	24 6%	72 6%	76 6%	52 5%	82 6%	38 5%	13 6%	35 7%	28 5%	18 6%	31 5%
No	1354 90%	667 91%	682 90%	1051 91%	443 89%	392 91%	1131 91%	1169 90%	870 91%	1223 92%	728 91%	196 89%	428 89%	487 90%	276 90%	536 91%
Past experience - MI																
Yes	435 29%	205 28%	215 28%	366 32%	152 30%	125 29%	360 29%	368 28%	266 28%	390 29%	221 28%	67 30%	146 31%	141 26%	91 30%	182 31%
No	1066 71%	526 72%	546 72%	787 68%	348 70%	308 71%	883 71%	924 72%	690 72%	940 71%	578 72%	154 70%	333 69%	402 74%	216 70%	404 69%

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Table 1 (continuation)

Breaks by breaks

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Links to industry																
Yes	187 12%	106 15%	98 13%	134 12%	77 15%	52 12%	157 13%	153 12%	123 13%	172 13%	109 14%	29 13%	49 10%	80 15%	31 10%	68 12%
No	1304 87%	617 84%	654 86%	1011 88%	421 84%	378 87%	1079 87%	1133 88%	827 86%	1148 86%	690 86%	185 84%	427 89%	461 85%	273 89%	515 88%
Risk aversion																
High	1318 88%	675d 92%	684 90%	1050 91%	441 88%	406dgi 94%	1129 91%	1158 90%	879 92%	1196 90%	685 86%	184 83%	448AB 93%	487 89%	265 86%	513 88%
Low	101 7%	33 4%	41 5%	54 5%	34 7%	19 4%	59 5%	74 6%	42 4%	71 5%	69C 9%	15 7%	16 3%	32 6%	22 7%	41 7%
No claims bonus																
Yes	914 61%	445 61%	460 60%	719 62%	306 61%	254 59%	774 62%	878 68%	597 62%	828 62%	473 59%	132 60%	307 64%	302 56%	183 60%	386A 66%
No	173 12%	84G 11%	83G 11%	119G 10%	66G 13%	51G 12%	136G 11%	75 6%	104G 11%	141G 11%	100 12%	26 12%	48 10%	58 11%	39 13%	71 12%
NCB - concerned																
Concerned	356 24%	177 24%	189 25%	290 25%	117 23%	108 25%	309 25%	345 27%	232 24%	323 24%	190 24%	39 17%	127b 27%	128 24%	57 19%	159b 27%
Not concerned	539 36%	262 36%	265 35%	415 36%	183 37%	144 33%	450 36%	517e 40%	353 37%	488 37%	271 34%	88 40%	178 37%	170 31%	123a 40%	218 37%
Cost of PMI																
High	472 31%	216 30%	260 34%	388 34%	154 31%	158a 36%	384 31%	393 30%	310 32%	411 31%	244 31%	67 30%	162 34%	172 32%	98 32%	192 33%
Medium	308 20%	151 21%	159 21%	236 20%	96 19%	85 20%	263 21%	275 21%	190 20%	271 20%	168 21%	45 20%	95 20%	129c 24%	60 19%	104 18%
Low	537 36%	274 38%	249 33%	393 34%	189 38%	140 32%	446 36%	481 37%	341 36%	493 37%	294 37%	76 35%	165 34%	192 35%	104 34%	215 37%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 1 (continuation)

Breaks by breaks

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Policy renewal																
Jan/Feb/Mar	401 27%	186 25%	188 25%	314 27%	151 30%	121 28%	334 27%	351 27%	268 28%	361 27%	216 27%	58 26%	125 26%	159 29%	90 29%	136 23%
Apr/May/Jun	389 26%	174 24%	199 26%	296 26%	122 24%	107 25%	318 26%	331 26%	237 25%	341 26%	199 25%	61 28%	128 27%	134 25%	88 29%	148 25%
Jul/Aug/Sep	325 22%	179 25%	179 24%	257 22%	121 24%	82 19%	284 23%	283 22%	209 22%	289 22%	188 24%	39 18%	97 20%	116 21%	55 18%	141 24%
Oct/Nov/Dec	255 17%	125 17%	133 17%	193 17%	75 15%	87 20%	200 16%	224 17%	156 16%	224 17%	122 15%	40 18%	93 19%	98 18%	47 15%	101 17%
Policy renewal - longevity																
High	303 20%	147 20%	161 21%	230 20%	110 22%	70 16%	256 21%	272 21%	192 20%	273 20%	132 17%	59A 27%	111a 23%	78 14%	67a 22%	141A 24%
Medium	309 21%	153 21%	152 20%	239 21%	99 20%	92 21%	263 21%	269 21%	204 21%	273 21%	163 20%	35 16%	109 23%	115 21%	53 17%	125 21%
Low	840 56%	402 55%	418 55%	646 56%	276 55%	258 60%	679 55%	711 55%	523 55%	738 55%	478c 60%	114 52%	248 52%	338C 62%	181 59%	297 51%
Insurance channel - actual																
Insurance co	812 54%	361 49%	400 53%	632 55%	265 53%	211 49%	665 54%	699 54%	506 53%	702 53%	452 57%	111 50%	248 52%	307 56%	170 55%	308 52%
Broker	442 29%	239 33%	236 31%	352 31%	150 30%	151 35%	380 31%	388 30%	297 31%	404 30%	229 29%	65 30%	148 31%	156 29%	81 27%	180 31%
PCW	7 **	3 **	3 **	3 **	2 **	0 -%	5 **	3 **	2 **	5 **	5 1%	2 1%	0 -%	3 1%	2 1%	2 **
Purchase - actual																
In person	108 7%	60 8%	54 7%	84 7%	40 8%	30 7%	95 8%	89 7%	57 6%	93 7%	62 8%	13 6%	33 7%	33 6%	19 6%	50 9%
Phone	633 42%	306 42%	341 45%	496 43%	218 44%	175 40%	528 42%	556 43%	410 43%	572 43%	312 39%	102 46%	220a 46%	210 39%	126 41%	256 44%

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Table 1 (continuation)

Breaks by breaks

Base: All

	Total	Feature included or considered							Features - buy			Features - ease				
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Online - Total	693 46%	338 46%	325 43%	519 45%	222 44%	216b 50%	565 45%	588 45%	432 45%	606 46%	393 49%	94 43%	205 43%	284c 52%	145 47%	253 43%
Online - PCW	501 33%	233 32%	230 30%	371 32%	159 32%	160b 37%	401 32%	426 33%	301 31%	431 32%	294b 37%	60 27%	147 31%	207c 38%	110 36%	177 30%
Online - cash back	4 **	* **	* **	4 **	2 **	2 1%	4 **	4 **	4 **	4 **	4 1%	0 -%	0 -%	1 **	3c 1%	0 -%
Online - other	166 11%	92 13%	82 11%	126 11%	59 12%	47 11%	141 11%	139 11%	112 12%	153 12%	85 11%	30 13%	52 11%	63 12%	29 9%	71 12%
Insurance company - actual																
Top 10	1149 77%	544 74%	577 76%	901e 78%	376 75%	312 72%	949 76%	999 77%	730 76%	1008 76%	622 78%	165 75%	360 75%	422 78%	241 78%	440 75%
Last compared																
Recently	627 42%	305 42%	290 38%	473 41%	212 42%	170 39%	506 41%	524 41%	382 40%	557 42%	370Bc 46%	75 34%	183 38%	244 45%	131 43%	243 41%
Not recently	681 45%	339 46%	355 47%	532 46%	236 47%	213 49%	589 47%	599 46%	446 47%	606 46%	361 45%	106 48%	212 44%	246 45%	139 45%	269 46%
Never	18 1%	6 1%	10 1%	10 1%	3 1%	2 1%	14 1%	14 1%	13 1%	14 1%	6 1%	2 1%	10 2%	1 **	2 1%	9 2%
Generally compare																
Every year	827 55%	391 53%	404 53%	633 55%	296 59%	252 58%	693 56%	710 55%	545 57%	732 55%	476Bc 60%	104 47%	246 51%	346BC 64%	158 52%	301 51%
Most years	184 12%	109 15%	91 12%	148 13%	63 13%	54 13%	151 12%	159 12%	110 12%	170 13%	112 14%	23 10%	50 10%	60 11%	37 12%	81 14%
Some years	252 17%	112 15%	126 17%	189 16%	72 14%	53 12%	206 17%	220e 17%	145 15%	225 17%	129 16%	37 17%	86 18%	69 13%	56 18%	119A 20%
Never	229 15%	116 16%	132 17%	176 15%	66 13%	70 16%	185 15%	197 15%	148 16%	196 15%	81 10%	48A 22%	97A 20%	68 12%	52 17%	81 14%

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Table 1 (continuation)

Breaks by breaks

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Comparisons made																
In person	146 10%	75 10%	70 9%	109 9%	47 9%	41 9%	136 11%	131 10%	99 10%	135 10%	78 10%	15 7%	52 11%	50 9%	22 7%	67 11%
Phone	617 41%	315 43%	310 41%	485 42%	218 44%	195 45%	528 42%	545 42%	403 42%	565 42%	336 42%	81 37%	200 42%	219 40%	127 41%	247 42%
Online - Total	1020 68%	488 67%	502 66%	783 68%	345 69%	291 67%	843 68%	872 67%	649 68%	906 68%	592BC 74%	138 62%	290 60%	379 70%	210 68%	408 70%
Online - PCW	886 59%	414 57%	434 57%	687 60%	299 60%	254 59%	730 59%	755 58%	560 59%	784 59%	518bC 65%	122 55%	246 51%	334 61%	183 59%	351 60%
Online - Cash back	37 2%	22 3%	18 2%	33 3%	19 4%	14 3%	31 2%	33 3%	24 3%	35 3%	15 2%	2 1%	19 4%	12 2%	6 2%	19 3%
Online - other	405 27%	204 28%	197 26%	301 26%	163 33%	105 24%	339 27%	338 26%	250 26%	363 27%	245Bc 31%	43 20%	117 24%	145 27%	81 26%	170 29%
PCW - number looked at																
1	398 27%	211 29%	193 25%	308 27%	132 26%	125 29%	343 28%	351 27%	281 29%	354 27%	221 28%	62 28%	115 24%	156 29%	92 30%	147 25%
2	290 19%	127 17%	144 19%	234 20%	105 21%	77 18%	234 19%	241 19%	174 18%	256 19%	176B 22%	22 10%	92b 19%	112 21%	53 17%	119 20%
3+	72 5%	30 4%	41 5%	56 5%	25 5%	23 5%	55 4%	56 4%	38 4%	66 5%	42 5%	12 5%	17 4%	29 5%	11 4%	30 5%
Feature included or considered																
Personal belongings	731	731 BCDEFGH I	434g	622	284g	309 BCDFGHI	653	653	578cFGI	698	349	107	275A	273	150	274
Breakdown	761	434DfGi ACDEFGH I	761	645	248	283 CDFGhI	655	669	550dg	702	375	114	273A	292c	154	271
	51%	59%	100%	56%	50%	65%	53%	52%	58%	53%	47%	51%	57%	54%	50%	46%

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Table 1 (continuation)

Breaks by breaks

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Windscreen (i)	Prefer separate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Courtesy car	1153	622fGi	645G	1153 ABCDEFGHI	417	380FGI	1003	1021	794g	1076	576	181a	395A	436	225	441
	77%	85%	85%	100%	84%	88%	81%	79%	83%	81%	72%	82%	82%	80%	73%	75%
Foreign use	500	284b	248	417	500	194	421	437	349	475	257	70	171	167	84	228aB
	33%	39%	33%	36%	100%	45%	34%	34%	36%	36%	32%	32%	36%	31%	27%	39%
Key loss	433	309 CFGhI	283fGi	380	194fGi	433	394	392	346g	420	190	65	177A	172	78	157
	29%	42%	37%	33%	39%	100%	32%	30%	36%	32%	24%	30%	37%	32%	25%	27%
Legal protection	1243	653dgi	655	1003	421	394 bDGi	1243 ABCDEGH	1102	881	1136	646	179	417a	449	248	491
	83%	89%	86%	87%	84%	91%	100%	85%	92%	85%	81%	81%	87%	83%	81%	84%
No claims bonus	1292	653	669	1021	437	392	1102	1292	853	1188	669	189	432A	462	268	507
	86%	89%	88%	88%	87%	91%	89%	100%	89%	89%	84%	86%	90%	85%	87%	86%
Personal injury	956	578 bCDFGI	550gi	794	349	346 bCDFGI	881g	853	956	889	448	148a	359A	360	192	357
	64%	79%	72%	69%	70%	80%	71%	66%	100%	67%	56%	67%	75%	66%	62%	61%
Windscreen	1330	698bFg	702	1076	475f	420 BcFGh	1136	1188	889	1330 ABCDEFH	705	186	438b	492b	258	520
	89%	95%	92%	93%	95%	97%	91%	92%	93%	100%	88%	84%	91%	90%	84%	89%
Features - buy																
Prefer separate	799	349	375	576	257	190	646e	669e	448	705Eh	799BC	0	0	333bC	158	287
	53%	48%	49%	50%	51%	44%	52%	52%	47%	53%	100%	-%	-%	61%	51%	49%
No pref	221	107	114	181	70	65	179	189	148	186	0	221AC	0	61	65AC	76
	15%	15%	15%	16%	14%	15%	14%	15%	15%	14%	-%	100%	-%	11%	21%	13%
Prefer include	480	275	273	395	171	177cfgi	417	432	359	438	0	0	480AB	149	82	223AB
	32%	38%	36%	34%	34%	41%	34%	33%	38%	33%	-%	-%	100%	27%	27%	38%

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Table 1 (continuation)

Breaks by breaks

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Features - ease																
Easier	544 36%	273 37%	292 38%	436 38%	167 33%	172 40%	449 36%	462 36%	360 38%	492 37%	333BC 42%	61 28%	149 31%	544BC 100%	0 -%	0 -%
No diff	307 20%	150 20%	154 20%	225 20%	84 17%	78 18%	248 20%	268 21%	192 20%	258 19%	158 20%	65aC 30%	82 17%	0 -%	307AC 100%	0 -%
Harder	586 39%	274 38%	271 36%	441 38% aBceghi	228 46%	157 36%	491 39%	507 39%	357 37%	520 39%	287 36%	76 34%	223Ab 47%	0 -%	0 -%	586AB 100%
Features - overall comprehension																
High	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Medium	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Low	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 2

S2a. And can I just check whether you were wholly, or at least partly, responsible for choosing your private motor insurance policy or policies?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes - wholly responsible	1385 92%	843B 96%	541 86%	191 93%	553 91%	641 93%	830 91%	502 94%	1385 92%	1234 92%	1167 93%	109 91%	67 90%	41 91%	983 92%	395 92%
Yes - partly responsible	116 8%	31 4%	85A 14%	14 7%	54 9%	48 7%	84 9%	32 6%	116 8%	102 8%	94 7%	11 9%	8 10%	4 9%	84 8%	33 8%
No	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Don't know/ refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

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Table 2 (continuation)

S2a. And can I just check whether you were wholly, or at least partly, responsible for choosing your private motor insurance policy or policies?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes - wholly responsible	1385	881	495	663B	685	82	1244	399	986	173	1202	1212	97	842	166
	92%	91%	94%	95%	90%	95%	92%	92%	92%	93%	92%	92%	96%	92%	96%
Yes - partly responsible	116	84	33	37	74A	4	110	36	80	14	103	106	4	73	7
	8%	9%	6%	5%	10%	5%	8%	8%	8%	7%	8%	8%	4%	8%	4%
No	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%
Don't know/ refused	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%

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Table 2 (continuation)

S2a. And can I just check whether you were wholly, or at least partly, responsible for choosing your private motor insurance policy or policies?

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes - wholly responsible	1385 92%	321 90%	501 93%	442 94%	291 95%	499 93%	367 92%	372c 96%	296 91%	232 91%	283 94%	289 94%	770 92%	737 91%	419a 95%
Yes - partly responsible	116 8%	35 10%	38 7%	30 6%	16 5%	38 7%	34 8%	17 4%	29b 9%	22 9%	20 6%	19 6%	70 8%	76b 9%	22 5%
No	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Don't know/ refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 2 (continuation)

S2a. And can I just check whether you were wholly, or at least partly, responsible for choosing your private motor insurance policy or policies?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes - wholly responsible	1385 92%	99 92%	594 94%	631 91%	455 91%	153 92%	1057 92%	577 92%	630 93%	764 92%	163 89%	235 93%	215 94%
Yes - partly responsible	116 8%	9 8%	40 6%	62 9%	46 9%	13 8%	91 8%	50 8%	51 7%	63 8%	21 11%	17 7%	13 6%
No	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Don't know/ refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 2 (continuation)

S2a. And can I just check whether you were wholly, or at least partly, responsible for choosing your private motor insurance policy or policies?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes - wholly responsible	1385	135	574	934	811	33	374	361	273	68
	92%	93%	93%	92%	92%	89%	92%	91%	94%	95%
Yes - partly responsible	116	10	43	85	75	4	31	37	16	3
	8%	7%	7%	8%	8%	11%	8%	9%	6%	5%
No	0	0	0	0	0	0	0	0	0	0
	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%
Don't know/ refused	0	0	0	0	0	0	0	0	0	0
	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 2 (continuation)

S2a. And can I just check whether you were wholly, or at least partly, responsible for choosing your private motor insurance policy or policies?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes - wholly responsible	1385 92%	677 93%	696 91%	1061 92%	468 94%	402 93%	1150 92%	1191 92%	884 92%	1232 93%	734 92%	196 89%	453b 94%	505 93%	280 91%	540 92%
Yes - partly responsible	116 8%	54 7%	65 9%	92 8%	32 6%	30 7%	93 8%	101 8%	72 8%	98 7%	65 8%	25c 11%	27 6%	39 7%	27 9%	46 8%
No	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Don't know/ refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 3

S4. How old are you?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
17-24	34 2%	19 2%	15 2%	34BC 17%	0 -%	0 -%	12 1%	17a 3%	34 2%	31 2%	30 2%	2 2%	* *%	1 2%	31b 3%	3 1%
25-34	171 11%	102 12%	69 11%	171BC 83%	0 -%	0 -%	103 11%	61 11%	171 11%	153 11%	148 12%	11 9%	6 8%	6e 14%	149B 14%	22 5%
35-44	270 18%	144 16%	126 20%	0 -%	270AC 44%	0 -%	170 19%	89 17%	270 18%	241 18%	227 18%	20 16%	15 20%	9 20%	191 18%	77 18%
45-54	338 23%	186 21%	152 24%	0 -%	338AC 56%	0 -%	188 21%	134 25%	338 23%	301 23%	282 22%	25 21%	19 25%	12 26%	260b 24%	78 18%
55-64	301 20%	188 21%	113 18%	0 -%	0 -%	301AB 44%	196 21%	93 17%	301 20%	270 20%	254 20%	24 20%	16 22%	7 15%	190 18%	110A 26%
65+	388 26%	237 27%	151 24%	0 -%	0 -%	388AB 56%	245 27%	139 26%	388 26%	340 25%	321 25%	37 31%	19 26%	11 24%	246 23%	138A 32%
Median	52.0	54.0	51.0	30.0	46.0	66.0	53.0	52.0	52.0	52.0	52.0	55.5	54.0	50.0	51.0	58.0
Mean score	52.9	53.5	52.1	29.1	45.2A	66.7AB	53.3	52.8	52.9	52.8	52.7	54.5f	54.1f	51.3	51.6	56.1A
Standard deviation	15.2	15.5	14.8	3.6	5.6	7.8	15.0	15.7	15.2	15.2	15.2	15.3	14.3	15.4	15.5	13.8
Standard error	.48	.64	.71	.31	.28	.36	.60	.82	.48	.53	.56	.97	.90	.97	.58	.79
Error variance	.23	.41	.51	.09	.08	.13	.36	.67	.23	.28	.31	.94	.81	.94	.34	.63

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 3 (continuation)

S4. How old are you?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
17-24	34 2%	0 -%	34A 6%	17 2%	10 1%	4 4%	27 2%	11 3%	22 2%	8 4%	25 2%	25 2%	7a 7%	13 1%	7a 4%
25-34	171 11%	0 -%	170A 32%	75 11%	89 12%	9 10%	145 11%	52 12%	119 11%	27 14%	142 11%	152 12%	12 12%	77 8%	35A 20%
35-44	270 18%	91 9%	177A 34%	147b 21%	118 16%	12 14%	239 18%	69 16%	201 19%	34 18%	233 18%	236 18%	18 18%	146 16%	42a 24%
45-54	338 23%	247B 26%	91 17%	187B 27%	139 18%	21 24%	306 23%	103 24%	235 22%	41 22%	296 23%	292 22%	26 26%	202 22%	27 15%
55-64	301 20%	265B 28%	34 6%	145 21%	151 20%	16 18%	276 20%	87 20%	214 20%	39 21%	262 20%	259 20%	18 18%	198 22%	35 20%
65+	388 26%	361B 37%	22 4%	128 18%	252A 33%	25 29%	361 27%	113 26%	276 26%	39 21%	345 26%	353 27%	20 20%	279B 31%	28 16%
Median	52.0	60.0	37.5	50.0	57.0	54.0	53.0	53.0	52.0	50.0	53.0	53.0	50.0	55.0	45.0
Mean score	52.9	60.1B	39.5	50.5	55.4A	53.9	53.3	53.0	52.8	50.3	53.3a	53.1	50.0	55.1B	47.5
Standard deviation	15.2	11.4	11.7	13.4	16.1	16.1	15.1	15.6	15.0	16.1	15.0	15.2	15.7	14.8	15.6
Standard error	.48	.44	.62	.61	.71	2.09	.50	.91	.56	1.42	.50	.51	1.93	.59	1.45
Error variance	.23	.20	.39	.37	.51	4.37	.25	.82	.31	2.01	.25	.26	3.71	.35	2.11

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 3 (continuation)

S4. How old are you?

Base: All

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
17-24	34 2%	5 1%	6 1%	31BC 7%	* **	0 -%	4 1%	7 2%	9 3%	8 3%	2 1%	3 1%	29a 3%	23 3%	5 1%
25-34	171 11%	27 8%	50 9%	104BC 22%	31c 10%	27 5%	46 11%	46 12%	39 12%	30 12%	16 5%	36a 12%	115A 14%	107 13%	41 9%
35-44	270 18%	64 18%	81 15%	120C 25%	64C 21%	69 13%	74 18%	64 16%	51 16%	56 22%	41 14%	37 12%	181aB 22%	147 18%	68 15%
45-54	338 23%	85 24%	114 21%	98 21%	69 23%	125 23%	89 22%	85 22%	78 24%	56 22%	62 21%	70 23%	199 24%	201b 25%	81 18%
55-64	301 20%	77 22%	117 22%	55 12%	78A 25%	133A 25%	89d 22%	71 18%	72 22%	37 15%	80C 27%	66 22%	141 17%	135 17%	113A 26%
65+	388 26%	98 28%	171 32%	63 13%	65a 21%	184AB 34%	100 25%	116 30%	77 24%	67 26%	102C 34%	96C 31%	174 21%	199 25%	133 30%
Median	52.0	54.0	56.0	42.0	52.0	59.0	53.0	54.0	53.0	50.0	59.5	56.0	49.5	50.0	57.0
Mean score	52.9	54.1	55.6	45.3	53.1A	57.2AB	53.3	53.7	52.4	51.9	57.7C	55.1C	50.2	51.5	55.6A
Standard deviation	15.2	14.0	15.2	15.5	14.2	12.9	15.1	15.5	14.5	15.8	14.1	14.9	15.2	15.4	14.8
Standard error	.48	.89	.79	.88	.98	.66	.91	.95	.98	1.20	.96	1.04	.64	.65	.86
Error variance	.23	.80	.62	.78	.96	.44	.83	.89	.96	1.44	.92	1.08	.41	.42	.73

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 3 (continuation)

S4. How old are you?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
17-24	34 2%	3 2%	10 2%	21 3%	19 4%	2 1%	28 2%	20 3%	14 2%	18 2%	6 3%	4 2%	6 3%
25-34	171 11%	5 4%	49 8%	108AB 16%	82AB 16%	20 12%	134 12%	79 13%	82 12%	117cD 14%	20 11%	21 8%	12 5%
35-44	270 18%	16 15%	93 15%	157B 23%	118B 24%	36 22%	193 17%	136b 22%	109 16%	169d 20%	29 16%	42 17%	30 13%
45-54	338 23%	13 12%	144a 23%	172a 25%	121a 24%	47A 28%	264 23%	161b 26%	135 20%	203d 25%	44 24%	53 21%	36 16%
55-64	301 20%	31cd 29%	122 19%	132 19%	84 17%	38 23%	228 20%	101 16%	161A 24%	142 17%	43 23%	65a 26%	48 21%
65+	388 26%	40CDF 38%	215CDF 34%	103 15%	75 15%	23 14%	301 26%	130 21%	180a 26%	177 21%	42 23%	67 27%	96ABC 42%
Median	52.0	61.0	57.0	48.0	47.0	49.0	53.0	49.0	55.0	50.0	52.0	56.0	61.0
Mean score	52.9	58.1 CDeF	56.3 CDeF	48.4	47.8	49.9	52.9	50.0	53.7A	50.7	51.9	54.8A	58.8ABc
Standard deviation	15.2	14.3	15.4	13.9	14.2	12.8	15.3	14.5	15.3	15.0	14.2	14.3	15.9
Standard error	.48	1.61	.74	.64	.77	1.22	.55	.71	.71	.63	1.27	1.09	1.25
Error variance	.23	2.58	.55	.41	.60	1.48	.30	.50	.50	.40	1.62	1.20	1.57

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 3 (continuation)  
S4. How old are you?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
17-24	34 2%	4 3%	11 2%	32 3%	32 4%	0 -%	6 1%	5 1%	13a 4%	12AB 17%
25-34	171 11%	8 6%	59 10%	152ab 15%	138aB 16%	9 23%	60ab 15%	61 15%	53 18%	16 22%
35-44	270 18%	25 17%	101 16%	230b 23%	215B 24%	7 18%	89 22%	93 23%	83 29%	18 25%
45-54	338 23%	29 20%	125 20%	260b 25%	219 25%	9 25%	114b 28%	101 25%	73 25%	21 29%
55-64	301 20%	24 17%	131 21%	178 17%	155 17%	7 18%	73 18%	77C 19%	40 14%	3 5%
65+	388 26%	55CDF 38%	190CDF 31%	167 16%	127 14%	6 15%	63 16%	61c 15%	28 10%	2 2%
Median	52.0	56.0	55.0	48.0	47.0	50.0	49.0	49.5	44.0	42.0
Mean score	52.9	56.2 CDeF	54.8CDF	48.8	48.0	49.2	48.9	49.2BC	44.9C	39.3
Standard deviation	15.2	15.5	15.3	14.1	14.0	15.1	13.4	13.5	13.3	11.5
Standard error	.48	1.57	.75	.54	.57	3.04	.81	.82	.96	1.60
Error variance	.23	2.45	.56	.29	.33	9.25	.66	.67	.92	2.57

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 3 (continuation)

S4. How old are you?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
17-24	34 2%	19 3%	25 3%	23 2%	9 2%	13 3%	23 2%	24 2%	19 2%	23 2%	20 2%	8 4%	6 1%	10 2%	8 3%	14 2%
25-34	171 11%	74 10%	84 11%	136 12%	51 10%	58 13%	131 11%	140 11%	122 13%	146 11%	91 11%	21 9%	57 12%	71 13%	43 14%	55 9%
35-44	270 18%	120 16%	124 16%	207 18%	83 17%	71 17%	226 18%	221 17%	160 17%	236 18%	160b 20%	25 11%	85 18%	105 19%	41 13%	119b 20%
45-54	338 23%	166 23%	169 22%	267 23%	90 18%	90 21%	284 23%	294 23%	205 21%	304 23%	175 22%	60 27%	103 21%	126 23%	67 22%	129 22%
55-64	301 20%	146 20%	144 19%	221 19%	120Eh 24%	64 15%	251e 20%	264e 20%	177 19%	276e 21%	186C 23%	40 18%	74 15%	86 16%	64 21%	143A 24%
65+	388 26%	206 28%	216 28%	300 26%	148 30%	136 31%	329 26%	349 27%	273 29%	345 26%	167 21%	67a 30%	154A 32%	145 27%	85 28%	127 22%
Median	52.0	54.0	53.0	53.0	56.0	53.0	53.0	53.0	53.0	53.0	52.0	54.0	54.0	51.0	54.0	53.0
Mean score	52.9	53.8	53.4	52.8	54.5	53.4	53.3	53.5	53.3	53.1	51.4	54.8a	54.5A	52.1	53.1	52.5
Standard deviation	15.2	15.3	15.8	15.2	15.1	16.6	14.9	15.0	15.7	14.9	14.2	16.0	16.1	15.5	15.9	14.0
Standard error	.48	.68	.69	.54	.83	.96	.51	.50	.62	.49	.61	1.32	.89	.81	1.10	.70
Error variance	.23	.47	.47	.30	.68	.91	.26	.25	.38	.24	.37	1.73	.79	.66	1.22	.49

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 4  
S4a. Gender

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Male	875	875B	0	121	330	425b	509	338a	875	786	742	66	43	23	628	241
	58%	100%	-%	59%	54%	62%	56%	63%	58%	59%	59%	55%	58%	52%	59%	56%
Female	626	0	626A	84	278c	264	404b	196	626	550	519	54	32	22	439	187
	42%	-%	100%	41%	46%	38%	44%	37%	42%	41%	41%	45%	42%	48%	41%	44%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 4 (continuation)  
S4a. Gender

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Male	875	588b	284	456B	406	50	780	246	629	124b	742	737	80A	514	115a
	58%	61%	54%	65%	54%	59%	58%	57%	59%	66%	57%	56%	80%	56%	66%
Female	626	377	244a	243	353A	35	574	189	438	63	562a	581B	20	400b	58
	42%	39%	46%	35%	46%	41%	42%	43%	41%	34%	43%	44%	20%	44%	34%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 4 (continuation)  
S4a. Gender

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Male	875	194	306	306bc	166	304	203	260AC	176	157a	190	172	482	459	264
	58%	54%	57%	65%	54%	57%	51%	67%	54%	62%	63%	56%	57%	57%	60%
Female	626	162	232	166	142a	233a	198Bd	129	148B	98	113	137	358	353	178
	42%	46%	43%	35%	46%	43%	49%	33%	46%	38%	37%	44%	43%	43%	40%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 4 (continuation)  
S4a. Gender

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Male	875	69	353	420	296	108	657	357	418	485	108	151	124
	58%	64%	56%	61%	59%	65%	57%	57%	61%	59%	58%	60%	54%
Female	626	38	280	273	204	58	491	271	263	342	76	100	105
	42%	36%	44%	39%	41%	35%	43%	43%	39%	41%	42%	40%	46%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 4 (continuation)  
S4a. Gender

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Male	875	97	362	603	518	25	247	215	173	50a
	58%	66%	59%	59%	58%	67%	61%	54%	60%	69%
Female	626	49	255	417	368	12	158	183c	117	22
	42%	34%	41%	41%	42%	33%	39%	46%	40%	31%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 4 (continuation)  
S4a. Gender

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer to purchase (a)	No preference (b)	Prefer to include (c)	Easier (a)	No difference (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Male	875	420	427	644	353	266	712	737	544	776	472	126	277	319	165	354
	58%	57%	56%	56%	71%	61%	57%	57%	57%	58%	59%	57%	58%	59%	54%	60%
Female	626	311D	334D	509D	147	167d	531D	555D	412D	554D	327	95	203	224	142	232
	42%	43%	44%	44%	29%	39%	43%	43%	43%	42%	41%	43%	42%	41%	46%	40%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 5  
S4b. Age / gender profile

Base: All

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Male: 17-24	19 1%	19B 2%	0 -%	19BC 9%	0 -%	0 -%	6 1%	10 2%	19 1%	17 1%	17 1%	1 1%	* *%	1 2%	16 1%	3 1%
Male: 25-34	102 7%	102B 12%	0 -%	102BC 50%	0 -%	0 -%	58 6%	40 8%	102 7%	93 7%	89 7%	6 5%	4 5%	3 7%	89B 8%	13 3%
Male: 35-44	144 10%	144B 16%	0 -%	0 -%	144AC 24%	0 -%	93 10%	47 9%	144 10%	134 10%	126 10%	7 6%	8 10%	3 7%	109 10%	33 8%
Male: 45-54	186 12%	186B 21%	0 -%	0 -%	186AC 31%	0 -%	89 10%	88A 17%	186 12%	166 12%	156 12%	14 12%	10 13%	5 12%	142 13%	44 10%
Male: 55-64	188 12%	188B 21%	0 -%	0 -%	0 -%	188AB 27%	121 13%	63 12%	188 12%	170f 13%	161f 13%	13 11%	9 12%	4 8%	120 11%	67 16%
Male: 65+	237 16%	237B 27%	0 -%	0 -%	0 -%	237AB 34%	144 16%	89 17%	237 16%	206 15%	193 15%	24 20%	13 17%	8 17%	153 14%	81 19%
Female: 17-24	15 1%	0 -%	15A 2%	15BC 7%	0 -%	0 -%	6 1%	7 1%	15 1%	13 1%	13 1%	1 1%	0 -%	* *%	15b 1%	0 -%
Female: 25-34	69 5%	0 -%	69A 11%	69BC 34%	0 -%	0 -%	46 5%	21 4%	69 5%	61 5%	59 5%	5 4%	2 3%	3e 7%	60b 6%	9 2%
Female: 35-44	126 8%	0 -%	126A 20%	0 -%	126AC 21%	0 -%	77 8%	42 8%	126 8%	108 8%	101 8%	12 10%	7 9%	6abc 13%	82 8%	43 10%
Female: 45-54	152 10%	0 -%	152A 24%	0 -%	152AC 25%	0 -%	99 11%	46 9%	152 10%	135 10%	126 10%	11 9%	9 12%	6 14%	118 11%	34 8%
Female: 55-64	113 8%	0 -%	113A 18%	0 -%	0 -%	113AB 16%	75 8%	30 6%	113 8%	99 7%	92 7%	11 9%	7 9%	3 7%	70 7%	43 10%
Female: 65+	151 10%	0 -%	151A 24%	0 -%	0 -%	151AB 22%	101 11%	50 9%	151 10%	134 10%	128 10%	14 12%	6 8%	3 7%	93 9%	58a 14%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 5 (continuation)  
S4b. Age / gender profile

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Male: 17-24	19 1%	0 -%	19A 4%	12 2%	4 *%	2 2%	15 1%	6 1%	13 1%	4 2%	15 1%	12 1%	7A 7%	7 1%	5 3%
Male: 25-34	102 7%	0 -%	102A 19%	44 6%	56 7%	7 8%	79 6%	28 6%	74 7%	19 10%	81 6%	85 6%	12 12%	43 5%	27A 15%
Male: 35-44	144 10%	47 5%	97A 18%	85b 12%	59 8%	6 7%	123 9%	36 8%	108 10%	18 10%	122 9%	120 9%	14 14%	74 8%	19 11%
Male: 45-54	186 12%	139B 14%	46 9%	115B 16%	65 9%	15 17%	164 12%	57 13%	128 12%	34b 18%	152 12%	155 12%	17 16%	98 11%	19 11%
Male: 55-64	188 12%	173B 18%	14 3%	100 14%	87 11%	11 13%	171 13%	53 12%	135 13%	28 15%	159 12%	158 12%	15 15%	115 13%	26 15%
Male: 65+	237 16%	228B 24%	5 1%	100 14%	136 18%	10 11%	227 17%	67 15%	170 16%	20 11%	213 16%	208 16%	16 16%	178b 19%	20 11%
Female: 17-24	15 1%	0 -%	15A 3%	6 1%	6 1%	2 2%	12 1%	6 1%	9 1%	4 2%	11 1%	13 1%	0 -%	6 1%	2 1%
Female: 25-34	69 5%	0 -%	69A 13%	31 4%	33 4%	2 2%	66 5%	24 5%	45 4%	7 4%	61 5%	68 5%	* *%	34 4%	8 5%
Female: 35-44	126 8%	44 5%	80A 15%	62 9%	60 8%	6 7%	115 9%	34 8%	92 9%	15 8%	111 8%	116 9%	4 4%	73 8%	24a 14%
Female: 45-54	152 10%	108 11%	44 8%	72 10%	73 10%	6 8%	142 10%	46 11%	107 10%	7 4%	145a 11%	137 10%	9 9%	104b 11%	8 4%
Female: 55-64	113 8%	92B 10%	19 4%	44 6%	65 9%	4 5%	105 8%	34 8%	79 7%	10 5%	103 8%	101 8%	3 3%	83 9%	9 5%
Female: 65+	151 10%	133B 14%	17 3%	29 4%	116A 15%	15 18%	134 10%	46 11%	105 10%	19 10%	132 10%	145 11%	4 4%	101b 11%	8 5%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 5 (continuation)  
S4b. Age / gender profile

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Male: 17-24	19 1%	3 1%	2 *%	19BC 4%	0 -%	0 -%	4 1%	5 1%	4 1%	4 2%	2 1%	2 1%	15 2%	12 1%	2 *%
Male: 25-34	102 7%	19 5%	24 4%	74BC 16%	11 4%	11 2%	26 7%	35 9%	18 6%	16 6%	8 3%	24a 8%	66A 8%	62 8%	26 6%
Male: 35-44	144 10%	28 8%	45 8%	73bC 16%	27 9%	36 7%	43 11%	35 9%	21 6%	33c 13%	22 7%	16 5%	100B 12%	72 9%	38 9%
Male: 45-54	186 12%	44 12%	52 10%	61 13%	40 13%	67 12%	38 9%	61a 16%	34 10%	34 13%	32 10%	39 13%	112 13%	111 14%	46 10%
Male: 55-64	188 12%	39 11%	73 14%	42 9%	50a 16%	81a 15%	43 11%	43 11%	55ad 17%	25 10%	56C 19%	37 12%	87 10%	82 10%	74A 17%
Male: 65+	237 16%	61 17%	111 21%	38 8%	39 13%	110Ab 21%	48 12%	80A 21%	45 14%	45 18%	70C 23%	53 17%	102 12%	122 15%	78 18%
Female: 17-24	15 1%	2 *%	4 1%	13bC 3%	* *%	0 -%	* *%	2 *%	5 2%	4 2%	0 -%	1 *%	14 2%	11 1%	3 1%
Female: 25-34	69 5%	8 2%	26 5%	30c 6%	20 6%	17 3%	19 5%	11 3%	20 6%	15 6%	8 3%	12 4%	49 6%	45 6%	15 3%
Female: 35-44	126 8%	36 10%	36 7%	46 10%	38c 12%	33 6%	30 8%	28 7%	30 9%	23 9%	19 6%	22 7%	82 10%	75 9%	30 7%
Female: 45-54	152 10%	41 11%	62 11%	37 8%	30 10%	58 11%	51b 13%	24 6%	44B 14%	22 9%	31 10%	31 10%	87 10%	90 11%	36 8%
Female: 55-64	113 8%	38 11%	44 8%	14 3%	28A 9%	52A 10%	46cd 12%	28 7%	17 5%	12 5%	24 8%	29 9%	54 6%	54 7%	39 9%
Female: 65+	151 10%	38 11%	61 11%	26 5%	26 9%	73A 14%	51 13%	36 9%	31 10%	22 9%	32 10%	42c 14%	72 9%	78 10%	55 12%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 5 (continuation)  
S4b. Age / gender profile

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Male: 17-24	19 1%	2 2%	6 1%	11 2%	10 2%	* **	14 1%	10 2%	9 1%	11 1%	4 2%	4 2%	* **
Male: 25-34	102 7%	4 4%	24 4%	71B 10%	55aB 11%	12 7%	78 7%	43 7%	56 8%	69d 8%	11 6%	15 6%	7 3%
Male: 35-44	144 10%	12 11%	40 6%	89B 13%	67B 13%	20b 12%	95 8%	72 11%	58 9%	102d 12%	12 6%	18 7%	12 5%
Male: 45-54	186 12%	5 5%	74 12%	100a 14%	68a 14%	31A 18%	144 13%	88 14%	77 11%	119d 14%	20 11%	30 12%	17 7%
Male: 55-64	188 12%	20d 18%	75 12%	86 12%	51 10%	29d 18%	145 13%	65 10%	103a 15%	85 10%	31a 17%	40a 16%	30 13%
Male: 65+	237 16%	26CDF 24%	135CDF 21%	63 9%	45 9%	16 10%	182 16%	79 13%	115 17%	100 12%	30 16%	45 18%	58A 25%
Female: 17-24	15 1%	* **	4 1%	11 2%	9 2%	2 1%	14 1%	11 2%	4 1%	7 1%	2 1%	0 -%	6c 2%
Female: 25-34	69 5%	1 1%	25 4%	37 5%	27 5%	8 5%	56 5%	36 6%	26 4%	48 6%	9 5%	6 2%	6 3%
Female: 35-44	126 8%	4 4%	53 8%	67 10%	51 10%	16 10%	98 9%	65 10%	51 8%	68 8%	17 9%	23 9%	18 8%
Female: 45-54	152 10%	8 7%	70 11%	72 10%	54 11%	16 10%	120 10%	73 12%	58 9%	84 10%	24 13%	24 9%	19 8%
Female: 55-64	113 8%	11 10%	47 7%	46 7%	34 7%	9 5%	83 7%	36 6%	58 8%	58 7%	11 6%	26 10%	18 8%
Female: 65+	151 10%	14cdf 13%	80CDF 13%	40 6%	30 6%	7 4%	119 10%	51 8%	65 10%	77 9%	13 7%	22 9%	39Abc 17%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 5 (continuation)  
S4b. Age / gender profile

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Male: 17-24	19 1%	2 1%	9 1%	17 2%	17 2%	0 -%	4 1%	4 1%	5 2%	7AB 10%
Male: 25-34	102 7%	6 4%	36 6%	90 9%	80 9%	7 18%	34 8%	27 7%	34 12%	14A 19%
Male: 35-44	144 10%	10 7%	52 8%	120 12%	110b 12%	3 7%	45 11%	46 11%	47 16%	8 11%
Male: 45-54	186 12%	21 15%	74 12%	141 14%	117 13%	7 20%	68 17%	47 12%	38 13%	18ab 25%
Male: 55-64	188 12%	19 13%	81 13%	126 12%	109 12%	4 11%	56 14%	53c 13%	29 10%	2 3%
Male: 65+	237 16%	39bCDF 27%	111CDF 18%	110 11%	85 10%	4 10%	39 10%	38 10%	19 7%	1 2%
Female: 17-24	15 1%	2 2%	3 *%	15 1%	15 2%	0 -%	2 *%	1 *%	7a 2%	6A 8%
Female: 25-34	69 5%	3 2%	23 4%	62 6%	58 7%	2 5%	26 6%	33 8%	19 7%	2 3%
Female: 35-44	126 8%	15 10%	49 8%	111 11%	105b 12%	4 11%	44 11%	47 12%	36 12%	10 14%
Female: 45-54	152 10%	8 5%	51 8%	119 12%	102 11%	2 5%	46 11%	54c 14%	35 12%	3 4%
Female: 55-64	113 8%	5 4%	51cf 8%	52 5%	46 5%	2 7%	17 4%	23 6%	11 4%	1 1%
Female: 65+	151 10%	15d 10%	79CDF 13%	57 6%	42 5%	2 6%	24 6%	24 6%	9 3%	* 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 5 (continuation)  
S4b. Age / gender profile

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Male: 17-24	19 1%	13 2%	12 2%	12 1%	7 1%	7 2%	13 1%	13 1%	13 1%	10 1%	11 1%	2 1%	6 1%	3 1%	7a 2%	7 1%
Male: 25-34	102 7%	41 6%	48 6%	79 7%	36 7%	38 9%	84 7%	76 6%	72 8%	85 6%	54 7%	13 6%	34 7%	43 8%	19 6%	38 7%
Male: 35-44	144 10%	59 8%	75 10%	105 9%	56 11%	43 10%	113 9%	119 9%	86 9%	125 9%	86 11%	14 6%	44 9%	56 10%	20 6%	66 11%
Male: 45-54	186 12%	83 11%	93 12%	140 12%	64 13%	53 12%	154 12%	155 12%	107 11%	164 12%	99 12%	36 16%	51 11%	71 13%	32 10%	73 13%
Male: 55-64	188 12%	90 12%	82 11%	130 11% aBCEfgH	86 17%	44 10%	155 12%	160 12%	104 11%	178 13%	119c 15%	23 11%	46 10%	64 12%	35 12%	84 14%
Male: 65+	237 16%	134 18%	118 16%	179 15%	103cf 21%	80 19%	194 16%	214 17%	162 17%	214 16%	103 13%	38 17%	96A 20%	83 15%	51 17%	86 15%
Female: 17-24	15 1%	6 1%	12 2%	11 1%	2 *%	6 1%	10 1%	11 1%	6 1%	13 1%	9 1%	6C 3%	* *%	8 1%	1 *%	7 1%
Female: 25-34	69 5%	33 5%	36 5%	57 5%	15 3%	20 5%	47 4%	64 5%	50 5%	61 5%	37 5%	7 3%	23 5%	28 5%	24C 8%	17 3%
Female: 35-44	126 8%	61 8%	50 7%	102d 9%	26 5%	29 7%	113d 9%	102 8%	74 8%	112 8%	74 9%	11 5%	41 9%	49 9%	21 7%	53 9%
Female: 45-54	152 10%	82D 11%	76d 10%	127D 11%	26 5%	37 8%	131D 11%	139D 11%	98D 10%	140D 11%	76 10%	24 11%	52 11%	55 10%	34 11%	56 9%
Female: 55-64	113 8%	56 8%	62 8%	91 8%	33 7%	20 5%	96 8%	104e 8%	73 8%	98 7%	68 8%	17 8%	28 6%	22 4%	28a 9%	59A 10%
Female: 65+	151 10%	72 10%	97 13%	122 11%	45 9%	56 13%	135 11%	135 10%	111 12%	130 10%	64 8%	29a 13%	58a 12%	62c 11%	34 11%	41 7%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 6

S5. Do you have more than one private motor insurance policy?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Holds more than one policy	305 20%	219B 25%	86 14%	28 14%	140a 23%	138 20%	199 22%	98 18%	305 20%	272 20%	254 20%	25 21%	18 24%	9 20%	191 18%	113A 26%
Holds only one policy	1194 80%	655 75%	539A 86%	177b 86%	466 77%	551 80%	713 78%	436 82%	1194 80%	1063 80%	1006 80%	95 79%	57 76%	36 80%	874B 82%	315 74%
Don't know	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 6 (continuation)

S5. Do you have more than one private motor insurance policy?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Holds more than one policy	305 20%	220b 23%	85 16%	168B 24%	127 17%	22 26%	271 20%	94 22%	211 20%	46 25%	258 20%	255 19%	27 27%	191 21%	42 24%
Holds only one policy	1194 80%	745 77%	441a 83%	530 76%	632A 83%	64 74%	1083 80%	340 78%	854 80%	140 75%	1044 80%	1061 81%	73 73%	721 79%	132 76%
Don't know	2 *%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 6 (continuation)

S5. Do you have more than one private motor insurance policy?

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/June (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Holds more than one policy	305	79	109	81	65	116	70	78	73d	37	58	63	166	161	80
	20%	22%	20%	17%	21%	22%	18%	20%	23%	15%	19%	20%	20%	20%	18%
Holds only one policy	1194	275	429	390	243	421	329	311	252	218c	245	244	674	650	362
	80%	77%	80%	83%	79%	78%	82%	80%	77%	85%	81%	79%	80%	80%	82%
Don't know	2	2	0	2	0	0	2	0	0	0	0	2	0	2	0
	*%	*%	-%	*%	-%	-%	*%	-%	-%	-%	-%	1%	-%	*%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 6 (continuation)

S5. Do you have more than one private motor insurance policy?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Holds more than one policy	305 20%	16 15%	141 22%	138 20%	92 18%	41 25%	217 19%	140 22%	122 18%	175 21%	33 18%	43 17%	52 23%
Holds only one policy	1194 80%	92 85%	491 78%	555 80%	409 82%	125 75%	930 81%	485 77%	559 82%	650 79%	151 82%	208 83%	177 77%
Don't know	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 6 (continuation)

S5. Do you have more than one private motor insurance policy?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Holds more than one policy	305 20%	35 24%	124 20%	191 19%	164 18%	7 20%	80 20%	70 18%	54 19%	12 17%
Holds only one policy	1194 80%	111 76%	491 80%	827 81%	720 81%	30 80%	323 80%	328 82%	235 81%	58 81%
Don't know	2 *%	0 -%	2 *%	2 *%	2 *%	0 -%	2 *%	0 -%	0 -%	2Ab 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 6 (continuation)

S5. Do you have more than one private motor insurance policy?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Holds more than one policy	305 20%	166 23%	143 19%	220 19%	130bcfh 26%	95 22%	247 20%	270 21%	186 19%	280 21%	179 22%	38 17%	88 18%	104 19%	63 20%	127 22%
Holds only one policy	1194 80%	563 77%	617d 81%	932D 81%	369 74%	336 78%	995d 80%	1020 79%	769d 80%	1049 79%	620 78%	182 83%	390 81%	440 81%	244 80%	458 78%
Don't know	2 *%	2 *%	2 *%	2 *%	2 *%	2 *%	2 *%	2 *%	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	2 *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 7

S6. How many vehicles are covered by your policy?

Base: All with only one policy

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1188	642	546	165	468	555	708	442	1188	789	599	198	190	201	826	358
Effective sample size	811	443	368	117	316	378	482	299	811	662	599	198	190	201	584	224
Total	1194	655	539	177	466	551	713	436	1194	1063	1006	95	57	36	874	315
1	1118 94%	606 92%	512 95%	158 90%	431 92%	529Ab 96%	660 93%	413 95%	1118 94%	991 93%	939 93%	91 96%	53 93%	35 97%	825 94%	287 91%
2	66 6%	41 6%	25 5%	15c 9%	32c 7%	19 3%	48 7%	17 4%	66 6%	61 6%	57 6%	4 4%	4 7%	1 2%	42 5%	24 8%
3	8 1%	7 1%	2 *%	3 2%	3 1%	2 *%	3 *%	5 1%	8 1%	8 1%	8 1%	0 -%	0 -%	0 -%	7 1%	2 1%
4+	2 *%	2 *%	0 -%	0 -%	* *%	2 *%	2 *%	* *%	2 *%	2 *%	2 *%	0 -%	* 1%	* *%	* *%	2 1%
Don't know	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Mean score	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.0	1.1	1.0	1.1	1.1a
Standard deviation	.4	.5	.2	.4	.3	.5	.5	.3	.4	.4	.4	.2	.3	.3	.3	.7
Standard error	.01	.02	.01	.04	.02	.03	.02	.02	.01	.02	.02	.01	.02	.02	.01	.04
Error variance	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 7 (continuation)

S6. How many vehicles are covered by your policy?

Base: All with only one policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1188	755	426	562	594	67	1080	333	855	140	1040	1073	66	746	129
Effective sample size	811	511	295	365	425	45	736	231	580	95	710	724	49	497	89
Total	1194	745	441	530	632	64	1083	340	854	140	1044	1061	73	721	132
1	1118 94%	694 93%	417 95%	495 93%	594 94%	59 92%	1016 94%	319 94%	799 94%	123 88%	985a 94%	996 94%	70 95%	674 93%	125 95%
2	66 6%	43 6%	21 5%	30 6%	33 5%	5 8%	58 5%	18 5%	47 6%	15b 11%	50 5%	58 5%	4 5%	43 6%	6 5%
3	8 1%	5 1%	3 1%	3 1%	5 1%	0 -%	7 1%	3 1%	5 1%	2 1%	7 1%	7 1%	0 -%	5 1%	0 -%
4+	2 *%	2 *%	0 -%	2 *%	0 -%	0 -%	2 *%	0 -%	2 *%	* *%	2 *%	* *%	0 -%	* *%	0 -%
Don't know	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Mean score	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.0
Standard deviation	.4	.5	.3	.5	.3	.3	.4	.3	.5	.4	.4	.3	.2	.3	.2
Standard error	.01	.02	.02	.03	.01	.04	.02	.02	.02	.04	.02	.01	.03	.01	.02
Error variance	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 7 (continuation)

S6. How many vehicles are covered by your policy?

Base: All with only one policy

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1188	279	450	335	249	464	327	315	250	219	279	242	636	647	356
Effective sample size	811	188	296	252	164	300	222	213	171	147	173	166	451	440	247
Total	1194	275	429	390	243	421	329	311	252	218	245	244	674	650	362
1	1118 94%	255 93%	403 94%	352 90%	231 95%	405A 96%	310 94%	293 94%	237 94%	203 93%	229 94%	225 92%	635 94%	590 91%	351A 97%
2	66 6%	18 6%	23 5%	32c 8%	12 5%	15 4%	15 5%	16 5%	13 5%	13 6%	14 6%	17 7%	31 5%	51B 8%	9 3%
3	8 1%	2 1%	3 1%	5 1%	0 -%	2 *%	3 1%	2 1%	2 1%	2 1%	0 -%	2 1%	7 1%	7 1%	2 *%
4+	2 *%	0 -%	* *%	* *%	0 -%	* *%	* *%	* *%	0 -%	0 -%	2 1%	* *%	* *%	2 *%	0 -%
Don't know	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Mean score	1.1	1.1	1.1	1.1bc	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1b	1.0
Standard deviation	.4	.3	.3	.4	.2	.2	.3	.3	.3	.3	.7	.3	.3	.5	.2
Standard error	.01	.02	.02	.02	.02	.01	.02	.02	.02	.02	.05	.02	.01	.02	.01
Error variance	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 7 (continuation)

S6. How many vehicles are covered by your policy?

Base: All with only one policy

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1188	123	506	501	367	112	906	476	543	641	148	200	192
Effective sample size	811	67	336	370	272	82	630	327	378	439	102	140	125
Total	1194	92	491	555	409	125	930	485	559	650	151	208	177
1	1118 94%	88 95%	456 93%	523 94%	388 95%	114 91%	863 93%	463b 95%	508 91%	608 93%	138 92%	195 94%	169 96%
2	66 6%	3 3%	29 6%	29 5%	18 4%	10 8%	58 6%	22 5%	43 8%	41 6%	9 6%	12 6%	4 3%
3	8 1%	0 -%	5 1%	3 1%	3 1%	0 -%	7 1%	0 -%	8a 2%	2 *%	3a 2%	2 1%	2 1%
4+	2 *%	2bcd 2%	* *%	* *%	0 -%	* *%	2 *%	* *%	0 -%	* *%	0 -%	0 -%	2 1%
Don't know	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Mean score	1.1	1.2	1.1	1.1	1.1	1.1	1.1	1.0	1.1a	1.1	1.1	1.1	1.1
Standard deviation	.4	1.1	.3	.3	.3	.3	.4	.2	.4	.3	.4	.3	.8
Standard error	.01	.13	.02	.01	.02	.03	.02	.01	.02	.01	.04	.02	.07
Error variance	*	.02	*	*	*	*	*	*	*	*	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 7 (continuation)

S6. How many vehicles are covered by your policy?

Base: All with only one policy

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1188	109	494	794	686	30	334	322	209	63
Effective sample size	811	74	332	557	483	20	222	221	155	41
Total	1194	111	491	827	720	30	323	328	235	58
1	1118 94%	102 92%	461 94%	766 93%	671 93%	30 100%	297 92%	312 95%	212 90%	56 96%
2	66 6%	9 8%	26 5%	54 7%	44 6%	0 -%	22 7%	13 4%	21a 9%	2 4%
3	8 1%	0 -%	3 1%	7 1%	5 1%	0 -%	3 1%	2 1%	2 1%	0 -%
4+	2 *%	0 -%	* *%	* *%	* *%	0 -%	* *%	* *%	0 -%	0 -%
Don't know	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Mean score	1.1	1.1	1.1	1.1	1.1	1.0	1.1	1.1	1.1	1.0
Standard deviation	.4	.3	.3	.3	.3	.0	.3	.3	.3	.2
Standard error	.01	.03	.02	.01	.01	.00	.02	.02	.03	.03
Error variance	*	*	*	*	*	.00	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 7 (continuation)

S6. How many vehicles are covered by your policy?

Base: All with only one policy

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1188	579	644	898	360	368	975	1026	757	1047	601	173	413	415	239	476
Effective sample size	811	387	423	629	246	234	673	696	519	713	420	122	268	295	164	315
Total	1194	563	617	932	369	336	995	1020	769	1049	620	182	390	440	244	458
1	1118 94%	533 95%	585 95%	871 93%	341 93%	314 94%	926 93%	959 94%	717 93%	981 94%	569 92%	171 94%	376a 96%	416 95%	232 95%	422 92%
2	66 6%	28 5%	28 4%	55 6%	21 6%	15 4%	61 6%	54 5%	48 6%	61 6%	47c 8%	6 3%	12 3%	22 5%	12 5%	29 6%
3	8 1%	2 *	3 1%	5 1%	5 1%	7ach 2%	8 1%	7 1%	3 *	7 1%	3 1%	3 2%	2 *	2 *	0 -	5 1%
4+	2 **	* **	* **	* **	2 **	0 -	* **	* **	* **	* **	* **	2 1%	0 -	* **	* **	2 **
Don't know	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -
Refused	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -
Median	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Mean score	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1c	1.1	1.0	1.1	1.1	1.1
Standard deviation	.4	.3	.3	.3	.6	.3	.3	.3	.3	.3	.3	.8	.2	.3	.2	.6
Standard error	.01	.01	.01	.01	.04	.02	.01	.01	.01	.01	.02	.07	.01	.02	.02	.03
Error variance	*	*	*	*	*	*	*	*	*	*	*	.01	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 8  
S8. Can you tell me the make of this vehicle?

Base: All

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Ford	231 15%	141 16%	90 14%	36 18%	93 15%	102 15%	127 14%	95 18%	231F 15%	213F 16%	200F 16%	14 12%	14dF 18%	4 9%	174 16%	58 13%
Vauxhall	160 11%	90 10%	71 11%	18 9%	78 13%	64 9%	77 8%	76A 14%	160 11%	140 10%	133 11%	15 12%	8 10%	5 12%	128b 12%	33 8%
Volkswagen	119 8%	52 6%	68A 11%	29Bc 14%	37 6%	53 8%	69 8%	47 9%	119 8%	105 8%	101 8%	10 8%	4 6%	5e 10%	80 7%	39 9%
Peugeot	76 5%	39 5%	36 6%	7 4%	32 5%	36 5%	46 5%	26 5%	76 5%	64 5%	60 5%	9 8%	4 5%	2 5%	49 5%	23 5%
Toyota	76 5%	39 4%	37 6%	12 6%	27 4%	37 5%	48 5%	27 5%	76 5%	69 5%	65 5%	3 3%	4 5%	3d 6%	56 5%	19 5%
Proton	76 5%	46 5%	30 5%	12 6%	36 6%	27 4%	48 5%	26 5%	76 5%	65 5%	60 5%	7 6%	4 6%	4ABC 9%	56 5%	19 5%
Nissan	61 4%	32 4%	28 5%	2 1%	21 3%	38a 6%	40 4%	21 4%	61 4%	52 4%	49 4%	8 6%	3 4%	1 3%	40 4%	21 5%
BMW	60 4%	38 4%	22 4%	10 5%	27 4%	23 3%	48b 5%	10 2%	60 4%	56 4%	52 4%	2 2%	4d 5%	2 4%	37 3%	23 5%
Mercedes-Benz	57 4%	37 4%	20 3%	4 2%	23 4%	30 4%	41 5%	12 2%	57 4%	53 4%	50 4%	3 3%	2 3%	1 2%	37 3%	20 5%
Citroen	55 4%	32 4%	23 4%	6 3%	24 4%	26 4%	31 3%	19 4%	55 4%	48 4%	45 4%	6 5%	3 4%	1 2%	45 4%	10 2%
Fiat	51 3%	26 3%	25 4%	11 6%	17 3%	23 3%	35 4%	16 3%	51 3%	49 4%	47 4%	1 1%	2 2%	1 3%	42 4%	9 2%
Honda	51 3%	25 3%	27 4%	10 5%	17 3%	24 3%	32 4%	17 3%	51 3%	46 3%	44 3%	3 3%	2 3%	2 4%	39 4%	12 3%
Audi	44 3%	31 4%	13 2%	6 3%	23 4%	15 2%	31 3%	9 2%	44 3%	38 3%	37 3%	5e 4%	1 1%	2e 4%	22 2%	22A 5%
Mazda	34 2%	18 2%	16 3%	2 1%	14 2%	18 3%	27b 3%	5 1%	34 2%	30 2%	29 2%	2 2%	2 2%	1 3%	29 3%	5 1%
Skoda	33 2%	24 3%	9 1%	3 2%	11 2%	19 3%	21 2%	12 2%	33 2%	29 2%	27 2%	3 2%	2 2%	1 2%	23 2%	10 2%
Hyundai	30 2%	14 2%	16 3%	1 *%	11 2%	19 3%	19 2%	11 2%	30 2%	24 2%	22 2%	4 3%	2 3%	2ABC 5%	17 2%	13 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 8 (continuation)

S8. Can you tell me the make of this vehicle?

Base: All

	Total	Gender		Age			Social Grade		Country		Country		Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Suzuki	27 2%	13 2%	14 2%	6 3%	7 1%	14 2%	12 1%	15 3%	27 2%	24 2%	22 2%	3 2%	2 2%	* 1%	22 2%	5 1%
Volvo	26 2%	23b 3%	4 1%	* *%	13 2%	13 2%	15 2%	11 2%	26 2%	22 2%	20 2%	3 3%	2 3%	1 2%	19 2%	7 2%
Rover	25 2%	14 2%	11 2%	2 1%	13 2%	11 2%	17 2%	6 1%	25 2%	23 2%	22 2%	2 2%	1 1%	* 1%	18 2%	8 2%
Kia	24 2%	13 1%	11 2%	6 3%	7 1%	12 2%	12 1%	12 2%	24 2%	19 1%	18 1%	4 3%	1 1%	1 2%	18 2%	6 1%
Land Rover	20 1%	13 2%	7 1%	2 1%	11 2%	7 1%	11 1%	9 2%	20 1%	20 1%	18 1%	* *%	1 2%	* *%	13 1%	8 2%
Mitsubishi	19 1%	11 1%	7 1%	0 -%	13 2%	6 1%	8 1%	9 2%	19 1%	18 1%	17 1%	* *%	2 2%	* *%	13 1%	6 1%
Lexus	18 1%	14 2%	4 1%	2 1%	6 1%	11 2%	16 2%	2 *%	18 1%	17 1%	17 1%	* *%	* *%	* *%	9 1%	8 2%
Jaguar	16 1%	14 2%	2 *%	0 -%	4 1%	13 2%	11 1%	4 1%	16 1%	15 1%	15 1%	1 1%	* *%	0 -%	10 1%	7 2%
Mini	14 1%	4 *%	10a 2%	2 1%	6 1%	5 1%	8 1%	5 1%	14 1%	13 1%	12 1%	* *%	2 2%	* *%	10 1%	4 1%
Subaru	9 1%	6 1%	3 1%	0 -%	6 1%	4 1%	5 1%	4 1%	9 1%	9 1%	8 1%	* *%	* *%	* *%	4 *%	6 1%
Seat	9 1%	4 1%	5 1%	* *%	7 1%	2 *%	9 1%	* *%	9 1%	8 1%	7 1%	* *%	1 1%	1ABCd 2%	5 *%	4 1%
Alfa Romeo	9 1%	9b 1%	0 -%	0 -%	4 1%	5 1%	7 1%	2 *%	9 1%	9 1%	8 1%	0 -%	* *%	0 -%	4 *%	5 1%
Chevrolet	9 1%	8 1%	1 *%	2 1%	4 1%	2 *%	6 1%	2 *%	9 1%	7 1%	7 1%	1 1%	* *%	1 1%	6 1%	2 *%
Chrysler	7 *%	5 1%	2 *%	2 1%	5 1%	1 *%	5 1%	3 1%	7 *%	6 *%	5 *%	1 1%	1 1%	0 -%	5 *%	2 1%
Saab	5 *%	5 1%	* *%	0 -%	2 *%	3 *%	2 *%	3 1%	5 *%	4 *%	3 *%	* *%	1 1%	1abc 1%	4 *%	1 *%
Porsche	4 *%	4 *%	0 -%	2 1%	0 -%	2 *%	4 *%	0 -%	4 *%	3 *%	3 *%	* *%	0 -%	0 -%	4 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 8 (continuation)

S8. Can you tell me the make of this vehicle?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
MG	3 *%	2 *%	2 *%	0 -%	2 *%	2 *%	2 *%	2 *%	3 *%	3 *%	3 *%	0 -%	0 -%	0 -%	0 -%	3a 1%
Daewoo	3 *%	1 *%	2 *%	* *%	* *%	2 *%	1 *%	2 *%	3 *%	2 *%	2 *%	* *%	1c 1%	* *%	2 *%	* *%
Daihatsu	2 *%	2 *%	* *%	0 -%	0 -%	2 *%	0 -%	2 *%	2 *%	2 *%	2 *%	0 -%	1ac 1%	* *%	2 *%	* *%
Smart	2 *%	* *%	2 *%	0 -%	* *%	2 *%	2 *%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	* *%	2 *%	* *%
Jeep	* *%	* *%	* *%	0 -%	* *%	* *%	0 -%	* *%	* *%	0 -%	0 -%	0 -%	0 -%	*ABC 1%	0 -%	* *%
Other	11 1%	9 1%	2 *%	2 1%	2 *%	7 1%	9 1%	3 *%	11 1%	11 1%	10 1%	0 -%	1 1%	1D 2%	9 1%	* *%
Don't know	7 *%	5 1%	2 *%	2 1%	2 *%	3 *%	2 *%	5 1%	7 *%	7 1%	7 1%	0 -%	0 -%	* *%	7 1%	0 -%
Refused	15 1%	12 1%	3 *%	6bc 3%	4 1%	5 1%	10 1%	3 1%	15 1%	12 1%	12 1%	3aBce 3%	0 -%	* *%	9 1%	6 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 8 (continuation)

S8. Can you tell me the make of this vehicle?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Ford	231 15%	149 15%	81 15%	94 13%	130 17%	20 24%	202 15%	80 18%	151 14%	24 13%	204 16%	202 15%	17 17%	149 16%	20 11%
Vauxhall	160 11%	103 11%	56 11%	77 11%	79 10%	15 17%	138 10%	52 12%	108 10%	18 10%	142 11%	145 11%	8 8%	103 11%	20 11%
Volkswagen	119 8%	65 7%	54 10%	54 8%	62 8%	2 3%	113 8%	34 8%	85 8%	16 9%	103 8%	104 8%	6 6%	71 8%	17 10%
Peugeot	76 5%	45 5%	29 5%	43 6%	31 4%	* 1%	73 5%	22 5%	54 5%	13 7%	61 5%	65 5%	4 4%	42 5%	7 4%
Toyota	76 5%	50 5%	26 5%	34 5%	40 5%	1 1%	73 5%	24 6%	52 5%	9 5%	66 5%	69 5%	4 4%	43 5%	8 5%
Proton	76 5%	40 4%	35 7%	32 5%	40 5%	7 8%	67 5%	18 4%	57 5%	7 4%	66 5%	67 5%	5 5%	45 5%	10 6%
Nissan	61 4%	42 4%	18 3%	26 4%	32 4%	2 2%	55 4%	17 4%	44 4%	6 3%	55 4%	51 4%	6 6%	39 4%	4 2%
BMW	60 4%	40 4%	19 4%	23 3%	36 5%	* *%	58 4%	15 3%	45 4%	7 4%	52 4%	53 4%	3 3%	36 4%	4 2%
Mercedes-Benz	57 4%	44 5%	13 2%	27 4%	29 4%	8b 9%	48 4%	13 3%	45 4%	2 1%	55 4%	49 4%	3 3%	37 4%	7 4%
Citroen	55 4%	41 4%	14 3%	29 4%	26 3%	4 5%	47 3%	16 4%	39 4%	10 6%	45 3%	51 4%	2 2%	31 3%	7 4%
Fiat	51 3%	31 3%	21 4%	20 3%	31 4%	2 2%	46 3%	14 3%	37 3%	7 4%	44 3%	37 3%	8a 8%	28 3%	16A 9%
Honda	51 3%	30 3%	21 4%	23 3%	27 4%	4 4%	48 4%	12 3%	40 4%	8 4%	43 3%	40 3%	7 7%	41 5%	3 2%
Audi	44 3%	27 3%	17 3%	24 3%	21 3%	0 -%	44 3%	9 2%	35 3%	6 3%	38 3%	42 3%	1 1%	31 3%	4 2%
Mazda	34 2%	23 2%	10 2%	15 2%	19 3%	2 2%	30 2%	11 2%	23 2%	4 2%	30 2%	27 2%	2 2%	18 2%	2 1%
Skoda	33 2%	21 2%	11 2%	19 3%	12 2%	2 2%	31 2%	8 2%	24 2%	4 2%	28 2%	29 2%	3 3%	16 2%	9a 5%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 8 (continuation)

S8. Can you tell me the make of this vehicle?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Hyundai	30 2%	22 2%	8 2%	12 2%	16 2%	3 3%	28 2%	14 3%	17 2%	7 4%	23 2%	28 2%	3 3%	19 2%	3 2%
Suzuki	27 2%	15 2%	12 2%	9 1%	18 2%	* *%	27 2%	7 2%	20 2%	6 3%	21 2%	24 2%	2 2%	16 2%	5 3%
Volvo	26 2%	22 2%	5 1%	14 2%	12 2%	* 1%	25 2%	3 1%	23 2%	1 *%	25 2%	25 2%	2 2%	17 2%	0 -%
Rover	25 2%	15 2%	11 2%	13 2%	12 2%	2 2%	20 2%	4 1%	21 2%	5 3%	21 2%	21 2%	3 3%	12 1%	* *%
Kia	24 2%	16 2%	8 1%	15 2%	9 1%	4b 5%	20 1%	7 2%	16 2%	6 3%	18 1%	23 2%	* *%	15 2%	2 1%
Land Rover	20 1%	16 2%	4 1%	13 2%	8 1%	* 1%	18 1%	6 1%	14 1%	3 2%	17 1%	20 2%	* *%	8 1%	4 2%
Mitsubishi	19 1%	12 1%	7 1%	9 1%	7 1%	2 3%	17 1%	5 1%	14 1%	3 2%	16 1%	19 1%	0 -%	10 1%	3 2%
Lexus	18 1%	11 1%	7 1%	14b 2%	4 1%	2 2%	16 1%	9 2%	9 1%	0 -%	18 1%	18 1%	0 -%	8 1%	3 2%
Jaguar	16 1%	14 1%	2 *%	8 1%	8 1%	0 -%	16 1%	2 *%	14 1%	2 1%	15 1%	15 1%	2 2%	14 2%	0 -%
Mini	14 1%	9 1%	5 1%	6 1%	7 1%	2 2%	12 1%	6 1%	8 1%	2 1%	12 1%	10 1%	2 2%	10 1%	4 2%
Subaru	9 1%	7 1%	2 *%	4 1%	5 1%	0 -%	8 1%	3 1%	6 1%	0 -%	9 1%	7 1%	2 2%	7 1%	* *%
Seat	9 1%	5 *%	5 1%	5 1%	4 1%	* *%	9 1%	4 1%	6 1%	1 *%	9 1%	9 1%	* *%	6 1%	2 1%
Alfa Romeo	9 1%	8 1%	* *%	8b 1%	* *%	2 2%	7 1%	3 1%	5 1%	2 1%	7 1%	7 1%	2 2%	5 1%	0 -%
Chevrolet	9 1%	3 *%	5 1%	8b 1%	1 *%	0 -%	5 *%	1 *%	8 1%	* *%	7 1%	5 *%	2 2%	4 *%	0 -%
Chrysler	7 *%	3 *%	5 1%	3 *%	4 1%	* *%	5 *%	4 1%	3 *%	2 1%	6 *%	6 *%	0 -%	4 *%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 8 (continuation)

S8. Can you tell me the make of this vehicle?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Saab	5 *%	3 *%	2 *%	2 *%	3 *%	0 -%	5 *%	* *%	4 *%	0 -%	5 *%	5 *%	0 -%	1 *%	2 1%
Porsche	4 *%	2 *%	2 *%	0 -%	4 1%	0 -%	4 *%	0 -%	4 *%	0 -%	4 *%	4 *%	0 -%	2 *%	0 -%
MG	3 *%	3 *%	0 -%	2 *%	2 *%	0 -%	3 *%	2 *%	2 *%	0 -%	3 *%	3 *%	0 -%	2 *%	2 1%
Daewoo	3 *%	2 *%	1 *%	* *%	2 *%	0 -%	3 *%	2 *%	1 *%	1 *%	2 *%	3 *%	0 -%	1 *%	0 -%
Daihatsu	2 *%	1 *%	2 *%	* *%	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	1 *%	2 1%
Smart	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	* *%	0 -%
Jeep	* *%	* *%	* *%	* *%	0 -%	0 -%	* *%	* *%	* *%	* *%	* *%	* *%	0 -%	* *%	0 -%
Other	11 1%	7 1%	4 1%	6 1%	4 1%	* *%	11 1%	* *%	11 1%	0 -%	11 1%	11 1%	0 -%	8 1%	* *%
Don't know	7 *%	4 *%	3 1%	* *%	5 1%	0 -%	4 *%	3 1%	4 *%	2 1%	5 *%	7 1%	0 -%	3 *%	2 1%
Refused	15 1%	8 1%	8 1%	9 1%	4 1%	0 -%	13 1%	4 1%	12 1%	2 1%	14 1%	11 1%	2 2%	12 1%	1 *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 8 (continuation)

S8. Can you tell me the make of this vehicle?

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Ford	231 15%	61 17%	85 16%	65 14%	41 13%	95 18%	60 15%	61 16%	51 16%	44 17%	42 14%	62 20%	123 15%	128 16%	68 15%
Vauxhall	160 11%	57B 16%	44 8%	44 9%	39 13%	68 13%	49 12%	41 11%	34 10%	28 11%	30 10%	37 12%	85 10%	99 12%	50 11%
Volkswagen	119 8%	23 6%	47 9%	35 7%	36c 12%	34 6%	42 10%	28 7%	25 8%	14 6%	25 8%	29 9%	66 8%	61 8%	35 8%
Peugeot	76 5%	16 5%	25 5%	22 5%	6 2%	40B 7%	12 3%	20 5%	23a 7%	15 6%	14 5%	9 3%	50 6%	36 4%	24 5%
Toyota	76 5%	12 3%	31 6%	27 6%	14 4%	29 5%	19 5%	17 4%	22 7%	13 5%	15 5%	12 4%	46 5%	42 5%	18 4%
Proton	76 5%	22 6%	23 4%	27 6%	13 4%	26 5%	24 6%	27 7%	12 4%	8 3%	13 4%	4 1%	50B 6%	40 5%	18 4%
Nissan	61 4%	15 4%	23 4%	18 4%	9 3%	22 4%	13 3%	12 3%	17 5%	15 6%	16 5%	10 3%	33 4%	29 4%	21 5%
BMW	60 4%	10 3%	24 4%	32C 7%	12 4%	11 2%	15 4%	18 5%	7 2%	9 3%	9 3%	15 5%	32 4%	38b 5%	8 2%
Mercedes-Benz	57 4%	16 4%	19 4%	25 5%	10 3%	13 2%	24bcd 6%	10 3%	7 2%	4 2%	10 3%	16 5%	30 4%	41 5%	10 2%
Citroen	55 4%	14 4%	17 3%	7 2%	21A 7%	25a 5%	14 3%	12 3%	17 5%	10 4%	13 4%	8 2%	34 4%	36 4%	10 2%
Fiat	51 3%	11 3%	15 3%	17 4%	9 3%	16 3%	13 3%	18 5%	12 4%	5 2%	10 3%	7 2%	33 4%	20 2%	25a 6%
Honda	51 3%	13 4%	29 5%	16 3%	9 3%	19 3%	15 4%	8 2%	16 5%	7 3%	7 2%	14 4%	29 3%	29 4%	18 4%
Audi	44 3%	10 3%	21 4%	10 2%	13 4%	11 2%	10 2%	10 3%	10 3%	6 2%	11 4%	10 3%	21 2%	20 2%	21 5%
Mazda	34 2%	7 2%	10 2%	12 2%	6 2%	14 3%	11 3%	7 2%	10 3%	5 2%	6 2%	2 1%	26 3%	22 3%	8 2%
Skoda	33 2%	7 2%	9 2%	10 2%	4 1%	15 3%	11 3%	12 3%	4 1%	4 1%	8 3%	8 2%	14 2%	18 2%	13 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 8 (continuation)

S8. Can you tell me the make of this vehicle?

Base: All

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Hyundai	30 2%	11 3%	7 1%	6 1%	10 3%	8 2%	4 1%	11 3%	7 2%	5 2%	5 2%	5 2%	18 2%	17 2%	9 2%
Suzuki	27 2%	3 1%	13 2%	4 1%	3 1%	16a 3%	5 1%	10 3%	4 1%	6 2%	8 3%	7 2%	13 1%	12 1%	10 2%
Volvo	26 2%	3 1%	12 2%	12 2%	2 1%	8 1%	6 2%	6 1%	3 1%	10c 4%	6 2%	3 1%	18 2%	17 2%	3 1%
Rover	25 2%	2 *	11 2%	6 1%	11C 4%	4 1%	6 1%	6 1%	7 2%	6 2%	4 1%	4 1%	15 2%	15 2%	7 2%
Kia	24 2%	6 2%	8 2%	7 2%	5 2%	12 2%	8 2%	5 1%	6 2%	2 1%	6 2%	6 2%	12 1%	5 1%	9 2%
Land Rover	20 1%	7b 2%	1 *	8 2%	4 1%	2 *	4 1%	7 2%	6 2%	0 -%	7 2%	2 1%	9 1%	9 1%	4 1%
Mitsubishi	19 1%	4 1%	6 1%	7 1%	2 1%	7 1%	6 1%	7 2%	2 1%	2 1%	4 1%	3 1%	12 1%	7 1%	10 2%
Lexus	18 1%	2 *	6 1%	7 2%	2 1%	7 1%	5 1%	5 1%	4 1%	* **	* **	5 2%	12 1%	11 1%	7 2%
Jaguar	16 1%	4 1%	11 2%	7 2%	* **	7 1%	6 1%	2 1%	5 2%	2 1%	2 1%	2 1%	13 2%	8 1%	6 1%
Mini	14 1%	3 1%	7 1%	5 1%	6c 2%	1 **	7c 2%	4 1%	0 -%	3 1%	3 1%	5 1%	6 1%	6 1%	6 1%
Subaru	9 1%	7B 2%	0 -%	5 1%	2 1%	2 **	* **	* **	2 1%	6ab 2%	2 1%	3 1%	4 1%	6 1%	2 **
Seat	9 1%	3 1%	3 1%	4 1%	2 1%	3 1%	3 1%	2 1%	0 -%	4 2%	3 1%	2 1%	4 **	3 **	3 1%
Alfa Romeo	9 1%	0 -%	5 1%	3 1%	2 1%	2 **	2 **	2 **	3 1%	2 1%	3 1%	2 1%	4 **	5 1%	0 -%
Chevrolet	9 1%	* **	4 1%	2 **	3 1%	4 1%	* **	3 1%	1 **	3 1%	2 1%	2 1%	4 **	5 1%	4 1%
Chrysler	7 **	1 **	2 **	4 1%	* **	1 **	* **	2 1%	2 1%	* **	3 1%	* **	4 **	5 1%	2 **

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 8 (continuation)

S8. Can you tell me the make of this vehicle?

Base: All

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Saab	5 *%	1 *%	* *%	2 *%	2 1%	1 *%	* *%	1 *%	2 1%	2 1%	* *%	2 1%	2 *%	1 *%	2 *%
Porsche	4 *%	0 -%	2 *%	2 *%	2 1%	0 -%	0 -%	* *%	0 -%	3 1%	0 -%	0 -%	4 *%	3 *%	* *%
MG	3 *%	0 -%	2 *%	0 -%	0 -%	3 1%	3 1%	0 -%	0 -%	0 -%	2 1%	2 1%	0 -%	2 *%	0 -%
Daewoo	3 *%	1 *%	* *%	2 *%	* *%	* *%	0 -%	1 *%	0 -%	2 1%	0 -%	* *%	2 *%	1 *%	* *%
Daihatsu	2 *%	* *%	* *%	* *%	2 1%	1 *%	0 -%	2 1%	* *%	0 -%	* *%	2 1%	* *%	* *%	2 *%
Smart	2 *%	0 -%	* *%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%	2 1%	* *%	0 -%	2 *%	0 -%	2 *%
Jeep	* *%	* *%	* *%	* *%	0 -%	* *%	0 -%	* *%	* *%	0 -%	* *%	0 -%	* *%	* *%	0 -%
Other	11 1%	2 1%	6 1%	6 1%	* *%	5 1%	* *%	3 1%	2 1%	4 1%	4 1%	4 1%	4 *%	8 1%	2 *%
Don't know	7 *%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	* *%	3 1%	2 1%	4 1%	2 *%	0 -%	2 *%
Refused	15 1%	2 1%	10 2%	4 1%	6c 2%	* *%	3 1%	5 1%	2 1%	0 -%	5 2%	3 1%	5 1%	8 1%	4 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 8 (continuation)

S8. Can you tell me the make of this vehicle?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Ford	231 15%	28Bcdf 26%	89 14%	105 15%	75 15%	24 14%	189 16%	98 16%	104 15%	125 15%	25 14%	48 19%	34 15%
Vauxhall	160 11%	9 9%	75 12%	64 9%	47 9%	15 9%	139 12%	70 11%	62 9%	93 11%	16 9%	20 8%	30 13%
Volkswagen	119 8%	6 6%	55 9%	56 8%	34 7%	19 12%	85 7%	45 7%	58 9%	69 8%	14 8%	22 9%	14 6%
Peugeot	76 5%	4 3%	30 5%	40 6%	31 6%	8 5%	52 4%	36 6%	30 4%	41 5%	13c 7%	5 2%	16c 7%
Toyota	76 5%	2 2%	29 5%	41 6%	32 6%	7 4%	57 5%	31 5%	39 6%	43 5%	8 4%	14 6%	8 4%
Proton	76 5%	5 5%	33 5%	32 5%	26 5%	6 3%	51 4%	36 6%	31 5%	48 6%	10 6%	7 3%	10 4%
Nissan	61 4%	7 6%	27 4%	24 4%	18 4%	6 4%	45 4%	27 4%	26 4%	32 4%	10 5%	10 4%	8 4%
BMW	60 4%	* **	26 4%	31 5%	22 4%	9 5%	42 4%	23 4%	32 5%	27 3%	8 5%	13 5%	9 4%
Mercedes-Benz	57 4%	4 4%	26 4%	24 4%	16 3%	8 5%	46 4%	30 5%	22 3%	41b 5%	0 -%	10b 4%	6 3%
Citroen	55 4%	4 4%	20 3%	27 4%	18 4%	6 4%	44 4%	24 4%	24 3%	37 4%	5 3%	6 2%	7 3%
Fiat	51 3%	* **	26 4%	25 4%	18 4%	5 3%	37 3%	17 3%	27 4%	24 3%	5 3%	17a 7%	6 2%
Honda	51 3%	4 4%	23 4%	20 3%	14 3%	6 3%	44 4%	15 2%	30 4%	31 4%	5 3%	11 4%	4 2%
Audi	44 3%	4 4%	13 2%	25 4%	17 3%	6 4%	36 3%	18 3%	20 3%	17 2%	12A 7%	9 4%	6 2%
Mazda	34 2%	2 2%	15 2%	16 2%	14 3%	2 1%	28 2%	20 3%	9 1%	20 2%	4 2%	3 1%	5 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 8 (continuation)

S8. Can you tell me the make of this vehicle?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW - (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Skoda	33 2%	4 3%	16 2%	12 2%	9 2%	2 1%	30 3%	12 2%	18 3%	10 1%	8a 4%	6 2%	9a 4%
Hyundai	30 2%	3 3%	7 1%	20 3%	12 2%	8b 5%	25 2%	18 3%	12 2%	20 2%	5d 3%	5 2%	* **
Suzuki	27 2%	4b 4%	5 1%	16 2%	14b 3%	* **	20 2%	9 1%	12 2%	12 1%	6 3%	2 1%	8 3%
Volvo	26 2%	2 2%	14 2%	10 2%	8 2%	1 **	17 2%	8 1%	18 3%	11 1%	4 2%	6 2%	6 2%
Rover	25 2%	0 -%	8 1%	15 2%	10 2%	5 3%	17 2%	12 2%	8 1%	13 2%	* **	2 1%	9b 4%
Kia	24 2%	6bCD 5%	8 1%	7 1%	5 1%	2 1%	13 1%	5 1%	14 2%	14 2%	4 2%	2 1%	4 2%
Land Rover	20 1%	* **	9 1%	11 2%	7 1%	3 2%	13 1%	9 1%	11 2%	15 2%	* **	4 1%	2 1%
Mitsubishi	19 1%	0 -%	11 2%	7 1%	7 1%	0 -%	16 1%	8 1%	7 1%	13 2%	2 1%	0 -%	4 2%
Lexus	18 1%	0 -%	9 1%	7 1%	7 1%	0 -%	13 1%	5 1%	12 2%	12 1%	5c 3%	0 -%	* **
Jaguar	16 1%	0 -%	7 1%	8 1%	4 1%	3 2%	14 1%	7 1%	6 1%	12 1%	2 1%	* **	2 1%
Mini	14 1%	2 2%	7 1%	5 1%	2 **	2 1%	10 1%	9 2%	4 1%	8 1%	1 **	5 2%	0 -%
Subaru	9 1%	0 -%	5 1%	4 1%	4 1%	* **	7 1%	4 1%	5 1%	4 1%	3 2%	2 1%	0 -%
Seat	9 1%	0 -%	5 1%	4 1%	2 **	2 1%	5 **	4 1%	5 1%	5 1%	* **	2 1%	2 1%
Alfa Romeo	9 1%	0 -%	7 1%	2 **	* **	2 1%	5 **	3 1%	5 1%	2 **	* **	7Ad 3%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 8 (continuation)

S8. Can you tell me the make of this vehicle?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Chevrolet	9 1%	2B 2%	* *%	6 1%	4 1%	2 1%	8 1%	4 1%	4 1%	4 *%	* *%	* *%	4 2%
Chrysler	7 *%	* *%	3 *%	4 1%	2 *%	2 1%	6 *%	0 -%	7a 1%	1 *%	0 -%	4a 2%	2 1%
Saab	5 *%	1 1%	3 *%	2 *%	2 *%	0 -%	3 *%	2 *%	3 *%	2 *%	1 *%	2 1%	* *%
Porsche	4 *%	0 -%	0 -%	4 1%	3 1%	* *%	3 *%	3 1%	* *%	4 *%	0 -%	0 -%	0 -%
MG	3 *%	0 -%	3 1%	0 -%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	0 -%	2 1%	2a 1%
Daewoo	3 *%	* *%	* *%	2 *%	2 *%	* *%	1 *%	2 *%	1 *%	2 *%	* *%	* *%	0 -%
Daihatsu	2 *%	* *%	2 *%	0 -%	0 -%	0 -%	2 *%	* *%	2 *%	1 *%	0 -%	0 -%	2 1%
Smart	2 *%	0 -%	* *%	2 *%	2 *%	0 -%	2 *%	0 -%	* *%	2 *%	0 -%	0 -%	0 -%
Jeep	* *%	* *%	* *%	0 -%	0 -%	0 -%	* *%	* *%	0 -%	* *%	0 -%	0 -%	0 -%
Other	11 1%	* *%	7 1%	4 1%	3 1%	* *%	8 1%	2 *%	3 *%	7 1%	0 -%	2 1%	2 1%
Don't know	7 *%	0 -%	2 *%	3 *%	3 1%	0 -%	2 *%	2 *%	3 *%	2 *%	2 1%	2 1%	2 1%
Refused	15 1%	2 2%	6 1%	7 1%	3 1%	3 2%	11 1%	7 1%	5 1%	5 1%	4 2%	2 1%	4 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 8 (continuation)

S8. Can you tell me the make of this vehicle?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Ford	231 15%	25 17%	93 15%	164 16%	145 16%	3 8%	63 16%	70 18%	44 15%	14 20%
Vauxhall	160 11%	9 6%	70 11%	104 10%	92 10%	2 7%	33 8%	52 13%	26 9%	7 10%
Volkswagen	119 8%	10 7%	45 7%	82 8%	66 7%	5 15%	31 8%	33 8%	19 6%	7 10%
Peugeot	76 5%	9 6%	31 5%	49 5%	42 5%	* *%	16 4%	21 5%	11 4%	3 4%
Toyota	76 5%	7 5%	34 6%	52 5%	43 5%	2 5%	24 6%	16 4%	18 6%	5 7%
Proton	76 5%	10 7%	27 4%	57 6%	49 6%	2 5%	25 6%	19 5%	19 7%	3 4%
Nissan	61 4%	6 4%	32 5%	32 3%	28 3%	0 -%	14 3%	12 3%	10 4%	* *%
BMW	60 4%	9 6%	28 5%	47 5%	39 4%	4 10%	20 5%	12 3%	15 5%	3 4%
Mercedes-Benz	57 4%	4 3%	30 5%	39 4%	32 4%	2 5%	17 4%	15 4%	7 3%	3 4%
Citroen	55 4%	6 4%	23 4%	42 4%	37 4%	4 10%	19 5%	20 5%	7 3%	4 6%
Fiat	51 3%	4 3%	17 3%	33 3%	29 3%	2 5%	13 3%	10 2%	12 4%	5 7%
Honda	51 3%	3 2%	27 4%	32 3%	25 3%	0 -%	19 5%	12 3%	10 3%	* 1%
Audi	44 3%	1 1%	13 2%	36 4%	29 3%	0 -%	11 3%	15 4%	7 3%	* 1%
Mazda	34 2%	1 1%	19 3%	29 3%	28 3%	2 5%	17 4%	10 2%	7 2%	6a 8%
Skoda	33 2%	2 1%	7 1%	22 2%	20 2%	0 -%	9 2%	5 1%	11 4%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 8 (continuation)

S8. Can you tell me the make of this vehicle?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Hyundai	30 2%	3 2%	9 1%	21 2%	21 2%	2 5%	4 1%	11 3%	4 1%	1 1%
Suzuki	27 2%	* **	5 1%	19 2%	17 2%	2 5%	7 2%	7 2%	7 3%	* **
Volvo	26 2%	6 4%	16 3%	14 1%	13 1%	0 -%	4 1%	1 *%	10A 3%	0 -%
Rover	25 2%	0 -%	13 2%	17 2%	17 2%	0 -%	8 2%	6 1%	7 2%	2 3%
Kia	24 2%	3 2%	10 2%	9 1%	8 1%	* 1%	5 1%	4 1%	4 1%	* **
Land Rover	20 1%	5 3%	11 2%	16 2%	14 2%	0 -%	6 1%	7 2%	6 2%	0 -%
Mitsubishi	19 1%	* **	6 1%	13 1%	11 1%	0 -%	2 1%	6 1%	3 1%	* **
Lexus	18 1%	3 2%	7 1%	10 1%	7 1%	0 -%	4 1%	3 1%	4 1%	0 -%
Jaguar	16 1%	2 1%	9 1%	11 1%	11 1%	2 5%	3 1%	3 1%	7 2%	0 -%
Mini	14 1%	2 1%	9 1%	9 1%	8 1%	0 -%	4 1%	6 2%	0 -%	0 -%
Subaru	9 1%	3 2%	6 1%	8 1%	8 1%	2 5%	4 1%	6 1%	* **	0 -%
Seat	9 1%	* **	1 *%	7 1%	6 1%	0 -%	3 1%	1 *%	4 1%	* **
Alfa Romeo	9 1%	5BCD 3%	2 *%	5 1%	4 *%	0 -%	5 1%	* **	0 -%	2ab 2%
Chevrolet	9 1%	* **	3 *%	6 1%	6 1%	2 5%	3 1%	2 *%	4 1%	0 -%
Chrysler	7 *%	0 -%	3 1%	5 1%	5 1%	0 -%	2 1%	3 1%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 8 (continuation)

S8. Can you tell me the make of this vehicle?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Saab	5 *%	1 *%	2 *%	4 *%	4 *%	* 1%	* *%	2 1%	* *%	0 -%
Porsche	4 *%	0 -%	0 -%	4 *%	4 *%	0 -%	3 1%	* *%	2 1%	2a 2%
MG	3 *%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Daewoo	3 *%	1 1%	1 *%	2 *%	2 *%	0 -%	* *%	2 1%	0 -%	0 -%
Daihatsu	2 *%	0 -%	1 *%	2 *%	2 *%	0 -%	* *%	0 -%	0 -%	0 -%
Smart	2 *%	* *%	* *%	* *%	* *%	0 -%	* *%	0 -%	0 -%	0 -%
Jeep	* *%	0 -%	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%
Other	11 1%	2d 2%	2 *%	3 *%	1 *%	* *%	1 *%	* *%	* *%	0 -%
Don't know	7 *%	0 -%	2 *%	5 1%	5 1%	0 -%	2 *%	2 *%	2 1%	2 2%
Refused	15 1%	3b 2%	2 *%	7 1%	7 1%	0 -%	2 *%	2 1%	3 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 8 (continuation)

S8. Can you tell me the make of this vehicle?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Ford	231 15%	116 16%	127 17%	182 16%	73 15%	60 14%	199 16%	207 16%	149 16%	205 15%	129 16%	30 14%	72 15%	81 15%	43 14%	97 17%
Vauxhall	160 11%	89 12%	86 11%	140 12%	46 9%	67dfgi 15%	134 11%	137 11%	116 12%	141 11%	78 10%	30 14%	52 11%	70c 13%	34 11%	47 8%
Volkswagen	119 8%	50 7%	49 6%	90 8%	37 7%	24 5%	94 8%	104 8%	73 8%	102 8%	56 7%	21 10%	41 9%	43 8%	28 9%	45 8%
Peugeot	76 5%	37 5%	41 5%	53 5%	18 4%	25 6%	59 5%	72 6%	49 5%	69 5%	40 5%	11 5%	25 5%	33 6%	9 3%	29 5%
Toyota	76 5%	33 5%	30 4%	53 5%	27 5%	24 5%	66 5%	65 5%	48 5%	63 5%	43 5%	11 5%	22 5%	29 5%	15 5%	29 5%
Proton	76 5%	35 5%	42 5%	53 5%	22 4%	23 5%	63 5%	65 5%	49 5%	69 5%	38 5%	10 5%	27 6%	24 4%	16 5%	31 5%
Nissan	61 4%	36 5%	43 6%	48 4%	22 4%	17 4%	52 4%	52 4%	42 4%	55 4%	31 4%	7 3%	23 5%	25 5%	12 4%	23 4%
BMW	60 4%	29 4%	22 3%	46 4%	25 5%	15 3%	51 4%	55 4%	41 4%	58 4%	32 4%	7 3%	21 4%	18 3%	14 4%	27 5%
Mercedes-Benz	57 4%	24 3%	22 3%	39 3%	21 4%	20 5%	44 4%	45 4%	32 3%	50 4%	31 4%	10 4%	17 3%	21 4%	11 4%	21 4%
Citroen	55 4%	20 3%	30 4%	41 4%	17 3%	12 3%	46 4%	47 4%	37 4%	49 4%	24 3%	12 5%	20 4%	26 5%	16 5%	14 2%
Fiat	51 3%	26E 4%	27e 4%	45E 4%	18e 4%	3 1%	40e 3%	41e 3%	33e 3%	46E 3%	30 4%	8 3%	13 3%	15 3%	12 4%	22 4%
Honda	51 3%	24 3%	21 3%	39 3%	20 4%	11 3%	43 3%	43 3%	28 3%	42 3%	32 4%	4 2%	16 3%	13 2%	14 5%	20 3%
Audi	44 3%	21 3%	24 3%	32 3%	17 3%	20 5%	37 3%	37 3%	26 3%	42 3%	28 3%	8 4%	9 2%	7 1%	10 3%	22a 4%
Mazda	34 2%	14 2%	19 2%	30 3%	10 2%	7 2%	29 2%	32 2%	17 2%	34 3%	19 2%	9 4%	6 1%	10 2%	11 4%	14 2%
Skoda	33 2%	12 2%	19 2%	22 2%	12 2%	9 2%	26 2%	26 2%	19 2%	29 2%	19 2%	4 2%	8 2%	13 2%	6 2%	12 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 8 (continuation)

S8. Can you tell me the make of this vehicle?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Hyundai	30 2%	21 3%	16 2%	24 2%	8 2%	10 2%	28 2%	27 2%	23 2%	24 2%	18 2%	3 1%	9 2%	13b 2%	1 *%	16b 3%
Suzuki	27 2%	16 2%	18 2%	23 2%	9 2%	9 2%	22 2%	25 2%	15 2%	25 2%	7 1%	8A 4%	12a 3%	5 1%	7 2%	14 2%
Volvo	26 2%	10 1%	12 2%	20 2%	13 3%	11 3%	22 2%	22 2%	21 2%	25 2%	14 2%	5 2%	7 2%	12 2%	4 1%	11 2%
Rover	25 2%	13 2%	12 2%	16 1%	8 2%	7 2%	18 1%	18 1%	15 2%	17 1%	13 2%	3 1%	9 2%	9 2%	6 2%	9 2%
Kia	24 2%	15 2%	17 2%	22 2%	7 1%	9 2%	21 2%	22 2%	12 1%	23 2%	14 2%	3 2%	6 1%	8 1%	3 1%	11 2%
Land Rover	20 1%	14 2%	10 1%	13 1%	9 2%	4 1%	19 2%	13 1%	13 1%	20 2%	11 1%	0 -%	9 2%	9 2%	7 2%	4 1%
Mitsubishi	19 1%	8 1%	7 1%	16 1%	9 2%	5 1%	12 1%	15 1%	13 1%	17 1%	11 1%	* *%	7 2%	13 2%	2 1%	4 1%
Lexus	18 1%	9 1%	7 1%	15 1%	10 2%	7 2%	16 1%	14 1%	9 1%	14 1%	14 2%	* *%	4 1%	10 2%	* *%	7 1%
Jaguar	16 1%	7 1%	6 1%	13 1%	8 2%	3 1%	11 1%	16 1%	9 1%	14 1%	11 1%	2 1%	4 1%	8c 2%	7C 2%	0 -%
Mini	14 1%	6 1%	6 1%	9 1%	3 1%	4 1%	13 1%	13 1%	8 1%	14 1%	7 1%	* *%	6 1%	2 *%	4 1%	7 1%
Subaru	9 1%	7 1%	2 *%	4 *%	3 1%	4 1%	8 1%	9 1%	6 1%	9 1%	6 1%	2 1%	2 *%	2 *%	0 -%	7 1%
Seat	9 1%	3 *%	3 *%	9 1%	2 *%	1 *%	9 1%	6 *%	8 1%	9 1%	5 1%	2 1%	2 *%	1 *%	1 *%	7 1%
Alfa Romeo	9 1%	* *%	5 1%	5 *%	5a 1%	3 1%	9 1%	9 1%	4 *%	9 1%	5 1%	0 -%	3 1%	0 -%	0 -%	9a 1%
Chevrolet	9 1%	4 1%	7 1%	6 1%	3 1%	4 1%	5 *%	7 1%	4 *%	5 *%	3 *%	2 1%	3 1%	3 1%	* *%	5 1%
Chrysler	7 *%	3 *%	4 1%	6 *%	5 1%	4 1%	5 *%	4 *%	3 *%	4 *%	5 1%	* *%	2 *%	3 1%	2 1%	2 *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 8 (continuation)

S8. Can you tell me the make of this vehicle?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Saab	5 *%	3 *%	3 *%	3 *%	* *%	* *%	3 *%	5 *%	1 *%	5 *%	2 *%	2 1%	1 *%	1 *%	2 1%	2 *%
Porsche	4 *%	0 -%	* *%	2 *%	3 1%	* *%	2 *%	4 *%	* *%	4 *%	4 *%	0 -%	0 -%	2 *%	0 -%	2 *%
MG	3 *%	2 *%	2 *%	2 *%	2 *%	2 *%	3 *%	2 *%	2 *%	2 *%	2 *%	0 -%	2 *%	2 *%	2 1%	0 -%
Daewoo	3 *%	2 *%	3 *%	3 *%	* *%	2 1%	3 *%	3 *%	2 *%	3 *%	* *%	0 -%	3 1%	* *%	0 -%	3 *%
Daihatsu	2 *%	* *%	* *%	2 *%	0 -%	1 *%	1 *%	1 *%	1 *%	2 *%	2 *%	* *%	* *%	2 *%	* *%	0 -%
Smart	2 *%	* *%	2 *%	* *%	0 -%	* *%	2 *%	2 *%	2 *%	2 *%	2 *%	* *%	0 -%	0 -%	* *%	2 *%
Jeep	* *%	* *%	* *%	* *%	0 -%	* *%	* *%	* *%	* *%	* *%	0 -%	* *%	* *%	0 -%	0 -%	* *%
Other	11 1%	6 1%	6 1%	7 1%	4 1%	1 *%	10 1%	11 1%	8 1%	10 1%	4 *%	0 -%	8 2%	9c 2%	2 1%	* *%
Don't know	7 *%	2 *%	4 *%	5 *%	2 *%	* *%	4 *%	2 *%	5 1%	4 *%	* *%	3A 2%	3 1%	4 1%	2 1%	0 -%
Refused	15 1%	10 1%	8 1%	14 1%	3 1%	4 1%	15 1%	15 1%	13 1%	14 1%	8 1%	2 1%	6 1%	1 *%	4 1%	9a 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 9  
S9. What type of vehicle is it?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
A hatchback	793 53%	395 45%	399A 64%	122c 60%	328 54%	343 50%	469 51%	297 56%	793 53%	704 53%	663 53%	65 54%	41 54%	24 54%	587b 55%	204 48%
A saloon	242 16%	163b 19%	79 13%	29 14%	77 13%	136B 20%	155 17%	76 14%	242 16%	208 16%	195 15%	24 20%	14 18%	10bc 21%	170 16%	68 16%
An estate	157 10%	129B 15%	28 5%	15 7%	64 11%	78 11%	95 10%	57 11%	157F 10%	145F 11%	139F 11%	10 8%	6 8%	2 4%	95 9%	62A 15%
A Four-by-Four	95 6%	58 7%	37 6%	9 4%	43 7%	44 6%	59 6%	31 6%	95 6%	84 6%	79 6%	8 7%	5 7%	3 6%	60 6%	35 8%
A People carrier	78 5%	47 5%	32 5%	4 2%	45ac 7%	29 4%	47 5%	28 5%	78 5%	70 5%	67 5%	4 3%	3 4%	4abcDe 9%	58 5%	21 5%
A van	37 2%	33B 4%	4 1%	7 4%	17 3%	12 2%	11 1%	24A 5%	37 2%	35 3%	32 3%	2 2%	3 4%	1 1%	21 2%	16 4%
A convertible	28 2%	11 1%	17 3%	2 1%	12 2%	15 2%	24b 3%	4 1%	28 2%	26 2%	25 2%	1 1%	1 1%	1 1%	12 1%	16A 4%
Sports / Coupe	16 1%	11 1%	5 1%	2 1%	6 1%	8 1%	15b 2%	* **	16 1%	14 1%	13 1%	1 1%	1 1%	* 1%	15b 1%	* **
Other	22 1%	13 1%	9 1%	5 3%	4 1%	12 2%	17 2%	4 1%	22 1%	19 1%	18 1%	1 1%	1 1%	1 2%	19 2%	2 1%
Don't know	31 2%	14 2%	17 3%	9 4%	11 2%	11 2%	19 2%	12 2%	31 2%	27 2%	27 2%	3 2%	1 1%	1 1%	27 3%	3 1%
Refused	2 **	2 **	0 -%	0 -%	0 -%	2 **	2 **	0 -%	2 **	2 **	2 **	0 -%	0 -%	0 -%	2 **	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 9 (continuation)  
S9. What type of vehicle is it?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
A hatchback	793 53%	494 51%	294 56%	355 51%	415 55%	40 47%	719 53%	223 51%	570 53%	91 48%	697 53%	698 53%	54 54%	500 55%	92 53%
A saloon	242 16%	168 17%	73 14%	109 16%	128 17%	11 13%	223 16%	70 16%	172 16%	25 14%	217 17%	212 16%	15 15%	147 16%	20 12%
An estate	157 10%	115b 12%	41 8%	86 12%	70 9%	9 11%	148 11%	54 12%	103 10%	26 14%	130 10%	139 11%	10 9%	100 11%	16 9%
A Four-by-Four	95 6%	61 6%	32 6%	55 8%	39 5%	7 8%	83 6%	28 6%	67 6%	15 8%	80 6%	87 7%	2 2%	53 6%	11 6%
A People carrier	78 5%	50 5%	28 5%	42 6%	32 4%	11B 13%	65 5%	29 7%	50 5%	6 3%	72 6%	70 5%	4 4%	50 5%	11 6%
A van	37 2%	20 2%	17 3%	23 3%	14 2%	4 4%	30 2%	9 2%	28 3%	10b 5%	26 2%	23 2%	9A 9%	22 2%	4 2%
A convertible	28 2%	21 2%	7 1%	12 2%	16 2%	0 -%	28 2%	4 1%	24 2%	2 1%	26 2%	28 2%	0 -%	10 1%	8A 5%
Sports / Coupe	16 1%	12 1%	4 1%	5 1%	11 1%	* *%	15 1%	2 1%	13 1%	7B 4%	9 1%	16 1%	0 -%	10 1%	2 1%
Other	22 1%	11 1%	11 2%	6 1%	14 2%	2 2%	18 1%	7 2%	15 1%	2 1%	20 1%	16 1%	4 4%	11 1%	2 1%
Don't know	31 2%	11 1%	20A 4%	7 1%	20 3%	2 2%	22 2%	9 2%	22 2%	4 2%	27 2%	28 2%	3 3%	9 1%	7A 4%
Refused	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 9 (continuation)  
S9. What type of vehicle is it?

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
A hatchback	793 53%	202 57%	285 53%	223 47%	160 52%	318A 59%	216 54%	202 52%	166 51%	145 57%	156 52%	161 52%	455 54%	412 51%	254 58%
A saloon	242 16%	50 14%	96 18%	83 18%	44 14%	76 14%	67 17%	61 16%	58 18%	36 14%	46 15%	56 18%	134 16%	147b 18%	52 12%
An estate	157 10%	36 10%	61 11%	47 10%	37 12%	56 10%	36 9%	33 9%	38 12%	27 11%	34 11%	27 9%	87 10%	88 11%	41 9%
A Four-by-Four	95 6%	18 5%	36 7%	32 7%	11 4%	37 7%	21 5%	27 7%	18 6%	14 6%	19 6%	18 6%	56 7%	49 6%	31 7%
A People carrier	78 5%	25 7%	25 5%	23 5%	25c 8%	21 4%	20 5%	21 5%	18 6%	16 6%	19 6%	16 5%	34 4%	51 6%	16 4%
A van	37 2%	6 2%	15 3%	19C 4%	12C 4%	4 1%	10 2%	17cd 4%	2 1%	2 1%	8 3%	9 3%	20 2%	13 2%	17a 4%
A convertible	28 2%	5 1%	5 1%	7 1%	6 2%	11 2%	10 3%	7 2%	7 2%	3 1%	5 2%	9 3%	12 1%	18 2%	3 1%
Sports / Coupe	16 1%	3 1%	6 1%	5 1%	4 1%	5 1%	2 *%	6 1%	4 1%	3 1%	3 1%	5 2%	8 1%	6 1%	8 2%
Other	22 1%	9B 3%	1 *%	14 3%	3 1%	5 1%	10 3%	5 1%	4 1%	3 1%	4 1%	4 1%	14 2%	12 1%	8 2%
Don't know	31 2%	1 *%	8 1%	19C 4%	4 1%	5 1%	8 2%	9 2%	9 3%	4 2%	7 2%	4 1%	19 2%	16 2%	10 2%
Refused	2 *%	0 -%	2 *%	0 -%	2 1%	0 -%	0 -%	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	2 *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 9 (continuation)  
S9. What type of vehicle is it?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
A hatchback	793 53%	52 48%	323 51%	379 55%	280 56%	89 54%	617 54%	344 55%	355 52%	457c 55%	110cd 60%	114 45%	108 47%
A saloon	242 16%	15 14%	102 16%	111 16%	75 15%	30 18%	181 16%	88 14%	121 18%	137 17%	25 14%	40 16%	39 17%
An estate	157 10%	15 14%	71 11%	68 10%	47 9%	16 10%	124 11%	69 11%	76 11%	75 9%	20 11%	46AD 18%	14 6%
A Four-by-Four	95 6%	1 1%	45a 7%	47a 7%	34a 7%	12 7%	71 6%	36 6%	45 7%	46 6%	12 6%	18 7%	20 9%
A People carrier	78 5%	8 8%	38 6%	28 4%	20 4%	6 3%	64 6%	31 5%	32 5%	41 5%	5 3%	11 4%	20b 9%
A van	37 2%	6d 5%	16 3%	13 2%	7 1%	4 2%	22 2%	17 3%	17 2%	22 3%	4 2%	4 2%	7 3%
A convertible	28 2%	2 2%	11 2%	15 2%	9 2%	6 3%	20 2%	14 2%	9 1%	12 2%	4 2%	5 2%	7 3%
Sports / Coupe	16 1%	2 2%	8 1%	6 1%	4 1%	2 1%	10 1%	7 1%	6 1%	9 1%	2 1%	4 2%	1 *%
Other	22 1%	2 2%	5 1%	14 2%	14b 3%	0 -%	19 2%	5 1%	10 2%	12 1%	* *%	4 2%	4 2%
Don't know	31 2%	4 3%	14 2%	13 2%	11 2%	2 1%	21 2%	16 3%	9 1%	16 2%	2 1%	6 2%	7 3%
Refused	2 *%	2BCd 2%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	2a 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 9 (continuation)  
S9. What type of vehicle is it?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
A hatchback	793 53%	73 50%	325 53%	540 53%	480 54%	16 43%	215 53%	234 59%	150 52%	43 60%
A saloon	242 16%	27 18%	99 16%	153 15%	130 15%	11 30%	56 14%	55 14%	44 15%	10 14%
An estate	157 10%	14 10%	66 11%	107 11%	93 11%	3 8%	42 10%	43 11%	26 9%	3 4%
A Four-by-Four	95 6%	12 9%	39 6%	65 6%	55 6%	2 5%	27 7%	23 6%	19 7%	4 6%
A People carrier	78 5%	10 7%	26 4%	55 5%	41 5%	2 5%	24 6%	12 3%	19 6%	3 4%
A van	37 2%	2 2%	15 2%	31 3%	25 3%	2 5%	18 4%	7 2%	11 4%	5a 7%
A convertible	28 2%	1 *%	13 2%	22 2%	19 2%	0 -%	7 2%	6 1%	4 1%	2 3%
Sports / Coupe	16 1%	2 1%	9 1%	12 1%	9 1%	2 5%	6 1%	4 1%	5 2%	0 -%
Other	22 1%	0 -%	6 1%	15 1%	15 2%	0 -%	2 1%	5 1%	6 2%	* *%
Don't know	31 2%	3 2%	19 3%	20 2%	18 2%	0 -%	9 2%	9 2%	6 2%	2 2%
Refused	2 *%	2bCD 1%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 9 (continuation)  
S9. What type of vehicle is it?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
A hatchback	793 53%	390 53%	429D 56%	632d 55%	234 47%	229 53%	683d 55%	688d 53%	515d 54%	704 53%	412 52%	129 58%	251 52%	275 51%	180 59%	306 52%
A saloon	242 16%	118 16%	117 15%	188 16%	87 17%	74 17%	198 16%	213 16%	163 17%	217 16%	116 15%	32 14%	94a 20%	72 13%	54 18%	99 17%
An estate	157 10%	72 10%	58 8%	115 10%	66B 13%	40 9%	131 11%	137 11%	93 10%	148b 11%	88 11%	20 9%	49 10%	62 11%	23 7%	67 11%
A Four-by-Four	95 6%	57 8%	42 6%	68 6%	34 7%	31 7%	75 6%	80 6%	56 6%	85 6%	45 6%	13 6%	36 8%	38 7%	19 6%	36 6%
A People carrier	78 5%	38 5%	40 5%	65 6%	31 6%	24 6%	60 5%	66 5%	55 6%	71 5%	45 6%	12 6%	21 4%	44bC 8%	12 4%	21 4%
A van	37 2%	19 3%	17 2%	18 2%	14 3%	11 2%	22 2%	27 2%	16 2%	27 2%	28c 4%	5 2%	4 1%	14 3%	4 1%	18 3%
A convertible	28 2%	13 2%	10 1%	19 2%	7 1%	4 1%	19 2%	25 2%	16 2%	23 2%	22 3%	2 1%	4 1%	10 2%	4 1%	14 2%
Sports / Coupe	16 1%	6 1%	10 1%	11 1%	6 1%	3 1%	13 1%	14 1%	10 1%	16 1%	11 1%	* **	4 1%	4 1%	3 1%	6 1%
Other	22 1%	8 1%	19 3%	17 1%	13 3%	8 2%	20 2%	21 2%	14 1%	19 1%	11 1%	1 1%	9 2%	10 2%	2 1%	8 1%
Don't know	31 2%	8 1%	18 2%	18 2%	7 1%	7 2%	20 2%	20 2%	16 2%	19 1%	20 3%	6 3%	4 1%	15 3%	6 2%	10 2%
Refused	2 **	2 **	2 **	2 **	0 -%	0 -%	2 **	2 **	2 **	2 **	0 -%	0 -%	2 **	0 -%	0 -%	2 **

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 10  
S10. And how many years old is the vehicle?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
0-1 years	97 6%	56 6%	41 7%	11 5%	35 6%	51 7%	57 6%	31 6%	97 6%	81 6%	74 6%	12bc 10%	7 9%	5ABC 11%	66 6%	31 7%
2-3 years	208 14%	123 14%	84 13%	20 10%	85 14%	102 15%	137 15%	63 12%	208 14%	179 13%	165 13%	21 17%	14abc 19%	8 18%	135 13%	73 17%
4-5 years	243 16%	139 16%	105 17%	28 14%	87 14%	128 19%	155 17%	80 15%	243 16%	213 16%	203 16%	22 18%	10 14%	8 18%	179 17%	62 15%
6-7 years	245 16%	136 16%	110 17%	44 21%	92 15%	109 16%	154 17%	85 16%	245 16%	215 16%	200 16%	23 19%	15 20%	8 17%	173 16%	72 17%
8-9 years	231 15%	150 17%	82 13%	30 15%	89 15%	113 16%	131 14%	95 18%	231 15%	210 16%	200 16%	15 13%	11 14%	6 12%	150 14%	81a 19%
10-15 years	373 25%	225 26%	148 24%	62c 30%	169c 28%	143 21%	221 24%	142 27%	373d 25%	344De 26%	329Def 26%	21 18%	14 19%	9 20%	297B 28%	75 18%
16+ years	47 3%	27 3%	20 3%	3 2%	22 4%	22 3%	30 3%	15 3%	47d 3%	46d 3%	44d 3%	* *%	2d 3%	1 2%	32 3%	15 4%
Don't know	49 3%	14 2%	35A 6%	6 3%	25 4%	17 2%	24 3%	22 4%	49 3%	42 3%	40 3%	6 5%	2 2%	1 2%	29 3%	18 4%
Refused	7 *%	5 1%	2 *%	0 -%	4 1%	3 *%	4 *%	2 *%	7 *%	7 1%	7 1%	* *%	0 -%	0 -%	7 1%	* *%
Median	7.0	7.0	7.0	7.0	7.0	6.0	7.0	7.0	7.0	7.0	7.0	6.0	6.0	6.0	7.0	7.0
Mean score	7.2	7.2	7.2	7.5	7.4	6.9	7.1	7.6	7.2DeF	7.4DEF	7.4DEF	6.0	6.5	6.1	7.4	6.8
Standard deviation	4.4	4.3	4.6	3.8	4.3	4.6	4.4	4.3	4.4	4.4	4.4	3.6	4.4	4.0	4.2	4.7
Standard error	.14	.18	.23	.33	.22	.21	.18	.23	.14	.16	.17	.23	.28	.26	.16	.28
Error variance	.02	.03	.05	.11	.05	.05	.03	.05	.02	.02	.03	.06	.08	.07	.03	.08

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 10 (continuation)  
S10. And how many years old is the vehicle?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
0-1 years	97 6%	67 7%	28 5%	52 7%	42 5%	8 10%	89 7%	29 7%	68 6%	6 3%	92 7%	94 7%	3 3%	62 7%	9 5%
2-3 years	208 14%	152b 16%	54 10%	123B 18%	79 10%	17 20%	188 14%	65 15%	142 13%	21 11%	186 14%	190 14%	10 10%	136 15%	19 11%
4-5 years	243 16%	159 17%	84 16%	113 16%	123 16%	13 15%	228 17%	83 19%	161 15%	31 16%	209 16%	227B 17%	5 5%	145 16%	30 17%
6-7 years	245 16%	155 16%	91 17%	116 17%	125 16%	14 17%	219 16%	69 16%	176 17%	26 14%	219 17%	215 16%	15 15%	140 15%	28 16%
8-9 years	231 15%	157 16%	74 14%	115 16%	111 15%	16 18%	206 15%	81 19%	150 14%	34 18%	193 15%	200 15%	19 19%	143 16%	30 17%
10-15 years	373 25%	207 22%	161A 30%	144 21%	219A 29%	16 19%	331 24%	89 20%	285a 27%	51 28%	320 25%	305 23%	39A 39%	226 25%	44 25%
16+ years	47 3%	35 4%	12 2%	17 2%	27 4%	* **	41 3%	7 2%	40 4%	8 4%	39 3%	38 3%	5 5%	30 3%	7 4%
Don't know	49 3%	27 3%	22 4%	19 3%	27 4%	1 1%	44 3%	12 3%	36 3%	8 4%	40 3%	41 3%	5 5%	29 3%	8 5%
Refused	7 **	6 1%	2 **	* **	7 1%	0 -%	7 1%	0 -%	7 1%	2 1%	6 **	7 1%	0 -%	3 **	0 -%
Median	7.0	7.0	7.0	6.0	7.0	6.0	7.0	7.0	7.0	8.0	7.0	7.0	9.0	7.0	7.0
Mean score	7.2	7.0	7.6a	6.6	7.7A	6.2	7.1	6.7	7.4a	8.0b	7.1	7.0	8.9A	7.2	8.0
Standard deviation	4.4	4.6	4.0	4.1	4.6	3.7	4.4	3.9	4.6	4.4	4.4	4.4	4.3	4.4	5.6
Standard error	.14	.18	.22	.19	.21	.48	.15	.23	.17	.40	.15	.15	.54	.18	.53
Error variance	.02	.03	.05	.04	.04	.23	.02	.05	.03	.16	.02	.02	.29	.03	.28

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 10 (continuation)

S10. And how many years old is the vehicle?

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
0-1 years	97 6%	22 6%	37 7%	27 6%	18 6%	39 7%	36 9%	20 5%	23 7%	15 6%	21 7%	13 4%	55 7%	62 8%	27 6%
2-3 years	208 14%	62 17%	71 13%	52 11%	51 16%	70 13%	54 14%	57 15%	47 14%	35 14%	38 13%	44 14%	120 14%	104 13%	74 17%
4-5 years	243 16%	58 16%	83 15%	72 15%	46 15%	95 18%	74 19%	60 15%	52 16%	32 13%	53 18%	61 20%	124 15%	133 16%	68 15%
6-7 years	245 16%	53 15%	85 16%	82 17%	45 15%	89 17%	69 17%	61 16%	58 18%	39 15%	44 14%	57 18%	138 16%	147 18%	62 14%
8-9 years	231 15%	54 15%	86 16%	74 16%	44 14%	86 16%	46 12%	62 16%	54 17%	40 16%	33 11%	48 15%	144a 17%	127 16%	68 15%
10-15 years	373 25%	81 23%	142 26%	137c 29%	83 27%	119 22%	92 23%	109 28%	70 22%	73 29%	89b 29%	63 21%	205 24%	182 22%	114 26%
16+ years	47 3%	13 4%	16 3%	12 3%	5 2%	23 4%	11 3%	12 3%	12 4%	11 4%	11 4%	10 3%	25 3%	27 3%	11 3%
Don't know	49 3%	11 3%	18 3%	14 3%	12 4%	15 3%	18b 4%	4 1%	6 2%	9 4%	12 4%	13 4%	23 3%	29 4%	13 3%
Refused	7 **	2 **	2 **	2 **	3 1%	2 **	0 -%	5 1%	2 1%	0 -%	2 1%	0 -%	6 1%	2 **	5 1%
Median	7.0	7.0	7.0	7.0	7.0	7.0	6.0	7.0	6.0	8.0	7.0	7.0	7.0	7.0	7.0
Mean score	7.2	7.1	7.2	7.5	7.1	7.2	6.9	7.4	7.0	7.7	7.6	7.1	7.2	7.0	7.1
Standard deviation	4.4	4.3	4.3	4.1	4.1	4.8	4.9	4.0	4.3	4.5	5.2	4.1	4.2	4.2	4.2
Standard error	.14	.28	.23	.24	.29	.25	.30	.25	.29	.35	.37	.29	.18	.18	.25
Error variance	.02	.08	.05	.06	.08	.06	.09	.06	.09	.12	.13	.09	.03	.03	.06

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 10 (continuation)

S10. And how many years old is the vehicle?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
0-1 years	97 6%	6 5%	46 7%	43 6%	31 6%	10 6%	85 7%	49 8%	35 5%	53 6%	10 6%	12 5%	21 9%
2-3 years	208 14%	18 17%	85 13%	91 13%	58 11%	30 18%	160 14%	97 15%	81 12%	115 14%	23 12%	33 13%	34 15%
4-5 years	243 16%	25 23%	102 16%	105 15%	75 15%	29 17%	182 16%	88 14%	129a 19%	128 15%	30 16%	49 20%	35 16%
6-7 years	245 16%	15 14%	93 15%	122 18%	94 19%	24 15%	193 17%	117 19%	110 16%	140D 17%	34d 19%	51D 20%	20 9%
8-9 years	231 15%	13 12%	85 13%	120 17%	86 17%	29 17%	181 16%	100 16%	105 15%	132 16%	35 19%	33 13%	32 14%
10-15 years	373 25%	25 23%	174 28%	165 24%	122 24%	33 20%	267 23%	139 22%	179 26%	201 24%	43 24%	60 24%	62 27%
16+ years	47 3%	1 1%	27 4%	19 3%	17 3%	2 1%	35 3%	14 2%	24 3%	30 4%	4 2%	7 3%	6 2%
Don't know	49 3%	4 3%	22 3%	23 3%	14 3%	7 4%	42 4%	18 3%	17 2%	23 3%	4 2%	6 2%	16ac 7%
Refused	7 *%	2B 2%	0 -%	6 1%	4 1%	2b 1%	5 *%	6b 1%	0 -%	5 1%	* *%	0 -%	2 1%
Median	7.0	6.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0
Mean score	7.2	6.5	7.5f	7.2	7.4f	6.5	7.1	6.8	7.5a	7.3	7.2	7.1	7.1
Standard deviation	4.4	4.0	4.9	4.0	4.1	3.7	4.2	4.1	4.2	4.3	4.1	4.1	5.2
Standard error	.14	.46	.24	.19	.23	.36	.15	.21	.20	.19	.37	.31	.42
Error variance	.02	.21	.06	.04	.05	.13	.02	.04	.04	.03	.14	.10	.18

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 10 (continuation)  
S10. And how many years old is the vehicle?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
0-1 years	97 6%	11 8%	37 6%	64 6%	55 6%	1 3%	27 7%	32 8%	16 5%	5 7%
2-3 years	208 14%	18 12%	70 11%	147 14%	125 14%	9 23%	56 14%	64 16%	31 11%	10 14%
4-5 years	243 16%	18 12%	108 17%	150 15%	125 14%	2 5%	70 17%	55 14%	49 17%	9 12%
6-7 years	245 16%	27 19%	106 17%	184 18%	166 19%	9 24%	65 16%	67 17%	61 21%	15 22%
8-9 years	231 15%	20 14%	82 13%	161 16%	136 15%	4 10%	71 18%	56 14%	46 16%	13 18%
10-15 years	373 25%	39 27%	167 27%	253 25%	222 25%	9 25%	96 24%	99 25%	72 25%	19 26%
16+ years	47 3%	4 3%	23 4%	25 2%	25 3%	2 6%	9 2%	13 3%	3 1%	0 -%
Don't know	49 3%	5 3%	20 3%	32 3%	29 3%	0 -%	9 2%	12 3%	11 4%	* 1%
Refused	7 *%	3cD 2%	5 1%	3 *%	2 *%	2 5%	2 *%	0 -%	2 1%	0 -%
Median	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0
Mean score	7.2	7.4	7.5	7.2	7.2	7.3	7.0	7.0	7.2	6.8
Standard deviation	4.4	4.3	4.3	4.2	4.2	4.5	4.0	4.3	3.9	3.5
Standard error	.14	.45	.22	.16	.18	.92	.25	.27	.29	.49
Error variance	.02	.20	.05	.03	.03	.84	.06	.07	.08	.24

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 10 (continuation)

S10. And how many years old is the vehicle?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
0-1 years	97 6%	55 7%	39 5%	74 6%	35 7%	29 7%	79 6%	86 7%	62 7%	87 7%	46 6%	17 8%	35 7%	26 5%	19 6%	50a 9%
2-3 years	208 14%	106 15%	98 13%	170 15%	86 17%	61 14%	172 14%	189 15%	136 14%	190 14%	107 13%	37 17%	61 13%	78 14%	44 14%	78 13%
4-5 years	243 16%	118 16%	126 17%	201 17%	94 19%	81 19%	196 16%	204 16%	167 17%	226 17%	124 15%	30 14%	90 19%	72 13%	65a 21%	93 16%
6-7 years	245 16%	111 15%	128 17%	185 16%	80 16%	52 12%	199 16%	221e 17%	141 15%	215 16%	148 19%	27 12%	71 15%	84 15%	54 18%	98 17%
8-9 years	231 15%	127 17%	115 15%	175 15%	80 16%	65 15%	190 15%	194 15%	146 15%	211 16%	133 17%	36 16%	63 13%	121BC 22%	30 10%	70 12%
10-15 years	373 25%	166 23%	197 26%	276 24%	107 21%	119 27%	320 26%	316 24%	241 25%	320 24%	196 25%	64 29%	114 24%	124 23%	72 23%	159 27%
16+ years	47 3%	14 2%	26 3%	30 3%	8 2%	9 2%	41 3%	36 3%	22 2%	38 3%	24 3%	7 3%	16 3%	22 4%	9 3%	16 3%
Don't know	49 3%	29 4%	28 4%	35 3%	8 2%	15 3%	40 3%	40 3%	35 4%	39 3%	22 3%	4 2%	23 5%	17 3%	12 4%	17 3%
Refused	7 *%	6 1%	3 *%	7 1%	2 *%	2 *%	7 1%	6 *%	5 1%	6 *%	0 -%	0 -%	7A 2%	* *%	2 1%	5 1%
Median	7.0	7.0	7.0	7.0	6.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	8.0	6.0	7.0
Mean score	7.2	6.8	7.4ad	7.0	6.6	7.0	7.3d	7.1	7.1	7.1	7.3	7.2	7.1	7.5	7.0	7.1
Standard deviation	4.4	4.0	4.3	4.1	4.0	4.0	4.5	4.2	4.3	4.2	4.4	4.2	4.5	4.3	4.9	4.3
Standard error	.14	.18	.19	.15	.22	.24	.16	.14	.17	.14	.19	.35	.25	.23	.35	.22
Error variance	.02	.03	.04	.02	.05	.06	.02	.02	.03	.02	.04	.12	.06	.05	.12	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 11  
S11. Which company provides your private motor insurance?

Base: All

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
LV (Liverpool Victoria)	115 8%	71 8%	44 7%	5 3%	31 5%	79AB 11%	70 8%	44 8%	115dF 8%	110dF 8%	102dF 8%	5 4%	8DF 10%	1 1%	84 8%	31 7%
Admiral	105 7%	66 8%	38 6%	37BC 18%	56C 9%	12 2%	74 8%	28 5%	105F 7%	96F 7%	92F 7%	8f 6%	4 5%	1 2%	79 7%	25 6%
Direct Line	103 7%	56 6%	47 7%	12 6%	48 8%	43 6%	68 7%	31 6%	103 7%	86 6%	79 6%	15ABCF 12%	7 9%	2 5%	75 7%	28 7%
Aviva/ Aviva Direct	90 6%	62 7%	29 5%	18 9%	35 6%	38 6%	70B 8%	18 3%	90 6%	79 6%	76 6%	9 8%	4 5%	2 4%	64 6%	26 6%
Churchill	55 4%	31 4%	24 4%	5 3%	24 4%	26 4%	30 3%	25 5%	55f 4%	52f 4%	50f 4%	2 2%	2f 3%	* **	43 4%	12 3%
Swinton	50 3%	36 4%	14 2%	7 4%	21 3%	21 3%	20 2%	28A 5%	50f 3%	46f 3%	42f 3%	4f 3%	4F 6%	* **	43b 4%	7 2%
Saga	50 3%	32 4%	18 3%	0 -%	4 1%	46AB 7%	28 3%	21 4%	50F 3%	47F 3%	44F 3%	3f 3%	3F 4%	0 -%	35 3%	15 4%
AA	48 3%	27 3%	21 3%	2 1%	14 2%	32a 5%	32 3%	13 2%	48 3%	43 3%	40 3%	5 4%	2 3%	1 1%	31 3%	16 4%
Tesco	48 3%	24 3%	24 4%	13c 7%	18 3%	16 2%	30 3%	17 3%	48F 3%	44F 3%	42F 3%	4f 3%	2f 2%	0 -%	42b 4%	5 1%
Sheila's Wheels	36 2%	4 1%	31A 5%	6 3%	22c 4%	8 1%	24 3%	10 2%	36f 2%	33f 3%	32f 3%	2 2%	2f 2%	0 -%	24 2%	11 3%
Esure	33 2%	27b 3%	6 1%	2 1%	16 3%	15 2%	24 3%	5 1%	33f 2%	28f 2%	27f 2%	4f 4%	2f 2%	0 -%	23 2%	8 2%
Axa	29 2%	11 1%	18 3%	6 3%	17c 3%	6 1%	15 2%	12 2%	29 2%	17 1%	15 1%	4bc 3%	2 2%	9ABCDE 19%	24 2%	6 1%
Hastings/ Hastings Direct	29 2%	17 2%	12 2%	6 3%	16 3%	7 1%	13 1%	16 3%	29f 2%	28f 2%	25f 2%	1 1%	2f 3%	0 -%	26 2%	3 1%
CIS (Co-operative)	28 2%	16 2%	12 2%	4 2%	10 2%	14 2%	13 1%	13 2%	28f 2%	26f 2%	25f 2%	2 2%	1 1%	0 -%	17 2%	9 2%
Privilege	27 2%	12 1%	15 2%	7c 3%	15c 2%	5 1%	23b 3%	4 1%	27 2%	24 2%	24 2%	3f 2%	1 1%	0 -%	18 2%	9 2%
MoreTh>n	25 2%	12 1%	13 2%	* **	10 2%	15 2%	16 2%	9 2%	25 2%	22 2%	20 2%	3f 2%	2f 3%	0 -%	15 1%	10 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	Gender		Age			Social Grade		Country		Country		Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Swift	18 1%	11 1%	8 1%	4 2%	7 1%	7 1%	13 1%	5 1%	18 1%	17 1%	17 1%	1 1%	1 1%	0 -%	11 1%	7 2%
RAC	18 1%	10 1%	8 1%	0 -%	5 1%	13 2%	9 1%	9 2%	18 1%	17 1%	15 1%	1 1%	2af 3%	0 -%	14 1%	4 1%
NFU	18 1%	9 1%	9 1%	0 -%	5 1%	12 2%	10 1%	8 1%	18 1%	15 1%	13 1%	1 1%	2 2%	1aBC 3%	4 *%	13A 3%
Elephant	18 1%	15 2%	3 *%	10bC 5%	8c 1%	0 -%	13 1%	5 1%	18 1%	17 1%	17 1%	1 1%	0 -%	0 -%	18b 2%	0 -%
Swiftcover	16 1%	8 1%	8 1%	4 2%	8 1%	3 *%	13 1%	3 *%	16 1%	14 1%	13 1%	2 2%	* *%	* *%	9 1%	7 2%
M&S	16 1%	6 1%	10 2%	* *%	4 1%	11 2%	11 1%	4 1%	16 1%	14 1%	13 1%	1 1%	1 1%	1 2%	10 1%	5 1%
Post Office	14 1%	9 1%	5 1%	0 -%	1 *%	13b 2%	6 1%	8 1%	14 1%	13 1%	12 1%	* *%	2 2%	* *%	9 1%	5 1%
Rias	14 1%	5 1%	9 1%	0 -%	* *%	14B 2%	9 1%	5 1%	14 1%	13 1%	12 1%	* *%	2 2%	* *%	8 1%	6 1%
Adrian Flux	11 1%	8 1%	3 1%	3 2%	4 1%	4 1%	7 1%	4 1%	11 1%	11 1%	10 1%	* *%	1 1%	0 -%	7 1%	4 1%
Ageas	10 1%	5 1%	5 1%	0 -%	2 *%	9 1%	7 1%	3 1%	10 1%	10 1%	10 1%	0 -%	* *%	0 -%	9 1%	2 *%
Octagon	10 1%	9 1%	2 *%	2 1%	9C 1%	0 -%	5 1%	5 1%	10 1%	10 1%	10 1%	0 -%	* *%	0 -%	10 1%	0 -%
Kwik Fit	10 1%	8 1%	3 *%	0 -%	3 1%	7 1%	4 *%	6 1%	10 1%	8 1%	8 1%	2 2%	0 -%	0 -%	9 1%	2 *%
Allianz	10 1%	4 *%	6 1%	2 1%	2 *%	7 1%	9 1%	1 *%	10 1%	7 1%	7 1%	0 -%	* *%	3ABCDE 7%	7 1%	3 1%
RSA (Royal & Sun Alliance)	10 1%	10b 1%	* *%	0 -%	5 1%	5 1%	7 1%	3 1%	10 1%	7 1%	7 1%	2abc 2%	1 1%	* 1%	10 1%	* *%
Zurich	10 1%	5 1%	5 1%	* *%	6 1%	3 1%	8 1%	2 *%	10 1%	8 1%	7 1%	1 1%	1 1%	1ABC 3%	5 *%	5 1%
Sainsbury	8 1%	4 *%	4 1%	0 -%	6 1%	2 *%	1 *%	6a 1%	8 1%	7 1%	7 1%	1 1%	* *%	0 -%	8 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Lloyds TSB	8 1%	4 *%	4 1%	0 -%	5 1%	2 *%	4 *%	4 1%	8 1%	7 1%	7 1%	* *%	1 1%	0 -%	4 *%	4 1%
General Motors	7 *%	5 1%	2 *%	0 -%	2 *%	5 1%	5 1%	* *%	7 *%	7 1%	7 1%	0 -%	* *%	0 -%	5 1%	2 *%
50plus	7 *%	2 *%	5 1%	0 -%	0 -%	7b 1%	5 1%	2 *%	7 *%	7 1%	7 1%	0 -%	* *%	0 -%	4 *%	3 1%
Nationwide	7 *%	4 *%	3 1%	0 -%	* *%	7 1%	5 1%	2 *%	7 *%	7 1%	7 1%	0 -%	0 -%	* *%	5 *%	2 *%
Prudential	7 *%	3 *%	3 1%	0 -%	0 -%	7b 1%	2 *%	3 1%	7 *%	7 1%	7 1%	0 -%	0 -%	0 -%	7 1%	0 -%
Quote me happy	6 *%	3 *%	3 *%	* *%	6c 1%	0 -%	4 *%	2 *%	6 *%	5 *%	5 *%	1 1%	* *%	0 -%	6 1%	0 -%
Endsleigh	6 *%	3 *%	3 *%	0 -%	2 *%	4 1%	2 *%	2 *%	6 *%	5 *%	5 *%	* *%	0 -%	* 1%	1 *%	5A 1%
Age UK	6 *%	4 *%	2 *%	0 -%	2 *%	4 1%	2 *%	4 1%	6 *%	5 *%	5 *%	* *%	* *%	0 -%	2 *%	3 1%
Hughes Insurance	5 *%	3 *%	3 *%	1 *%	2 *%	2 *%	3 *%	2 *%	5 *%	0 -%	0 -%	0 -%	0 -%	5ABCDE 11%	3 *%	2 *%
One Call	5 *%	2 *%	2 *%	* *%	2 *%	2 *%	4 *%	1 *%	5 *%	4 *%	3 *%	1 1%	* *%	0 -%	2 *%	3 1%
Santander / Abbey	4 1%	* *%	4 1%	2 1%	1 *%	1 *%	2 *%	3 *%	4 *%	2 *%	2 *%	0 -%	* *%	2ABCDE 5%	4 *%	1 *%
Quinn Direct	4 1%	* *%	4 1%	2c 1%	2 *%	0 -%	* *%	2 *%	4 *%	3 *%	3 *%	0 -%	0 -%	1abcde 1%	4 *%	0 -%
Toyota	4 *%	2 *%	2 *%	0 -%	0 -%	4 1%	3 *%	* *%	4 *%	3 *%	3 *%	0 -%	0 -%	* *%	2 *%	2 *%
ecoinsurance	3 *%	3 *%	0 -%	3BC 2%	0 -%	0 -%	0 -%	3a 1%	3 *%	3 *%	3 *%	0 -%	0 -%	0 -%	3 *%	0 -%
Tescocompare.com	3 *%	2 *%	2 *%	0 -%	3 1%	0 -%	2 *%	2 *%	3 *%	3 *%	3 *%	0 -%	0 -%	0 -%	0 -%	3a 1%
Budget	3 *%	3 *%	* *%	0 -%	2 *%	* *%	* *%	3 *%	3 *%	2 *%	2 *%	1bc 1%	0 -%	* *%	1 *%	2 *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
John Lewis	3 *%	0 -%	3 *%	2 1%	0 -%	1 *%	2 *%	* *%	3 *%	2 *%	2 *%	1bc 1%	0 -%	0 -%	2 *%	* *%
Dial Direct	2 *%	0 -%	2 *%	0 -%	2 *%	* *%	2 *%	* *%	2 *%	2 *%	2 *%	* *%	0 -%	0 -%	2 *%	* *%
eCar	2 *%	2 *%	* *%	0 -%	2 *%	0 -%	0 -%	2 *%	2 *%	2 *%	2 *%	* *%	0 -%	0 -%	2 *%	* *%
First Choice	2 *%	* *%	2 *%	0 -%	2 *%	0 -%	2 *%	* *%	2 *%	2 *%	2 *%	* *%	0 -%	0 -%	0 -%	2 1%
Highway Insurance	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	* *%	2 *%	2 *%	2 *%	0 -%	0 -%	*abc 1%	2 *%	* *%
Open and Direct	2 *%	1 *%	1 *%	* *%	2 *%	0 -%	1 *%	1 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2ABCDE 4%	1 *%	1 *%
ABC Insurance	2 *%	2 *%	* *%	0 -%	* *%	2 *%	2 *%	0 -%	2 *%	2 *%	2 *%	0 -%	* *%	0 -%	2 *%	0 -%
Auto Direct	2 *%	* *%	2 *%	0 -%	2 *%	* *%	* *%	2 *%	2 *%	2 *%	2 *%	0 -%	0 -%	* *%	2 *%	0 -%
Groupama	2 *%	2 *%	* *%	0 -%	0 -%	2 *%	2 *%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	* *%	* *%	2 *%
Compare the Market	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	2 *%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%
eChoice	2 *%	0 -%	2 *%	2 1%	0 -%	0 -%	0 -%	2 *%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%
First Alternative	2 *%	0 -%	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%
Go Compare	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	2 *%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%
NatWest	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%
Towergate	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	2 *%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%
Young Driver Insurance	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	0 -%	2 *%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	Gender		Age			Social Grade		Country		Area					
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
First Central	2 *%	1 *%	* *%	* *%	1 *%	0 -%	* *%	1 *%	2 *%	1 *%	0 -%	1aBC 1%	1ABC 1%	0 -%	1 *%	* *%
Clark Thompson	1 *%	0 -%	1 *%	0 -%	1 *%	* *%	1 *%	* *%	1 *%	0 -%	0 -%	1ABC 1%	0 -%	0 -%	1 *%	* *%
Castle Insurance	1 *%	1 *%	* *%	0 -%	0 -%	1 *%	1 *%	0 -%	1 *%	* *%	0 -%	1ABC 1%	*bC *%	0 -%	* *%	1 *%
Prestige	1 *%	* *%	1 *%	* *%	1 *%	* *%	1 *%	1 *%	1 *%	0 -%	0 -%	0 -%	0 -%	1ABCDE 3%	1 *%	* *%
Chaucer Insurance	1 *%	1 *%	* *%	* *%	* *%	0 -%	1 *%	0 -%	1 *%	* *%	0 -%	*bC *%	*bC *%	*BC *%	* *%	1 *%
Royal Bank of Scotland	1 *%	* *%	* *%	0 -%	0 -%	1 *%	0 -%	1 *%	1 *%	0 -%	0 -%	1ABC 1%	0 -%	0 -%	0 -%	1 *%
Yes Insurance	1 *%	* *%	* *%	* *%	* *%	0 -%	* *%	* *%	1 *%	* *%	0 -%	*bC *%	*bC *%	0 -%	* *%	* *%
Diamond	1 *%	* *%	* *%	0 -%	1 *%	0 -%	* *%	* *%	1 *%	1 *%	0 -%	0 -%	1ABC 1%	0 -%	* *%	* *%
Asda	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	* *%	* *%	0 -%	0 -%	*aBC *%	0 -%	0 -%	* *%	0 -%
Bell	* *%	* *%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	*aBC *%	0 -%	0 -%	* *%	0 -%
ibuyeco	* *%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	*aBC *%	0 -%	0 -%	0 -%	0 -%
Zenith	* *%	* *%	0 -%	0 -%	* *%	0 -%	* *%	* *%	* *%	* *%	0 -%	0 -%	*abc *%	*aBC *%	* *%	* *%
Greenlight	* *%	* *%	0 -%	* *%	* *%	0 -%	* *%	* *%	* *%	0 -%	0 -%	0 -%	0 -%	*ABC 1%	* *%	0 -%
Barclays Bank	* *%	* *%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	*ABC *%	* *%	0 -%
Car manufacturer (various)	17 1%	9 1%	7 1%	2 1%	2 *%	12 2%	13 1%	4 1%	17 1%	15 1%	15 1%	1 1%	* *%	* *%	13 1%	4 1%
Broker (other)	32 2%	26b 3%	6 1%	4 2%	14 2%	15 2%	19 2%	11 2%	32 2%	31 2%	30 2%	1 1%	1 1%	* 1%	21 2%	11 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Country Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Another bank or building society	2 *%	* *%	2 *%	0 -%	2 *%	0 -%	2 *%	* *%	2 *%	2 *%	2 *%	* *%	0 -%	0 -%	2 *%	* *%
Another retailer	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%
Other	69 5%	45 5%	24 4%	17c 8%	27 4%	25 4%	32 4%	35a 6%	69 5%	64 5%	60 5%	3 3%	3 4%	2 4%	47 4%	21 5%
Don't know	137 9%	82 9%	55 9%	7 4%	64a 10%	67a 10%	75 8%	55 10%	137 9%	123 9%	116 9%	8 7%	7 10%	6abcD 14%	89 8%	48 11%
Refused	34 2%	21 2%	13 2%	4 2%	15 3%	15 2%	19 2%	12 2%	34 2%	30 2%	29 2%	3 3%	2 2%	* 1%	27 3%	7 2%
INSURER	812 54%	459 52%	353 56%	130C 64%	348c 57%	335 49%	534B 58%	253 47%	812 54%	715 54%	675 54%	70 58%	40 53%	28abc 62%	583 55%	225 53%
BROKER - PCW	7 *%	5 1%	2 *%	0 -%	5 1%	2 *%	3 *%	3 1%	7 *%	7 1%	7 1%	0 -%	0 -%	0 -%	3 *%	3 1%
BROKER	442 29%	264 30%	178 28%	46 23%	149 25%	246AB 36%	250 27%	177 33%	442F 29%	397F 30%	374F 30%	36f 30%	23f 30%	9 20%	317 30%	123 29%
BROKER (INC. PCW)	449 30%	269 31%	180 29%	46 23%	154 25%	248AB 36%	253 28%	180a 34%	449F 30%	404F 30%	381F 30%	36f 30%	23f 30%	9 20%	320 30%	126 30%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
LV (Liverpool Victoria)	115 8%	98B 10%	18 3%	54 8%	58 8%	12 14%	104 8%	44 10%	71 7%	7 4%	109 8%	104 8%	6 6%	81 9%	12 7%
Admiral	105 7%	51 5%	54A 10%	51 7%	54 7%	5 6%	89 7%	23 5%	82 8%	18 10%	87 7%	87 7%	13 13%	54 6%	11 6%
Direct Line	103 7%	66 7%	36 7%	54 8%	43 6%	4 4%	97 7%	29 7%	74 7%	14 8%	89 7%	89 7%	8 8%	78 9%	9 5%
Aviva/ Aviva Direct	90 6%	60 6%	30 6%	50 7%	38 5%	9 11%	78 6%	41B 9%	49 5%	13 7%	77 6%	84 6%	1 1%	59 6%	4 2%
Churchill	55 4%	33 3%	22 4%	12 2%	41A 5%	0 -%	55 4%	14 3%	41 4%	5 3%	50 4%	52 4%	2 2%	37 4%	10 6%
Swinton	50 3%	29 3%	21 4%	21 3%	29 4%	6 6%	43 3%	17 4%	33 3%	4 2%	45 3%	46 4%	4 4%	19 2%	12A 7%
Saga	50 3%	46B 5%	4 1%	13 2%	37A 5%	4 5%	46 3%	10 2%	40 4%	7 4%	43 3%	46 4%	4 4%	39 4%	5 3%
AA	48 3%	36 4%	12 2%	17 2%	29 4%	6 7%	39 3%	18 4%	30 3%	8 4%	40 3%	37 3%	7a 7%	27 3%	7 4%
Tesco	48 3%	19 2%	27A 5%	22 3%	23 3%	6 6%	39 3%	14 3%	33 3%	5 3%	43 3%	44 3%	2 2%	31 3%	9 5%
Sheila's Wheels	36 2%	21 2%	15 3%	16 2%	20 3%	0 -%	34 2%	9 2%	26 2%	2 1%	34 3%	32 2%	* **	20 2%	6 3%
Esure	33 2%	19 2%	14 3%	15 2%	18 2%	* 1%	32 2%	8 2%	25 2%	4 2%	29 2%	27 2%	2 2%	19 2%	3 2%
Axa	29 2%	13 1%	16 3%	12 2%	17 2%	1 1%	26 2%	8 2%	21 2%	3 2%	25 2%	26 2%	3 3%	12 1%	2 1%
Hastings/ Hastings Direct	29 2%	17 2%	12 2%	13 2%	16 2%	2 2%	25 2%	8 2%	21 2%	5 3%	22 2%	27 2%	2 2%	13 1%	5 3%
CIS (Co-operative)	28 2%	15 2%	13 3%	14 2%	12 2%	4 4%	24 2%	13 3%	15 1%	6 3%	22 2%	25 2%	2 2%	26 3%	2 1%
Privilege	27 2%	9 1%	18A 3%	13 2%	14 2%	0 -%	27 2%	6 1%	21 2%	1 1%	26 2%	27 2%	0 -%	8 1%	4 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
MoreThan	25 2%	22b 2%	3 1%	9 1%	16 2%	0 -%	25 2%	6 1%	19 2%	5 2%	21 2%	22 2%	2 2%	17 2%	* *%
Swift	18 1%	11 1%	8 1%	13 2%	6 1%	2 2%	15 1%	3 1%	15 1%	5 3%	13 1%	15 1%	0 -%	4 *%	5A 3%
RAC	18 1%	16 2%	2 *%	8 1%	8 1%	* *%	18 1%	1 *%	18a 2%	1 *%	17 1%	15 1%	0 -%	12 1%	1 *%
NFU	18 1%	16 2%	2 *%	15b 2%	3 *%	3 3%	15 1%	8 2%	10 1%	1 *%	17 1%	16 1%	* *%	15 2%	1 *%
Elephant	18 1%	3 *%	14A 3%	4 1%	14 2%	0 -%	16 1%	5 1%	13 1%	2 1%	16 1%	16 1%	2 2%	8 1%	7A 4%
Swiftcover	16 1%	6 1%	10a 2%	8 1%	8 1%	2 2%	14 1%	4 1%	12 1%	2 1%	14 1%	13 1%	* *%	7 1%	4 2%
M&S	16 1%	14 1%	2 *%	8 1%	8 1%	* 1%	15 1%	3 1%	13 1%	0 -%	16 1%	14 1%	0 -%	9 1%	2 1%
Post Office	14 1%	14b 1%	* *%	5 1%	9 1%	2 2%	10 1%	2 *%	12 1%	2 1%	12 1%	11 1%	2 2%	9 1%	0 -%
Rias	14 1%	10 1%	4 1%	1 *%	13a 2%	1 1%	13 1%	4 1%	10 1%	0 -%	14 1%	13 1%	* *%	10 1%	2 1%
Adrian Flux	11 1%	6 1%	3 1%	3 *%	8 1%	0 -%	9 1%	0 -%	11 1%	4 2%	7 1%	7 1%	3a 3%	7 1%	4 2%
Ageas	10 1%	10b 1%	0 -%	3 *%	7 1%	2 2%	8 1%	5 1%	5 *%	4 2%	7 1%	9 1%	2 2%	5 1%	0 -%
Octagon	10 1%	2 *%	8a 2%	5 1%	5 1%	0 -%	9 1%	2 *%	9 1%	0 -%	10 1%	9 1%	2 2%	4 *%	2 1%
Kwik Fit	10 1%	7 1%	3 1%	4 1%	6 1%	0 -%	10 1%	0 -%	10 1%	* *%	10 1%	10 1%	0 -%	7 1%	* *%
Allianz	10 1%	7 1%	3 1%	6 1%	2 *%	0 -%	10 1%	4 1%	6 1%	* *%	10 1%	10 1%	* *%	7 1%	* *%
RSA (Royal & Sun Alliance)	10 1%	8 1%	2 *%	7 1%	3 *%	0 -%	10 1%	3 1%	7 1%	* *%	10 1%	10 1%	0 -%	10 1%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Zurich	10 1%	8 1%	2 *%	4 1%	6 1%	2 2%	8 1%	6 1%	4 *%	2 1%	8 1%	10 1%	0 -%	10 1%	0 -%
Sainsbury	8 1%	5 *%	3 1%	2 *%	4 1%	0 -%	8 1%	0 -%	8 1%	* *%	7 1%	8 1%	0 -%	3 *%	2 1%
Lloyds TSB	8 1%	3 *%	5 1%	2 *%	6 1%	0 -%	8 1%	2 *%	6 1%	2 1%	6 *%	4 *%	3A 3%	6 1%	0 -%
General Motors	7 *%	5 1%	2 *%	3 *%	4 *%	* *%	7 *%	* *%	7 1%	0 -%	7 1%	5 *%	2 2%	4 *%	0 -%
50plus	7 *%	5 1%	2 *%	0 -%	7a 1%	0 -%	7 1%	3 1%	4 *%	* *%	7 1%	7 1%	0 -%	7 1%	0 -%
Nationwide	7 *%	5 1%	2 *%	5 1%	2 *%	0 -%	7 1%	0 -%	7 1%	2 1%	5 *%	7 1%	0 -%	7 1%	0 -%
Prudential	7 *%	7 1%	0 -%	0 -%	7a 1%	0 -%	7 *%	2 *%	5 *%	2 1%	5 *%	7 1%	0 -%	7 1%	0 -%
Quote me happy	6 *%	4 *%	3 *%	4 1%	3 *%	0 -%	6 *%	2 *%	5 *%	* *%	6 *%	2 *%	4A 4%	2 *%	0 -%
Endsleigh	6 *%	2 *%	4 1%	6b 1%	0 -%	2 2%	4 *%	3 1%	3 *%	2 1%	4 *%	4 *%	* *%	4 *%	2 1%
Age UK	6 *%	4 *%	2 *%	2 *%	4 *%	* *%	6 *%	2 *%	4 *%	2 1%	4 *%	6 *%	0 -%	4 *%	0 -%
Hughes Insurance	5 *%	3 *%	2 *%	3 *%	2 *%	* *%	4 *%	1 *%	4 *%	1 *%	5 *%	5 *%	* *%	4 *%	1 *%
One Call	5 *%	2 *%	2 *%	2 *%	2 *%	* 1%	4 *%	* *%	4 *%	0 -%	5 *%	3 *%	0 -%	2 *%	0 -%
Santander / Abbey	4 *%	1 *%	3 1%	3 *%	1 *%	0 -%	4 *%	1 *%	4 *%	* *%	4 *%	4 *%	* *%	3 *%	0 -%
Quinn Direct	4 *%	2 *%	2 *%	2 *%	0 -%	* *%	* *%	* *%	4 *%	0 -%	4 *%	2 *%	2a 2%	4 *%	0 -%
Toyota	4 *%	4 *%	0 -%	* *%	3 *%	0 -%	4 *%	2 *%	2 *%	0 -%	4 *%	4 *%	0 -%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
ecoinsurance	3 *%	0 -%	3a 1%	0 -%	3 *%	0 -%	3 *%	0 -%	3 *%	0 -%	3 *%	3 *%	0 -%	2 *%	2 1%
Tescocompare.com	3 *%	0 -%	3a 1%	2 *%	2 *%	0 -%	3 *%	0 -%	3 *%	0 -%	2 *%	3 *%	0 -%	2 *%	0 -%
Budget	3 *%	3 *%	0 -%	2 *%	1 *%	0 -%	1 *%	0 -%	3 *%	0 -%	3 *%	1 *%	* *%	2 *%	0 -%
John Lewis	3 *%	1 *%	2 *%	0 -%	3 *%	* 1%	2 *%	1 *%	2 *%	0 -%	3 *%	3 *%	0 -%	1 *%	2 1%
Dial Direct	2 *%	* *%	2 *%	* *%	2 *%	0 -%	2 *%	0 -%	2 *%	* *%	2 *%	2 *%	0 -%	* *%	0 -%
eCar	2 *%	* *%	2 *%	* *%	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%
First Choice	2 *%	* *%	2 *%	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	* *%	2 *%	2 *%	0 -%	0 -%	0 -%
Highway Insurance	2 *%	2 *%	0 -%	2 *%	0 -%	0 -%	2 *%	0 -%	2 *%	* *%	2 *%	2 *%	0 -%	2 *%	0 -%
Open and Direct	2 *%	* *%	2 *%	1 *%	* *%	* *%	2 *%	1 *%	1 *%	* *%	1 *%	2 *%	0 -%	1 *%	* *%
ABC Insurance	2 *%	2 *%	* *%	2 *%	* *%	0 -%	2 *%	2 *%	0 -%	* *%	2 *%	2 *%	0 -%	2 *%	0 -%
Auto Direct	2 *%	* *%	2 *%	0 -%	2 *%	0 -%	2 *%	* *%	2 *%	0 -%	2 *%	2 *%	0 -%	* *%	2a 1%
Groupama	2 *%	2 *%	0 -%	2 *%	* *%	0 -%	2 *%	2 *%	* *%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%
Compare the Market	2 *%	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%	2B 1%	0 -%	2 *%	0 -%	2 *%	0 -%
eChoice	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%
First Alternative	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Go Compare	2 *%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%	0 -%	2 *%	0 -%	2A 2%	0 -%	2a 1%
NatWest	2 *%	0 -%	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%
Towergate	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2B 1%	0 -%	2 *%	0 -%	2 *%	0 -%
Young Driver Insurance	2 *%	2 *%	0 -%	2 *%	0 -%	2B 2%	0 -%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%	2a 1%
First Central	2 *%	* *%	1 *%	2 *%	0 -%	0 -%	2 *%	1 *%	* *%	1 *%	1 *%	2 *%	0 -%	1 *%	0 -%
Clark Thompson	1 *%	1 *%	0 -%	* *%	1 *%	0 -%	1 *%	* *%	1 *%	0 -%	1 *%	1 *%	0 -%	1 *%	0 -%
Castle Insurance	1 *%	1 *%	0 -%	0 -%	1 *%	* 1%	1 *%	* *%	1 *%	0 -%	1 *%	1 *%	0 -%	1 *%	0 -%
Prestige	1 *%	* *%	1 *%	1 *%	1 *%	* *%	1 *%	* *%	1 *%	* *%	1 *%	1 *%	0 -%	1 *%	* *%
Chaucer Insurance	1 *%	0 -%	1 *%	* *%	1 *%	0 -%	1 *%	* *%	* *%	0 -%	1 *%	1 *%	0 -%	0 -%	* *%
Royal Bank of Scotland	1 *%	1 *%	0 -%	* *%	0 -%	0 -%	1 *%	1 *%	0 -%	0 -%	1 *%	1 *%	0 -%	* *%	0 -%
Yes Insurance	1 *%	* *%	* *%	* *%	* *%	0 -%	1 *%	0 -%	1 *%	* *%	* *%	1 *%	0 -%	0 -%	* *%
Diamond	1 *%	1 *%	0 -%	1 *%	0 -%	* *%	* *%	1 *%	0 -%	0 -%	1 *%	1 *%	0 -%	* *%	* *%
Asda	* *%	0 -%	* *%	0 -%	* *%	0 -%	* *%	0 -%	* *%	0 -%	* *%	* *%	0 -%	* *%	0 -%
Bell	* *%	0 -%	* *%	* *%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	* *%	0 -%	*a *%	0 -%	* *%
ibuyeco	* *%	* *%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	* *%	* *%	0 -%	* *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Zenith	*	*	0	*	*	0	*	0	*	0	*	*	0	*	0
	*%	*%	-%	*%	*%	-%	*%	-%	*%	-%	*%	*%	-%	*%	-%
Greenlight	*	0	*	*	0	0	*	0	*	0	*	*	*	0	*
	*%	-%	*%	*%	-%	-%	*%	-%	*%	-%	*%	*%	*%	-%	*%
Barclays Bank	*	0	*	*	0	0	*	0	*	0	*	*	0	*	0
	*%	-%	*%	*%	-%	-%	*%	-%	*%	-%	*%	*%	-%	*%	-%
Car manufacturer (various)	17	13	3	9	7	0	17	5	12	*	16	17	0	9	0
	1%	1%	1%	1%	1%	-%	1%	1%	1%	*%	1%	1%	-%	1%	-%
Broker (other)	32	22	10	21	11	0	30	5	27	5	27	25	2	25	4
	2%	2%	2%	3%	1%	-%	2%	1%	3%	3%	2%	2%	2%	3%	2%
Another bank or building society	2	2	*	2	0	0	2	*	2	*	2	2	0	0	0
	*%	*%	*%	*%	-%	-%	*%	*%	*%	*%	*%	*%	-%	-%	-%
Another retailer	2	0	2	2	0	0	2	0	2	0	2	2	0	2	0
	*%	-%	*%	*%	-%	-%	*%	-%	*%	-%	*%	*%	-%	*%	-%
Other	69	33	33a	37	27	4	59	24	45	7	61	66	2	32	16A
	5%	3%	6%	5%	4%	5%	4%	5%	4%	4%	5%	5%	2%	4%	9%
Don't know	137	108B	27	69	65	4	132	39	99	21	115	116	11	69	8
	9%	11%	5%	10%	9%	5%	10%	9%	9%	11%	9%	9%	11%	8%	5%
Refused	34	20	12	21	10	1	30	8	26	8	25	26	3	25	2
	2%	2%	2%	3%	1%	1%	2%	2%	2%	4%	2%	2%	3%	3%	1%
INSURER	812	507	305	374	418	46	738	259b	553	93	718	721	51	520	83
	54%	53%	58%	53%	55%	53%	54%	60%	52%	50%	55%	55%	50%	57%	48%
BROKER - PCW	7	2	5	5	2	0	3	2	5	2	3	5	2	3	2
	*%	*%	1%	1%	*%	-%	*%	*%	*%	1%	*%	*%	2%	*%	1%
BROKER	442	294	145	195	238	32	391	104	338a	57	381	384	31	264	63
	29%	30%	27%	28%	31%	37%	29%	24%	32%	30%	29%	29%	31%	29%	36%
BROKER (INC. PCW)	449	295	150	200	239	32	395	105	343a	58	385	389	33	268	64
	30%	31%	28%	29%	32%	37%	29%	24%	32%	31%	29%	30%	33%	29%	37%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
LV (Liverpool Victoria)	115 8%	30 8%	51 9%	24 5%	30a 10%	50a 9%	35 9%	18 5%	28 9%	21 8%	24 8%	25 8%	63 7%	115B 14%	0 -%
Admiral	105 7%	24 7%	31 6%	58C 12%	22c 7%	18 3%	32 8%	23 6%	21 7%	18 7%	8 3%	18 6%	77A 9%	105B 13%	0 -%
Direct Line	103 7%	31 9%	46 9%	17 4%	19 6%	47A 9%	22 6%	33 8%	21 7%	15 6%	41C 13%	24 8%	37 4%	103B 13%	0 -%
Aviva/ Aviva Direct	90 6%	24 7%	34 6%	37 8%	20 7%	25 5%	25 6%	18 5%	20 6%	10 4%	20 6%	20 6%	50 6%	90B 11%	0 -%
Churchill	55 4%	13 4%	23 4%	20 4%	9 3%	21 4%	22c 6%	17 4%	6 2%	6 2%	9 3%	16 5%	26 3%	55B 7%	0 -%
Swinton	50 3%	6 2%	13 2%	12 3%	16c 5%	12 2%	9 2%	18 5%	10 3%	9 4%	10 3%	11 3%	29 3%	0 -%	50A 11%
Saga	50 3%	16 5%	21 4%	8 2%	9 3%	23 4%	12 3%	20D 5%	14d 4%	1 *	5 2%	16 5%	27 3%	0 -%	50A 11%
AA	48 3%	12 3%	13 2%	11 2%	7 2%	23 4%	11 3%	14 4%	6 2%	9 4%	9 3%	5 1%	33 4%	0 -%	48A 11%
Tesco	48 3%	17 5%	12 2%	20 4%	10 3%	14 3%	9 2%	15 4%	14 4%	4 2%	14 5%	13 4%	21 3%	0 -%	48A 11%
Sheila's Wheels	36 2%	4 1%	15 3%	9 2%	9 3%	18 3%	11d 3%	9 2%	12d 4%	* **	2 1%	13a 4%	19 2%	36B 4%	0 -%
Esure	33 2%	8 2%	9 2%	8 2%	5 2%	17 3%	7 2%	12 3%	5 2%	5 2%	3 1%	10 3%	18 2%	33B 4%	0 -%
Axa	29 2%	5 1%	7 1%	12 2%	7 2%	8 1%	8 2%	6 2%	9 3%	6 2%	4 1%	4 1%	20 2%	29B 4%	0 -%
Hastings/ Hastings Direct	29 2%	2 1%	9 2%	15 3%	4 1%	9 2%	4 1%	7 2%	9 3%	7 3%	* **	5 2%	23a 3%	0 -%	29A 7%
CIS (Co-operative)	28 2%	12 3%	12 2%	10 2%	9 3%	8 1%	8 2%	5 1%	1 **	9c 4%	11c 4%	6 2%	11 1%	28B 3%	0 -%
Privilege	27 2%	1 **	7 1%	5 1%	5 2%	14 3%	10 2%	8 2%	4 1%	3 1%	3 1%	5 2%	17 2%	27B 3%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
MoreTh>n	25 2%	8 2%	9 2%	5 1%	9 3%	11 2%	8 2%	3 1%	10 3%	5 2%	4 1%	7 2%	13 2%	25B 3%	0 -%
Swift	18 1%	2 1%	2 *%	5 1%	9 3%	4 1%	7 2%	2 *%	6 2%	2 1%	0 -%	2 1%	16a 2%	0 -%	18A 4%
RAC	18 1%	6 2%	6 1%	1 *%	4 1%	11a 2%	5 1%	5 1%	7 2%	2 1%	4 1%	3 1%	8 1%	0 -%	18A 4%
NFU	18 1%	5 1%	10 2%	4 1%	4 1%	7 1%	4 1%	2 *%	3 1%	5 2%	13bC 4%	2 1%	4 *%	18B 2%	0 -%
Elephant	18 1%	2 1%	6 1%	9 2%	2 1%	4 1%	7c 2%	5 1%	0 -%	6c 2%	6 2%	* *%	12 1%	18B 2%	0 -%
Swiftcover	16 1%	2 1%	5 1%	4 1%	6 2%	5 1%	3 1%	6 2%	4 1%	1 *%	0 -%	2 1%	13 2%	16b 2%	0 -%
M&S	16 1%	4 1%	6 1%	2 *%	4 1%	10 2%	6 2%	5 1%	2 1%	2 1%	* *%	2 1%	14 2%	0 -%	16A 4%
Post Office	14 1%	1 *%	7 1%	5 1%	4 1%	4 1%	4 1%	7 2%	* *%	2 1%	0 -%	4 1%	10 1%	0 -%	14A 3%
Rias	14 1%	4 1%	6 1%	* *%	2 1%	8a 2%	4 1%	4 1%	2 1%	2 1%	4 1%	3 1%	6 1%	14b 2%	0 -%
Adrian Flux	11 1%	0 -%	7 1%	6 1%	3 1%	1 *%	3 1%	4 1%	* *%	3 1%	0 -%	2 1%	9 1%	0 -%	11A 3%
Ageas	10 1%	0 -%	5 1%	2 *%	3 1%	5 1%	2 *%	3 1%	2 1%	2 1%	0 -%	0 -%	10 1%	10b 1%	0 -%
Octagon	10 1%	2 *%	2 *%	9C 2%	2 1%	0 -%	7 2%	3 1%	* *%	0 -%	0 -%	0 -%	10 1%	10b 1%	0 -%
Kwik Fit	10 1%	5 1%	2 *%	6 1%	3 1%	1 *%	3 1%	3 1%	2 1%	* *%	3 1%	3 1%	4 *%	0 -%	10A 2%
Allianz	10 1%	5 1%	2 *%	* *%	4 1%	3 1%	5 1%	1 *%	2 1%	2 1%	1 *%	4 1%	3 *%	10 1%	0 -%
RSA (Royal & Sun Alliance)	10 1%	6 2%	4 1%	5 1%	1 *%	2 *%	0 -%	4 1%	3 1%	3 1%	2 1%	6c 2%	2 *%	10 1%	0 -%

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Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Zurich	10 1%	6 2%	4 1%	8 2%	* *%	1 *%	6 1%	2 1%	1 *%	1 *%	5C 2%	4c 1%	1 *%	10 1%	0 -%
Sainsbury	8 1%	3 1%	0 -%	2 1%	0 -%	6 1%	* *%	* *%	4 1%	3 1%	2 1%	0 -%	6 1%	0 -%	8A 2%
Lloyds TSB	8 1%	2 *%	4 1%	5 1%	1 *%	2 *%	2 *%	1 *%	3 1%	2 1%	4 1%	2 1%	2 *%	0 -%	8A 2%
General Motors	7 *%	2 *%	2 *%	0 -%	0 -%	4 1%	2 *%	2 *%	4 1%	0 -%	2 1%	2 1%	3 *%	0 -%	7A 2%
50plus	7 *%	0 -%	7 1%	0 -%	0 -%	4 1%	3 1%	4 1%	0 -%	0 -%	2 1%	3 1%	2 *%	7 1%	0 -%
Nationwide	7 *%	4 1%	3 1%	3 1%	2 1%	2 *%	2 *%	2 *%	3 1%	0 -%	0 -%	4 1%	2 *%	0 -%	7A 2%
Prudential	7 *%	0 -%	7 1%	0 -%	3 1%	3 1%	5 1%	0 -%	2 1%	0 -%	2 1%	3c 1%	0 -%	7 1%	0 -%
Quote me happy	6 *%	2 *%	0 -%	2 *%	2 1%	* *%	2 *%	* *%	3 1%	2 1%	0 -%	0 -%	6 1%	6 1%	0 -%
Endsleigh	6 *%	0 -%	4 1%	2 *%	1 *%	2 *%	2 *%	2 *%	2 1%	* *%	2 1%	0 -%	4 *%	0 -%	6A 1%
Age UK	6 *%	2 *%	2 *%	0 -%	0 -%	5 1%	4 1%	2 *%	0 -%	0 -%	0 -%	* *%	5 1%	0 -%	6A 1%
Hughes Insurance	5 *%	2 *%	2 *%	1 *%	2 1%	1 *%	1 *%	1 *%	1 *%	2 1%	3 1%	1 *%	2 *%	5 1%	0 -%
One Call	5 *%	2 1%	* *%	3 1%	* *%	2 *%	3 1%	* *%	1 *%	0 -%	0 -%	2 1%	3 *%	0 -%	5a 1%
Santander / Abbey	4 *%	2 1%	1 *%	2 *%	1 *%	1 *%	1 *%	1 *%	* *%	2 1%	1 *%	* *%	3 *%	0 -%	4a 1%
Quinn Direct	4 *%	4 1%	* *%	3 1%	1 *%	0 -%	0 -%	* *%	* *%	2 1%	2 1%	0 -%	2 *%	4 *%	0 -%
Toyota	4 *%	0 -%	2 *%	0 -%	2 1%	2 *%	0 -%	* *%	2 1%	2 1%	2 1%	0 -%	2 *%	0 -%	4a 1%

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Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
ecoinsurance	3 *%	2 *%	0 -%	3 1%	0 -%	0 -%	0 -%	2 *%	2 1%	0 -%	0 -%	2 1%	2 *%	3 *%	0 -%
Tescocompare.com	3 *%	0 -%	2 *%	2 *%	2 1%	0 -%	2 *%	0 -%	2 1%	0 -%	2 1%	0 -%	2 *%	0 -%	0 -%
Budget	3 *%	1 *%	2 *%	0 -%	2 1%	1 *%	2 1%	0 -%	0 -%	1 *%	0 -%	0 -%	3 *%	0 -%	3 1%
John Lewis	3 *%	* *%	* *%	0 -%	* *%	2 *%	* *%	0 -%	2 1%	0 -%	0 -%	0 -%	3 *%	0 -%	3 1%
Dial Direct	2 *%	0 -%	0 -%	2 *%	0 -%	* *%	2 *%	* *%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	2 *%
eCar	2 *%	2 *%	* *%	0 -%	2 1%	* *%	0 -%	2 1%	0 -%	0 -%	0 -%	2 1%	* *%	2 *%	0 -%
First Choice	2 *%	0 -%	0 -%	* *%	0 -%	2 *%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	2 *%	2 *%	0 -%
Highway Insurance	2 *%	* *%	2 *%	* *%	* *%	0 -%	0 -%	* *%	2 1%	* *%	* *%	0 -%	2 *%	2 *%	0 -%
Open and Direct	2 *%	* *%	1 *%	* *%	1 *%	1 *%	1 *%	* *%	1 *%	* *%	1 *%	1 *%	1 *%	0 -%	2 *%
ABC Insurance	2 *%	2 *%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	2 1%	0 -%	0 -%	2 *%	2 *%	0 -%
Auto Direct	2 *%	* *%	0 -%	2 *%	* *%	0 -%	2 *%	0 -%	0 -%	* *%	0 -%	0 -%	2 *%	0 -%	2 *%
Groupama	2 *%	0 -%	2 *%	0 -%	* *%	2 *%	0 -%	2 *%	0 -%	0 -%	* *%	0 -%	2 *%	0 -%	2 *%
Compare the Market	2 *%	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	2 1%	0 -%	0 -%	0 -%	0 -%
eChoice	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	2 *%	2 *%	0 -%
First Alternative	2 *%	0 -%	2 *%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	2 *%	2 *%	0 -%

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Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Go Compare	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%
NatWest	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	2 *%
Towergate	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	2 *%
Young Driver Insurance	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	2 *%	2 *%	0 -%
First Central	2 *%	* *%	* *%	1 *%	* *%	* *%	0 -%	1 *%	0 -%	1 *%	0 -%	0 -%	2 *%	2 *%	0 -%
Clark Thompson	1 *%	0 -%	1 *%	0 -%	0 -%	1 *%	0 -%	1 *%	* *%	0 -%	1 *%	0 -%	0 -%	0 -%	1 *%
Castle Insurance	1 *%	* *%	* *%	0 -%	* *%	* *%	* *%	* *%	0 -%	* *%	0 -%	* *%	1 *%	0 -%	1 *%
Prestige	1 *%	0 -%	1 *%	* *%	1 *%	1 *%	* *%	1 *%	* *%	0 -%	* *%	* *%	1 *%	0 -%	1 *%
Chaucer Insurance	1 *%	0 -%	0 -%	0 -%	* *%	1 *%	0 -%	0 -%	1 *%	0 -%	0 -%	0 -%	1 *%	1 *%	0 -%
Royal Bank of Scotland	1 *%	0 -%	* *%	0 -%	0 -%	1 *%	0 -%	* *%	* *%	0 -%	* *%	0 -%	* *%	0 -%	1 *%
Yes Insurance	1 *%	0 -%	0 -%	1 *%	0 -%	0 -%	* *%	* *%	0 -%	0 -%	0 -%	* *%	* *%	1 *%	0 -%
Diamond	1 *%	0 -%	* *%	* *%	* *%	0 -%	0 -%	0 -%	1 *%	0 -%	0 -%	0 -%	1 *%	1 *%	0 -%
Asda	* *%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	* *%
Bell	* *%	0 -%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	0 -%
ibuyeco	* *%	* *%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	* *%

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Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Zenith	* *%	0 -%	* *%	* *%	0 -%	0 -%	* *%	* *%	0 -%	0 -%	0 -%	* *%	* *%	0 -%	* *%
Greenlight	* *%	0 -%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	* *%	* *%	0 -%
Barclays Bank	* *%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	* *%
Car manufacturer (various)	17 1%	6 2%	4 1%	8c 2%	4 1%	1 *%	7 2%	6 2%	* *%	3 1%	3 1%	2 1%	12 1%	0 -%	17A 4%
Broker (other)	32 2%	10 3%	13 2%	15 3%	5 2%	10 2%	7 2%	16c 4%	4 1%	5 2%	13C 4%	9 3%	9 1%	0 -%	32A 7%
Another bank or building society	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	2 *%
Another retailer	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	2 *%
Other	69 5%	18 5%	14 3%	33b 7%	8 3%	23 4%	16 4%	17 4%	17 5%	17 7%	19 6%	9 3%	39 5%	0 -%	0 -%
Don't know	137 9%	19 5%	48 9%	32 7%	23 7%	58 11%	24 6%	26 7%	38a 12%	34Ab 14%	29 10%	16 5%	84b 10%	0 -%	0 -%
Refused	34 2%	7 2%	18 3%	8 2%	4 1%	10 2%	6 2%	7 2%	6 2%	6 2%	5 2%	14c 4%	14 2%	0 -%	0 -%
INSURER	812 54%	203 57%	309 57%	260 55%	180 59%	285 53%	239b 60%	195 50%	165 51%	132 52%	168 55%	181 59%	441 52%	812B 100%	0 -%
BROKER - PCW	7 *%	2 *%	2 *%	3 1%	2 1%	2 *%	2 *%	2 *%	2 1%	2 1%	3 1%	2 1%	2 *%	0 -%	0 -%
BROKER	442 29%	107 30%	148 27%	136 29%	92 30%	159 30%	113 28%	142ad 36%	97 30%	64 25%	79 26%	87 28%	261 31%	0 -%	442A 100%
BROKER (INC. PCW)	449 30%	109 31%	150 28%	140 30%	94 30%	160 30%	115 29%	143ad 37%	99 30%	65 26%	82 27%	89 29%	262 31%	0 -%	442A 100%

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Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
LV (Liverpool Victoria)	115 8%	0 -%	54A 9%	54a 8%	45A 9%	9a 5%	115 10%	46 7%	55 8%	66 8%	11 6%	25 10%	11 5%
Admiral	105 7%	2 2%	43f 7%	60af 9%	56AbF 11%	3 2%	105 9%	55 9%	46 7%	66 8%	14 8%	11 4%	13 5%
Direct Line	103 7%	1 1%	69ACD 11%	31D 4%	4 1%	25ACD 15%	103 9%	38 6%	49 7%	38 5%	17a 9%	21 8%	26A 12%
Aviva/ Aviva Direct	90 6%	9 8%	28 4%	45 7%	24 5%	21BCD 13%	90 8%	44 7%	42 6%	60 7%	6 4%	16 6%	7 3%
Churchill	55 4%	* *%	27 4%	22 3%	14 3%	8 5%	55 5%	24 4%	27 4%	38 5%	4 2%	5 2%	7 3%
Swinton	50 3%	14BCDF 13%	15 2%	19 3%	15 3%	3 2%	50 4%	19 3%	25 4%	29 3%	8 4%	9 3%	5 2%
Saga	50 3%	0 -%	34aCD 5%	13 2%	7 1%	5 3%	50 4%	11 2%	30a 4%	23 3%	7 4%	13 5%	7 3%
AA	48 3%	0 -%	29 5%	19 3%	10 2%	7 4%	48 4%	13 2%	28 4%	20 2%	11a 6%	9 3%	9 4%
Tesco	48 3%	* *%	8 1%	37B 5%	22B 4%	15aB 9%	48 4%	20 3%	22 3%	22 3%	5 3%	11 5%	9 4%
Sheila's Wheels	36 2%	0 -%	2 *%	32B 5%	29aB 6%	3 2%	36 3%	17 3%	14 2%	19 2%	4 2%	8 3%	4 2%
Esure	33 2%	0 -%	8 1%	24bf 4%	24aBf 5%	0 -%	33 3%	21 3%	10 2%	20 2%	6d 3%	6 3%	* *%
Axa	29 2%	4 4%	9 1%	15 2%	11 2%	4 3%	29 3%	16 3%	10 1%	19 2%	6 3%	1 *%	3 1%
Hastings/ Hastings Direct	29 2%	0 -%	6 1%	23b 3%	19B 4%	3 2%	29 3%	16 2%	13 2%	14 2%	7 4%	7 3%	2 1%
CIS (Co-operative)	28 2%	9BCD 8%	9 1%	8 1%	2 *%	6D 4%	28 2%	11 2%	12 2%	7 1%	2 1%	9A 4%	10A 5%

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Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
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Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Privilege	27 2%	0 -%	11 2%	16 2%	14 3%	2 1%	27 2%	16 3%	6 1%	19 2%	2 1%	3 1%	3 1%
MoreTh>n	25 2%	0 -%	16 3%	7 1%	7 1%	0 -%	25 2%	13 2%	8 1%	18 2%	* *%	3 1%	4 2%
Swift	18 1%	0 -%	* *%	18B 3%	13B 3%	5B 3%	18 2%	8 1%	11 2%	15 2%	2 1%	2 1%	0 -%
RAC	18 1%	2 2%	4 1%	12 2%	8 2%	* *%	18 2%	6 1%	9 1%	8 1%	3 1%	4 1%	4 2%
NFU	18 1%	4CDf 4%	10cd 2%	2 *%	0 -%	0 -%	18 2%	2 *%	10 1%	4 *%	2 1%	4 2%	8A 4%
Elephant	18 1%	0 -%	2 *%	16B 2%	10b 2%	4b 3%	18 2%	6 1%	12 2%	9 1%	0 -%	8abd 3%	* *%
Swiftcover	16 1%	0 -%	2 *%	14b 2%	11b 2%	2 1%	16 1%	8 1%	6 1%	12 1%	0 -%	4 2%	0 -%
M&S	16 1%	0 -%	4 1%	12 2%	10 2%	2 1%	16 1%	5 1%	9 1%	10 1%	2 1%	3 1%	0 -%
Post Office	14 1%	2 2%	7 1%	5 1%	4 1%	1 *%	14 1%	11 2%	3 *%	13 2%	1 *%	0 -%	0 -%
Rias	14 1%	0 -%	13Cd 2%	* *%	* *%	0 -%	14 1%	6 1%	6 1%	8 1%	2 1%	2 1%	2 1%
Adrian Flux	11 1%	0 -%	7 1%	4 1%	2 *%	2 1%	0 -%	2 *%	7 1%	9 1%	0 -%	0 -%	0 -%
Ageas	10 1%	0 -%	9d 1%	2 *%	0 -%	0 -%	10 1%	3 1%	5 1%	7 1%	0 -%	0 -%	3 1%
Octagon	10 1%	2B 2%	0 -%	9b 1%	7b 1%	0 -%	0 -%	7 1%	4 1%	8 1%	0 -%	2 1%	0 -%
Kwik Fit	10 1%	0 -%	8 1%	2 *%	2 *%	0 -%	10 1%	3 1%	4 1%	5 1%	0 -%	1 *%	3 1%

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Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Allianz	10 1%	1 1%	5 1%	* *%	* *%	* *%	10 1%	5 1%	3 *%	4 *%	1 *%	3 1%	4 2%
RSA (Royal & Sun Alliance)	10 1%	3CD 3%	5 1%	* *%	* *%	0 -%	10 1%	3 1%	5 1%	4 *%	2 1%	2 1%	2 1%
Zurich	10 1%	3cD 2%	4 1%	2 *%	* *%	2 1%	10 1%	3 *%	7 1%	1 *%	2a 1%	4A 2%	2 1%
Sainsbury	8 1%	0 -%	4 1%	4 1%	2 *%	2 1%	8 1%	2 *%	4 1%	6 1%	* *%	* *%	2 1%
Lloyds TSB	8 1%	2B 2%	0 -%	6 1%	4 1%	2b 1%	8 1%	2 *%	6 1%	5 1%	0 -%	2 1%	* *%
General Motors	7 *%	5BCDf 5%	2 *%	0 -%	0 -%	0 -%	7 1%	3 1%	3 *%	3 *%	0 -%	2 1%	2 1%
50plus	7 *%	0 -%	5c 1%	0 -%	0 -%	0 -%	0 -%	4 1%	2 *%	5 1%	2 1%	0 -%	0 -%
Nationwide	7 *%	2Cd 2%	5c 1%	0 -%	0 -%	0 -%	7 1%	5 1%	2 *%	5 1%	2 1%	0 -%	* *%
Prudential	7 *%	0 -%	7c 1%	0 -%	0 -%	0 -%	0 -%	2 *%	2 *%	3 *%	0 -%	0 -%	3 1%
Quote me happy	6 *%	0 -%	0 -%	6 1%	6b 1%	0 -%	6 1%	2 *%	4 1%	6 1%	0 -%	0 -%	0 -%
Endsleigh	6 *%	2d 2%	2 *%	2 *%	0 -%	2 1%	6 1%	2 *%	2 *%	2 *%	2 1%	* *%	2 1%
Age UK	6 *%	0 -%	2 *%	3 *%	2 *%	2 1%	6 1%	4 1%	2 *%	2 *%	2 1%	2 1%	1 *%
Hughes Insurance	5 *%	1 1%	3 *%	1 *%	* *%	* *%	5 *%	2 *%	2 *%	3 *%	1 *%	1 *%	1 *%
One Call	5 *%	0 -%	0 -%	5 1%	5b 1%	0 -%	0 -%	2 *%	2 *%	2 *%	2 1%	0 -%	0 -%

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Table 11 (continuation)

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Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
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Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Santander / Abbey	4 *%	* *%	3 1%	* *%	* *%	0 -%	0 -%	3 *%	1 *%	3 *%	1 1%	* *%	0 -%
Quinn Direct	4 *%	0 -%	2 *%	2 *%	2 *%	* *%	4 *%	* *%	4 1%	* *%	2a 1%	0 -%	2a 1%
Toyota	4 *%	2Cd 2%	2 *%	0 -%	0 -%	0 -%	4 *%	* *%	2 *%	0 -%	2a 1%	* *%	2a 1%
ecoinsurance	3 *%	0 -%	0 -%	3 *%	2 *%	2b 1%	3 *%	2 *%	2 *%	3 *%	0 -%	0 -%	0 -%
Tescocompare.com	3 *%	0 -%	2 *%	2 *%	0 -%	2 1%	3 *%	2 *%	0 -%	2 *%	2 1%	0 -%	0 -%
Budget	3 *%	0 -%	0 -%	3 *%	3 1%	0 -%	3 *%	3 *%	0 -%	2 *%	* *%	0 -%	0 -%
John Lewis	3 *%	0 -%	* *%	2 *%	* *%	2 1%	3 *%	0 -%	3 *%	2 *%	0 -%	* *%	0 -%
Dial Direct	2 *%	0 -%	* *%	2 *%	2 *%	0 -%	2 *%	2 *%	* *%	2 *%	* *%	0 -%	0 -%
eCar	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%	2a 1%	* *%	0 -%
First Choice	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	0 -%	* *%
Highway Insurance	2 *%	0 -%	* *%	0 -%	0 -%	0 -%	2 *%	2 *%	* *%	2 *%	0 -%	* *%	0 -%
Open and Direct	2 *%	1 1%	1 *%	* *%	* *%	* *%	0 -%	1 *%	1 *%	1 *%	* *%	* *%	* *%
ABC Insurance	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	2 *%	* *%	2 *%	2 *%	0 -%	* *%	0 -%
Auto Direct	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%	2 *%	* *%	0 -%	0 -%	2 1%

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Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
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Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Groupama	2 *%	0 -%	* *%	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	2 *%	0 -%	0 -%	* *%
Compare the Market	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%
eChoice	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	2a 1%
First Alternative	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	2a 1%
Go Compare	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	2 *%	2 *%	0 -%	0 -%	2a 1%	0 -%	0 -%
NatWest	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	2a 1%
Towergate	2 *%	2BCd 2%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%
Young Driver Insurance	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	0 -%	2 1%	0 -%
First Central	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	2 *%	1 *%	* *%	1 *%	0 -%	0 -%	* *%
Clark Thompson	1 *%	1c 1%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	* *%	* *%	0 -%	0 -%	1 *%
Castle Insurance	1 *%	0 -%	1 *%	0 -%	0 -%	0 -%	0 -%	* *%	1 *%	1 *%	0 -%	0 -%	* *%
Prestige	1 *%	* *%	1 *%	0 -%	0 -%	0 -%	0 -%	* *%	* *%	1 *%	0 -%	* *%	1 *%
Chaucer Insurance	1 *%	0 -%	0 -%	1 *%	1 *%	0 -%	0 -%	1 *%	0 -%	1 *%	0 -%	0 -%	0 -%
Royal Bank of Scotland	1 *%	0 -%	1 *%	0 -%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	1 *%

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Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW - (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
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Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes Insurance	1 *%	0 -%	0 -%	1 *%	1 *%	0 -%	0 -%	1 *%	0 -%	* *%	0 -%	* *%	0 -%
Diamond	1 *%	0 -%	* *%	* *%	* *%	0 -%	1 *%	* *%	* *%	1 *%	0 -%	0 -%	0 -%
Asda	* *%	0 -%	0 -%	* *%	* *%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	* *%	0 -%
Bell	* *%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	* *%	0 -%
ibuyeco	* *%	0 -%	0 -%	* *%	* *%	0 -%	* *%	* *%	0 -%	* *%	0 -%	0 -%	0 -%
Zenith	* *%	0 -%	0 -%	* *%	* *%	0 -%	0 -%	* *%	* *%	* *%	0 -%	0 -%	0 -%
Greenlight	* *%	0 -%	* *%	* *%	0 -%	* *%	0 -%	0 -%	* *%	* *%	0 -%	* *%	0 -%
Barclays Bank	* *%	0 -%	0 -%	* *%	* *%	0 -%	* *%	* *%	0 -%	* *%	0 -%	0 -%	0 -%
Car manufacturer (various)	17 1%	2cd 2%	14CD 2%	* *%	0 -%	* *%	0 -%	4 1%	10 1%	9 1%	1 *%	5 2%	2 1%
Broker (other)	32 2%	9BCDF 8%	16cd 2%	5 1%	2 *%	2 1%	0 -%	5 1%	13 2%	7 1%	2 1%	9A 4%	15Ab 6%
Another bank or building society	2 *%	0 -%	0 -%	2 *%	2 *%	* *%	0 -%	2 *%	0 -%	0 -%	2a 1%	* *%	0 -%
Another retailer	2 *%	0 -%	0 -%	2 *%	0 -%	2b 1%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	2a 1%
Other	69 5%	7f 7%	36cf 6%	21 3%	19 4%	2 1%	0 -%	24 4%	33 5%	40 5%	9 5%	12 5%	8 4%
Don't know	137 9%	14 13%	51 8%	63 9%	52 10%	11 6%	0 -%	73b 12%	49 7%	85 10%	12 7%	15 6%	23 10%

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Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online - Total (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Refused	34 2%	2 2%	15 2%	15 2%	11 2%	4 2%	0 -%	9 1%	22 3%	17 2%	11aCd 6%	* *%	3 1%
INSURER	812 54%	38 36%	347A 55%	387A 56%	279A 56%	91A 55%	782 68%	362 58%	358 53%	455 55%	87 48%	144 57%	122 53%
BROKER - PCW	7 *%	0 -%	2 *%	5 1%	3 1%	2 1%	7 1%	5 1%	0 -%	3 *%	3 2%	0 -%	0 -%
BROKER	442 29%	46bcd 42%	182 29%	202 29%	137 27%	57 34%	360 31%	154 25%	219a 32%	226 27%	61 33%	80 32%	72 31%
BROKER (INC. PCW)	449 30%	46bcd 42%	183 29%	207 30%	140 28%	58 35%	367 32%	159 25%	219a 32%	229 28%	64 35%	80 32%	72 31%

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Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone - (b)	Online Total - (c)	Online - PCW (d)	Online - Cash back - (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
LV (Liverpool Victoria)	115 8%	8 5%	57 9%	73 7%	63 7%	0 -%	22 5%	34 9%	21 7%	1 1%
Admiral	105 7%	8 6%	30 5%	92b 9%	84B 10%	5 14%	36b 9%	25 6%	38a 13%	9 12%
Direct Line	103 7%	9 6%	48 8%	67 7%	53 6%	0 -%	31 8%	17 4%	16 5%	8 11%
Aviva/ Aviva Direct	90 6%	7 5%	38 6%	73 7%	60 7%	5 14%	40 10%	28 7%	20 7%	7 10%
Churchill	55 4%	6 4%	30 5%	46 4%	37 4%	2 6%	24 6%	12 3%	21a 7%	1 1%
Swinton	50 3%	9cf 6%	21 3%	26 3%	24 3%	2 5%	6 2%	15 4%	6 2%	2 3%
Saga	50 3%	3 2%	32CDf 5%	22 2%	18 2%	0 -%	9 2%	7 2%	4 1%	0 -%
AA	48 3%	4 2%	12 2%	28 3%	21 2%	2 6%	13 3%	10 3%	4 1%	0 -%
Tesco	48 3%	3 2%	17 3%	40 4%	32 4%	* 1%	15 4%	9 2%	15 5%	5 7%
Sheila's Wheels	36 2%	2 1%	14 2%	34 3%	31 3%	0 -%	9 2%	15 4%	7 2%	* 1%
Esure	33 2%	0 -%	6 1%	29b 3%	27b 3%	* 1%	8 2%	13 3%	9 3%	1 2%
Axa	29 2%	1 1%	13 2%	21 2%	19 2%	2 6%	10 2%	7 2%	10 3%	1 2%
Hastings/ Hastings Direct	29 2%	2 1%	7 1%	27 3%	25 3%	* 1%	4 1%	16 4%	7 2%	2 2%
CIS (Co-operative)	28 2%	7cDf 5%	13 2%	14 1%	10 1%	0 -%	4 1%	3 1%	3 1%	* **
Privilege	27 2%	4 3%	8 1%	23 2%	20 2%	* 1%	11 3%	12 3%	6 2%	2 2%

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Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
MoreThan	25 2%	4 3%	14 2%	16 2%	15 2%	* 1%	7 2%	6 2%	3 1%	2 3%
Swift	18 1%	0 -%	6 1%	18 2%	18 2%	0 -%	6 1%	16b 4%	2 1%	0 -%
RAC	18 1%	* *%	8 1%	13 1%	9 1%	0 -%	5 1%	6 2%	3 1%	0 -%
NFU	18 1%	2 2%	2 *%	10 1%	6 1%	0 -%	6 1%	2 1%	4 1%	0 -%
Elephant	18 1%	0 -%	5 1%	18 2%	16 2%	2 5%	7 2%	7 2%	4 1%	2 2%
Swiftcover	16 1%	0 -%	2 *%	16 2%	12 1%	2 5%	8b 2%	4 1%	5 2%	2 3%
M&S	16 1%	0 -%	4 1%	10 1%	10 1%	* 1%	2 1%	5 1%	2 1%	0 -%
Post Office	14 1%	* *%	9 1%	8 1%	8 1%	0 -%	1 *%	7 2%	0 -%	0 -%
Rias	14 1%	3CDf 2%	10CD 2%	1 *%	1 *%	0 -%	1 *%	1 *%	0 -%	0 -%
Adrian Flux	11 1%	2 1%	3 1%	11 1%	9 1%	0 -%	5 1%	9b 2%	* *%	0 -%
Ageas	10 1%	2 1%	7 1%	3 *%	3 *%	0 -%	3 1%	0 -%	2 1%	2A 2%
Octagon	10 1%	2 1%	5 1%	10 1%	10 1%	2 5%	7 2%	2 *%	3 1%	3A 5%
Kwik Fit	10 1%	* *%	4 1%	6 1%	5 1%	0 -%	2 1%	5 1%	0 -%	0 -%
Allianz	10 1%	* *%	4 1%	2 *%	2 *%	0 -%	1 *%	1 *%	* *%	* *%
RSA (Royal & Sun Alliance)	10 1%	* *%	4 1%	4 *%	4 *%	0 -%	1 *%	0 -%	4 1%	0 -%

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Total	1501	146	617	1020	886	37	405	398	290	72
Zurich	10 1%	2 1%	4 1%	6 1%	6 1%	0 -%	* *%	6 1%	0 -%	0 -%
Sainsbury	8 1%	0 -%	4 1%	6 1%	6 1%	2 5%	2 *%	4 1%	2 1%	0 -%
Lloyds TSB	8 1%	* *%	4 1%	6 1%	6 1%	0 -%	2 *%	5 1%	0 -%	0 -%
General Motors	7 *%	2 1%	3 1%	3 *%	3 *%	0 -%	2 *%	2 *%	2 1%	0 -%
50plus	7 *%	2cd 1%	4 1%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%
Nationwide	7 *%	2 1%	4 1%	3 *%	3 *%	0 -%	2 *%	0 -%	2 1%	0 -%
Prudential	7 *%	3CDf 2%	5cd 1%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Quote me happy	6 *%	* *%	0 -%	6 1%	6 1%	0 -%	2 *%	4 1%	2 1%	0 -%
Endsleigh	6 *%	0 -%	2 *%	4 *%	3 *%	0 -%	* *%	2 *%	0 -%	0 -%
Age UK	6 *%	0 -%	2 *%	3 *%	3 *%	0 -%	0 -%	0 -%	0 -%	0 -%
Hughes Insurance	5 *%	1 *%	3 *%	3 *%	2 *%	0 -%	1 *%	1 *%	* *%	0 -%
One Call	5 *%	0 -%	* *%	5 *%	5 1%	0 -%	0 -%	2 1%	* *%	0 -%
Santander / Abbey	4 *%	* *%	4 1%	3 *%	3 *%	0 -%	2 *%	1 *%	2 1%	0 -%
Quinn Direct	4 *%	0 -%	* *%	4 *%	4 *%	0 -%	2 1%	2 *%	0 -%	0 -%
Toyota	4 *%	* *%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%

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	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
ecoinsurance	3 *%	0 -%	0 -%	3 *%	3 *%	0 -%	0 -%	2 *%	0 -%	2b 2%
Tescocompare.com	3 *%	0 -%	0 -%	3 *%	3 *%	0 -%	2 *%	3 1%	0 -%	0 -%
Budget	3 *%	0 -%	* *%	3 *%	3 *%	0 -%	2 *%	2 1%	0 -%	* 1%
John Lewis	3 *%	* *%	0 -%	3 *%	3 *%	0 -%	1 *%	3 1%	0 -%	0 -%
Dial Direct	2 *%	0 -%	* *%	2 *%	2 *%	0 -%	0 -%	0 -%	2 1%	0 -%
eCar	2 *%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2Ab 2%
First Choice	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%
Highway Insurance	2 *%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Open and Direct	2 *%	* *%	1 *%	1 *%	1 *%	0 -%	1 *%	* *%	1 *%	0 -%
ABC Insurance	2 *%	0 -%	2 *%	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%
Auto Direct	2 *%	0 -%	* *%	2 *%	2 *%	0 -%	2 *%	0 -%	2 1%	0 -%
Groupama	2 *%	0 -%	* *%	2 *%	2 *%	0 -%	2 *%	0 -%	2 1%	0 -%
Compare the Market	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%	2 1%	0 -%
eChoice	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
First Alternative	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Go Compare	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%
NatWest	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Towergate	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%
Young Driver Insurance	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%	2 1%	0 -%
First Central	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	0 -%	* *%	1 *%	* 1%
Clark Thompson	1 *%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Castle Insurance	1 *%	0 -%	1 *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Prestige	1 *%	* *%	1 *%	1 *%	1 *%	0 -%	* *%	* *%	* *%	0 -%
Chaucer Insurance	1 *%	0 -%	* *%	1 *%	1 *%	0 -%	* *%	* *%	1 *%	0 -%
Royal Bank of Scotland	1 *%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Yes Insurance	1 *%	0 -%	* *%	1 *%	1 *%	0 -%	0 -%	* *%	0 -%	* 1%
Diamond	1 *%	0 -%	0 -%	1 *%	1 *%	0 -%	0 -%	1 *%	0 -%	0 -%
Asda	* *%	0 -%	0 -%	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%
Bell	* *%	0 -%	0 -%	* *%	* *%	0 -%	0 -%	0 -%	* *%	0 -%
ibuyeco	* *%	0 -%	* *%	* *%	* *%	0 -%	0 -%	0 -%	* *%	0 -%

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Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Zenith	* *%	0 -%	0 -%	* *%	* *%	0 -%	0 -%	* *%	0 -%	* *%
Greenlight	* *%	0 -%	* *%	* *%	* *%	0 -%	* *%	* *%	* *%	0 -%
Barclays Bank	* *%	0 -%	0 -%	* *%	* *%	* *%	0 -%	0 -%	0 -%	* *%
Car manufacturer (various)	17 1%	2 1%	9d 1%	6 1%	2 *%	0 -%	3 1%	2 1%	0 -%	0 -%
Broker (other)	32 2%	3 2%	9 1%	13 1%	11 1%	2 5%	7 2%	3 1%	4 1%	2 3%
Another bank or building society	2 *%	* *%	* *%	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%
Another retailer	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Other	69 5%	11 7%	37 6%	41 4%	34 4%	2 5%	20 5%	11 3%	12 4%	4 6%
Don't know	137 9%	22c 15%	63 10%	85 8%	81 9%	2 6%	36 9%	32 8%	29 10%	10 14%
Refused	34 2%	4 3%	16 3%	22 2%	18 2%	4 10%	8 2%	7 2%	4 1%	* 1%
INSURER	812 54%	73 50%	331 54%	587 58%	505 57%	20 55%	244 60%	206 52%	183a 63%	45 63%
BROKER - PCW	7 *%	0 -%	0 -%	7 1%	7 1%	0 -%	2 *%	5 1%	2 1%	0 -%
BROKER	442 29%	35 24%	170 28%	279 27%	242 27%	9 24%	96 24%	136BC 34%	61 21%	11 16%
BROKER (INC. PCW)	449 30%	35 24%	170 28%	286 28%	248 28%	9 24%	98 24%	141BC 35%	62 22%	11 16%

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Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
LV (Liverpool Victoria)	115 8%	55 8%	46 6%	95 8%	37 7%	26 6%	94 8%	108 8%	73 8%	104 8%	79C 10%	15 7%	21 4%	40 7%	37C 12%	36 6%
Admiral	105 7%	35 5%	40 5%	79 7%	36 7%	28 6%	86 7%	87 7%	62 6%	84 6%	70 9%	9 4%	25 5%	41 7%	23 7%	39 7%
Direct Line	103 7%	43 6%	48 6%	76 7%	22 4%	22 5%	87 7%	88 7%	66 7%	92 7%	55 7%	18 8%	30 6%	46 9%	16 5%	35 6%
Aviva/ Aviva Direct	90 6%	45 6%	49 7%	72 6%	34 7%	24 6%	78 6%	85 7%	60 6%	82 6%	55 7%	9 4%	26 5%	37 7%	15 5%	38 6%
Churchill	55 4%	23 3%	38 5%	44 4%	20 4%	14 3%	48 4%	50 4%	39 4%	48 4%	29 4%	8 4%	17 4%	23 4%	13 4%	14 2%
Swinton	50 3%	22 3%	26 3%	41 4%	14 3%	15 4%	49 4%	44 3%	35 4%	46 3%	23 3%	8 4%	19 4%	16 3%	13 4%	16 3%
Saga	50 3%	23 3%	23 3%	43 4%	15 3%	8 2%	39 3%	46 4%	30 3%	47 4%	26 3%	8 4%	16 3%	18 3%	12 4%	19 3%
AA	48 3%	27 4%	27 4%	31 3%	14 3%	17 4%	37 3%	40 3%	31 3%	44 3%	27 3%	6 2%	16 3%	16 3%	5 2%	22 4%
Tesco	48 3%	24 3%	30 4%	43 4%	15 3%	12 3%	39 3%	42 3%	39 4%	44 3%	26 3%	7 3%	14 3%	17 3%	8 3%	22 4%
Sheila's Wheels	36 2%	21d 3%	17 2%	28 2%	4 1%	5 1%	29 2%	32 2%	20 2%	29 2%	16 2%	5 2%	15 3%	5 1%	11a 3%	20a 3%
Esure	33 2%	9 1%	17 2%	23 2%	10 2%	4 1%	23 2%	28 2%	18 2%	28 2%	24b 3%	0 -	9 2%	14 3%	5 2%	14 2%
Axa	29 2%	15 2%	15 2%	26 2%	13 3%	12 3%	22 2%	26 2%	15 2%	27 2%	13 2%	2 1%	13 3%	13 2%	6 2%	10 2%
Hastings/ Hastings Direct	29 2%	19 3%	17 2%	23 2%	6 1%	8 2%	25 2%	25 2%	17 2%	26 2%	16 2%	4 2%	9 2%	11 2%	7 2%	11 2%
CIS (Co-operative)	28 2%	17 2%	11 1%	21 2%	9 2%	7 2%	24 2%	22 2%	16 2%	23 2%	10 1%	4 2%	15 3%	9 2%	3 1%	13 2%
Privilege	27 2%	13 2%	12 2%	22 2%	13 3%	8 2%	20 2%	20 2%	16 2%	27 2%	19 2%	* *	8 2%	12 2%	3 1%	12 2%

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Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
MoreThan	25 2%	10 1%	15 2%	19 2%	10 2%	3 1%	20 2%	23 2%	14 1%	23 2%	9 1%	7 3%	9 2%	13 2%	3 1%	7 1%
Swift	18 1%	8 1%	7 1%	15 1%	8 2%	7 2%	17 1%	18 1%	13 1%	17 1%	11 1%	7C 3%	* *%	6 1%	7 2%	6 1%
RAC	18 1%	13 2%	10 1%	15 1%	4 1%	9 2%	14 1%	16 1%	11 1%	15 1%	6 1%	2 1%	10 2%	5 1%	2 1%	7 1%
NFU	18 1%	7 1%	13 2%	12 1%	5 1%	6 1%	13 1%	13 1%	9 1%	14 1%	5 1%	8A 4%	5 1%	2 *%	8a 3%	7 1%
Elephant	18 1%	9 1%	7 1%	14 1%	7 1%	7 2%	11 1%	9 1%	13 1%	14 1%	9 1%	5 2%	3 1%	6 1%	3 1%	7 1%
Swiftcover	16 1%	5 1%	9 1%	9 1%	3 1%	2 *%	10 1%	10 1%	7 1%	14 1%	10 1%	4 2%	2 *%	10 2%	2 1%	5 1%
M&S	16 1%	12 2%	11 1%	12 1%	10 2%	11h 3%	14 1%	16 1%	8 1%	15 1%	8 1%	2 1%	5 1%	8 1%	* *%	7 1%
Post Office	14 1%	5 1%	8 1%	12 1%	2 *%	7 2%	12 1%	14 1%	12 1%	10 1%	6 1%	* *%	7 2%	6 1%	4 1%	4 1%
Rias	14 1%	13 2%	7 1%	10 1%	7 1%	4 1%	13 1%	14 1%	12 1%	14 1%	5 1%	2 1%	7 1%	2 *%	1 *%	10 2%
Adrian Flux	11 1%	4 1%	5 1%	6 *%	7 1%	7 2%	9 1%	7 1%	9 1%	9 1%	7 1%	2 1%	2 *%	7 1%	0 -%	4 1%
Ageas	10 1%	4 1%	4 *%	5 *%	3 1%	0 -%	7 1%	7 1%	4 *%	5 *%	4 *%	2 1%	5 1%	2 *%	2 1%	7 1%
Octagon	10 1%	2 *%	2 *%	9 1%	2 *%	9abghi 2%	9 1%	9 1%	4 *%	9 1%	10 1%	0 -%	* *%	5 1%	2 1%	3 1%
Kwik Fit	10 1%	8 1%	4 1%	10 1%	4 1%	6 1%	10 1%	10 1%	8 1%	8 1%	3 *%	4 2%	4 1%	4 1%	3 1%	2 *%
Allianz	10 1%	3 *%	2 *%	7 1%	5 1%	3 1%	9 1%	10 1%	8 1%	10 1%	4 *%	* *%	5 1%	3 1%	4 1%	3 1%
RSA (Royal & Sun Alliance)	10 1%	5 1%	9 1%	10 1%	7 1%	5 1%	10 1%	8 1%	6 1%	10 1%	5 1%	0 -%	5 1%	4 1%	4 1%	3 *%

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Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Zurich	10 1%	7 1%	8 1%	9 1%	3 1%	3 1%	9 1%	10 1%	9 1%	10 1%	2 *%	3 1%	5 1%	1 *%	2 1%	7 1%
Sainsbury	8 1%	4 1%	6 1%	8 1%	3 1%	5 1%	8 1%	8 1%	4 *%	8 1%	5 1%	0 -%	3 1%	4 1%	2 1%	2 *%
Lloyds TSB	8 1%	7 1%	2 *%	8 1%	4 1%	2 *%	6 *%	8 1%	7 1%	8 1%	5 1%	* *%	2 *%	0 -%	2 1%	6 1%
General Motors	7 *%	4 1%	3 *%	5 *%	4 1%	* *%	7 1%	5 *%	2 *%	7 1%	5 1%	2 1%	* *%	2 *%	0 -%	5 1%
50plus	7 *%	5 1%	7 1%	7 1%	5 1%	3 1%	7 1%	7 1%	7 1%	7 1%	3 *%	2 1%	2 *%	0 -%	4a 1%	2 *%
Nationwide	7 *%	2 *%	2 *%	5 *%	7 1%	2 *%	7 1%	7 1%	5 1%	7 1%	5 1%	0 -%	2 *%	2 *%	2 1%	3 1%
Prudential	7 *%	5 1%	5 1%	7 1%	5 1%	3 1%	7 1%	7 1%	7 1%	7 1%	3 *%	0 -%	3 1%	3 1%	0 -%	2 *%
Quote me happy	6 *%	1 *%	2 *%	5 *%	2 *%	2 *%	4 *%	2 *%	4 *%	2 *%	3 *%	2 1%	2 *%	2 *%	2 1%	2 *%
Endsleigh	6 *%	2 *%	0 -%	5 *%	5bf 1%	0 -%	2 *%	4 *%	4 *%	5 *%	2 *%	2 1%	2 *%	* *%	2 1%	4 1%
Age UK	6 *%	4 1%	6 1%	4 *%	0 -%	2 *%	6 *%	6 *%	5 1%	5 *%	5 1%	* *%	0 -%	4 1%	0 -%	2 *%
Hughes Insurance	5 1%	3 *%	4 1%	4 *%	2 *%	3 1%	4 *%	5 *%	3 *%	5 *%	2 *%	1 *%	3 1%	2 *%	1 *%	2 *%
One Call	5 1%	2 *%	4 1%	3 *%	2 *%	1 *%	5 *%	3 *%	2 *%	5 *%	4 *%	0 -%	1 *%	* *%	2 1%	2 *%
Santander / Abbey	4 *%	3 *%	3 *%	3 *%	0 -%	1 *%	2 *%	4 *%	3 *%	4 *%	1 *%	* *%	3 1%	1 *%	2 1%	1 *%
Quinn Direct	4 *%	0 -%	2 *%	1 *%	* *%	0 -%	2 *%	4 *%	2 *%	2 *%	0 -%	3A 2%	1 *%	2 *%	* *%	2 *%
Toyota	4 *%	4 *%	2 *%	4 *%	2 *%	4 1%	4 *%	4 *%	4 *%	4 *%	* *%	0 -%	3 1%	2 *%	* *%	0 -%

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Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
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Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
ecoinsurance	3 *%	0 -%	3 *%	2 *%	0 -%	2 *%	3 *%	2 *%	3 *%	3 *%	0 -%	0 -%	3a 1%	0 -%	0 -%	3 1%
Tescocompare.com	3 *%	2 *%	2 *%	2 *%	0 -%	0 -%	3 *%	2 *%	2 *%	3 *%	2 *%	2 1%	0 -%	2 *%	2 1%	0 -%
Budget	3 *%	* *%	1 *%	1 *%	* *%	* *%	2 *%	2 *%	2 *%	1 *%	1 *%	2 1%	0 -%	1 *%	2 1%	0 -%
John Lewis	3 *%	3 *%	* *%	3 *%	3 1%	2 *%	3 *%	3 *%	3 *%	3 *%	* *%	0 -%	2 *%	2 *%	0 -%	* *%
Dial Direct	2 *%	2 *%	2 *%	2 *%	2 *%	0 -%	2 *%	2 *%	2 *%	2 *%	* *%	0 -%	2 *%	2 *%	0 -%	0 -%
eCar	2 *%	2 *%	2 *%	2 *%	0 -%	2 *%	2 *%	2 *%	2 *%	2 *%	2 *%	0 -%	* *%	2 *%	0 -%	0 -%
First Choice	2 *%	0 -%	0 -%	2 *%	0 -%	* *%	2 *%	0 -%	* *%	0 -%	2 *%	0 -%	* *%	2 *%	0 -%	* *%
Highway Insurance	2 *%	0 -%	* *%	2 *%	0 -%	* *%	2 *%	2 *%	2 *%	* *%	0 -%	0 -%	2 *%	* *%	0 -%	2 *%
Open and Direct	2 *%	1 *%	1 *%	1 *%	1 *%	1 *%	1 *%	1 *%	1 *%	2 *%	1 *%	0 -%	1 *%	1 *%	0 -%	1 *%
ABC Insurance	2 *%	* *%	0 -%	2 *%	0 -%	0 -%	2 *%	2 *%	* *%	* *%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%
Auto Direct	2 *%	0 -%	2 *%	2 *%	0 -%	2 *%	2 *%	* *%	* *%	2 *%	2 *%	0 -%	* *%	0 -%	2 1%	0 -%
Groupama	2 *%	2 *%	* *%	2 *%	2 *%	2 *%	2 *%	2 *%	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	* *%	2 *%
Compare the Market	2 *%	2 *%	2 *%	2 *%	2 *%	0 -%	2 *%	2 *%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%
eChoice	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	0 -%
First Alternative	2 *%	2 *%	2 *%	2 *%	0 -%	2 *%	2 *%	2 *%	2 *%	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	0 -%

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Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
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Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Go Compare	2 **	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	2 **	0 -%	0 -%	2 **	0 -%	0 -%
NatWest	2 **	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	2 **	0 -%	2 **	0 -%	0 -%	2 **	0 -%	2 1%	0 -%
Towergate	2 **	2 **	2 **	2 **	2 **	0 -%	2 **	0 -%	2 **	2 **	2 **	0 -%	0 -%	0 -%	0 -%	0 -%
Young Driver Insurance	2 **	0 -%	0 -%	2 **	0 -%	0 -%	2 **	2 **	0 -%	2 **	2 **	0 -%	0 -%	2 **	0 -%	0 -%
First Central	2 **	1 **	1 **	2 **	0 -%	1 **	1 **	1 **	1 **	1 **	0 -%	* **	1 **	1 **	1 **	0 -%
Clark Thompson	1 **	1 **	* **	1 **	0 -%	* **	1 **	1 **	* **	1 **	0 -%	0 -%	1 **	0 -%	* **	0 -%
Castle Insurance	1 **	1 **	1 **	1 **	0 -%	1 **	1 **	1 **	1 **	1 **	* **	* **	* **	1 **	* **	0 -%
Prestige	1 **	1 **	1 **	1 **	1 **	1 **	1 **	1 **	1 **	1 **	* **	1 **	* **	0 -%	1 **	1 **
Chaucer Insurance	1 **	* **	* **	* **	* **	* **	1 **	* **	1 **	* **	1 **	0 -%	* **	0 -%	0 -%	1 **
Royal Bank of Scotland	1 **	0 -%	1 **	1 **	0 -%	0 -%	1 **	* **	* **	1 **	* **	0 -%	* **	* **	* **	0 -%
Yes Insurance	1 **	* **	0 -%	1 **	* **	0 -%	1 **	* **	1 **	1 **	* **	* **	0 -%	* **	0 -%	* **
Diamond	1 **	1 **	1 **	1 **	* **	0 -%	1 **	1 **	1 **	1 **	1 **	0 -%	0 -%	0 -%	0 -%	1 **
Asda	* **	* **	* **	* **	0 -%	0 -%	* **	* **	0 -%	* **	* **	0 -%	0 -%	0 -%	* **	0 -%
Bell	* **	* **	* **	* **	0 -%	0 -%	0 -%	0 -%	* **	0 -%	0 -%	0 -%	* **	0 -%	0 -%	* **
ibuyeco	* **	* **	0 -%	0 -%	0 -%	* **	* **	* **	* **	* **	* **	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 11 (continuation)

S11. Which company provides your private motor insurance?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Zenith	* **	0 -%	* **	* **	0 -%	0 -%	* **	* **	* **	* **	* **	0 -%	0 -%	* **	* **	0 -%
Greenlight	* **	* **	* **	0 -%	* **	* **	* **	* **	* **	* **	* **	0 -%	* **	* **	0 -%	* **
Barclays Bank	* **	* **	0 -%	0 -%	* **	* **	* **	* **	* **	* **	0 -%	0 -%	* **	0 -%	* **	0 -%
Car manufacturer (various)	17 1%	12 2%	6 1%	17 1%	11 2%	9 2%	15 1%	13 1%	13 1%	17 1%	11 1%	2 1%	4 1%	7 1%	0 -%	10 2%
Broker (other)	32 2%	18 2%	20 3%	19 2%	6 1%	7 2%	30 2%	27 2%	18 2%	30 2%	15 2%	5 2%	12 2%	12 2%	* **	18b 3%
Another bank or building society	2 **	0 -%	* **	2 **	0 -%	0 -%	2 **	2 **	2 **	2 **	2 **	0 -%	* **	2 **	0 -%	* **
Another retailer	2 **	0 -%	2 **	2 **	0 -%	2 **	2 **	2 **	0 -%	2 **	0 -%	0 -%	2 **	0 -%	0 -%	2 **
Other	69 5%	45 6%	38 5%	45 4%	21 4%	23 5%	58 5%	55 4%	41 4%	62 5%	36 4%	8 4%	25 5%	22 4%	15 5%	27 5%
Don't know	137 9%	67 9%	63 8%	97 8%	46 9%	40 9%	108 9%	117 9%	87 9%	128 10%	69 9%	20 9%	49 10%	45 8%	30 10%	57 10%
Refused	34 2%	16 2%	20 3%	24 2%	15 3%	9 2%	28 2%	29 2%	24 3%	29 2%	9 1%	15Ac 7%	11 2%	11 2%	10 3%	13 2%
INSURER	812 54%	361 49%	400 53%	632 55%	265 53%	211 49%	665 54%	699 54%	506 53%	702 53%	452 57%	111 50%	248 52%	307 56%	170 55%	308 52%
BROKER - PCW	7 **	3 **	3 **	3 **	2 **	0 -%	5 **	3 **	2 **	5 **	5 1%	2 1%	0 -%	3 1%	2 1%	2 **
BROKER	442 29%	239 33%	236 31%	352 31%	150 30%	151 35%	380 31%	388 30%	297 31%	404 30%	229 29%	65 30%	148 31%	156 29%	81 27%	180 31%
BROKER (INC. PCW)	449 30%	242 33%	240 31%	355 31%	152 30%	151 35%	385 31%	391 30%	299 31%	409 31%	234 29%	67 30%	148 31%	159 29%	83 27%	181 31%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 12

S11a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with?

Base: All who selected an insurance broker/PCW

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	428	237	191	40	159	229	232	183	428	303	227	74	76	51	289	137
Effective sample size	302	177	126	30	105	167	167	125	302	252	227	74	76	51	212	89
Total	449	269	180	46	154	248	253	180	449	404	381	36	23	9	320	126
Aviva/ Aviva Direct	17 4%	9 3%	7 4%	2 4%	3 2%	12 5%	5 2%	11 6%	17 4%	16 4%	15 4%	* 1%	1 3%	* 4%	6 2%	11A 9%
Ageas	12 3%	3 1%	8 5%	0 -	4 3%	7 3%	10 4%	2 1%	12 3%	11 3%	10 3%	1 3%	1 3%	0 -	5 2%	6 5%
Axa	7 1%	4 1%	3 2%	2 4%	* *	5 2%	6 2%	1 *	7 1%	6 2%	5 1%	* 1%	1abc 5%	0 -	4 1%	3 2%
Tesco	6 1%	2 1%	4 2%	2 4%	3 2%	2 1%	5 2%	1 1%	6 1%	5 1%	5 1%	1 3%	* 1%	0 -	6 2%	1 1%
LV (Liverpool Victoria)	5 1%	3 1%	2 1%	0 -	* *	5 2%	4 1%	2 1%	5 1%	5 1%	5 1%	0 -	0 -	* 2%	4 1%	2 1%
Saga	4 1%	2 1%	2 1%	0 -	0 -	4 2%	2 1%	2 1%	4 1%	3 1%	2 *	1aBC 4%	1aBC 4%	0 -	3 1%	1 1%
RSA (Royal & Sun Alliance)	4 1%	4 1%	0 -	2 4%	0 -	2 1%	4 2%	0 -	4 1%	3 1%	3 1%	* 1%	0 -	0 -	2 1%	2 1%
Zurich	4 1%	4 1%	* *	0 -	0 -	4 2%	4 2%	0 -	4 1%	4 1%	3 1%	0 -	* 1%	* 2%	2 1%	2 1%
Hastings/ Hastings Direct	3 1%	2 1%	2 1%	2 4%	2 1%	0 -	3 1%	0 -	3 1%	3 1%	3 1%	0 -	0 -	0 -	3 1%	0 -
Swinton	3 1%	2 1%	2 1%	2 4%	2 1%	0 -	0 -	2 1%	3 1%	3 1%	3 1%	0 -	0 -	0 -	3 1%	0 -
AA	2 *	* *	2 1%	0 -	2 1%	* *	2 1%	* *	2 *	2 *	2 *	* 1%	0 -	0 -	2 1%	0 -
CIS (Co-operative)	2 *	0 -	2 1%	0 -	0 -	2 1%	2 1%	* *	2 *	2 *	2 *	* 1%	0 -	0 -	2 1%	0 -
Swift	2 *	2 1%	* *	0 -	0 -	2 1%	2 1%	* *	2 *	2 *	2 *	* 1%	0 -	0 -	2 1%	* *
Groupama	2 *	2 1%	0 -	0 -	2 1%	* *	0 -	2 1%	2 *	2 *	2 *	0 -	* 1%	0 -	2 1%	0 -
Toyota	2 *	2 1%	0 -	0 -	0 -	2 1%	2 1%	* *	2 *	2 *	2 *	0 -	0 -	* 2%	2 1%	* *
Allianz	2 *	2 1%	0 -	0 -	0 -	2 1%	0 -	2 1%	2 *	2 *	2 *	0 -	0 -	0 -	2 1%	0 -

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 12 (continuation)

S11a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with?

Base: All who selected an insurance broker/PCW

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	428	237	191	40	159	229	232	183	428	303	227	74	76	51	289	137
Effective sample size	302	177	126	30	105	167	167	125	302	252	227	74	76	51	212	89
Total	449	269	180	46	154	248	253	180	449	404	381	36	23	9	320	126
Budget	2 **	2 1%	0 -%	0 -%	2 1%	0 -%	0 -%	2 1%	2 **	2 **	2 **	0 -%	0 -%	0 -%	0 -%	2 1%
Esure	2 **	2 1%	0 -%	2 4%	0 -%	0 -%	0 -%	2 1%	2 **	2 **	2 **	0 -%	0 -%	0 -%	2 1%	0 -%
M&S	2 **	0 -%	2 1%	0 -%	0 -%	2 1%	2 1%	0 -%	2 **	2 **	2 **	0 -%	0 -%	0 -%	2 1%	0 -%
MoreTh>n	2 **	2 1%	0 -%	0 -%	2 1%	0 -%	0 -%	2 1%	2 **	2 **	2 **	0 -%	0 -%	0 -%	2 1%	0 -%
Post Office	2 **	2 1%	0 -%	0 -%	0 -%	2 1%	2 1%	0 -%	2 **	2 **	2 **	0 -%	0 -%	0 -%	2 1%	0 -%
Rias	2 **	0 -%	2 1%	0 -%	0 -%	2 1%	0 -%	2 1%	2 **	2 **	2 **	0 -%	0 -%	0 -%	2 1%	0 -%
Acromas Insurance Company	2 **	2 1%	0 -%	0 -%	0 -%	2 1%	2 1%	0 -%	2 **	2 **	2 **	0 -%	0 -%	0 -%	0 -%	2 1%
Asda	* **	0 -%	* **	0 -%	0 -%	* **	* **	0 -%	* **	0 -%	0 -%	*aBC 1%	0 -%	0 -%	* **	0 -%
Direct Line	* **	0 -%	* **	0 -%	0 -%	* **	0 -%	* **	* **	0 -%	0 -%	*aBC 1%	0 -%	0 -%	0 -%	* **
Provident	* **	* **	0 -%	0 -%	* **	0 -%	0 -%	* **	* **	0 -%	0 -%	*aBC 1%	0 -%	0 -%	* **	0 -%
ABC Insurance	* **	0 -%	* **	0 -%	* **	0 -%	0 -%	* **	* **	* **	0 -%	0 -%	*AbC 1%	0 -%	* **	0 -%
Nationwide	* **	* **	0 -%	0 -%	* **	0 -%	0 -%	* **	* **	0 -%	0 -%	0 -%	0 -%	*ABC 2%	0 -%	* **
Santander / Abbey	* **	0 -%	* **	0 -%	* **	0 -%	0 -%	* **	* **	0 -%	0 -%	0 -%	0 -%	*ABC 2%	0 -%	* **
Broker (other)	2 **	0 -%	2 1%	0 -%	2 1%	0 -%	0 -%	2 1%	2 **	2 **	2 **	0 -%	0 -%	0 -%	2 1%	0 -%
Other	15 3%	12 5%	2 1%	4 8%	6 4%	6 2%	9 3%	6 3%	15 3%	14 3%	13 4%	1 3%	* 1%	* 2%	15b 5%	0 -%
No - Don't know	341 76%	205 76%	137 76%	31 66%	126 81%	185 75%	189 75%	139 77%	341 76%	307 76%	289 76%	27 76%	18 79%	8 84%	244 76%	95 75%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 12 (continuation)

S11a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with?

Base: All who selected an insurance broker/PCW

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc erned (a)	Not co ncerned (b)
Unweighted row	428	293	133	195	222	34	380	106	322	54	369	382	260	60	99	154
Effective sample size	302	203	97	134	161	22	267	72	230	39	260	265	182	43	72	104
Total	449	295	150	200	239	32	395	105	343	58	385	389	268	64	109	150
Aviva/ Aviva Direct	17 4%	10 3%	7 5%	11 5%	6 3%	3 11%	13 3%	7 7%	10 3%	1 1%	16 4%	16 4%	17 6%	0 -%	7 7%	9 6%
Ageas	12 3%	10 3%	2 1%	7 4%	5 2%	* 1%	11 3%	4 4%	7 2%	2 3%	10 3%	12 3%	12 4%	0 -%	6 5%	6 4%
Axa	7 1%	3 1%	4 2%	4 2%	3 1%	* 1%	6 2%	* 2%	6 2%	2 3%	5 1%	6 2%	3 1%	0 -%	2 2%	1 *%
Tesco	6 1%	2 1%	4 3%	2 1%	4 2%	* 2%	6 1%	* 2%	6 2%	0 -%	6 2%	6 2%	4 2%	2 3%	4 4%	* *%
LV (Liverpool Victoria)	5 1%	3 1%	2 1%	3 2%	2 1%	0 -%	5 1%	0 -%	5 2%	2 3%	4 1%	5 1%	5 2%	0 -%	3 3%	2 1%
Saga	4 1%	4 1%	0 -%	* *%	4 1%	* 2%	4 1%	3 3%	1 *%	0 -%	4 1%	4 1%	4 1%	0 -%	3 3%	1 1%
RSA (Royal & Sun Alliance)	4 1%	2 1%	2 1%	2 1%	2 1%	0 -%	4 1%	* *%	3 1%	0 -%	4 1%	4 1%	2 1%	0 -%	2 2%	0 -%
Zurich	4 1%	2 1%	2 1%	* *%	3 1%	* 1%	4 1%	* *%	4 1%	2 3%	2 1%	4 1%	2 1%	0 -%	* *%	2 1%
Hastings/ Hastings Direct	3 1%	0 -%	3a 2%	3 2%	0 -%	0 -%	3 1%	0 -%	3 1%	0 -%	2 *%	3 1%	0 -%	2a 3%	0 -%	0 -%
Swinton	3 1%	0 -%	3a 2%	3 2%	0 -%	2 5%	2 *%	2 2%	2 *%	0 -%	3 1%	3 1%	0 -%	2a 3%	0 -%	0 -%
AA	2 *%	* *%	2 1%	0 -%	2 1%	0 -%	2 1%	0 -%	2 1%	* 1%	2 *%	2 1%	2 1%	0 -%	2 2%	* *%
CIS (Co-operative)	2 *%	2 1%	0 -%	0 -%	2 1%	0 -%	2 1%	0 -%	2 1%	0 -%	2 1%	* *%	2 1%	0 -%	0 -%	2 1%
Swift	2 *%	2 1%	0 -%	2 1%	* *%	0 -%	2 1%	0 -%	2 1%	0 -%	2 1%	2 1%	* *%	0 -%	* *%	0 -%
Groupama	2 *%	2 1%	0 -%	2 1%	* *%	0 -%	2 1%	0 -%	2 1%	0 -%	2 1%	2 1%	2 1%	0 -%	2 2%	* *%
Toyota	2 *%	2 1%	0 -%	* *%	2 1%	0 -%	2 *%	2 2%	* *%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 12 (continuation)

S11a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with?

Base: All who selected an insurance broker/PCW

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc erned (a)	Not co ncerned (b)
Unweighted row	428	293	133	195	222	34	380	106	322	54	369	382	260	60	99	154
Effective sample size	302	203	97	134	161	22	267	72	230	39	260	265	182	43	72	104
Total	449	295	150	200	239	32	395	105	343	58	385	389	268	64	109	150
Allianz	2 **	2 1%	0 -%	0 -%	2 1%	0 -%	2 **	0 -%	2 **	0 -%	2 **	2 **	2 1%	0 -%	2 2%	0 -%
Budget	2 **	2 1%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	2 **	0 -%	2 **	0 -%	2 1%	0 -%	0 -%	2 1%
Esure	2 **	0 -%	2 1%	2 1%	0 -%	0 -%	0 -%	0 -%	2 **	0 -%	2 **	2 **	2 1%	0 -%	2 2%	0 -%
M&S	2 **	2 1%	0 -%	0 -%	2 1%	0 -%	2 **	0 -%	2 **	0 -%	2 **	2 **	2 1%	0 -%	2 2%	0 -%
MoreTh>n	2 **	2 1%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	2 **	2B 3%	0 -%	2 **	2 1%	0 -%	2 2%	0 -%
Post Office	2 **	2 1%	0 -%	0 -%	2 1%	0 -%	2 **	0 -%	2 **	0 -%	2 **	2 **	0 -%	0 -%	0 -%	0 -%
Rias	2 **	2 1%	0 -%	0 -%	2 1%	0 -%	2 **	0 -%	2 **	0 -%	2 **	2 **	2 1%	0 -%	2 2%	0 -%
Acromas Insurance Company	2 **	2 1%	0 -%	2 1%	0 -%	0 -%	2 **	0 -%	2 **	0 -%	2 **	2 **	2 1%	0 -%	0 -%	2 1%
Asda	* **	* **	0 -%	0 -%	* **	0 -%	* **	0 -%	* **	0 -%	* **	* **	* **	0 -%	* **	0 -%
Direct Line	* **	* **	0 -%	* **	0 -%	0 -%	* **	0 -%	* **	* 1%	0 -%	* **	* **	0 -%	0 -%	0 -%
Provident	* **	0 -%	* **	* **	0 -%	0 -%	* **	0 -%	* **	0 -%	* **	* **	0 -%	* 1%	0 -%	0 -%
ABC Insurance	* **	* **	0 -%	* **	0 -%	0 -%	* **	0 -%	* **	0 -%	* **	* **	* **	0 -%	* **	0 -%
Nationwide	* **	* **	0 -%	0 -%	* **	0 -%	* **	0 -%	* **	0 -%	* **	* **	* **	0 -%	* **	0 -%
Santander / Abbey	* **	0 -%	* **	* **	0 -%	* 1%	0 -%	* **	0 -%	0 -%	* **	* **	* **	0 -%	0 -%	* **
Broker (other)	2 **	2 1%	0 -%	0 -%	2 1%	0 -%	2 **	2 2%	0 -%	0 -%	2 **	0 -%	0 -%	2a 3%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 12 (continuation)

S11a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with?

Base: All who selected an insurance broker/PCW

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc erved (a)	Not co ncerned (b)
Unweighted row	428	293	133	195	222	34	380	106	322	54	369	382	260	60	99	154
Effective sample size	302	203	97	134	161	22	267	72	230	39	260	265	182	43	72	104
Total	449	295	150	200	239	32	395	105	343	58	385	389	268	64	109	150
Other	15 3%	7 2%	8 5%	9 4%	6 3%	2 5%	11 3%	5 5%	10 3%	3 6%	10 3%	12 3%	4 2%	3 5%	2 2%	2 1%
No - Don't know	341 76%	228 77%	110 73%	143 71%	189 79%	23 73%	303 77%	79 75%	262 76%	44 76%	295 77%	291 75%	196 73%	53 83%	66 61%	121A 81%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 12 (continuation)

S11a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with?

Base: All who selected an insurance broker/PCW

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			In surance channel - actual	Purchase - actual				
		High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Broker (b)	In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)
Unweighted row	428	116	94	167	113	140	89	64	83	85	246	424	45	182	183	129	45
Effective sample size	302	90	64	112	78	98	65	44	57	60	176	299	31	125	136	93	37
Total	449	140	94	160	115	143	99	65	82	89	262	442	46	183	207	140	58
Aviva/ Aviva Direct	17 4%	5 4%	6 6%	4 3%	8 7%	4 3%	2 2%	2 3%	3 3%	8c 9%	6 2%	17 4%	4 8%	6 3%	7 4%	7 5%	* 1%
Ageas	12 3%	2 1%	* *%	10 6%	2 1%	9 6%	* *%	* *%	* 1%	4 4%	7 3%	12 3%	2 5%	2 1%	7 4%	6 4%	2 3%
Axa	7 1%	5 4%	* *%	1 *%	5 5%	1 1%	* *%	* *%	0 -%	2 3%	4 2%	7 2%	* 1%	1 *%	5 3%	5 4%	0 -%
Tesco	6 1%	3 2%	1 1%	2 1%	0 -%	1 1%	3 3%	2 3%	0 -%	* *%	6 2%	6 1%	0 -%	* *%	6 3%	6b 4%	* 1%
LV (Liverpool Victoria)	5 1%	2 1%	2 2%	2 1%	* *%	2 1%	3 3%	0 -%	0 -%	2 2%	2 1%	5 1%	2c 4%	4 2%	0 -%	0 -%	0 -%
Saga	4 1%	2 2%	* *%	1 *%	1 1%	2 1%	1 1%	* *%	0 -%	1 1%	3 1%	4 1%	0 -%	4 2%	0 -%	0 -%	0 -%
RSA (Royal & Sun Alliance)	4 1%	* *%	3c 4%	0 -%	0 -%	2 1%	2 2%	0 -%	2 2%	0 -%	2 1%	4 1%	0 -%	2 1%	2 1%	2 1%	0 -%
Zurich	4 1%	2 1%	0 -%	* *%	* *%	4 2%	0 -%	0 -%	0 -%	0 -%	2 1%	4 1%	2c 4%	2 1%	* *%	* *%	0 -%
Hastings/ Hastings Direct	3 1%	2 1%	2 2%	0 -%	0 -%	0 -%	0 -%	2 3%	0 -%	0 -%	3 1%	3 1%	0 -%	2 1%	2 1%	0 -%	2 3%
Swinton	3 1%	2 1%	0 -%	2 1%	2 1%	2 1%	0 -%	0 -%	0 -%	2 2%	2 1%	3 1%	0 -%	3 2%	0 -%	0 -%	0 -%
AA	2 *%	0 -%	2 2%	* *%	* *%	0 -%	0 -%	2 3%	2c 3%	0 -%	0 -%	2 *%	0 -%	2 1%	0 -%	0 -%	0 -%
CIS (Co-operative)	2 *%	0 -%	2 2%	* *%	2 2%	0 -%	0 -%	0 -%	0 -%	2 2%	* *%	2 *%	0 -%	2 1%	0 -%	0 -%	0 -%
Swift	2 *%	0 -%	2 2%	* *%	0 -%	0 -%	2 2%	0 -%	0 -%	0 -%	2 1%	2 *%	0 -%	* *%	2 1%	2 1%	0 -%
Groupama	2 *%	0 -%	2 2%	* *%	0 -%	2 1%	0 -%	0 -%	0 -%	* *%	2 1%	2 *%	0 -%	* *%	2 1%	2 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 12 (continuation)

S11a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with?

Base: All who selected an insurance broker/PCW

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			In surance channel - actual	Purchase - actual				
		High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Broker (b)	In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)
Unweighted row	428	116	94	167	113	140	89	64	83	85	246	424	45	182	183	129	45
Effective sample size	302	90	64	112	78	98	65	44	57	60	176	299	31	125	136	93	37
Total	449	140	94	160	115	143	99	65	82	89	262	442	46	183	207	140	58
Toyota	2 *%	0 -%	2 2%	* *%	0 -%	* *%	0 -%	2 3%	0 -%	0 -%	2 1%	2 *%	0 -%	2 1%	0 -%	0 -%	0 -%
Allianz	2 *%	2 1%	0 -%	0 -%	0 -%	0 -%	0 -%	2 3%	2 2%	0 -%	0 -%	2 *%	0 -%	2 1%	0 -%	0 -%	0 -%
Budget	2 *%	0 -%	2 2%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	2 *%	0 -%	0 -%	2 1%	2 1%	0 -%
Esure	2 *%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	2 2%	0 -%	2 *%	0 -%	0 -%	2 1%	0 -%	2 3%
M&S	2 *%	0 -%	2 2%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	2 *%	0 -%	0 -%	2 1%	2 1%	0 -%
MoreTh>n	2 *%	2 1%	0 -%	0 -%	0 -%	0 -%	0 -%	2 3%	2 2%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	2 1%	0 -%
Post Office	2 *%	2 1%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%	2 *%	0 -%	2 1%	0 -%	0 -%	0 -%
Rias	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%	2 2%	0 -%	0 -%	0 -%	2 1%	2 *%	0 -%	2 1%	0 -%	0 -%	0 -%
Acromas Insurance Company	2 *%	2 1%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%
Asda	* *%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	* 1%	0 -%	0 -%	* *%	* *%	* 1%	0 -%	0 -%	0 -%	0 -%
Direct Line	* *%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	0 -%
Provident	* *%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	* 1%	0 -%	* *%	* 1%	0 -%	0 -%	0 -%	0 -%
ABC Insurance	* *%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	* *%	* *%	0 -%
Nationwide	* *%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	0 -%

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Table 12 (continuation)

S11a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with?

Base: All who selected an insurance broker/PCW

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			In surance channel - actual	Purchase - actual				
		High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Broker (b)	In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)
Unweighted row	428	116	94	167	113	140	89	64	83	85	246	424	45	182	183	129	45
Effective sample size	302	90	64	112	78	98	65	44	57	60	176	299	31	125	136	93	37
Total	449	140	94	160	115	143	99	65	82	89	262	442	46	183	207	140	58
Santander / Abbey	* **%	0 -%	* **%	0 -%	0 -%	* **%	0 -%	0 -%	* **%	0 -%	0 -%	* **%	0 -%	0 -%	0 -%	0 -%	0 -%
Broker (other)	2 **%	0 -%	2 2%	0 -%	0 -%	0 -%	2 2%	0 -%	0 -%	2 2%	0 -%	2 **%	0 -%	2 1%	0 -%	0 -%	0 -%
Other	15 3%	5 4%	6 6%	4 2%	2 1%	6 4%	7 7%	* **%	2 3%	2 2%	11 4%	15 3%	* 1%	5 3%	9 4%	6 4%	3 6%
No - Don't know	341 76%	101 73%	60 64%	131B 82%	88 76%	105 74%	75 76%	51 78%	69b 85%	61 69%	199 76%	336 76%	35 76%	139 76%	158 76%	100 72%	49 83%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 12 (continuation)

S11a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with?

Base: All who selected an insurance broker/PCW

	In surance company - actual		Last compared		Generally compare				In person (a)	Comparisons made				PCW - number looked at	
	Total	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)		Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)
Unweighted row	428	330	154	201	223	59	67	77	33	174	261	227	94	124	60
Effective sample size	302	245	107	146	154	43	52	52	23	117	189	164	66	93	42
Total	449	367	159	219	229	64	80	72	35	170	286	248	98	141	62
Aviva/ Aviva Direct	17 4%	16 4%	4 3%	9 4%	4 2%	7A 10%	2 2%	4 5%	2 5%	6 3%	10 3%	9 4%	3 3%	5 4%	4 6%
Ageas	12 3%	11 3%	2 1%	10 5%	10 4%	2 3%	0 -%	0 -%	0 -%	5 3%	8 3%	8 3%	2 3%	4 3%	3 5%
Axa	7 1%	5 1%	1 *%	6 3%	4 2%	2 4%	* *%	0 -%	0 -%	3 2%	6 2%	6 2%	* *%	4 3%	* *%
Tesco	6 1%	6 2%	2 1%	4 2%	4 2%	0 -%	2 3%	0 -%	0 -%	4 2%	6 2%	6 2%	* *%	2 2%	4 6%
LV (Liverpool Victoria)	5 1%	5 1%	4 2%	2 1%	4 2%	2 3%	0 -%	0 -%	2 5%	4 2%	4 1%	4 1%	2 2%	* *%	2 3%
Saga	4 1%	4 1%	0 -%	4 2%	2 1%	* 1%	* *%	1 1%	0 -%	3c 2%	0 -%	0 -%	0 -%	0 -%	0 -%
RSA (Royal & Sun Alliance)	4 1%	4 1%	* *%	3 2%	* *%	2 3%	0 -%	0 -%	0 -%	* *%	3 1%	3 1%	2 2%	3 2%	0 -%
Zurich	4 1%	4 1%	2 1%	2 1%	2 1%	0 -%	* *%	2 2%	0 -%	* *%	4 1%	2 1%	2 2%	0 -%	* *%
Hastings/ Hastings Direct	3 1%	3 1%	0 -%	3 2%	0 -%	0 -%	2 2%	2 2%	0 -%	0 -%	3 1%	3 1%	3b 3%	2 1%	2 3%
Swinton	3 1%	3 1%	0 -%	3 2%	3 1%	0 -%	0 -%	0 -%	0 -%	3 2%	2 1%	2 1%	0 -%	0 -%	2 3%
AA	2 *%	2 1%	0 -%	0 -%	0 -%	0 -%	2a 3%	0 -%	0 -%	0 -%	2 1%	2 1%	* *%	0 -%	0 -%
CIS (Co-operative)	2 *%	2 1%	2 1%	* *%	2 1%	0 -%	0 -%	* 1%	* 1%	2 1%	0 -%	0 -%	0 -%	0 -%	0 -%
Swift	2 *%	2 1%	0 -%	2 1%	0 -%	* 1%	2 2%	0 -%	0 -%	* *%	2 1%	2 1%	0 -%	2 2%	0 -%
Groupama	2 *%	2 1%	0 -%	2 1%	2 1%	0 -%	0 -%	* *%	0 -%	0 -%	2 1%	2 1%	0 -%	2 1%	0 -%

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Table 12 (continuation)

S11a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with?

Base: All who selected an insurance broker/PCW

	In surance company - actual		Last compared		Generally compare				In person (a)	Comparisons made				PCW - number looked at	
	Total	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)		Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)	1 (a)	2 (b)
Unweighted row	428	330	154	201	223	59	67	77	33	174	261	227	94	124	60
Effective sample size	302	245	107	146	154	43	52	52	23	117	189	164	66	93	42
Total	449	367	159	219	229	64	80	72	35	170	286	248	98	141	62
Toyota	2 *%	2 1%	* *%	0 -%	0 -%	0 -%	* *%	2 2%	* 1%	0 -%	2 1%	2 1%	0 -%	0 -%	0 -%
Allianz	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%	2 2%	0 -%	0 -%	0 -%	2 1%	0 -%	2 2%	0 -%	0 -%
Budget	2 *%	2 *%	2 1%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	2 1%	2 2%	2 1%	0 -%
Esure	2 *%	2 *%	2 1%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	2 1%	0 -%	0 -%	2 3%
M&S	2 *%	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
MoreTh>n	2 *%	2 *%	2 1%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	2 1%	0 -%	0 -%	2 3%
Post Office	2 *%	2 *%	2 1%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	0 -%
Rias	2 *%	2 *%	2 1%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	0 -%
Acromas Insurance Company	2 *%	2 *%	0 -%	2 1%	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%	2 1%	2 1%	0 -%	0 -%	0 -%
Asda	* *%	* *%	0 -%	* *%	* *%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%
Direct Line	* *%	* *%	0 -%	* *%	0 -%	* 1%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%
Provident	* *%	* *%	0 -%	* *%	* *%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%
ABC Insurance	* *%	* *%	0 -%	* *%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	* *%	* *%	* *%	* *%	0 -%
Nationwide	* *%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%

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Table 12 (continuation)

S11a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with?

Base: All who selected an insurance broker/PCW

	In surance company - actual		Last compared		Generally compare				In person (a)	Comparisons made				PCW - number looked at	
	Total	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)		Phone - (b)	Online Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)
Unweighted row	428	330	154	201	223	59	67	77	33	174	261	227	94	124	60
Effective sample size	302	245	107	146	154	43	52	52	23	117	189	164	66	93	42
Total	449	367	159	219	229	64	80	72	35	170	286	248	98	141	62
Santander / Abbey	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	* *%	* 1%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Broker (other)	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%	2 2%	0 -%	0 -%	0 -%	2 1%	2 1%	2 2%	0 -%	0 -%
Other	15 3%	13 4%	4 3%	10 5%	9 4%	2 3%	2 2%	2 3%	2 5%	7 4%	9 3%	8 3%	3 3%	2 2%	3 5%
No - Don't know	341 76%	267 73%	130b 82%	151 69%	170 74%	47 73%	65 80%	59 82%	29 83%	125 74%	213 75%	182 73%	74 76%	112b 79%	39 62%

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Table 12 (continuation)

S11a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with?

Base: All who selected an insurance broker/PCW

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	428	224	234	330	135	153	364	372	280	381	218	58	152	155	78	167
Effective sample size	302	162	163	238	99	103	259	264	200	274	157	44	102	109	55	120
Total	449	242	240	355	152	151	385	391	299	409	234	67	148	159	83	181
Aviva/ Aviva Direct	17 4%	9 4%	4 2%	15 4%	6 4%	11b 7%	11 3%	17 4%	10 3%	15 4%	8 3%	2 3%	7 5%	3 2%	7a 8%	7 4%
Ageas	12 3%	6 3%	5 2%	12 3%	9i 6%	4 3%	12 3%	12 3%	7 3%	8 2%	6 2%	2 3%	4 3%	3 2%	2 3%	6 3%
Axa	7 1%	1 *	3 1%	6 2%	3 2%	1 1%	6 2%	5 1%	4 1%	6 1%	5 2%	2 3%	0 -	2 1%	2 2%	3 2%
Tesco	6 1%	4 2%	4 2%	6 2%	2 1%	2 1%	6 2%	6 1%	4 1%	6 2%	4 2%	2 3%	1 1%	2 1%	0 -	5 3%
LV (Liverpool Victoria)	5 1%	2 1%	2 1%	4 1%	5 3%	2 1%	5 1%	5 1%	5 2%	5 1%	4 2%	0 -	2 1%	2 1%	2 2%	2 1%
Saga	4 1%	2 1%	2 1%	2 1%	* *	1 1%	2 1%	4 1%	2 1%	4 1%	3 1%	0 -	1 1%	1 1%	2 2%	1 1%
RSA (Royal & Sun Alliance)	4 1%	3 1%	2 1%	3 1%	2 1%	0 -	4 1%	4 1%	3 1%	4 1%	2 1%	2 3%	0 -	2 1%	2 2%	0 -
Zurich	4 1%	4 1%	2 1%	2 1%	4 2%	2 1%	4 1%	2 1%	4 1%	4 1%	2 1%	0 -	2 1%	* *	0 -	2 1%
Hastings/ Hastings Direct	3 1%	2 1%	3 1%	3 1%	2 1%	2 1%	3 1%	2 *	2 1%	3 1%	2 1%	0 -	2 1%	0 -	2 2%	2 1%
Swinton	3 1%	0 -	2 1%	2 *	2 1%	2 1%	3 1%	2 *	3 1%	3 1%	2 1%	2 3%	0 -	2 1%	0 -	0 -
AA	2 *	* *	2 1%	2 1%	0 -	* *	2 1%	2 1%	2 1%	2 1%	2 1%	0 -	* *	* *	0 -	0 -
CIS (Co-operative)	2 *	* *	* *	2 1%	* *	* *	2 1%	2 1%	2 1%	2 1%	* *	0 -	2 1%	* *	0 -	2 1%
Swift	2 *	2 1%	2 1%	2 1%	* *	2 1%	2 1%	2 1%	2 1%	2 1%	2 1%	0 -	* *	2 1%	0 -	0 -
Groupama	2 *	2 1%	0 -	2 *	0 -	0 -	2 1%	2 1%	2 1%	2 *	0 -	2a 3%	* *	2 1%	0 -	0 -
Toyota	2 *	2 1%	2 1%	2 1%	* *	2 1%	2 *	2 *	2 1%	2 *	* *	0 -	2 1%	0 -	* *	0 -

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Table 12 (continuation)

S11a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with?

Base: All who selected an insurance broker/PCW

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	428	224	234	330	135	153	364	372	280	381	218	58	152	155	78	167
Effective sample size	302	162	163	238	99	103	259	264	200	274	157	44	102	109	55	120
Total	449	242	240	355	152	151	385	391	299	409	234	67	148	159	83	181
Allianz	2 **	2 1%	2 1%	2 **	0 -%	0 -%	0 -%	2 **	2 1%	2 **	0 -%	0 -%	2 1%	0 -%	0 -%	2 1%
Budget	2 **	0 -%	0 -%	0 -%	0 -%	0 -%	2 **	2 **	2 1%	0 -%	0 -%	2a 3%	0 -%	0 -%	2 2%	0 -%
Esure	2 **	2 1%	2 1%	2 **	2 1%	2 1%	2 **	2 **	2 1%	2 **	0 -%	0 -%	2 1%	0 -%	0 -%	2 1%
M&S	2 **	2 1%	2 1%	2 **	0 -%	2 1%	2 **	2 **	0 -%	2 **	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%
MoreTh>n	2 **	2 1%	2 1%	2 **	2 1%	0 -%	2 **	2 **	0 -%	2 **	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%
Post Office	2 **	2 1%	2 1%	2 **	0 -%	2 1%	2 **	2 **	2 1%	2 **	0 -%	0 -%	2 1%	0 -%	2 2%	0 -%
Rias	2 **	0 -%	2 1%	2 **	2 1%	0 -%	2 **	2 **	2 1%	2 **	0 -%	0 -%	2 1%	2 1%	0 -%	0 -%
Acromas Insurance Company	2 **	0 -%	0 -%	2 **	0 -%	0 -%	0 -%	2 **	0 -%	0 -%	0 -%	2a 3%	0 -%	0 -%	2 2%	0 -%
Asda	* **	0 -%	0 -%	* **	0 -%	0 -%	* **	* **	0 -%	0 -%	* **	0 -%	0 -%	* **	0 -%	0 -%
Direct Line	* **	* **	* **	* **	0 -%	0 -%	* **	* **	0 -%	* **	* **	0 -%	0 -%	* **	0 -%	0 -%
Provident	* **	* **	* **	* **	0 -%	* **	* **	* **	* **	* **	0 -%	0 -%	* **	0 -%	0 -%	* **
ABC Insurance	* **	0 -%	0 -%	* **	0 -%	0 -%	* **	* **	0 -%	* **	0 -%	0 -%	* **	0 -%	0 -%	* **
Nationwide	* **	0 -%	* **	0 -%	0 -%	0 -%	* **	* **	0 -%	0 -%	0 -%	0 -%	* **	0 -%	0 -%	0 -%
Santander / Abbey	* **	0 -%	* **	* **	0 -%	* **	* **	* **	* **	* **	0 -%	0 -%	* **	0 -%	* **	0 -%
Broker (other)	2 **	2 1%	2 1%	2 **	0 -%	0 -%	2 **	0 -%	0 -%	2 **	0 -%	0 -%	2 1%	0 -%	0 -%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 12 (continuation)

S11a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with?

Base: All who selected an insurance broker/PCW

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	428	224	234	330	135	153	364	372	280	381	218	58	152	155	78	167
Effective sample size	302	162	163	238	99	103	259	264	200	274	157	44	102	109	55	120
Total	449	242	240	355	152	151	385	391	299	409	234	67	148	159	83	181
Other	15 3%	8 3%	6 2%	12 3%	11 7%	4 2%	13 3%	12 3%	11 4%	13 3%	9 4%	0 -%	6 4%	2 1%	3 3%	9 5%
No - Don't know	341 76%	185 76%	187d 78%	264 74%	101 67%	111 74%	290 75%	297 76%	225 75%	314d 77%	181 77%	52 77%	109 74%	134b 84%	57 69%	135 74%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 13  
S12. For how many years have you renewed your motor insurance with this insurer?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Less than 1 year	399 27%	240 27%	159 25%	68C 33%	186C 31%	144 21%	245 27%	140 26%	399 27%	360 27%	339 27%	30 25%	20 27%	10 21%	297 28%	99 23%
1 year	134 9%	77 9%	58 9%	26 13%	58 9%	51 7%	72 8%	53 10%	134 9%	119 9%	112 9%	13 11%	6 8%	3 6%	102 10%	32 8%
2 years	306 20%	165 19%	141 23%	50 25%	137 22%	119 17%	181 20%	116 22%	306 20%	277 21%	264 21%	23 19%	13 17%	7 16%	223 21%	83 20%
3 years	210 14%	114 13%	96 15%	28 14%	70 12%	113b 16%	134 15%	73 14%	210 14%	191 14%	181 14%	14 12%	10 13%	5 12%	149 14%	59 14%
4-5 years	183 12%	117 13%	66 11%	16 8%	68 11%	100a 14%	109 12%	65 12%	183 12%	163 12%	151 12%	13 11%	12 16%	7 16%	120 11%	64 15%
6-7 years	56 4%	38 4%	18 3%	1 *%	22 4%	33a 5%	36 4%	20 4%	56 4%	48 4%	45 4%	4 4%	3 4%	3ABCd 8%	34 3%	22 5%
8-9 years	39 3%	19 2%	20 3%	5 2%	20 3%	14 2%	22 2%	17 3%	39 3%	35 3%	32 3%	2 2%	3 4%	2 4%	24 2%	15 3%
10-15 years	78 5%	44 5%	34 5%	7 4%	22 4%	49b 7%	47 5%	27 5%	78 5%	65 5%	60 5%	10bc 8%	5 6%	4abc 8%	62 6%	16 4%
16+ years	45 3%	29 3%	16 3%	0 -%	9 2%	35AB 5%	35b 4%	8 2%	45 3%	36 3%	34 3%	6bc 5%	2 3%	2bc 5%	25 2%	19 4%
LOW	840 56%	482 55%	358 57%	144C 71%	381C 63%	315 46%	499 55%	309 58%	840F 56%	755F 57%	715F 57%	65f 54%	40f 53%	20 44%	622b 58%	215 50%
MEDIUM	309 21%	172 20%	137 22%	39 19%	107 18%	162b 24%	191 21%	111 21%	309 21%	279 21%	264 21%	22 18%	15 20%	8 18%	211 20%	95 22%
HIGH	303 20%	190 22%	113 18%	17 9%	103a 17%	182AB 26%	193 21%	99 19%	303 20%	259 19%	240 19%	28 24%	19bc 25%	15ABCDE 34%	203 19%	100 23%
Don't know	50 3%	31 4%	19 3%	4 2%	16 3%	30 4%	31 3%	15 3%	50 3%	43 3%	42 3%	5 4%	1 2%	2 4%	31 3%	18 4%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	2.0	2.0	2.0	2.0	2.0	3.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	3.0	2.0	2.0
Mean score	3.5	3.7	3.3	2.1	2.8a	4.6AB	3.8	3.2	3.5	3.4	3.4	4.3bc	3.9	4.7ABC	3.4	3.9
Standard deviation	5.2	5.7	4.5	2.2	3.5	6.7	5.8	4.1	5.2	5.1	5.0	6.5	5.8	5.8	5.1	5.4
Standard error	.17	.24	.22	.19	.17	.32	.24	.22	.17	.18	.19	.42	.37	.37	.19	.32
Error variance	.03	.06	.05	.04	.03	.10	.06	.05	.03	.03	.03	.18	.14	.14	.04	.10

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 13 (continuation)

S12. For how many years have you renewed your motor insurance with this insurer?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Less than 1 year	399 27%	244 25%	151 29%	183 26%	210 28%	23 27%	361 27%	113 26%	286 27%	47 25%	348 27%	357 27%	22 22%	24 3%	4 2%
1 year	134 9%	72 8%	60a 11%	58 8%	71 9%	11 13%	121 9%	42 10%	92 9%	13 7%	121 9%	114 9%	15 15%	98 11%	33a 19%
2 years	306 20%	185 19%	121 23%	138 20%	160 21%	17 20%	268 20%	94 22%	212 20%	55B 29%	249 19%	267 20%	20 19%	240 26%	54 31%
3 years	210 14%	138 14%	71 13%	101 14%	102 13%	5 6%	192 14%	45 10%	165a 15%	22 12%	188 14%	184 14%	14 13%	181 20%	26 15%
4-5 years	183 12%	124 13%	58 11%	89 13%	88 12%	11 12%	171 13%	59 14%	125 12%	23 12%	157 12%	153 12%	15 15%	155 17%	21 12%
6-7 years	56 4%	41 4%	15 3%	25 4%	29 4%	4 5%	52 4%	13 3%	43 4%	8 4%	48 4%	52 4%	4 4%	47 5%	7 4%
8-9 years	39 3%	26 3%	13 2%	21 3%	18 2%	2 3%	33 2%	12 3%	27 3%	4 2%	35 3%	35 3%	2 2%	26 3%	11 6%
10-15 years	78 5%	56 6%	23 4%	41 6%	34 4%	5 6%	72 5%	28 6%	51 5%	7 4%	71 5%	73 6%	2 2%	64 7%	9 5%
16+ years	45 3%	40B 4%	4 1%	17 2%	27 4%	6 7%	38 3%	15 3%	30 3%	* *%	44a 3%	40 3%	2 2%	35 4%	7 4%
LOW	840 56%	502 52%	332A 63%	379 54%	441 58%	51 60%	750 55%	249 57%	591 55%	115 62%	719 55%	738 56%	56 56%	362 40%	91a 52%
MEDIUM	309 21%	201 21%	105 20%	152 22%	147 19%	13 15%	282 21%	84 19%	225 21%	32 17%	275 21%	267 20%	25 25%	260 28%	42 24%
HIGH	303 20%	223B 23%	78 15%	141 20%	150 20%	19 23%	276 20%	88 20%	215 20%	33 18%	268 21%	270 20%	14 14%	249 27%	38 22%
Don't know	50 3%	37 4%	12 2%	27 4%	21 3%	2 3%	47 3%	14 3%	36 3%	7 4%	43 3%	44 3%	6 5%	43 5%	2 1%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	3.0	2.0

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 13 (continuation)

S12. For how many years have you renewed your motor insurance with this insurer?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Mean score	3.5	4.0B	2.7	3.4	3.6	4.8	3.5	3.8	3.5	2.7	3.7	3.6	2.8	4.6	4.1
Standard deviation	5.2	6.1	2.9	4.4	5.9	8.6	5.0	5.8	5.0	2.7	5.5	5.3	3.1	5.7	5.4
Standard error	.17	.24	.16	.20	.26	1.13	.17	.34	.19	.24	.19	.18	.39	.23	.51
Error variance	.03	.06	.02	.04	.07	1.28	.03	.12	.04	.06	.04	.03	.16	.05	.26

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 13 (continuation)

S12. For how many years have you renewed your motor insurance with this insurer?

Base: All

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Less than 1 year	399 27%	7 2%	17 3%	144 31%	73 24%	155 29%	113 28%	100 26%	91 28%	73 29%	0 -%	0 -%	399AB 47%	202 25%	110 25%
1 year	134 9%	44 12%	52 10%	48 10%	30 10%	45 8%	39 10%	42 11%	28 9%	17 7%	0 -%	0 -%	134AB 16%	65 8%	52 12%
2 years	306 20%	101 28%	136 25%	108 23%	65 21%	99 19%	81 20%	82 21%	60 19%	52 20%	0 -%	0 -%	306AB 36%	173 21%	98 22%
3 years	210 14%	66 18%	112 21%	57 12%	42 14%	84 16%	59 15%	57 15%	38 12%	40 16%	0 -%	210AC 68%	0 -%	122 15%	58 13%
4-5 years	183 12%	62 17%	90 17%	47 10%	44 14%	63 12%	45 11%	43 11%	38 12%	27 11%	85C 28%	98C 32%	0 -%	101 12%	52 12%
6-7 years	56 4%	20 6%	26 5%	15 3%	14 4%	22 4%	15 4%	12 3%	11 3%	12 5%	56BC 19%	0 -%	0 -%	33 4%	12 3%
8-9 years	39 3%	10 3%	14 3%	10 2%	5 2%	15 3%	9 2%	11 3%	11 3%	4 2%	39BC 13%	0 -%	0 -%	24 3%	8 2%
10-15 years	78 5%	22 6%	42 8%	19 4%	14 4%	29 5%	15 4%	22 6%	16 5%	19 8%	78BC 26%	0 -%	0 -%	42 5%	27 6%
16+ years	45 3%	15 4%	19 4%	9 2%	12 4%	17 3%	12 3%	8 2%	17 5%	6 2%	45BC 15%	0 -%	0 -%	28 3%	9 2%
LOW	840 56%	151 42%	206 38%	300bc 64%	168 55%	299 56%	234 58%	224 58%	179 55%	142 56%	0 -%	0 -%	840AB 100%	441 54%	261 59%
MEDIUM	309 21%	101 28%	156 29%	81 17%	69 22%	121 23%	89 22%	78 20%	54 17%	53 21%	0 -%	309AC 100%	0 -%	181 22%	87 20%
HIGH	303 20%	93 26%	147 27%	76 16%	61 20%	109 20%	65 16%	76 20%	76a 23%	56 22%	303BC 100%	0 -%	0 -%	168 21%	79 18%
Don't know	50 3%	11 3%	30 6%	15 3%	10 3%	8 1%	12 3%	11 3%	15 5%	4 2%	0 -%	0 -%	0 -%	22 3%	16 4%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	2.0	3.0	3.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	8.0	3.0	1.0	2.0	2.0

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 13 (continuation)

S12. For how many years have you renewed your motor insurance with this insurer?

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Mean score	3.5	4.7	4.5	3.0	3.7	3.5	3.2	3.3	4.3	3.5	10.5BC	3.3C	1.1	3.8	3.2
Standard deviation	5.2	6.2	5.2	4.9	5.3	4.9	4.8	4.1	7.4	4.5	8.1	.5	.7	6.0	4.0
Standard error	.17	.40	.28	.29	.37	.25	.29	.26	.51	.34	.55	.03	.03	.26	.24
Error variance	.03	.16	.08	.08	.14	.06	.09	.07	.26	.12	.30	*	*	.07	.06

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 13 (continuation)

S12. For how many years have you renewed your motor insurance with this insurer?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Less than 1 year	399 27%	14 13%	124 20%	252ABf 36%	203ABF 41%	43a 26%	292 25%	252B 40%	119 17%	297BCD 36%	41d 22%	34 14%	26 12%
1 year	134 9%	5 4%	48 8%	80b 12%	60b 12%	18 11%	109 10%	56 9%	69 10%	92cd 11%	16 9%	14 6%	10 5%
2 years	306 20%	8 7%	110a 17%	176AB 25%	134AB 27%	33a 20%	243 21%	106 17%	186A 27%	182 22%	30 16%	54 21%	40 18%
3 years	210 14%	12 11%	94 15%	94 14%	58 11%	34d 20%	164 14%	84 13%	110 16%	105 13%	44AcD 24%	37 15%	23 10%
4-5 years	183 12%	20CD 19%	98CD 15%	57 8%	31 6%	24D 14%	144 12%	64 10%	97 14%	83 10%	20 11%	52Abd 21%	25 11%
6-7 years	56 4%	4c 4%	41CDf 7%	6 1%	6 1%	1 *%	44 4%	17 3%	23 3%	19 2%	4 2%	16A 7%	15A 6%
8-9 years	39 3%	3 3%	23d 4%	11 2%	4 1%	7d 4%	31 3%	12 2%	19 3%	10 1%	8a 4%	10a 4%	11A 5%
10-15 years	78 5%	16bCDF 15%	48CD 8%	6 1%	0 -%	6cD 3%	56 5%	20 3%	21 3%	18 2%	8 4%	18A 7%	35ABc 15%
16+ years	45 3%	19BCDF 18%	20CD 3%	1 *%	* *%	* *%	31 3%	3 *%	18a 3%	6 1%	2 1%	9A 4%	28ABC 12%
LOW	840 56%	27 25%	281A 44%	508ABF 73%	397ABF 79%	94Ab 57%	645 56%	415B 66%	374 55%	570BCD 69%	88d 48%	103 41%	77 34%
MEDIUM	309 21%	24 22%	147D 23%	124 18%	79 16%	42d 25%	245 21%	120 19%	167 25%	158 19%	56AD 31%	60d 24%	34 15%
HIGH	303 20%	50BCDF 47%	178CDf 28%	51d 7%	20 4%	29CD 18%	225 20%	80 13%	121a 18%	84 10%	30a 16%	82AB 33%	103ABc 45%
Don't know	50 3%	6CDF 6%	27CDf 4%	9 1%	5 1%	0 -%	34 3%	13 2%	19 3%	15 2%	10a 5%	7 3%	14A 6%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	2.0	4.0	3.0	2.0	1.0	2.0	2.0	1.0	2.0	2.0	2.0	3.0	4.0

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 13 (continuation)

S12. For how many years have you renewed your motor insurance with this insurer?

Base: All

	Total	Purchase - actual					In surance company - actual Top 10	Last compared		Generally compare			
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Mean score	3.5	9.0BCDF	4.1CDF	1.9	1.6	2.7CD	3.5	2.3	3.4A	2.2	3.1A	4.6AB	7.6ABC
Standard deviation	5.2	10.2	5.1	2.1	1.8	2.6	5.4	2.7	4.6	2.7	3.1	5.8	9.3
Standard error	.17	1.17	.25	.10	.10	.25	.20	.13	.22	.12	.28	.45	.75
Error variance	.03	1.37	.06	.01	.01	.06	.04	.02	.05	.01	.08	.20	.57

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 13 (continuation)

S12. For how many years have you renewed your motor insurance with this insurer?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Less than 1 year	399 27%	48 33%	180 29%	305 30%	284 32%	18 50%	116 29%	134 34%	97 33%	33 46%
1 year	134 9%	7 5%	47 8%	100 10%	87 10%	2 6%	34 8%	42 10%	24 8%	11 15%
2 years	306 20%	25 17%	128 21%	234 23%	209 24%	8 22%	94 23%	92 23%	78 27%	10 14%
3 years	210 14%	12 9%	85 14%	146 14%	122 14%	* 1%	51 13%	58 15%	38 13%	12 17%
4-5 years	183 12%	24d 17%	74 12%	114 11%	88 10%	4 10%	53 13%	39 10%	26 9%	6 8%
6-7 years	56 4%	9 6%	26 4%	33 3%	31 3%	0 -%	16 4%	13 3%	7 2%	0 -%
8-9 years	39 3%	* *%	15 2%	28 3%	23 3%	2 6%	10 2%	9 2%	10 3%	0 -%
10-15 years	78 5%	8d 6%	31cD 5%	27 3%	18 2%	* 1%	16 4%	5 1%	7 2%	* 1%
16+ years	45 3%	4 2%	15d 2%	10 1%	7 1%	0 -%	5 1%	3 1%	* *%	0 -%
LOW	840 56%	80 55%	355 58%	638 63%	581aB 66%	28 77%	244 60%	267 67%	198 68%	53 75%
MEDIUM	309 21%	24 17%	122 20%	215 21%	177 20%	4 10%	81 20%	83 21%	53 18%	16 22%
HIGH	303 20%	33cD 23%	123CD 20%	142 14%	111 13%	3 8%	69 17%	43 11%	35 12%	2 3%
Don't know	50 3%	9cd 6%	17 3%	24 2%	16 2%	2 5%	11 3%	5 1%	4 1%	0 -%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	2.0	2.0	2.0	2.0	2.0	.5	2.0	2.0	2.0	1.0

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 13 (continuation)

S12. For how many years have you renewed your motor insurance with this insurer?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Mean score	3.5	3.4d	3.3cD	2.7	2.5	1.9	2.9	2.4	2.3c	1.6
Standard deviation	5.2	4.6	4.7	3.5	3.5	2.4	3.9	3.4	2.3	1.4
Standard error	.17	.47	.23	.14	.14	.48	.24	.21	.17	.20
Error variance	.03	.22	.05	.02	.02	.24	.06	.04	.03	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 13 (continuation)

S12. For how many years have you renewed your motor insurance with this insurer?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Less than 1 year	399 27%	199 27%	204 27%	309 27%	123 25%	129 30%	322 26%	339 26%	254 27%	355 27%	218 27%	56 26%	124 26%	177C 32%	81 26%	125 21%
1 year	134 9%	62 8%	58 8%	102 9%	48 10%	36 8%	113 9%	109 8%	85 9%	123 9%	79c 10%	27c 12%	28 6%	45 8%	41 13%	49 8%
2 years	306 20%	141 19%	157 21%	235 20%	105 21%	93 22%	244 20%	262 20%	183 19%	260 20%	180b 23%	31 14%	95 20%	116 21%	60 19%	123 21%
3 years	210 14%	102 14%	98 13%	164 14%	78 16%	64 15%	183 15%	183 14%	145 15%	178 13%	116 14%	27 12%	66 14%	67 12%	40 13%	94 16%
4-5 years	183 12%	97 13%	92 12%	136 12%	50 10%	46 11%	157 13%	168 13%	108 11%	170 13%	89 11%	22 10%	72 15%	65 12%	35 11%	77 13%
6-7 years	56 4%	36 5%	30 4%	44 4%	24 5%	15 4%	51 4%	54 4%	43 4%	55 4%	25 3%	10 4%	21 4%	13 2%	14 5%	23 4%
8-9 years	39 3%	17 2%	24e 3%	30 3%	19e 4%	4 1%	27 2%	28 2%	26 3%	35 3%	13 2%	9 4%	16 3%	14 3%	9 3%	15 3%
10-15 years	78 5%	30 4%	46 6%	62 5%	23 5%	24 5%	62 5%	69 5%	49 5%	70 5%	32 4%	17 8%	29 6%	24 4%	16 5%	34 6%
16+ years	45 3%	20 3%	23 3%	33 3%	15 3%	9 2%	38 3%	39 3%	24 3%	37 3%	20 3%	9 4%	15 3%	10 2%	7 2%	23 4%
LOW	840 56%	402 55%	418 55%	646 56%	276 55%	258 60%	679 55%	711 55%	523 55%	738 55%	478c 60%	114 52%	248 52%	338C 62%	181 59%	297 51%
MEDIUM	309 21%	153 21%	152 20%	239 21%	99 20%	92 21%	263 21%	269 21%	204 21%	273 21%	163 20%	35 16%	109 23%	115 21%	53 17%	125 21%
HIGH	303 20%	147 20%	161 21%	230 20%	110 22%	70 16%	256 21%	272 21%	192 20%	273 20%	132 17%	59A 27%	111a 23%	78 14%	67a 22%	141A 24%
Don't know	50 3%	28 4%	30 4%	39 3%	15 3%	13 3%	46 4%	41 3%	38 4%	47 4%	26 3%	12 6%	12 2%	13 2%	6 2%	23 4%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 13 (continuation)

S12. For how many years have you renewed your motor insurance with this insurer?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer to purchase (a)	No preference (b)	Prefer to include (c)	Easier (a)	No difference (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Mean score	3.5	3.5	3.7	3.5	3.8	3.1	3.6	3.6	3.5	3.5	3.2	4.2	3.8	2.9	3.3	4.2A
Standard deviation	5.2	5.3	5.3	5.2	5.9	4.5	5.2	5.4	5.4	5.1	5.0	5.9	5.2	3.8	4.4	6.4
Standard error	.17	.24	.24	.19	.33	.26	.18	.18	.22	.17	.22	.50	.29	.20	.31	.32
Error variance	.03	.06	.06	.04	.11	.07	.03	.03	.05	.03	.05	.25	.08	.04	.09	.10

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 14  
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?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Have previously insured vehicle with another insurance company	1086 72%	628 72%	458 73%	148 72%	449 74%	489 71%	665 73%	383 72%	1086f 72%	967f 72%	910f 72%	90f 75%	57F 76%	29 65%	791b 74%	291 68%
Only insurance company used	386 26%	230 26%	156 25%	56 27%	151 25%	180 26%	230 25%	144 27%	386 26%	345 26%	327 26%	27 22%	18 24%	14ade 32%	259 24%	125 29%
Don't know	28 2%	16 2%	12 2%	* *%	8 1%	20 3%	19 2%	7 1%	28 2%	24 2%	24 2%	3 2%	1 1%	1 3%	17 2%	12 3%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 14 (continuation)

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?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Have previously insured vehicle with another insurance company	1086 72%	713 74%	370 70%	493 70%	568 75%	60 70%	988 73%	314 72%	773 72%	144 77%	934 72%	947 72%	78 78%	629 69%	111 64%
Only insurance company used	386 26%	226 23%	155a 29%	190 27%	180 24%	24 28%	340 25%	111 25%	276 26%	39 21%	346 27%	348 26%	21 21%	261 28%	62 36%
Don't know	28 2%	25b 3%	3 1%	17 2%	11 1%	2 2%	26 2%	10 2%	18 2%	4 2%	25 2%	23 2%	1 1%	25 3%	* **
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 14 (continuation)

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?

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Have previously insured vehicle with another insurance company	1086 72%	235 66%	382 71%	313 66%	227 74%	416A 77%	284 71%	292 75%	234 72%	181 71%	144 47%	217A 70%	700AB 83%	576 71%	322 73%
Only insurance company used	386 26%	103 29%	152 28%	157bC 33%	71 23%	113 21%	108 27%	84 22%	87 27%	73 29%	144BC 48%	90C 29%	136 16%	219 27%	114 26%
Don't know	28 2%	18B 5%	5 1%	3 1%	10a 3%	7 1%	9 2%	13d 3%	4 1%	1 *%	15BC 5%	1 *%	4 *%	17 2%	6 1%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 14 (continuation)

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?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Have previously insured vehicle with another insurance company	1086 72%	45 42%	440A 69%	565AB 82%	419AB 84%	126A 76%	836 73%	492 78%	514 76%	672bCD 81%	133D 72%	169D 67%	104 46%
Only insurance company used	386 26%	59BCDF 54%	181CD 29%	122 18%	78 16%	38 23%	293 25%	131 21%	154 23%	147 18%	48a 26%	76A 30%	113ABC 50%
Don't know	28 2%	4cd 4%	12 2%	6 1%	4 1%	2 1%	20 2%	4 1%	13 2%	8 1%	3 2%	6 2%	11A 5%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 14 (continuation)

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?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Have previously insured vehicle with another insurance company	1086 72%	111 76%	465 75%	786 77%	690 78%	27 73%	317 78%	319 80%	221 76%	56 77%
Only insurance company used	386 26%	29 20%	142 23%	226 22%	192 22%	10 27%	85 21%	77 19%	67 23%	16 23%
Don't know	28 2%	5cDf 4%	9 1%	8 1%	4 *	0 -	2 1%	2 *	2 1%	0 -
Refused	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 14 (continuation)

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?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer separate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Have previously insured vehicle with another insurance company	1086 72%	533 73%	529 70%	839 73%	387b 77%	318 74%	910 73%	956 74%	703 74%	968 73%	592 74%	153 69%	342 71%	397 73%	229 75%	419 72%
Only insurance company used	386 26%	186 25%	217d 29%	292 25%	105 21%	112 26%	310 25%	311 24%	233 24%	335 25%	192 24%	62 28%	130 27%	141 26%	75 25%	152 26%
Don't know	28 2%	12 2%	15 2%	22 2%	8 2%	2 1%	23 2%	25 2%	20 2%	27 2%	15 2%	6 2%	8 2%	6 1%	2 1%	15 2%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 15  
S14. Have you owned and insured vehicles prior to your current vehicle?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	1390 93%	818 94%	571 91%	157 77%	576A 95%	657A 95%	857 94%	485 91%	1390 93%	1235 92%	1164 92%	114f 95%	71f 95%	40 90%	976 91%	408a 95%
No	109 7%	55 6%	54 9%	47BC 23%	32 5%	30 4%	56 6%	48 9%	109 7%	99 7%	96 8%	5 4%	4 5%	5De 10%	89b 8%	20 5%
Don't know	2 *%	2 *%	* *%	0 -%	0 -%	2 *%	* *%	2 *%	2 *%	2 *%	2 *%	* *%	0 -%	0 -%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 15 (continuation)

S14. Have you owned and insured vehicles prior to your current vehicle?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	1390	932B	449	661	696	80	1266	412	978	179	1204	1228B	83	866B	148
	93%	97%	85%	94%	92%	93%	93%	95%	92%	96%	92%	93%	83%	95%	85%
No	109	30	79A	39	61	6	86	23	87	6	99	88	17A	47	25A
	7%	3%	15%	6%	8%	7%	6%	5%	8%	3%	8%	7%	17%	5%	15%
Don't know	2	2	0	0	2	0	2	0	2	2b	*	2	0	*	0
	*%	*%	-%	-%	*%	-%	*%	-%	*%	1%	*%	*%	-%	*%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 15 (continuation)

S14. Have you owned and insured vehicles prior to your current vehicle?

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	1390	336	511	416	289a	512A	374	364	301	230	276	289	775	741	411
	93%	95%	95%	88%	94%	95%	93%	94%	93%	90%	91%	93%	92%	91%	93%
No	109	19	28	55bC	19	23	27	25	22	24	27	20	63	71	30
	7%	5%	5%	12%	6%	4%	7%	6%	7%	9%	9%	7%	7%	9%	7%
Don't know	2	*	0	*	0	2	0	0	2	*	0	0	2	0	*
	*%	*%	-%	*%	-%	*%	-%	-%	1%	*%	-%	-%	*%	-%	*%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 15 (continuation)

S14. Have you owned and insured vehicles prior to your current vehicle?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	1390 93%	103 95%	589 93%	633 91%	453 91%	154 93%	1053 92%	591 94%	629 92%	774d 94%	166 90%	239d 95%	201 88%
No	109 7%	5 4%	45 7%	58 8%	46 9%	12 7%	95 8%	36 6%	50 7%	52 6%	18 10%	11 4%	27ac 12%
Don't know	2 *%	* *%	0 -%	2 *%	2 *%	0 -%	* *%	0 -%	2 *%	* *%	0 -%	2 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 15 (continuation)

S14. Have you owned and insured vehicles prior to your current vehicle?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	1390	137	585	948	821	34	387	372	266	63
	93%	94%	95%	93%	93%	93%	95%	93%	92%	89%
No	109	7	31	70	63	2	18	25	24	8
	7%	5%	5%	7%	7%	7%	5%	6%	8%	11%
Don't know	2	2	*	2	2	0	0	2	0	0
	*%	1%	*%	*%	*%	-%	-%	*%	-%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 15 (continuation)

S14. Have you owned and insured vehicles prior to your current vehicle?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer to buy (a)	No preference (b)	Prefer to include (c)	Easier (a)	No difference (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	1390 93%	689 94%	694 91%	1073 93%	470 94%	396 92%	1165 94%	1198 93%	888 93%	1240 93%	746 93%	202 91%	441 92%	500 92%	289 94%	546 93%
No	109 7%	42 6%	65 9%	80 7%	28 6%	37 8%	76 6%	92 7%	66 7%	89 7%	51 6%	19 9%	39 8%	43 8%	16 5%	40 7%
Don't know	2 *%	0 -%	2 *%	* *%	2 *%	0 -%	2 *%	2 *%	2 *%	2 *%	2 *%	0 -%	0 -%	* *%	2 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 16  
S15. Thinking of the last vehicle you insured before this one, did you insure that one with your current insurer?

Base: All who have owned and insured vehicles prior to their current vehicle

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1393	805	588	153	590	650	856	496	1393	931	693	238	238	224	934	454
Effective sample size	948	555	393	106	394	449	582	335	948	772	693	238	238	224	655	290
Total	1390	818	571	157	576	657	857	485	1390	1235	1164	114	71	40	976	408
Yes	429 31%	263 32%	166 29%	38 24%	167 29%	224a 34%	263 31%	151 31%	429 31%	372 30%	346 30%	39 34%	26c 37%	18ABCd 45%	281 29%	146a 36%
No	899 65%	522 64%	378 66%	119C 76%	390c 68%	391 60%	551 64%	317 65%	899F 65%	810F 66%	767F 66%	70F 61%	43F 60%	19 47%	656B 67%	239 58%
Don't know	61 4%	34 4%	27 5%	* *%	19 3%	42ab 6%	43 5%	16 3%	61 4%	53 4%	50 4%	5 5%	2 3%	3abce 8%	38 4%	23 6%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 16 (continuation)

S15. Thinking of the last vehicle you insured before this one, did you insure that one with your current insurer?

Base: All who have owned and insured vehicles prior to their current vehicle

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1393	944	443	701	662	83	1276	406	987	184	1202	1252	79	892	139
Effective sample size	948	640	303	456	470	55	865	281	667	122	821	842	56	596	99
Total	1390	932	449	661	696	80	1266	412	978	179	1204	1228	83	866	148
Yes	429	296	133	224b	192	27	386	132	297	50	377	396B	13	343	61
	31%	32%	30%	34%	28%	33%	31%	32%	30%	28%	31%	32%	16%	40%	41%
No	899	588	303	413	467	53	819	259	641	122	773	778	67A	478	82
	65%	63%	67%	62%	67%	66%	65%	63%	66%	68%	64%	63%	81%	55%	56%
Don't know	61	48	14	24	37	*	60	21	40	6	55	55	3	46	4
	4%	5%	3%	4%	5%	1%	5%	5%	4%	3%	5%	4%	4%	5%	3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 16 (continuation)

S15. Thinking of the last vehicle you insured before this one, did you insure that one with your current insurer?

Base: All who have owned and insured vehicles prior to their current vehicle

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1393	342	531	366	297	556	384	371	295	239	320	281	744	765	395
Effective sample size	948	230	352	270	197	364	256	251	203	158	197	195	523	510	278
Total	1390	336	511	416	289	512	374	364	301	230	276	289	775	741	411
Yes	429 31%	133 39%	199 39%	121 29%	90 31%	156 30%	111 30%	111 31%	91 30%	81 35%	199BC 72%	102C 35%	104 13%	248 33%	123 30%
No	899 65%	194 58%	277 54%	286 69%	184 64%	334 65%	246 66%	238 65%	196 65%	143 62%	66 24%	171A 59%	644AB 83%	460 62%	272 66%
Don't know	61 4%	10 3%	34a 7%	10 2%	15 5%	22 4%	16 4%	15 4%	14 5%	6 3%	11 4%	15 5%	27 3%	33 4%	16 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 16 (continuation)

S15. Thinking of the last vehicle you insured before this one, did you insure that one with your current insurer?

Base: All who have owned and insured vehicles prior to their current vehicle

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1393	131	605	585	416	141	1050	580	627	768	168	235	214
Effective sample size	948	74	403	425	305	102	720	399	430	525	113	162	141
Total	1390	103	589	633	453	154	1053	591	629	774	166	239	201
Yes	429 31%	56BCDF 54%	225CD 38%	123 19%	68 15%	50CD 33%	338 32%	135 23%	193a 31%	171 22%	48 29%	95A 40%	113ABC 56%
No	899 65%	44 43%	335a 57%	486ABf 77%	366ABF 81%	100A 65%	667 63%	433b 73%	409 65%	570CD 74%	107D 65%	135D 57%	79 40%
Don't know	61 4%	3 3%	28 5%	24 4%	19 4%	4 2%	48 5%	24 4%	27 4%	33 4%	10 6%	9 4%	9 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 16 (continuation)

S15. Thinking of the last vehicle you insured before this one, did you insure that one with your current insurer?

Base: All who have owned and insured vehicles prior to their current vehicle

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1393	135	594	918	791	31	385	370	239	71
Effective sample size	948	92	397	642	555	23	263	253	176	46
Total	1390	137	585	948	821	34	387	372	266	63
Yes	429 31%	46 33%	173 30%	252 27%	208 25%	5 16%	113 29%	101 27%	56 21%	12 19%
No	899 65%	80 59%	385 66%	660a 70%	581a 71%	27 80%	263 68%	260 70%	197 74%	50 78%
Don't know	61 4%	11f 8%	28 5%	35 4%	32 4%	2 5%	11 3%	11 3%	13 5%	2 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 16 (continuation)

S15. Thinking of the last vehicle you insured before this one, did you insure that one with your current insurer?

Base: All who have owned and insured vehicles prior to their current vehicle

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1393	700	738	1045	458	426	1147	1213	884	1245	727	193	472	487	278	564
Effective sample size	948	472	480	727	314	274	790	820	603	846	506	136	305	339	194	375
Total	1390	689	694	1073	470	396	1165	1198	888	1240	746	202	441	500	289	546
Yes	429 31%	214 31%	218 31%	326 30%	144 31%	112 28%	351 30%	374 31%	265 30%	380 31%	207 28%	73 36%	149 34%	137 27%	89 31%	184 34%
No	899 65%	453 66%	448 65%	695 65%	305 65%	275 69%	758 65%	768 64%	586 66%	804 65%	509B 68%	113 56%	276 62%	348c 70%	181 63%	338 62%
Don't know	61 4%	22 3%	28 4%	52 5%	21 4%	9 2%	56 5%	56 5%	38 4%	56 4%	29 4%	16 8%	17 4%	15 3%	19 6%	24 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 17  
S16. How did you first buy your policy with your current insurer?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
In person	108 7%	69 8%	38 6%	7 4%	29 5%	71aB 10%	69 8%	36 7%	108 7%	89 7%	82 7%	9 7%	7 9%	10ABCDE 23%	69 7%	38 9%
Over the phone	633 42%	353 40%	280 45%	59 29%	237a 39%	337AB 49%	373 41%	235 44%	633 42%	565 42%	531 42%	46 38%	35 46%	22acd 49%	459 43%	172 40%
Online	693 46%	420 48%	273 44%	130C 63%	328C 54%	235 34%	428 47%	239 45%	693F 46%	626F 47%	594F 47%	58F 48%	31F 42%	9 20%	488 46%	201 47%
Or some other way	2 *%	2 *%	* *%	* *%	* *%	2 *%	2 *%	* *%	2 *%	2 *%	2 *%	0 -%	* *%	*abc 1%	2 *%	* *%
Don't know	65 4%	30 3%	34 5%	9 4%	13 2%	43B 6%	42 5%	23 4%	65 4%	54 4%	52 4%	7 6%	2 3%	3 7%	48 5%	16 4%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 17 (continuation)

S16. How did you first buy your policy with your current insurer?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
In person	108 7%	78 8%	30 6%	46 7%	60 8%	8 9%	99 7%	28 6%	80 8%	14 7%	94 7%	95 7%	6 5%	79 9%	8 5%
Over the phone	633 42%	451B 47%	175 33%	289 41%	326 43%	43 50%	577 43%	205b 47%	429 40%	80 43%	549 42%	556 42%	42 41%	437 48%	67 39%
Online	693 46%	387 40%	304A 58%	334 48%	342 45%	35 40%	613 45%	186 43%	507 48%	86 46%	602 46%	602 46%	51 51%	349 38%	92A 53%
Or some other way	2 *%	2 *%	* *%	* *%	2 *%	0 -%	2 *%	* *%	2 *%	* *%	2 *%	2 *%	0 -%	2 *%	0 -%
Don't know	65 4%	46 5%	18 3%	31 4%	29 4%	* *%	63 5%	16 4%	48 5%	7 4%	56 4%	62 5%	2 2%	46 5%	6 4%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 17 (continuation)

S16. How did you first buy your policy with your current insurer?

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
In person	108 7%	32 9%	46 8%	23 5%	22 7%	39 7%	20 5%	26 7%	32a 10%	19 7%	50BC 17%	24C 8%	27 3%	38 5%	46A 10%
Over the phone	633 42%	166 47%	259 48%	203 43%	132 43%	216 40%	159 40%	183d 47%	139 43%	93 37%	178bc 59%	147C 48%	281 33%	347 43%	182 41%
Online	693 46%	143 40%	204 38%	225 48%	143 46%	265 49%	209Bc 52%	159 41%	138 42%	134bc 52%	51 17%	124A 40%	508AB 60%	387 48%	202 46%
Or some other way	2 *%	2 1%	* *%	* *%	0 -%	* *%	0 -%	* *%	2 1%	* *%	2 1%	0 -%	* *%	2 *%	* *%
Don't know	65 4%	13 4%	30 6%	20 4%	11 4%	17 3%	12 3%	21 5%	14 4%	8 3%	22C 7%	13 4%	23 3%	38 5%	12 3%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 17 (continuation)

S16. How did you first buy your policy with your current insurer?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
In person	108 7%	108BCDF 100%	0 -%	0 -%	0 -%	0 -%	69 6%	32 5%	45 7%	41 5%	15 8%	17 7%	34Ac 15%
Over the phone	633 42%	0 -%	633ACDF 100%	0 -%	0 -%	0 -%	473 41%	218 35%	306A 45%	289 35%	75 41%	134Ab 53%	127Ab 56%
Online	693 46%	0 -%	0 -%	693AB 100%	501AB 100%	166AB 100%	558 49%	362B 58%	299 44%	471bCD 57%	86D 47%	89D 35%	47 20%
Or some other way	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	2 *%	* *%	2 *%	* *%	0 -%	2 1%	* *%
Don't know	65 4%	0 -%	0 -%	0 -%	0 -%	0 -%	46 4%	15 2%	29 4%	25 3%	8 4%	10 4%	21A 9%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 17 (continuation)

S16. How did you first buy your policy with your current insurer?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone - (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
In person	108 7%	26BCDF 18%	42cd 7%	41 4%	30 3%	0 -%	24 6%	15 4%	12 4%	0 -%
Over the phone	633 42%	75CDF 52%	355CDF 57%	315 31%	264 30%	10 28%	148d 37%	113 28%	72 25%	23 32%
Online	693 46%	43 30%	196 32%	632ABf 62%	570ABF 64%	26 72%	216AB 53%	260 65%	200 69%	49 68%
Or some other way	2 *%	* *%	* *%	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%
Don't know	65 4%	* *%	24 4%	30 3%	20 2%	0 -%	17 4%	8 2%	6 2%	0 -%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 17 (continuation)

S16. How did you first buy your policy with your current insurer?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
In person	108 7%	60 8%	54 7%	84 7%	40 8%	30 7%	95 8%	89 7%	57 6%	93 7%	62 8%	13 6%	33 7%	33 6%	19 6%	50 9%
Over the phone	633 42%	306 42%	341 45%	496 43%	218 44%	175 40%	528 42%	556 43%	410 43%	572 43%	312 39%	102 46%	220a 46%	210 39%	126 41%	256 44%
Online	693 46%	338 46%	325 43%	519 45%	222 44%	216b 50%	565 45%	588 45%	432 45%	606 46%	393 49%	94 43%	205 43%	284c 52%	145 47%	253 43%
Or some other way	2 *%	* *%	1 *%	* *%	1 *%	1 *%	2 *%	2 *%	2 *%	1 *%	2 *%	* *%	* *%	0 -%	* *%	2 *%
Don't know	65 4%	27 4%	40 5%	54 5%	19 4%	12 3%	53 4%	57 4%	55e 6%	59 4%	31 4%	12 5%	21 4%	16 3%	17 6%	25 4%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 18

S16a. When you first bought your policy with your current insurer, did you receive any motor insurance quotations from insurers out of the blue without asking for them?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	650 43%	374 43%	276 44%	74 36%	250 41%	326a 47%	393 43%	237 44%	650F 43%	581F 44%	541F 43%	55F 46%	41ABCdF 54%	14 31%	462 43%	186 44%
No	773 52%	459 52%	315 50%	124C 61%	324 53%	325 47%	474 52%	269 50%	773E 52%	685E 51%	655E 52%	59e 49%	30 40%	30ABCDE 66%	545 51%	225 53%
Don't know	77 5%	42 5%	36 6%	6 3%	34 6%	38 5%	47 5%	27 5%	77 5%	70 5%	65 5%	6 5%	4 6%	1 3%	60 6%	17 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 18 (continuation)

S16a. When you first bought your policy with your current insurer, did you receive any motor insurance quotations from insurers out of the blue without asking for them?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	650	458B	188	288	350	38	593	187	463	88	558	578	43	398	79
	43%	48%	36%	41%	46%	44%	44%	43%	43%	47%	43%	44%	43%	44%	46%
No	773	456	313A	381	367	46	693	234	539	93	674	675	50	465	85
	52%	47%	59%	54%	48%	54%	51%	54%	51%	50%	52%	51%	50%	51%	49%
Don't know	77	49	26	31	42	2	68	14	64	6	72	65	7	51	9
	5%	5%	5%	4%	6%	2%	5%	3%	6%	3%	5%	5%	7%	6%	5%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 18 (continuation)

S16a. When you first bought your policy with your current insurer, did you receive any motor insurance quotations from insurers out of the blue without asking for them?

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	650 43%	153 43%	237 44%	175 37%	130 42%	257A 48%	163 41%	180 46%	147 45%	101 40%	105 35%	144a 46%	372a 44%	359 44%	180 41%
No	773 52%	182 51%	274 51%	275C 58%	167 54%	256 48%	214 53%	200 51%	158 49%	137 54%	173 57%	152 49%	433 52%	412 51%	236 53%
Don't know	77 5%	21 6%	28 5%	22 5%	11 4%	25 5%	24b 6%	9 2%	20b 6%	16b 6%	25c 8%	13 4%	35 4%	41 5%	27 6%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 18 (continuation)

S16a. When you first bought your policy with your current insurer, did you receive any motor insurance quotations from insurers out of the blue without asking for them?

Base: All

	Total	In person (a)	Purchase - actual			Online other (f)	In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)			Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	650 43%	43 40%	266 42%	314 45%	222 44%	78 47%	503 44%	306 49%	301 44%	397cD 48%	82D 45%	99 39%	67 29%
No	773 52%	60 56%	330 52%	348 50%	254 51%	82 50%	586 51%	301 48%	347 51%	396 48%	95 52%	139 55%	140A 61%
Don't know	77 5%	5 4%	37 6%	31 4%	25 5%	5 3%	59 5%	21 3%	33 5%	34 4%	7 4%	14 5%	22A 9%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 18 (continuation)

S16a. When you first bought your policy with your current insurer, did you receive any motor insurance quotations from insurers out of the blue without asking for them?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	650 43%	77 53%	297 48%	460 45%	398 45%	25 69%	208 51%	174 44%	126 44%	37 51%
No	773 52%	63 43%	299 48%	517 51%	452 51%	8 22%	181 45%	208 52%	157 54%	31 44%
Don't know	77 5%	6 4%	21 3%	43 4%	35 4%	4 10%	17 4%	16 4%	6 2%	4 5%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 18 (continuation)

S16a. When you first bought your policy with your current insurer, did you receive any motor insurance quotations from insurers out of the blue without asking for them?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer separate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	650 43%	346 47%	351 46%	503 44%	237 47%	200 46%	561 45%	566 44%	437 46%	576 43%	343 43%	90 41%	215 45%	240 44%	120 39%	260 44%
No	773 52%	350 48%	372 49%	592 51%	243 49%	211 49%	621 50%	667 52%	476 50%	691 52%	410 51%	114 51%	250 52%	279 51%	172 56%	288 49%
Don't know	77 5%	35 5%	38 5%	58 5%	20 4%	22 5%	62 5%	59 5%	43 5%	64 5%	46 6%	17c 8%	15 3%	24 4%	15 5%	38 6%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 19  
S17a. And when you bought your policy in person was it...

Base: All who bought policy in person

	Total	Gender		Age		Social Grade		Country				Area		Years - MI		Miles per annum	
		Male (a)	Female (b)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	NI (f)	Urban (a)	Rural (b)	High (a)	Low (b)	High (a)	Low (b)
Unweighted row	146	88	58	44	91	90	53	146	71	49	57	87	59	105	39	72	69
Effective sample size	79	49	30	23	51	50	28	79	56	49	57	49	30	58	21	36	42
Total	108	69	38	29	71	69	36	108	89	82	10	69	38	78	30	46	60
From the dealer from which the vehicle was bought	14 13%	9 13%	5 14%	2 6%	12 17%	10 15%	2 6%	14 13%	14 16%	13 16%	* 4%	11 16%	3 9%	12 16%	2 7%	2 4%	13a 21%
From a branch of an insurance broker	59 55%	37 53%	22 57%	19 67%	34 48%	36 51%	23 64%	59 55%	46 52%	42 51%	7bc 70%	38 55%	21 54%	45 57%	14 47%	27 58%	32 52%
From a branch of the insurer	18 17%	15 21%	4 10%	6 21%	12 17%	12 18%	6 17%	18 17%	14 16%	13 16%	2 21%	7 10%	11a 30%	11 14%	8 26%	11 24%	7 11%
From a bank or building society	3 3%	2 2%	2 4%	0 -	3 5%	2 2%	2 5%	3 3%	3 4%	3 4%	0 -	3 5%	0 -	0 -	3 11%	0 -	3 6%
From a retailer (e.g. Tesco's, Sainsbury's)	1 1%	* 1%	* 1%	* 1%	* 1%	* **	1 2%	1 1%	0 -	0 -	*BC 4%	* **	1 2%	* 1%	* 1%	* **	1 1%
From the Post Office	2 2%	0 -	2 5%	* 1%	2 2%	2 2%	* 1%	2 2%	2 2%	2 2%	0 -	2 3%	0 -	2 3%	0 -	2 4%	* **
From somewhere else	4 4%	2 3%	2 4%	* 2%	3 5%	2 2%	2 6%	4 4%	3 4%	3 4%	0 -	4 6%	0 -	3 4%	* 2%	2 5%	2 3%
Don't know	6 5%	4 6%	2 5%	* 2%	3 5%	6 8%	0 -	6 5%	6 6%	5 6%	* 2%	4 5%	2 6%	4 5%	2 7%	2 5%	4 6%
Not stated	* **	* **	0 -	0 -	* **	0 -	* 1%	* **	* **	0 -	0 -	* **	0 -	* **	0 -	* 1%	0 -

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 19 (continuation)

S17a. And when you bought your policy in person was it...

Base: All who bought policy in person

	Total	Made MI claim (past 12 months)	Past experience - MI		Links to industry	Risk aversion	No claims bonus	NCB - concerned		Cost of PMI		Policy renewal			
		No (b)	Yes (a)	No (b)	No (b)	High (a)	Yes (a)	Conc erved (a)	Not co ncerned (b)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)
Unweighted row	146	129	38	108	131	136	112	44	65	36	55	35	33	36	30
Effective sample size	79	72	21	59	70	72	59	24	34	17	30	16	19	22	15
Total	108	99	28	80	94	95	79	32	46	22	39	20	26	32	19
From the dealer from which the vehicle was bought	14 13%	14 14%	1 2%	14 17%	14 15%	12 13%	11 14%	6 17%	5 12%	* 1%	6 14%	2 10%	3 13%	6 17%	4 19%
From a branch of an insurance broker	59 55%	54 55%	16 59%	43 53%	53 56%	54 56%	38 49%	13 40%	25 56%	16 73%	21 53%	13 65%	12 45%	18 56%	9 50%
From a branch of the insurer	18 17%	17 17%	4 13%	15 18%	13 14%	15 15%	14 18%	6 20%	7 16%	3 14%	8 22%	1 6%	6 23%	3 10%	6 32%
From a bank or building society	3 3%	3 3%	2 6%	2 2%	3 4%	2 2%	3 4%	2 5%	2 4%	2 8%	0 -	0 -	2 6%	2 5%	0 -
From a retailer (e.g. Tescos, Sainsbury's)	1 1%	1 1%	0 -	1 1%	1 1%	1 1%	* 1%	* 2%	0 -	0 -	1 2%	* 2%	* 2%	0 -	0 -
From the Post Office	2 2%	2 2%	0 -	2 2%	2 2%	2 2%	2 3%	0 -	2 4%	* 1%	2 4%	0 -	2 6%	* 1%	0 -
From somewhere else	4 4%	2 2%	2 6%	2 3%	4 4%	4 4%	3 4%	3 11%	0 -	0 -	0 -	2 8%	* 2%	2 5%	0 -
Don't know	6 5%	6 6%	4 13%	2 3%	4 4%	6 6%	6 7%	2 6%	4 8%	1 3%	2 4%	2 8%	* 2%	2 5%	0 -
Not stated	* *%	* *%	0 -	* *%	* *%	* *%	* *%	0 -	* 1%	0 -	* 1%	0 -	0 -	* 1%	0 -

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 19 (continuation)

S17a. And when you bought your policy in person was it...

Base: All who bought policy in person

	Total	Policy renewal - longevity		Insurance channel - actual		Pur chase - actual	In surance company - actual	Last compared		Generally compare		Comparisons made			
		High (a)	Low (c)	Insu rance co (a)	Broker (b)	In person (a)	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Never (d)	In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)
Unweighted row	146	71	38	68	45	146	95	46	51	56	51	36	49	54	41
Effective sample size	79	38	20	32	31	79	52	24	32	30	27	19	29	30	22
Total	108	50	27	38	46	108	69	32	45	41	34	26	42	41	30
From the dealer from which the vehicle was bought	14 13%	7 14%	4 14%	6 14%	9 19%	14 13%	13 18%	4 11%	7 16%	2 4%	7 21%	4 14%	4 9%	5 13%	5 17%
From a branch of an insurance broker	59 55%	21 42%	19 72%	16 41%	23 51%	59 55%	31 45%	18 55%	25 55%	26 63%	14 42%	19 73%	22 53%	21 52%	17 56%
From a branch of the insurer	18 17%	12 24%	2 7%	11b 30%	3 7%	18 17%	11 16%	4 13%	8 19%	7 18%	8 23%	2 9%	8 20%	8 20%	4 14%
From a bank or building society	3 3%	2 3%	2 6%	0 -	3 7%	3 3%	3 5%	2 5%	2 4%	2 4%	0 -	0 -	2 4%	2 4%	2 6%
From a retailer (e.g. Tesco's, Sainsbury's)	1 1%	1 1%	* 1%	* *	1 1%	1 1%	1 1%	* 1%	* 1%	* *	* 1%	0 -	* *	1 2%	* 1%
From the Post Office	2 2%	0 -	0 -	0 -	2 4%	2 2%	2 3%	2 5%	* 1%	2 5%	0 -	* 1%	* 1%	2 5%	2 7%
From somewhere else	4 4%	2 3%	0 -	3 9%	* 1%	4 4%	4 6%	0 -	2 5%	2 5%	2 5%	0 -	4 9%	0 -	0 -
Don't know	6 5%	6 12%	0 -	2 5%	4 8%	6 5%	4 6%	3 10%	* 1%	0 -	2 7%	1 2%	2 4%	2 4%	0 -
Not stated	* **	* 1%	0 -	* 1%	0 -	* **	* **	0 -	0 -	0 -	* 1%	0 -	0 -	* 1%	0 -

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 19 (continuation)

S17a. And when you bought your policy in person was it...

Base: All who bought policy in person

	Total	Feature included or considered									Features - buy		Features - ease	
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	Prefer include (c)	Easier (a)	Harder (c)
Unweighted row	146	79	80	108	47	53	123	123	91	125	65	58	34	74
Effective sample size	79	44	41	61	28	25	69	66	45	68	42	28	22	38
Total	108	60	54	84	40	30	95	89	57	93	62	33	33	50
From the dealer from which the vehicle was bought	14 13%	11 17%	7 13%	12 15%	7 18%	4 13%	12 13%	12 14%	7 13%	12 13%	8 14%	4 13%	8 25%	4 7%
From a branch of an insurance broker	59 55%	30 49%	34 62%	45 54%	14 35%	16 54%	54 57%	50 56%	31 55%	50 54%	35 57%	16 48%	16 49%	28 55%
From a branch of the insurer	18 17%	12 19%	7 13%	11 13%	10 24%	6 19%	13 13%	14 16%	12 21%	16 18%	9 15%	6 19%	6 17%	7 15%
From a bank or building society	3 3%	2 3%	0 -%	3 4%	3 8%	0 -%	3 4%	3 4%	3 6%	3 4%	0 -%	3 10%	0 -%	2 3%
From a retailer (e.g. Tesco's, Sainsbury's)	1 1%	1 1%	* *%	* *%	0 -%	* 1%	1 1%	1 1%	1 1%	1 1%	* 1%	* 1%	1 3%	0 -%
From the Post Office	2 2%	* *%	2 3%	2 2%	* 1%	* 1%	2 2%	2 2%	2 3%	* *%	0 -%	2 5%	* 1%	2 3%
From somewhere else	4 4%	2 4%	4 7%	4 5%	3 8%	2 7%	4 4%	2 2%	* 1%	4 4%	3 5%	* 1%	2 5%	2 4%
Don't know	6 5%	3 6%	* 1%	6 7%	2 6%	2 6%	6 6%	4 5%	0 -%	6 6%	5 8%	1 2%	0 -%	6 12%
Not stated	* *%	* *%	* 1%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	* 1%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 20  
S17b. And when you bought your policy over the phone was it...

Base: All who bought policy over the phone

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	650	349	301	62	243	345	387	242	650	431	316	96	115	123	436	213
Effective sample size	432	239	193	39	160	233	255	162	432	354	316	96	115	123	306	127
Total	633	353	280	59	237	337	373	235	633	565	531	46	35	22	459	172
From an insurance broker	197 31%	125b 35%	72 26%	16 28%	65 28%	115 34%	100 27%	91a 39%	197 31%	171 30%	161 30%	13 29%	10 28%	12ABCDE 56%	138 30%	58 34%
Directly with the insurer	381 60%	198 56%	183 65%	39 66%	156c 66%	186 55%	251B 67%	113 48%	381F 60%	343F 61%	321F 60%	28F 61%	23F 65%	9 41%	278 61%	103 60%
From a bank or building society	9 1%	4 1%	5 2%	0 -%	3 1%	6 2%	4 1%	3 1%	9 1%	7 1%	7 1%	1 3%	* 1%	* 2%	6 1%	3 2%
From a retailer (e.g. Tesco, Sainsbury's)	14 2%	6 2%	8 3%	2 3%	9c 4%	3 1%	3 1%	11a 5%	14 2%	12 2%	12 2%	1 3%	1 2%	0 -%	11 2%	2 1%
From the Post Office	6 1%	5 2%	* *%	0 -%	* *%	5 2%	2 1%	4 2%	6 1%	6 1%	5 1%	0 -%	1 2%	0 -%	4 1%	2 1%
From somewhere else	7 1%	2 *%	6 2%	0 -%	2 1%	5 1%	6 1%	2 1%	7 1%	7 1%	7 1%	* 1%	0 -%	0 -%	6 1%	2 1%
Don't know	20 3%	13 4%	7 3%	2 3%	1 *%	18B 5%	7 2%	11 5%	20 3%	19 3%	18 3%	1 2%	1 2%	* 1%	16 4%	2 1%
Not stated	* *%	* *%	* *%	0 -%	* *%	* *%	0 -%	* *%	* *%	* *%	0 -%	0 -%	*abc 1%	*abc 1%	* *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 20 (continuation)

S17b. And when you bought your policy over the phone was it...

Base: All who bought policy over the phone

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	650	458	188	313	316	44	593	211	439	85	561	583	37	447	72
Effective sample size	432	309	120	199	220	30	394	141	292	55	375	383	27	299	46
Total	633	451	175	289	326	43	577	205	429	80	549	556	42	437	67
From an insurance broker	197	145	52	97	92	15	176	66	131	27	167	171	13	128	29
	31%	32%	30%	34%	28%	35%	31%	32%	31%	34%	30%	31%	31%	29%	43%
Directly with the insurer	381	266	112	166	206	23	350	126	255	46	333	334	26	278B	29
	60%	59%	64%	57%	63%	53%	61%	61%	59%	57%	61%	60%	64%	63%	43%
From a bank or building society	9	7	2	8b	1	0	9	1	8	*	8	9	0	6	*
	1%	2%	1%	3%	*%	-%	2%	1%	2%	1%	2%	2%	-%	1%	1%
From a retailer (e.g. Tesco, Sainsbury's)	14	4	8a	5	8	1	13	1	13	3	10	12	0	10	*
	2%	1%	4%	2%	3%	2%	2%	*%	3%	4%	2%	2%	-%	2%	*%
From the Post Office	6	6	0	1	5	2b	4	2	4	0	6	6	0	2	0
	1%	1%	-%	*%	2%	5%	1%	1%	1%	-%	1%	1%	-%	*%	-%
From somewhere else	7	7	*	2	5	0	7	2	6	0	7	7	0	4	3a
	1%	1%	*%	1%	2%	-%	1%	1%	1%	-%	1%	1%	-%	1%	5%
Don't know	20	17	2	10	8	2	18	7	13	3	17	18	2	9	6a
	3%	4%	1%	4%	3%	5%	3%	4%	3%	4%	3%	3%	5%	2%	8%
Not stated	*	*	0	*	*	0	*	0	*	*	*	*	0	*	0
	*%	*%	-%	*%	*%	-%	*%	-%	*%	*%	*%	*%	-%	*%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 20 (continuation)

S17b. And when you bought your policy over the phone was it...

Base: All who bought policy over the phone

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		Purchase - actual
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)	Phone (b)
Unweighted row	650	169	268	180	143	241	163	192	137	106	201	145	279	364	181	650
Effective sample size	432	113	179	131	91	154	109	127	93	65	125	100	190	238	124	432
Total	633	166	259	203	132	216	159	183	139	93	178	147	281	347	182	633
From an insurance broker	197 31%	40 24%	81 31%	71 35%	35 27%	68 32%	37 23%	64a 35%	42 31%	36a 39%	45 25%	48 32%	93 33%	50 15%	96A 53%	197 31%
Directly with the insurer	381 60%	116 70%	160 62%	114 56%	85 65%	126 59%	108b 68%	101 55%	76 55%	55 59%	119 67%	88 60%	163 58%	286B 82%	51 28%	381 60%
From a bank or building society	9 1%	2 1%	4 1%	4 2%	0 -%	3 1%	4 3%	* *%	2 2%	2 2%	1 *%	2 1%	3 1%	0 -%	9A 5%	9 1%
From a retailer (e.g. Tesco, Sainsbury's)	14 2%	4 2%	5 2%	5 2%	2 2%	6 3%	2 1%	4 2%	6 4%	0 -%	6 3%	2 1%	6 2%	2 1%	10A 5%	14 2%
From the Post Office	6 1%	* *%	2 1%	3 2%	1 *%	2 1%	* *%	5 3%	0 -%	0 -%	0 -%	0 -%	6 2%	0 -%	6A 3%	6 1%
From somewhere else	7 1%	2 1%	2 1%	2 1%	3 3%	2 1%	3 2%	0 -%	3 2%	* 1%	3 2%	2 1%	2 1%	2 *%	2 1%	7 1%
Don't know	20 3%	2 1%	6 2%	4 2%	5 4%	8 4%	4 2%	7 4%	9d 6%	0 -%	4 2%	5 3%	9 3%	7 2%	8 5%	20 3%
Not stated	* *%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	* *%	0 -%	* *%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 20 (continuation)

S17b. And when you bought your policy over the phone was it...

Base: All who bought policy over the phone

	In surance company - actual		Last compared		Generally compare				In person (a)	Comparisons made				PCW - number looked at	
	Total	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)		Phone - (b)	Online Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)
Unweighted row	650	485	230	311	304	83	127	129	73	366	327	271	155	125	66
Effective sample size	432	325	148	210	197	53	89	88	51	241	216	180	101	78	47
Total	633	473	218	306	289	75	134	127	75	355	315	264	148	113	72
From an insurance broker	197 31%	117 25%	58 27%	101 33%	81 28%	22 29%	48 36%	40 32%	26 35%	109 31%	80 25%	66 25%	45 31%	29 25%	13 19%
Directly with the insurer	381 60%	317 67%	139 64%	185 61%	184 64%	44 59%	82 61%	68 53%	43 58%	214 60%	213 67%	178 68%	92 62%	73 65%	54 75%
From a bank or building society	9 1%	7 2%	6 3%	1 *%	5 2%	* 1%	* *%	3 2%	2 2%	5 1%	4 1%	4 1%	4 2%	2 2%	0 -%
From a retailer (e.g. Tesco, Sainsbury's)	14 2%	12 3%	4 2%	6 2%	6 2%	2 3%	3 2%	3 3%	2 3%	9 2%	8 3%	6 2%	5 3%	4 3%	1 1%
From the Post Office	6 1%	6 1%	5b 2%	* *%	6 2%	0 -%	0 -%	0 -%	0 -%	5 2%	2 1%	2 1%	0 -%	2 1%	0 -%
From somewhere else	7 1%	0 -%	2 1%	0 -%	2 1%	2 3%	0 -%	3 3%	0 -%	2 *%	2 1%	2 1%	0 -%	2 1%	0 -%
Don't know	20 3%	13 3%	4 2%	12 4%	6 2%	4c 5%	0 -%	9aC 7%	2 2%	11 3%	6 2%	6 2%	2 1%	2 2%	3 5%
Not stated	* *%	* *%	0 -%	* *%	* *%	0 -%	0 -%	* *%	0 -%	* *%	* *%	* *%	* *%	0 -%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 20 (continuation)

S17b. And when you bought your policy over the phone was it...

Base: All who bought policy over the phone

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	650	337	381	495	220	204	538	571	426	586	320	96	234	216	135	259
Effective sample size	432	215	238	337	148	124	360	380	281	390	214	68	150	144	88	173
Total	633	306	341	496	218	175	528	556	410	572	312	102	220	210	126	256
From an insurance broker	197 31%	98 32%	107 31%	153 31%	63 29%	58 33%	165 31%	170 31%	128 31%	180 31%	89 28%	34 34%	74 33%	55 26%	46 37%	82 32%
Directly with the insurer	381 60%	186 61%	205 60%	305 61%	133 61%	98 56%	314 59%	342 61%	247 60%	342 60%	192 62%	61 60%	127 58%	141b 67%	67 53%	153 60%
From a bank or building society	9 1%	2 1%	2 1%	5 1%	5 2%	0 -%	7 1%	8 1%	4 1%	8 1%	4 1%	* **	4 2%	2 1%	2 2%	4 2%
From a retailer (e.g. Tesco, Sainsbury's)	14 2%	6 2%	8 2%	10 2%	3 2%	5 3%	12 2%	10 2%	6 2%	14 2%	8 3%	2 2%	4 2%	5 2%	3 3%	5 2%
From the Post Office	6 1%	2 1%	6 2%	6 1%	* **	4 2%	5 1%	6 1%	6 1%	5 1%	4 1%	0 -%	2 1%	2 1%	4c 3%	* **
From somewhere else	7 1%	4 1%	4 1%	5 1%	4 2%	0 -%	7 1%	4 1%	5 1%	6 1%	2 1%	0 -%	5 2%	0 -%	2 1%	4 1%
Don't know	20 3%	8 3%	9 3%	13 3%	9 4%	10 6%	17 3%	16 3%	14 4%	16 3%	12 4%	4 4%	4 2%	6 3%	2 2%	7 3%
Not stated	* **	0 -%	* **	0 -%	0 -%	* **	* **	* **	* **	* **	0 -%	* **	* **	0 -%	0 -%	* **

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 21  
S17c. And when you bought your policy online was it...

Base: All who bought policy online

	Total	Gender		Age			Social Grade		UK		Country		NI		Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	630	381	249	112	315	203	383	225	630	458	354	121	104	51	440	186
Effective sample size	463	279	184	85	223	155	284	162	463	388	354	121	104	51	325	135
Total	693	420	273	130	328	235	428	239	693	626	594	58	31	9	488	201
Via a Price Comparison Website(s), such as Go Compare, Compare the Market, Moneysupermarket or Confused	501 72%	296 71%	204 75%	102 78%	240 73%	159 68%	301 70%	178 75%	501F 72%	456F 73%	430F 72%	40f 69%	26abcdF 83%	5 53%	376B 77%	123 61%
Via the web site of an insurance broker	38 5%	25 6%	12 5%	0 -%	18a 5%	20A 9%	23 5%	13 5%	38 5%	36 6%	35 6%	1 2%	1 3%	1 6%	18 4%	20A 10%
Via the website of an insurer	100 14%	71 17%	29 11%	14 11%	54 17%	32 14%	73 17%	25 11%	100 14%	85 14%	82 14%	12bcE 21%	2 8%	3ABCE 35%	61 13%	37 19%
Via a cashback website	4 1%	4 1%	* *%	3b 3%	0 -%	1 *%	2 1%	2 1%	4 1%	4 1%	3 1%	* 1%	* 1%	0 -%	4 1%	0 -%
Via the website of a bank or building society	3 *%	0 -%	3 1%	0 -%	2 1%	2 1%	2 *%	2 1%	3 *%	3 1%	3 1%	0 -%	0 -%	0 -%	0 -%	3a 2%
Via the website of a retailer (e.g. Tescos, Sainsbury's)	19 3%	9 2%	11 4%	7 5%	7 2%	5 2%	13 3%	7 3%	19 3%	19 3%	18 3%	* 1%	* 1%	0 -%	16 3%	3 2%
Via the Post Office website	* *%	0 -%	* *%	0 -%	* *%	0 -%	* *%	0 -%	* *%	* *%	0 -%	0 -%	*ABC 1%	0 -%	* *%	0 -%
Or from somewhere else	5 1%	3 1%	2 1%	2 1%	2 1%	2 1%	3 1%	2 1%	5 1%	5 1%	5 1%	0 -%	0 -%	0 -%	2 *%	3 2%
Don't know	21 3%	11 3%	10 4%	2 2%	6 2%	13b 6%	10 2%	11 4%	21 3%	18 3%	17 3%	3 5%	1 4%	1 6%	11 2%	10 5%
Not stated	* *%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	* *%	0 -%	0 -%	*aBC 1%	0 -%	0 -%	0 -%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 21 (continuation)

S17c. And when you bought your policy online was it...

Base: All who bought policy online

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	630	361	267	324	294	30	567	164	466	86	539	557	44	327	75
Effective sample size	463	261	201	227	226	23	412	124	339	60	400	405	33	236	59
Total	693	387	304	334	342	35	613	186	507	86	602	602	51	349	92
Via a Price Comparison Website(s), such as Go Compare, Compare the Market, Moneysupermarket or Confused	501 72%	272 70%	227 75%	220 66%	268A 78%	22 63%	442 72%	129 70%	372 73%	63 73%	437 73%	437 73%	38 74%	237 68%	59 64%
Via the web site of an insurance broker	38 5%	25 6%	13 4%	23 7%	14 4%	4 11%	31 5%	16 9%	22 4%	6 7%	32 5%	24 4%	7A 14%	22 6%	7 8%
Via the website of an insurer	100 14%	63 16%	37 12%	61b 18%	35 10%	6 17%	93 15%	28 15%	72 14%	7 8%	91 15%	93 16%	4 7%	54 16%	19 20%
Via a cashback website	4 1%	1 *	3 1%	2 1%	2 1%	0 -%	4 1%	0 -%	4 1%	0 -%	4 1%	4 1%	0 -%	* *%	0 -%
Via the website of a bank or building society	3 *%	0 -%	3 1%	2 1%	2 *%	0 -%	3 1%	0 -%	3 1%	0 -%	3 1%	2 *%	2a 3%	2 *%	0 -%
Via the website of a retailer (e.g. Tesco's, Sainsbury's)	19 3%	7 2%	12 4%	11 3%	8 2%	2 5%	16 3%	5 3%	14 3%	2 2%	16 3%	19 3%	0 -%	11 3%	5 6%
Via the Post Office website	* *%	* *%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	* *%	0 -%	* *%	* *%	0 -%	* *%	0 -%
Or from somewhere else	5 1%	3 1%	2 1%	3 1%	2 *%	0 -%	5 1%	0 -%	5 1%	2 2%	3 1%	5 1%	0 -%	5 1%	0 -%
Don't know	21 3%	15 4%	6 2%	11 3%	10 3%	2 5%	19 3%	7 4%	14 3%	6 7%	16 3%	17 3%	1 2%	17 5%	2 2%
Not stated	* *%	* *%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	* *%	* 1%	0 -%	* *%	0 -%	* *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 21 (continuation)  
S17c. And when you bought your policy online was it...

Base: All who bought policy online

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	630	136	188	183	126	264	199	148	129	112	49	113	461	360	180
Effective sample size	463	97	137	145	94	184	141	107	93	87	35	83	340	261	133
Total	693	143	204	225	143	265	209	159	138	134	51	124	508	387	202
Via a Price Comparison Website(s), such as Go Compare, Compare the Market, Moneysupermarket or Confused	501 72%	101 70%	135 66%	170 75%	102 71%	192 72%	162 78%	106 67%	103 74%	96 72%	20 39%	79a 63%	397AB 78%	279 72%	137 68%
Via the web site of an insurance broker	38 5%	8 6%	14 7%	9 4%	7 5%	13 5%	4 2%	17Ac 11%	4 3%	5 4%	6 11%	7 5%	25 5%	7 2%	26A 13%
Via the website of an insurer	100 14%	19 13%	35 17%	31 14%	23 16%	40 15%	28 13%	23 14%	19 14%	20 15%	16C 32%	27c 22%	57 11%	80B 21%	12 6%
Via a cashback website	4 1%	0 -%	* *%	3 1%	0 -%	1 *%	4 2%	* *%	0 -%	0 -%	0 -%	0 -%	4 1%	4 1%	0 -%
Via the website of a bank or building society	3 *%	2 1%	0 -%	2 1%	0 -%	2 1%	2 1%	0 -%	0 -%	2 1%	0 -%	2 1%	2 *%	2 *%	2 1%
Via the website of a retailer (e.g. Tescos, Sainsbury's)	19 3%	5 4%	6 3%	5 2%	3 2%	9 3%	7 3%	4 3%	8d 6%	0 -%	6C 11%	3 3%	10 2%	0 -%	17A 9%
Via the Post Office website	* *%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	* *%
Or from somewhere else	5 1%	3 2%	2 1%	2 1%	0 -%	3 1%	0 -%	2 1%	0 -%	2 1%	2C 3%	3C 3%	0 -%	3 1%	0 -%
Don't know	21 3%	4 3%	12 6%	4 2%	8 5%	5 2%	3 1%	6 4%	4 3%	8a 6%	2 4%	3 3%	12 2%	12 3%	9 4%
Not stated	* *%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	* *%	* *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 21 (continuation)

S17c. And when you bought your policy online was it...

Base: All who bought policy online

	Total	Purchase - actual			In surance company - actual Top 10	Last compared		Generally compare				In person (a)	Comparisons made			
		Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)		Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)
Unweighted row	630	630	453	149	505	320	279	427	76	81	45	33	182	570	515	208
Effective sample size	463	463	335	110	372	240	202	314	56	60	32	27	130	422	381	147
Total	693	693	501	166	558	362	299	471	86	89	47	43	196	632	570	216
Via a Price Comparison Website(s), such as Go Compare, Compare the Market, Moneysupermarket or Confused	501 72%	501F 72%	501CF 100%	0 -%	394 71%	276 76%	210 70%	365CD 78%	59 69%	54 61%	23 48%	28 64%	148F 76%	467F 74%	449F 79%	124 58%
Via the web site of an insurance broker	38 5%	38D 5%	0 -%	38CD 23%	30 5%	11 3%	23a 8%	23 5%	2 2%	12Abd 14%	* 1%	4 9%	9 5%	27 4%	16 3%	13 6%
Via the website of an insurer	100 14%	100D 14%	0 -%	100CD 60%	87 16%	53 15%	39 13%	56 12%	14 16%	15 17%	14A 31%	9 20%	25 13%	89 14%	70 12%	56BCD 26%
Via a cashback website	4 1%	4 1%	0 -%	0 -%	2 *%	4 1%	0 -%	4 1%	0 -%	0 -%	0 -%	0 -%	3 2%	4 1%	2 *%	2 1%
Via the website of a bank or building society	3 *%	3 *%	0 -%	3D 2%	3 1%	2 *%	2 1%	3 1%	0 -%	0 -%	0 -%	0 -%	2 1%	3 1%	3 1%	2 1%
Via the website of a retailer (e.g. Tesco's, Sainsbury's)	19 3%	19D 3%	0 -%	19CD 12%	19 3%	9 2%	9 3%	9 2%	5 6%	2 2%	4a 8%	2 4%	3 2%	18 3%	15 3%	7 3%
Via the Post Office website	* *%	* *%	0 -%	* *%	* *%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	* *%	* *%	* *%
Or from somewhere else	5 1%	5 1%	0 -%	5cD 3%	3 1%	3 1%	2 1%	3 1%	0 -%	2 2%	0 -%	0 -%	0 -%	5 1%	5 1%	2 1%
Don't know	21 3%	21D 3%	0 -%	0 -%	19 3%	3 1%	14a 5%	7 1%	6a 7%	4 5%	5A 11%	2 4%	4 2%	18 3%	8 1%	9d 4%
Not stated	* *%	* *%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	0 -%	* 1%	0 -%	* *%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 21 (continuation)  
S17c. And when you bought your policy online was it...

Base: All who bought policy online

	PCW - number looked at			Feature included or considered										Features - buy		
	Total	1 (a)	2 (b)	3+ (c)	Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)
Unweighted row	630	235	176	57	302	294	469	197	192	508	541	382	558	357	78	195
Effective sample size	463	174	132	37	224	216	347	145	142	377	394	286	406	263	61	139
Total	693	260	200	49	338	325	519	222	216	565	588	432	606	393	94	205
Via a Price Comparison Website(s), such as Go Compare, Compare the Market, Moneysupermarket or Confused	501 72%	216 83%	156 78%	37 76%	233 69%	230 71%	371 71%	159 71%	160 74%	401 71%	426 73%	301 70%	431 71%	294 75%	60 63%	147 72%
Via the web site of an insurance broker	38 5%	7 3%	6 3%	0 -%	23 7%	25 8%	29 6%	14 6%	11 5%	32 6%	34 6%	28 7%	34 6%	14 3%	11a 11%	13 6%
Via the website of an insurer	100 14%	25 10%	27 13%	8 16%	54 16%	43 13%	69 13%	30 13%	26 12%	84 15%	81 14%	59 14%	93 15%	59 15%	12 13%	30 14%
Via a cashback website	4 1%	* *%	0 -%	2Ab 4%	* *%	* *%	4 1%	2 1%	2 1%	4 1%	4 1%	4 1%	4 1%	4 1%	0 -%	0 -%
Via the website of a bank or building society	3 *%	2 1%	2 1%	0 -%	2 *%	2 1%	3 1%	2 1%	2 1%	2 *%	3 1%	2 *%	3 1%	3 1%	0 -%	0 -%
Via the website of a retailer (e.g. Tescos, Sainsbury's)	19 3%	5 2%	7 3%	2 3%	14 4%	10 3%	19 4%	12 5%	7 3%	18 3%	16 3%	17 4%	18 3%	7 2%	6 6%	7 3%
Via the Post Office website	* *%	* *%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	* *%	* *%	* *%	* *%	* *%	0 -%	0 -%
Or from somewhere else	5 1%	5 2%	0 -%	0 -%	0 -%	2 1%	5 1%	2 1%	2 1%	5 1%	5 1%	5 1%	5 1%	2 *%	2 2%	2 1%
Don't know	21 3%	* *%	3 2%	0 -%	12 3%	13 4%	18 4%	2 1%	6 3%	19 3%	18 3%	14 3%	18 3%	10 3%	4 5%	7 3%
Not stated	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	* *%	* *%	0 -%	* 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 21 (continuation)  
S17c. And when you bought your policy online was it...

Base: All who bought policy online

	Total	Features - ease		
		Easier (a)	No diff (b)	Harder (c)
Unweighted row	630	259	117	240
Effective sample size	463	190	93	172
Total	693	284	145	253
Via a Price Comparison Website(s), such as Go Compare, Compare the Market, Moneysupermarket or Confused	501 72%	207 73%	110 76%	177 70%
Via the web site of an insurance broker	38 5%	10 3%	5 3%	23a 9%
Via the website of an insurer	100 14%	45 16%	16 11%	38 15%
Via a cashback website	4 1%	1 *%	3c 2%	0 -%
Via the website of a bank or building society	3 *%	0 -%	3ac 2%	0 -%
Via the website of a retailer (e.g. Tesco's, Sainsbury's)	19 3%	7 2%	3 2%	9 3%
Via the Post Office website	* *%	0 -%	0 -%	* *%
Or from somewhere else	5 1%	2 1%	2 1%	2 1%
Don't know	21 3%	13 4%	2 1%	5 2%
Not stated	* *%	* *%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 22

S18. How satisfactory did you find this method of buying private motor insurance?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Very satisfactory	977 65%	536 61%	440A 70%	112 55%	405a 67%	459A 67%	607 66%	334 63%	977 65%	873 65%	819 65%	72 60%	54D 72%	31 69%	674 63%	298a 70%
Fairly satisfactory	422 28%	268b 31%	154 25%	77Bc 38%	158 26%	187 27%	245 27%	162 30%	422 28%	372 28%	354 28%	37 31%	18 24%	12 28%	330B 31%	92 21%
Neither satisfactory nor unsatisfactory	49 3%	32 4%	16 3%	12 6%	18 3%	19 3%	33 4%	13 3%	49 3%	44 3%	42 3%	3 3%	2 3%	1 2%	28 3%	19 4%
Rather unsatisfactory	26 2%	21b 2%	4 1%	4 2%	12 2%	9 1%	11 1%	14 3%	26 2%	24 2%	24 2%	1 1%	* *%	* 1%	18 2%	7 2%
Very unsatisfactory	17 1%	12 1%	5 1%	0 -%	13c 2%	4 1%	9 1%	8 1%	17 1%	16 1%	15 1%	1 1%	1 1%	0 -%	8 1%	9a 2%
SATISFACTORY	1399 93%	805 92%	594 95%	189 92%	564 93%	647 94%	852 93%	496 93%	1399 93%	1245 93%	1174 93%	110 92%	72 96%	43d 96%	1004 94%	390 91%
UNSATISFACTORY	43 3%	33b 4%	9 1%	4 2%	26c 4%	13 2%	20 2%	22 4%	43 3%	40 3%	39 3%	2 2%	1 2%	* 1%	26 2%	17 4%
Don't know	11 1%	5 1%	6 1%	0 -%	* *%	11b 2%	9 1%	2 *%	11 1%	7 1%	7 1%	4ABCEf 4%	0 -%	* *%	9 1%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 22 (continuation)

S18. How satisfactory did you find this method of buying private motor insurance?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Very satisfactory	977 65%	650b 67%	319 60%	467 67%	486 64%	57 66%	894 66%	275 63%	702 66%	110 59%	861 66%	870 66%	64 64%	605 66%	109 63%
Fairly satisfactory	422 28%	252 26%	168 32%	184 26%	220 29%	18 21%	377 28%	119 27%	304 28%	58 31%	361 28%	366 28%	22 22%	262 29%	42 24%
Neither satisfactory nor unsatisfactory	49 3%	22 2%	26a 5%	21 3%	27 4%	9B 10%	36 3%	24B 6%	24 2%	9 5%	38 3%	37 3%	8a 8%	21 2%	13A 8%
Rather unsatisfactory	26 2%	17 2%	8 2%	16 2%	10 1%	2 2%	20 1%	10 2%	16 1%	3 2%	22 2%	22 2%	4 4%	12 1%	7a 4%
Very unsatisfactory	17 1%	11 1%	6 1%	8 1%	9 1%	0 -%	15 1%	6 1%	11 1%	6b 3%	11 1%	15 1%	2 2%	11 1%	0 -%
SATISFACTORY	1399 93%	902 94%	487 92%	651 93%	705 93%	75 87%	1272a 94%	393 90%	1005a 94%	168 90%	1222 94%	1236b 94%	87 86%	866B 95%	151 87%
UNSATISFACTORY	43 3%	29 3%	14 3%	24 3%	19 2%	2 2%	35 3%	16 4%	27 3%	9 5%	33 3%	36 3%	6 6%	22 2%	7 4%
Don't know	11 1%	11 1%	* **	4 1%	7 1%	0 -%	11 1%	1 **	10 1%	0 -%	11 1%	9 1%	* **	5 1%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 22 (continuation)

S18. How satisfactory did you find this method of buying private motor insurance?

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Very satisfactory	977 65%	227 64%	369 68%	267 57%	199 65%	380A 71%	281d 70%	246 63%	217 67%	155 61%	209 69%	205 66%	530 63%	538 66%	277 63%
Fairly satisfactory	422 28%	115 32%	140 26%	158C 34%	92 30%	132 25%	107 27%	103 26%	92 28%	80 31%	79 26%	87 28%	245 29%	216 27%	138 31%
Neither satisfactory nor unsatisfactory	49 3%	11 3%	10 2%	25bc 5%	5 2%	12 2%	7 2%	26Ac 7%	6 2%	7 3%	5 2%	10 3%	33 4%	33 4%	10 2%
Rather unsatisfactory	26 2%	2 1%	7 1%	7 2%	9 3%	5 1%	3 1%	10 3%	4 1%	5 2%	3 1%	4 1%	15 2%	12 1%	8 2%
Very unsatisfactory	17 1%	* *%	10a 2%	13c 3%	2 1%	2 *%	2 1%	4 1%	2 1%	5 2%	2 1%	3 1%	12 1%	11 1%	4 1%
SATISFACTORY	1399 93%	341 96%	509 94%	425 90%	291 95%	512A 95%	388Bd 97%	349 90%	309b 95%	235 92%	288 95%	292 95%	775 92%	754 93%	415 94%
UNSATISFACTORY	43 3%	3 1%	18a 3%	20c 4%	11 4%	7 1%	6 1%	14 4%	7 2%	10 4%	5 2%	7 2%	27 3%	22 3%	13 3%
Don't know	11 1%	* *%	3 *%	2 *%	* *%	5 1%	* *%	1 *%	3 1%	3 1%	5 2%	0 -%	4 1%	3 *%	4 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 22 (continuation)

S18. How satisfactory did you find this method of buying private motor insurance?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online - Total (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Very satisfactory	977 65%	78 73%	413 65%	441 64%	332 66%	98 59%	748 65%	410 65%	429 63%	525 63%	126 68%	174 69%	146 64%
Fairly satisfactory	422 28%	25 23%	179 28%	202 29%	139 28%	52 32%	321 28%	167 27%	213 31%	236 28%	51 28%	67 27%	64 28%
Neither satisfactory nor unsatisfactory	49 3%	4 4%	18 3%	26 4%	15 3%	11 7%	42 4%	21 3%	22 3%	33 4%	2 1%	4 2%	10 4%
Rather unsatisfactory	26 2%	* *%	12 2%	9 1%	7 1%	2 1%	20 2%	16 3%	8 1%	20 2%	0 -%	4 2%	2 1%
Very unsatisfactory	17 1%	0 -%	10 2%	7 1%	5 1%	* *%	10 1%	6 1%	7 1%	9 1%	2 1%	2 1%	4 2%
SATISFACTORY	1399 93%	103 96%	592 94%	643 93%	471 94%	150 91%	1069 93%	577 92%	642 94%	760 92%	177 96%	241 96%	211 92%
UNSATISFACTORY	43 3%	* *%	22 4%	16 2%	11 2%	3 2%	30 3%	23 4%	14 2%	29 3%	2 1%	6 3%	6 3%
Don't know	11 1%	* *%	* *%	7 1%	4 1%	2 1%	7 1%	6 1%	2 *%	5 1%	3 2%	1 *%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 22 (continuation)

S18. How satisfactory did you find this method of buying private motor insurance?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Very satisfactory	977 65%	84 58%	379 61%	671 66%	579 65%	18 50%	257 64%	271 68%	181 62%	46 64%
Fairly satisfactory	422 28%	51 35%	196 32%	285 28%	253 29%	15 41%	117 29%	109 27%	83 29%	24 33%
Neither satisfactory nor unsatisfactory	49 3%	2 1%	21 3%	31 3%	28 3%	0 -%	13 3%	7 2%	16a 5%	2 3%
Rather unsatisfactory	26 2%	5 3%	13 2%	14 1%	11 1%	3 9%	9 2%	6 1%	5 2%	0 -%
Very unsatisfactory	17 1%	4 3%	6 1%	11 1%	9 1%	0 -%	7 2%	4 1%	5 2%	0 -%
SATISFACTORY	1399 93%	135 93%	575 93%	956 94%	832 94%	33 91%	374 92%	380 95%	264 91%	70 97%
UNSATISFACTORY	43 3%	9cd 6%	19 3%	25 2%	20 2%	3 9%	16 4%	10 2%	10 3%	0 -%
Don't know	11 1%	0 -%	2 *%	8 1%	5 1%	0 -%	2 *%	1 *%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 22 (continuation)

S18. How satisfactory did you find this method of buying private motor insurance?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Very satisfactory	977 65%	498 68%	493 65%	778 67%	328 66%	294 68%	825 66%	854 66%	631 66%	885 67%	531 66%	143 65%	302 63%	353 65%	215c 70%	364 62%
Fairly satisfactory	422 28%	190 26%	216 28%	306 27%	139 28%	115 27%	342 28%	365 28%	264 28%	356 27%	220 28%	60 27%	142 30%	154 28%	79 26%	177 30%
Neither satisfactory nor unsatisfactory	49 3%	19 3%	27 4%	33 3%	12 2%	10 2%	34 3%	33 3%	26 3%	42 3%	26 3%	5 2%	17 4%	16 3%	7 2%	22 4%
Rather unsatisfactory	26 2%	11 1%	8 1%	15 1%	11 2%	3 1%	25 2%	18 1%	19 2%	21 2%	10 1%	5 2%	11 2%	9 2%	2 1%	13 2%
Very unsatisfactory	17 1%	9 1%	11 1%	14 1%	9 2%	8 2%	11 1%	15 1%	11 1%	16 1%	9 1%	5 2%	3 1%	10 2%	2 1%	5 1%
SATISFACTORY	1399 93%	689 94%	708 93%	1084 94%	466 93%	409 95%	1168 94%	1219 94%	895 94%	1242 93%	750 94%	203 92%	444 93%	507 93%	294 96%	540 92%
UNSATISFACTORY	43 3%	20 3%	19 2%	28 2%	20 4%	11 3%	36 3%	33 3%	31 3%	38 3%	19 2%	10 5%	14 3%	19 3%	4 1%	18 3%
Don't know	11 1%	3 *%	6 1%	7 1%	2 *%	2 *%	6 *%	7 1%	4 *%	9 1%	4 1%	3 1%	4 1%	1 *%	2 1%	6 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 23

S18. How satisfactory did you find this method of buying private motor insurance?

Base: All

	Total	S16. How did you first buy your policy with your current insurer?			Don't know
		In person (a)	Over the phone (b)	Online (c)	
Unweighted row	1501	146	650	630	71
Effective sample size	1022	79	432	463	45
Total	1501	108	633	693	65
Very satisfactory	977 65%	78 73%	413 65%	441 64%	43 67%
Fairly satisfactory	422 28%	25 23%	179 28%	202 29%	14 22%
Neither satisfactory nor unsatisfactory	49 3%	4 4%	18 3%	26 4%	* 1%
Rather unsatisfactory	26 2%	* *%	12 2%	9 1%	3 5%
Very unsatisfactory	17 1%	0 -%	10 2%	7 1%	0 -%
SATISFACTORY	1399 93%	103 96%	592 94%	643 93%	57 89%
UNSATISFACTORY	43 3%	* *%	22 4%	16 2%	3 5%
Don't know	11 1%	* *%	* *%	7 1%	4 6%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 24  
S18a. If buying your policy through a price comparison website was not possible what would you have done instead? Would you have...

Base: All who bought policy via a Price Comparison Website

	Total	Gender		Age			Social Grade		Country			Sco (d)	Wal (e)	Area		Years - MI	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)			Urban (a)	Rural (b)	High (a)	Low (b)
Unweighted row	453	266	187	84	229	140	271	164	453	342	256	84	86	330	121	256	196
Effective sample size	335	197	138	66	163	106	200	120	335	285	256	84	86	248	85	184	149
Total	501	296	204	102	240	159	301	178	501	456	430	40	26	376	123	272	227
Bought it online in another way	259 52%	166 56%	93 46%	52 51%	134 56%	73 46%	184B 61%	67 37%	259 52%	241 53%	227 53%	18 44%	14 55%	191 51%	68 55%	138 51%	120 53%
Bought it over the phone	179 36%	92 31%	86a 42%	44 43%	87 36%	48 30%	94 31%	72 41%	179 36%	160 35%	153 36%	15 38%	8 29%	141 37%	37 30%	92 34%	86 38%
Bought it in person	41 8%	28 9%	13 7%	4 4%	15 6%	23ab 14%	15 5%	26A 15%	41 8%	38 8%	35 8%	3 7%	3 10%	29 8%	11 9%	28 10%	14 6%
Or bought it in another way?	2 *%	2 1%	* *%	2 2%	* *%	* *%	0 -%	2 1%	2 *%	2 *%	2 *%	0 -%	* 1%	2 *%	* *%	* *%	2 1%
Don't know	19 4%	8 3%	11 5%	0 -%	4 2%	15aB 9%	7 2%	11 6%	19 4%	15 3%	13 3%	4aBC 10%	1 5%	13 4%	6 5%	13 5%	6 2%
Not stated	* *%	0 -%	* *%	0 -%	0 -%	* *%	* *%	0 -%	* *%	0 -%	0 -%	*aBC 1%	0 -%	0 -%	* *%	* *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 24 (continuation)

S18a. If buying your policy through a price comparison website was not possible what would you have done instead? Would you have...

Base: All who bought policy via a Price Comparison Website

	Total	Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion		No claims bonus		NCB - concerned	
		High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)	Conc erved (a)	Not co ncerned (b)
Unweighted row	453	216	228	406	118	335	61	390	401	31	224	48	99	124
Effective sample size	335	150	177	297	87	247	43	290	293	24	161	38	70	90
Total	501	220	268	442	129	372	63	437	437	38	237	59	101	135
Bought it online in another way	259 52%	120 55%	132 49%	236 54%	74 57%	185 50%	31 49%	228 52%	229 52%	14 38%	118 50%	29 48%	41 41%	75 56%
Bought it over the phone	179 36%	76 34%	97 36%	149 34%	40 31%	138 37%	19 30%	159 36%	156 36%	16 42%	80 34%	23 39%	39 39%	41 30%
Bought it in person	41 8%	18 8%	23 9%	35 8%	7 5%	35 9%	10 15%	32 7%	36 8%	4 10%	27 11%	4 7%	13 13%	14 10%
Or bought it in another way?	2 *%	* *%	2 1%	2 *%	2 1%	* *%	0 -%	2 *%	2 *%	0 -%	2 1%	0 -%	* *%	2 1%
Don't know	19 4%	6 3%	13 5%	18 4%	6 5%	13 3%	4 6%	15 3%	14 3%	4 10%	10 4%	3 6%	6 6%	3 3%
Not stated	* *%	0 -%	* *%	* *%	* *%	0 -%	0 -%	* *%	* *%	0 -%	* *%	0 -%	* *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 24 (continuation)

S18a. If buying your policy through a price comparison website was not possible what would you have done instead? Would you have...

Base: All who bought policy via a Price Comparison Website

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity		Insurance channel - actual		Purchase - actual		In surance company - actual	Last compared	
		High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)	Online - Total (c)	Online - PCW (d)	Top 10	Rec ently (a)	Not re cently (b)
Unweighted row	453	133	89	195	150	104	96	78	70	360	252	127	453	453	353	250	189
Effective sample size	335	108	67	134	109	73	70	62	52	266	187	91	335	335	262	185	140
Total	501	170	102	192	162	106	103	96	79	397	279	137	501	501	394	276	210
Bought it online in another way	259 52%	94 56%	54 53%	95 49%	80 49%	55 52%	48 47%	57 59%	42 53%	209 53%	145 52%	64 47%	259 52%	259 52%	201 51%	154 56%	96 46%
Bought it over the phone	179 36%	57 34%	34 33%	73 38%	57 35%	40 38%	44 43%	27 28%	26 33%	143 36%	107 38%	47 35%	179 36%	179 36%	144 37%	87 32%	87 42%
Bought it in person	41 8%	14 8%	13 13%	11 6%	19 11%	7 7%	4 4%	9 10%	8 11%	31 8%	18 7%	14 11%	41 8%	41 8%	31 8%	18 7%	21 10%
Or bought it in another way?	2 *% 1%	0 -%	* *% -%	* *% -%	2 1%	* *% -%	0 -%	0 -%	* *% -%	* *% -%	2 1%	0 -%	2 *% -%	2 *% -%	2 *% -%	2 1%	0 -%
Don't know	19 4%	2 1%	1 1%	12a 6%	5 3%	3 3%	5 5%	4 4%	3 3%	13 3%	7 2%	10a 8%	19 4%	19 4%	16 4%	14 5%	5 2%
Not stated	* *% -%	0 -%	0 -%	* *% -%	0 -%	0 -%	* *% -%	0 -%	0 -%	* *% -%	0 -%	* *% -%	* *% -%	* *% -%	* *% -%	0 -%	* *% -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 24 (continuation)

S18a. If buying your policy through a price comparison website was not possible what would you have done instead? Would you have...

Base: All who bought policy via a Price Comparison Website

	Total	Generally compare			Comparisons made				PCW - number looked at		
		Every year (a)	Most years (b)	Some years (c)	Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	453	333	50	49	136	420	406	115	195	132	48
Effective sample size	335	244	39	37	99	312	301	84	144	102	29
Total	501	365	59	54	148	467	449	124	216	156	37
Bought it online in another way	259 52%	189c 52%	38c 64%	19 34%	79 54%	246 53%	242 54%	72 58%	110 51%	81 52%	23 62%
Bought it over the phone	179 36%	137 38%	17 29%	18 33%	60 40%	160 34%	153 34%	39 31%	69 32%	65 41%	12 32%
Bought it in person	41 8%	22 6%	4 7%	14Ab 26%	6 4%	40 8%	36 8%	6 4%	24 11%	7 5%	1 4%
Or bought it in another way?	2 *%	* *%	0 -%	2a 3%	2 1%	2 *%	2 *%	2 1%	0 -%	2 1%	0 -%
Don't know	19 4%	16 4%	* 1%	2 4%	* *%	19 4%	15 3%	6b 4%	13b 6%	1 1%	1 3%
Not stated	* *%	* *%	0 -%	0 -%	0 -%	* *%	* *%	* *%	* *%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 24 (continuation)

S18a. If buying your policy through a price comparison website was not possible what would you have done instead? Would you have...

Base: All who bought policy via a Price Comparison Website

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	453	210	208	338	138	145	362	391	267	394	270	44	139	186	89	169
Effective sample size	335	155	153	249	103	107	268	286	200	289	197	38	100	138	71	121
Total	501	233	230	371	159	160	401	426	301	431	294	60	147	207	110	177
Bought it online in another way	259 52%	108 46%	109 47%	182 49%	95 60%	71 44%	199 50%	213 50%	142 47%	224 52%	152 52%	30 50%	77 53%	99 48%	53 48%	105 59%
Bought it over the phone	179 36%	95 41%	93 40%	142 38%	46 29%	68 43%	148 37%	155 36%	122 41%	153 36%	107 36%	17 28%	55 37%	86 41%	39 35%	50 28%
Bought it in person	41 8%	21 9%	20 9%	27 7%	9 6%	9 6%	34 8%	37 9%	23 8%	34 8%	25 8%	7 12%	9 6%	17 8%	11 10%	14 8%
Or bought it in another way?	2 *%	2 1%	* *%	2 1%	2 1%	* *%	2 1%	2 1%	2 1%	2 1%	* *%	0 -%	2 1%	* *%	2 2%	* *%
Don't know	19 4%	8 3%	8 4%	17 5%	6 4%	11 7%	18 5%	19 4%	11 4%	17 4%	10 3%	6 10%	3 2%	5 3%	6 5%	8 4%
Not stated	* *%	* *%	0 -%	* *%	* *%	* *%	* *%	* *%	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 25  
S18b. If buying your policy online was not possible what would you have done instead? Would you have...

Base: All who bought policy online but not via a Price Comparison Website

	Total	Gender		Age		Social Grade		Country			Sco (d)	Area		Years - MI		Miles per annum	
		Male (a)	Female (b)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)		Urban (a)	Rural (b)	High (a)	Low (b)	High (a)	Low (b)
Unweighted row	153	101	52	81	47	102	48	153	102	88	30	98	53	88	64	98	52
Effective sample size	113	74	39	56	39	76	34	113	93	88	30	68	43	66	47	69	41
Total	170	112	58	83	62	116	50	170	152	148	14	101	67	100	70	102	63
Bought it over the phone	146 86%	94 84%	52 90%	72 88%	51 82%	103 88%	40 79%	146 86%	132 87%	128 86%	12 80%	86 85%	58 86%	86 86%	60 86%	85 84%	56 89%
Bought it in person	15 9%	11 10%	4 7%	7 8%	6 10%	7 6%	9 17%	15 9%	12 8%	12 8%	3bc 20%	10 10%	6 9%	7 7%	8 12%	10 10%	6 9%
Or bought it in another way?	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Don't know	8 5%	7 6%	2 3%	3 4%	5 8%	7 6%	2 3%	8 5%	8 6%	8 6%	0 -%	5 5%	3 5%	7 7%	2 2%	7 7%	2 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 25 (continuation)

S18b. If buying your policy online was not possible what would you have done instead? Would you have...

Base: All who bought policy online but not via a Price Comparison Website

	Total	Made MI claim (past 12 months)	Past experience - MI		Links to industry	Risk aversion	No claims bonus	NCB - concerned		Cost of PMI			Policy renewal		Policy renewal - longevity	
		No (b)	Yes (a)	No (b)	No (b)	High (a)	Yes (a)	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Medium (b)	Low (c)
Unweighted row	153	139	37	116	131	137	85	31	52	45	31	62	45	38	37	89
Effective sample size	113	101	31	82	98	99	63	24	38	33	22	46	30	30	28	65
Total	170	152	49	121	150	148	95	37	57	52	33	68	44	47	42	99
Bought it over the phone	146 86%	132 87%	45 91%	102 84%	128 85%	131 88%	82 86%	32 85%	50 88%	46 89%	28 84%	60 89%	34 78%	40 86%	37 88%	88 89%
Bought it in person	15 9%	13 9%	3 6%	13 10%	14 9%	12 8%	8 8%	4 10%	4 6%	4 8%	2 6%	6 9%	8 18%	3 6%	5 12%	4 4%
Or bought it in another way?	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Don't know	8 5%	7 4%	2 3%	7 6%	8 6%	5 3%	5 5%	2 5%	3 6%	2 3%	3 10%	2 2%	2 4%	3 7%	0 -%	7 7%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 25 (continuation)

S18b. If buying your policy online was not possible what would you have done instead? Would you have...

Base: All who bought policy online but not via a Price Comparison Website

	Total	Insurance channel - actual		Purchase - actual		In surance company - actual Top 10	Last compared		Ge nerally compare Every year (a)	Comparisons made				PCW - number looked at	
		Insu rance co (a)	Broker (b)	Online - Total (c)	Online - other (f)		Rec ently (a)	Not re cently (b)		Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)
Unweighted row	153	96	44	153	149	132	68	73	87	40	133	101	85	39	42
Effective sample size	113	66	36	113	110	97	54	51	66	28	98	75	57	29	29
Total	170	96	57	170	166	146	83	74	99	43	147	113	82	44	41
Bought it over the phone	146 86%	85 89%	45 80%	146 86%	142 86%	124 85%	71 86%	66 88%	85 86%	35 82%	126 86%	98 87%	71 87%	37 84%	36 87%
Bought it in person	15 9%	7 8%	8 14%	15 9%	15 9%	15 10%	9 10%	5 7%	9 9%	4 10%	13 9%	10 9%	6 7%	6 12%	4 9%
Or bought it in another way?	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Don't know	8 5%	3 4%	3 6%	8 5%	8 5%	7 5%	3 4%	3 5%	5 5%	3 8%	7 5%	5 4%	5 6%	2 4%	2 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 25 (continuation)

S18b. If buying your policy online was not possible what would you have done instead? Would you have...

Base: All who bought policy online but not via a Price Comparison Website

	Total	Feature included or considered									Features - buy		Features - ease	
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferate (a)	Prefer include (c)	Easier (a)	Harder (c)
Unweighted row	153	81	73	113	55	41	127	130	100	143	77	48	63	62
Effective sample size	113	61	54	86	40	32	95	95	76	104	59	34	44	46
Total	170	93	82	130	61	50	145	143	116	157	89	52	64	71
Bought it over the phone	146 86%	79 85%	69 84%	111 85%	52 85%	42 86%	129 89%	123 86%	103 89%	135 86%	77 86%	44 85%	59 92%	61 85%
Bought it in person	15 9%	12 13%	8 10%	14 11%	6 9%	6 11%	11 8%	12 8%	9 8%	14 9%	7 8%	6 12%	3 5%	7 10%
Or bought it in another way?	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Don't know	8 5%	2 2%	5 6%	5 4%	3 5%	2 3%	5 3%	8 6%	3 3%	8 5%	5 6%	2 3%	2 3%	3 5%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 26  
S18c. If buying your policy over the phone was not possible what would you have done instead? Would you have...

Base: All who bought policy over the phone

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	650	349	301	62	243	345	387	242	650	431	316	96	115	123	436	213
Effective sample size	432	239	193	39	160	233	255	162	432	354	316	96	115	123	306	127
Total	633	353	280	59	237	337	373	235	633	565	531	46	35	22	459	172
Bought it online - via a price comparison website	225 35%	110 31%	114a 41%	33C 56%	111C 47%	80 24%	138 37%	76 32%	225 35%	201 36%	188 35%	17 36%	13 38%	7 30%	166 36%	59 34%
Bought it online - from somewhere other than a price comparison website	131 21%	83 23%	48 17%	11 20%	62c 26%	57 17%	88 24%	39 17%	131 21%	120 21%	114 22%	6 14%	6 17%	5 20%	92 20%	38 22%
Bought it in person	161 25%	93 26%	68 24%	9 15%	43 18%	109aB 32%	86 23%	71 30%	161 25%	139 25%	129 24%	12 27%	10 28%	10ABCDE 44%	111 24%	48 28%
Bought it through the post	13 2%	9 3%	3 1%	0 -%	0 -%	13b 4%	6 2%	7 3%	13 2%	12 2%	12 2%	* 1%	1 2%	0 -%	7 2%	6 3%
Bought it online (unspecified)	5 1%	5 1%	* *%	0 -%	0 -%	5 2%	2 *%	4 2%	5 1%	5 1%	5 1%	0 -%	* 1%	0 -%	3 1%	2 1%
Or bought it in another way?	4 1%	2 1%	2 1%	* *%	0 -%	4 1%	2 1%	1 *%	4 1%	3 1%	3 1%	1 2%	0 -%	* 1%	2 *%	2 1%
Don't know	94 15%	50 14%	44 16%	5 9%	20 8%	69B 20%	51 14%	37 16%	94F 15%	84F 15%	79F 15%	9F 20%	5f 14%	1 4%	77 17%	17 10%
Not stated	* *%	* *%	* *%	0 -%	* *%	* *%	0 -%	* *%	* *%	* *%	0 -%	0 -%	*abC 1%	*abC 1%	* *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 26 (continuation)

S18c. If buying your policy over the phone was not possible what would you have done instead? Would you have...

Base: All who bought policy over the phone

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	650	458	188	313	316	44	593	211	439	85	561	583	37	447	72
Effective sample size	432	309	120	199	220	30	394	141	292	55	375	383	27	299	46
Total	633	451	175	289	326	43	577	205	429	80	549	556	42	437	67
Bought it online - via a price comparison website	225 35%	143 32%	82A 47%	107 37%	109 33%	12 28%	209 36%	66 32%	159 37%	19 24%	204 37%	199 36%	13 31%	150 34%	23 35%
Bought it online - from somewhere other than a price comparison website	131 21%	88 20%	42 24%	73b 25%	56 17%	12 27%	114 20%	40 20%	90 21%	26b 32%	105 19%	113 20%	10 23%	92 21%	15 23%
Bought it in person	161 25%	128b 28%	31 18%	67 23%	91 28%	9 21%	148 26%	55 27%	106 25%	22 28%	138 25%	139 25%	15 35%	115 26%	19 29%
Bought it through the post	13 2%	13 3%	* *%	3 1%	9 3%	2 4%	11 2%	7 3%	6 1%	2 2%	11 2%	13 2%	0 -%	9 2%	0 -%
Bought it online (unspecified)	5 1%	5 1%	0 -%	2 1%	4 1%	0 -%	5 1%	0 -%	5 1%	0 -%	5 1%	4 1%	2 4%	2 *%	0 -%
Or bought it in another way?	4 1%	4 1%	* *%	2 1%	2 1%	* 1%	4 1%	2 1%	2 1%	* 1%	4 1%	4 1%	0 -%	4 1%	0 -%
Don't know	94 15%	69 15%	20 11%	35 12%	55 17%	8 19%	85 15%	34 17%	59 14%	10 13%	82 15%	84 15%	3 7%	64 15%	9 14%
Not stated	* *%	* *%	0 -%	* *%	* *%	0 -%	* *%	0 -%	* *%	* *%	* *%	* *%	0 -%	* *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 26 (continuation)

S18c. If buying your policy over the phone was not possible what would you have done instead? Would you have...

Base: All who bought policy over the phone

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		Purchase - actual
	Total	Concerned (a)	Not concerned (b)	High (a)	Medium (b)	Low (c)	Jan/Feb/Mar (a)	Apr/May/June (b)	Jul/Aug/Sep (c)	Oct/Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insurance co (a)	Broker (b)	Phone (b)
Unweighted row	650	169	268	180	143	241	163	192	137	106	201	145	279	364	181	650
Effective sample size	432	113	179	131	91	154	109	127	93	65	125	100	190	238	124	432
Total	633	166	259	203	132	216	159	183	139	93	178	147	281	347	182	633
Bought it online - via a price comparison website	225 35%	56 34%	92 36%	78 38%	52 39%	75 35%	65 41%	62 34%	47 34%	36 38%	58 33%	52 35%	107 38%	132 38%	58 32%	225 35%
Bought it online - from somewhere other than a price comparison website	131 21%	39 23%	52 20%	44 22%	24 18%	43 20%	28 18%	34 19%	33 24%	18 19%	38 21%	26 18%	58 20%	81 23%	31 17%	131 21%
Bought it in person	161 25%	42 25%	67 26%	48 24%	25 19%	64 30%	36 23%	56 31%	31 22%	24 25%	52 29%	40 28%	65 23%	82 24%	51 28%	161 25%
Bought it through the post	13 2%	5 3%	2 1%	5 2%	2 2%	4 2%	1 *	5 3%	3 2%	2 2%	4 2%	5 3%	4 1%	6 2%	5 3%	13 2%
Bought it online (unspecified)	5 1%	* **	2 1%	2 1%	0 -%	* **	* **	3 2%	0 -%	2 2%	2 1%	0 -%	4 1%	2 1%	2 1%	5 1%
Or bought it in another way?	4 1%	2 1%	2 1%	0 -%	2 1%	2 1%	3 2%	* **	2 1%	0 -%	3 2%	0 -%	1 **	2 1%	2 1%	4 1%
Don't know	94 15%	21 13%	40 15%	26 13%	27 21%	27 12%	26 16%	22 12%	23 17%	13 14%	21 12%	23 16%	43 15%	42 12%	31 17%	94 15%
Not stated	* **	0 -%	* **	0 -%	0 -%	* **	0 -%	* **	0 -%	0 -%	0 -%	* **	* **	0 -%	* **	* **

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 26 (continuation)

S18c. If buying your policy over the phone was not possible what would you have done instead? Would you have...

Base: All who bought policy over the phone

	In surance company - actual		Last compared		Generally compare				In person (a)	Comparisons made				PCW - number looked at	
	Total	Top 10	Rec ently	Not re cently	Every year	Most years	Some years	Never		Phone - Total	Online - PCW	Online - other	Online	1	2
			(a)	(b)	(a)	(b)	(c)	(d)		(b)	(c)	(d)	(f)	(a)	(b)
Unweighted row	650	485	230	311	304	83	127	129	73	366	327	271	155	125	66
Effective sample size	432	325	148	210	197	53	89	88	51	241	216	180	101	78	47
Total	633	473	218	306	289	75	134	127	75	355	315	264	148	113	72
Bought it online - via a price comparison website	225 35%	178 38%	104B 48%	93 30%	133CD 46%	25 33%	39 29%	25 20%	30 40%	116 33%	156B 50%	149aBF 57%	58 39%	62 55%	45 63%
Bought it online - from somewhere other than a price comparison website	131 21%	103 22%	37 17%	67 22%	43 15%	21a 28%	34a 26%	32a 25%	21 28%	68 19%	76 24%	46 18%	55BcD 37%	17 15%	10 13%
Bought it in person	161 25%	116 25%	47 22%	83 27%	67 23%	17 23%	37 28%	40 31%	12 16%	91Cdf 26%	48 15%	41 16%	20 13%	19 17%	10 15%
Bought it through the post	13 2%	9 2%	3 2%	9 3%	3 1%	2 2%	4 3%	4 3%	2 2%	11 3%	2 1%	2 1%	0 -%	2 2%	0 -%
Bought it online (unspecified)	5 1%	4 1%	4 2%	2 1%	* *%	0 -%	0 -%	5A 4%	0 -%	2 1%	2 1%	2 1%	0 -%	0 -%	0 -%
Or bought it in another way?	4 1%	4 1%	0 -%	4 1%	* *%	2 2%	2 1%	1 1%	* 1%	2 1%	2 1%	2 1%	* *%	0 -%	* 1%
Don't know	94 15%	59 12%	23 11%	48 16%	42 15%	8 11%	18 14%	20 16%	10 13%	64CDF 18%	29 9%	20 8%	14 10%	12 11%	6 8%
Not stated	* *%	* *%	0 -%	* *%	* *%	0 -%	0 -%	* *%	0 -%	* *%	* *%	* *%	* *%	0 -%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 26 (continuation)

S18c. If buying your policy over the phone was not possible what would you have done instead? Would you have...

Base: All who bought policy over the phone

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	650	337	381	495	220	204	538	571	426	586	320	96	234	216	135	259
Effective sample size	432	215	238	337	148	124	360	380	281	390	214	68	150	144	88	173
Total	633	306	341	496	218	175	528	556	410	572	312	102	220	210	126	256
Bought it online - via a price comparison website	225 35%	100 33%	113 33%	187e 38%	85e 39%	45 26%	183 35%	200e 36%	139 34%	202e 35%	115 37%	34 33%	76 35%	79 38%	40 31%	100 39%
Bought it online - from somewhere other than a price comparison website	131 21%	56 18%	55 16%	93 19%	50 23%	32 18%	111 21%	113 20%	75 18%	121 21%	75 24%	15 14%	41 19%	36 17%	25 20%	61 24%
Bought it in person	161 25%	87 28%	98 29%	123 25%	57 26%	58 33%	136 26%	138 25%	106 26%	142 25%	78 25%	29 29%	53 24%	56 27%	39 31%	55 21%
Bought it through the post	13 2%	11d 4%	9 3%	13 3%	1 *	7d 4%	11 2%	11 2%	13 3%	13 2%	5 2%	2 2%	6 3%	7 3%	3 2%	3 1%
Bought it online (unspecified)	5 1%	2 1%	* *	* *	3c 2%	2 1%	4 1%	4 1%	4 1%	3 1%	2 1%	2 2%	2 1%	2 1%	0 -	4 1%
Or bought it in another way?	4 1%	1 *	3 1%	3 1%	* *	2 1%	3 1%	4 1%	1 *	4 1%	2 1%	0 -	2 1%	3 1%	0 -	2 1%
Don't know	94 15%	50 16%	62d 18%	77 16%	21 10%	29 17%	80 15%	86 15%	73d 18%	85 15%	35 11%	20 19%	39 18%	28 14%	20 16%	31 12%
Not stated	* **	0 -	* *	0 -	0 -	* **	* **	* **	* **	* **	0 -	* **	* **	0 -	0 -	* **

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 27  
S18d. If buying your policy in person was not possible what would you have done instead? Would you have...

Base: All who bought policy in person

	Total	Gender		Age		Social Grade		Country			Area		Years - MI		Miles per annum		
		Male (a)	Female (b)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	NI (f)	Urban (a)	Rural (b)	High (a)	Low (b)	High (a)	Low (b)
Unweighted row	146	88	58	44	91	90	53	146	71	49	57	87	59	105	39	72	69
Effective sample size	79	49	30	23	51	50	28	79	56	49	57	49	30	58	21	36	42
Total	108	69	38	29	71	69	36	108	89	82	10	69	38	78	30	46	60
Bought it online - via a price comparison website	17 16%	12 17%	5 14%	9 31%	5 7%	13 19%	4 11%	17 16%	13 15%	12 14%	3 25%	11 16%	6 16%	8 11%	9 31%	9 19%	9 14%
Bought it online - from somewhere other than a price comparison website	10 9%	4 6%	6 14%	4 14%	6 8%	9 13%	* 1%	10 9%	9 10%	8 10%	1 5%	5 8%	4 12%	6 8%	4 13%	4 9%	6 9%
Bought it over the phone	57 53%	36 52%	21 55%	9 31%	44 62%	37 53%	19 53%	57 53%	47 53%	44 53%	6 54%	35 50%	22 58%	44 57%	13 44%	25 55%	31 51%
Or bought it in another way?	2 2%	2 2%	* *%	0 -%	2 3%	2 2%	* 1%	2 2%	2 2%	2 2%	* 2%	2 2%	* *%	2 2%	0 -%	0 -%	2 3%
Don't know	21 20%	15 22%	6 16%	7 24%	14 20%	9 12%	12 34%	21 20%	18 20%	17 20%	1 14%	16 24%	5 13%	17 22%	4 12%	8 17%	13 22%
Not stated	* *%	* *%	0 -%	0 -%	* *%	0 -%	* 1%	* *%	* *%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	* 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 27 (continuation)

S18d. If buying your policy in person was not possible what would you have done instead? Would you have...

Base: All who bought policy in person

	Total	Made MI claim (past 12 months)	Past experience - MI		Links to industry	Risk aversion	No claims bonus	NCB - concerned		Cost of PMI		Policy renewal			
		No (b)	Yes (a)	No (b)	No (b)	High (a)	Yes (a)	Conc erved (a)	Not co ncerned (b)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)
Unweighted row	146	129	38	108	131	136	112	44	65	36	55	35	33	36	30
Effective sample size	79	72	21	59	70	72	59	24	34	17	30	16	19	22	15
Total	108	99	28	80	94	95	79	32	46	22	39	20	26	32	19
Bought it online - via a price comparison website	17 16%	17 17%	3 12%	14 18%	15 16%	15 16%	11 14%	5 17%	5 11%	2 7%	2 5%	2 9%	4 15%	8 24%	1 7%
Bought it online - from somewhere other than a price comparison website	10 9%	6 6%	7 25%	3 4%	10 10%	8 8%	8 10%	2 7%	6 12%	4 16%	2 5%	2 9%	2 7%	6 17%	* 1%
Bought it over the phone	57 53%	53 54%	13 47%	44 55%	50 53%	52 55%	43 54%	15 48%	27 59%	9 40%	30 76%	10 53%	11 43%	15 46%	15 78%
Or bought it in another way?	2 2%	2 2%	0 -%	2 2%	2 2%	2 2%	2 2%	2 5%	* *%	0 -%	2 4%	0 -%	* 1%	2 5%	0 -%
Don't know	21 20%	21 21%	4 16%	17 21%	18 19%	18 19%	16 20%	7 23%	8 17%	8 37%	3 8%	6 29%	9 33%	2 6%	3 14%
Not stated	* *%	* *%	0 -%	* *%	* *%	* *%	* *%	0 -%	* 1%	0 -%	* 1%	0 -%	0 -%	* 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 27 (continuation)

S18d. If buying your policy in person was not possible what would you have done instead? Would you have...

Base: All who bought policy in person

	Total	Policy renewal - longevity		Insurance channel - actual		Pur chase - actual	In surance company - actual	Last compared		Generally compare		Comparisons made			
		High (a)	Low (c)	Insu rance co (a)	Broker (b)	In person (a)	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Never (d)	In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)
Unweighted row	146	71	38	68	45	146	95	46	51	56	51	36	49	54	41
Effective sample size	79	38	20	32	31	79	52	24	32	30	27	19	29	30	22
Total	108	50	27	38	46	108	69	32	45	41	34	26	42	41	30
Bought it online - via a price comparison website	17 16%	2 4%	9 35%	11 28%	4 9%	17 16%	13 18%	11 34%	5 11%	10 23%	3 9%	4 14%	8 18%	13 33%	13 44%
Bought it online - from somewhere other than a price comparison website	10 9%	6 11%	4 13%	4 12%	4 8%	10 9%	6 9%	5 17%	4 10%	7 17%	* 1%	0 -%	6 13%	8 20%	4 12%
Bought it over the phone	57 53%	32 64%	10 36%	16 41%	28 62%	57 53%	37 53%	14 44%	25 56%	18 43%	18 52%	14 55%	26 62%	15 36%	11 36%
Or bought it in another way?	2 2%	2 4%	0 -%	* *%	2 4%	2 2%	2 3%	0 -%	0 -%	0 -%	2 5%	0 -%	0 -%	0 -%	0 -%
Don't know	21 20%	8 16%	4 16%	7 18%	8 18%	21 20%	12 17%	2 6%	11 24%	7 16%	11 32%	8 31%	2 6%	4 11%	2 8%
Not stated	* *%	* 1%	0 -%	* 1%	0 -%	* *%	* *%	0 -%	0 -%	0 -%	* 1%	0 -%	0 -%	* 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 27 (continuation)

S18d. If buying your policy in person was not possible what would you have done instead? Would you have...

Base: All who bought policy in person

	Total	Feature included or considered									Features - buy		Features - ease	
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer to include (a)	Prefer (c)	Easier (a)	Harder (c)
Unweighted row	146	79	80	108	47	53	123	123	91	125	65	58	34	74
Effective sample size	79	44	41	61	28	25	69	66	45	68	42	28	22	38
Total	108	60	54	84	40	30	95	89	57	93	62	33	33	50
Bought it online - via a price comparison website	17 16%	8 13%	9 17%	16 19%	7 17%	6 21%	15 15%	14 16%	9 16%	14 15%	15 24%	2 7%	7 21%	4 7%
Bought it online - from somewhere other than a price comparison website	10 9%	4 7%	3 5%	9 11%	6 15%	1 3%	9 10%	9 11%	5 8%	9 10%	7 12%	3 8%	2 5%	6 12%
Bought it over the phone	57 53%	32 54%	27 49%	40 47%	20 49%	16 54%	50 53%	46 51%	31 54%	51 54%	32 52%	20 59%	17 50%	30 59%
Or bought it in another way?	2 2%	2 3%	0 -%	2 2%	2 4%	2 6%	2 2%	2 2%	0 -%	2 2%	2 3%	0 -%	0 -%	2 3%
Don't know	21 20%	14 24%	15 28%	17 20%	6 15%	5 17%	19 20%	18 20%	12 21%	17 19%	6 10%	8 25%	8 24%	9 18%
Not stated	* *%	* *%	* 1%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	* 1%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 28  
A1. Which of the following types of insurance policy do you have for this vehicle, is it...

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Comprehensive	1445 96%	833 95%	612a 98%	186 91%	580 95%	679AB 99%	886 97%	510 96%	1445 96%	1284 96%	1211 96%	117 98%	74 98%	44 97%	1020 96%	419 98%
Third party	8 1%	6 1%	2 *%	4b 2%	* *%	4 1%	6 1%	2 *%	8 1%	7 1%	7 1%	1 1%	0 -%	* *%	6 1%	2 1%
Third party, fire and theft	46 3%	34 4%	12 2%	15C 7%	26C 4%	6 1%	22 2%	20 4%	46 3%	43 3%	42 3%	2 2%	1 2%	1 2%	40 4%	7 2%
Don't know	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	2 *%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 28 (continuation)

A1. Which of the following types of insurance policy do you have for this vehicle, is it...

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Comprehensive	1445	946B	490	678	729	86	1354	424	1021	176	1260	1290B	81	888b	161
	96%	98%	93%	97%	96%	100%	100%	97%	96%	94%	97%	98%	81%	97%	93%
Third party	8	2	6	3	4	0	0	2	6	*	7	1	5A	2	2
	1%	*%	1%	*%	1%	-%	-%	*%	1%	*%	1%	*%	5%	*%	1%
Third party, fire and theft	46	16	30A	18	25	0	0	9	37	11	36	25	14A	24	9
	3%	2%	6%	3%	3%	-%	-%	2%	3%	6%	3%	2%	14%	3%	5%
Don't know	2	0	2	0	0	0	0	0	2	0	2	2	0	0	2a
	*%	-%	*%	-%	-%	-%	-%	-%	*%	-%	*%	*%	-%	-%	1%
Refused	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 28 (continuation)

A1. Which of the following types of insurance policy do you have for this vehicle, is it...

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Comprehensive	1445	343	525	439	301a	525A	386	374	315	244	295	298	803	787	425
	96%	96%	97%	93%	98%	98%	96%	96%	97%	96%	98%	97%	96%	97%	96%
Third party	8	0	2	4	0	4	1	3	2	*	0	3	4	4	2
	1%	-%	*%	1%	-%	1%	*%	1%	1%	*%	-%	1%	*%	1%	*%
Third party, fire and theft	46	13	11	28bC	7	8	14	12	8	10	7	7	31	21	14
	3%	4%	2%	6%	2%	1%	4%	3%	2%	4%	2%	2%	4%	3%	3%
Don't know	2	0	0	2	0	0	0	0	0	0	0	0	2	0	2
	*%	-%	-%	*%	-%	-%	-%	-%	-%	-%	-%	-%	*%	-%	*%
Refused	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 28 (continuation)

A1. Which of the following types of insurance policy do you have for this vehicle, is it...

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Comprehensive	1445 96%	107d 99%	622CD 98%	651 94%	465 93%	161 97%	1108 97%	597 95%	658 97%	790 96%	177 96%	248 99%	220 96%
Third party	8 1%	* *%	2 *%	6 1%	4 1%	2 1%	8 1%	7 1%	1 *%	5 1%	2 1%	* *%	1 *%
Third party, fire and theft	46 3%	1 1%	9 1%	36B 5%	32aB 6%	4 2%	31 3%	23 4%	22 3%	31 4%	5 3%	3 1%	7 3%
Don't know	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	2a 1%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 28 (continuation)

A1. Which of the following types of insurance policy do you have for this vehicle, is it...

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Comprehensive	1445	145cd	602	974	846	35	389	380	277	69
	96%	100%	98%	96%	95%	95%	96%	95%	96%	96%
Third party	8	0	0	8	6	2	2	3	2	0
	1%	-%	-%	1%	1%	5%	*%	1%	1%	-%
Third party, fire and theft	46	*	15	38	34	0	14	15	11	3
	3%	*%	2%	4%	4%	-%	3%	4%	4%	4%
Don't know	2	0	0	0	0	0	0	0	0	0
	*%	-%	-%	-%	-%	-%	-%	-%	-%	-%
Refused	0	0	0	0	0	0	0	0	0	0
	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 28 (continuation)

A1. Which of the following types of insurance policy do you have for this vehicle, is it...

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Comprehensive	1445 96%	713 98%	737 97%	1134dg 98%	481 96%	421 97%	1208 97%	1251 97%	925 97%	1310bdgh 98%	766 96%	209 95%	469 98%	517 95%	294 96%	571 97%
Third party	8 1%	4 1%	6 1%	3 *%	2 *%	2 *%	3 *%	6 *%	6 1%	3 *%	5 1%	0 -%	3 1%	4 1%	4c 1%	0 -%
Third party, fire and theft	46 3%	12 2%	17 2%	15 1%	15i 3%	8 2%	31i 2%	34i 3%	23 2%	16 1%	28 3%	12C 5%	6 1%	22 4%	9 3%	15 3%
Don't know	2 *%	2 *%	2 *%	2 *%	2 *%	2 *%	2 *%	2 *%	2 *%	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	0 -%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 29  
A2. And could you please tell me how much your policy costs in terms of the annual insurance premium?

Base: All

	Total	Gender		Age			Social Grade		Country					Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Less than £100 per year	3 *%	3 *%	0 -%	0 -%	2 *%	2 *%	2 *%	2 *%	3 *%	3 *%	3 *%	0 -%	0 -%	0 -%	2 *%	2 *%
£100-199 per year	95 6%	52 6%	43 7%	3 1%	38a 6%	55A 8%	56 6%	35 6%	95 6%	79 6%	72 6%	14ABCF 12%	7cf 9%	2 4%	50 5%	44A 10%
£200-299 per year	353 23%	199 23%	154 25%	18 9%	123A 20%	212AB 31%	207 23%	135 25%	353 23%	301 23%	279 22%	40ABC 34%	22bc 29%	12 26%	227 21%	124A 29%
£300-399 per year	327 22%	179 20%	148 24%	25 12%	130a 21%	172A 25%	191 21%	121 23%	327 22%	289 22%	270 21%	25 21%	19 25%	13abCd 29%	231 22%	96 22%
£400-499 per year	203 14%	118 13%	86 14%	30 15%	95 16%	78 11%	137 15%	64 12%	203D 14%	188D 14%	178D 14%	8 7%	10d 13%	7D 16%	154 14%	49 11%
£500-749 per year	200 13%	126 14%	74 12%	59BC 29%	94C 16%	47 7%	119 13%	72 14%	200deF 13%	187DeF 14%	181DeF 14%	9 8%	6 8%	3 7%	163B 15%	37 9%
£750-999 per year	62 4%	47b 5%	16 2%	27BC 13%	31C 5%	4 1%	30 3%	29 5%	62 4%	59 4%	57 5%	2 2%	2 2%	1 3%	51 5%	10 2%
£1000+ per year	75 5%	56b 6%	20 3%	32BC 16%	33C 5%	10 1%	46 5%	27 5%	75e 5%	70e 5%	69e 5%	3 3%	2 2%	2 4%	65b 6%	10 2%
Don't know cost	122 8%	61 7%	62 10%	7 4%	45 7%	70a 10%	90b 10%	29 5%	122 8%	108 8%	102 8%	10 8%	6 8%	4 10%	84 8%	38 9%
Refused	46 3%	28 3%	19 3%	3 2%	12 2%	31b 5%	25 3%	18 3%	46 3%	39 3%	37 3%	6 5%	2 3%	1 2%	31 3%	15 4%
Not stated	14 1%	8 1%	6 1%	* *%	6 1%	8 1%	10 1%	3 *%	14 1%	12 1%	12 1%	1 1%	* *%	* 1%	10 1%	4 1%
Median	350.0	362.0	345.0	590.0	375.0	300.0	351.0	350.0	350.0	360.0	360.0	275.0	305.0	336.0	370.0	300.0
Mean score	449.6	477.4B	409.7	731.4BC	464.3C	341.9	447.5	450.1	449.6DE	459.7DE	465.2DE	350.6	366.4	408.3d	486.3B	357.6
Standard deviation	367.5	395.7	318.7	538.3	361.1	223.9	366.2	351.4	367.5	376.7	381.5	254.5	269.3	296.0	407.4	213.8
Standard error	12.28	17.27	16.55	47.67	18.72	11.25	15.84	19.28	12.28	13.90	14.84	17.40	18.12	20.00	16.23	13.18
Error variance	150.8	298.10	273.93	2272.11	350.35	126.53	250.78	371.90	150.75	193.21	220.23	302.76	328.17	400.01	263.52	173.72

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 29 (continuation)

A2. And could you please tell me how much your policy costs in terms of the annual insurance premium?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Less than £100 per year	3 *%	2 *%	2 *%	2 *%	2 *%	0 -%	2 *%	0 -%	3 *%	2 1%	2 *%	3 *%	0 -%	0 -%	3A 2%
£100-199 per year	95 6%	87B 9%	8 2%	39 6%	56 7%	2 3%	91 7%	14 3%	81a 8%	13 7%	81 6%	80 6%	5 5%	47 5%	10 5%
£200-299 per year	353 23%	267B 28%	81 15%	174 25%	169 22%	13 16%	332 25%	81 19%	271a 25%	51 27%	302 23%	316 24%	22 22%	239b 26%	28 16%
£300-399 per year	327 22%	230b 24%	97 18%	160 23%	161 21%	27 32%	291 22%	109 25%	218 20%	34 18%	292 22%	286 22%	18 18%	215 24%	33 19%
£400-499 per year	203 14%	121 13%	81 15%	93 13%	107 14%	13 15%	180 13%	70 16%	133 12%	26 14%	175 13%	186 14%	11 11%	117 13%	24 14%
£500-749 per year	200 13%	76 8%	122A 23%	100 14%	89 12%	13 15%	171 13%	61 14%	138 13%	24 13%	174 13%	176 13%	11 11%	120 13%	26 15%
£750-999 per year	62 4%	16 2%	47A 9%	30 4%	30 4%	5 6%	52 4%	23 5%	40 4%	15B 8%	43 3%	50 4%	8 8%	36 4%	10 5%
£1000+ per year	75 5%	24 2%	52A 10%	30 4%	38 5%	2 2%	68 5%	28 6%	48 4%	10 5%	65 5%	65 5%	7 7%	24 3%	18A 10%
Don't know cost	122 8%	99B 10%	23 4%	45 6%	72 10%	7 8%	114 8%	35 8%	87 8%	7 4%	115a 9%	106 8%	11 10%	75 8%	14 8%
Refused	46 3%	35 4%	12 2%	22 3%	24 3%	3 4%	41 3%	11 3%	36 3%	4 2%	40 3%	38 3%	7 7%	33 4%	6 3%
Not stated	14 1%	9 1%	5 1%	4 1%	10 1%	0 -%	12 1%	2 1%	11 1%	0 -%	14 1%	12 1%	* *%	9 1%	2 1%
Median	350.0	300.0	450.0	350.0	350.0	375.0	350.0	380.0	340.0	360.0	350.0	350.0	362.0	343.0	400.0
Mean score	449.6	367.3	589.4A	435.6	448.8	446.5	442.0	502.2B	427.9	451.9	447.8	443.6	559.6a	408.2	540.4A
Standard deviation	367.5	273.2	456.0	306.0	390.0	236.8	364.4	412.7	345.0	331.4	373.2	354.5	554.2	282.3	465.9
Standard error	12.28	11.49	25.29	14.71	18.60	32.75	12.82	25.46	13.71	30.23	13.45	12.58	74.03	12.07	46.22
Error variance	150.8	132.00	639.72	216.39	346.09	1072.70	164.39	648.28	187.94	913.91	180.91	158.26	5480.65	145.72	2136.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 29 (continuation)

A2. And could you please tell me how much your policy costs in terms of the annual insurance premium?

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Less than £100 per year	3 *%	0 -%	0 -%	0 -%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	3c 1%	0 -%	2 *%	0 -%
£100-199 per year	95 6%	16 5%	30 6%	0 -%	0 -%	95AB 18%	22 6%	30 8%	17 5%	18 7%	14 5%	12 4%	67b 8%	41 5%	34 8%
£200-299 per year	353 23%	91 25%	142 26%	0 -%	0 -%	353AB 66%	116b 29%	79 20%	76 24%	61 24%	75 25%	81 26%	190 23%	197 24%	99 22%
£300-399 per year	327 22%	87 24%	128 24%	0 -%	239AC 78%	88A 16%	99 25%	84 22%	65 20%	49 19%	72 24%	84c 27%	165 20%	186 23%	99 22%
£400-499 per year	203 14%	42 12%	75 14%	135C 29%	68C 22%	0 -%	52 13%	49 13%	43 13%	45 18%	33 11%	37 12%	125 15%	112 14%	64 15%
£500-749 per year	200 13%	47 13%	69 13%	200BC 42%	0 -%	0 -%	43 11%	60 15%	49 15%	31 12%	30 10%	32 10%	132a 16%	116 14%	60 14%
£750-999 per year	62 4%	18 5%	16 3%	62BC 13%	0 -%	0 -%	18 4%	21 5%	7 2%	10 4%	13 4%	13 4%	36 4%	36 4%	16 4%
£1000+ per year	75 5%	11 3%	13 2%	75BC 16%	0 -%	0 -%	19 5%	20 5%	17 5%	13 5%	7 2%	11 3%	54a 6%	39 5%	13 3%
Don't know cost	122 8%	34 9%	37 7%	0 -%	0 -%	0 -%	20 5%	27 7%	40Ab 12%	17 7%	44BC 14%	17 5%	52 6%	65 8%	27 6%
Refused	46 3%	10 3%	19 4%	0 -%	0 -%	0 -%	10 2%	12 3%	4 1%	8 3%	10 3%	16c 5%	16 2%	13 2%	23A 5%
Not stated	14 1%	* *%	9 2%	0 -%	0 -%	0 -%	0 -%	5 1%	7a 2%	2 1%	4 1%	4 1%	5 1%	8 1%	5 1%
Median	350.0	350.0	336.0	575.0	360.0	249.0	343.0	360.0	360.0	350.0	330.0	343.0	362.0	360.0	348.0
Mean score	449.6	422.1	398.5	747.9BC	362.8C	238.6	426.2	462.5	464.5	459.8	395.7	394.6	482.6aB	447.7	416.7
Standard deviation	367.5	304.3	268.1	478.6	28.4	47.8	330.7	369.3	412.5	404.8	221.1	222.7	433.6	341.3	308.6
Standard error	12.28	20.83	14.88	27.35	1.97	2.45	20.85	23.97	30.28	32.39	16.56	16.55	19.10	15.29	19.09
Error variance	150.8	433.83	221.32	748.14	3.87	5.98	434.53	574.70	916.62	1048.88	274.19	273.95	364.71	233.74	364.28

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 29 (continuation)

A2. And could you please tell me how much your policy costs in terms of the annual insurance premium?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW - (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Less than £100 per year	3 *%	0 -%	0 -%	3 *%	2 *%	2b 1%	2 *%	2 *%	2 *%	2 *%	2 1%	0 -%	0 -%
£100-199 per year	95 6%	4 4%	41 6%	47 7%	35 7%	8 5%	70 6%	49 8%	36 5%	62 8%	12 6%	9 4%	12 5%
£200-299 per year	353 23%	28 26%	140 22%	175 25%	128 25%	45 27%	274 24%	166 26%	144 21%	209 25%	52 28%	49 19%	42 19%
£300-399 per year	327 22%	25 24%	136 21%	151 22%	107 21%	39 24%	269 23%	115 18%	167a 25%	166 20%	45 24%	64 25%	51 22%
£400-499 per year	203 14%	13 12%	94 15%	92 13%	65 13%	23 14%	155 13%	79 13%	93 14%	111 13%	19 10%	32 13%	36 16%
£500-749 per year	200 13%	7 6%	89 14%	98 14%	77a 15%	13 8%	156 14%	96 15%	86 13%	117 14%	19 10%	27 11%	35 15%
£750-999 per year	62 4%	4 3%	25 4%	29 4%	21 4%	8 5%	46 4%	24 4%	29 4%	35 4%	8 4%	10 4%	10 4%
£1000+ per year	75 5%	2 2%	26 4%	41 6%	30 6%	11 6%	52 4%	34 5%	39 6%	41 5%	11 6%	18d 7%	6 2%
Don't know cost	122 8%	15Cdf 14%	56c 9%	37 5%	27 5%	6 4%	85 7%	42 7%	53 8%	53 6%	11 6%	30a 12%	28a 12%
Refused	46 3%	9BCD 9%	18 3%	16 2%	8 2%	7 5%	29 3%	15 2%	23 3%	25 3%	4 2%	8 3%	9 4%
Not stated	14 1%	* *%	9 1%	4 1%	2 *%	2 1%	13 1%	6 1%	8 1%	5 1%	3 2%	5 2%	1 *%
Median	350.0	318.0	360.0	350.0	350.0	336.0	350.0	350.0	350.0	350.0	320.0	360.0	378.0
Mean score	449.6	391.6	444.3	452.6	456.8	448.3	438.3	461.7	455.1	447.1	437.6	490.0	425.3
Standard deviation	367.5	253.6	334.0	384.8	387.7	397.9	340.1	417.6	351.0	368.0	420.6	402.7	270.2
Standard error	12.28	31.95	17.23	18.71	22.07	39.96	12.90	21.42	17.43	16.44	39.76	33.81	23.26
Error variance	150.8	1020.95	297.03	350.12	487.15	1596.57	166.28	459.03	303.92	270.15	1580.77	1142.79	541.17

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 29 (continuation)

A2. And could you please tell me how much your policy costs in terms of the annual insurance premium?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Less than £100 per year	3 *%	0 -%	0 -%	3 *%	2 *%	0 -%	2 *%	0 -%	2 1%	0 -%
£100-199 per year	95 6%	11 7%	33 5%	68 7%	56 6%	1 4%	25 6%	31 8%	14 5%	5 7%
£200-299 per year	353 23%	32 22%	157 26%	232 23%	200 23%	10 28%	97 24%	98 25%	61 21%	13 19%
£300-399 per year	327 22%	34 23%	134 22%	226 22%	196 22%	6 17%	97 24%	93 23%	57 20%	12 17%
£400-499 per year	203 14%	14 10%	91 15%	141 14%	128 14%	3 9%	64 16%	56 14%	42 14%	11 15%
£500-749 per year	200 13%	11 7%	79 13%	155a 15%	143a 16%	5 14%	51 13%	56 14%	55 19%	14 19%
£750-999 per year	62 4%	7 5%	17 3%	44 4%	39 4%	2 5%	16 4%	10 3%	20a 7%	6 8%
£1000+ per year	75 5%	8 6%	38 6%	58 6%	51 6%	5 14%	22 5%	17 4%	26a 9%	9a 12%
Don't know cost	122 8%	21bCDF 15%	44 7%	57 6%	43 5%	2 5%	15 4%	21 5%	8 3%	3 4%
Refused	46 3%	7 5%	22 4%	24 2%	17 2%	2 5%	10 3%	11 3%	3 1%	0 -%
Not stated	14 1%	0 -%	3 1%	12 1%	12 1%	0 -%	6 1%	6 1%	1 *%	0 -%
Median	350.0	339.0	350.0	360.0	365.0	384.0	353.0	350.0	400.0	400.0
Mean score	449.6	442.4	458.2	457.4	457.8	571.5	457.4	409.6	519.2A	593.3A
Standard deviation	367.5	392.4	386.5	355.9	341.1	489.8	382.0	269.0	404.1	503.4
Standard error	12.28	43.93	20.13	14.25	14.59	103.96	24.00	17.20	29.99	71.66
Error variance	150.8	1929.95	405.29	203.02	212.77	10808.5	576.14	295.95	899.30	5134.83

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 29 (continuation)

A2. And could you please tell me how much your policy costs in terms of the annual insurance premium?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Less than £100 per year	3 *%	2 *%	3g *%	2 *%	3g 1%	2 *%	2 *%	0 -%	3 *%	2 *%	2 *%	2 1%	0 -%	3 1%	0 -%	0 -%
£100-199 per year	95 6%	44 6%	43 6%	67 6%	35 7%	19 4%	74 6%	82 6%	57 6%	89 7%	56 7%	15 7%	25 5%	38 7%	24 8%	28 5%
£200-299 per year	353 23%	183 25%	159 21%	254 22%	126 25%	96 22%	293 24%	322 25%	224 23%	326 24%	190 24%	48 22%	114 24%	127 23%	60 20%	152 26%
£300-399 per year	327 22%	163 22%	167 22%	253 22%	107 21%	94 22%	286 23%	295 23%	214 22%	289 22%	175 22%	47 21%	103 22%	126 23%	64 21%	116 20%
£400-499 per year	203 14%	95 13%	105 14%	167 14%	60 12%	55 13%	174 14%	175 14%	125 13%	179 13%	107 13%	29 13%	66 14%	72 13%	47 15%	81 14%
£500-749 per year	200 13%	85 12%	107 14%	161 14%	66 13%	70 16%	162 13%	172 13%	118 12%	178 13%	103 13%	33 15%	63 13%	73 14%	50 16%	74 13%
£750-999 per year	62 4%	28 4%	34 4%	52 5%	15 3%	23 5%	49 4%	51 4%	47 5%	54 4%	33 4%	6 3%	23 5%	25b 5%	4 1%	28b 5%
£1000+ per year	75 5%	42 6%	51fg 7%	62 5%	29 6%	25 6%	53 4%	51 4%	53 6%	61 5%	41 5%	7 3%	27 6%	31 6%	12 4%	32 5%
Don't know cost	122 8%	56 8%	64 8%	88 8%	37 7%	28 7%	102 8%	100 8%	78 8%	101 8%	61 8%	20 9%	41 9%	33 6%	26 8%	53 9%
Refused	46 3%	26 4%	24 3%	36 3%	18 4%	18 4%	37 3%	36 3%	28 3%	41 3%	24 3%	9 4%	13 3%	15 3%	18c 6%	11 2%
Not stated	14 1%	8 1%	4 1%	12 1%	4 1%	2 *%	10 1%	8 1%	8 1%	12 1%	6 1%	4 2%	4 1%	1 *%	2 1%	11a 2%
Median	350.0	340.0	370.0	360.0	340.0	365.0	350.0	350.0	350.0	350.0	350.0	350.0	360.0	350.0	360.0	360.0
Mean score	449.6	456.4	479.0g	459.8	444.3	488.9g	438.1	429.8	458.8	438.1	446.7	427.6	464.9	451.0	455.3	453.6
Standard deviation	367.5	403.9	393.0	364.3	368.5	417.0	346.8	333.1	381.6	349.3	364.8	324.0	390.3	360.1	414.4	362.1
Standard error	12.28	19.30	18.34	13.90	21.44	25.58	12.75	11.93	15.98	12.36	16.68	28.95	22.86	19.69	31.20	19.36
Error variance	150.8	372.52	336.19	193.17	459.78	654.47	162.67	142.29	255.33	152.73	278.32	838.13	522.35	387.68	973.17	374.79

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 30

A3. In which month is the policy for your vehicle due for renewal?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
January	100 7%	51 6%	49 8%	18 9%	43 7%	39 6%	53 6%	36 7%	100 7%	86 6%	81 6%	10 8%	5 7%	4 8%	75 7%	25 6%
February	127 8%	67 8%	60 10%	17 8%	48 8%	62 9%	73 8%	49 9%	127 8%	112 8%	104 8%	10 8%	8 10%	5 12%	92 9%	34 8%
March	174 12%	85 10%	90a 14%	15 8%	71 12%	88 13%	120 13%	49 9%	174 12%	156 12%	149 12%	13 11%	7 9%	5 11%	117 11%	57 13%
April	169 11%	103 12%	66 11%	23 11%	66 11%	80 12%	89 10%	72 13%	169 11%	152 11%	141 11%	13 11%	11 14%	4 8%	113 11%	56 13%
May	108 7%	77b 9%	31 5%	13 7%	45 7%	49 7%	64 7%	39 7%	108 7%	93 7%	89 7%	11 9%	5 6%	4 8%	76 7%	31 7%
June	113 8%	80b 9%	32 5%	17 8%	38 6%	58 8%	64 7%	46 9%	113 8%	99 7%	92 7%	10 8%	7 9%	4 8%	76 7%	36 9%
July	116 8%	70 8%	46 7%	19 9%	52 9%	45 6%	74 8%	42 8%	116 8%	105 8%	101 8%	9 7%	5 6%	2 5%	94b 9%	22 5%
August	103 7%	50 6%	53 8%	12 6%	41 7%	50 7%	69 8%	32 6%	103 7%	90 7%	84 7%	10 8%	6 8%	3 8%	78 7%	25 6%
September	106 7%	56 6%	49 8%	17 8%	35 6%	54 8%	74 8%	27 5%	106 7%	96 7%	91 7%	6 5%	5 7%	4 8%	81 8%	23 5%
October	102 7%	65 7%	37 6%	17 8%	40 7%	45 7%	58 6%	42 8%	102 7%	92 7%	86 7%	7 6%	6 8%	3 6%	72 7%	30 7%
November	80 5%	46 5%	34 5%	11 6%	33 5%	35 5%	47 5%	32 6%	80 5%	67 5%	62 5%	9 7%	5 7%	4abc 9%	58 5%	22 5%
December	73 5%	46 5%	27 4%	10 5%	40c 7%	23 3%	42 5%	31 6%	73 5%	68 5%	65 5%	3 3%	2 3%	2 4%	56 5%	15 3%
Don't know	103 7%	61 7%	41 7%	15 7%	46 8%	41 6%	67 7%	30 6%	103 7%	95 7%	92f 7%	6 5%	3 4%	2 4%	62 6%	39 9%
Refused	29 2%	18 2%	11 2%	1 *%	9 2%	19 3%	21 2%	8 2%	29f 2%	25 2%	24 2%	4f 4%	1 2%	0 -%	17 2%	12 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 30 (continuation)

A3. In which month is the policy for your vehicle due for renewal?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
January	100 7%	52 5%	47a 9%	56 8%	44 6%	8 9%	85 6%	33 8%	66 6%	4 2%	95a 7%	91 7%	5 5%	57 6%	12 7%
February	127 8%	84 9%	41 8%	55 8%	70 9%	5 6%	112 8%	26 6%	100 9%	17 9%	110 8%	116 9%	4 4%	76 8%	14 8%
March	174 12%	116 12%	57 11%	87 12%	81 11%	12 13%	159 12%	52 12%	122 11%	22 12%	150 11%	153 12%	15 14%	107 12%	22 13%
April	169 11%	103 11%	62 12%	85 12%	82 11%	9 10%	152 11%	47 11%	122 11%	17 9%	150 11%	159 12%	4 4%	96 10%	24 14%
May	108 7%	68 7%	39 7%	47 7%	60 8%	4 4%	100 7%	35 8%	72 7%	30B 16%	78 6%	83 6%	16A 16%	67 7%	15 9%
June	113 8%	74 8%	37 7%	55 8%	56 7%	6 7%	101 7%	30 7%	83 8%	17 9%	95 7%	96 7%	9 9%	76 8%	8 5%
July	116 8%	72 7%	44 8%	60 9%	54 7%	11 13%	103 8%	35 8%	81 8%	12 7%	102 8%	97 7%	9 9%	56 6%	24A 14%
August	103 7%	75 8%	28 5%	45 6%	55 7%	5 6%	92 7%	36 8%	67 6%	9 5%	92 7%	95 7%	4 4%	63 7%	6 4%
September	106 7%	79 8%	27 5%	46 7%	52 7%	9 11%	94 7%	31 7%	74 7%	14 8%	92 7%	95 7%	8 8%	73b 8%	5 3%
October	102 7%	62 6%	40 8%	47 7%	50 7%	2 3%	93 7%	18 4%	85a 8%	11 6%	91 7%	90 7%	10 10%	64 7%	11 6%
November	80 5%	49 5%	31 6%	23 3%	53A 7%	7 8%	71 5%	21 5%	59 6%	10 5%	70 5%	74 6%	1 1%	58 6%	4 2%
December	73 5%	47 5%	26 5%	27 4%	44 6%	* *%	71 5%	22 5%	51 5%	4 2%	69 5%	70 5%	3 3%	33 4%	13 8%
Don't know	103 7%	59 6%	44 8%	50 7%	43 6%	2 3%	95 7%	37 8%	66 6%	18 10%	83 6%	76 6%	10 10%	68 7%	14 8%
Refused	29 2%	25 3%	4 1%	16 2%	13 2%	6B 7%	23 2%	11 3%	18 2%	1 1%	28 2%	25 2%	4 4%	21 2%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 30 (continuation)

A3. In which month is the policy for your vehicle due for renewal?

Base: All

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
January	100 7%	22 6%	34 6%	30 6%	24 8%	36 7%	100BCD 25%	0 -	0 -	0 -	16 5%	18 6%	62 7%	60 7%	30 7%
February	127 8%	29 8%	46 9%	39 8%	27 9%	50 9%	127BCD 32%	0 -	0 -	0 -	18 6%	27 9%	78 9%	67 8%	39 9%
March	174 12%	37 10%	69 13%	49 10%	37 12%	78 15%	174BCD 44%	0 -	0 -	0 -	32 11%	45 15%	93 11%	112 14%	45 10%
April	169 11%	35 10%	59 11%	60 13%	40 13%	57 11%	0 -	169ACD 43%	0 -	0 -	25 8%	41 13%	99 12%	84 10%	58 13%
May	108 7%	31 9%	32 6%	36 8%	16 5%	38 7%	0 -	108ACD 28%	0 -	0 -	18 6%	18 6%	67 8%	52 6%	42 9%
June	113 8%	34 10%	42 8%	37 8%	21 7%	40 7%	0 -	113ACD 29%	0 -	0 -	33 11%	18 6%	59 7%	58 7%	42 9%
July	116 8%	28 8%	27 5%	37 8%	24 8%	32 6%	0 -	0 -	116ABD 36%	0 -	26 9%	22 7%	65 8%	60 7%	37 8%
August	103 7%	15 4%	47a 9%	28 6%	20 7%	42 8%	0 -	0 -	103ABD 32%	0 -	27 9%	14 5%	57 7%	54 7%	33 7%
September	106 7%	32 9%	38 7%	35 8%	25 8%	33 6%	0 -	0 -	106ABD 33%	0 -	23 8%	18 6%	58 7%	51 6%	28 6%
October	102 7%	27 7%	38 7%	36 8%	22 7%	35 6%	0 -	0 -	0 -	102ABC 40%	24 8%	20 7%	54 6%	52 6%	28 6%
November	80 5%	23 7%	29 5%	26 6%	15 5%	33 6%	0 -	0 -	0 -	80ABC 31%	21 7%	18 6%	40 5%	42 5%	22 5%
December	73 5%	10 3%	23 4%	25 5%	10 3%	26 5%	0 -	0 -	0 -	73ABC 29%	11 4%	14 4%	48 6%	39 5%	14 3%
Don't know	103 7%	23 7%	45 8%	31 7%	19 6%	32 6%	0 -	0 -	0 -	0 -	24 8%	27 9%	47 6%	65b 8%	18 4%
Refused	29 2%	8 2%	9 2%	3 1%	7 2%	8 1%	0 -	0 -	0 -	0 -	5 2%	8 3%	14 2%	16 2%	8 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 30 (continuation)

A3. In which month is the policy for your vehicle due for renewal?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
January	100 7%	4 4%	39 6%	53 8%	43 9%	9 5%	81 7%	38 6%	46 7%	61 7%	13 7%	18 7%	8 4%
February	127 8%	10 10%	50 8%	66 10%	48 10%	17 10%	90 8%	58 9%	53 8%	69 8%	6 3%	28b 11%	22b 10%
March	174 12%	6 5%	71 11%	90a 13%	71a 14%	15 9%	143 12%	65 10%	82 12%	101 12%	21 12%	20 8%	30 13%
April	169 11%	6 5%	77 12%	71 10%	54 11%	16 10%	128 11%	77 12%	80 12%	92 11%	25 13%	30 12%	20 9%
May	108 7%	8 7%	58cD 9%	39 6%	21 4%	14 8%	82 7%	30 5%	65A 10%	57 7%	10 6%	21 9%	18 8%
June	113 8%	13 12%	48 8%	49 7%	31 6%	16 10%	84 7%	37 6%	55 8%	56 7%	11 6%	23 9%	24 10%
July	116 8%	12 11%	50 8%	52 8%	37 7%	15 9%	95 8%	51 8%	51 8%	71 9%	15 8%	15 6%	13 6%
August	103 7%	11 10%	41 6%	46 7%	34 7%	10 6%	81 7%	53b 8%	33 5%	58 7%	12 7%	20 8%	13 6%
September	106 7%	9 9%	48 8%	40 6%	32 6%	6 4%	78 7%	44 7%	49 7%	54 7%	17 9%	23 9%	9 4%
October	102 7%	8 7%	39 6%	50 7%	35 7%	10 6%	72 6%	54 9%	42 6%	58 7%	16 9%	12 5%	17 7%
November	80 5%	6 6%	35 6%	37 5%	27 5%	9 6%	59 5%	34 5%	32 5%	45 5%	7 4%	15 6%	13 6%
December	73 5%	5 4%	19 3%	46b 7%	34b 7%	10 6%	51 4%	34 5%	31 5%	44 5%	11 6%	12 5%	6 3%
Don't know	103 7%	6 6%	45 7%	44 6%	27 5%	17 10%	83 7%	40 6%	47 7%	42 5%	16 9%	13 5%	30AC 13%
Refused	29 2%	4 4%	14 2%	9 1%	7 1%	2 1%	22 2%	12 2%	14 2%	19 2%	3 1%	2 1%	5 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 30 (continuation)

A3. In which month is the policy for your vehicle due for renewal?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
January	100 7%	13 9%	45 7%	62 6%	56 6%	2 5%	21 5%	31 8%	16 6%	7 10%
February	127 8%	15 11%	44 7%	89 9%	86 10%	2 7%	32 8%	37 9%	29 10%	5 7%
March	174 12%	9 6%	75 12%	118 12%	99 11%	5 14%	40 10%	47 12%	35 12%	5 7%
April	169 11%	14 10%	81 13%	115 11%	102 12%	2 7%	35 9%	55 14%	28 10%	9 12%
May	108 7%	10 7%	53 9%	74 7%	64 7%	1 2%	41 10%	26 7%	19 7%	9 13%
June	113 8%	14 10%	40 7%	68 7%	62 7%	2 5%	22 6%	20 5%	26 9%	3 5%
July	116 8%	5 4%	45 7%	83 8%	75 8%	7 18%	31 8%	30 7%	26 9%	10 14%
August	103 7%	3 2%	51a 8%	69 7%	64a 7%	4 11%	32a 8%	29 7%	19 7%	2 3%
September	106 7%	16 11%	50 8%	66 6%	53 6%	* 1%	33 8%	28 7%	16 5%	5 7%
October	102 7%	10 7%	48 8%	72 7%	63 7%	2 5%	32 8%	27 7%	22 8%	8 11%
November	80 5%	8 6%	21 3%	62 6%	55b 6%	2 6%	23 6%	23 6%	21 7%	5 7%
December	73 5%	11b 7%	18 3%	55 5%	42 5%	2 5%	23 6%	15 4%	19 7%	2 3%
Don't know	103 7%	11 8%	35 6%	71 7%	53 6%	3 9%	35 9%	21 5%	14 5%	1 1%
Refused	29 2%	6 4%	11 2%	17 2%	13 1%	2 5%	5 1%	9 2%	1 *%	* 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 30 (continuation)

A3. In which month is the policy for your vehicle due for renewal?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
January	100 7%	56 8%	47 6%	76 7%	40 8%	39 9%	80 6%	90 7%	64 7%	94 7%	45 6%	14 6%	41 8%	41 8%	20 6%	37 6%
February	127 8%	61 8%	48 6%	95 8%	44 9%	28 6%	112 9%	106 8%	87 9%	109 8%	67 8%	17 8%	42 9%	56 10%	27 9%	39 7%
March	174 12%	69 9%	93 12%	143 12%	67 13%	55 13%	142 11%	155 12%	117 12%	158 12%	104 13%	27 12%	42 9%	62 11%	43 14%	60 10%
April	169 11%	78 11%	88 12%	131 11%	52 10%	50 12%	139 11%	141 11%	105 11%	145 11%	83 10%	21 9%	64 13%	66 12%	37 12%	58 10%
May	108 7%	41 6%	53 7%	78 7%	40 8%	19 4%	91 7%	89 7%	63 7%	92 7%	60 8%	23c 10%	24 5%	32 6%	25 8%	43 7%
June	113 8%	56 8%	58 8%	88 8%	30 6%	38 9%	88 7%	101 8%	69 7%	103 8%	56 7%	17 8%	40 8%	36 7%	26 8%	47 8%
July	116 8%	62e 8%	65e 9%	97e 8%	40 8%	20 5%	103e 8%	89 7%	73 8%	101 8%	69 9%	17 8%	30 6%	41 8%	16 5%	53 9%
August	103 7%	56 8%	44 6%	83 7%	39 8%	26 6%	87 7%	93 7%	62 6%	92 7%	57 7%	10 5%	36 7%	37 7%	17 6%	44 8%
September	106 7%	61 8%	70 9%	78 7%	43 9%	37 9%	93 7%	101 8%	74 8%	95 7%	62 8%	12 6%	31 6%	38 7%	22 7%	43 7%
October	102 7%	52 7%	43 6%	74 6%	36 7%	36 8%	72 6%	89 7%	53 6%	88 7%	46 6%	19 9%	38 8%	44 8%	19 6%	38 6%
November	80 5%	35 5%	50D 7%	61d 5%	13 3%	24 6%	71d 6%	74d 6%	53d 6%	71d 5%	37 5%	7 3%	36 7%	30 5%	13 4%	32 6%
December	73 5%	37 5%	40 5%	57 5%	26 5%	26 6%	57 5%	61 5%	50 5%	65 5%	39 5%	14 6%	20 4%	24 5%	14 5%	31 5%
Don't know	103 7%	55 8%	52 7%	68 6%	23 5%	28 7%	86 7%	80 6%	70 7%	91 7%	59 7%	20 9%	23 5%	28 5%	25 8%	46 8%
Refused	29 2%	11 2%	9 1%	25 2%	9 2%	7 2%	22 2%	24 2%	16 2%	25 2%	15 2%	2 1%	13 3%	8 2%	3 1%	13 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 31  
 A4. At your last renewal did you make the initial contact with your insurer or did they initially contact you?

Base: All who have renewed their insurance policy

	Total	Gender		Age			Social Grade		UK		Country		NI		Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1116	630	486	131	435	550	675	406	1116	731	549	188	182	197	735	378
Effective sample size	753	432	321	90	288	374	455	271	753	610	549	188	182	197	516	236
Total	1102	635	467	136	422	544	668	394	1102	976	922	90	55	35	770	329
I made the initial contact	196 18%	114 18%	82 18%	29 21%	69 16%	98 18%	104 16%	82 21%	196 18%	174 18%	165 18%	17 19%	9 16%	5 13%	139 18%	56 17%
The insurer made the initial contact	840 76%	479 75%	361 77%	100 73%	329 78%	411 75%	530b 79%	284 72%	840 76%	741 76%	700 76%	68 76%	41 75%	30ABCde 86%	578 75%	259 79%
No contact - policy was automatically renewed	42 4%	30 5%	12 3%	6 4%	14 3%	23 4%	20 3%	18 5%	42f 4%	40f 4%	37f 4%	2 2%	3dF 6%	0 -%	35 5%	7 2%
Don't know	16 1%	10 2%	6 1%	2 1%	4 1%	10 2%	9 1%	6 2%	16 1%	13 1%	12 1%	2 3%	1 2%	* 1%	10 1%	5 2%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	9 1%	2 *%	7 1%	0 -%	6 1%	3 1%	5 1%	4 1%	9 1%	8 1%	8 1%	* 1%	0 -%	* 1%	7 1%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 31 (continuation)

A4. At your last renewal did you make the initial contact with your insurer or did they initially contact you?

Base: All who have renewed their insurance policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1116	744	366	550	529	68	1011	323	793	143	965	997	69	916	161
Effective sample size	753	498	251	357	371	44	679	220	532	95	653	662	52	612	113
Total	1102	720	377	516	549	63	993	322	780	140	956	962	78	890	169
I made the initial contact	196 18%	125 17%	68 18%	73 14%	115a 21%	17 28%	167 17%	60 19%	136 17%	30 22%	163 17%	163 17%	25A 32%	156 18%	36 21%
The insurer made the initial contact	840 76%	549 76%	287 76%	409 79%	405 74%	43 69%	764 77%	243 75%	597 77%	102 73%	733 77%	738b 77%	49 63%	679 76%	128 75%
No contact - policy was automatically renewed	42 4%	30 4%	12 3%	17 3%	23 4%	2 3%	38 4%	13 4%	29 4%	7 5%	35 4%	38 4%	2 3%	36 4%	4 2%
Don't know	16 1%	9 1%	7 2%	12b 2%	2 *%	* *%	15 2%	4 1%	11 1%	* *%	15 2%	16 2%	0 -%	12 1%	2 1%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	9 1%	7 1%	2 1%	5 1%	4 1%	0 -%	9 1%	2 1%	7 1%	0 -%	9 1%	7 1%	2 2%	7 1%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 31 (continuation)

A4. At your last renewal did you make the initial contact with your insurer or did they initially contact you?

Base: All who have renewed their insurance policy

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1116	356	540	288	246	422	283	301	242	194	351	299	418	636	317
Effective sample size	753	239	359	213	160	273	194	200	160	125	216	208	296	421	224
Total	1102	349	521	328	234	382	287	289	234	181	303	309	441	610	331
I made the initial contact	196 18%	63 18%	91 17%	59 18%	42 18%	64 17%	55 19%	45 15%	44 19%	37 20%	41 14%	39 13%	112AB 25%	100 16%	61 18%
The insurer made the initial contact	840 76%	269 77%	396 76%	246 75%	176 75%	303 79%	214 74%	224 78%	174 75%	137 75%	241C 80%	255C 83%	305 69%	471 77%	252 76%
No contact - policy was automatically renewed	42 4%	11 3%	22 4%	15 4%	11 5%	9 2%	9 3%	13 4%	11 5%	6 3%	20C 7%	12 4%	8 2%	27 4%	11 3%
Don't know	16 1%	3 1%	9 2%	6 2%	3 1%	5 1%	6 2%	4 1%	3 1%	2 1%	* **	3 1%	9 2%	8 1%	6 2%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	9 1%	3 1%	4 1%	2 1%	2 1%	2 *%	4 1%	3 1%	2 1%	0 -%	0 -%	0 -%	7 2%	5 1%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 31 (continuation)

A4. At your last renewal did you make the initial contact with your insurer or did they initially contact you?

Base: All who have renewed their insurance policy

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1116	128	528	393	265	106	860	368	560	527	149	209	222
Effective sample size	753	69	350	292	198	80	586	252	383	358	99	146	143
Total	1102	93	509	440	297	123	857	375	562	530	143	217	202
I made the initial contact	196 18%	15 16%	72 14%	95b 22%	68B 23%	20 16%	146 17%	83 22%	93 17%	119Cd 22%	25 18%	21 10%	29 14%
The insurer made the initial contact	840 76%	76 81%	408cd 80%	319 73%	211 71%	97 79%	657 77%	278 74%	431 77%	387 73%	109 76%	186Ad 86%	150 74%
No contact - policy was automatically renewed	42 4%	2 2%	21 4%	15 3%	7 2%	6 4%	34 4%	5 1%	25a 5%	16 3%	5 4%	6 3%	15a 7%
Don't know	16 1%	1 1%	3 1%	7 2%	7 2%	0 -%	13 2%	4 1%	9 2%	5 1%	0 -%	4 2%	6 3%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	9 1%	0 -%	5 1%	4 1%	4 1%	0 -%	7 1%	5 1%	4 1%	3 1%	3 2%	1 *%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 31 (continuation)

A4. At your last renewal did you make the initial contact with your insurer or did they initially contact you?

Base: All who have renewed their insurance policy

	Total	Comparisons made					PCW - number looked at			Personal belongings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)	1 (a)	2 (b)	3+ (c)		Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	
Unweighted row	1116	101	457	689	575	289	262	171	44	558	598	834	366	345	923	974	713	993	
Effective sample size	753	66	298	483	405	196	179	128	28	367	386	574	252	214	627	653	479	667	
Total	1102	98	436	715	602	289	264	193	39	532	557	844	377	304	921	953	703	976	
I made the initial contact	196 18%	23 23%	86 20%	127 18%	113 19%	55 19%	48 18%	42 22%	8 20%	97 18%	101 18%	155 18%	71 19%	51 17%	162 18%	163 17%	133 19%	172 18%	
The insurer made the initial contact	840 76%	70 71%	328 75%	547 77%	453 75%	221 77%	203 77%	142 74%	29 75%	402 76%	423 76%	637 75%	282 75%	234 77%	704 76%	730 77%	537 76%	746 76%	
No contact - policy was automatically renewed	42 4%	5 5%	16 4%	25 4%	21 4%	12 4%	7 3%	5 3%	2 4%	26 5%	22 4%	35 4%	18 5%	14 5%	36 4%	38 4%	21 3%	39 4%	
Don't know	16 1%	* **	4 1%	9 1%	9 1%	1 **	3 1%	2 1%	* 1%	2 **	8 1%	11 1%	4 1%	3 1%	13 1%	15 2%	7 1%	13 1%	
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	
Not stated	9 1%	0 -%	2 **	6 1%	6 1%	* **	4 2%	2 1%	0 -%	4 1%	4 1%	6 1%	2 **	2 1%	7 1%	7 1%	5 1%	6 1%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 31 (continuation)

A4. At your last renewal did you make the initial contact with your insurer or did they initially contact you?

Base: All who have renewed their insurance policy

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1116	573	164	378	362	226	470
Effective sample size	753	395	112	244	250	153	315
Total	1102	581	164	355	367	226	461
I made the initial contact	196 18%	91 16%	29 18%	75 21%	75 21%	39 17%	71 15%
The insurer made the initial contact	840 76%	455 78%	122 74%	263 74%	270 73%	169 75%	369 80%
No contact - policy was automatically renewed	42 4%	25 4%	7 4%	10 3%	15 4%	10 4%	13 3%
Don't know	16 1%	4 1%	6a 4%	4 1%	2 1%	7a 3%	5 1%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	9 1%	6 1%	0 -%	3 1%	5 1%	* *%	3 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 32

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1500	853	647	193	622	685	910	544	1500	1000	750	250	250	250	1014	481
Effective sample size	1021	590	431	136	415	470	618	367	1021	833	750	250	250	250	714	303
Total	1499	873	626	204	608	687	912	534	1499	1334	1259	120	75	45	1067	426
Direct Line	129 9%	95B 11%	33 5%	26C 13%	63c 10%	40 6%	77 8%	45 9%	129F 9%	113F 8%	106F 8%	14F 12%	8F 10%	1 2%	98 9%	28 7%
AA	105 7%	61 7%	44 7%	6 3%	48a 8%	51 7%	74 8%	28 5%	105 7%	91 7%	86 7%	12 10%	5 7%	2 5%	80 7%	23 5%
Saga	85 6%	54 6%	31 5%	0 -%	6 1%	78AB 11%	43 5%	40 7%	85F 6%	79F 6%	76F 6%	5f 4%	4F 5%	* **	60 6%	25 6%
Aviva/ Aviva Direct	85 6%	49 6%	36 6%	12 6%	37 6%	36 5%	50 5%	30 6%	85 6%	80 6%	74 6%	4 3%	6df 8%	1 3%	68 6%	15 4%
Churchill	80 5%	47 5%	33 5%	6 3%	37 6%	38 6%	49 5%	30 6%	80F 5%	76F 6%	69F 5%	4 4%	7abcDF 9%	* 1%	57 5%	23 5%
Admiral	70 5%	48 6%	21 3%	11 5%	43C 7%	16 2%	48 5%	19 4%	70 5%	64 5%	59 5%	3 2%	5d 6%	3D 7%	50 5%	20 5%
Tesco	60 4%	30 3%	30 5%	17C 8%	33C 5%	9 1%	40 4%	19 4%	60f 4%	53f 4%	50f 4%	6f 5%	3f 4%	* 1%	47 4%	13 3%
Swinton	56 4%	31 4%	25 4%	7 4%	22 4%	27 4%	23 3%	30a 6%	56F 4%	54F 4%	52F 4%	2 2%	2f 2%	0 -%	50B 5%	4 1%
LV (Liverpool Victoria)	54 4%	39 4%	15 2%	0 -%	20a 3%	33A 5%	31 3%	23 4%	54f 4%	51f 4%	49f 4%	2 2%	3f 4%	* 1%	40 4%	14 3%
Compare the Market	52 3%	30 3%	21 3%	12c 6%	26c 4%	14 2%	32 3%	18 3%	52 3%	44 3%	42 3%	6 5%	2 3%	2 4%	38 4%	14 3%
Go Compare	42 3%	33b 4%	8 1%	11C 5%	23c 4%	8 1%	27 3%	12 2%	42 3%	37 3%	34 3%	4 3%	3 4%	1 3%	33 3%	8 2%
MoreTh>n	33 2%	16 2%	17 3%	5 2%	14 2%	14 2%	19 2%	13 2%	33 2%	30 2%	27 2%	3 2%	3f 4%	* 1%	23 2%	10 2%
Post Office	28 2%	15 2%	14 2%	5 2%	16 3%	8 1%	22 2%	7 1%	28 2%	22 2%	20 2%	3 2%	2 3%	3ABCDE 7%	22 2%	6 1%
RAC	25 2%	21b 2%	4 1%	2 1%	16 3%	7 1%	19 2%	6 1%	25 2%	23 2%	20 2%	2 2%	3abcf 4%	* **	18 2%	7 2%
Rias	24 2%	14 2%	10 2%	0 -%	* **	24aB 3%	16 2%	8 1%	24 2%	23 2%	22 2%	1 1%	1 1%	* **	17 2%	7 2%
Sheila's Wheels	22 1%	5 1%	16A 3%	4C 2%	17C 3%	1 *%	14 2%	4 1%	22 1%	20 1%	18 1%	2 2%	1 2%	0 -%	14 1%	7 2%

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Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1500	853	647	193	622	685	910	544	1500	1000	750	250	250	250	1014	481
Effective sample size	1021	590	431	136	415	470	618	367	1021	833	750	250	250	250	714	303
Total	1499	873	626	204	608	687	912	534	1499	1334	1259	120	75	45	1067	426
Axa	21 1%	15 2%	6 1%	3 1%	7 1%	12 2%	16 2%	5 1%	21 1%	17 1%	15 1%	1 1%	2 2%	3ABCDE 7%	17 2%	4 1%
Confused.com	21 1%	13 2%	8 1%	8C 4%	9 2%	4 1%	10 1%	10 2%	21 1%	19 1%	18 1%	1 1%	1 1%	* 1%	16 2%	5 1%
Hastings/ Hastings Direct	21 1%	15 2%	6 1%	2 1%	9 2%	10 1%	16 2%	5 1%	21 1%	20 2%	18 1%	* **	2df 2%	0 -%	18 2%	3 1%
Elephant	18 1%	11 1%	7 1%	9bC 5%	7 1%	2 *%	18B 2%	* *%	18 1%	17 1%	17 1%	* *%	1 1%	1 1%	13 1%	5 1%
Sainsbury	18 1%	3 *%	15A 2%	3 2%	8 1%	6 1%	18B 2%	0 -%	18 1%	16 1%	15 1%	1 1%	1 2%	0 -%	17 2%	1 *%
Moneysupermarket.com	17 1%	13 2%	4 1%	3 1%	11 2%	4 1%	13b 1%	1 *%	17 1%	15 1%	15 1%	1 1%	* *%	1 1%	16 1%	2 *%
Esure	17 1%	9 1%	8 1%	2 1%	10 2%	5 1%	14 2%	3 1%	17 1%	16 1%	15 1%	1 1%	1 1%	0 -%	15 1%	2 *%
CIS (Co-operative)	17 1%	11 1%	6 1%	3 1%	10 2%	4 1%	12 1%	4 1%	17 1%	14 1%	13 1%	2 2%	1 1%	* *%	9 1%	6 1%
Swift	14 1%	8 1%	6 1%	4c 2%	8 1%	2 *%	7 1%	4 1%	14 1%	13 1%	12 1%	1 1%	1 1%	0 -%	14 1%	0 -%
Kwik Fit	13 1%	6 1%	8 1%	0 -%	8 1%	6 1%	11 1%	2 *%	13 1%	12 1%	12 1%	1 1%	0 -%	0 -%	12 1%	2 *%
Swiftcover	13 1%	8 1%	6 1%	* *%	9 1%	4 1%	11 1%	2 *%	13 1%	13 1%	12 1%	* *%	1 1%	0 -%	9 1%	4 1%
Asda	13 1%	7 1%	6 1%	2 1%	10C 2%	* *%	4 *%	7 1%	13 1%	12 1%	12 1%	1 1%	0 -%	* *%	10 1%	3 1%
M&S	11 1%	3 *%	8 1%	2 1%	6 1%	3 *%	8 1%	3 *%	11 1%	8 1%	8 1%	2 2%	0 -%	1e 2%	9 1%	2 *%
Age UK	10 1%	3 *%	7 1%	0 -%	2 *%	9 1%	5 1%	5 1%	10 1%	10 1%	10 1%	0 -%	* *%	0 -%	5 1%	5 1%
John Lewis	9 1%	3 *%	6 1%	0 -%	2 *%	7 1%	7 1%	2 *%	9 1%	8 1%	8 1%	* *%	0 -%	0 -%	4 *%	5 1%
Castle Insurance	7 *%	4 *%	4 1%	0 -%	0 -%	7b 1%	4 *%	4 1%	7 *%	7 1%	7 1%	* *%	* *%	0 -%	4 *%	3 1%

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Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1500	853	647	193	622	685	910	544	1500	1000	750	250	250	250	1014	481
Effective sample size	1021	590	431	136	415	470	618	367	1021	833	750	250	250	250	714	303
Total	1499	873	626	204	608	687	912	534	1499	1334	1259	120	75	45	1067	426
NFU	7 *%	6 1%	2 *%	* *%	2 *%	5 1%	7 1%	* *%	7 *%	7 1%	7 1%	0 -%	* *%	* 1%	2 *%	6a 1%
Diamond	7 *%	0 -%	7A 1%	6BC 3%	0 -%	2 *%	7 1%	0 -%	7 *%	7 1%	7 1%	* *%	0 -%	0 -%	7 1%	0 -%
Tescocompare.com	7 *%	2 *%	5 1%	2 1%	5c 1%	0 -%	3 *%	2 *%	7 *%	7 1%	7 1%	0 -%	* *%	0 -%	5 *%	2 *%
RSA (Royal & Sun Alliance)	7 *%	4 *%	2 *%	0 -%	4 1%	3 *%	4 *%	3 1%	7 *%	6 *%	5 *%	1 1%	1 1%	0 -%	4 *%	2 1%
Endsleigh	6 *%	6 1%	* *%	2 1%	2 *%	2 *%	4 *%	2 *%	6 *%	5 *%	5 *%	0 -%	0 -%	1ABCDE 2%	6 1%	* *%
Norwich Union	6 *%	4 *%	2 *%	0 -%	* *%	5 1%	5 1%	* *%	6 *%	6 *%	5 *%	0 -%	1 1%	* *%	4 *%	2 1%
Santander / Abbey	6 *%	1 *%	5a 1%	* *%	4 1%	2 *%	4 *%	2 *%	6 *%	5 *%	5 *%	0 -%	0 -%	1ABcDe 2%	6 1%	* *%
NatWest	6 *%	4 *%	2 *%	2 1%	* *%	4 1%	2 *%	4 1%	6 *%	6 *%	5 *%	0 -%	1 1%	0 -%	5 *%	1 *%
Budget	5 *%	1 *%	4 1%	1 *%	2 *%	2 *%	2 *%	2 *%	5 *%	4 *%	3 *%	* *%	1 1%	* *%	1 *%	4 1%
Ageas	4 *%	1 *%	3 1%	0 -%	* *%	4 1%	4 *%	* *%	4 *%	3 *%	3 *%	1 1%	0 -%	0 -%	1 *%	3 1%
Dial Direct	4 *%	2 *%	2 *%	2 1%	0 -%	2 *%	2 *%	2 *%	4 *%	4 *%	3 *%	* *%	* *%	* *%	3 *%	2 *%
Lloyds TSB	4 *%	3 *%	2 *%	0 -%	2 *%	2 *%	2 *%	2 *%	4 *%	4 *%	3 *%	* *%	* *%	* *%	4 *%	* *%
Barclays Bank	4 *%	2 *%	2 *%	0 -%	4 1%	* *%	4 *%	* *%	4 *%	4 *%	3 *%	0 -%	1 1%	* *%	4 *%	* *%
Privilege	4 *%	* *%	3 1%	2 1%	* *%	2 *%	2 *%	2 *%	4 *%	4 *%	3 *%	0 -%	* *%	0 -%	2 *%	2 *%
Prudential	4 *%	4 *%	0 -%	0 -%	2 *%	2 *%	2 *%	2 *%	4 *%	4 *%	3 *%	0 -%	* *%	0 -%	3 *%	* *%
Octagon	3 *%	3 *%	0 -%	2 1%	2 *%	0 -%	2 *%	2 *%	3 *%	3 *%	3 *%	0 -%	0 -%	0 -%	3 *%	0 -%

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Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1500	853	647	193	622	685	910	544	1500	1000	750	250	250	250	1014	481
Effective sample size	1021	590	431	136	415	470	618	367	1021	833	750	250	250	250	714	303
Total	1499	873	626	204	608	687	912	534	1499	1334	1259	120	75	45	1067	426
Zurich	3 *%	3 *%	* *%	0 -%	* *%	3 *%	1 *%	2 *%	3 *%	3 *%	2 *%	0 -%	1ABCd 1%	1ABCd 1%	3 *%	* *%
Hughes Insurance	3 *%	1 *%	2 *%	1 *%	1 *%	1 *%	3 *%	1 *%	3 *%	0 -%	0 -%	0 -%	0 -%	3ABCDE 7%	3 *%	1 *%
Royal Bank of Scotland	3 *%	3 *%	0 -%	0 -%	0 -%	3 *%	* *%	2 *%	3 *%	2 *%	2 *%	1bc 1%	0 -%	0 -%	2 *%	* *%
Auto Direct	2 *%	2 *%	* *%	* *%	2 *%	* *%	* *%	2 *%	2 *%	2 *%	2 *%	0 -%	1ac 1%	* *%	2 *%	* *%
Open and Direct	2 *%	1 *%	1 *%	* *%	1 *%	1 *%	1 *%	1 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2ABCDE 4%	2 *%	* *%
Allianz	2 *%	2 *%	* *%	0 -%	1 *%	1 *%	* *%	2 *%	2 *%	0 -%	0 -%	1aBC 1%	0 -%	1ABCE 2%	1 *%	1 *%
Bell	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	2 *%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%
BGL	2 *%	0 -%	2 *%	2 1%	0 -%	0 -%	2 *%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%
Highway Insurance	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	2 *%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%
Chaucer Insurance	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%
Quinn Direct	1 *%	1 *%	1 *%	* *%	1 *%	* *%	1 *%	* *%	1 *%	0 -%	0 -%	0 -%	0 -%	1ABCDE 3%	1 *%	* *%
Nationwide	1 *%	* *%	* *%	* *%	* *%	0 -%	1 *%	0 -%	1 *%	0 -%	0 -%	*BC *%	0 -%	*aBC *%	1 *%	0 -%
HSBC	1 *%	* *%	* *%	0 -%	* *%	* *%	1 *%	0 -%	1 *%	1 *%	0 -%	0 -%	1ABC 1%	0 -%	1 *%	0 -%
Provident	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	* *%	* *%	0 -%	0 -%	*aBC *%	0 -%	0 -%	0 -%	* *%
Equity Group (Red Line/ Red Star)	* *%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	* *%	0 -%	0 -%	*aBC *%	0 -%	0 -%	0 -%	* *%
eCar	* *%	* *%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	* *%	* *%	0 -%	0 -%	*AbC *%	0 -%	* *%	0 -%

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Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Country Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1500	853	647	193	622	685	910	544	1500	1000	750	250	250	250	1014	481
Effective sample size	1021	590	431	136	415	470	618	367	1021	833	750	250	250	250	714	303
Total	1499	873	626	204	608	687	912	534	1499	1334	1259	120	75	45	1067	426
Car manufacturer (various)	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	2 *%	* *%	2 *%	2 *%	2 *%	0 -%	1ac 1%	0 -%	* *%	2 *%
Broker (other)	7 *%	6 1%	1 *%	* *%	3 *%	4 1%	3 *%	4 1%	7 *%	6 *%	5 *%	* *%	1 1%	1ABCD 2%	3 *%	4 1%
Another bank or building society	6 *%	4 *%	2 *%	2 1%	4 1%	* *%	4 *%	2 *%	6 *%	5 *%	5 *%	* *%	0 -%	* *%	6 1%	0 -%
Another retailer	3 *%	2 *%	2 *%	2 1%	2 *%	0 -%	3 *%	0 -%	3 *%	3 *%	3 *%	0 -%	0 -%	0 -%	3 *%	0 -%
Other	53 4%	36 4%	17 3%	15bc 7%	16 3%	22 3%	27 3%	22 4%	53 4%	47 4%	45 4%	3 2%	2 3%	3d 6%	37 3%	15 3%
Don't know	249 17%	139 16%	110 18%	34 16%	107 18%	108 16%	147 16%	93 17%	249e 17%	225e 17%	217e 17%	16 14%	8 11%	8 17%	184 17%	65 15%
Refused	6 *%	3 *%	3 1%	0 -%	4 1%	2 *%	4 *%	2 *%	6 *%	5 *%	5 *%	1 1%	0 -%	0 -%	5 *%	1 *%
Did not consider any other providers	532 35%	296 34%	235 38%	55 27%	199 33%	277Ab 40%	322 35%	191 36%	532 35%	464 35%	437 35%	52abc 43%	27 36%	16 35%	354 33%	177a 42%
INSURER	441 29%	274 31%	167 27%	64 31%	201c 33%	176 26%	282 31%	143 27%	441 29%	397 30%	371 29%	30 25%	26d 35%	14 30%	313 29%	123 29%
BROKER - PCW	98 7%	59 7%	39 6%	22C 11%	50C 8%	26 4%	61 7%	33 6%	98 7%	86 6%	81 6%	9 8%	5 7%	3 7%	76 7%	22 5%
BROKER	403 27%	237 27%	165 26%	55 27%	156 26%	192 28%	247 27%	143 27%	403 27%	362 27%	341 27%	29 24%	21 28%	11 25%	309b 29%	90 21%
BROKER (INC. PCW)	468 31%	275 32%	193 31%	69 34%	184 30%	215 31%	283 31%	172 32%	468 31%	420 32%	395 31%	35 29%	26 34%	13 29%	355b 33%	110 26%

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Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1500	978	514	743	716	89	1360	432	1068	195	1295	1343	92	943	166
Effective sample size	1021	661	354	482	510	60	922	297	724	129	885	903	67	629	116
Total	1499	963	528	698	759	86	1352	435	1065	187	1303	1318	101	914	173
Direct Line	129 9%	82 9%	45 8%	76b 11%	51 7%	7 8%	119 9%	33 8%	95 9%	30B 16%	97 7%	108 8%	13 13%	69 8%	10 6%
AA	105 7%	77 8%	27 5%	49 7%	56 7%	9 11%	92 7%	38 9%	66 6%	13 7%	92 7%	95 7%	6 5%	60 7%	13 8%
Saga	85 6%	80B 8%	4 1%	22 3%	63A 8%	4 5%	80 6%	19 4%	66 6%	5 3%	80 6%	79 6%	4 4%	56 6%	9 5%
Aviva/ Aviva Direct	85 6%	56 6%	25 5%	42 6%	42 6%	8 9%	75 6%	28 7%	56 5%	15 8%	68 5%	69 5%	10 10%	42 5%	14 8%
Churchill	80 5%	61b 6%	18 3%	33 5%	48 6%	7 8%	67 5%	16 4%	64 6%	6 3%	73 6%	68 5%	7 7%	44 5%	6 4%
Admiral	70 5%	42 4%	28 5%	43b 6%	27 3%	3 4%	61 5%	17 4%	53 5%	6 3%	63 5%	62 5%	5 5%	38 4%	7 4%
Tesco	60 4%	26 3%	34A 6%	36 5%	24 3%	2 2%	53 4%	11 3%	48 5%	8 4%	52 4%	50 4%	4 4%	33 4%	6 4%
Swinton	56 4%	30 3%	26 5%	25 4%	30 4%	3 3%	52 4%	12 3%	44 4%	11 6%	45 3%	52 4%	4 4%	31 3%	9 5%
LV (Liverpool Victoria)	54 4%	43 4%	11 2%	19 3%	34 5%	4 5%	48 4%	17 4%	37 3%	6 3%	48 4%	47 4%	2 2%	30 3%	3 2%
Compare the Market	52 3%	31 3%	20 4%	35b 5%	17 2%	2 2%	48 4%	15 3%	37 3%	9 5%	43 3%	44 3%	2 2%	34 4%	6 4%
Go Compare	42 3%	19 2%	23a 4%	20 3%	21 3%	4 5%	36 3%	13 3%	28 3%	6 3%	36 3%	38 3%	2 2%	29 3%	7 4%
MoreTh>n	33 2%	22 2%	11 2%	11 2%	22 3%	1 1%	31 2%	4 1%	29 3%	4 2%	29 2%	30 2%	2 2%	19 2%	1 **
Post Office	28 2%	14 1%	15 3%	20b 3%	8 1%	1 1%	26 2%	5 1%	23 2%	2 1%	26 2%	26 2%	2 2%	14 1%	2 1%
RAC	25 2%	15 2%	10 2%	18b 3%	6 1%	1 1%	22 2%	8 2%	17 2%	3 2%	22 2%	25 2%	0 -%	13 1%	4 2%
Rias	24 2%	24B 2%	* **	6 1%	18a 2%	2 2%	22 2%	9 2%	15 1%	2 1%	22 2%	24 2%	0 -%	21 2%	3 2%

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Table 32 (continuation)

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Base: All who have either renewed their policy or have held a previous policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1500	978	514	743	716	89	1360	432	1068	195	1295	1343	92	943	166
Effective sample size	1021	661	354	482	510	60	922	297	724	129	885	903	67	629	116
Total	1499	963	528	698	759	86	1352	435	1065	187	1303	1318	101	914	173
Sheila's Wheels	22 1%	10 1%	12 2%	12 2%	9 1%	2 2%	20 1%	7 2%	14 1%	2 1%	20 2%	17 1%	3 3%	9 1%	5 3%
Axa	21 1%	16 2%	6 1%	6 1%	15 2%	* *%	21 2%	4 1%	17 2%	3 1%	19 1%	21 2%	* *%	12 1%	3 2%
Confused.com	21 1%	9 1%	12 2%	10 1%	11 1%	2 2%	19 1%	2 1%	19 2%	1 1%	20 2%	20 2%	0 -%	13 1%	3 2%
Hastings/ Hastings Direct	21 1%	12 1%	7 1%	5 1%	16 2%	4b 4%	15 1%	10 2%	10 1%	3 2%	17 1%	17 1%	2 2%	11 1%	4 2%
Elephant	18 1%	4 *%	15A 3%	11 2%	7 1%	* *%	18 1%	7 2%	11 1%	4 2%	15 1%	18 1%	* *%	12 1%	0 -%
Sainsbury	18 1%	9 1%	8 2%	8 1%	10 1%	0 -%	16 1%	8 2%	9 1%	2 1%	16 1%	16 1%	0 -%	15 2%	1 *%
Moneysupermarket.com	17 1%	11 1%	6 1%	10 1%	8 1%	2 3%	15 1%	8 2%	10 1%	4 2%	14 1%	12 1%	2 2%	10 1%	2 1%
Esure	17 1%	7 1%	10 2%	7 1%	10 1%	2 2%	15 1%	7 2%	10 1%	2 1%	15 1%	17 1%	0 -%	13 1%	2 1%
CIS (Co-operative)	17 1%	10 1%	6 1%	8 1%	9 1%	* *%	16 1%	5 1%	12 1%	6b 3%	11 1%	17 1%	* *%	10 1%	3 2%
Swift	14 1%	5 1%	9 2%	10 1%	3 *%	2 2%	12 1%	4 1%	9 1%	2 1%	12 1%	14 1%	0 -%	3 *%	* *%
Kwik Fit	13 1%	9 1%	4 1%	6 1%	8 1%	* 1%	11 1%	1 *%	12 1%	2 1%	12 1%	13 1%	0 -%	9 1%	0 -%
Swiftcover	13 1%	8 1%	6 1%	5 1%	8 1%	* *%	13 1%	2 1%	11 1%	2 1%	11 1%	13 1%	0 -%	4 *%	0 -%
Asda	13 1%	2 *%	11A 2%	7 1%	6 1%	2 2%	10 1%	6 1%	7 1%	3 2%	10 1%	10 1%	2 2%	2 *%	4A 2%
M&S	11 1%	6 1%	5 1%	6 1%	5 1%	* 1%	11 1%	* *%	11 1%	2 1%	9 1%	11 1%	* *%	5 1%	0 -%
Age UK	10 1%	7 1%	3 1%	0 -%	10a 1%	2 2%	9 1%	3 1%	7 1%	2 1%	8 1%	9 1%	0 -%	7 1%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1500	978	514	743	716	89	1360	432	1068	195	1295	1343	92	943	166
Effective sample size	1021	661	354	482	510	60	922	297	724	129	885	903	67	629	116
Total	1499	963	528	698	759	86	1352	435	1065	187	1303	1318	101	914	173
John Lewis	9 1%	7 1%	2 *%	5 1%	4 1%	0 -%	9 1%	2 *%	7 1%	0 -%	9 1%	7 1%	* *%	6 1%	0 -%
Castle Insurance	7 *%	7 1%	0 -%	2 *%	5 1%	1 1%	7 *%	1 *%	7 1%	* *%	7 1%	7 1%	0 -%	7 1%	0 -%
NFU	7 *%	7 1%	* *%	4 1%	4 *%	0 -%	7 1%	2 *%	5 1%	2 1%	6 *%	5 *%	2 2%	2 *%	2 1%
Diamond	7 *%	2 *%	6 1%	2 *%	6 1%	0 -%	7 1%	3 1%	4 *%	0 -%	7 1%	7 1%	0 -%	3 *%	2 1%
Tescocompare.com	7 *%	* *%	7A 1%	5 1%	2 *%	0 -%	7 1%	3 1%	4 *%	0 -%	7 1%	7 1%	0 -%	5 1%	2 1%
RSA (Royal & Sun Alliance)	7 *%	7 1%	0 -%	3 *%	4 1%	* *%	6 *%	1 *%	5 1%	* *%	6 *%	5 *%	2 2%	* *%	2a 1%
Endsleigh	6 *%	2 *%	4 1%	1 *%	5 1%	2 2%	4 *%	4 1%	2 *%	1 *%	5 *%	5 *%	* *%	2 *%	* *%
Norwich Union	6 *%	6 1%	0 -%	4 1%	2 *%	* *%	6 *%	1 *%	5 *%	0 -%	6 *%	4 *%	2 2%	4 *%	* *%
Santander / Abbey	6 *%	4 *%	2 *%	4 1%	2 *%	2 2%	4 *%	5B 1%	1 *%	* *%	6 *%	6 *%	0 -%	6 1%	0 -%
NatWest	6 *%	4 *%	2 *%	3 *%	2 *%	* *%	5 *%	2 *%	4 *%	2 1%	4 *%	6 *%	0 -%	2 *%	0 -%
Budget	5 *%	4 *%	1 *%	2 *%	2 *%	0 -%	3 *%	* *%	4 *%	0 -%	5 *%	3 *%	2a 2%	2 *%	0 -%
Ageas	4 *%	4 *%	0 -%	3 *%	2 *%	0 -%	4 *%	* *%	4 *%	0 -%	4 *%	4 *%	0 -%	4 *%	* *%
Dial Direct	4 *%	2 *%	2 *%	* *%	4 1%	0 -%	4 *%	3 1%	1 *%	0 -%	4 *%	4 *%	* *%	4 *%	0 -%
Lloyds TSB	4 *%	4 *%	1 *%	2 *%	2 *%	0 -%	4 *%	3 1%	1 *%	2 1%	2 *%	4 *%	0 -%	* *%	0 -%
Barclays Bank	4 *%	* *%	4a 1%	* *%	4 1%	* *%	4 *%	4b 1%	* *%	2 1%	2 *%	4 *%	* *%	1 *%	2 1%

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Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1500	978	514	743	716	89	1360	432	1068	195	1295	1343	92	943	166
Effective sample size	1021	661	354	482	510	60	922	297	724	129	885	903	67	629	116
Total	1499	963	528	698	759	86	1352	435	1065	187	1303	1318	101	914	173
Privilege	4 *%	2 *%	2 *%	2 *%	2 *%	0 -%	4 *%	2 *%	2 *%	0 -%	4 *%	4 *%	0 -%	* *%	2a 1%
Prudential	4 *%	3 *%	* *%	2 *%	2 *%	0 -%	4 *%	* *%	3 *%	0 -%	4 *%	4 *%	0 -%	2 *%	0 -%
Octagon	3 *%	2 *%	2 *%	2 *%	2 *%	0 -%	3 *%	0 -%	3 *%	0 -%	3 *%	3 *%	0 -%	3 *%	0 -%
Zurich	3 *%	3 *%	0 -%	1 *%	2 *%	* *%	3 *%	2 1%	1 *%	* *%	3 *%	3 *%	0 -%	1 *%	0 -%
Hughes Insurance	3 *%	1 *%	2 *%	2 *%	1 *%	0 -%	3 *%	1 *%	2 *%	* *%	3 *%	3 *%	* *%	2 *%	* *%
Royal Bank of Scotland	3 *%	3 *%	0 -%	0 -%	3 *%	0 -%	3 *%	0 -%	3 *%	* *%	2 *%	1 *%	2A 2%	1 *%	2 1%
Auto Direct	2 *%	* *%	2 *%	* *%	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	* *%	2 *%	0 -%
Open and Direct	2 *%	1 *%	1 *%	1 *%	1 *%	0 -%	2 *%	* *%	2 *%	1 *%	1 *%	2 *%	0 -%	1 *%	* *%
Allianz	2 *%	1 *%	1 *%	2 *%	* *%	* 1%	1 *%	1 *%	1 *%	* *%	2 *%	2 *%	0 -%	1 *%	0 -%
Bell	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%
BGL	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%
Highway Insurance	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%
Chaucer Insurance	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%
Quinn Direct	1 *%	1 *%	1 *%	1 *%	* *%	0 -%	1 *%	1 *%	1 *%	* *%	1 *%	1 *%	0 -%	1 *%	0 -%
Nationwide	1 *%	0 -%	1 *%	0 -%	1 *%	* 1%	* *%	* *%	* *%	0 -%	1 *%	1 *%	0 -%	* *%	* *%

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Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1500	978	514	743	716	89	1360	432	1068	195	1295	1343	92	943	166
Effective sample size	1021	661	354	482	510	60	922	297	724	129	885	903	67	629	116
Total	1499	963	528	698	759	86	1352	435	1065	187	1303	1318	101	914	173
HSBC	1 *%	1 *%	0 -%	1 *%	0 -%	0 -%	1 *%	0 -%	1 *%	0 -%	1 *%	1 *%	0 -%	* *%	0 -%
Provident	* *%	0 -%	* *%	* *%	0 -%	0 -%	* *%	* *%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	0 -%
Equity Group (Red Line/ Red Star)	* *%	* *%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	* *%	0 -%	* *%	* *%	0 -%	* *%	0 -%
eCar	* *%	0 -%	* *%	* *%	0 -%	0 -%	* *%	0 -%	* *%	* *%	0 -%	* *%	0 -%	0 -%	* *%
Car manufacturer (various)	2 *%	2 *%	0 -%	2 *%	1 *%	* *%	2 *%	* *%	2 *%	0 -%	2 *%	2 *%	0 -%	* *%	0 -%
Broker (other)	7 *%	6 1%	1 *%	3 *%	4 *%	0 -%	7 1%	1 *%	6 1%	* *%	7 1%	5 *%	0 -%	5 1%	0 -%
Another bank or building society	6 *%	2 *%	3 1%	6 1%	* *%	* 1%	4 *%	* *%	5 *%	0 -%	6 *%	6 *%	0 -%	4 *%	0 -%
Another retailer	3 *%	0 -%	3a 1%	2 *%	2 *%	0 -%	3 *%	0 -%	3 *%	0 -%	3 *%	3 *%	0 -%	0 -%	0 -%
Other	53 4%	29 3%	24 4%	26 4%	21 3%	1 1%	47 3%	15 3%	38 4%	6 3%	47 4%	47 4%	5 5%	21 2%	9 5%
Don't know	249 17%	144 15%	103 19%	114 16%	122 16%	13 15%	221 16%	77 18%	172 16%	34 18%	213 16%	207 16%	26a 25%	148 16%	35 20%
Refused	6 *%	6 1%	0 -%	3 *%	3 *%	0 -%	6 *%	2 *%	4 *%	2 1%	4 *%	6 *%	0 -%	2 *%	2 1%
Did not consider any other providers	532 35%	359 37%	169 32%	250 36%	258 34%	36 42%	478 35%	164 38%	367 34%	56 30%	471 36%	470 36%	32 31%	365 40%	64 37%
INSURER	441 29%	294 31%	144 27%	207 30%	232 31%	26 31%	400 30%	125 29%	316 30%	52 28%	386 30%	393 30%	29 28%	241 26%	48 27%
BROKER - PCW	98 7%	54 6%	44 8%	54 8%	44 6%	6 7%	89 7%	30 7%	68 6%	14 8%	84 6%	87 7%	3 3%	68 7%	13 7%
BROKER	403 27%	254 26%	147 28%	183 26%	216 28%	25 29%	360 27%	117 27%	286 27%	58 31%	345 26%	357 27%	24 24%	228 25%	44 25%

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Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1500	978	514	743	716	89	1360	432	1068	195	1295	1343	92	943	166
Effective sample size	1021	661	354	482	510	60	922	297	724	129	885	903	67	629	116
Total	1499	963	528	698	759	86	1352	435	1065	187	1303	1318	101	914	173
BROKER (INC. PCW)	468	295	172	215	250	28	419	133	336	69	399	418	26	275	51
	31%	31%	33%	31%	33%	33%	31%	31%	32%	37%	31%	32%	26%	30%	29%

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Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1500	365	558	414	315	584	411	396	319	261	351	299	802	834	423
Effective sample size	1021	244	370	306	209	380	274	266	220	174	216	208	564	557	298
Total	1499	356	539	472	308	535	401	387	325	255	303	309	838	812	440
Direct Line	129 9%	21 6%	47 9%	50 11%	22 7%	50 9%	26 7%	34 9%	40a 12%	19 8%	14 5%	23 8%	86a 10%	83 10%	29 7%
AA	105 7%	27 7%	33 6%	25 5%	25 8%	42 8%	28 7%	31 8%	18 5%	25 10%	9 3%	29A 9%	62a 7%	70 9%	25 6%
Saga	85 6%	25 7%	32 6%	15 3%	13 4%	47Ab 9%	17 4%	30 8%	20 6%	14 6%	20 7%	24 8%	37 4%	45 6%	24 5%
Aviva/ Aviva Direct	85 6%	16 5%	26 5%	28 6%	18 6%	33 6%	24 6%	24 6%	23 7%	10 4%	13 4%	10 3%	59b 7%	45 6%	25 6%
Churchill	80 5%	21 6%	23 4%	33B 7%	5 2%	38B 7%	19 5%	26 7%	20 6%	13 5%	15 5%	16 5%	50 6%	49 6%	18 4%
Admiral	70 5%	18 5%	20 4%	28 6%	15 5%	23 4%	20 5%	12 3%	18 5%	16 6%	8 3%	11 4%	49 6%	41 5%	17 4%
Tesco	60 4%	12 3%	21 4%	26 6%	16 5%	17 3%	19 5%	15 4%	10 3%	11 4%	4 1%	15a 5%	39a 5%	35 4%	15 3%
Swinton	56 4%	11 3%	19 4%	22 5%	9 3%	19 4%	16 4%	21 5%	11 3%	9 4%	10 3%	11 4%	34 4%	30 4%	14 3%
LV (Liverpool Victoria)	54 4%	18b 5%	11 2%	13 3%	16 5%	21 4%	12 3%	15 4%	14 4%	11 4%	6 2%	9 3%	39 5%	24 3%	15 3%
Compare the Market	52 3%	15 4%	17 3%	17 4%	16 5%	15 3%	13 3%	13 3%	10 3%	13 5%	10 3%	15 5%	26 3%	34b 4%	7 2%
Go Compare	42 3%	7 2%	22 4%	12 2%	9 3%	19 4%	9 2%	11 3%	12 4%	6 2%	8 3%	10 3%	22 3%	30 4%	6 1%
MoreTh>n	33 2%	6 2%	13 3%	14 3%	8 3%	9 2%	8 2%	9 2%	8 3%	7 3%	1 *%	9a 3%	23a 3%	23 3%	8 2%
Post Office	28 2%	1 *%	10 2%	8 2%	6 2%	12 2%	8 2%	6 1%	6 2%	7 3%	2 1%	8 2%	19 2%	16 2%	12 3%
RAC	25 2%	8 2%	5 1%	7 1%	3 1%	10 2%	10 3%	6 2%	2 1%	3 1%	* *%	6 2%	15 2%	18 2%	7 2%
Rias	24 2%	10 3%	9 2%	5 1%	5 2%	12 2%	6 2%	12 3%	4 1%	2 1%	3 1%	13C 4%	8 1%	15 2%	9 2%

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Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1500	365	558	414	315	584	411	396	319	261	351	299	802	834	423
Effective sample size	1021	244	370	306	209	380	274	266	220	174	216	208	564	557	298
Total	1499	356	539	472	308	535	401	387	325	255	303	309	838	812	440
Sheila's Wheels	22 1%	2 *	7 1%	6 1%	5 2%	9 2%	8 2%	4 1%	9 3%	1 **	5 2%	3 1%	13 2%	12 1%	8 2%
Axa	21 1%	4 1%	7 1%	5 1%	2 1%	11 2%	11 3%	6 1%	3 1%	1 **	4 1%	4 1%	13 2%	17 2%	4 1%
Confused.com	21 1%	5 1%	8 1%	4 1%	7 2%	8 2%	4 1%	3 1%	8 2%	5 2%	4 1%	4 1%	13 2%	17 2%	2 1%
Hastings/ Hastings Direct	21 1%	2 1%	7 1%	5 1%	7 2%	7 1%	4 1%	7 2%	6 2%	4 1%	4 1%	2 1%	15 2%	14 2%	5 1%
Elephant	18 1%	4 1%	8 2%	14C 3%	2 1%	2 **	6 1%	2 1%	0 -	5C 2%	4 1%	3 1%	11 1%	16 2%	2 **
Sainsbury	18 1%	6 2%	9 2%	5 1%	7 2%	4 1%	6 1%	2 1%	4 1%	4 2%	3 1%	4 1%	10 1%	12 1%	4 1%
Moneysupermarket.com	17 1%	4 1%	4 1%	9 2%	1 **	8 1%	6 1%	4 1%	2 1%	5 2%	5 2%	6 2%	5 1%	12 1%	2 **
Esure	17 1%	5 2%	7 1%	6 1%	7 2%	2 **	3 1%	5 1%	5 1%	4 2%	4 1%	2 1%	12 1%	8 1%	7 2%
CIS (Co-operative)	17 1%	8b 2%	2 **	4 1%	5 2%	7 1%	5 1%	3 1%	4 1%	2 1%	0 -	7a 2%	10 1%	13 2%	3 1%
Swift	14 1%	2 **	2 **	4 1%	4 1%	6 1%	7 2%	1 **	2 1%	2 1%	0 -	2 1%	12 1%	8 1%	4 1%
Kwik Fit	13 1%	4 1%	5 1%	5 1%	3 1%	3 1%	2 **	2 1%	8 2%	2 1%	8bc 3%	0 -	6 1%	10 1%	2 **
Swiftcover	13 1%	0 -	4 1%	3 1%	3 1%	7 1%	6 1%	* **	5 2%	* **	0 -	0 -	13 2%	7 1%	2 1%
Asda	13 1%	2 1%	* **	10b 2%	0 -	3 **	4 1%	3 1%	4 1%	2 1%	2 1%	* **	11 1%	4 **	2 **
M&S	11 1%	3 1%	2 **	5 1%	* **	4 1%	6 2%	2 1%	0 -	3 1%	* **	2 1%	9 1%	3 **	6 1%
Age UK	10 1%	5 1%	2 **	2 **	2 1%	7 1%	2 **	5 1%	2 1%	2 1%	2 1%	2 1%	7 1%	5 1%	5 1%

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Base: All who have either renewed their policy or have held a previous policy

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1500	365	558	414	315	584	411	396	319	261	351	299	802	834	423
Effective sample size	1021	244	370	306	209	380	274	266	220	174	216	208	564	557	298
Total	1499	356	539	472	308	535	401	387	325	255	303	309	838	812	440
John Lewis	9 1%	3 1%	2 *%	2 *%	0 -%	6 1%	2 *%	4 1%	3 1%	0 -%	2 1%	0 -%	7 1%	6 1%	3 1%
Castle Insurance	7 *%	4 1%	4 1%	3 1%	0 -%	4 1%	2 1%	0 -%	3 1%	2 1%	0 -%	2 1%	5 1%	5 1%	2 *%
NFU	7 *%	2 1%	* *%	* *%	2 1%	4 1%	4 1%	2 *%	* *%	0 -%	* *%	0 -%	7 1%	6 1%	2 *%
Diamond	7 *%	0 -%	3 1%	3 1%	4c 1%	0 -%	2 1%	3 1%	0 -%	0 -%	0 -%	3 1%	4 *%	7 1%	0 -%
Tescocompare.com	7 *%	3 1%	2 *%	3 1%	0 -%	3 1%	4 1%	0 -%	0 -%	3 1%	2 1%	2 1%	3 *%	3 *%	* *%
RSA (Royal & Sun Alliance)	7 *%	0 -%	* *%	0 -%	2 1%	2 *%	* *%	1 *%	0 -%	5ac 2%	* *%	0 -%	6 1%	2 *%	3 1%
Endsleigh	6 *%	2 1%	* *%	4 1%	2 1%	* *%	* *%	2 *%	4 1%	* *%	0 -%	0 -%	6 1%	6 1%	0 -%
Norwich Union	6 *%	3 1%	* *%	0 -%	0 -%	4 1%	* *%	4 1%	2 1%	0 -%	2 1%	2 1%	2 *%	4 *%	0 -%
Santander / Abbey	6 *%	2 1%	4 1%	4 1%	* *%	* *%	4 1%	* *%	2 1%	0 -%	2 1%	2 1%	2 *%	1 *%	5a 1%
NatWest	6 *%	2 1%	0 -%	3 1%	0 -%	2 *%	0 -%	4 1%	2 1%	0 -%	0 -%	2 1%	4 *%	2 *%	0 -%
Budget	5 *%	0 -%	2 *%	* *%	0 -%	4 1%	0 -%	1 *%	1 *%	2 1%	0 -%	0 -%	5 1%	2 *%	3 1%
Ageas	4 *%	4b 1%	0 -%	0 -%	0 -%	4 1%	0 -%	2 1%	* *%	0 -%	2 1%	* *%	2 *%	* *%	4 1%
Dial Direct	4 *%	2 1%	2 *%	* *%	2 1%	2 *%	* *%	1 *%	0 -%	2 1%	0 -%	3 1%	1 *%	4 1%	0 -%
Lloyds TSB	4 *%	* *%	* *%	2 *%	2 1%	1 *%	* *%	2 1%	2 1%	0 -%	* *%	0 -%	4 *%	1 *%	0 -%
Barclays Bank	4 *%	* *%	* *%	2 *%	2 1%	1 *%	0 -%	4 1%	1 *%	0 -%	2 1%	0 -%	2 *%	2 *%	2 *%

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Table 32 (continuation)

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Base: All who have either renewed their policy or have held a previous policy

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Total	1499	356	539	472	308	535	401	387	325	255	303	309	838	812	440
Privilege	4 *%	0 -%	* *%	2 *%	* *%	0 -%	2 *%	0 -%	0 -%	* *%	0 -%	0 -%	4 *%	4 *%	0 -%
Prudential	4 *%	2 1%	0 -%	0 -%	* *%	3 1%	0 -%	0 -%	3 1%	* *%	0 -%	0 -%	4 *%	* *%	3 1%
Octagon	3 *%	2 *%	2 *%	3 1%	0 -%	0 -%	0 -%	2 *%	0 -%	2 1%	0 -%	0 -%	3 *%	2 *%	0 -%
Zurich	3 *%	* *%	* *%	2 *%	* *%	* *%	* *%	2 1%	* *%	0 -%	* *%	* *%	3 *%	* *%	1 *%
Hughes Insurance	3 *%	1 *%	1 *%	1 *%	1 *%	1 *%	1 *%	1 *%	1 *%	1 *%	1 *%	1 *%	2 *%	2 *%	1 *%
Royal Bank of Scotland	3 *%	1 *%	0 -%	0 -%	0 -%	* *%	* *%	* *%	0 -%	2 1%	0 -%	* *%	2 *%	1 *%	2 *%
Auto Direct	2 *%	0 -%	2 *%	2 *%	* *%	* *%	0 -%	2 *%	* *%	* *%	* *%	0 -%	2 *%	* *%	* *%
Open and Direct	2 *%	* *%	1 *%	1 *%	* *%	1 *%	1 *%	* *%	* *%	1 *%	1 *%	* *%	1 *%	1 *%	* *%
Allianz	2 *%	* *%	* *%	1 *%	0 -%	1 *%	1 *%	* *%	* *%	0 -%	0 -%	0 -%	2 *%	2 *%	* *%
Bell	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	2 *%	2 *%	0 -%
BGL	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	2 *%	2 *%	0 -%
Highway Insurance	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	2 *%	2 *%	0 -%
Chaucer Insurance	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%	2 *%	0 -%
Quinn Direct	1 *%	1 *%	* *%	1 *%	0 -%	* *%	1 *%	* *%	* *%	0 -%	* *%	1 *%	1 *%	1 *%	* *%
Nationwide	1 *%	* *%	0 -%	* *%	0 -%	* *%	0 -%	* *%	* *%	0 -%	* *%	0 -%	* *%	* *%	* *%

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Total	1499	356	539	472	308	535	401	387	325	255	303	309	838	812	440
HSBC	1 *%	* *%	0 -%	0 -%	0 -%	1 *%	1 *%	0 -%	0 -%	0 -%	0 -%	0 -%	1 *%	* *%	* *%
Provident	* *%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	* *%
Equity Group (Red Line/ Red Star)	* *%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	* *%
eCar	* *%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	* *%
Car manufacturer (various)	2 *%	0 -%	* *%	0 -%	* *%	* *%	0 -%	2 1%	0 -%	0 -%	* *%	0 -%	2 *%	0 -%	2 *%
Broker (other)	7 *%	2 1%	3 *%	4 1%	* *%	2 *%	2 *%	3 1%	2 1%	* *%	* *%	* *%	4 1%	5 1%	0 -%
Another bank or building society	6 *%	2 1%	2 *%	0 -%	2 1%	* *%	2 *%	3 1%	0 -%	1 *%	* *%	2 1%	2 *%	2 *%	4 1%
Another retailer	3 *%	0 -%	0 -%	3 1%	0 -%	0 -%	3 1%	0 -%	0 -%	0 -%	0 -%	0 -%	3 *%	3 *%	0 -%
Other	53 4%	9 2%	12 2%	23 5%	5 2%	16 3%	10 3%	11 3%	15 5%	13 5%	4 1%	10 3%	38a 5%	35B 4%	4 1%
Don't know	249 17%	54 15%	91 17%	77 16%	42 14%	86 16%	54 13%	48 12%	70aBd 22%	34 13%	45 15%	46 15%	144 17%	122 15%	81 18%
Refused	6 *%	2 *%	0 -%	2 *%	2 1%	2 *%	0 -%	0 -%	5ab 2%	* *%	0 -%	2 1%	4 1%	2 *%	2 *%
Did not consider any other providers	532 35%	129 36%	227 42%	156 33%	130aC 42%	169 32%	161C 40%	146C 38%	86 27%	93c 37%	156BC 51%	116c 38%	240 29%	265 33%	173 39%
INSURER	441 29%	107 30%	132 25%	150 32%	77 25%	177b 33%	120 30%	117 30%	98 30%	76 30%	58 19%	88a 29%	288A 34%	264 33%	117 26%
BROKER - PCW	98 7%	27 8%	40 7%	33 7%	25 8%	35 7%	25 6%	21 5%	21 7%	24 9%	20 7%	23 7%	53 6%	65B 8%	15 3%

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Total	1499	356	539	472	308	535	401	387	325	255	303	309	838	812	440
BROKER	403	99	124	127	78	158	106	120	84	74	54	93A	243A	233	113
	27%	28%	23%	27%	25%	29%	27%	31%	26%	29%	18%	30%	29%	29%	26%
BROKER (INC. PCW)	468	116	152	146	101	179	121	133	98	91	69	105a	281A	277	126
	31%	33%	28%	31%	33%	33%	30%	34%	30%	36%	23%	34%	34%	34%	29%

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	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online - Total (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
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Total	1499	108	633	691	499	166	1147	627	679	827	184	250	229
Direct Line	129 9%	9 9%	47 7%	70 10%	51 10%	18 11%	108 9%	69 11%	59 9%	85C 10%	23Cd 13%	7 3%	12 5%
AA	105 7%	8 8%	48 8%	46 7%	27 5%	18d 11%	89 8%	58 9%	45 7%	78cD 9%	15D 8%	10d 4%	1 1%
Saga	85 6%	11cD 10%	44cd 7%	27 4%	16 3%	10 6%	65 6%	44 7%	40 6%	59d 7%	11 6%	8 3%	7 3%
Aviva/ Aviva Direct	85 6%	0 -%	45a 7%	40a 6%	21 4%	17Ad 10%	64 6%	44 7%	37 6%	62cd 8%	8 4%	6 2%	7 3%
Churchill	80 5%	2 2%	33 5%	45 7%	28 6%	17ab 10%	60 5%	55B 9%	23 3%	68bCD 8%	4 2%	5 2%	1 *%
Admiral	70 5%	1 1%	21 3%	48ab 7%	30 6%	18AB 11%	51 4%	42 7%	26 4%	60bcD 7%	3 2%	6 2%	0 -%
Tesco	60 4%	2 2%	25 4%	32 5%	23 5%	7 4%	42 4%	38b 6%	20 3%	43Cd 5%	14CD 7%	1 *%	2 1%
Swinton	56 4%	2 2%	26 4%	26 4%	22 4%	4 2%	41 4%	30 5%	24 4%	44cd 5%	7 4%	4 1%	2 1%
LV (Liverpool Victoria)	54 4%	2 2%	29 5%	23 3%	18 4%	5 3%	34 3%	25 4%	27 4%	41d 5%	4 2%	7 3%	2 1%
Compare the Market	52 3%	3 2%	19 3%	28 4%	20 4%	8 5%	40 3%	34b 5%	18 3%	37 4%	6 3%	5 2%	4 2%
Go Compare	42 3%	3 3%	10 2%	25 4%	17 3%	8b 5%	35 3%	26 4%	16 2%	33 4%	2 1%	4 2%	2 1%
MoreTh>n	33 2%	3 3%	8 1%	19 3%	12 2%	8b 5%	24 2%	19 3%	14 2%	30c 4%	1 1%	* *%	2 1%
Post Office	28 2%	4b 3%	4 1%	21B 3%	17B 3%	4 2%	27 2%	10 2%	15 2%	19 2%	3 2%	3 1%	4 2%
RAC	25 2%	1 1%	8 1%	16 2%	9 2%	7b 4%	22 2%	9 1%	16 2%	22c 3%	2 1%	* *%	1 *%

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Rias	24 2%	0 -%	17c 3%	6 1%	4 1%	2 1%	22 2%	9 1%	13 2%	19 2%	2 1%	2 1%	2 1%
Sheila's Wheels	22 1%	0 -%	7 1%	15 2%	11 2%	4 2%	19 2%	10 2%	12 2%	22cd 3%	0 -%	0 -%	0 -%
Axa	21 1%	1 1%	6 1%	13 2%	11 2%	2 1%	20 2%	10 2%	11 2%	15 2%	2 1%	4 1%	1 *%
Confused.com	21 1%	1 1%	4 1%	15 2%	9 2%	5b 3%	19 2%	15b 2%	4 1%	19c 2%	2 1%	0 -%	* *%
Hastings/ Hastings Direct	21 1%	0 -%	8 1%	11 2%	8 2%	3 2%	17 2%	13 2%	7 1%	16 2%	0 -%	3 1%	2 1%
Elephant	18 1%	2 2%	6 1%	11 2%	11 2%	* *%	18 2%	13 2%	6 1%	13 2%	2 1%	2 1%	2 1%
Sainsbury	18 1%	0 -%	9 1%	7 1%	4 1%	3 2%	12 1%	11 2%	5 1%	14 2%	2 1%	0 -%	2 1%
Moneysupermarket.com	17 1%	* *%	8 1%	7 1%	2 *%	5d 3%	13 1%	12 2%	6 1%	12 1%	2 1%	2 1%	2 1%
Esure	17 1%	2 2%	2 *%	13b 2%	10b 2%	2 1%	15 1%	8 1%	9 1%	10 1%	4 2%	2 1%	2 1%
CIS (Co-operative)	17 1%	0 -%	6 1%	11 2%	3 1%	6d 3%	16 1%	11 2%	6 1%	10 1%	4 2%	2 1%	1 *%
Swift	14 1%	0 -%	4 1%	10 1%	9 2%	* *%	12 1%	8 1%	6 1%	13 2%	0 -%	* *%	0 -%
Kwik Fit	13 1%	2 2%	4 1%	6 1%	6 1%	0 -%	12 1%	9 1%	4 1%	9 1%	2 1%	2 1%	0 -%
Swiftcover	13 1%	0 -%	2 *%	11b 2%	11b 2%	* *%	7 1%	9 1%	4 1%	10 1%	2 1%	2 1%	0 -%
Asda	13 1%	* *%	5 1%	7 1%	6 1%	2 1%	5 *%	11b 2%	2 *%	12 2%	* *%	0 -%	0 -%

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M&S	11 1%	0 -%	4 1%	7 1%	6 1%	* *%	7 1%	7 1%	4 1%	9 1%	2 1%	0 -%	0 -%
Age UK	10 1%	0 -%	5 1%	5 1%	2 *%	2 1%	10 1%	7 1%	3 *%	7 1%	0 -%	3 1%	0 -%
John Lewis	9 1%	0 -%	5 1%	4 1%	* *%	3d 2%	7 1%	2 *%	7 1%	5 1%	2 1%	* *%	2 1%
Castle Insurance	7 *%	0 -%	4 1%	3 *%	2 *%	2 1%	7 1%	2 *%	4 1%	5 1%	2 1%	0 -%	0 -%
NFU	7 *%	0 -%	4 1%	4 1%	2 *%	2 1%	7 1%	4 1%	4 1%	5 1%	* *%	2 1%	0 -%
Diamond	7 *%	0 -%	7c 1%	* *%	0 -%	* *%	7 1%	3 1%	4 1%	6 1%	0 -%	2 1%	0 -%
Tescocompare.com	7 *%	0 -%	0 -%	7b 1%	4 1%	3B 2%	3 *%	7b 1%	0 -%	7 1%	0 -%	0 -%	0 -%
RSA (Royal & Sun Alliance)	7 *%	2 2%	1 *%	4 1%	4 1%	0 -%	6 1%	4 1%	2 *%	6 1%	0 -%	0 -%	* *%
Endsleigh	6 *%	0 -%	2 *%	4 1%	4 1%	* *%	6 *%	2 *%	4 1%	4 1%	2 1%	0 -%	0 -%
Norwich Union	6 *%	0 -%	2 *%	2 *%	* *%	2 1%	4 *%	4 1%	2 *%	4 *%	0 -%	2 1%	0 -%
Santander / Abbey	6 *%	2b 2%	1 *%	3 *%	2 *%	0 -%	4 *%	2 *%	4 1%	1 *%	2 1%	2 1%	2 1%
NatWest	6 *%	0 -%	4 1%	2 *%	2 *%	0 -%	2 *%	5 1%	1 *%	6 1%	0 -%	0 -%	0 -%
Budget	5 *%	0 -%	* *%	4 1%	3 1%	2 1%	5 *%	5 1%	0 -%	5 1%	0 -%	0 -%	0 -%
Ageas	4 *%	0 -%	1 *%	3 *%	3 1%	0 -%	4 *%	0 -%	4 1%	2 *%	* *%	2 1%	0 -%

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Dial Direct	4 *%	0 -%	2 *%	2 *%	* *%	2 1%	4 *%	4 1%	0 -%	3 *%	0 -%	2 1%	0 -%
Lloyds TSB	4 *%	0 -%	2 *%	2 *%	2 *%	0 -%	1 *%	4 1%	1 *%	4 *%	* *%	* *%	0 -%
Barclays Bank	4 *%	* *%	* *%	4 1%	0 -%	4BD 2%	4 *%	2 *%	2 *%	* *%	* *%	2 1%	2a 1%
Privilege	4 *%	0 -%	2 *%	2 *%	2 *%	0 -%	4 *%	4 1%	0 -%	4 *%	0 -%	0 -%	0 -%
Prudential	4 *%	0 -%	4 1%	0 -%	0 -%	0 -%	4 *%	* *%	3 *%	4 *%	0 -%	0 -%	0 -%
Octagon	3 *%	0 -%	0 -%	3 *%	2 *%	2b 1%	2 *%	2 *%	2 *%	3 *%	0 -%	0 -%	0 -%
Zurich	3 *%	* *%	* *%	2 *%	2 *%	* *%	1 *%	3 *%	* *%	2 *%	* *%	* *%	0 -%
Hughes Insurance	3 *%	1 1%	2 *%	* *%	* *%	* *%	2 *%	2 *%	1 *%	2 *%	1 *%	* *%	* *%
Royal Bank of Scotland	3 *%	2Bcd 2%	0 -%	1 *%	* *%	0 -%	3 *%	* *%	2 *%	2 *%	0 -%	0 -%	* *%
Auto Direct	2 *%	0 -%	* *%	2 *%	2 *%	0 -%	* *%	1 *%	2 *%	2 *%	0 -%	0 -%	0 -%
Open and Direct	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	2 *%	1 *%	1 *%	2 *%	* *%	0 -%	0 -%
Allianz	2 *%	0 -%	1 *%	1 *%	1 *%	* *%	2 *%	1 *%	* *%	2 *%	0 -%	* *%	0 -%
Bell	2 *%	0 -%	0 -%	2 *%	0 -%	2b 1%	2 *%	2 *%	0 -%	0 -%	0 -%	2 1%	0 -%
BGL	2 *%	0 -%	0 -%	2 *%	0 -%	2b 1%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2a 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW - (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1500	146	650	629	452	149	1136	613	671	814	184	244	248
Effective sample size	1021	79	432	462	334	110	781	422	463	558	125	169	161
Total	1499	108	633	691	499	166	1147	627	679	827	184	250	229
Highway Insurance	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%
Chaucer Insurance	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%
Quinn Direct	1 *%	0 -%	1 *%	1 *%	* *%	* *%	1 *%	1 *%	1 *%	1 *%	* *%	* *%	0 -%
Nationwide	1 *%	0 -%	1 *%	0 -%	0 -%	0 -%	* *%	1 *%	0 -%	1 *%	0 -%	0 -%	0 -%
HSBC	1 *%	0 -%	0 -%	1 *%	1 *%	0 -%	1 *%	* *%	* *%	1 *%	0 -%	0 -%	0 -%
Provident	* *%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	0 -%
Equity Group (Red Line/ Red Star)	* *%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	* *%	0 -%	0 -%	0 -%
eCar	* *%	0 -%	0 -%	* *%	* *%	0 -%	* *%	* *%	0 -%	* *%	0 -%	0 -%	0 -%
Car manufacturer (various)	2 *%	0 -%	2 *%	* *%	* *%	0 -%	* *%	* *%	2 *%	2 *%	0 -%	0 -%	0 -%
Broker (other)	7 *%	* *%	6 1%	* *%	* *%	0 -%	5 *%	1 *%	2 *%	4 1%	0 -%	1 *%	* *%
Another bank or building society	6 *%	0 -%	2 *%	4 1%	2 *%	2 1%	6 *%	2 *%	3 *%	6 1%	0 -%	0 -%	0 -%
Another retailer	3 *%	0 -%	0 -%	3 *%	3 1%	0 -%	2 *%	0 -%	3 *%	3 *%	0 -%	0 -%	0 -%
Other	53 4%	3 3%	11 2%	34B 5%	26B 5%	7 4%	36 3%	32b 5%	14 2%	39c 5%	6 3%	2 1%	6 2%
Don't know	249 17%	17 16%	91 14%	127 18%	96 19%	26 16%	191 17%	142B 23%	78 12%	154 19%	33 18%	32 13%	28 12%

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Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1500	146	650	629	452	149	1136	613	671	814	184	244	248
Effective sample size	1021	79	432	462	334	110	781	422	463	558	125	169	161
Total	1499	108	633	691	499	166	1147	627	679	827	184	250	229
Refused	6 *%	2cd 2%	4 1%	* *%	0 -%	* *%	4 *%	6 1%	* *%	3 *%	3a 2%	0 -%	0 -%
Did not consider any other providers	532 35%	49CDF 46%	263CDF 41%	188 27%	137 27%	39 23%	394 34%	99 16%	292A 43%	162 20%	56A 31%	150AB 60%	160AB 70%
INSURER	441 29%	17 16%	179a 28%	239Ab 35%	166A 33%	68Ab 41%	346 30%	242B 39%	189 28%	327BCD 40%	48cD 26%	41 16%	22 10%
BROKER - PCW	98 7%	6 6%	30 5%	57b 8%	40 8%	17b 10%	78 7%	63B 10%	33 5%	73cd 9%	9 5%	9 4%	6 3%
BROKER	403 27%	25 23%	173 27%	194 28%	123 25%	64abcD 39%	321 28%	216B 34%	174 26%	283CD 34%	58CD 32%	35 14%	25 11%
BROKER (INC. PCW)	468 31%	29 27%	191 30%	235 34%	155 31%	72aBd 44%	376 33%	256B 41%	198 29%	330CD 40%	65CD 35%	42 17%	29 13%

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Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone - (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1500	146	625	982	849	35	405	391	261	80
Effective sample size	1021	98	417	689	597	25	275	270	192	52
Total	1499	146	615	1020	886	37	405	398	290	72
Direct Line	129 9%	10 7%	53 9%	103 10%	83 9%	3 9%	59bd 14%	33 8%	32 11%	11 15%
AA	105 7%	19 13%	52 8%	79 8%	73 8%	* 1%	49c 12%	28 7%	31 11%	7 10%
Saga	85 6%	10 7%	55cdf 9%	49 5%	45 5%	2 6%	19 5%	25 6%	11 4%	1 1%
Aviva/ Aviva Direct	85 6%	6 4%	52 8%	70 7%	59 7%	9 26%	39 10%	27 7%	24 8%	5 7%
Churchill	80 5%	7 5%	42 7%	58 6%	47 5%	1 3%	32 8%	23 6%	9 3%	11aB 15%
Admiral	70 5%	11 8%	27 4%	65 6%	61 7%	1 2%	28 7%	23 6%	26 9%	9 13%
Tesco	60 4%	0 -%	23 4%	49a 5%	44a 5%	5 14%	26A 6%	15 4%	20 7%	9A 12%
Swinton	56 4%	14cdf 9%	31 5%	39 4%	39 4%	2 6%	16 4%	15 4%	17 6%	6 8%
LV (Liverpool Victoria)	54 4%	7 5%	30 5%	36 4%	34 4%	5 14%	19 5%	10 2%	19a 6%	* *%
Compare the Market	52 3%	4 3%	13 2%	49b 5%	49B 6%	2 5%	17 4%	13 3%	25A 9%	9A 13%
Go Compare	42 3%	* *%	12 2%	41 4%	41ab 5%	2 5%	14 3%	11 3%	17 6%	9A 13%
MoreTh>n	33 2%	7 5%	12 2%	28 3%	23 3%	* 1%	15 4%	8 2%	11 4%	2 3%
Post Office	28 2%	2 1%	10 2%	23 2%	23 3%	* 1%	10 2%	16 4%	5 2%	1 2%
RAC	25 2%	5 3%	8 1%	22 2%	20 2%	0 -%	9 2%	7 2%	10 3%	2 2%
Rias	24 2%	0 -%	18CD 3%	8 1%	6 1%	0 -%	4 1%	3 1%	* *%	* *%

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Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1500	146	625	982	849	35	405	391	261	80
Effective sample size	1021	98	417	689	597	25	275	270	192	52
Total	1499	146	615	1020	886	37	405	398	290	72
Sheila's Wheels	22 1%	2 1%	11 2%	20 2%	20 2%	0 -%	2 1%	7 2%	11 4%	2 3%
Axa	21 1%	2 2%	6 1%	19 2%	13 1%	2 5%	10 3%	7 2%	4 1%	1 1%
Confused.com	21 1%	3 2%	7 1%	19 2%	18 2%	0 -%	4 1%	4 1%	10 3%	4a 5%
Hastings/ Hastings Direct	21 1%	0 -%	8 1%	15 1%	15 2%	0 -%	9 2%	7 2%	7 3%	* *%
Elephant	18 1%	5 3%	6 1%	18 2%	17 2%	2 5%	10 2%	5 1%	9 3%	2 3%
Sainsbury	18 1%	2 1%	9 1%	11 1%	9 1%	* 1%	9 2%	2 *%	3 1%	3A 5%
Moneysupermarket.com	17 1%	3 2%	5 1%	17 2%	17 2%	0 -%	8 2%	2 1%	12A 4%	3a 5%
Esure	17 1%	2 1%	4 1%	17 2%	15 2%	0 -%	7 2%	10 3%	3 1%	2 2%
CIS (Co-operative)	17 1%	2 1%	8 1%	15 1%	11 1%	2 5%	8 2%	4 1%	5 2%	1 2%
Swift	14 1%	0 -%	2 *%	14 1%	13 2%	0 -%	6 1%	6 1%	5 2%	2 3%
Kwik Fit	13 1%	0 -%	5 1%	8 1%	8 1%	0 -%	6 1%	2 1%	6 2%	0 -%
Swiftcover	13 1%	2b 1%	0 -%	13b 1%	11b 1%	0 -%	4b 1%	6 1%	4 1%	2 3%
Asda	13 1%	0 -%	7 1%	11 1%	11 1%	2 5%	5 1%	0 -%	7A 2%	3A 5%
M&S	11 1%	2 1%	5 1%	10 1%	8 1%	* 1%	6 1%	4 1%	4 1%	0 -%
Age UK	10 1%	0 -%	7D 1%	3 *%	0 -%	0 -%	3d 1%	0 -%	0 -%	0 -%

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Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone - (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1500	146	625	982	849	35	405	391	261	80
Effective sample size	1021	98	417	689	597	25	275	270	192	52
Total	1499	146	615	1020	886	37	405	398	290	72
John Lewis	9 1%	2 1%	5 1%	7 1%	6 1%	0 -	5 1%	2 1%	0 -	0 -
Castle Insurance	7 *%	0 -	7CD 1%	0 -	0 -	0 -	0 -	0 -	0 -	0 -
NFU	7 *%	* *%	4 1%	5 1%	3 *%	0 -	4 1%	2 *%	2 1%	0 -
Diamond	7 *%	2 1%	2 *%	7 1%	7 1%	0 -	2 1%	2 *%	6 2%	0 -
Tescocompare.com	7 *%	0 -	3 1%	7 1%	5 1%	0 -	3 1%	2 *%	2 1%	2 2%
RSA (Royal & Sun Alliance)	7 *%	2 1%	2 *%	4 *%	4 1%	0 -	2 *%	* *%	0 -	4AB 5%
Endsleigh	6 *%	0 -	2 *%	6 1%	5 1%	0 -	2 1%	2 1%	3 1%	0 -
Norwich Union	6 *%	0 -	4 1%	4 *%	4 *%	0 -	2 *%	2 *%	2 1%	0 -
Santander / Abbey	6 *%	0 -	2 *%	4 *%	2 *%	0 -	2 *%	2 1%	0 -	0 -
NatWest	6 *%	2 1%	6 1%	2 *%	2 *%	* 1%	2 *%	* *%	2 1%	0 -
Budget	5 *%	0 -	* *%	5 *%	5 1%	* 1%	1 *%	1 *%	2 1%	* *%
Ageas	4 *%	* *%	* *%	4 *%	3 *%	0 -	2 1%	2 1%	0 -	0 -
Dial Direct	4 *%	3bc 2%	2 *%	4 *%	4 *%	* 1%	3 1%	* *%	2 1%	1 1%
Lloyds TSB	4 *%	3c 2%	3 1%	4 *%	4 *%	0 -	4 1%	* *%	2 1%	2a 2%
Barclays Bank	4 *%	0 -	2 *%	4 *%	4 *%	0 -	2 1%	4 1%	0 -	0 -

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Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone - (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1500	146	625	982	849	35	405	391	261	80
Effective sample size	1021	98	417	689	597	25	275	270	192	52
Total	1499	146	615	1020	886	37	405	398	290	72
Privilege	4 *%	0 -%	2 *%	2 *%	2 *%	0 -%	* *%	2 *%	0 -%	0 -%
Prudential	4 *%	0 -%	4 1%	2 *%	2 *%	2 5%	2 *%	2 *%	0 -%	0 -%
Octagon	3 *%	0 -%	2 *%	3 *%	3 *%	0 -%	0 -%	0 -%	2 1%	2A 2%
Zurich	3 *%	2 1%	3 *%	2 *%	2 *%	0 -%	2 1%	* *%	2 1%	0 -%
Hughes Insurance	3 *%	0 -%	3 *%	2 *%	2 *%	* *%	1 *%	1 *%	* *%	* *%
Royal Bank of Scotland	3 *%	2cd 1%	2 *%	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%
Auto Direct	2 *%	0 -%	* *%	2 *%	2 *%	0 -%	* *%	* *%	2 1%	* *%
Open and Direct	2 *%	0 -%	2 *%	1 *%	1 *%	0 -%	* *%	* *%	* *%	* *%
Allianz	2 *%	* *%	1 *%	2 *%	1 *%	0 -%	1 *%	1 *%	* *%	0 -%
Bell	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	2 *%	2 *%	0 -%	0 -%
BGL	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2Ab 2%
Highway Insurance	2 *%	0 -%	0 -%	2 *%	2 *%	2 5%	2 *%	2 *%	0 -%	0 -%
Chaucer Insurance	2 *%	0 -%	2 *%	2 *%	2 *%	0 -%	2 *%	2 *%	0 -%	0 -%
Quinn Direct	1 *%	0 -%	1 *%	1 *%	* *%	0 -%	1 *%	* *%	* *%	0 -%
Nationwide	1 *%	0 -%	* *%	1 *%	1 *%	0 -%	* *%	0 -%	1 *%	0 -%

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Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1500	146	625	982	849	35	405	391	261	80
Effective sample size	1021	98	417	689	597	25	275	270	192	52
Total	1499	146	615	1020	886	37	405	398	290	72
HSBC	1 *%	0 -%	* *%	1 *%	1 *%	0 -%	0 -%	* *%	* *%	0 -%
Provident	* *%	* *%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Equity Group (Red Line/ Red Star)	* *%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
eCar	* *%	0 -%	* *%	* *%	* *%	0 -%	* *%	0 -%	* *%	0 -%
Car manufacturer (various)	2 *%	2D 1%	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%
Broker (other)	7 *%	2 1%	4 1%	3 *%	1 *%	0 -%	3 1%	1 *%	0 -%	* *%
Another bank or building society	6 *%	2b 1%	* *%	4 *%	4 *%	* 1%	2 1%	0 -%	4 1%	0 -%
Another retailer	3 *%	0 -%	3 1%	3 *%	3 *%	0 -%	3 1%	2 *%	0 -%	2b 2%
Other	53 4%	7 5%	24 4%	39 4%	37 4%	2 6%	20 5%	8 2%	17a 6%	4 6%
Don't know	249 17%	18 12%	110 18%	174 17%	161 18%	12 32%	64 16%	72 18%	41 14%	10 13%
Refused	6 *%	0 -%	4 1%	2 *%	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%
Did not consider any other providers	532 35%	55df 38%	181 29%	299 29%	238 27%	6 16%	105 26%	117c 29%	64 22%	10 14%
INSURER	441 29%	48 33%	207 34%	342 34%	292 33%	15 41%	165cd 41%	129 32%	110 38%	33 46%
BROKER - PCW	98 7%	7 5%	31 5%	94b 9%	90B 10%	2 5%	30 7%	30 8%	40a 14%	15A 20%
BROKER	403 27%	50 34%	201 33%	291 29%	266 30%	9 24%	139 34%	112 28%	102 35%	30 42%

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Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1500	146	625	982	849	35	405	391	261	80
Effective sample size	1021	98	417	689	597	25	275	270	192	52
Total	1499	146	615	1020	886	37	405	398	290	72
BROKER (INC. PCW)	468	54	219	353	326	9	151	137	125	36a
	31%	37%	36%	35%	37%	24%	37%	34%	43%	50%

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Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1500	750	801	1127	486	469	1226	1299	953	1334	776	211	512	526	298	603
Effective sample size	1021	502	523	782	333	300	843	880	649	905	540	148	331	368	207	400
Total	1499	731	761	1153	498	433	1243	1291	956	1329	797	221	480	544	307	584
Direct Line	129 9%	65 9%	65 9%	101 9%	42 8%	25 6%	104 8%	110 9%	79 8%	117 9%	84 10%	13 6%	32 7%	51 9%	24 8%	52 9%
AA	105 7%	59 8%	40 5%	86 7%	37 7%	24 6%	96 8%	91 7%	66 7%	102 8%	56 7%	23c 11%	26 5%	42 8%	17 5%	44 7%
Saga	85 6%	47 6%	44 6%	71 6%	35 7%	32 7%	79 6%	78 6%	64 7%	83 6%	45 6%	12 5%	28 6%	32 6%	23 8%	25 4%
Aviva/ Aviva Direct	85 6%	43 6%	45 6%	63 5%	29 6%	20 5%	71 6%	67 5%	52 5%	79 6%	41 5%	15 7%	29 6%	37 7%	20 6%	23 4%
Churchill	80 5%	48 7%	45 6%	68 6%	29 6%	28 7%	73 6%	71 5%	57 6%	73 5%	47 6%	6 3%	28 6%	36 7%	11 4%	33 6%
Admiral	70 5%	34 5%	29 4%	56 5%	32 6%	22 5%	60 5%	65 5%	44 5%	63 5%	35 4%	9 4%	26 5%	14 3%	19a 6%	34a 6%
Tesco	60 4%	40 5%	31 4%	53 5%	26 5%	15 3%	52 4%	51 4%	38 4%	55 4%	35 4%	5 2%	20 4%	26 5%	6 2%	27 5%
Swinton	56 4%	41 6%	36 5%	49 4%	17 3%	26 6%	44 4%	51 4%	37 4%	54 4%	32 4%	12 6%	12 2%	27 5%	12 4%	15 3%
LV (Liverpool Victoria)	54 4%	32 4%	28 4%	43 4%	21 4%	14 3%	48 4%	44 3%	35 4%	50 4%	22 3%	9 4%	23 5%	25 5%	13 4%	15 3%
Compare the Market	52 3%	19 3%	25 3%	43 4%	11 2%	10 2%	43 3%	44 3%	30 3%	48 4%	35c 4%	7 3%	9 2%	20 4%	10 3%	21 4%
Go Compare	42 3%	15 2%	20 3%	30 3%	12 2%	4 1%	37 3%	34 3%	31e 3%	38 3%	27 3%	6 2%	9 2%	15 3%	5 2%	21 4%
MoreTh>n	33 2%	16 2%	16 2%	28 2%	16 3%	12 3%	27 2%	32 2%	22 2%	31 2%	23 3%	2 1%	8 2%	16 3%	10 3%	7 1%
Post Office	28 2%	14 2%	11 1%	23 2%	11 2%	9 2%	26 2%	25 2%	19 2%	24 2%	13 2%	2 1%	13 3%	17b 3%	1 *	10 2%
RAC	25 2%	13 2%	9 1%	20 2%	11 2%	9 2%	23 2%	20 2%	20 2%	25 2%	16 2%	1 *	8 2%	5 1%	4 1%	16 3%
Rias	24 2%	7 1%	11 1%	18 2%	9 2%	9 2%	22 2%	22 2%	15 2%	22 2%	13 2%	5 2%	5 1%	10 2%	2 1%	9 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1500	750	801	1127	486	469	1226	1299	953	1334	776	211	512	526	298	603
Effective sample size	1021	502	523	782	333	300	843	880	649	905	540	148	331	368	207	400
Total	1499	731	761	1153	498	433	1243	1291	956	1329	797	221	480	544	307	584
Sheila's Wheels	22 1%	10 1%	11 1%	15 1%	6 1%	4 1%	20 2%	16 1%	17 2%	20 2%	11 1%	7 3%	4 1%	9 2%	4 1%	7 1%
Axa	21 1%	6 1%	9 1%	13 1%	9 2%	9 2%	17 1%	17 1%	16 2%	17 1%	14 2%	4 2%	4 1%	6 1%	4 1%	11 2%
Confused.com	21 1%	9 1%	6 1%	19 2%	6 1%	9 2%	19 2%	18 1%	17 2%	19 1%	11 1%	3 2%	7 1%	9 2%	6 2%	6 1%
Hastings/ Hastings Direct	21 1%	8 1%	7 1%	18 2%	11 2%	4 1%	16 1%	17 1%	14 1%	19 1%	12 1%	5 2%	4 1%	11 2%	2 1%	4 1%
Elephant	18 1%	8 1%	8 1%	15 1%	* *%	6 1%	13 1%	17 1%	12 1%	17 1%	13 2%	* *%	5 1%	8 1%	2 1%	9 2%
Sainsbury	18 1%	8 1%	9 1%	17 2%	6 1%	9 2%	14 1%	17 1%	11 1%	16 1%	11 1%	1 *%	6 1%	2 *%	4 1%	11 2%
Moneysupermarket.com	17 1%	7 1%	10 1%	10 1%	6 1%	2 *%	14 1%	14 1%	10 1%	16 1%	10 1%	3 2%	4 1%	8 1%	2 1%	7 1%
Esure	17 1%	14 2%	6 1%	15 1%	8 2%	2 *%	12 1%	15 1%	13 1%	15 1%	8 1%	0 -%	9 2%	10 2%	3 1%	4 1%
CIS (Co-operative)	17 1%	13 2%	10 1%	13 1%	6 1%	6 1%	15 1%	16 1%	12 1%	17 1%	12 1%	1 *%	4 1%	6 1%	4 1%	5 1%
Swift	14 1%	7 1%	8 1%	13 1%	6 1%	5 1%	12 1%	13 1%	9 1%	14 1%	9 1%	* *%	4 1%	9 2%	1 *%	4 1%
Kwik Fit	13 1%	7 1%	3 *%	10 1%	7 1%	* *%	11 1%	10 1%	8 1%	12 1%	8 1%	2 1%	3 1%	2 *%	* *%	11 2%
Swiftcover	13 1%	6 1%	6 1%	8 1%	4 1%	6 1%	11 1%	10 1%	7 1%	11 1%	9 1%	0 -%	4 1%	8c 1%	5c 2%	* *%
Asda	13 1%	7 1%	7 1%	9 1%	7g 1%	4 1%	8 1%	4 *%	10 1%	11 1%	6 1%	3 2%	4 1%	5 1%	2 1%	6 1%
M&S	11 1%	10 1%	7 1%	10 1%	6 1%	4 1%	11 1%	11 1%	8 1%	11 1%	6 1%	* *%	5 1%	8 1%	1 *%	2 *%
Age UK	10 1%	5 1%	5 1%	5 *%	2 *%	2 *%	7 1%	9 1%	5 1%	8 1%	5 1%	2 1%	3 1%	3 1%	4 1%	2 *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1500	750	801	1127	486	469	1226	1299	953	1334	776	211	512	526	298	603
Effective sample size	1021	502	523	782	333	300	843	880	649	905	540	148	331	368	207	400
Total	1499	731	761	1153	498	433	1243	1291	956	1329	797	221	480	544	307	584
John Lewis	9 1%	5 1%	7 1%	7 1%	4 1%	3 1%	9 1%	7 1%	6 1%	7 1%	9 1%	0 -%	0 -%	7 1%	0 -%	2 **
Castle Insurance	7 **	6 1%	4 1%	6 1%	2 **	2 **	6 **	7 1%	2 **	7 1%	4 1%	0 -%	3 1%	2 **	0 -%	6 1%
NFU	7 **	4 1%	6 1%	4 **	1 **	2 **	7 1%	7 1%	4 **	7 1%	7 1%	* **	0 -%	5 1%	0 -%	2 **
Diamond	7 **	2 **	4 1%	7 1%	0 -%	* **	6 **	7 1%	7 1%	6 **	4 **	0 -%	3 1%	4 1%	2 1%	2 **
Tescocompare.com	7 **	3 **	2 **	5 **	2 **	3 1%	5 **	5 **	7 1%	7 1%	2 **	2 1%	3 1%	2 **	2 1%	3 1%
RSA (Royal & Sun Alliance)	7 **	3 **	2 **	7 1%	2 **	3 1%	4 **	5 **	1 **	7 **	6 1%	* **	* **	4 1%	2 1%	1 **
Endsleigh	6 **	2 **	1 **	6 **	5b 1%	2 1%	5 **	6 **	4 **	6 **	2 **	0 -%	4 1%	2 **	2 1%	2 **
Norwich Union	6 **	* **	2 **	2 **	* **	* **	4 **	6 **	2 **	4 **	6 1%	0 -%	* **	2 **	2 1%	2 **
Santander / Abbey	6 **	2 **	* **	6 **	* **	1 **	6 **	6 **	4 **	6 **	2 **	* **	3 1%	4 1%	* **	2 **
NatWest	6 **	2 **	3 **	6 **	* **	* **	4 **	4 **	2 **	6 **	5 1%	* **	* **	4 1%	2 1%	0 -%
Budget	5 **	3 **	3 **	1 **	1 **	2 **	3 **	5 **	2 **	5 **	4 **	* **	* **	* **	2 1%	2 **
Ageas	4 **	2 **	2 **	4 **	2 **	4 1%	4 **	4 **	4 **	4 **	3 **	0 -%	2 **	2 **	0 -%	2 **
Dial Direct	4 **	2 **	2 **	4 **	* **	1 **	4 **	4 **	2 **	4 **	2 **	* **	2 **	2 **	* **	2 **
Lloyds TSB	4 **	0 -%	1 **	4 **	* **	0 -%	2 **	3 **	* **	4 **	4 **	* **	* **	0 -%	2 1%	3 **
Barclays Bank	4 **	4 1%	4 **	4 **	2 **	* **	2 **	1 **	2 **	1 **	4 **	0 -%	* **	2 **	2 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1500	750	801	1127	486	469	1226	1299	953	1334	776	211	512	526	298	603
Effective sample size	1021	502	523	782	333	300	843	880	649	905	540	148	331	368	207	400
Total	1499	731	761	1153	498	433	1243	1291	956	1329	797	221	480	544	307	584
Privilege	4 **	2 **	2 **	3 **	0 -	2 **	* **	2 **	2 **	2 **	2 **	0 -	2 **	0 -	3a 1%	* **
Prudential	4 **	2 **	4 **	4 **	4h 1%	2 **	4 **	4 **	* **	4 **	0 -	0 -	4a 1%	0 -	0 -	4 1%
Octagon	3 **	0 -	2 **	3 **	2 **	3a 1%	3 **	3 **	3 **	3 **	0 -	0 -	3 1%	0 -	0 -	3 1%
Zurich	3 **	1 **	1 **	3 **	1 **	* **	1 **	1 **	1 **	3 **	2 **	0 -	1 **	* **	2 1%	1 **
Hughes Insurance	3 **	1 **	2 **	2 **	1 **	1 **	3 **	3 **	3 **	3 **	1 **	1 **	1 **	1 **	1 **	1 **
Royal Bank of Scotland	3 **	0 -	* **	2 **	0 -	2 **	2 **	* **	1 **	3 **	2 **	* **	0 -	* **	2 1%	* **
Auto Direct	2 **	2 **	2 **	2 **	1 **	2 **	2 **	2 **	2 **	2 **	* **	0 -	2 **	2 **	0 -	* **
Open and Direct	2 **	* **	2 **	1 **	1 **	1 **	2 **	2 **	1 **	2 **	1 **	* **	* **	1 **	1 **	* **
Allianz	2 **	1 **	1 **	1 **	* **	1 **	2 **	2 **	1 **	2 **	1 **	0 -	1 **	0 -	1 **	1 **
Bell	2 **	2 **	0 -	0 -	2 **	0 -	2 **	0 -	0 -	2 **	2 **	0 -	0 -	0 -	0 -	2 **
BGL	2 **	2 **	2 **	2 **	0 -	2 **	2 **	2 **	2 **	2 **	0 -	2a 1%	0 -	2 **	0 -	0 -
Highway Insurance	2 **	2 **	0 -	0 -	2 **	2 **	2 **	2 **	2 **	2 **	0 -	0 -	2 **	0 -	0 -	2 **
Chaucer Insurance	2 **	0 -	0 -	2 **	2 **	0 -	2 **	2 **	2 **	2 **	2 **	0 -	0 -	0 -	0 -	2 **
Quinn Direct	1 **	1 **	1 **	1 **	1 **	1 **	1 **	1 **	1 **	1 **	1 **	* **	1 **	1 **	* **	1 **
Nationwide	1 **	0 -	* **	1 **	1 **	* **	* **	* **	0 -	1 **	1 **	0 -	0 -	* **	0 -	* **

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1500	750	801	1127	486	469	1226	1299	953	1334	776	211	512	526	298	603
Effective sample size	1021	502	523	782	333	300	843	880	649	905	540	148	331	368	207	400
Total	1499	731	761	1153	498	433	1243	1291	956	1329	797	221	480	544	307	584
HSBC	1 **	0 -%	* **	1 **	1 **	0 -%	* **	1 **	0 -%	1 **	1 **	0 -%	0 -%	1 **	0 -%	0 -%
Provident	* **	0 -%	* **	* **	0 -%	0 -%	* **	* **	0 -%	* **	0 -%	0 -%	* **	0 -%	0 -%	* **
Equity Group (Red Line/ Red Star)	* **	* **	* **	* **	0 -%	* **	* **	* **	* **	* **	* **	0 -%	0 -%	0 -%	0 -%	* **
eCar	* **	0 -%	0 -%	* **	0 -%	0 -%	* **	* **	0 -%	* **	0 -%	0 -%	* **	* **	0 -%	0 -%
Car manufacturer (various)	2 **	2 **	* **	2 **	2 **	2 1%	2 **	2 **	2 **	2 **	2 **	0 -%	1 **	2 **	* **	* **
Broker (other)	7 **	3 **	3 **	7 1%	3 1%	4 1%	7 1%	7 1%	5 **	7 1%	3 **	2 1%	2 **	1 **	0 -%	4 1%
Another bank or building society	6 **	5 1%	2 **	6 **	3 1%	2 **	6 **	6 **	5 1%	6 **	2 **	0 -%	4 1%	0 -%	0 -%	6 1%
Another retailer	3 **	2 **	2 **	3 **	2 **	3 1%	3 **	3 **	2 **	3 **	3 **	0 -%	0 -%	3 1%	0 -%	0 -%
Other	53 4%	21 3%	39cG 5%	33 3%	20 4%	16 4%	41 3%	31 2%	34 4%	44 3%	35 4%	4 2%	15 3%	22 4%	12 4%	17 3%
Don't know	249 17%	106 14%	121 16%	181 16%	89 18%	76 18%	200 16%	212 16%	158 16%	216 16%	140 18%	34 16%	75 16%	99 18%	48 16%	94 16%
Refused	6 **	6 1%	4 1%	4 **	2 **	4 1%	4 **	4 **	4 **	6 **	4 **	0 -%	2 **	2 **	2 1%	2 **
Did not consider any other providers	532 35%	259 35%	281d 37%	403 35%	151 30%	143 33%	434 35%	466 36%	320 33%	465 35%	252 32%	87 39%	191a 40%	148 27%	119A 39%	229A 39%
INSURER	441 29%	225 31%	207 27%	346 30%	157 32%	131 30%	373 30%	376 29%	289 30%	398 30%	244 31%	58 26%	139 29%	169 31%	90 29%	168 29%
BROKER - PCW	98 7%	39 5%	46 6%	81 7%	24 5%	21 5%	88 7%	85 7%	71 7%	90 7%	61 8%	14 7%	23 5%	41 7%	18 6%	39 7%

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Table 32 (continuation)

A5. Apart from your current insurer, which other insurance providers, if any, did you consider?

Base: All who have either renewed their policy or have held a previous policy

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1500	750	801	1127	486	469	1226	1299	953	1334	776	211	512	526	298	603
Effective sample size	1021	502	523	782	333	300	843	880	649	905	540	148	331	368	207	400
Total	1499	731	761	1153	498	433	1243	1291	956	1329	797	221	480	544	307	584
BROKER	403 27%	227 31%	202 27%	330 29%	155 31%	131 30%	345 28%	343 27%	271 28%	373 28%	224 28%	61 27%	118 25%	172b 32%	67 22%	148 25%
BROKER (INC. PCW)	468 31%	251 34%	232 30%	385 33%	168 34%	144 33%	405 33%	402 31%	318 33%	430 32%	267 33%	70 32%	132 27%	201bc 37%	82 27%	170 29%

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Table 33

A6a. You said you did not consider any other insurers when renewing/taking out your motor insurance policy. Why was this?

Base: All those that did not consider other insurers

	Total	Gender		Age			Social Grade		UK		Country		NI		Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	547	293	254	54	211	282	326	205	547	351	260	108	91	88	348	199
Effective sample size	367	202	165	37	139	192	221	134	367	290	260	108	91	88	241	127
Total	532	296	235	55	199	277	322	191	532	464	437	52	27	16	354	177
The price was acceptable to me	261 49%	155 52%	107 45%	26 48%	95 47%	140 51%	155 48%	96 50%	261f 49%	230f 50%	217f 50%	26f 50%	13 48%	6 35%	167 47%	94 53%
Convenience / no time / can't be bothered / less hassle	126 24%	65 22%	61 26%	14 25%	51 25%	62 22%	83 26%	40 21%	126 24%	110 24%	104 24%	12 22%	6 23%	4 27%	81 23%	46 26%
Satisfaction with service from current insurer	125 24%	73 25%	52 22%	10 19%	37 19%	78b 28%	74 23%	44 23%	125 24%	112 24%	106 24%	10 19%	7 24%	3 20%	91 26%	34 19%
Broker / recommendation	23 4%	12 4%	12 5%	* 1%	9 5%	14 5%	15 5%	8 4%	23 4%	18 4%	17 4%	2 4%	1 4%	3ABCDE 22%	12 3%	12 7%
My provider specialises / meets my particular needs (e.g. type of vehicle / age)	23 4%	12 4%	11 5%	7bc 13%	6 3%	10 4%	17 5%	6 3%	23 4%	21 5%	20 5%	1 3%	1 3%	* 2%	10 3%	13 7%
Automatic renewal / rollover	6 1%	2 1%	4 2%	2 4%	3 1%	2 1%	3 1%	3 2%	6 1%	6 1%	5 1%	* 1%	1 3%	0 -%	6 2%	* *%
Competitive market / same or similar prices	6 1%	3 1%	3 1%	0 -%	1 1%	4 2%	2 1%	3 2%	6 1%	4 1%	3 1%	1 3%	* 1%	1bc 3%	3 1%	3 2%
Other	34 6%	25 8%	9 4%	4 8%	18 9%	12 4%	23 7%	10 5%	34 6%	31 7%	29 7%	2 5%	2 8%	1 7%	25 7%	9 5%
Don't know	9 2%	5 2%	3 1%	0 -%	1 1%	7 3%	6 2%	3 1%	9 2%	7 2%	7 2%	1 3%	* 1%	* 2%	7 2%	2 1%
Refused	2 *%	0 -%	2 1%	0 -%	2 1%	0 -%	0 -%	2 1%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 33 (continuation)

A6a. You said you did not consider any other insurers when renewing/taking out your motor insurance policy. Why was this?

Base: All those that did not consider other insurers

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	547	372	171	272	249	38	490	163	384	64	479	494	33	393	66
Effective sample size	367	250	115	175	176	25	330	113	255	40	325	327	22	257	44
Total	532	359	169	250	258	36	478	164	367	56	471	470	32	365	64
The price was acceptable to me	261 49%	186 52%	72 43%	130 52%	126 49%	18 51%	237 50%	82 50%	179 49%	30 53%	230 49%	227 48%	20 63%	173 47%	39 60%
Convenience / no time / can't be bothered / less hassle	126 24%	75 21%	51 30%	65 26%	56 22%	5 13%	115 24%	30 18%	96 26%	13 24%	111 24%	113 24%	5 15%	93 25%	15 24%
Satisfaction with service from current insurer	125 24%	78 22%	47 28%	55 22%	60 23%	11 30%	110 23%	50b 31%	75 20%	11 19%	111 24%	113 24%	5 17%	96 26%	18 27%
Broker / recommendation	23 4%	20 6%	3 2%	12 5%	9 4%	1 2%	22 5%	10 6%	13 4%	1 1%	23 5%	21 4%	2 6%	14 4%	* 1%
My provider specialises / meets my particular needs (e.g. type of vehicle / age)	23 4%	13 4%	9 6%	6 2%	15 6%	0 -%	23 5%	4 2%	19 5%	2 3%	21 4%	21 4%	* 1%	12 3%	4 5%
Automatic renewal / rollover	6 1%	1 *%	5a 3%	2 1%	4 2%	0 -%	6 1%	4 2%	3 1%	2 3%	5 1%	5 1%	2 5%	6 2%	* 1%
Competitive market / same or similar prices	6 1%	5 1%	* *%	2 1%	3 1%	* 1%	5 1%	* *%	5 1%	* 1%	5 1%	6 1%	0 -%	6 2%	0 -%
Other	34 6%	24 7%	10 6%	16 6%	18 7%	4 12%	28 6%	12 7%	22 6%	6 10%	29 6%	32 7%	0 -%	19 5%	3 5%
Don't know	9 2%	8 2%	1 *%	2 1%	5 2%	2 5%	7 1%	2 1%	6 2%	* 1%	9 2%	7 1%	* 2%	4 1%	0 -%
Refused	2 *%	2 *%	0 -%	0 -%	2 1%	0 -%	2 *%	2 1%	0 -%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 33 (continuation)

A6a. You said you did not consider any other insurers when renewing/taking out your motor insurance policy. Why was this?

Base: All those that did not consider other insurers

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	547	133	249	147	137	184	157	159	94	95	185	119	222	288	164
Effective sample size	367	89	161	104	90	121	109	104	60	64	113	80	161	187	117
Total	532	129	227	156	130	169	161	146	86	93	156	116	240	265	173
The price was acceptable to me	261 49%	58 45%	109 48%	71 46%	73 56%	90 54%	83 52%	74 50%	48 56%	37 39%	52 33%	72A 62%	132A 55%	128 48%	87 50%
Convenience / no time / can't be bothered / less hassle	126 24%	41 32%	51 23%	47c 30%	32 25%	27 16%	40 25%	43 30%	14 16%	20 22%	43 27%	31 27%	46 19%	64 24%	44 25%
Satisfaction with service from current insurer	125 24%	32 25%	61 27%	33 21%	33 25%	38 22%	37 23%	38 26%	19 22%	20 22%	59BC 38%	22 19%	40 17%	69 26%	42 25%
Broker / recommendation	23 4%	3 3%	11 5%	4 3%	3 2%	11 6%	5 3%	4 3%	6 7%	7 7%	3 2%	4 3%	16 7%	5 2%	3 2%
My provider specialises / meets my particular needs (e.g. type of vehicle / age)	23 4%	1 *	12 5%	7 5%	4 3%	8 5%	8 5%	6 4%	2 2%	3 4%	7 5%	4 4%	11 5%	13 5%	5 3%
Automatic renewal / rollover	6 1%	2 2%	4 2%	5 3%	* *%	* *%	2 1%	1 1%	2 2%	2 2%	2 1%	0 -%	4 2%	3 1%	2 1%
Competitive market / same or similar prices	6 1%	* *%	5 2%	2 1%	* *%	3 2%	3 2%	* *%	* *%	2 2%	3 2%	2 2%	1 *%	4 2%	1 1%
Other	34 6%	11 9%	8 4%	11 7%	11 9%	8 5%	10 6%	7 5%	9 10%	6 7%	5 3%	6 5%	19 8%	18 7%	11 6%
Don't know	9 2%	0 -%	4 2%	2 1%	1 1%	4 2%	2 1%	2 2%	0 -%	3 3%	4 3%	* *%	4 2%	2 1%	4 3%
Refused	2 *%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	2 1%	0 -%	2 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 33 (continuation)

A6a. You said you did not consider any other insurers when renewing/taking out your motor insurance policy. Why was this?

Base: All those that did not consider other insurers

	Total	In person (a)	Purchase - actual				In insurance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	547	65	276	168	120	35	407	91	294	156	64	143	180
Effective sample size	367	37	182	125	91	26	274	66	201	109	40	101	115
Total	532	49	263	188	137	39	394	99	292	162	56	150	160
The price was acceptable to me	261 49%	18 37%	116 44%	121AB 64%	96AB 70%	21 54%	203 52%	70b 70%	159 54%	104cD 64%	40cD 71%	72D 48%	42 26%
Convenience / no time / can't be bothered / less hassle	126 24%	18d 36%	57 22%	43 23%	26 19%	10 26%	95 24%	11 11%	69a 24%	18 11%	14a 26%	47A 31%	48A 30%
Satisfaction with service from current insurer	125 24%	12 25%	74CD 28%	29 15%	17 13%	10 26%	96 24%	11 11%	62 21%	24 15%	4 6%	30 20%	68ABC 43%
Broker / recommendation	23 4%	5CD 11%	15Cd 6%	0 -%	0 -%	0 -%	7 2%	5 5%	12 4%	12d 7%	5 8%	4 3%	3 2%
My provider specialises / meets my particular needs (e.g. type of vehicle / age)	23 4%	0 -%	17 6%	6 3%	3 2%	2 6%	15 4%	5 5%	10 3%	11 7%	* 1%	5 3%	6 4%
Automatic renewal / rollover	6 1%	2b 3%	1 *%	4 2%	4 3%	* 1%	3 1%	0 -%	6 2%	* *%	2 4%	4 2%	* *%
Competitive market / same or similar prices	6 1%	1 2%	3 1%	2 1%	0 -%	* 1%	5 1%	2 2%	3 1%	* *%	2 3%	2 1%	1 1%
Other	34 6%	4 9%	19 7%	5 3%	4 3%	2 4%	27 7%	7 7%	17 6%	11 7%	3 5%	10 6%	10 7%
Don't know	9 2%	0 -%	4 2%	4 2%	2 2%	2 4%	7 2%	4 4%	2 1%	4 2%	0 -%	* *%	5 3%
Refused	2 *%	0 -%	2 1%	0 -%	0 -%	0 -%	2 *%	0 -%	2 1%	0 -%	0 -%	2 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 33 (continuation)

A6a. You said you did not consider any other insurers when renewing/taking out your motor insurance policy. Why was this?

Base: All those that did not consider other insurers

	Total	Comparisons made					PCW - number looked at		Feature included or considered								
		In person	Online Phone	Online Total	Online - PCW	Online other	1	2	Personal belongings	Breakdown	Cou rtesy car	Foreign use	Key loss	Legal protection	No claims bonus	Personal injury	Wind screen
		(a)	(b)	(c)	(d)	(f)	(a)	(b)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted row	547	60	188	283	227	102	115	56	271	291	400	154	158	438	480	332	482
Effective sample size	367	39	125	202	161	71	80	42	179	193	275	103	100	298	322	221	322
Total	532	55	181	299	238	105	117	64	259	281	403	151	143	434	466	320	465
The price was acceptable to me	261 49%	21 38%	93 51%	180A 60%	143a 60%	56 54%	72 62%	39 61%	127 49%	132 47%	191 48%	80 53%	60 42%	209 48%	221 47%	147 46%	228 49%
Convenience / no time / can't be bothered / less hassle	126 24%	13 24%	37 20%	65 22%	52 22%	28 27%	21 18%	17 27%	57 22%	58 21%	88 22%	37 25%	34 24%	100 23%	108 23%	71 22%	105 23%
Satisfaction with service from current insurer	125 24%	9 16%	41 23%	58 19%	38 16%	28 26%	12 10%	9 15%	58 23%	84 30%	109 27%	38 25%	42 29%	109 25%	114 24%	82 25%	113 24%
Broker / recommendation	23 4%	6Cdf 11%	6 4%	5 2%	3 1%	2 2%	3 2%	0 -%	7 3%	8 3%	20 5%	8 5%	4 3%	20 5%	19 4%	14 4%	18 4%
My provider specialises / meets my particular needs (e.g. type of vehicle / age)	23 4%	2 4%	12 7%	12 4%	12 5%	2 2%	8 7%	* **	13 5%	9 3%	17 4%	9 6%	9 7%	17 4%	19 4%	15 5%	19 4%
Automatic renewal / rollover	6 1%	0 -%	2 1%	4 1%	4 2%	2 2%	4 3%	* **	6 2%	2 1%	6 2%	2 2%	2 1%	6 1%	6 1%	2 1%	6 1%
Competitive market / same or similar prices	6 1%	2 3%	4 2%	3 1%	2 1%	1 1%	0 -%	2 3%	5 2%	3 1%	5 1%	* **	2 1%	5 1%	6 1%	6 2%	6 1%
Other	34 6%	8 14%	17 9%	17 6%	14 6%	11 10%	6 5%	3 5%	13 5%	15 5%	22 5%	10 6%	9 6%	28 6%	32 7%	26 8%	32 7%
Don't know	9 2%	3cdf 6%	2 1%	3 1%	2 1%	0 -%	* **	2 3%	4 1%	7 2%	6 2%	* **	2 1%	8 2%	9 2%	6 2%	7 1%
Refused	2 *%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	2 1%	2 *%	0 -%	0 -%	2 *%	2 *%	2 1%	2 *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 33 (continuation)

A6a. You said you did not consider any other insurers when renewing/taking out your motor insurance policy. Why was this?

Base: All those that did not consider other insurers

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	547	250	88	208	150	110	240
Effective sample size	367	174	60	133	103	79	159
Total	532	252	87	191	148	119	229
The price was acceptable to me	261 49%	143bc 57%	33 38%	86 45%	72 49%	53 45%	124 54%
Convenience / no time / can't be bothered / less hassle	126 24%	62 24%	18 21%	45 24%	37 25%	22 18%	60 26%
Satisfaction with service from current insurer	125 24%	52 21%	29a 33%	43 23%	39 27%	28 23%	45 20%
Broker / recommendation	23 4%	11 4%	4 5%	8 4%	4 3%	3 3%	15 6%
My provider specialises / meets my particular needs (e.g. type of vehicle / age)	23 4%	9 3%	3 4%	11 6%	6 4%	9 7%	8 3%
Automatic renewal / rollover	6 1%	2 1%	0 -%	4 2%	2 2%	0 -%	4 2%
Competitive market / same or similar prices	6 1%	2 1%	2 2%	1 1%	2 1%	4c 3%	* **
Other	34 6%	14 5%	6 7%	14 7%	9 6%	7 6%	14 6%
Don't know	9 2%	2 1%	2 2%	4 2%	2 1%	4 3%	2 1%
Refused	2 *%	0 -%	2 2%	0 -%	0 -%	2 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 34  
 A6a. You said you did not consider any other insurers when renewing/taking out your motor insurance policy. Why was this?

Base: All those that did not consider other insurers

	Total	S12/S13 - What did at last renewal Renewed current policy (a)	Switched insurers/ took out first policy (b)
Unweighted row	547	475	72
Effective sample size	367	315	53
Total	532	451	80
The price was acceptable to me	261 49%	215 48%	46 58%
Convenience / no time / can't be bothered / less hassle	126 24%	121B 27%	5 6%
Satisfaction with service from current insurer	125 24%	119B 26%	7 8%
Broker / recommendation	23 4%	14 3%	9A 11%
My provider specialises / meets my particular needs (e.g. type of vehicle / age)	23 4%	18 4%	5 7%
Automatic renewal / rollover	6 1%	6 1%	0 -%
Competitive market / same or similar prices	6 1%	6 1%	0 -%
Other	34 6%	22 5%	12A 15%
Don't know	9 2%	5 1%	4 5%
Refused	2 *%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 35  
A6. What would you say were the most important factors determining why you decided to purchase the policy you did?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Price / value	1194 80%	702 80%	492 79%	188BC 92%	495c 81%	512 74%	751b 82%	404 76%	1194 80%	1067 80%	1006 80%	93 78%	61 82%	34 76%	847 79%	341 80%
Range of cover / suitable package	443 30%	244 28%	199 32%	61 30%	186 31%	196 28%	280 31%	154 29%	443 30%	390 29%	366 29%	40 33%	24 32%	13 29%	320 30%	121 28%
The reputation of the provider	140 9%	92 11%	48 8%	5 3%	44 7%	91AB 13%	102b 11%	37 7%	140f 9%	127f 10%	121f 10%	10 8%	7 9%	2 5%	92 9%	46 11%
Favourable excess	85 6%	50 6%	35 6%	19C 9%	45C 7%	21 3%	54 6%	30 6%	85 6%	75 6%	69 5%	8 6%	6 8%	2 5%	71b 7%	13 3%
Courtesy / replacement car	79 5%	35 4%	45a 7%	8 4%	42 7%	30 4%	52 6%	27 5%	79 5%	73 5%	67 5%	6 5%	5f 7%	1 2%	61 6%	19 4%
Previous / good experience with provider	66 4%	41 5%	25 4%	5 2%	16 3%	45B 6%	41 4%	21 4%	66 4%	59 4%	55 4%	5 4%	4 5%	2 5%	44 4%	22 5%
Provider has good customer service	64 4%	37 4%	27 4%	9 4%	21 3%	34 5%	38 4%	25 5%	64 4%	55 4%	52 4%	5 4%	3 4%	4ABCD 8%	45 4%	18 4%
Convenience	63 4%	37 4%	26 4%	4 2%	32 5%	27 4%	34 4%	23 4%	63 4%	56 4%	54 4%	5 4%	2 2%	2 5%	44 4%	19 5%
Breakdown cover	56 4%	22 2%	34a 5%	6 3%	19 3%	30 4%	31 3%	25 5%	56 4%	49 4%	47 4%	4 4%	2 3%	3 6%	36 3%	20 5%
Comprehensive	46 3%	27 3%	19 3%	10 5%	19 3%	18 3%	24 3%	23 4%	46 3%	43 3%	40 3%	1 1%	3 4%	2d 4%	33 3%	12 3%
No claims bonus / NCB protection	46 3%	26 3%	20 3%	3 2%	18 3%	24 4%	29 3%	17 3%	46 3%	42 3%	39 3%	3 2%	3 4%	2 4%	39 4%	7 2%
Provider specialises / meets my particular needs	40 3%	22 3%	18 3%	2 1%	17 3%	22 3%	31 3%	9 2%	40 3%	37 3%	35 3%	2 2%	2 3%	2 2%	26 2%	14 3%
Provider is local	18 1%	12 1%	5 1%	1 *%	5 1%	12 2%	9 1%	9 2%	18 1%	14 1%	12 1%	1 1%	2c 2%	3ABCD 6%	9 1%	9 2%
Dissatisfaction with previous provider	12 1%	5 1%	6 1%	* *%	4 1%	7 1%	8 1%	3 1%	12 1%	11 1%	10 1%	* *%	1 1%	* 1%	8 1%	4 1%
Foreign / European use	8 1%	8b 1%	0 -%	* *%	2 *%	6 1%	2 *%	6 1%	8 1%	8 1%	7 1%	0 -%	1ad 2%	* *%	6 1%	2 1%
Other	160 11%	99 11%	60 10%	20 10%	57 9%	83 12%	98 11%	56 11%	160 11%	146 11%	138 11%	9 8%	8 11%	5 10%	118 11%	42 10%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 35 (continuation)

A6. What would you say were the most important factors determining why you decided to purchase the policy you did?

Base: All

	Total	Gender		Age			Social Grade		Country			Area				
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Don't know	18	6	12	*	10	8	8	7	18	15	13	2	2	1	14	4
	1%	1%	2%	*%	2%	1%	1%	1%	1%	1%	1%	2%	2%	2%	1%	1%
Refused	2	0	2	0	0	2	2	0	2	2	2	0	0	0	0	2
	*%	-%	*%	-%	-%	*%	*%	-%	*%	*%	*%	-%	-%	-%	-%	*%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 35 (continuation)

A6. What would you say were the most important factors determining why you decided to purchase the policy you did?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Price / value	1194 80%	754 78%	433 82%	569 81%	602 79%	71 82%	1076 79%	349 80%	845 79%	147 79%	1037 80%	1042 79%	86 86%	692 76%	135 78%
Range of cover / suitable package	443 30%	291 30%	153 29%	202 29%	234 31%	25 30%	406 30%	124 29%	319 30%	63 34%	378 29%	410B 31%	14 14%	272 30%	46 26%
The reputation of the provider	140 9%	113B 12%	27 5%	69 10%	67 9%	9 11%	127 9%	48 11%	92 9%	19 10%	120 9%	119 9%	9 9%	100 11%	13 7%
Favourable excess	85 6%	44 5%	41a 8%	44 6%	40 5%	9 10%	69 5%	20 5%	65 6%	8 4%	76 6%	77 6%	5 5%	48 5%	4 3%
Courtesy / replacement car	79 5%	43 4%	37 7%	40 6%	38 5%	2 2%	76 6%	31 7%	49 5%	15 8%	64 5%	75b 6%	0 -%	50 5%	8 5%
Previous / good experience with provider	66 4%	46 5%	20 4%	24 3%	40 5%	10b 11%	55 4%	25 6%	41 4%	2 1%	64 5%	63 5%	2 2%	48 5%	12 7%
Provider has good customer service	64 4%	43 4%	21 4%	27 4%	35 5%	9b 10%	55 4%	24 5%	40 4%	3 2%	59 4%	59 5%	4 4%	45 5%	9 5%
Convenience	63 4%	37 4%	25 5%	32 5%	27 4%	3 4%	56 4%	18 4%	45 4%	4 2%	57 4%	49 4%	9a 9%	39 4%	7 4%
Breakdown cover	56 4%	40 4%	17 3%	23 3%	33 4%	3 4%	50 4%	16 4%	41 4%	12 6%	44 3%	54 4%	* *%	32 3%	8 5%
Comprehensive	46 3%	25 3%	22 4%	17 2%	28 4%	1 1%	42 3%	10 2%	36 3%	11b 6%	34 3%	44 3%	2 2%	31 3%	4 2%
No claims bonus / NCB protection	46 3%	35 4%	11 2%	22 3%	24 3%	* *%	44 3%	14 3%	32 3%	11b 6%	35 3%	43 3%	2 2%	33 4%	2 1%
Provider specialises / meets my particular needs	40 3%	29 3%	11 2%	15 2%	25 3%	* *%	35 3%	10 2%	30 3%	4 2%	36 3%	38 3%	* *%	24 3%	11a 6%
Provider is local	18 1%	13 1%	5 1%	13 2%	4 1%	1 1%	16 1%	5 1%	12 1%	2 1%	15 1%	14 1%	0 -%	13 1%	1 1%
Dissatisfaction with previous provider	12 1%	6 1%	6 1%	6 1%	6 1%	* *%	11 1%	6 1%	6 1%	1 *%	11 1%	10 1%	0 -%	7 1%	2 1%
Foreign / European use	8 1%	6 1%	2 *%	4 1%	4 1%	* *%	8 1%	1 *%	7 1%	4B 2%	4 *%	8 1%	* *%	4 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 35 (continuation)

A6. What would you say were the most important factors determining why you decided to purchase the policy you did?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Other	160	100	56	60	91	4	153	34	125	27	130	145	4	123b	12
	11%	10%	11%	9%	12%	5%	11%	8%	12%	15%	10%	11%	4%	14%	7%
Don't know	18	13	5	5	7	0	17	3	15	1	18	18	0	15	2
	1%	1%	1%	1%	1%	-%	1%	1%	1%	*%	1%	1%	-%	2%	1%
Refused	2	2	0	2	0	0	2	0	2	0	2	2	0	0	0
	*%	*%	-%	*%	-%	-%	*%	-%	*%	-%	*%	*%	-%	-%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 35 (continuation)

A6. What would you say were the most important factors determining why you decided to purchase the policy you did?

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Price / value	1194 80%	262 74%	419 78%	364 77%	252 82%	441 82%	319 80%	297 76%	282aBD 87%	195 77%	181 60%	245A 79%	731AB 87%	648 80%	347 79%
Range of cover / suitable package	443 30%	114 32%	154 29%	133 28%	105 34%	167 31%	124 31%	118 30%	93 29%	79 31%	61 20%	89a 29%	280A 33%	245 30%	139 31%
The reputation of the provider	140 9%	31 9%	68 13%	37 8%	36 12%	50 9%	50bd 13%	27 7%	32 10%	16 6%	39 13%	24 8%	73 9%	95 12%	35 8%
Favourable excess	85 6%	26 7%	22 4%	23 5%	17 5%	41 8%	20 5%	23 6%	19 6%	17 7%	8 3%	12 4%	61a 7%	46 6%	28 6%
Courtesy / replacement car	79 5%	24 7%	25 5%	30 6%	21 7%	20 4%	17 4%	19 5%	18 5%	15 6%	12 4%	8 3%	59b 7%	42 5%	25 6%
Previous / good experience with provider	66 4%	18 5%	28 5%	23 5%	17 5%	20 4%	19 5%	16 4%	10 3%	15 6%	22C 7%	23C 7%	21 2%	33 4%	22 5%
Provider has good customer service	64 4%	12 3%	33 6%	22 5%	14 4%	20 4%	13 3%	22 6%	10 3%	11 4%	16 5%	21c 7%	23 3%	38 5%	15 3%
Convenience	63 4%	24b 7%	15 3%	23 5%	11 3%	15 3%	17 4%	20 5%	11 3%	12 5%	26BC 9%	7 2%	26 3%	33 4%	17 4%
Breakdown cover	56 4%	16 5%	14 3%	21 4%	17 6%	14 3%	14 4%	14 4%	14 4%	11 4%	9 3%	7 2%	35 4%	27 3%	24 5%
Comprehensive	46 3%	11 3%	20 4%	23 5%	5 2%	18 3%	15 4%	10 3%	8 2%	7 3%	8 3%	12 4%	26 3%	18 2%	21a 5%
No claims bonus / NCB protection	46 3%	25B 7%	8 2%	11 2%	14 4%	20 4%	12 3%	14 3%	15 5%	5 2%	6 2%	6 2%	34 4%	31 4%	13 3%
Provider specialises / meets my particular needs	40 3%	9 3%	13 2%	14 3%	6 2%	17 3%	10 2%	14 4%	9 3%	7 3%	8 3%	15c 5%	17 2%	19 2%	16 4%
Provider is local	18 1%	6 2%	7 1%	3 1%	7c 2%	2 *	7 2%	4 1%	3 1%	2 1%	7c 2%	6c 2%	3 *	7 1%	7 2%
Dissatisfaction with previous provider	12 1%	3 1%	4 1%	6 1%	2 1%	4 1%	2 1%	3 1%	2 1%	4 2%	2 1%	0 -	10 1%	6 1%	3 1%
Foreign / European use	8 1%	1 *	4 1%	4 1%	1 *	4 1%	0 -	1 *	4 1%	4a 1%	0 -	2 1%	6 1%	4 *	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 35 (continuation)

A6. What would you say were the most important factors determining why you decided to purchase the policy you did?

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Other	160 11%	52 14%	69 13%	55 12%	30 10%	57 11%	41 10%	36 9%	24 7%	39c 15%	55C 18%	39c 13%	62 7%	93 11%	44 10%
Don't know	18 1%	1 *%	11 2%	5 1%	* *%	3 1%	3 1%	4 1%	2 1%	4 1%	10C 3%	2 1%	4 *%	9 1%	4 1%
Refused	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	2 *%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 35 (continuation)

A6. What would you say were the most important factors determining why you decided to purchase the policy you did?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online - Total (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Price / value	1194 80%	62 57%	471A 74%	617AB 89%	452AB 90%	145AB 87%	931 81%	551B 88%	545 80%	725CD 88%	151D 82%	188D 75%	123 54%
Range of cover / suitable package	443 30%	19 18%	165 26%	243AB 35%	167Ab 33%	62Ab 38%	353 31%	201 32%	213 31%	269cD 33%	71CD 39%	61 24%	40 17%
The reputation of the provider	140 9%	9 8%	67 11%	62 9%	45 9%	17 11%	123 11%	48 8%	77 11%	64 8%	19 10%	36A 14%	20 9%
Favourable excess	85 6%	2 2%	22 4%	58aB 8%	44aB 9%	12 7%	67 6%	52b 8%	31 4%	61cD 7%	14cD 8%	6 3%	2 1%
Courtesy / replacement car	79 5%	7 6%	30 5%	41 6%	34 7%	7 4%	62 5%	33 5%	46 7%	45 5%	17d 9%	10 4%	6 3%
Previous / good experience with provider	66 4%	7d 7%	35d 6%	21 3%	11 2%	9 6%	51 4%	23 4%	21 3%	29 3%	6 3%	13 5%	17a 8%
Provider has good customer service	64 4%	6 6%	27 4%	21 3%	11 2%	6 4%	46 4%	29 5%	27 4%	40 5%	9 5%	5 2%	10 4%
Convenience	63 4%	12BCD 11%	24 4%	25 4%	11 2%	14cD 8%	42 4%	15 2%	30 4%	15 2%	6 3%	24Ab 10%	16A 7%
Breakdown cover	56 4%	* *%	17 3%	36 5%	26 5%	6 4%	46 4%	19 3%	33 5%	32 4%	8 4%	10 4%	4 2%
Comprehensive	46 3%	2 2%	14 2%	28 4%	21 4%	6 3%	38 3%	13 2%	29 4%	17 2%	11a 6%	11 4%	7 3%
No claims bonus / NCB protection	46 3%	3 3%	18 3%	25 4%	14 3%	9 6%	40 4%	19 3%	24 3%	28 3%	6 3%	9 4%	3 1%
Provider specialises / meets my particular needs	40 3%	* *%	25 4%	14 2%	8 2%	4 2%	26 2%	15 2%	20 3%	14 2%	6 3%	14A 5%	6 3%
Provider is local	18 1%	10BCDF 10%	5 1%	* *%	* *%	0 -%	12 1%	4 1%	8 1%	4 *%	3 2%	4 2%	6a 3%
Dissatisfaction with previous provider	12 1%	0 -%	8 1%	4 1%	2 *%	2 1%	8 1%	6 1%	6 1%	4 1%	* *%	7ad 3%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 35 (continuation)

A6. What would you say were the most important factors determining why you decided to purchase the policy you did?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Foreign / European use	8 1%	0 -%	2 *%	6 1%	4 1%	2 1%	6 1%	1 *%	7 1%	2 *%	2 1%	2 1%	2 1%
Other	160 11%	22BCDF 20%	65 10%	57 8%	40 8%	12 7%	119 10%	48 8%	73 11%	65 8%	16 9%	30 12%	46ABc 20%
Don't know	18 1%	1 1%	7 1%	5 1%	2 *%	2 1%	11 1%	4 1%	4 1%	2 *%	* *%	5a 2%	11Ab 5%
Refused	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	2a 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 35 (continuation)

A6. What would you say were the most important factors determining why you decided to purchase the policy you did?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Price / value	1194 80%	116 79%	510 83%	875 86%	765 86%	35 94%	349 86%	338 85%	249 86%	68 95%
Range of cover / suitable package	443 30%	41 28%	188 31%	344 34%	302 34%	14 39%	144 36%	122 31%	116ac 40%	18 25%
The reputation of the provider	140 9%	9 6%	55 9%	94 9%	75 8%	6 15%	41 10%	33 8%	25 9%	2 3%
Favourable excess	85 6%	6 4%	39 6%	70 7%	65 7%	4 10%	27 7%	30 8%	24 8%	5 8%
Courtesy / replacement car	79 5%	9 6%	29 5%	68 7%	63 7%	2 5%	30 7%	26 7%	23 8%	8 11%
Previous / good experience with provider	66 4%	9f 6%	24 4%	31 3%	28 3%	0 -%	9 2%	8 2%	13 4%	0 -%
Provider has good customer service	64 4%	10 7%	35 6%	44 4%	34 4%	* 1%	25 6%	11 3%	12 4%	3 5%
Convenience	63 4%	8 5%	17 3%	28 3%	26 3%	0 -%	8 2%	9 2%	7 2%	3 5%
Breakdown cover	56 4%	6 4%	25 4%	44 4%	40 5%	2 5%	18 4%	18 4%	14 5%	4 6%
Comprehensive	46 3%	5 3%	18 3%	39 4%	30 3%	2 5%	12 3%	12 3%	7 2%	4 6%
No claims bonus / NCB protection	46 3%	6 4%	24 4%	30 3%	28 3%	3 9%	7 2%	9 2%	13 5%	2 3%
Provider specialises / meets my particular needs	40 3%	0 -%	16 3%	28 3%	22 3%	0 -%	8 2%	10 2%	8 3%	0 -%
Provider is local	18 1%	3cdf 2%	9cd 2%	3 *%	3 *%	* *%	1 *%	2 1%	* *%	* *%
Dissatisfaction with previous provider	12 1%	2 1%	6 1%	7 1%	4 *%	0 -%	5 1%	2 *%	2 1%	1 1%
Foreign / European use	8 1%	2 1%	2 *%	6 1%	4 *%	0 -%	2 1%	2 *%	2 1%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 35 (continuation)

A6. What would you say were the most important factors determining why you decided to purchase the policy you did?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Other	160	15	57	94	73	7	49	39	20	6
	11%	10%	9%	9%	8%	19%	12%	10%	7%	8%
Don't know	18	0	2	6	3	*	3	1	0	0
	1%	-%	*%	1%	*%	1%	1%	*%	-%	-%
Refused	2	0	0	0	0	0	0	0	0	0
	*%	-%	-%	-%	-%	-%	-%	-%	-%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 35 (continuation)

A6. What would you say were the most important factors determining why you decided to purchase the policy you did?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Price / value	1194 80%	567 78%	571 75%	907 79%	403e 81%	317 73%	979 79%	1025e 79%	749 78%	1051e 79%	672BC 84%	157 71%	363 76%	433 80%	240 78%	475 81%
Range of cover / suitable package	443 30%	234 32%	241 32%	375 33%	180 36%	167 38%	389 31%	396 31%	305 32%	418 31%	263c 33%	58 26%	123 26%	166 31%	88 29%	181 31%
The reputation of the provider	140 9%	53 7%	65 9%	103 9%	54 11%	35 8%	122 10%	123 10%	84 9%	128 10%	74 9%	16 7%	50 10%	53 10%	27 9%	57 10%
Favourable excess	85 6%	44 6%	27 4%	62 5%	25 5%	21 5%	72 6%	80b 6%	52 5%	75 6%	61C 8%	10 5%	14 3%	34 6%	18 6%	33 6%
Courtesy / replacement car	79 5%	38 5%	41 5%	79 7%	31 6%	37fh 9%	66 5%	71 5%	50 5%	79 6%	42 5%	15 7%	23 5%	23 4%	24 8%	32 5%
Previous / good experience with provider	66 4%	31 4%	42 5%	55 5%	19 4%	25 6%	56 5%	57 4%	45 5%	60 5%	32 4%	5 2%	29 6%	25 5%	13 4%	20 3%
Provider has good customer service	64 4%	29 4%	39 5%	49 4%	12 2%	22 5%	54 4%	51 4%	44 5%	60 4%	44 5%	4 2%	16 3%	22 4%	16 5%	24 4%
Convenience	63 4%	21 3%	28 4%	46 4%	16 3%	8 2%	54 4%	58e 5%	28 3%	52 4%	28 4%	14 6%	20 4%	23 4%	12 4%	28 5%
Breakdown cover	56 4%	31 4%	54 7%	48 4%	16 3%	21 5%	51 4%	46 4%	43 4%	56 4%	32 4%	12 5%	12 3%	27 5%	15 5%	15 3%
Comprehensive	46 3%	25 3%	29 4%	42 4%	18 4%	18 4%	39 3%	44 3%	36 4%	46 3%	24 3%	7 3%	15 3%	17 3%	8 3%	20 3%
No claims bonus / NCB protection	46 3%	27 4%	22 3%	41 4%	22 4%	16 4%	46 4%	42 3%	38 4%	43 3%	31 4%	2 1%	12 3%	16 3%	12 4%	18 3%
Provider specialises / meets my particular needs	40 3%	14 2%	20 3%	32 3%	13 3%	8 2%	33 3%	26 2%	23 2%	28 2%	24 3%	4 2%	13 3%	10 2%	10 3%	18 3%
Provider is local	18 1%	9 1%	8 1%	13 1%	5 1%	6 1%	14 1%	15 1%	11 1%	15 1%	5 1%	6a 3%	7 2%	3 *	1 *	10 2%
Dissatisfaction with previous provider	12 1%	6 1%	7 1%	10 1%	4 1%	0 -	6 1%	9 1%	6 1%	10 1%	4 1%	2 1%	5 1%	2 *	2 1%	7 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 35 (continuation)

A6. What would you say were the most important factors determining why you decided to purchase the policy you did?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Foreign / European use	8 1%	3 *%	6 1%	6 1%	8 2%	5 1%	8 1%	6 *%	8 1%	8 1%	6 1%	0 -%	2 1%	2 *%	2 1%	4 1%
Other	160 11%	89d 12%	100D 13%	131d 11%	37 7%	48 11%	131 11%	141 11%	107 11%	143 11%	77 10%	31 14%	50 10%	55 10%	38 12%	61 10%
Don't know	18 1%	7 1%	11 1%	15 1%	6 1%	6 1%	13 1%	16 1%	15 2%	17 1%	3 *%	9A 4%	6 1%	6 1%	5 2%	4 1%
Refused	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	2 *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 36  
A7\_1. Last time your policy came up for renewal, why did you decide not to change insurer?

Base: All who have renewed their insurance policy

	Total	Gender		Age			Social Grade		Country		Area					
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1116	630	486	131	435	550	675	406	1116	731	549	188	182	197	735	378
Effective sample size	753	432	321	90	288	374	455	271	753	610	549	188	182	197	516	236
Total	1102	635	467	136	422	544	668	394	1102	976	922	90	55	35	770	329
Price / value	689 63%	392 62%	298 64%	105bc 77%	272 65%	312 57%	413 62%	257 65%	689 63%	615 63%	584 63%	54 60%	30 55%	21 58%	500b 65%	188 57%
Previous / good experience with provider	164 15%	100 16%	64 14%	11 8%	45 11%	108AB 20%	101 15%	58 15%	164 15%	143 15%	134 15%	14 15%	9 16%	7 19%	109 14%	55 17%
No time / can't be bothered / less hassle	114 10%	58 9%	56 12%	16 12%	50 12%	47 9%	76 11%	33 8%	114 10%	101 10%	94 10%	10 11%	7 13%	3 7%	78 10%	36 11%
Convenience	69 6%	47 7%	22 5%	8 6%	31 7%	29 5%	45 7%	22 6%	69 6%	60 6%	57 6%	6 7%	3 5%	3 7%	51 7%	18 5%
Range of cover / suitable package	68 6%	30 5%	38 8%	10 7%	21 5%	38 7%	41 6%	26 7%	68 6%	61 6%	59 6%	4 5%	3 5%	3 7%	47 6%	21 6%
Broker / recommendation	21 2%	16 3%	5 1%	2 1%	5 1%	14 3%	17b 3%	2 1%	21 2%	18 2%	17 2%	1 1%	1 2%	2ABCDE 6%	15 2%	6 2%
Provider has good customer service	19 2%	10 2%	9 2%	3 2%	5 1%	11 2%	14 2%	5 1%	19 2%	17 2%	15 2%	1 2%	2c 4%	1 2%	14 2%	5 2%
No claims bonus / NCB protection	11 1%	9 1%	2 *%	3 2%	2 *%	6 1%	8 1%	4 1%	11 1%	10 1%	10 1%	* 1%	* 1%	* 1%	6 1%	5 2%
Favourable excess	10 1%	8 1%	2 1%	5Bc 4%	1 *%	4 1%	4 1%	6 1%	10 1%	9 1%	8 1%	1 2%	* 1%	0 -%	8 1%	2 1%
Breakdown cover	7 1%	* *%	7a 1%	0 -%	3 1%	4 1%	3 1%	4 1%	7 1%	7 1%	7 1%	* 1%	0 -%	0 -%	6 1%	2 1%
The reputation of the provider	6 1%	5 1%	1 *%	2 1%	3 1%	2 *%	5 1%	1 *%	6 1%	4 *%	3 *%	1c 2%	1bc 2%	* 1%	2 *%	4 1%
Automatic renewal / rollover	5 *%	2 *%	3 1%	2 1%	1 *%	2 *%	3 *%	2 *%	5 *%	4 *%	3 *%	* 1%	1abc 2%	* 1%	2 *%	3 1%
Comprehensive	3 *%	2 *%	2 *%	2 1%	0 -%	2 *%	2 *%	2 *%	3 *%	3 *%	3 *%	0 -%	0 -%	0 -%	2 *%	2 1%
Provider is local	3 *%	3 *%	* *%	* *%	3 1%	* *%	1 *%	2 1%	3 *%	2 *%	2 *%	* 1%	0 -%	1ABCDE 3%	2 *%	1 *%
Competitive market / same or similar prices	2 *%	* *%	2 *%	0 -%	2 *%	1 *%	2 *%	* *%	2 *%	2 *%	2 *%	0 -%	* 1%	*abc 1%	* *%	2 1%
Courtesy / replacement car	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 36 (continuation)

A7\_1. Last time your policy came up for renewal, why did you decide not to change insurer?

Base: All who have renewed their insurance policy

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1116	630	486	131	435	550	675	406	1116	731	549	188	182	197	735	378
Effective sample size	753	432	321	90	288	374	455	271	753	610	549	188	182	197	516	236
Total	1102	635	467	136	422	544	668	394	1102	976	922	90	55	35	770	329
Provider specialises / meets my particular needs	2 **	0 -%	2 **	0 -%	0 -%	2 **	2 **	0 -%	2 **	2 **	2 **	0 -%	0 -%	0 -%	2 **	0 -%
Dissatisfaction with service from previous provider	* **	* **	0 -%	0 -%	0 -%	* **	* **	0 -%	* **	0 -%	0 -%	*aBC 1%	0 -%	0 -%	* **	0 -%
Other	92 8%	52 8%	41 9%	1 1%	39A 9%	53A 10%	53 8%	33 8%	92 8%	84 9%	79 9%	6 6%	5 9%	3 8%	61 8%	31 10%
Don't know	1 **	* **	1 **	0 -%	* **	1 **	* **	1 **	1 **	1 **	0 -%	*C 1%	1ABC 1%	0 -%	* **	1 **
Not stated	20 2%	12 2%	8 2%	2 1%	8 2%	10 2%	14 2%	6 2%	20 2%	18 2%	17 2%	1 2%	1 2%	1 3%	14 2%	7 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 36 (continuation)

A7\_1. Last time your policy came up for renewal, why did you decide not to change insurer?

Base: All who have renewed their insurance policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1116	744	366	550	529	68	1011	323	793	143	965	997	69	916	161
Effective sample size	753	498	251	357	371	44	679	220	532	95	653	662	52	612	113
Total	1102	720	377	516	549	63	993	322	780	140	956	962	78	890	169
Price / value	689 63%	438 61%	249 66%	335 65%	337 61%	36 57%	622 63%	194 60%	495 63%	93 66%	594 62%	599 62%	56 72%	557 63%	114 67%
Previous / good experience with provider	164 15%	125b 17%	39 10%	68 13%	84 15%	8 13%	150 15%	59 18%	105 14%	14 10%	150 16%	146 15%	9 12%	130 15%	24 14%
No time / can't be bothered / less hassle	114 10%	65 9%	48 13%	57 11%	55 10%	6 9%	103 10%	31 10%	83 11%	9 6%	103 11%	103 11%	3 4%	92 10%	13 7%
Convenience	69 6%	48 7%	21 6%	40 8%	27 5%	8 13%	55 6%	19 6%	50 6%	7 5%	61 6%	58 6%	6 7%	59 7%	7 4%
Range of cover / suitable package	68 6%	48 7%	21 5%	28 5%	40 7%	4 7%	62 6%	27 8%	42 5%	13 9%	55 6%	63 7%	4 5%	56 6%	12 7%
Broker / recommendation	21 2%	14 2%	7 2%	11 2%	10 2%	* *%	21 2%	8 2%	13 2%	2 1%	19 2%	19 2%	2 2%	19 2%	2 1%
Provider has good customer service	19 2%	11 2%	8 2%	10 2%	9 2%	1 1%	17 2%	9 3%	10 1%	0 -%	19 2%	19 2%	* *%	15 2%	4 2%
No claims bonus / NCB protection	11 1%	6 1%	5 1%	7 1%	4 1%	0 -%	11 1%	* *%	11 1%	2 1%	10 1%	11 1%	0 -%	8 1%	2 1%
Favourable excess	10 1%	4 1%	6 2%	1 *%	9a 2%	2 3%	7 1%	3 1%	7 1%	2 1%	8 1%	8 1%	2 2%	8 1%	2 1%
Breakdown cover	7 1%	4 1%	3 1%	2 *%	5 1%	2 3%	6 1%	3 1%	4 *%	2 1%	6 1%	7 1%	0 -%	7 1%	* *%
The reputation of the provider	6 1%	2 *%	4 1%	5 1%	1 *%	1 1%	5 1%	2 *%	4 1%	* *%	6 1%	4 *%	* *%	2 *%	3a 2%
Automatic renewal / rollover	5 *%	3 *%	2 1%	2 *%	2 *%	* *%	5 *%	3 1%	2 *%	4B 3%	1 *%	5 1%	0 -%	4 *%	1 *%
Comprehensive	3 *%	2 *%	2 *%	2 *%	2 *%	0 -%	3 *%	0 -%	3 *%	2 1%	2 *%	3 *%	0 -%	2 *%	2 1%
Provider is local	3 *%	3 *%	* *%	1 *%	2 *%	* 1%	3 *%	1 *%	2 *%	* *%	3 *%	3 *%	0 -%	1 *%	* *%
Competitive market / same or similar prices	2 *%	* *%	2 *%	* *%	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 36 (continuation)

A7\_1. Last time your policy came up for renewal, why did you decide not to change insurer?

Base: All who have renewed their insurance policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1116	744	366	550	529	68	1011	323	793	143	965	997	69	916	161
Effective sample size	753	498	251	357	371	44	679	220	532	95	653	662	52	612	113
Total	1102	720	377	516	549	63	993	322	780	140	956	962	78	890	169
Courtesy / replacement car	2	2	0	2	0	0	2	0	2	0	2	2	0	2	0
	*%	*%	-%	*%	-%	-%	*%	-%	*%	-%	*%	*%	-%	*%	-%
Provider specialises / meets my particular needs	2	2	0	0	2	0	2	0	2	0	2	2	0	0	0
	*%	*%	-%	-%	*%	-%	*%	-%	*%	-%	*%	*%	-%	-%	-%
Dissatisfaction with service from previous provider	*	*	0	0	*	0	*	*	0	0	*	0	*a	*	0
	*%	*%	-%	-%	*%	-%	*%	*%	-%	-%	*%	-%	1%	*%	-%
Other	92	64	25	42	49	6	82	18	74	12	79	81	4	70	16
	8%	9%	7%	8%	9%	10%	8%	6%	9%	9%	8%	8%	5%	8%	10%
Don't know	1	1	*	1	0	0	1	0	1	0	1	1	0	1	*
	*%	*%	*%	*%	-%	-%	*%	-%	*%	-%	*%	*%	-%	*%	*%
Not stated	20	15	5	2	15A	0	20	6	15	5	15	17	2	16	4
	2%	2%	1%	*%	3%	-%	2%	2%	2%	4%	2%	2%	2%	2%	3%

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Table 36 (continuation)

A7\_1. Last time your policy came up for renewal, why did you decide not to change insurer?

Base: All who have renewed their insurance policy

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1116	356	540	288	246	422	283	301	242	194	351	299	418	636	317
Effective sample size	753	239	359	213	160	273	194	200	160	125	216	208	296	421	224
Total	1102	349	521	328	234	382	287	289	234	181	303	309	441	610	331
Price / value	689 63%	206 59%	341 65%	210 64%	150 64%	242 63%	196b 68%	163 56%	157b 67%	110 61%	136 45%	225A 73%	308A 70%	402 66%	193 58%
Previous / good experience with provider	164 15%	50 14%	74 14%	42 13%	33 14%	55 14%	31 11%	56ac 19%	24 10%	33c 18%	75BC 25%	40 13%	42 10%	90 15%	48 14%
No time / can't be bothered / less hassle	114 10%	33 10%	57 11%	46c 14%	26 11%	28 7%	32 11%	29 10%	26 11%	13 7%	37 12%	30 10%	41 9%	65 11%	36 11%
Convenience	69 6%	26 8%	32 6%	20 6%	13 6%	29 8%	15 5%	15 5%	14 6%	18 10%	20 7%	20 7%	25 6%	36 6%	24 7%
Range of cover / suitable package	68 6%	25 7%	30 6%	20 6%	19 8%	23 6%	25 9%	13 5%	22 9%	7 4%	15 5%	20 6%	30 7%	39 6%	22 7%
Broker / recommendation	21 2%	6 2%	13 2%	7 2%	6 3%	5 1%	4 1%	6 2%	4 2%	4 2%	12bc 4%	3 1%	4 1%	7 1%	6 2%
Provider has good customer service	19 2%	3 1%	13 2%	4 1%	5 2%	6 2%	4 1%	8 3%	3 1%	1 *	11c 4%	4 1%	4 1%	10 2%	6 2%
No claims bonus / NCB protection	11 1%	6 2%	2 *	4 1%	4 2%	* *	2 1%	6 2%	3 1%	1 *	8c 3%	2 1%	2 *	8 1%	3 1%
Favourable excess	10 1%	6 2%	3 1%	4 1%	4 2%	2 1%	2 1%	5 2%	2 1%	* *	* *	5 1%	3 1%	5 1%	3 1%
Breakdown cover	7 1%	5 1%	2 *	0 -	5a 2%	2 *	5 2%	* *	2 1%	0 -	2 1%	2 1%	3 1%	3 1%	4 1%
The reputation of the provider	6 1%	* *	2 *	2 1%	1 *	3 1%	2 1%	1 *	3 1%	* *	1 *	2 1%	3 1%	5 1%	1 *
Automatic renewal / rollover	5 *	2 1%	2 *	2 1%	2 1%	1 *	0 -	2 1%	0 -	2 1%	* *	2 1%	2 1%	3 *	1 *
Comprehensive	3 *	0 -	2 *	2 1%	0 -	2 *	0 -	0 -	3 1%	0 -	0 -	2 1%	2 *	0 -	3a 1%
Provider is local	3 *	1 *	* *	1 *	* *	* *	3 1%	* *	0 -	0 -	3 1%	1 *	* *	1 *	2 1%
Competitive market / same or similar prices	2 *	2 *	1 *	0 -	* *	2 1%	* *	2 1%	* *	0 -	0 -	* *	2 *	2 *	* *

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Table 36 (continuation)

A7\_1. Last time your policy came up for renewal, why did you decide not to change insurer?

Base: All who have renewed their insurance policy

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1116	356	540	288	246	422	283	301	242	194	351	299	418	636	317
Effective sample size	753	239	359	213	160	273	194	200	160	125	216	208	296	421	224
Total	1102	349	521	328	234	382	287	289	234	181	303	309	441	610	331
Courtesy / replacement car	2 *%	0 -%	2 *%	0 -%	2 1%	0 -%	0 -%	0 -%	2 1%	0 -%	2 1%	0 -%	0 -%	2 *%	0 -%
Provider specialises / meets my particular needs	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	2 1%
Dissatisfaction with service from previous provider	* *%	0 -%	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	* *%	0 -%
Other	92 8%	33 9%	34 6%	23 7%	14 6%	39 10%	23 8%	27 9%	19 8%	20 11%	21 7%	23 7%	42 9%	42 7%	40a 12%
Don't know	1 *%	* *%	* *%	0 -%	* *%	1 *%	* *%	0 -%	* *%	* *%	1 *%	* *%	0 -%	1 *%	* *%
Not stated	20 2%	7 2%	9 2%	7 2%	4 2%	8 2%	6 2%	1 *%	6 2%	2 1%	6 2%	* *%	11b 2%	6 1%	8 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 36 (continuation)

A7\_1. Last time your policy came up for renewal, why did you decide not to change insurer?

Base: All who have renewed their insurance policy

	Total	Purchase - actual					In surance company - actual Top 10	Last compared		Generally compare			
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1116	128	528	393	265	106	860	368	560	527	149	209	222
Effective sample size	753	69	350	292	198	80	586	252	383	358	99	146	143
Total	1102	93	509	440	297	123	857	375	562	530	143	217	202
Price / value	689 63%	47 51%	301 59%	313AB 71%	222AB 75%	87a 70%	547 64%	295B 79%	346 62%	419BCD 79%	92cD 64%	110D 50%	67 33%
Previous / good experience with provider	164 15%	22CD 23%	87CD 17%	43 10%	21 7%	18 14%	126 15%	28 8%	92A 16%	39 7%	11 8%	54AB 25%	59AB 29%
No time / can't be bothered / less hassle	114 10%	12 12%	50 10%	42 10%	25 8%	15 12%	92 11%	20 5%	62a 11%	23 4%	17A 12%	37A 17%	36A 18%
Convenience	69 6%	5 5%	32 6%	27 6%	18 6%	8 7%	58 7%	19 5%	35 6%	21 4%	15a 10%	12 5%	21A 11%
Range of cover / suitable package	68 6%	3 3%	33 6%	30 7%	17 6%	13 10%	58 7%	22 6%	44 8%	30 6%	15d 10%	16 7%	7 4%
Broker / recommendation	21 2%	6BCD 7%	8 2%	3 1%	2 1%	2 1%	7 1%	3 1%	10 2%	6 1%	4 3%	3 1%	6 3%
Provider has good customer service	19 2%	1 1%	11 2%	4 1%	2 1%	2 2%	10 1%	8 2%	7 1%	10 2%	2 1%	2 1%	5 3%
No claims bonus / NCB protection	11 1%	0 -%	5 1%	6 1%	2 1%	4 3%	8 1%	3 1%	4 1%	* *%	0 -%	4a 2%	7A 3%
Favourable excess	10 1%	2 2%	3 1%	5 1%	5 2%	0 -%	8 1%	3 1%	7 1%	6 1%	2 2%	2 1%	* *%
Breakdown cover	7 1%	0 -%	* *%	7b 2%	7B 2%	0 -%	7 1%	5 1%	2 *%	3 1%	* *%	3 2%	0 -%
The reputation of the provider	6 1%	1 1%	2 *%	2 1%	2 1%	0 -%	5 1%	* *%	5 1%	5 1%	0 -%	0 -%	1 *%
Automatic renewal / rollover	5 *%	* *%	1 *%	4 1%	2 1%	0 -%	3 *%	* *%	4 1%	1 *%	2 1%	2 1%	1 *%
Comprehensive	3 *%	0 -%	2 *%	2 *%	0 -%	2 1%	3 *%	0 -%	3 1%	2 *%	2 1%	0 -%	0 -%
Provider is local	3 *%	* *%	1 *%	2 *%	0 -%	2 2%	3 *%	1 *%	* *%	* *%	* *%	2 1%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 36 (continuation)

A7\_1. Last time your policy came up for renewal, why did you decide not to change insurer?

Base: All who have renewed their insurance policy

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1116	128	528	393	265	106	860	368	560	527	149	209	222
Effective sample size	753	69	350	292	198	80	586	252	383	358	99	146	143
Total	1102	93	509	440	297	123	857	375	562	530	143	217	202
Competitive market / same or similar prices	2 *%	* *%	2 *%	0 -%	0 -%	0 -%	2 *%	2 *%	* *%	2 *%	0 -%	* *%	0 -%
Courtesy / replacement car	2 *%	0 -%	0 -%	2 *%	2 1%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%
Provider specialises / meets my particular needs	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	0 -%	2 1%	0 -%
Dissatisfaction with service from previous provider	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%
Other	92 8%	6 6%	42 8%	41 9%	25 9%	9 7%	72 8%	31 8%	49 9%	41 8%	12 8%	20 9%	16 8%
Don't know	1 *%	* *%	1 *%	0 -%	0 -%	0 -%	1 *%	* *%	* *%	0 -%	0 -%	* *%	1 *%
Not stated	20 2%	1 1%	13 2%	7 2%	6 2%	* *%	13 1%	6 2%	5 1%	9 2%	2 1%	3 2%	4 2%

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Table 36 (continuation)

A7\_1. Last time your policy came up for renewal, why did you decide not to change insurer?

Base: All who have renewed their insurance policy

	Total	Comparisons made					PCW - number looked at			Feature included or considered								
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)	1 (a)	2 (b)	3+ (c)	Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)
Unweighted row	1116	101	457	689	575	289	262	171	44	558	598	834	366	345	923	974	713	993
Effective sample size	753	66	298	483	405	196	179	128	28	367	386	574	252	214	627	653	479	667
Total	1102	98	436	715	602	289	264	193	39	532	557	844	377	304	921	953	703	976
Price / value	689 63%	59 60%	279 64%	500 70%	444aBF 74%	181 63%	191 72%	149 77%	34 87%	335 63%	328 59%	538 64%	253b 67%	183 60%	569 62%	602 63%	439 62%	608 62%
Previous / good experience with provider	164 15%	16 17%	70 16%	85 12%	68 11%	33 11%	29 11%	19 10%	2 5%	83 16%	105 19%	131 15%	54 14%	55 18%	144 16%	148 16%	113 16%	142 15%
No time / can't be bothered / less hassle	114 10%	11 11%	32 7%	69 10%	51 9%	38b 13%	22 8%	20 10%	2 4%	57 11%	65 12%	87 10%	36 9%	33 11%	93 10%	98 10%	65 9%	101 10%
Convenience	69 6%	4 4%	17 4%	42 6%	36 6%	15 5%	13 5%	15 8%	1 2%	33 6%	25 5%	50 6%	23 6%	12 4%	56 6%	64 7%	49 7%	61 6%
Range of cover / suitable package	68 6%	6 6%	39 9%	50 7%	37 6%	24 8%	13 5%	14 7%	3 8%	41 8%	32 6%	56 7%	33 9%	25 8%	61 7%	61 6%	53 8%	61 6%
Broker / recommendation	21 2%	2 3%	5 1%	6 1%	6 1%	4 1%	2 1%	2 1%	0 -%	13 3%	13 2%	16 2%	6 2%	5 2%	19 2%	17 2%	14 2%	19 2%
Provider has good customer service	19 2%	* *%	7 2%	10 1%	10 2%	3 1%	2 1%	6 3%	0 -%	13 2%	12 2%	19 2%	11 3%	9 3%	18 2%	15 2%	15 2%	19 2%
No claims bonus / NCB protection	11 1%	0 -%	5 1%	6 1%	5 1%	1 *%	0 -%	2 1%	2 4%	3 1%	7 1%	8 1%	5 1%	2 1%	8 1%	10 1%	4 1%	10 1%
Favourable excess	10 1%	2 2%	7 2%	8 1%	7 1%	2 1%	5 2%	2 1%	0 -%	8 1%	8 1%	8 1%	4 1%	6 2%	10 1%	10 1%	9 1%	8 1%
Breakdown cover	7 1%	2 2%	4 1%	6 1%	6 1%	4 1%	2 1%	2 1%	0 -%	6 1%	7 1%	7 1%	* *%	2 1%	7 1%	7 1%	6 1%	7 1%
The reputation of the provider	6 1%	0 -%	2 1%	5 1%	3 *%	2 1%	* *%	* *%	2 5%	3 1%	5 1%	6 1%	5 1%	2 1%	6 1%	6 1%	5 1%	6 1%
Automatic renewal / rollover	5 *%	* *%	* *%	4 1%	2 *%	4 1%	2 1%	0 -%	0 -%	2 *%	3 1%	5 1%	1 *%	* *%	5 1%	4 *%	1 *%	5 1%
Comprehensive	3 *%	0 -%	2 *%	2 *%	2 *%	0 -%	2 1%	0 -%	0 -%	3 1%	2 *%	3 *%	3 1%	3 1%	3 *%	3 *%	3 *%	3 *%
Provider is local	3 *%	0 -%	1 *%	1 *%	* *%	* *%	* *%	0 -%	0 -%	3 *%	3 *%	3 *%	* *%	1 *%	2 *%	2 *%	3 *%	3 *%
Competitive market / same or similar prices	2 *%	* *%	2 *%	2 *%	2 *%	2 1%	2 1%	0 -%	0 -%	* *%	1 *%	2 *%	2 1%	* *%	2 *%	2 *%	2 *%	2 *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 36 (continuation)

A7\_1. Last time your policy came up for renewal, why did you decide not to change insurer?

Base: All who have renewed their insurance policy

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Forei gn use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	1116	101	457	689	575	289	262	171	44	558	598	834	366	345	923	974	713	993	
Effective sample size	753	66	298	483	405	196	179	128	28	367	386	574	252	214	627	653	479	667	
Total	1102	98	436	715	602	289	264	193	39	532	557	844	377	304	921	953	703	976	
Courtesy / replacement car	2 *%	2 2%	2 *%	2 *%	2 *%	2 1%	0 -%	2 1%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	2 *%	2 *%	2 *%	2 *%	
Provider specialises / meets my particular needs	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	2 *%	2 *%	2 *%	0 -%	2 1%	2 *%	0 -%	2 *%	2 *%	
Dissatisfaction with service from previous provider	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	* *%	0 -%	0 -%	* *%	* *%	* *%	
Other	92 8%	8 8%	31 7%	67 9%	44 7%	33 11%	22 8%	9 5%	2 6%	45 9%	41 7%	65 8%	30 8%	23 8%	73 8%	72 8%	54 8%	86 9%	
Don't know	1 *%	0 -%	0 -%	1 *%	* *%	* *%	0 -%	0 -%	0 -%	0 -%	* *%	1 *%	0 -%	0 -%	* *%	1 *%	1 *%	1 *%	
Not stated	20 2%	4d 4%	7 2%	7 1%	5 1%	5 2%	2 1%	1 *%	1 2%	8 2%	13 2%	15 2%	6 2%	6 2%	16 2%	15 2%	16 2%	19 2%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 36 (continuation)

A7\_1. Last time your policy came up for renewal, why did you decide not to change insurer?

Base: All who have renewed their insurance policy

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1116	573	164	378	362	226	470
Effective sample size	753	395	112	244	250	153	315
Total	1102	581	164	355	367	226	461
Price / value	689 63%	382 66%	96 58%	212 60%	240 65%	159c 70%	271 59%
Previous / good experience with provider	164 15%	71 12%	28 17%	64a 18%	42 11%	33 15%	70 15%
No time / can't be bothered / less hassle	114 10%	64 11%	14 9%	36 10%	32 9%	16 7%	62b 14%
Convenience	69 6%	30 5%	9 6%	28 8%	20 5%	12 5%	36 8%
Range of cover / suitable package	68 6%	40 7%	7 4%	21 6%	21 6%	14 6%	31 7%
Broker / recommendation	21 2%	10 2%	4 2%	7 2%	3 1%	3 1%	12 3%
Provider has good customer service	19 2%	9 2%	3 2%	8 2%	4 1%	6 3%	7 2%
No claims bonus / NCB protection	11 1%	6 1%	2 1%	4 1%	2 *	0 -%	8 2%
Favourable excess	10 1%	6 1%	2 1%	2 1%	7 2%	0 -%	3 1%
Breakdown cover	7 1%	7 1%	0 -%	0 -%	4 1%	3c 1%	0 -%
The reputation of the provider	6 1%	3 1%	* *%	3 1%	* *%	1 *%	5 1%
Automatic renewal / rollover	5 *%	2 *%	0 -%	3 1%	4 1%	0 -%	1 *%
Comprehensive	3 *%	2 *%	0 -%	2 *%	3 1%	0 -%	0 -%
Provider is local	3 *%	1 *%	2 1%	1 *%	* *%	* *%	3 1%
Competitive market / same or similar prices	2 *%	2 *%	0 -%	* *%	* *%	0 -%	2 *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 36 (continuation)

A7\_1. Last time your policy came up for renewal, why did you decide not to change insurer?

Base: All who have renewed their insurance policy

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1116	573	164	378	362	226	470
Effective sample size	753	395	112	244	250	153	315
Total	1102	581	164	355	367	226	461
Courtesy / replacement car	2 *%	2 *%	0 -%	0 -%	0 -%	2 1%	0 -%
Provider specialises / meets my particular needs	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%
Dissatisfaction with service from previous provider	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%
Other	92 8%	53 9%	18 11%	22 6%	42 11%	16 7%	33 7%
Don't know	1 *%	0 -%	* *%	1 *%	0 -%	* *%	1 *%
Not stated	20 2%	11 2%	4 2%	6 2%	10 3%	4 2%	4 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 37

A7\_1. Last time your policy came up for renewal, why did you decide not to change insurer?

Base: All who have renewed their insurance policy

	Total	S12/S13 - What did at last renewal Renewed current policy (a)
Unweighted row	1116	1116
Effective sample size	753	753
Total	1102	1102
Price / value	689 63%	689 63%
Previous / good experience with provider	164 15%	164 15%
No time / can't be bothered / less hassle	114 10%	114 10%
Convenience	69 6%	69 6%
Range of cover / suitable package	68 6%	68 6%
Broker / recommendation	21 2%	21 2%
Provider has good customer service	19 2%	19 2%
No claims bonus / NCB protection	11 1%	11 1%
Favourable excess	10 1%	10 1%
Breakdown cover	7 1%	7 1%
The reputation of the provider	6 1%	6 1%
Automatic renewal / rollover	5 *%	5 *%
Comprehensive	3 *%	3 *%
Provider is local	3 *%	3 *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 37 (continuation)

A7\_1. Last time your policy came up for renewal, why did you decide not to change insurer?

Base: All who have renewed their insurance policy

	Total	S12/S13 - What did at last renewal Renewed current policy (a)
Unweighted row	1116	1116
Effective sample size	753	753
Total	1102	1102
Competitive market / same or similar prices	2 *%	2 *%
Courtesy / replacement car	2 *%	2 *%
Provider specialises / meets my particular needs	2 *%	2 *%
Dissatisfaction with service from previous provider	* *%	* *%
Other	92 8%	92 8%
Don't know	1 *%	1 *%
Not stated	20 2%	20 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 38

A7\_2. Last time your policy came up for renewal, why did you decide to change insurer?

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Gender		Age			Social Grade		Country					Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Country Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	326	186	140	50	155	121	200	118	326	227	172	57	55	42	240	85
Effective sample size	229	135	94	38	105	87	141	82	229	190	172	57	55	42	171	58
Total	340	204	136	58	152	130	212	119	340	305	289	27	17	8	255	84
Price / value	288 85%	175 86%	114 84%	51 88%	128 84%	110 84%	181 85%	100 84%	288 85%	258 85%	243 84%	24 88%	15 89%	6 81%	220 86%	69 82%
Range of cover / suitable package	15 4%	8 4%	7 5%	2 3%	4 3%	9 7%	7 3%	8 6%	15 4%	14 5%	13 5%	0 -%	1d 5%	*d 5%	13 5%	2 3%
Dissatisfaction with service from previous provider	12 3%	7 3%	5 3%	2 4%	6 4%	4 3%	6 3%	6 5%	12 3%	11 3%	10 3%	1 4%	1 4%	0 -%	9 4%	2 3%
Favourable excess	5 1%	3 2%	2 1%	0 -%	3 2%	2 1%	3 2%	2 1%	5 1%	5 2%	5 2%	0 -%	0 -%	0 -%	3 1%	2 2%
Broker / recommendation	4 1%	2 1%	2 1%	0 -%	2 1%	2 2%	* %	3 3%	4 1%	3 1%	3 1%	0 -%	0 -%	*abd 5%	* %	3a 4%
No claims bonus / NCB protection	2 1%	* %	2 1%	0 -%	2 1%	0 -%	2 1%	* %	2 1%	2 1%	2 1%	* 2%	0 -%	0 -%	2 1%	* 1%
Provider specialises / meets my particular needs	2 1%	2 1%	0 -%	0 -%	0 -%	2 2%	0 -%	2 2%	2 1%	2 1%	2 1%	* 2%	0 -%	0 -%	2 1%	0 -%
The reputation of the provider	2 1%	2 1%	0 -%	0 -%	* %	2 1%	0 -%	2 2%	2 1%	2 1%	2 1%	0 -%	* 2%	0 -%	* %	2 2%
Breakdown cover	2 1%	* %	2 1%	0 -%	0 -%	2 1%	2 1%	* %	2 1%	2 1%	2 1%	0 -%	0 -%	* 2%	2 1%	* %
Courtesy / replacement car	2 %	0 -%	2 1%	0 -%	0 -%	2 1%	2 1%	0 -%	* %	2 1%	2 1%	0 -%	0 -%	0 -%	2 1%	0 -%
Previous / good experience with provider	1 %	* %	* %	0 -%	* %	* %	* %	0 -%	1 %	0 -%	0 -%	*BC 2%	0 -%	*ABC 2%	* %	* %
Convenience	* %	* %	0 -%	0 -%	* %	0 -%	* %	0 -%	* %	* %	0 -%	0 -%	*ABC 2%	0 -%	* %	0 -%
Provider has good customer service	* %	0 -%	* %	0 -%	* %	0 -%	* %	0 -%	* %	* %	0 -%	0 -%	*ABC 2%	0 -%	* %	0 -%
Other	28 8%	15 8%	12 9%	4 6%	13 9%	11 8%	19 9%	7 6%	28 8%	25 8%	24 8%	2 7%	1 7%	1 17%	22 9%	4 5%
Refused	2 %	0 -%	2 1%	0 -%	0 -%	2 1%	2 1%	0 -%	2 %	2 1%	2 1%	0 -%	0 -%	0 -%	0 -%	2 2%
Not stated	6 2%	4 2%	2 2%	0 -%	4 3%	2 1%	6 3%	0 -%	6 2%	5 2%	5 2%	1 4%	0 -%	0 -%	4 2%	2 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 38 (continuation)

A7\_2. Last time your policy came up for renewal, why did you decide to change insurer?

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion	Cost of PMI		
		High (a)	Low (b)	High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	High (a)	Medium (b)	Low (c)
Unweighted row	326	206	119	158	166	301	88	238	46	279	296	95	61	145
Effective sample size	229	146	83	105	123	211	62	168	30	198	207	72	42	98
Total	340	216	122	152	186	313	90	250	42	296	306	112	63	140
Price / value	288 85%	183 85%	104 85%	129 85%	159 85%	265 85%	75 83%	213 85%	40 93%	247 83%	258 84%	99 89%	52 83%	121 86%
Range of cover / suitable package	15 4%	11 5%	4 3%	2 2%	12 7%	13 4%	5 6%	9 4%	2 4%	13 4%	12 4%	5 5%	2 3%	6 4%
Dissatisfaction with service from previous provider	12 3%	4 2%	7 6%	5 4%	5 2%	7 2%	3 4%	8 3%	2 6%	9 3%	12 4%	7c 6%	4C 7%	0 -
Favourable excess	5 1%	2 1%	2 1%	5b 3%	0 -	3 1%	3 4%	2 1%	0 -	5 2%	3 1%	0 -	2 3%	3 2%
Broker / recommendation	4 1%	2 1%	2 2%	2 1%	2 1%	4 1%	2 2%	2 1%	0 -	4 1%	4 1%	0 -	* *	4 3%
No claims bonus / NCB protection	2 1%	0 -	2 2%	* *	2 1%	2 1%	0 -	2 1%	0 -	2 1%	2 1%	2 2%	0 -	* *
Provider specialises / meets my particular needs	2 1%	2 1%	0 -	0 -	2 1%	2 1%	0 -	2 1%	0 -	2 1%	2 1%	0 -	0 -	2 2%
The reputation of the provider	2 1%	2 1%	0 -	* *	2 1%	2 1%	0 -	2 1%	0 -	2 1%	* *	0 -	0 -	2 1%
Breakdown cover	2 1%	* *	2 1%	* *	2 1%	2 1%	2 2%	* *	2B 4%	* *	2 1%	0 -	0 -	2 1%
Courtesy / replacement car	2 *	0 -	2 1%	0 -	2 1%	2 1%	2 2%	0 -	2B 4%	0 -	2 1%	0 -	0 -	2 1%
Previous / good experience with provider	1 *	* *	* *	1 *	0 -	1 *	1 1%	0 -	0 -	1 *	1 *	0 -	* *	0 -
Convenience	* *	* *	0 -	0 -	* *	* *	0 -	* *	0 -	* *	0 -	0 -	0 -	* *
Provider has good customer service	* *	0 -	* *	* *	0 -	* *	0 -	* *	0 -	* *	* *	* *	0 -	0 -
Other	28 8%	20 9%	8 7%	13 9%	15 8%	27 8%	8 9%	19 8%	3 6%	25 9%	27 9%	6 5%	4 7%	10 7%
Refused	2 *	2 1%	0 -	2 1%	0 -	2 1%	0 -	2 1%	0 -	2 1%	2 1%	0 -	0 -	0 -

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 38 (continuation)

A7\_2. Last time your policy came up for renewal, why did you decide to change insurer?

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion	Cost of PMI		
		High (a)	Low (b)	High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	High (a)	Medium (b)	Low (c)
Unweighted row	326	206	119	158	166	301	88	238	46	279	296	95	61	145
Effective sample size	229	146	83	105	123	211	62	168	30	198	207	72	42	98
Total	340	216	122	152	186	313	90	250	42	296	306	112	63	140
Not stated	6	6	*	2	4	6	0	6	0	6	6	2	0	3
	2%	3%	*%	1%	2%	2%	-%	2%	-%	2%	2%	2%	-%	2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 38 (continuation)

A7\_2. Last time your policy came up for renewal, why did you decide to change insurer?

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Policy renewal				Policy renewal - longevity	Insurance channel - actual		Purchase - actual				In surance company - actual	Last compared		Generally compare	
		Jan/ Feb/Mar	Apr/ May/June	Jul/ Aug/Sep	Oct/ Nov/Dec	Low (c)	Insu rance co (a)	Broker (b)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)
		(a)	(b)	(c)	(d)												
Unweighted row	326	112	86	63	49	326	167	91	101	205	168	32	235	210	98	251	30
Effective sample size	229	69	61	50	37	229	116	65	69	148	123	22	167	147	71	177	24
Total	340	96	90	77	56	340	172	96	103	219	183	31	249	219	105	262	37
Price / value	288 85%	81 84%	75 83%	62 81%	53 95%	288 85%	147 85%	79 82%	88 85%	187 85%	157 85%	26 82%	210 84%	186 85%	92 88%	223 85%	33 89%
Range of cover / suitable package	15 4%	4 4%	7 8%	2 3%	* 1%	15 4%	7 4%	4 4%	6 5%	9 4%	9 5%	0 -%	11 4%	11 5%	3 3%	13 5%	2 5%
Dissatisfaction with service from previous provider	12 3%	2 2%	2 2%	2 3%	5 9%	12 3%	4 3%	4 4%	1 1%	11 5%	7 4%	3 11%	7 3%	6 3%	3 3%	9 3%	0 -%
Favourable excess	5 1%	2 2%	2 2%	2 2%	0 -%	5 1%	3 2%	0 -%	2 2%	3 2%	3 2%	0 -%	3 1%	0 -%	5A 5%	5 2%	0 -%
Broker / recommendation	4 1%	2 2%	2 2%	0 -%	0 -%	4 1%	* %	0 -%	4cd 3%	0 -%	0 -%	0 -%	* %	* %	2 2%	* %	0 -%
No claims bonus / NCB protection	2 1%	* **	0 -%	2 2%	0 -%	2 1%	2 1%	0 -%	0 -%	2 1%	2 1%	* 2%	2 1%	2 1%	0 -%	2 1%	0 -%
Provider specialises / meets my particular needs	2 1%	0 -%	2 2%	0 -%	0 -%	2 1%	0 -%	* **	2 2%	* **	* **	0 -%	* **	2 1%	0 -%	2 1%	0 -%
The reputation of the provider	2 1%	2 2%	0 -%	0 -%	0 -%	2 1%	2 1%	* **	2 2%	* **	* **	0 -%	2 1%	* **	2 2%	2 1%	0 -%
Breakdown cover	2 1%	2 2%	* **	0 -%	0 -%	2 1%	2 1%	* **	* **	2 1%	2 1%	0 -%	2 1%	2 1%	0 -%	2 1%	0 -%
Courtesy / replacement car	2 **	2 2%	0 -%	0 -%	0 -%	2 **	2 1%	0 -%	0 -%	2 1%	2 1%	0 -%	2 1%	2 1%	0 -%	2 1%	0 -%
Previous / good experience with provider	1 **	* **	0 -%	* 1%	0 -%	1 **	* **	* **	0 -%	1 **	1 **	0 -%	1 **	1 **	0 -%	* **	* 1%
Convenience	* **	* **	0 -%	0 -%	0 -%	* **	0 -%	0 -%	0 -%	* **	* **	0 -%	0 -%	* **	0 -%	0 -%	0 -%
Provider has good customer service	* **	* **	0 -%	0 -%	0 -%	* **	0 -%	* **	* **	0 -%	0 -%	0 -%	0 -%	* **	0 -%	0 -%	* 1%
Other	28 8%	8 9%	3 3%	11b 14%	5 8%	28 8%	12 7%	13 13%	11 10%	15 7%	13 7%	1 5%	23 9%	20 9%	8 7%	21 8%	3 9%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 38 (continuation)

A7\_2. Last time your policy came up for renewal, why did you decide to change insurer?

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Policy renewal				Policy renewal - longevity	Insurance channel - actual		Purchase - actual				In surance company - actual	Last compared		Generally compare			
		Jan/ Feb/Mar	Apr/ May/ Jun	Jul/ Aug/ Sep	Oct/ Nov/ Dec		Low (c)	Insu rance co (a)	Broker (b)	Phone (b)	Online - Total (c)	Online - PCW (d)		Online - other (f)	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)
		(a)	(b)	(c)	(d)														
Unweighted row	326	112	86	63	49	326	167	91	101	205	168	32	235	210	98	251	30		
Effective sample size	229	69	61	50	37	229	116	65	69	148	123	22	167	147	71	177	24		
Total	340	96	90	77	56	340	172	96	103	219	183	31	249	219	105	262	37		
Refused	2 *%	0 -%	0 -%	2 2%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%		
Not stated	6 2%	2 2%	3 3%	0 -%	0 -%	6 2%	3 2%	2 2%	2 2%	4 2%	2 1%	2 5%	4 2%	5 2%	1 1%	6 2%	0 -%		

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 38 (continuation)

A7\_2. Last time your policy came up for renewal, why did you decide to change insurer?

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Comparisons made					PCW - number looked at		Feature included or considered									
		In person	Online Phone	Online Total	Online - PCW	Online other	1	2	Personal belongings	Breakdown	Courtesy car	Foreign use	Key loss	Legal protection	No claims bonus	Personal injury	Wind screen	
		(a)	(b)	(c)	(d)	(f)	(a)	(b)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
Unweighted row	326	42	146	251	237	97	121	73	159	169	249	104	103	263	284	199	296	
Effective sample size	229	30	106	177	167	67	86	53	114	115	178	71	73	187	200	143	208	
Total	340	45	160	262	247	99	127	79	169	168	263	106	110	278	297	214	308	
Price / value	288 85%	36 79%	140 87%	226 86%	213 86%	90 90%	103 81%	72 91%	146 86%	142 85%	221 84%	96 91%	97 88%	240 86%	251 85%	178 83%	260 84%	
Range of cover / suitable package	15 4%	4 8%	7 4%	13 5%	11 5%	9 9%	7 6%	2 2%	7 4%	6 3%	15 6%	4 4%	4 4%	11 4%	13 4%	7 3%	15 5%	
Dissatisfaction with service from previous provider	12 3%	2 4%	6 3%	9 4%	8 3%	2 2%	4 3%	3 4%	4 2%	8 5%	8 3%	4 4%	2 2%	8 3%	11 4%	8 4%	12 4%	
Favourable excess	5 1%	0 -%	3 2%	3 1%	3 1%	2 2%	3 3%	0 -%	3 2%	3 2%	5 2%	2 2%	2 2%	5 2%	5 2%	5 2%	3 1%	
Broker / recommendation	4 1%	4bCDf 8%	2 1%	2 1%	2 1%	* *%	2 1%	0 -%	0 -%	* *%	4 1%	2 2%	* *%	4 1%	4 1%	2 1%	4 1%	
No claims bonus / NCB protection	2 1%	0 -%	0 -%	2 1%	2 1%	2 2%	0 -%	2 2%	2 1%	0 -%	2 1%	2 2%	0 -%	2 1%	* *%	2 1%	2 1%	
Provider specialises / meets my particular needs	2 1%	0 -%	2 1%	* *%	* *%	0 -%	* *%	0 -%	2 1%	2 1%	2 1%	0 -%	2 2%	* *%	2 1%	2 1%	2 1%	
The reputation of the provider	2 1%	0 -%	2 1%	* *%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	2 1%	0 -%	0 -%	2 1%	2 1%	* *%	2 1%	
Breakdown cover	2 1%	* *%	0 -%	2 1%	0 -%	2 2%	0 -%	0 -%	* *%	2 1%	2 1%	* *%	* *%	2 1%	2 1%	* *%	2 1%	
Courtesy / replacement car	2 *%	0 -%	0 -%	2 1%	0 -%	2 2%	0 -%	0 -%	0 -%	2 1%	2 1%	0 -%	0 -%	2 1%	2 1%	0 -%	2 1%	
Previous / good experience with provider	1 *%	0 -%	0 -%	1 *%	1 *%	0 -%	* *%	0 -%	0 -%	* *%	1 *%	0 -%	0 -%	* *%	1 *%	0 -%	1 *%	
Convenience	* *%	0 -%	0 -%	* *%	* *%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	* *%	0 -%	0 -%	* *%	* *%	* *%	
Provider has good customer service	* *%	0 -%	* *%	* *%	* *%	* *%	* *%	0 -%	* *%	* *%	* *%	0 -%	0 -%	* *%	0 -%	* *%	* *%	
Other	28 8%	3 7%	10 6%	19 7%	19 8%	5 5%	11 9%	5 6%	13 8%	16 10%	18 7%	7 7%	9 8%	23 8%	25 8%	18 9%	23 7%	
Refused	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%	2 1%	2 1%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 38 (continuation)

A7\_2. Last time your policy came up for renewal, why did you decide to change insurer?

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Comparisons made					PCW - number looked at		Feature included or considered								
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	Personal belongings (a)	Breakdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)
Unweighted row	326	42	146	251	237	97	121	73	159	169	249	104	103	263	284	199	296
Effective sample size	229	30	106	177	167	67	86	53	114	115	178	71	73	187	200	143	208
Total	340	45	160	262	247	99	127	79	169	168	263	106	110	278	297	214	308
Not stated	6	*	2	4	4	2	2	1	3	2	6	0	2	6	4	3	6
	2%	1%	1%	2%	2%	2%	1%	1%	2%	1%	2%	-%	2%	2%	1%	2%	2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 38 (continuation)

A7\_2. Last time your policy came up for renewal, why did you decide to change insurer?

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	326	179	39	108	134	67	115
Effective sample size	229	129	30	71	97	50	75
Total	340	193	46	102	146	76	109
Price / value	288 85%	166 86%	43 95%	79 78%	126 87%	59 77%	96 89%
Range of cover / suitable package	15 4%	6 3%	5 11%	4 4%	6 4%	7 9%	2 2%
Dissatisfaction with service from previous provider	12 3%	6 3%	* 1%	5 5%	6 4%	2 3%	4 3%
Favourable excess	5 1%	2 1%	3 7%	0 -%	0 -%	2 2%	2 2%
Broker / recommendation	4 1%	2 1%	0 -%	2 2%	0 -%	* *%	4 3%
No claims bonus / NCB protection	2 1%	0 -%	2 5%	0 -%	2 1%	0 -%	* *%
Provider specialises / meets my particular needs	2 1%	* *%	0 -%	2 2%	2 1%	0 -%	0 -%
The reputation of the provider	2 1%	2 1%	0 -%	* *%	0 -%	0 -%	2 2%
Breakdown cover	2 1%	* *%	2 4%	0 -%	0 -%	2 2%	0 -%
Courtesy / replacement car	2 *%	0 -%	2 4%	0 -%	0 -%	2 2%	0 -%
Previous / good experience with provider	1 *%	1 *%	0 -%	0 -%	* *%	* 1%	0 -%
Convenience	* *%	* *%	0 -%	0 -%	0 -%	0 -%	* *%
Provider has good customer service	* *%	0 -%	* 1%	0 -%	0 -%	0 -%	* *%
Other	28 8%	15 8%	0 -%	13 13%	11 7%	9 12%	5 5%
Refused	2 *%	0 -%	0 -%	2 2%	0 -%	0 -%	2 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 38 (continuation)

A7\_2. Last time your policy came up for renewal, why did you decide to change insurer?

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Features - buy			Features - ease		
		Prefer se parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	326	179	39	108	134	67	115
Effective sample size	229	129	30	71	97	50	75
Total	340	193	46	102	146	76	109
Not stated	6	4	*	2	2	2	2
	2%	2%	1%	2%	1%	3%	2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 39

A7\_2. Last time your policy came up for renewal, why did you decide to change insurer?

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	S12/S13 - What did at last renewal Switched insurers (b)
Unweighted row	326	326
Effective sample size	229	229
Total	340	340
Price / value	288 85%	288 85%
Range of cover / suitable package	15 4%	15 4%
Dissatisfaction with service from previous provider	12 3%	12 3%
Favourable excess	5 1%	5 1%
Broker / recommendation	4 1%	4 1%
No claims bonus / NCB protection	2 1%	2 1%
Provider specialises / meets my particular needs	2 1%	2 1%
The reputation of the provider	2 1%	2 1%
Breakdown cover	2 1%	2 1%
Courtesy / replacement car	2 *%	2 *%
Previous / good experience with provider	1 *%	1 *%
Convenience	* *%	* *%
Provider has good customer service	* *%	* *%
Other	28 8%	28 8%
Refused	2 *%	2 *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 39 (continuation)

A7\_2. Last time your policy came up for renewal, why did you decide to change insurer?

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	S12/S13 - What did at last renewal Switched insurers (b)
Unweighted row	326	326
Effective sample size	229	229
Total	340	340
Not stated	6 2%	6 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 40

A7. Last time your policy came up for renewal, why did you decide to change/ not change insurer?

Base: All those who have renewed once or more or who have changed insurer at last renewal

	Total	Gender		Age			Social Grade		Country		Country		Area		Urban (a)	Rural (b)
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)		
Unweighted row	1442	816	626	181	590	671	875	524	1442	958	721	245	237	239	975	463
Effective sample size	982	567	415	128	393	461	596	353	982	800	721	245	237	239	686	293
Total	1442	839	603	194	574	675	880	513	1442	1282	1211	118	71	43	1025	413
Price / value	978 68%	566 67%	411 68%	156bc 80%	400c 70%	422 63%	594 68%	357 70%	978 68%	873 68%	828 68%	78 67%	45 63%	27 62%	719b 70%	256 62%
Previous / good experience with provider	165 11%	101 12%	64 11%	11 5%	46 8%	108AB 16%	101 11%	58 11%	165 11%	143 11%	134 11%	14 12%	9 13%	7bc 16%	110 11%	55 13%
No time / can't be bothered / less hassle	114 8%	58 7%	56 9%	16 8%	50 9%	47 7%	76 9%	33 6%	114 8%	101 8%	94 8%	10 9%	7 10%	3 6%	78 8%	36 9%
Range of cover / suitable package	83 6%	38 5%	45 7%	11 6%	25 4%	47 7%	48 5%	33 7%	83 6%	76 6%	72 6%	4 4%	4 5%	3 7%	60 6%	23 6%
Convenience	69 5%	47 6%	22 4%	8 4%	31 5%	29 4%	46 5%	22 4%	69 5%	60 5%	57 5%	6 5%	3 5%	3 6%	51 5%	18 4%
Broker / recommendation	25 2%	18 2%	7 1%	2 1%	7 1%	16 2%	18 2%	5 1%	25 2%	21 2%	20 2%	1 1%	1 1%	3ABCDE 6%	15 1%	10 2%
Provider has good customer service	20 1%	10 1%	9 2%	3 2%	5 1%	11 2%	15 2%	5 1%	20 1%	18 1%	15 1%	1 1%	2abc 3%	1 2%	14 1%	5 1%
Favourable excess	15 1%	11 1%	4 1%	5 3%	4 1%	6 1%	8 1%	7 1%	15 1%	14 1%	13 1%	1 1%	* *%	0 -%	12 1%	4 1%
No claims bonus / NCB protection	13 1%	10 1%	4 1%	3 2%	4 1%	6 1%	9 1%	4 1%	13 1%	12 1%	12 1%	1 1%	* *%	* 1%	8 1%	6 1%
Dissatisfaction with service from previous provider	12 1%	7 1%	5 1%	2 1%	6 1%	4 1%	7 1%	6 1%	12 1%	11 1%	10 1%	1 1%	1 1%	0 -%	10 1%	2 1%
Breakdown cover	9 1%	1 *%	8a 1%	0 -%	3 1%	6 1%	5 1%	4 1%	9 1%	8 1%	8 1%	* *%	0 -%	* *%	7 1%	2 *%
The reputation of the provider	8 1%	7 1%	1 *%	2 1%	3 1%	3 1%	5 1%	3 1%	8 1%	6 *%	5 *%	1 1%	1abc 2%	* 1%	3 *%	5a 1%
Automatic renewal / rollover	5 *%	2 *%	3 *%	2 1%	1 *%	2 *%	3 *%	2 *%	5 *%	4 *%	3 *%	* *%	1abc 1%	* *%	2 *%	3 1%
Provider specialises / meets my particular needs	4 *%	2 *%	2 *%	0 -%	0 -%	4 1%	2 *%	2 *%	4 *%	3 *%	3 *%	* *%	0 -%	0 -%	4 *%	0 -%
Courtesy / replacement car	3 *%	0 -%	3 1%	0 -%	2 *%	2 *%	3 *%	0 -%	3 *%	3 *%	3 *%	0 -%	0 -%	0 -%	3 *%	0 -%
Comprehensive	3 *%	2 *%	2 *%	2 1%	0 -%	2 *%	2 *%	2 *%	3 *%	3 *%	3 *%	0 -%	0 -%	0 -%	2 *%	2 *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 40 (continuation)

A7. Last time your policy came up for renewal, why did you decide to change/ not change insurer?

Base: All those who have renewed once or more or who have changed insurer at last renewal

	Total	Gender		Age			Social Grade		UK		Country		NI		Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	(f)	Urban (a)	Rural (b)
Unweighted row	1442	816	626	181	590	671	875	524	1442	958	721	245	237	239	975	463
Effective sample size	982	567	415	128	393	461	596	353	982	800	721	245	237	239	686	293
Total	1442	839	603	194	574	675	880	513	1442	1282	1211	118	71	43	1025	413
Provider is local	3 *%	3 *%	* *%	* *%	3 1%	* *%	1 *%	2 *%	3 *%	2 *%	2 *%	* *%	0 -%	1ABCdE 3%	2 *%	1 *%
Competitive market / same or similar prices	2 *%	* *%	2 *%	0 -%	2 *%	1 *%	2 *%	* *%	2 *%	2 *%	2 *%	0 -%	* *%	*abc 1%	* *%	2 1%
Other	120 8%	67 8%	53 9%	5 2%	52a 9%	64A 9%	73 8%	40 8%	120 8%	109 8%	102 8%	8 7%	6 9%	4 9%	83 8%	36 9%
Don't know	1 *%	* *%	1 *%	0 -%	* *%	1 *%	* *%	1 *%	1 *%	1 *%	0 -%	*C *%	1ABC 1%	0 -%	* *%	1 *%
Refused	2 *%	0 -%	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%
Not stated	26 2%	16 2%	10 2%	2 1%	13 2%	11 2%	20 2%	6 1%	26 2%	23 2%	22 2%	2 2%	1 1%	1 3%	18 2%	8 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 40 (continuation)

A7. Last time your policy came up for renewal, why did you decide to change/ not change insurer?

Base: All those who have renewed once or more or who have changed insurer at last renewal

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1442	950	485	708	695	83	1312	411	1031	189	1244	1293	86	933	162
Effective sample size	982	643	334	461	495	56	890	282	700	125	851	869	64	623	113
Total	1442	936	499	669	735	80	1306	412	1030	182	1252	1267	98	906	170
Price / value	978 68%	621 66%	353 71%	464 69%	495 67%	50 62%	887 68%	269 65%	709 69%	132 73%	841 67%	857 68%	74 75%	573 63%	114 67%
Previous / good experience with provider	165 11%	125b 13%	39 8%	69 10%	84 11%	8 10%	151 12%	59 14%	105 10%	14 8%	151 12%	146 12%	9 10%	131 14%	24 14%
No time / can't be bothered / less hassle	114 8%	65 7%	48 10%	57 9%	55 7%	6 7%	103 8%	31 7%	83 8%	9 5%	103 8%	103 8%	3 3%	92 10%	13 7%
Range of cover / suitable package	83 6%	58 6%	25 5%	31 5%	52 7%	6 7%	75 6%	32 8%	51 5%	15 8%	68 5%	75 6%	4 4%	58 6%	12 7%
Convenience	69 5%	48 5%	21 4%	40 6%	27 4%	8 10%	56 4%	19 5%	50 5%	7 4%	62 5%	58 5%	6 6%	59 6%	7 4%
Broker / recommendation	25 2%	15 2%	9 2%	12 2%	12 2%	* *%	24 2%	9 2%	15 1%	2 1%	23 2%	23 2%	2 2%	19 2%	2 1%
Provider has good customer service	20 1%	11 1%	8 2%	11 2%	9 1%	1 1%	17 1%	9 2%	10 1%	0 -%	20 2%	19 2%	* *%	15 2%	4 2%
Favourable excess	15 1%	6 1%	7 2%	6 1%	9 1%	3b 4%	10 1%	6 1%	9 1%	2 1%	13 1%	12 1%	3 3%	8 1%	2 1%
No claims bonus / NCB protection	13 1%	6 1%	7 1%	8 1%	6 1%	0 -%	13 1%	* *%	13 1%	2 1%	12 1%	13 1%	0 -%	8 1%	2 1%
Dissatisfaction with service from previous provider	12 1%	5 *%	7 2%	5 1%	5 1%	3B 4%	7 1%	4 1%	8 1%	2 1%	10 1%	12 1%	* *%	* *%	0 -%
Breakdown cover	9 1%	4 *%	5 1%	2 *%	7 1%	2 2%	7 1%	5 1%	4 *%	3 2%	6 *%	9 1%	0 -%	7 1%	* *%
The reputation of the provider	8 1%	4 *%	4 1%	5 1%	3 *%	1 1%	7 1%	2 *%	6 1%	* *%	8 1%	4 *%	* *%	2 *%	3a 2%
Automatic renewal / rollover	5 *%	3 *%	2 *%	2 *%	2 *%	* *%	5 *%	3 1%	2 *%	4B 2%	1 *%	5 *%	0 -%	4 *%	1 *%
Provider specialises / meets my particular needs	4 *%	4 *%	0 -%	0 -%	4 1%	0 -%	4 *%	0 -%	4 *%	0 -%	4 *%	4 *%	0 -%	0 -%	0 -%
Courtesy / replacement car	3 *%	2 *%	2 *%	2 *%	2 *%	0 -%	3 *%	2 *%	2 *%	2 1%	2 *%	3 *%	0 -%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 40 (continuation)

A7. Last time your policy came up for renewal, why did you decide to change/ not change insurer?

Base: All those who have renewed once or more or who have changed insurer at last renewal

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1442	950	485	708	695	83	1312	411	1031	189	1244	1293	86	933	162
Effective sample size	982	643	334	461	495	56	890	282	700	125	851	869	64	623	113
Total	1442	936	499	669	735	80	1306	412	1030	182	1252	1267	98	906	170
Comprehensive	3 *%	2 *%	2 *%	2 *%	2 *%	0 -%	3 *%	0 -%	3 *%	2 1%	2 *%	3 *%	0 -%	2 *%	2 1%
Provider is local	3 *%	3 *%	* *%	1 *%	2 *%	* 1%	3 *%	1 *%	2 *%	* *%	3 *%	3 *%	0 -%	1 *%	* *%
Competitive market / same or similar prices	2 *%	* *%	2 *%	* *%	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%
Other	120 8%	84 9%	33 7%	54 8%	64 9%	7 9%	109 8%	27 7%	93 9%	15 8%	104 8%	109 9%	4 4%	71 8%	16 10%
Don't know	1 *%	1 *%	* *%	1 *%	0 -%	0 -%	1 *%	0 -%	1 *%	0 -%	1 *%	1 *%	0 -%	1 *%	* *%
Refused	2 *%	2 *%	0 -%	2 *%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%
Not stated	26 2%	21 2%	5 1%	3 1%	19A 3%	0 -%	26 2%	6 1%	21 2%	5 3%	21 2%	23 2%	2 2%	16 2%	4 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 40 (continuation)

A7. Last time your policy came up for renewal, why did you decide to change/ not change insurer?

Base: All those who have renewed once or more or who have changed insurer at last renewal

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1442	363	550	383	307	567	395	387	305	243	351	299	744	803	408
Effective sample size	982	243	366	285	202	371	263	261	210	162	216	208	526	537	289
Total	1442	354	532	439	297	522	384	380	311	237	303	309	781	782	428
Price / value	978 68%	211 60%	352 66%	308 70%	203 68%	363 69%	277b 72%	238 63%	220 71%	163 69%	136 45%	225A 73%	596A 76%	549 70%	273 64%
Previous / good experience with provider	165 11%	50 14%	74 14%	42 10%	33 11%	55 11%	31 8%	56ac 15%	24 8%	33 14%	75BC 25%	40C 13%	43 5%	91 12%	48 11%
No time / can't be bothered / less hassle	114 8%	33 9%	57 11%	46c 11%	26 9%	28 5%	32 8%	29 8%	26 8%	13 6%	37C 12%	30c 10%	41 5%	65 8%	36 8%
Range of cover / suitable package	83 6%	25 7%	32 6%	25 6%	21 7%	29 6%	28 7%	20 5%	24 8%	7 3%	15 5%	20 6%	45 6%	47 6%	26 6%
Convenience	69 5%	26 7%	32 6%	20 5%	13 4%	30 6%	15 4%	15 4%	14 4%	18 8%	20c 7%	20c 7%	25 3%	36 5%	24 6%
Broker / recommendation	25 2%	6 2%	13 2%	7 2%	6 2%	9 2%	6 2%	8 2%	4 1%	4 2%	12bC 4%	3 1%	7 1%	7 1%	6 1%
Provider has good customer service	20 1%	3 1%	13 2%	4 1%	5 2%	6 1%	4 1%	8 2%	3 1%	1 *%	11C 4%	4 1%	5 1%	10 1%	6 1%
Favourable excess	15 1%	6 2%	3 *%	4 1%	6 2%	6 1%	4 1%	7 2%	3 1%	* *%	* *%	5 1%	8 1%	9 1%	3 1%
No claims bonus / NCB protection	13 1%	6 2%	2 *%	5 1%	4 1%	1 *%	2 1%	6 1%	5 2%	1 *%	8c 3%	2 1%	4 *%	10 1%	3 1%
Dissatisfaction with service from previous provider	12 1%	0 -%	* *%	8c 2%	4c 1%	0 -%	3 1%	2 *%	2 1%	5 2%	* *%	0 -%	12 1%	5 1%	4 1%
Breakdown cover	9 1%	5 1%	2 *%	0 -%	5a 2%	4 1%	7 2%	1 *%	2 1%	0 -%	2 1%	2 1%	5 1%	5 1%	4 1%
The reputation of the provider	8 1%	* *%	2 *%	2 *%	1 *%	5 1%	4 1%	1 *%	3 1%	* *%	1 *%	2 1%	5 1%	6 1%	1 *%
Automatic renewal / rollover	5 *%	2 1%	2 *%	2 *%	2 1%	1 *%	0 -%	2 1%	0 -%	2 1%	* *%	2 1%	2 *%	3 *%	1 *%
Provider specialises / meets my particular needs	4 *%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	4 1%	0 -%	0 -%	0 -%	2 1%	2 *%	0 -%	2 1%
Courtesy / replacement car	3 *%	0 -%	2 *%	0 -%	2 1%	2 *%	2 *%	0 -%	2 1%	0 -%	2 1%	0 -%	2 *%	3 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 40 (continuation)

A7. Last time your policy came up for renewal, why did you decide to change/ not change insurer?

Base: All those who have renewed once or more or who have changed insurer at last renewal

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1442	363	550	383	307	567	395	387	305	243	351	299	744	803	408
Effective sample size	982	243	366	285	202	371	263	261	210	162	216	208	526	537	289
Total	1442	354	532	439	297	522	384	380	311	237	303	309	781	782	428
Comprehensive	3 *%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%	0 -%	3 1%	0 -%	0 -%	2 1%	2 *%	0 -%	3a 1%
Provider is local	3 *%	1 *%	* *%	1 *%	* *%	* *%	3 1%	* *%	0 -%	0 -%	3c 1%	1 *%	* *%	1 *%	2 *%
Competitive market / same or similar prices	2 *%	2 *%	1 *%	0 -%	* *%	2 *%	* *%	2 *%	* *%	0 -%	0 -%	* *%	2 *%	2 *%	* *%
Other	120 8%	33 9%	34 6%	29 7%	18 6%	49 9%	31 8%	29 8%	30 10%	24 10%	21 7%	23 7%	70 9%	54 7%	53A 12%
Don't know	1 *%	* *%	* *%	0 -%	* *%	1 *%	* *%	0 -%	* *%	* *%	1 *%	* *%	0 -%	1 *%	* *%
Refused	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	2 *%	0 -%	0 -%
Not stated	26 2%	7 2%	9 2%	8 2%	4 1%	11 2%	7 2%	4 1%	6 2%	2 1%	6 2%	* *%	17b 2%	9 1%	10 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 40 (continuation)

A7. Last time your policy came up for renewal, why did you decide to change/ not change insurer?

Base: All those who have renewed once or more or who have changed insurer at last renewal

	Total	In person (a)	Purchase - actual				In insurance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1442	140	629	598	433	138	1095	578	658	778	179	236	240
Effective sample size	982	76	419	441	321	102	754	399	454	535	122	164	155
Total	1442	103	612	660	481	154	1106	594	667	793	180	241	219
Price / value	978 68%	57 55%	388 63%	500AB 76%	379AB 79%	112a 73%	756 68%	481B 81%	438 66%	642BCD 81%	125CD 69%	129D 53%	79 36%
Previous / good experience with provider	165 11%	22CD 21%	87CD 14%	44 7%	22 5%	18d 12%	127 11%	29 5%	92A 14%	39 5%	12 7%	54AB 23%	59AB 27%
No time / can't be bothered / less hassle	114 8%	12d 11%	50 8%	42 6%	25 5%	15 10%	92 8%	20 3%	62A 9%	23 3%	17A 10%	37A 16%	36A 16%
Range of cover / suitable package	83 6%	3 3%	38 6%	39 6%	26 5%	13 8%	69 6%	34 6%	47 7%	43 5%	16d 9%	16 7%	8 3%
Convenience	69 5%	5 4%	32 5%	27 4%	19 4%	8 5%	58 5%	19 3%	35 5%	21 3%	15A 8%	12 5%	21A 10%
Broker / recommendation	25 2%	7bCDF 6%	11 2%	3 1%	2 *%	2 1%	7 1%	3 1%	12 2%	6 1%	4 2%	7 3%	6 3%
Provider has good customer service	20 1%	1 1%	12 2%	4 1%	2 *%	2 1%	10 1%	9 1%	7 1%	10 1%	2 1%	2 1%	5 2%
Favourable excess	15 1%	2 2%	5 1%	9 1%	9 2%	0 -%	11 1%	3 *%	12 2%	11 1%	2 1%	2 1%	* *%
No claims bonus / NCB protection	13 1%	0 -%	5 1%	8 1%	4 1%	4 3%	10 1%	4 1%	4 1%	2 *%	0 -%	4a 2%	7Ab 3%
Dissatisfaction with service from previous provider	12 1%	0 -%	1 *%	11b 2%	7b 2%	3b 2%	8 1%	6 1%	3 1%	10 1%	0 -%	0 -%	2 1%
Breakdown cover	9 1%	0 -%	1 *%	8b 1%	8b 2%	0 -%	9 1%	7 1%	2 *%	5 1%	* *%	4 1%	0 -%
The reputation of the provider	8 1%	1 1%	4 1%	3 *%	3 1%	0 -%	7 1%	1 *%	7 1%	7 1%	0 -%	0 -%	1 *%
Automatic renewal / rollover	5 *%	* *%	1 *%	4 1%	2 *%	0 -%	3 *%	* *%	4 1%	1 *%	2 1%	2 1%	1 *%
Provider specialises / meets my particular needs	4 *%	0 -%	3 1%	* *%	* *%	0 -%	* *%	2 *%	2 *%	2 *%	0 -%	2 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 40 (continuation)

A7. Last time your policy came up for renewal, why did you decide to change/ not change insurer?

Base: All those who have renewed once or more or who have changed insurer at last renewal

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1442	140	629	598	433	138	1095	578	658	778	179	236	240
Effective sample size	982	76	419	441	321	102	754	399	454	535	122	164	155
Total	1442	103	612	660	481	154	1106	594	667	793	180	241	219
Courtesy / replacement car	3 *%	0 -%	0 -%	3 1%	3 1%	0 -%	3 *%	3 1%	0 -%	3 *%	0 -%	0 -%	0 -%
Comprehensive	3 *%	0 -%	2 *%	2 *%	0 -%	2 1%	3 *%	0 -%	3 1%	2 *%	2 1%	0 -%	0 -%
Provider is local	3 *%	* *%	1 *%	2 *%	0 -%	2d 1%	3 *%	1 *%	* *%	* *%	* *%	2a 1%	* *%
Competitive market / same or similar prices	2 *%	* *%	2 *%	0 -%	0 -%	0 -%	2 *%	2 *%	* *%	2 *%	0 -%	* *%	0 -%
Other	120 8%	6 6%	53 9%	56 8%	39 8%	10 6%	95 9%	50 8%	57 9%	62 8%	15 9%	22 9%	18 8%
Don't know	1 *%	* *%	1 *%	0 -%	0 -%	0 -%	1 *%	* *%	* *%	0 -%	0 -%	* *%	1 *%
Refused	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	2a 1%
Not stated	26 2%	1 1%	15 2%	10 2%	9 2%	2 1%	17 2%	11 2%	6 1%	15 2%	2 1%	4 2%	4 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 40 (continuation)

A7. Last time your policy came up for renewal, why did you decide to change/ not change insurer?

Base: All those who have renewed once or more or who have changed insurer at last renewal

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1442	143	603	940	812	33	386	383	244	73
Effective sample size	982	96	404	660	572	23	263	265	180	47
Total	1442	143	596	977	848	33	388	391	272	64
Price / value	978 68%	95 66%	419 70%	727 74%	656abf 77%	30 89%	271 70%	294 75%	221 81%	59a 91%
Previous / good experience with provider	165 11%	16 12%	70 12%	85 9%	68 8%	* 1%	33 8%	29 8%	19 7%	2 3%
No time / can't be bothered / less hassle	114 8%	11 7%	32 5%	69 7%	51 6%	* 1%	38b 10%	22 6%	20 7%	2 3%
Range of cover / suitable package	83 6%	10 7%	46 8%	63 6%	49 6%	3 9%	33 8%	21 5%	16 6%	3 5%
Convenience	69 5%	4 3%	17 3%	42 4%	36 4%	2 5%	15 4%	14 3%	15 6%	1 1%
Broker / recommendation	25 2%	6bCd 4%	7 1%	8 1%	8 1%	0 -%	4 1%	3 1%	2 1%	0 -%
Provider has good customer service	20 1%	* *%	7 1%	11 1%	10 1%	* 1%	3 1%	3 1%	6 2%	0 -%
Favourable excess	15 1%	2 1%	11 2%	11 1%	11 1%	0 -%	3 1%	8 2%	2 1%	0 -%
No claims bonus / NCB protection	13 1%	0 -%	5 1%	8 1%	7 1%	* 1%	3 1%	0 -%	4 1%	2A 3%
Dissatisfaction with service from previous provider	12 1%	2 1%	6 1%	9 1%	8 1%	2 5%	2 *%	4 1%	3 1%	* 1%
Breakdown cover	9 1%	2 2%	4 1%	7 1%	6 1%	0 -%	6 1%	2 1%	2 1%	0 -%
The reputation of the provider	8 1%	0 -%	4 1%	5 1%	3 *%	0 -%	2 1%	* *%	* *%	2ab 3%
Automatic renewal / rollover	5 *%	* *%	* *%	4 *%	2 *%	0 -%	4 1%	2 1%	0 -%	0 -%
Provider specialises / meets my particular needs	4 *%	0 -%	3 1%	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%
Courtesy / replacement car	3 *%	2 1%	2 *%	3 *%	2 *%	0 -%	3 1%	0 -%	2 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 40 (continuation)

A7. Last time your policy came up for renewal, why did you decide to change/ not change insurer?

Base: All those who have renewed once or more or who have changed insurer at last renewal

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1442	143	603	940	812	33	386	383	244	73
Effective sample size	982	96	404	660	572	23	263	265	180	47
Total	1442	143	596	977	848	33	388	391	272	64
Comprehensive	3 *%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%
Provider is local	3 *%	0 -%	1 *%	1 *%	* *%	* 1%	* *%	* *%	0 -%	0 -%
Competitive market / same or similar prices	2 *%	* *%	2 *%	2 *%	2 *%	0 -%	2 1%	2 *%	0 -%	0 -%
Other	120 8%	12 8%	41 7%	85 9%	63 7%	5 14%	38 10%	34 9%	14 5%	3 4%
Don't know	1 *%	0 -%	0 -%	1 *%	* *%	* 1%	* *%	0 -%	0 -%	0 -%
Refused	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	26 2%	4 3%	9 2%	11 1%	9 1%	* 1%	7 2%	4 1%	2 1%	1 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 40 (continuation)

A7. Last time your policy came up for renewal, why did you decide to change/ not change insurer?

Base: All those who have renewed once or more or who have changed insurer at last renewal

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1442	717	767	1083	470	448	1186	1258	912	1289	752	203	486	496	293	585
Effective sample size	982	481	500	751	323	287	814	853	622	876	524	142	315	347	203	390
Total	1442	701	725	1108	483	414	1200	1250	917	1284	773	210	457	513	301	570
Price / value	978 68%	481 69%	470 65%	759 69%	349b 72%	280 68%	809 67%	853 68%	617 67%	868 68%	548c 71%	139 66%	291 64%	366c 71%	218 72%	367 64%
Previous / good experience with provider	165 11%	83 12%	105 14%	131 12%	54 11%	55 13%	144 12%	149 12%	113 12%	143 11%	72 9%	28 13%	64a 14%	42 8%	34 11%	70 12%
No time / can't be bothered / less hassle	114 8%	57 8%	65 9%	87 8%	36 7%	33 8%	93 8%	98 8%	65 7%	101 8%	64 8%	14 7%	36 8%	32 6%	16 5%	62ab 11%
Range of cover / suitable package	83 6%	49 7%	38 5%	71 6%	37 8%	29 7%	72 6%	74 6%	60 7%	76 6%	46 6%	12 6%	25 5%	27 5%	21 7%	33 6%
Convenience	69 5%	33 5%	25 4%	51 5%	23 5%	12 3%	56 5%	64 5%	50 5%	61 5%	30 4%	9 4%	28 6%	20 4%	12 4%	36 6%
Broker / recommendation	25 2%	13 2%	13 2%	20 2%	8 2%	5 1%	22 2%	21 2%	16 2%	23 2%	12 2%	4 2%	8 2%	3 *	3 1%	15a 3%
Provider has good customer service	20 1%	13 2%	12 2%	19 2%	11 2%	9 2%	18 1%	15 1%	15 2%	19 1%	9 1%	3 1%	8 2%	4 1%	6 2%	8 1%
Favourable excess	15 1%	11 2%	12 2%	13 1%	6 1%	8 2%	15 1%	15 1%	14 2%	12 1%	7 1%	6c 3%	2 *	7 1%	2 1%	5 1%
No claims bonus / NCB protection	13 1%	5 1%	7 1%	10 1%	7 1%	2 **	10 1%	10 1%	5 1%	12 1%	6 1%	4 2%	4 1%	3 1%	0 -%	8 1%
Dissatisfaction with service from previous provider	12 1%	5 1%	8 1%	9 1%	4 1%	2 1%	8 1%	12 1%	8 1%	12 1%	6 1%	* **	5 1%	6 1%	2 1%	4 1%
Breakdown cover	9 1%	6 1%	9 1%	9 1%	1 **	2 1%	9 1%	9 1%	6 1%	9 1%	7 1%	2 1%	0 -%	4 1%	5c 2%	0 -%
The reputation of the provider	8 1%	4 1%	5 1%	7 1%	5 1%	2 1%	8 1%	8 1%	6 1%	8 1%	5 1%	* **	3 1%	* **	1 **	7 1%
Automatic renewal / rollover	5 **	2 **	3 **	5 **	1 **	* **	5 **	4 **	1 **	5 **	2 **	0 -%	3 1%	4 1%	0 -%	1 **
Provider specialises / meets my particular needs	4 **	4 1%	3 **	4 **	0 -%	3 1%	2 **	2 **	4 **	4 **	2 **	0 -%	2 **	4 1%	0 -%	0 -%
Courtesy / replacement car	3 **	2 **	3 **	3 **	0 -%	0 -%	3 **	3 **	2 **	3 **	2 **	2 1%	0 -%	0 -%	3ac 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 40 (continuation)

A7. Last time your policy came up for renewal, why did you decide to change/ not change insurer?

Base: All those who have renewed once or more or who have changed insurer at last renewal

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1442	717	767	1083	470	448	1186	1258	912	1289	752	203	486	496	293	585
Effective sample size	982	481	500	751	323	287	814	853	622	876	524	142	315	347	203	390
Total	1442	701	725	1108	483	414	1200	1250	917	1284	773	210	457	513	301	570
Comprehensive	3 *%	3 *%	2 *%	3 *%	3 1%	3 1%	3 *%	3 *%	3 *%	3 *%	2 *%	0 -%	2 *%	3 1%	0 -%	0 -%
Provider is local	3 *%	3 *%	3 *%	3 *%	* *%	1 *%	2 *%	2 *%	3 *%	3 *%	1 *%	2 1%	1 *%	* *%	* *%	3 1%
Competitive market / same or similar prices	2 *%	* *%	1 *%	2 *%	2 *%	* *%	2 *%	2 *%	2 *%	2 *%	2 *%	0 -%	* *%	* *%	0 -%	2 *%
Other	120 8%	58 8%	57 8%	83 7%	37 8%	32 8%	96 8%	97 8%	73 8%	109 8%	68 9%	18 8%	35 8%	53 10%	24 8%	38 7%
Don't know	1 *%	0 -%	* *%	1 *%	0 -%	0 -%	* *%	1 *%	1 *%	1 *%	0 -%	* *%	1 *%	0 -%	* *%	1 *%
Refused	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	2 *%
Not stated	26 2%	11 2%	15 2%	21 2%	6 1%	8 2%	22 2%	19 2%	19 2%	25 2%	14 2%	4 2%	8 2%	12 2%	6 2%	7 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 41

A7. Last time your policy came up for renewal, why did you decide to change/ not change insurer?

Base: All those who have renewed once or more or who have changed insurer at last renewal

	Total	S12/S13 - What did at last renewal	
		Renewed current policy (a)	Switched insurers (b)
Unweighted row	1442	1116	326
Effective sample size	982	753	229
Total	1442	1102	340
Price / value	978 68%	689 63%	288A 85%
Previous / good experience with provider	165 11%	164B 15%	1 *%
No time / can't be bothered / less hassle	114 8%	114B 10%	0 -%
Range of cover / suitable package	83 6%	68 6%	15 4%
Convenience	69 5%	69B 6%	* *%
Broker / recommendation	25 2%	21 2%	4 1%
Provider has good customer service	20 1%	19 2%	* *%
Favourable excess	15 1%	10 1%	5 1%
No claims bonus / NCB protection	13 1%	11 1%	2 1%
Dissatisfaction with service from previous provider	12 1%	* *%	12A 3%
Breakdown cover	9 1%	7 1%	2 1%
The reputation of the provider	8 1%	6 1%	2 1%
Automatic renewal / rollover	5 *%	5 *%	0 -%
Provider specialises / meets my particular needs	4 *%	2 *%	2 1%
Courtesy / replacement car	3 *%	2 *%	2 *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 41 (continuation)

A7. Last time your policy came up for renewal, why did you decide to change/ not change insurer?

Base: All those who have renewed once or more or who have changed insurer at last renewal

	Total	S12/S13 - What did at last renewal	
		Renewed current policy (a)	Switched insurers (b)
Unweighted row	1442	1116	326
Effective sample size	982	753	229
Total	1442	1102	340
Comprehensive	3 *%	3 *%	0 -%
Provider is local	3 *%	3 *%	0 -%
Competitive market / same or similar prices	2 *%	2 *%	0 -%
Other	120 8%	92 8%	28 8%
Don't know	1 *%	1 *%	0 -%
Refused	2 *%	0 -%	2 *%
Not stated	26 2%	20 2%	6 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 42

A8a1. Which of these particularly influenced you to change insurer? No claims bonus

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	326	186	140	50	155	121	200	118	326	227	172	57	55	42	240	85
Effective sample size	229	135	94	38	105	87	141	82	229	190	172	57	55	42	171	58
Total	340	204	136	58	152	130	212	119	340	305	289	27	17	8	255	84
Yes	97	58	39	14	40	43	55	42	97	84	79	11	5	3	83b	14
	29%	28%	29%	25%	27%	33%	26%	36%	29%	28%	27%	39%	33%	33%	33%	17%
No	236	144	91	42	110	84	150	77	236	214	203	17	11	5	165	69A
	69%	71%	67%	72%	72%	65%	71%	64%	69%	70%	70%	61%	67%	64%	65%	83%
Don't know	7	2	5	2	2	4	7	0	7	7	7	0	0	*	7	0
	2%	1%	4%	3%	1%	3%	3%	-%	2%	2%	2%	-%	-%	2%	3%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 42 (continuation)

A8a1. Which of these particularly influenced you to change insurer? No claims bonus

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion	Cost of PMI		
		High (a)	Low (b)	High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	High (a)	Medium (b)	Low (c)
Unweighted row	326	206	119	158	166	301	88	238	46	279	296	95	61	145
Effective sample size	229	146	83	105	123	211	62	168	30	198	207	72	42	98
Total	340	216	122	152	186	313	90	250	42	296	306	112	63	140
Yes	97	61	35	31	66a	85	31	67	14	84	89	33	19	35
	29%	28%	28%	20%	36%	27%	34%	27%	32%	28%	29%	30%	31%	25%
No	236	152	84	118b	116	221	59	177	29	205	210	77	42	103
	69%	70%	69%	78%	63%	71%	66%	71%	68%	69%	69%	69%	66%	74%
Don't know	7	4	3	3	4	7	0	7	0	7	7	2	2	2
	2%	2%	3%	2%	2%	2%	-%	3%	-%	2%	2%	2%	3%	1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 42 (continuation)

A8a1. Which of these particularly influenced you to change insurer? No claims bonus

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Policy renewal				Policy renewal - longevity	Insurance channel - actual		Purchase - actual				In surance company - actual	Last compared		Generally compare	
		Jan/ Feb/Mar	Apr/ May/June	Jul/ Aug/Sep	Oct/ Nov/Dec	Low (c)	Insu rance co (a)	Broker (b)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)
		(a)	(b)	(c)	(d)												
Unweighted row	326	112	86	63	49	326	167	91	101	205	168	32	235	210	98	251	30
Effective sample size	229	69	61	50	37	229	116	65	69	148	123	22	167	147	71	177	24
Total	340	96	90	77	56	340	172	96	103	219	183	31	249	219	105	262	37
Yes	97 29%	33 34%	25 27%	25 33%	12 22%	97 29%	45 26%	26 27%	23 22%	67 31%	51 28%	12 39%	66 27%	66 30%	31 29%	83 32%	7 20%
No	236 69%	64 66%	64 71%	48 63%	41 75%	236 69%	121 70%	70 73%	77 75%	148 68%	129 70%	19 61%	176 71%	146 67%	74 71%	178 68%	26 71%
Don't know	7 2%	0 -%	2 2%	3 4%	2 3%	7 2%	7 4%	0 -%	3 3%	3 2%	3 2%	0 -%	7 3%	7 3%	0 -%	2 1%	3 9%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 42 (continuation)

A8a1. Which of these particularly influenced you to change insurer? No claims bonus

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Comparisons made					PCW - number looked at		Feature included or considered								
		In person	Online Phone	Online - Total	Online - PCW	Online - other	1	2	Personal belongings	Breakdown	Cou rtesy car	Foreign use	Key loss	Legal protection	No claims bonus	Personal injury	Wind screen
		(a)	(b)	(c)	(d)	(f)	(a)	(b)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted row	326	42	146	251	237	97	121	73	159	169	249	104	103	263	284	199	296
Effective sample size	229	30	106	177	167	67	86	53	114	115	178	71	73	187	200	143	208
Total	340	45	160	262	247	99	127	79	169	168	263	106	110	278	297	214	308
Yes	97	15	54	76	66	38	31	20	55	54	83	33	36	79	90	65	91
	29%	33%	34%	29%	27%	39%	25%	26%	33%	32%	31%	31%	33%	29%	30%	30%	30%
No	236	31	103	181	175	59	94	57	111	110	177	71	73	195	202	146	212
	69%	67%	64%	69%	71%	60%	74%	72%	65%	66%	67%	67%	66%	70%	68%	68%	69%
Don't know	7	0	3	5	5	2	2	2	4	4	4	2	2	4	5	4	5
	2%	-%	2%	2%	2%	2%	1%	2%	2%	2%	1%	2%	2%	1%	2%	2%	2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 42 (continuation)

A8a1. Which of these particularly influenced you to change insurer? No claims bonus

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	326	179	39	108	134	67	115
Effective sample size	229	129	30	71	97	50	75
Total	340	193	46	102	146	76	109
Yes	97 29%	60 31%	13 28%	25 24%	42 29%	23 31%	28 26%
No	236 69%	129 67%	31 69%	75 74%	101 69%	49 65%	81 74%
Don't know	7 2%	3 2%	2 4%	2 2%	3 2%	4 5%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 43

A8a2. Which of these particularly influenced you to change insurer? Price of policy

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	326	186	140	50	155	121	200	118	326	227	172	57	55	42	240	85
Effective sample size	229	135	94	38	105	87	141	82	229	190	172	57	55	42	171	58
Total	340	204	136	58	152	130	212	119	340	305	289	27	17	8	255	84
Yes	330	199	131	56	149	125	208	112	330	295	279	27	16	7	248	80
	97%	98%	96%	97%	98%	96%	98%	94%	97%	97%	97%	100%	98%	98%	97%	96%
No	9	5	4	2	3	4	2	7a	9	9	8	0	*	0	5	3
	3%	2%	3%	3%	2%	3%	1%	6%	3%	3%	3%	-%	2%	-%	2%	4%
Don't know	2	0	2	0	0	2	2	0	2	2	2	0	0	*	2	0
	1%	-%	1%	-%	-%	1%	1%	-%	1%	1%	1%	-%	-%	2%	1%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 43 (continuation)

A8a2. Which of these particularly influenced you to change insurer? Price of policy

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion	Cost of PMI		
		High (a)	Low (b)	High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	High (a)	Medium (b)	Low (c)
Unweighted row	326	206	119	158	166	301	88	238	46	279	296	95	61	145
Effective sample size	229	146	83	105	123	211	62	168	30	198	207	72	42	98
Total	340	216	122	152	186	313	90	250	42	296	306	112	63	140
Yes	330	209	119	147	180	306	85	245	42	286	295	108	61	139
	97%	97%	97%	97%	97%	98%	94%	98%	99%	97%	97%	97%	97%	99%
No	9	5	3	3	5	5	5	4	*	8	9	3	2	2
	3%	2%	3%	2%	3%	2%	6%	1%	1%	3%	3%	3%	3%	1%
Don't know	2	2	0	2	*	2	0	2	0	2	2	*	0	0
	1%	1%	-%	1%	1%	1%	-%	1%	-%	1%	1%	1%	-%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 43 (continuation)

A8a2. Which of these particularly influenced you to change insurer? Price of policy

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Policy renewal				Policy renewal - longevity	Insurance channel - actual		Purchase - actual				In surance company - actual	Last compared		Generally compare	
		Jan/ Feb/Mar	Apr/ May/ Jun	Jul/ Aug/ Sep	Oct/ Nov/ Dec	Low (c)	Insu rance co (a)	Broker (b)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)
		(a)	(b)	(c)	(d)												
Unweighted row	326	112	86	63	49	326	167	91	101	205	168	32	235	210	98	251	30
Effective sample size	229	69	61	50	37	229	116	65	69	148	123	22	167	147	71	177	24
Total	340	96	90	77	56	340	172	96	103	219	183	31	249	219	105	262	37
Yes	330 97%	96c 100%	85 94%	72 93%	55 100%	330 97%	167 97%	95 98%	99 96%	214 98%	178 97%	31 100%	242 97%	212 97%	103 98%	257 98%	35 95%
No	9 3%	0 -%	5 6%	4 5%	0 -%	9 3%	4 2%	2 2%	2 2%	5 2%	5 3%	0 -%	5 2%	5 2%	2 2%	5 2%	2 5%
Don't know	2 1%	0 -%	0 -%	2 2%	* *%	2 1%	2 1%	0 -%	2 2%	0 -%	0 -%	0 -%	2 1%	2 1%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 43 (continuation)

A8a2. Which of these particularly influenced you to change insurer? Price of policy

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Comparisons made						PCW - number looked at		Feature included or considered								
	Total	In person	Online Phone	Online - Total	Online - PCW	Online - other	1 (a)	2 (b)	Personal belongings (a)	Breakdown (b)	Country car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)
		(a)	(b)	(c)	(d)	(f)											
Unweighted row	326	42	146	251	237	97	121	73	159	169	249	104	103	263	284	199	296
Effective sample size	229	30	106	177	167	67	86	53	114	115	178	71	73	187	200	143	208
Total	340	45	160	262	247	99	127	79	169	168	263	106	110	278	297	214	308
Yes	330	43	157	255	240	96	122	78	167	163	256	105	109	273	288	207	298
	97%	96%	98%	97%	97%	97%	96%	98%	99%	97%	97%	100%	98%	98%	97%	97%	97%
No	9	2	2	7	7	3	5	2	2	5	7	*	0	4	7	5	9
	3%	4%	1%	3%	3%	3%	4%	2%	1%	3%	3%	1%	0%	1%	2%	2%	3%
Don't know	2	0	2	*	0	0	0	0	*	*	*	0	2	2	2	2	2
	1%	0%	1%	1%	0%	0%	0%	0%	1%	1%	1%	0%	2%	1%	1%	1%	1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 43 (continuation)

A8a2. Which of these particularly influenced you to change insurer? Price of policy

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	326	179	39	108	134	67	115
Effective sample size	229	129	30	71	97	50	75
Total	340	193	46	102	146	76	109
Yes	330 97%	189 98%	46 100%	95 93%	144b 99%	69 91%	107b 98%
No	9 3%	4 2%	0 -%	5 5%	2 1%	5 7%	2 2%
Don't know	2 1%	0 -%	0 -%	2 2%	0 -%	2 2%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 44

A8a3. Which of these particularly influenced you to change insurer? Service quality

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Gender		Age			Social Grade		UK		Country		NI		Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	(f)	Urban (a)	Rural (b)
Unweighted row	326	186	140	50	155	121	200	118	326	227	172	57	55	42	240	85
Effective sample size	229	135	94	38	105	87	141	82	229	190	172	57	55	42	171	58
Total	340	204	136	58	152	130	212	119	340	305	289	27	17	8	255	84
Yes	115 34%	59 29%	57a 42%	20 35%	47 31%	48 37%	67 32%	46 39%	115 34%	103 34%	96 33%	11 39%	8f 45%	2 21%	94 37%	22 26%
No	199 58%	132b 65%	67 49%	37 65%	96 63%	65 50%	130 61%	65 55%	199 58%	179 59%	171 59%	14 51%	8 49%	6de 74%	145 57%	54 65%
Don't know	26 8%	13 6%	13 9%	0 -%	8 5%	18ab 14%	14 7%	8 7%	26 8%	23 7%	22 8%	3 11%	1 5%	* 5%	16 6%	8 10%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 44 (continuation)

A8a3. Which of these particularly influenced you to change insurer? Service quality

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion	Cost of PMI		
		High (a)	Low (b)	High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	High (a)	Medium (b)	Low (c)
Unweighted row	326	206	119	158	166	301	88	238	46	279	296	95	61	145
Effective sample size	229	146	83	105	123	211	62	168	30	198	207	72	42	98
Total	340	216	122	152	186	313	90	250	42	296	306	112	63	140
Yes	115 34%	68 31%	48 39%	35 23%	80A 43%	106 34%	42b 47%	74 29%	15 35%	101 34%	111 36%	36 32%	33aC 52%	39 28%
No	199 58%	127 59%	72 59%	106B 70%	91 49%	184 59%	44 49%	155 62%	23 55%	174 59%	175 57%	73b 66%	27 43%	87b 62%
Don't know	26 8%	22b 10%	3 2%	12 8%	14 8%	23 7%	4 5%	22 9%	4 10%	22 7%	20 7%	3 2%	3 5%	14a 10%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 44 (continuation)

A8a3. Which of these particularly influenced you to change insurer? Service quality

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Policy renewal				Policy renewal - longevity	Insurance channel - actual		Purchase - actual				In surance company - actual	Last compared		Generally compare	
		Jan/ Feb/Mar	Apr/ May/June	Jul/ Aug/Sep	Oct/ Nov/Dec	Low (c)	Insu rance co (a)	Broker (b)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)
		(a)	(b)	(c)	(d)												
Unweighted row	326	112	86	63	49	326	167	91	101	205	168	32	235	210	98	251	30
Effective sample size	229	69	61	50	37	229	116	65	69	148	123	22	167	147	71	177	24
Total	340	96	90	77	56	340	172	96	103	219	183	31	249	219	105	262	37
Yes	115 34%	34 36%	32 35%	29 38%	16 28%	115 34%	62 36%	34 35%	39 38%	71 32%	60 32%	10 32%	92 37%	69 32%	39 37%	89 34%	13 34%
No	199 58%	59 62%	52 57%	44 57%	33 59%	199 58%	98 57%	56 58%	50 49%	137 63%	114 62%	19 61%	138 55%	133 61%	58 55%	152 58%	22 60%
Don't know	26 8%	3 3%	6 7%	4 5%	7a 13%	26 8%	12 7%	7 7%	14cd 13%	12 5%	9 5%	2 7%	19 8%	17 8%	8 8%	21 8%	2 6%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 44 (continuation)

A8a3. Which of these particularly influenced you to change insurer? Service quality

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Comparisons made					PCW - number looked at		Feature included or considered								
		In person	Online Phone	Online - Total	Online - PCW	Online - other	1	2	Personal belongings	Breakdown	Cou rtesy car	Foreign use	Key loss	Legal protection	No claims bonus	Personal injury	Wind screen
		(a)	(b)	(c)	(d)	(f)	(a)	(b)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted row	326	42	146	251	237	97	121	73	159	169	249	104	103	263	284	199	296
Effective sample size	229	30	106	177	167	67	86	53	114	115	178	71	73	187	200	143	208
Total	340	45	160	262	247	99	127	79	169	168	263	106	110	278	297	214	308
Yes	115	17	63	86	84	34	39	31	62	63	103	33	47	99	99	77	102
	34%	37%	40%	33%	34%	35%	31%	40%	37%	37%	39%	32%	42%	35%	33%	36%	33%
No	199	23	83	160	147	56	84	43	88	89	143	63	53	154	173	116	182
	58%	51%	52%	61%	60%	57%	66%	54%	52%	53%	54%	59%	48%	55%	58%	54%	59%
Don't know	26	6	13	16	16	9	4	5	19	16	18	10	11	25	25	21	24
	8%	12%	8%	6%	6%	9%	3%	6%	11%	9%	7%	9%	10%	9%	8%	10%	8%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 44 (continuation)

A8a3. Which of these particularly influenced you to change insurer? Service quality

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	326	179	39	108	134	67	115
Effective sample size	229	129	30	71	97	50	75
Total	340	193	46	102	146	76	109
Yes	115 34%	61 32%	14 31%	40 40%	55 38%	27 35%	33 30%
No	199 58%	119 62%	26 57%	53 53%	83 57%	41 55%	70 64%
Don't know	26 8%	13 7%	5 12%	8 8%	7 5%	8 10%	6 5%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 45

A8a4. Which of these particularly influenced you to change insurer? Reliability of insurer

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	326	186	140	50	155	121	200	118	326	227	172	57	55	42	240	85
Effective sample size	229	135	94	38	105	87	141	82	229	190	172	57	55	42	171	58
Total	340	204	136	58	152	130	212	119	340	305	289	27	17	8	255	84
Yes	147	93	53	27	61	59	82	63a	147	133	124	12	8	3	117	29
	43%	46%	39%	46%	40%	45%	39%	53%	43%	43%	43%	42%	51%	33%	46%	35%
No	147	93	55	29c	77C	41	105b	39	147	131	124	12	7	4	104	43
	43%	46%	40%	51%	51%	31%	49%	33%	43%	43%	43%	44%	42%	57%	41%	52%
Don't know	46	18	28A	2	14	31AB	25	17	46	41	40	4	1	1	33	11
	14%	9%	21%	3%	9%	23%	12%	15%	14%	14%	14%	14%	7%	10%	13%	13%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 45 (continuation)

A8a4. Which of these particularly influenced you to change insurer? Reliability of insurer

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion	Cost of PMI		
		High (a)	Low (b)	High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	High (a)	Medium (b)	Low (c)
Unweighted row	326	206	119	158	166	301	88	238	46	279	296	95	61	145
Effective sample size	229	146	83	105	123	211	62	168	30	198	207	72	42	98
Total	340	216	122	152	186	313	90	250	42	296	306	112	63	140
Yes	147	97	50	52	94a	137	37	110	17	128	138	37	36a	63
	43%	45%	41%	34%	51%	44%	41%	44%	39%	43%	45%	34%	58%	45%
No	147	90	58	80B	66	135	40	107	23	125	126	62b	21	57
	43%	41%	47%	53%	35%	43%	45%	43%	54%	42%	41%	55%	33%	41%
Don't know	46	30	15	20	26	41	13	33	3	43	42	13	6	20
	14%	14%	12%	13%	14%	13%	14%	13%	7%	15%	14%	11%	9%	14%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 45 (continuation)

A8a4. Which of these particularly influenced you to change insurer? Reliability of insurer

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Policy renewal				Policy renewal - longevity	Insurance channel - actual			Purchase - actual				In surance company - actual	Last compared		Generally compare	
		Jan/ Feb/Mar	Apr/ May/June	Jul/ Aug/Sep	Oct/ Nov/Dec	Low (c)	Insu rance co (a)	Broker (b)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	
		(a)	(b)	(c)	(d)													
Unweighted row	326	112	86	63	49	326	167	91	101	205	168	32	235	210	98	251	30	
Effective sample size	229	69	61	50	37	229	116	65	69	148	123	22	167	147	71	177	24	
Total	340	96	90	77	56	340	172	96	103	219	183	31	249	219	105	262	37	
Yes	147 43%	37 38%	32 35%	48aB 62%	23 42%	147 43%	81 47%	41 42%	43 42%	98 45%	86 47%	10 31%	119 48%	101 46%	41 39%	115 44%	16 44%	
No	147 43%	41 43%	45c 50%	22 29%	30c 54%	147 43%	71 41%	40 41%	39 38%	99 45%	82 45%	14 45%	94 38%	94 43%	48 45%	111 42%	17 46%	
Don't know	46 14%	19d 19%	13 15%	7 9%	2 4%	46 14%	21 12%	16 17%	21cd 20%	23 10%	15 8%	7 23%	37 15%	24 11%	16 15%	36 14%	4 10%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 45 (continuation)

A8a4. Which of these particularly influenced you to change insurer? Reliability of insurer

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Comparisons made					PCW - number looked at		Feature included or considered								
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	Personal belongings (a)	Breakdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)
Unweighted row	326	42	146	251	237	97	121	73	159	169	249	104	103	263	284	199	296
Effective sample size	229	30	106	177	167	67	86	53	114	115	178	71	73	187	200	143	208
Total	340	45	160	262	247	99	127	79	169	168	263	106	110	278	297	214	308
Yes	147	16	77	116	109	38	55	38	75	80	114	36	57d	131	135	98	132
	43%	35%	48%	44%	44%	38%	43%	48%	44%	47%	43%	34%	52%	47%	46%	46%	43%
No	147	21	62	118	110	50	56	34	65	64	114	48	38	107	124	81	135
	43%	46%	39%	45%	45%	50%	44%	43%	39%	38%	43%	46%	34%	39%	42%	38%	44%
Don't know	46	9	21	28	28	11	16	7	29	25	36	22	15	40	38	36	41
	14%	19%	13%	11%	11%	11%	12%	8%	17%	15%	14%	20%	14%	15%	13%	17%	13%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 45 (continuation)

A8a4. Which of these particularly influenced you to change insurer? Reliability of insurer

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	326	179	39	108	134	67	115
Effective sample size	229	129	30	71	97	50	75
Total	340	193	46	102	146	76	109
Yes	147 43%	88 46%	19 42%	39 39%	58 40%	35 46%	51 47%
No	147 43%	88 45%	20 43%	40 40%	70 48%	32 42%	44 41%
Don't know	46 14%	17 9%	7 15%	22a 22%	18 12%	9 12%	14 13%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 46  
A8a5. Which of these particularly influenced you to change insurer? The time and effort required to find or switch insurer

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Gender		Age			Social Grade		UK Eng/Wal		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	326	186	140	50	155	121	200	118	326	227	172	57	55	42	240	85
Effective sample size	229	135	94	38	105	87	141	82	229	190	172	57	55	42	171	58
Total	340	204	136	58	152	130	212	119	340	305	289	27	17	8	255	84
Yes	117	67	49	19	60	38	68	48	117	104	97	11	7	2	90	27
	34%	33%	36%	33%	39%	29%	32%	41%	34%	34%	34%	39%	42%	24%	35%	32%
No	210	136b	73	38	90	82	132	68	210	189	180	15	10	6	153	55
	62%	67%	54%	66%	59%	63%	62%	57%	62%	62%	62%	54%	58%	74%	60%	65%
Don't know	14	*	13A	*	3	11b	11	3	14	12	12	2	0	*	11	3
	4%	%	10%	1%	2%	8%	5%	2%	4%	4%	4%	7%	-%	2%	4%	3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 46 (continuation)

A8a5. Which of these particularly influenced you to change insurer? The time and effort required to find or switch insurer

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion	Cost of PMI		
		High (a)	Low (b)	High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	High (a)	Medium (b)	Low (c)
Unweighted row	326	206	119	158	166	301	88	238	46	279	296	95	61	145
Effective sample size	229	146	83	105	123	211	62	168	30	198	207	72	42	98
Total	340	216	122	152	186	313	90	250	42	296	306	112	63	140
Yes	117	79	38	46	70	110	25	91	14	102	108	42	24	44
	34%	36%	31%	30%	38%	35%	28%	37%	34%	35%	35%	38%	38%	31%
No	210	129	81	101	107	191	56	153	27	182	185	69	38	90
	62%	59%	67%	66%	58%	61%	63%	61%	62%	61%	60%	62%	60%	64%
Don't know	14	9	3	6	8	12	8b	6	2	12	13	1	2	7
	4%	4%	3%	4%	4%	4%	9%	2%	4%	4%	4%	1%	3%	5%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 46 (continuation)

A8a5. Which of these particularly influenced you to change insurer? The time and effort required to find or switch insurer

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Policy renewal				Policy renewal - longevity	Insurance channel - actual		Purchase - actual				In surance company - actual	Last compared		Generally compare	
		Jan/ Feb/Mar (a)	Apr/ May/June (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	Low (c)	Insu rance co (a)	Broker (b)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)
Unweighted row	326	112	86	63	49	326	167	91	101	205	168	32	235	210	98	251	30
Effective sample size	229	69	61	50	37	229	116	65	69	148	123	22	167	147	71	177	24
Total	340	96	90	77	56	340	172	96	103	219	183	31	249	219	105	262	37
Yes	117 34%	33 34%	25 28%	30 38%	26 47%	117 34%	55 32%	28 29%	26 26%	84 38%	69 37%	15 49%	80 32%	72 33%	37 36%	93 35%	10 26%
No	210 62%	61 63%	62 68%	40 52%	29 52%	210 62%	108 62%	66 69%	68 66%	130 59%	110 60%	16 51%	158 63%	142 65%	60 57%	160 61%	28 74%
Don't know	14 4%	3 3%	3 4%	7 9%	* *%	14 4%	10 6%	2 2%	9 <sup>c</sup> 9%	5 2%	5 3%	0 -%	12 5%	6 3%	8 8%	10 4%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 46 (continuation)

A8a5. Which of these particularly influenced you to change insurer? The time and effort required to find or switch insurer

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Comparisons made					PCW - number looked at		Feature included or considered								
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	Personal belongings (a)	Breakdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)
Unweighted row	326	42	146	251	237	97	121	73	159	169	249	104	103	263	284	199	296
Effective sample size	229	30	106	177	167	67	86	53	114	115	178	71	73	187	200	143	208
Total	340	45	160	262	247	99	127	79	169	168	263	106	110	278	297	214	308
Yes	117	12	52	88	83	37	42	33	71	63	98	38	53gi	100	102	80	108
	34%	26%	32%	33%	34%	37%	33%	42%	42%	37%	37%	36%	48%	36%	34%	37%	35%
No	210	32	99	168	157	60	81	44	92	94	155	67	52	164	183e	124	189e
	62%	70%	62%	64%	64%	61%	64%	56%	54%	56%	59%	63%	47%	59%	62%	58%	61%
Don't know	14	2	9	7	6	2	4	2	6	11	10	2	6	14	12	10	12
	4%	4%	6%	3%	3%	2%	3%	3%	4%	7%	4%	2%	5%	5%	4%	5%	4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 46 (continuation)

A8a5. Which of these particularly influenced you to change insurer? The time and effort required to find or switch insurer

Base: All those who changed insurer at their last renewal and have been insured with more than one

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	326	179	39	108	134	67	115
Effective sample size	229	129	30	71	97	50	75
Total	340	193	46	102	146	76	109
Yes	117 34%	68 35%	8 17%	41 40%	51 35%	25 33%	38 35%
No	210 62%	119 62%	33 72%	58 57%	89 61%	47 62%	68 63%
Don't know	14 4%	6 3%	5 11%	3 3%	6 4%	4 5%	3 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 47

A8b1. Which of these particularly influenced you to stay with your current insurer? No claims bonus

Base: All those who stayed with their insurer at their last renewal

	Total	Gender		Age			Social Grade		UK		Country		NI		Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1116	630	486	131	435	550	675	406	1116	731	549	188	182	197	735	378
Effective sample size	753	432	321	90	288	374	455	271	753	610	549	188	182	197	516	236
Total	1102	635	467	136	422	544	668	394	1102	976	922	90	55	35	770	329
Yes	692	391	301	98b	250	344	421	249	692	612	578	58	35	22	490	200
	63%	62%	65%	72%	59%	63%	63%	63%	63%	63%	63%	64%	64%	61%	64%	61%
No	392	233	159	35	167a	190	238	137	392	348	329	30	19	13	272	120
	36%	37%	34%	25%	40%	35%	36%	35%	36%	36%	36%	34%	35%	38%	35%	36%
Don't know	18	12	6	3	4	10	10	8	18	16	15	2	1	1	9	10
	2%	2%	1%	2%	1%	2%	1%	2%	2%	2%	2%	2%	1%	2%	1%	3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 47 (continuation)

A8b1. Which of these particularly influenced you to stay with your current insurer? No claims bonus

Base: All those who stayed with their insurer at their last renewal

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1116	744	366	550	529	68	1011	323	793	143	965	997	69	916	161
Effective sample size	753	498	251	357	371	44	679	220	532	95	653	662	52	612	113
Total	1102	720	377	516	549	63	993	322	780	140	956	962	78	890	169
Yes	692	439	251	305	364a	40	633	202	490	87	604	622b	40	573	94
	63%	61%	67%	59%	66%	63%	64%	63%	63%	62%	63%	65%	51%	64%	56%
No	392	266	122	200	177	23	344	112	280	50	338	323	39a	308	72
	36%	37%	32%	39%	32%	36%	35%	35%	36%	36%	35%	34%	49%	35%	42%
Don't know	18	14	4	11	7	*	16	8	10	3	14	16	0	9	3
	2%	2%	1%	2%	1%	1%	2%	2%	1%	2%	1%	2%	-%	1%	2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 47 (continuation)

A8b1. Which of these particularly influenced you to stay with your current insurer? No claims bonus

Base: All those who stayed with their insurer at their last renewal

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1116	356	540	288	246	422	283	301	242	194	351	299	418	636	317
Effective sample size	753	239	359	213	160	273	194	200	160	125	216	208	296	421	224
Total	1102	349	521	328	234	382	287	289	234	181	303	309	441	610	331
Yes	692 63%	251B 72%	309 59%	203 62%	155 66%	242 63%	176 61%	189 65%	151 64%	116 64%	194 64%	206 67%	264 60%	390 64%	198 60%
No	392 36%	92 26%	210A 40%	119 36%	74 31%	135 35%	103 36%	97 33%	81 34%	64 35%	105 35%	100 33%	166 38%	207 34%	130 39%
Don't know	18 2%	6 2%	3 1%	5 2%	6 2%	5 1%	8 3%	4 1%	2 1%	2 1%	4 1%	2 1%	10 2%	13 2%	3 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 47 (continuation)

A8b1. Which of these particularly influenced you to stay with your current insurer? No claims bonus

Base: All those who stayed with their insurer at their last renewal

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1116	128	528	393	265	106	860	368	560	527	149	209	222
Effective sample size	753	69	350	292	198	80	586	252	383	358	99	146	143
Total	1102	93	509	440	297	123	857	375	562	530	143	217	202
Yes	692 63%	54 58%	332 65%	271 62%	174 59%	86 70%	540 63%	218 58%	372a 66%	321 60%	83 58%	156ab 72%	129 64%
No	392 36%	37 40%	173 34%	161 37%	116 39%	37 30%	303 35%	154b 41%	182 32%	202c 38%	57c 40%	58 27%	68 34%
Don't know	18 2%	2 2%	5 1%	8 2%	7 3%	* **	14 2%	2 1%	8 1%	7 1%	2 2%	3 2%	5 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 47 (continuation)

A8b1. Which of these particularly influenced you to stay with your current insurer? No claims bonus

Base: All those who stayed with their insurer at their last renewal

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	1116	101	457	689	575	289	262	171	44	558	598	834	366	345	923	974	713	993	
Effective sample size	753	66	298	483	405	196	179	128	28	367	386	574	252	214	627	653	479	667	
Total	1102	98	436	715	602	289	264	193	39	532	557	844	377	304	921	953	703	976	
Yes	692 63%	64 65%	296 68%	444 62%	374 62%	184 64%	157 59%	132 68%	25 63%	341 64%	387df 70%	560 66%	227 60%	197 65%	583 63%	621 65%	459 65%	629 64%	
No	392 36%	34 35%	137 31%	263 37%	219 36%	103 36%	105 40%	61 32%	14 37%	184 35%	163 29%	273 32%	143b 38%	103 34%	323 35%	322 34%	232 33%	334 34%	
Don't know	18 2%	0 -%	4 1%	8 1%	8 1%	2 1%	2 1%	* *%	0 -%	7 1%	7 1%	11 1%	7 2%	4 1%	15 2%	10 1%	12 2%	13 1%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 47 (continuation)

A8b1. Which of these particularly influenced you to stay with your current insurer? No claims bonus

Base: All those who stayed with their insurer at their last renewal

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1116	573	164	378	362	226	470
Effective sample size	753	395	112	244	250	153	315
Total	1102	581	164	355	367	226	461
Yes	692 63%	358 62%	93 57%	240b 67%	233 63%	146 65%	283 61%
No	392 36%	213 37%	69c 42%	110 31%	123 34%	78 34%	173 38%
Don't know	18 2%	10 2%	2 1%	6 2%	11 3%	2 1%	5 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 48  
A8b2. Which of these particularly influenced you to stay with your current insurer? Price of policy

Base: All those who stayed with their insurer at their last renewal

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1116	630	486	131	435	550	675	406	1116	731	549	188	182	197	735	378
Effective sample size	753	432	321	90	288	374	455	271	753	610	549	188	182	197	516	236
Total	1102	635	467	136	422	544	668	394	1102	976	922	90	55	35	770	329
Yes	1004	577	426	124	391	489	603	365	1004	888	838	83	50	33	706	295
	91%	91%	91%	91%	93%	90%	90%	93%	91%	91%	91%	92%	92%	92%	92%	90%
No	87	48	39	12	31	43	58	25	87	77	74	7	4	2	57	30
	8%	8%	8%	9%	7%	8%	9%	6%	8%	8%	8%	7%	7%	7%	7%	9%
Don't know	12	10	2	0	*	12b	7	4	12	11	10	*	1	1	7	4
	1%	2%	*%	-%	*%	2%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 48 (continuation)

A8b2. Which of these particularly influenced you to stay with your current insurer? Price of policy

Base: All those who stayed with their insurer at their last renewal

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1116	744	366	550	529	68	1011	323	793	143	965	997	69	916	161
Effective sample size	753	498	251	357	371	44	679	220	532	95	653	662	52	612	113
Total	1102	720	377	516	549	63	993	322	780	140	956	962	78	890	169
Yes	1004	659	339	474	498	60	907	286	718	130	867	876	76	815	155
	91%	92%	90%	92%	91%	96%	91%	89%	92%	93%	91%	91%	97%	92%	91%
No	87	51	36	38	45	3	76	29	58	8	79	76	3	68	13
	8%	7%	9%	7%	8%	4%	8%	9%	7%	6%	8%	8%	3%	8%	8%
Don't know	12	10	2	4	6	0	10	7b	4	2	10	10	0	8	2
	1%	1%	1%	1%	1%	-%	1%	2%	1%	1%	1%	1%	-%	1%	1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 48 (continuation)

A8b2. Which of these particularly influenced you to stay with your current insurer? Price of policy

Base: All those who stayed with their insurer at their last renewal

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1116	356	540	288	246	422	283	301	242	194	351	299	418	636	317
Effective sample size	753	239	359	213	160	273	194	200	160	125	216	208	296	421	224
Total	1102	349	521	328	234	382	287	289	234	181	303	309	441	610	331
Yes	1004	322	476	287	218	360A	266	261	212	167	266	285	411a	573B	287
	91%	92%	91%	87%	93%	94%	93%	90%	91%	92%	88%	92%	93%	94%	87%
No	87	22	43	39bC	11	20	18	23	21	14	33c	23	26	34	40A
	8%	6%	8%	12%	5%	5%	6%	8%	9%	8%	11%	7%	6%	5%	12%
Don't know	12	5	2	2	5	2	3	5	1	*	4	2	4	4	4
	1%	2%	*%	1%	2%	1%	1%	2%	*%	*%	1%	1%	1%	1%	1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 48 (continuation)

A8b2. Which of these particularly influenced you to stay with your current insurer? Price of policy

Base: All those who stayed with their insurer at their last renewal

	Total	In person (a)	Purchase - actual			Online other (f)	In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Total (c)	- PCW - (d)			Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1116	128	528	393	265	106	860	368	560	527	149	209	222
Effective sample size	753	69	350	292	198	80	586	252	383	358	99	146	143
Total	1102	93	509	440	297	123	857	375	562	530	143	217	202
Yes	1004 91%	75 80%	459a 90%	417Ab 95%	281A 94%	117A 95%	792 92%	362B 96%	510 91%	511CD 96%	136D 95%	192d 88%	156 77%
No	87 8%	18BCDF 19%	43 9%	21 5%	14 5%	6 5%	58 7%	13 3%	45a 8%	17 3%	7 5%	22A 10%	40ABc 20%
Don't know	12 1%	1 1%	7 1%	2 *	2 1%	0 -	6 1%	* *	7 1%	2 **	0 -	3 2%	6A 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 48 (continuation)

A8b2. Which of these particularly influenced you to stay with your current insurer? Price of policy

Base: All those who stayed with their insurer at their last renewal

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	1116	101	457	689	575	289	262	171	44	558	598	834	366	345	923	974	713	993	
Effective sample size	753	66	298	483	405	196	179	128	28	367	386	574	252	214	627	653	479	667	
Total	1102	98	436	715	602	289	264	193	39	532	557	844	377	304	921	953	703	976	
Yes	1004 91%	87 88%	405 93%	668 93%	559 93%	268 93%	242 92%	186 96%	37 96%	485 91%	510 92%	772 91%	341 91%	276 91%	837 91%	876 92%	646 92%	894 92%	
No	87 8%	9 10%	28 6%	43 6%	39 6%	21 7%	20 8%	7 4%	2 4%	42 8%	43 8%	63 7%	34 9%	26 9%	75 8%	68 7%	53 7%	71 7%	
Don't know	12 1%	2f 2%	4 1%	4 1%	4 1%	0 -%	2 1%	* **	0 -%	4 1%	4 1%	9 1%	2 1%	2 1%	10 1%	10 1%	4 1%	12 1%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 48 (continuation)

A8b2. Which of these particularly influenced you to stay with your current insurer? Price of policy

Base: All those who stayed with their insurer at their last renewal

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1116	573	164	378	362	226	470
Effective sample size	753	395	112	244	250	153	315
Total	1102	581	164	355	367	226	461
Yes	1004 91%	533 92%	148 90%	321 90%	339 92%	212 94%	416 90%
No	87 8%	43 7%	13 8%	31 9%	22 6%	12 5%	43 9%
Don't know	12 1%	4 1%	4 2%	4 1%	6 2%	2 1%	2 *

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 49  
A8b3. Which of these particularly influenced you to stay with your current insurer? Service quality

Base: All those who stayed with their insurer at their last renewal

	Total	Gender		Age			Social Grade		UK		Country		NI		Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1116	630	486	131	435	550	675	406	1116	731	549	188	182	197	735	378
Effective sample size	753	432	321	90	288	374	455	271	753	610	549	188	182	197	516	236
Total	1102	635	467	136	422	544	668	394	1102	976	922	90	55	35	770	329
Yes	749	423	325	91	275	383	441	278	749	654	613	67	41abc	28ABC	512	235
	68%	67%	70%	67%	65%	70%	66%	71%	68%	67%	66%	74%	76%	78%	66%	71%
No	263	161	102	36	123C	104	176b	77	263E	240E	232E	17	8	6	186	77
	24%	25%	22%	26%	29%	19%	26%	20%	24%	25%	25%	19%	15%	18%	24%	23%
Don't know	90	50	40	9	24	57b	51	39	90	82	77	7	5f	1	72	18
	8%	8%	9%	7%	6%	11%	8%	10%	8%	8%	8%	7%	9%	4%	9%	5%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 49 (continuation)

A8b3. Which of these particularly influenced you to stay with your current insurer? Service quality

Base: All those who stayed with their insurer at their last renewal

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1116	744	366	550	529	68	1011	323	793	143	965	997	69	916	161
Effective sample size	753	498	251	357	371	44	679	220	532	95	653	662	52	612	113
Total	1102	720	377	516	549	63	993	322	780	140	956	962	78	890	169
Yes	749 68%	483 67%	262 70%	333 64%	386 70%	50 80%	677 68%	236b 73%	513 66%	90 64%	655 69%	678B 71%	37 47%	614 69%	111 65%
No	263 24%	164 23%	98 26%	142 27%	117 21%	12 20%	231 23%	74 23%	190 24%	35 25%	226 24%	206 21%	34A 44%	197 22%	51 30%
Don't know	90 8%	74B 10%	17 4%	42 8%	46 8%	0 -	85a 9%	13 4%	78A 10%	15 11%	75 8%	77 8%	7 9%	79 9%	7 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 49 (continuation)

A8b3. Which of these particularly influenced you to stay with your current insurer? Service quality

Base: All those who stayed with their insurer at their last renewal

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1116	356	540	288	246	422	283	301	242	194	351	299	418	636	317
Effective sample size	753	239	359	213	160	273	194	200	160	125	216	208	296	421	224
Total	1102	349	521	328	234	382	287	289	234	181	303	309	441	610	331
Yes	749 68%	245 70%	359 69%	220 67%	162 69%	264 69%	199 69%	203 70%	158 67%	128 71%	249BC 82%	209c 68%	255 58%	408 67%	228 69%
No	263 24%	71 20%	121 23%	78 24%	53 23%	84 22%	66 23%	68 24%	47 20%	43 24%	45 15%	69a 22%	142Ab 32%	161 26%	68 21%
Don't know	90 8%	34 10%	41 8%	29 9%	19 8%	34 9%	22 8%	18 6%	29bd 12%	10 6%	9 3%	31A 10%	44A 10%	42 7%	35 11%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 49 (continuation)

A8b3. Which of these particularly influenced you to stay with your current insurer? Service quality

Base: All those who stayed with their insurer at their last renewal

	Total	In person (a)	Purchase - actual			Online - other (f)	In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)			Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1116	128	528	393	265	106	860	368	560	527	149	209	222
Effective sample size	753	69	350	292	198	80	586	252	383	358	99	146	143
Total	1102	93	509	440	297	123	857	375	562	530	143	217	202
Yes	749 68%	70D 75%	359D 70%	279 63%	170 57%	93cD 76%	585 68%	229 61%	398a 71%	333 63%	95 66%	159a 73%	158Ab 78%
No	263 24%	16 17%	110 22%	127ab 29%	99aBf 33%	26 21%	204 24%	120B 32%	117 21%	147D 28%	34 24%	50 23%	29 14%
Don't know	90 8%	7 8%	41 8%	34 8%	29 10%	4 3%	67 8%	25 7%	47 8%	51c 10%	14 10%	9 4%	16 8%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 49 (continuation)

A8b3. Which of these particularly influenced you to stay with your current insurer? Service quality

Base: All those who stayed with their insurer at their last renewal

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	1116	101	457	689	575	289	262	171	44	558	598	834	366	345	923	974	713	993	
Effective sample size	753	66	298	483	405	196	179	128	28	367	386	574	252	214	627	653	479	667	
Total	1102	98	436	715	602	289	264	193	39	532	557	844	377	304	921	953	703	976	
Yes	749	66	290	484	408	203	188	125	18	390	406	597	262	237	649	660	520	680	
	68%	67%	66%	68%	68%	70%	71%	65%	46%	73%	73%	71%	70%	78%	70%	69%	74%	70%	
No	263	25	108	183	157	70	62	53	20	104e	111e	171e	80e	39	200E	208E	129	214E	
	24%	25%	25%	26%	26%	24%	23%	27%	52%	20%	20%	20%	21%	13%	22%	22%	18%	22%	
Don't know	90	7	39	47	36	16	14	15	*	37	40	76	35	28	73	84	53	82	
	8%	7%	9%	7%	6%	5%	5%	8%	1%	7%	7%	9%	9%	9%	8%	9%	8%	8%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 49 (continuation)

A8b3. Which of these particularly influenced you to stay with your current insurer? Service quality

Base: All those who stayed with their insurer at their last renewal

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1116	573	164	378	362	226	470
Effective sample size	753	395	112	244	250	153	315
Total	1102	581	164	355	367	226	461
Yes	749 68%	368 63%	118 72%	261A 73%	244 66%	170c 75%	303 66%
No	263 24%	151 26%	34 21%	78 22%	90 25%	42 19%	122 27%
Don't know	90 8%	62C 11%	12 8%	16 5%	33 9%	13 6%	36 8%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 50

A8b4. Which of these particularly influenced you to stay with your current insurer? Reliability of insurer

Base: All those who stayed with their insurer at their last renewal

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1116	630	486	131	435	550	675	406	1116	731	549	188	182	197	735	378
Effective sample size	753	432	321	90	288	374	455	271	753	610	549	188	182	197	516	236
Total	1102	635	467	136	422	544	668	394	1102	976	922	90	55	35	770	329
Yes	797 72%	446 70%	351 75%	93 68%	295 70%	408 75%	482 72%	287 73%	797 72%	693 71%	648 70%	75ABC 83%	45ABC 83%	29aBC 81%	543 70%	253 77%
No	171 16%	106 17%	65 14%	28c 20%	80C 19%	63 12%	104 16%	57 15%	171 16%	157de 16%	151de 16%	9 10%	5 10%	5 15%	130 17%	41 12%
Don't know	134 12%	83 13%	51 11%	15 11%	46 11%	72 13%	83 12%	50 13%	134dF 12%	126deF 13%	123deF 13%	6 7%	4 7%	2 5%	97 13%	35 11%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 50 (continuation)

A8b4. Which of these particularly influenced you to stay with your current insurer? Reliability of insurer

Base: All those who stayed with their insurer at their last renewal

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1116	744	366	550	529	68	1011	323	793	143	965	997	69	916	161
Effective sample size	753	498	251	357	371	44	679	220	532	95	653	662	52	612	113
Total	1102	720	377	516	549	63	993	322	780	140	956	962	78	890	169
Yes	797	526	267	359	408	48	730	241	556	91	701	713B	40	667B	106
	72%	73%	71%	70%	74%	77%	74%	75%	71%	65%	73%	74%	52%	75%	62%
No	171	95	74a	98b	67	12	143	58	112	29	142	134	22A	123	42A
	16%	13%	20%	19%	12%	20%	14%	18%	14%	21%	15%	14%	28%	14%	25%
Don't know	134	99	36	59	74	2	120	23	112A	20	112	114	16	100	21
	12%	14%	9%	11%	13%	3%	12%	7%	14%	15%	12%	12%	20%	11%	13%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 50 (continuation)

A8b4. Which of these particularly influenced you to stay with your current insurer? Reliability of insurer

Base: All those who stayed with their insurer at their last renewal

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1116	356	540	288	246	422	283	301	242	194	351	299	418	636	317
Effective sample size	753	239	359	213	160	273	194	200	160	125	216	208	296	421	224
Total	1102	349	521	328	234	382	287	289	234	181	303	309	441	610	331
Yes	797 72%	270 77%	387 74%	240 73%	169 72%	279 73%	200 70%	214 74%	174 74%	144 79%	248C 82%	235C 76%	286 65%	439 72%	255 77%
No	171 16%	40 11%	80 15%	50 15%	43 18%	45 12%	47 16%	41 14%	29 12%	26 14%	31 10%	38 12%	94AB 21%	92 15%	41 12%
Don't know	134 12%	40 11%	54 10%	37 11%	22 9%	58 15%	41d 14%	35 12%	31 13%	12 6%	24 8%	36 12%	61a 14%	79 13%	36 11%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 50 (continuation)

A8b4. Which of these particularly influenced you to stay with your current insurer? Reliability of insurer

Base: All those who stayed with their insurer at their last renewal

	Total	In person (a)	Purchase - actual			Online - other (f)	In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Total (c)	- PCW (d)			Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1116	128	528	393	265	106	860	368	560	527	149	209	222
Effective sample size	753	69	350	292	198	80	586	252	383	358	99	146	143
Total	1102	93	509	440	297	123	857	375	562	530	143	217	202
Yes	797 72%	83BCD 89%	364 71%	312 71%	196 66%	99d 80%	639 75%	246 65%	421A 75%	355 67%	110 77%	170a 78%	155a 77%
No	171 16%	5 6%	73 14%	82A 19%	66Ab 22%	15 13%	119 14%	87B 23%	72 13%	104cd 20%	18 13%	26 12%	21 10%
Don't know	134 12%	5 6%	73 14%	46 11%	35 12%	9 7%	98 11%	43 11%	68 12%	71 13%	15 10%	21 10%	26 13%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 50 (continuation)

A8b4. Which of these particularly influenced you to stay with your current insurer? Reliability of insurer

Base: All those who stayed with their insurer at their last renewal

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	1116	101	457	689	575	289	262	171	44	558	598	834	366	345	923	974	713	993	
Effective sample size	753	66	298	483	405	196	179	128	28	367	386	574	252	214	627	653	479	667	
Total	1102	98	436	715	602	289	264	193	39	532	557	844	377	304	921	953	703	976	
Yes	797	67	318	508	428	202	193	137	23	420	424	631	273	248	686	711	530	728	
	72%	68%	73%	71%	71%	70%	73%	71%	59%	79%	76%	75%	73%	81%	74%	75%	75%	75%	
No	171	16	67	118	107	46	48	35	13	56	71	112e	58e	23	121e	125e	88	130e	
	16%	16%	15%	17%	18%	16%	18%	18%	32%	11%	13%	13%	15%	8%	13%	13%	13%	13%	
Don't know	134	15	51	89	66	41	24	21	3	55	62	102	46	33	115	117	84	117	
	12%	15%	12%	12%	11%	14%	9%	11%	9%	10%	11%	12%	12%	11%	12%	12%	12%	12%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 50 (continuation)

A8b4. Which of these particularly influenced you to stay with your current insurer? Reliability of insurer

Base: All those who stayed with their insurer at their last renewal

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1116	573	164	378	362	226	470
Effective sample size	753	395	112	244	250	153	315
Total	1102	581	164	355	367	226	461
Yes	797 72%	390 67%	118 72%	288Ab 81%	271 74%	173 77%	314 68%
No	171 16%	99 17%	25 15%	46 13%	61 16%	31 14%	76 16%
Don't know	134 12%	92C 16%	22c 13%	21 6%	35 10%	22 10%	71a 15%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 51

A8b5. Which of these particularly influenced you to stay with your current insurer? The time and effort required to find or switch insurer

Base: All those who stayed with their insurer at their last renewal

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1116	630	486	131	435	550	675	406	1116	731	549	188	182	197	735	378
Effective sample size	753	432	321	90	288	374	455	271	753	610	549	188	182	197	516	236
Total	1102	635	467	136	422	544	668	394	1102	976	922	90	55	35	770	329
Yes	617 56%	343 54%	275 59%	86 63%	245 58%	286 53%	371 56%	226 57%	617 56%	543 56%	510 55%	53 59%	32 59%	22 62%	441 57%	176 53%
No	450 41%	273 43%	177 38%	45 33%	171 40%	234 43%	279 42%	153 39%	450 41%	402 41%	381 41%	36 40%	21 38%	12 34%	306 40%	144 44%
Don't know	35 3%	19 3%	15 3%	5 4%	6 1%	24 4%	18 3%	14 4%	35 3%	32 3%	30 3%	1 2%	2 3%	1 4%	24 3%	9 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 51 (continuation)

A8b5. Which of these particularly influenced you to stay with your current insurer? The time and effort required to find or switch insurer

Base: All those who stayed with their insurer at their last renewal

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1116	744	366	550	529	68	1011	323	793	143	965	997	69	916	161
Effective sample size	753	498	251	357	371	44	679	220	532	95	653	662	52	612	113
Total	1102	720	377	516	549	63	993	322	780	140	956	962	78	890	169
Yes	617 56%	399 55%	219 58%	278 54%	321 59%	40 63%	555 56%	184 57%	434 56%	64 46%	551a 58%	559b 58%	34 43%	504 57%	87 52%
No	450 41%	297 41%	148 39%	226 44%	209 38%	23 36%	405 41%	130 40%	320 41%	71b 50%	376 39%	373 39%	41 53%	359 40%	75 44%
Don't know	35 3%	24 3%	10 3%	12 2%	19 3%	* 1%	34 3%	8 3%	26 3%	5 4%	29 3%	30 3%	3 4%	27 3%	7 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 51 (continuation)

A8b5. Which of these particularly influenced you to stay with your current insurer? The time and effort required to find or switch insurer

Base: All those who stayed with their insurer at their last renewal

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1116	356	540	288	246	422	283	301	242	194	351	299	418	636	317
Effective sample size	753	239	359	213	160	273	194	200	160	125	216	208	296	421	224
Total	1102	349	521	328	234	382	287	289	234	181	303	309	441	610	331
Yes	617	213	277	196	133	202	153	167	132	115	182	174	235	327	201
	56%	61%	53%	60%	57%	53%	53%	58%	56%	63%	60%	56%	53%	54%	61%
No	450	119	234A	121	92	167	123	120	92	62	115	123	193	264	119
	41%	34%	45%	37%	39%	44%	43%	41%	40%	34%	38%	40%	44%	43%	36%
Don't know	35	16	10	11	9	13	12b	3	10b	4	6	12	13	19	12
	3%	5%	2%	3%	4%	3%	4%	1%	4%	2%	2%	4%	3%	3%	4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 51 (continuation)

A8b5. Which of these particularly influenced you to stay with your current insurer? The time and effort required to find or switch insurer

Base: All those who stayed with their insurer at their last renewal

	Total	In person (a)	Purchase - actual			Online other (f)	In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Total (c)	- PCW - (d)			Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1116	128	528	393	265	106	860	368	560	527	149	209	222
Effective sample size	753	69	350	292	198	80	586	252	383	358	99	146	143
Total	1102	93	509	440	297	123	857	375	562	530	143	217	202
Yes	617 56%	47 50%	301 59%	237 54%	152 51%	68 56%	485 57%	161 43%	355A 63%	247 47%	78 54%	156AB 72%	135A 67%
No	450 41%	46 49%	192 38%	189 43%	135 45%	51 42%	343 40%	208B 55%	188 33%	270CD 51%	64CD 45%	56 26%	53 26%
Don't know	35 3%	1 1%	17 3%	14 3%	11 4%	4 3%	28 3%	6 2%	19 3%	13 2%	1 1%	5 2%	14ab 7%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 51 (continuation)

A8b5. Which of these particularly influenced you to stay with your current insurer? The time and effort required to find or switch insurer

Base: All those who stayed with their insurer at their last renewal

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	1116	101	457	689	575	289	262	171	44	558	598	834	366	345	923	974	713	993	
Effective sample size	753	66	298	483	405	196	179	128	28	367	386	574	252	214	627	653	479	667	
Total	1102	98	436	715	602	289	264	193	39	532	557	844	377	304	921	953	703	976	
Yes	617 56%	58 60%	236 54%	390 55%	328 54%	164 57%	142 54%	91 47%	14 36%	292 55%	324 58%	470 56%	189 50%	169 56%	519 56%	551d 58%	402 57%	547 56%	
No	450 41%	39 40%	189 43%	307 43%	260 43%	120 41%	114 43%	97 50%	23 60%	226 43%	214 38%	347 41%	177bgh 47%	124 41%	372 40%	371 39%	276 39%	396 41%	
Don't know	35 3%	* *%	12 3%	19 3%	15 2%	6 2%	8 3%	5 3%	2 4%	13 2%	20 4%	27 3%	11 3%	12 4%	31 3%	30 3%	25 4%	33 3%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 51 (continuation)

A8b5. Which of these particularly influenced you to stay with your current insurer? The time and effort required to find or switch insurer

Base: All those who stayed with their insurer at their last renewal

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1116	573	164	378	362	226	470
Effective sample size	753	395	112	244	250	153	315
Total	1102	581	164	355	367	226	461
Yes	617 56%	319 55%	97 59%	200 56%	216 59%	122 54%	249 54%
No	450 41%	245 42%	63 38%	142 40%	136 37%	99 44%	198 43%
Don't know	35 3%	17 3%	5 3%	13 4%	15 4%	5 2%	13 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 52  
A8-1. Which of these particularly influenced you to change insurer/stay with your current insurer? No claims bonus

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	Gender		Age			Social Grade		UK		Country		NI		Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	(f)	Urban (a)	Rural (b)
Unweighted row	1442	816	626	181	590	671	875	524	1442	958	721	245	237	239	975	463
Effective sample size	982	567	415	128	393	461	596	353	982	800	721	245	237	239	686	293
Total	1442	839	603	194	574	675	880	513	1442	1282	1211	118	71	43	1025	413
Yes	789	449	341	113	290	387b	476	291	789	697	657	69	40	24	573	214
	55%	53%	56%	58%	51%	57%	54%	57%	55%	54%	54%	58%	57%	56%	56%	52%
No	628	377	251	76	277c	274	388	214	628	563	532	47	30	18	437	189
	44%	45%	42%	39%	48%	41%	44%	42%	44%	44%	44%	40%	43%	42%	43%	46%
Don't know	25	13	12	5	6	14	17	8	25	22	22	2	1	1	15	10
	2%	2%	2%	3%	1%	2%	2%	2%	2%	2%	2%	2%	1%	2%	2%	2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 52 (continuation)

A8-1. Which of these particularly influenced you to change insurer/stay with your current insurer? No claims bonus

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1442	950	485	708	695	83	1312	411	1031	189	1244	1293	86	933	162
Effective sample size	982	643	334	461	495	56	890	282	700	125	851	869	64	623	113
Total	1442	936	499	669	735	80	1306	412	1030	182	1252	1267	98	906	170
Yes	789	500	286	336	431A	46	718	233	557	100	687	711	46	578	94
	55%	53%	57%	50%	59%	58%	55%	56%	54%	55%	55%	56%	47%	64%	56%
No	628	418	206	318b	293	33	565	171	457	79	543	533	52	319	72
	44%	45%	41%	48%	40%	42%	43%	42%	44%	43%	43%	42%	53%	35%	42%
Don't know	25	18	7	14	11	*	23	8	17	3	21	23	0	9	3
	2%	2%	1%	2%	1%	1%	2%	2%	2%	2%	2%	2%	-%	1%	2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 52 (continuation)

A8-1. Which of these particularly influenced you to change insurer/stay with your current insurer? No claims bonus

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1442	363	550	383	307	567	395	387	305	243	351	299	744	803	408
Effective sample size	982	243	366	285	202	371	263	261	210	162	216	208	526	537	289
Total	1442	354	532	439	297	522	384	380	311	237	303	309	781	782	428
Yes	789	252B	312	236	174	278	209	213	176	128	194C	206C	362	435	224
	55%	71%	59%	54%	59%	53%	54%	56%	57%	54%	64%	67%	46%	56%	52%
No	628	96	217A	196	115	238	167	161	129	105	105	100	402AB	328	200
	44%	27%	41%	45%	39%	46%	44%	42%	41%	44%	35%	33%	52%	42%	47%
Don't know	25	6	3	7	7	7	8	5	6	4	4	2	17	20	3
	2%	2%	1%	2%	2%	1%	2%	1%	2%	1%	1%	1%	2%	3%	1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 52 (continuation)

A8-1. Which of these particularly influenced you to change insurer/stay with your current insurer? No claims bonus

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1442	140	629	598	433	138	1095	578	658	778	179	236	240
Effective sample size	982	76	419	441	321	102	754	399	454	535	122	164	155
Total	1442	103	612	660	481	154	1106	594	667	793	180	241	219
Yes	789 55%	60 58%	355D 58%	339 51%	226 47%	98cD 64%	606 55%	284 48%	402A 60%	404 51%	91 50%	160AB 66%	132a 60%
No	628 44%	41 40%	250 41%	309 47%	244Bf 51%	56 36%	479 43%	300B 51%	257 38%	380Cd 48%	84c 46%	76 32%	82 37%
Don't know	25 2%	2 2%	8 1%	12 2%	11 2%	* **	21 2%	9 2%	8 1%	9 1%	6 3%	5 2%	5 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 52 (continuation)

A8-1. Which of these particularly influenced you to change insurer/stay with your current insurer? No claims bonus

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1442	143	603	940	812	33	386	383	244	73
Effective sample size	982	96	404	660	572	23	263	265	180	47
Total	1442	143	596	977	848	33	388	391	272	64
Yes	789 55%	78 55%	350d 59%	520 53%	440 52%	23 70%	222 57%	188 48%	152 56%	35 55%
No	628 44%	65 45%	239 40%	443 45%	395b 47%	10 30%	162 42%	199 51%	118 43%	29 45%
Don't know	25 2%	0 -%	7 1%	13 1%	13 2%	0 -%	4 1%	4 1%	2 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 52 (continuation)

A8-1. Which of these particularly influenced you to change insurer/stay with your current insurer? No claims bonus

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer to buy (a)	No preference (b)	Prefer to include (c)	Easier (a)	No difference (b)	Harder (c)
Unweighted row	1442	717	767	1083	470	448	1186	1258	912	1289	752	203	486	496	293	585
Effective sample size	982	481	500	751	323	287	814	853	622	876	524	142	315	347	203	390
Total	1442	701	725	1108	483	414	1200	1250	917	1284	773	210	457	513	301	570
Yes	789 55%	396 57%	441df 61%	643 58%	260 54%	233 56%	662 55%	710 57%	524 57%	720 56%	418 54%	106 50%	264 58%	275 54%	169 56%	311 55%
No	628 44%	294 42%	273 38%	450 41%	214 44%	176 42%	519b 43%	524 42%	378 41%	546 42%	343 44%	101 48%	185 40%	224 44%	127 42%	254 45%
Don't know	25 2%	10 1%	11 1%	15 1%	8 2%	6 1%	19 2%	16 1%	15 2%	18 1%	13 2%	4 2%	8 2%	14c 3%	6 2%	5 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 53  
 A8-1. Which of these particularly influenced you to change insurer/stay with your current insurer? No claims bonus

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	S12/S13 - What did at last renewal	
		Renewed current policy (a)	Switched insurers (b)
Unweighted row	1442	1116	326
Effective sample size	982	753	229
Total	1442	1102	340
Yes	789 55%	692B 63%	97 29%
No	628 44%	392 36%	236A 69%
Don't know	25 2%	18 2%	7 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 54  
A8-2. Which of these particularly influenced you to change insurer/stay with your current insurer? Price of policy

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1442	816	626	181	590	671	875	524	1442	958	721	245	237	239	975	463
Effective sample size	982	567	415	128	393	461	596	353	982	800	721	245	237	239	686	293
Total	1442	839	603	194	574	675	880	513	1442	1282	1211	118	71	43	1025	413
Yes	1334	777	557	180	540	614	811	477	1334	1183	1117	110	67	40	954	375
	92%	93%	92%	93%	94%	91%	92%	93%	92%	92%	92%	94%	94%	93%	93%	91%
No	95	53	42	14	34	47	60	31	95	86	82	7	4	2	62	33
	7%	6%	7%	7%	6%	7%	7%	6%	7%	7%	7%	6%	5%	5%	6%	8%
Don't know	14	10	4	0	*	13B	9	4	14	12	12	*	1	1	9	4
	1%	1%	1%	-%	*%	2%	1%	1%	1%	1%	1%	*%	1%	2%	1%	1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 54 (continuation)

A8-2. Which of these particularly influenced you to change insurer/stay with your current insurer? Price of policy

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1442	950	485	708	695	83	1312	411	1031	189	1244	1293	86	933	162
Effective sample size	982	643	334	461	495	56	890	282	700	125	851	869	64	623	113
Total	1442	936	499	669	735	80	1306	412	1030	182	1252	1267	98	906	170
Yes	1334	869	458	621	678	74	1213	371	963	172	1153	1171	95	831	155
	92%	93%	92%	93%	92%	92%	93%	90%	93%	95%	92%	92%	97%	92%	92%
No	95	56	39	41	50	6	82	34	62	8	87	84	3	68	13
	7%	6%	8%	6%	7%	8%	6%	8%	6%	5%	7%	7%	3%	7%	7%
Don't know	14	12	2	6	6	0	12	7	6	2	12	12	0	8	2
	1%	1%	*%	1%	1%	-%	1%	2%	1%	1%	1%	1%	-%	1%	1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 54 (continuation)

A8-2. Which of these particularly influenced you to change insurer/stay with your current insurer? Price of policy

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1442	363	550	383	307	567	395	387	305	243	351	299	744	803	408
Effective sample size	982	243	366	285	202	371	263	261	210	162	216	208	526	537	289
Total	1442	354	532	439	297	522	384	380	311	237	303	309	781	782	428
Yes	1334	327	487	395	279	499A	362	346	284	222	266	285	741A	739B	382
	92%	92%	92%	90%	94%	95%	94%	91%	91%	94%	88%	92%	95%	94%	89%
No	95	22	43	42bC	13	21	18	28	25	14	33C	23	34	37	42A
	7%	6%	8%	10%	4%	4%	5%	7%	8%	6%	11%	7%	4%	5%	10%
Don't know	14	5	2	2	5	2	3	5	2	*	4	2	6	6	4
	1%	2%	*%	1%	2%	*%	1%	1%	1%	*%	1%	1%	1%	1%	1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 54 (continuation)

A8-2. Which of these particularly influenced you to change insurer/stay with your current insurer? Price of policy

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	In person (a)	Purchase - actual			Online - other (f)	In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Total (c)	- PCW - (d)			Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1442	140	629	598	433	138	1095	578	658	778	179	236	240
Effective sample size	982	76	419	441	321	102	754	399	454	535	122	164	155
Total	1442	103	612	660	481	154	1106	594	667	793	180	241	219
Yes	1334 92%	85 82%	558a 91%	631AB 96%	460Ab 96%	148A 96%	1035 94%	574B 97%	613 92%	769CD 97%	171D 95%	214D 89%	170 78%
No	95 7%	18BCDF 17%	45c 7%	26 4%	19 4%	6 4%	64 6%	18 3%	47A 7%	22 3%	9 5%	22A 9%	42ABC 19%
Don't know	14 1%	1 1%	9 1%	2 *	2 *	0 -	8 1%	2 *	7 1%	2 **	0 -	5a 2%	7A 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 54 (continuation)

A8-2. Which of these particularly influenced you to change insurer/stay with your current insurer? Price of policy

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	Comparisons made						PCW - number looked at		
		In person	Phone	Online Total	Online - PCW	Online - Cash back	Online - other	1	2	3+
		(a)	(b)	(c)	(d)	(e)	(f)	(a)	(b)	(c)
Unweighted row	1442	143	603	940	812	33	386	383	244	73
Effective sample size	982	96	404	660	572	23	263	265	180	47
Total	1442	143	596	977	848	33	388	391	272	64
Yes	1334	130	561	923	799	33	364	364	263	62
	92%	91%	94%	94%	94%	99%	94%	93%	97%	97%
No	95	11	30	50	46	*	24	25	9	2
	7%	8%	5%	5%	5%	1%	6%	6%	3%	3%
Don't know	14	2	5	4	4	0	0	2	*	0
	1%	1%	1%	*%	*%	-%	-%	*%	*%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 54 (continuation)

A8-2. Which of these particularly influenced you to change insurer/stay with your current insurer? Price of policy

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer separate (a)	No prefer (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1442	717	767	1083	470	448	1186	1258	912	1289	752	203	486	496	293	585
Effective sample size	982	481	500	751	323	287	814	853	622	876	524	142	315	347	203	390
Total	1442	701	725	1108	483	414	1200	1250	917	1284	773	210	457	513	301	570
Yes	1334 92%	653 93%	673 93%	1028 93%	447 93%	385 93%	1110 93%	1164 93%	853 93%	1192 93%	722 93%	194 92%	415 91%	483 94%	280 93%	523 92%
No	95 7%	44 6%	48 7%	70 6%	34 7%	26 6%	78 7%	75 6%	58 6%	79 6%	47 6%	13 6%	36 8%	24 5%	17 6%	45 8%
Don't know	14 1%	4 1%	5 1%	9 1%	2 *	4 1%	12 1%	11 1%	6 1%	14 1%	4 **	4 2%	6 1%	6 1%	4 1%	2 **

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 55  
 A8-2. Which of these particularly influenced you to change insurer/stay with your current insurer? Price of policy

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	S12/S13 - What did at last renewal	
		Renewed current policy (a)	Switched insurers (b)
Unweighted row	1442	1116	326
Effective sample size	982	753	229
Total	1442	1102	340
Yes	1334 92%	1004 91%	330A 97%
No	95 7%	87B 8%	9 3%
Don't know	14 1%	12 1%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 56  
 A8-3. Which of these particularly influenced you to change insurer/stay with your current insurer? Service quality

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1442	816	626	181	590	671	875	524	1442	958	721	245	237	239	975	463
Effective sample size	982	567	415	128	393	461	596	353	982	800	721	245	237	239	686	293
Total	1442	839	603	194	574	675	880	513	1442	1282	1211	118	71	43	1025	413
Yes	864 60%	482 57%	382 63%	111 57%	322 56%	430b 64%	509 58%	324 63%	864 60%	757 59%	709 59%	77c 66%	49aBC 69%	29abc 68%	606 59%	256 62%
No	462 32%	294b 35%	168 28%	73C 38%	219C 38%	169 25%	306b 35%	142 28%	462E 32%	419E 33%	403dE 33%	31 26%	16 23%	12 28%	331 32%	131 32%
Don't know	116 8%	64 8%	53 9%	9 5%	32 6%	75aB 11%	66 7%	47 9%	116f 8%	105f 8%	99f 8%	10 8%	6 8%	2 4%	88 9%	26 6%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 56 (continuation)

A8-3. Which of these particularly influenced you to change insurer/stay with your current insurer? Service quality

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1442	950	485	708	695	83	1312	411	1031	189	1244	1293	86	933	162
Effective sample size	982	643	334	461	495	56	890	282	700	125	851	869	64	623	113
Total	1442	936	499	669	735	80	1306	412	1030	182	1252	1267	98	906	170
Yes	864 60%	550 59%	310 62%	368 55%	466A 63%	57 71%	783 60%	277B 67%	587 57%	105 58%	755 60%	789B 62%	38 38%	620 68%	111 65%
No	462 32%	291 31%	170 34%	247B 37%	208 28%	21 27%	415 32%	117 28%	345 33%	58 32%	399 32%	381 30%	51A 52%	204 22%	52 30%
Don't know	116 8%	95B 10%	20 4%	53 8%	61 8%	2 2%	108 8%	17 4%	99A 10%	19 11%	97 8%	97 8%	10 10%	82 9%	7 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 56 (continuation)

A8-3. Which of these particularly influenced you to change insurer/stay with your current insurer? Service quality

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1442	363	550	383	307	567	395	387	305	243	351	299	744	803	408
Effective sample size	982	243	366	285	202	371	263	261	210	162	216	208	526	537	289
Total	1442	354	532	439	297	522	384	380	311	237	303	309	781	782	428
Yes	864 60%	247 70%	363 68%	256 58%	195 66%	304 58%	233 61%	235 62%	187 60%	144 61%	249BC 82%	209C 68%	370 47%	470 60%	261 61%
No	462 32%	73 21%	125 23%	152 35%	79 27%	171 33%	125 33%	120 32%	91 29%	76 32%	45 15%	69a 22%	340AB 44%	259 33%	124 29%
Don't know	116 8%	34 9%	44 8%	31 7%	22 8%	48 9%	25 7%	25 7%	33 11%	18 7%	9 3%	31A 10%	70A 9%	54 7%	42 10%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 56 (continuation)

A8-3. Which of these particularly influenced you to change insurer/stay with your current insurer? Service quality

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1442	140	629	598	433	138	1095	578	658	778	179	236	240
Effective sample size	982	76	419	441	321	102	754	399	454	535	122	164	155
Total	1442	103	612	660	481	154	1106	594	667	793	180	241	219
Yes	864 60%	76CD 74%	398CD 65%	350 53%	230 48%	103cD 67%	677 61%	298 50%	437A 65%	422 53%	108 60%	166A 69%	163AB 75%
No	462 32%	20 19%	160 26%	264ABf 40%	213ABF 44%	45 29%	342 31%	253B 43%	175 26%	299CD 38%	56d 31%	64 26%	40 18%
Don't know	116 8%	7 7%	55 9%	45 7%	38 8%	6 4%	86 8%	43 7%	55 8%	72 9%	16 9%	11 5%	16 7%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 56 (continuation)

A8-3. Which of these particularly influenced you to change insurer/stay with your current insurer? Service quality

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1442	143	603	940	812	33	386	383	244	73
Effective sample size	982	96	404	660	572	23	263	265	180	47
Total	1442	143	596	977	848	33	388	391	272	64
Yes	864 60%	83 58%	353 59%	570 58%	492 58%	21 63%	238 61%	227 <sup>c</sup> 58%	156 <sup>c</sup> 57%	26 40%
No	462 32%	48 33%	191 32%	343 35%	304 36%	11 32%	126 32%	146 37%	96 35%	35 <sup>ab</sup> 54%
Don't know	116 8%	13 9%	52 9%	63 6%	52 6%	2 5%	24 6%	18 5%	20 8%	4 6%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 56 (continuation)

A8-3. Which of these particularly influenced you to change insurer/stay with your current insurer? Service quality

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer separate (a)	No prefer (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1442	717	767	1083	470	448	1186	1258	912	1289	752	203	486	496	293	585
Effective sample size	982	481	500	751	323	287	814	853	622	876	524	142	315	347	203	390
Total	1442	701	725	1108	483	414	1200	1250	917	1284	773	210	457	513	301	570
Yes	864 60%	452 64%	469 65%	700 63%	296 61%	284gi 68%	747 62%	759 61%	598 65%	782 61%	429 56%	132 63%	301A 66%	299 58%	197 65%	335 59%
No	462 32%	193 27%	201 28%	314e 28%	142e 30%	92 22%	354e 29%	381E 31%	246 27%	396E 31%	270 35%	61 29%	132 29%	174 34%	84 28%	193 34%
Don't know	116 8%	56 8%	56 8%	94 8%	44 9%	39 9%	99 8%	109 9%	74 8%	106 8%	74c 10%	18 8%	24 5%	40 8%	21 7%	42 7%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 57  
 A8-3. Which of these particularly influenced you to change insurer/stay with your current insurer? Service quality

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	S12/S13 - What did at last renewal	
		Renewed current policy (a)	Switched insurers (b)
Unweighted row	1442	1116	326
Effective sample size	982	753	229
Total	1442	1102	340
Yes	864 60%	749B 68%	115 34%
No	462 32%	263 24%	199A 58%
Don't know	116 8%	90 8%	26 8%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 58  
 A8-4. Which of these particularly influenced you to change insurer/stay with your current insurer? Reliability of insurer

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	Gender		Age			Social Grade		UK Eng/Wal		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	(b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1442	816	626	181	590	671	875	524	1442	958	721	245	237	239	975	463
Effective sample size	982	567	415	128	393	461	596	353	982	800	721	245	237	239	686	293
Total	1442	839	603	194	574	675	880	513	1442	1282	1211	118	71	43	1025	413
Yes	944 65%	539 64%	404 67%	120 62%	356 62%	468b 69%	563 64%	349 68%	944 65%	826 64%	772 64%	86aBC 73%	54ABC 76%	31abc 72%	660 64%	282 68%
No	318 22%	199 24%	119 20%	57C 29%	157C 27%	104 15%	208 24%	96 19%	318 22%	288 22%	275 23%	21 18%	12 17%	10 22%	234 23%	84 20%
Don't know	180 13%	101 12%	80 13%	17 9%	60 10%	103b 15%	108 12%	67 13%	180eF 13%	168eF 13%	163deF 13%	10 9%	5 7%	2 5%	131 13%	46 11%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 58 (continuation)

A8-4. Which of these particularly influenced you to change insurer/stay with your current insurer? Reliability of insurer

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1442	950	485	708	695	83	1312	411	1031	189	1244	1293	86	933	162
Effective sample size	982	643	334	461	495	56	890	282	700	125	851	869	64	623	113
Total	1442	936	499	669	735	80	1306	412	1030	182	1252	1267	98	906	170
Yes	944	623	317	412	502a	55	867	278	666	107	830	851B	45	677B	106
	65%	67%	64%	62%	68%	69%	66%	67%	65%	59%	66%	67%	46%	75%	62%
No	318	185	131a	178B	133	19	278	99	220	52	267	260	35A	128	43A
	22%	20%	26%	27%	18%	24%	21%	24%	21%	28%	21%	21%	36%	14%	25%
Don't know	180	128	50	78	100	6	161	35	145a	23	156	156	18	102	21
	13%	14%	10%	12%	14%	7%	12%	9%	14%	13%	12%	12%	19%	11%	12%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 58 (continuation)

A8-4. Which of these particularly influenced you to change insurer/stay with your current insurer? Reliability of insurer

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1442	363	550	383	307	567	395	387	305	243	351	299	744	803	408
Effective sample size	982	243	366	285	202	371	263	261	210	162	216	208	526	537	289
Total	1442	354	532	439	297	522	384	380	311	237	303	309	781	782	428
Yes	944	272	395	278	206	342	237	245	221a	167	248C	235C	432	520	295
	65%	77%	74%	63%	69%	65%	62%	65%	71%	71%	82%	76%	55%	66%	69%
No	318	42	82	112	64	102	88	86	51	56	31	38	242AB	163	80
	22%	12%	15%	25%	22%	20%	23%	23%	17%	24%	10%	12%	31%	21%	19%
Don't know	180	40	56	50	27	79b	59D	48d	38d	14	24	36	107a	99	52
	13%	11%	10%	11%	9%	15%	15%	13%	12%	6%	8%	12%	14%	13%	12%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 58 (continuation)

A8-4. Which of these particularly influenced you to change insurer/stay with your current insurer? Reliability of insurer

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online - Total (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1442	140	629	598	433	138	1095	578	658	778	179	236	240
Effective sample size	982	76	419	441	321	102	754	399	454	535	122	164	155
Total	1442	103	612	660	481	154	1106	594	667	793	180	241	219
Yes	944 65%	87BCDf 84%	407d 66%	410 62%	282 59%	109d 70%	758 69%	346 58%	463A 69%	471 59%	126a 70%	178A 74%	162A 74%
No	318 22%	9 9%	112a 18%	180AB 27%	148ABf 31%	30 19%	213 19%	181B 30%	120 18%	215CD 27%	35 20%	36 15%	30 14%
Don't know	180 13%	7 7%	94c 15%	69 11%	51 11%	16 10%	135 12%	67 11%	84 13%	107 13%	19 10%	27 11%	26 12%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 58 (continuation)

A8-4. Which of these particularly influenced you to change insurer/stay with your current insurer? Reliability of insurer

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1442	143	603	940	812	33	386	383	244	73
Effective sample size	982	96	404	660	572	23	263	265	180	47
Total	1442	143	596	977	848	33	388	391	272	64
Yes	944 65%	83 58%	395 66%	623 64%	537 63%	21 63%	240 62%	248c 63%	175c 64%	30 47%
No	318 22%	37 26%	129 22%	237 24%	217 26%	9 26%	96 25%	104 27%	69 25%	28ab 44%
Don't know	180 13%	24 17%	72 12%	117 12%	94 11%	4 11%	52 13%	40 10%	28 10%	5 8%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 58 (continuation)

A8-4. Which of these particularly influenced you to change insurer/stay with your current insurer? Reliability of insurer

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer separate (a)	No prefer (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1442	717	767	1083	470	448	1186	1258	912	1289	752	203	486	496	293	585
Effective sample size	982	481	500	751	323	287	814	853	622	876	524	142	315	347	203	390
Total	1442	701	725	1108	483	414	1200	1250	917	1284	773	210	457	513	301	570
Yes	944 65%	495 71%	503 69%	744 67%	309 64%	305 74%	817 68%	847 68%	629 69%	860 67%	478 62%	137 65%	327A 72%	329 64%	208 69%	365 64%
No	318 22%	122 17%	135 19%	226e 20%	106e 22%	61 15%	228 19%	249 20%	169 18%	266e 21%	187 24%	45 21%	87 19%	131 25%	63 21%	120 21%
Don't know	180 13%	84 12%	87 12%	138 12%	67 14%	49 12%	155 13%	155 12%	119 13%	158 12%	108 14%	29 14%	43 9%	53 10%	31 10%	84 15%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 59  
 A8-4. Which of these particularly influenced you to change insurer/stay with your current insurer? Reliability of insurer

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	S12/S13 - What did at last renewal	
		Renewed current policy (a)	Switched insurers (b)
Unweighted row	1442	1116	326
Effective sample size	982	753	229
Total	1442	1102	340
Yes	944 65%	797B 72%	147 43%
No	318 22%	171 16%	147A 43%
Don't know	180 13%	134 12%	46 14%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 60

A8-5. Which of these particularly influenced you to change insurer/stay with your current insurer? The time and effort required to find or switch insurer

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	Gender		Age			Social Grade		UK Eng/Wal			Country			Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	(b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1442	816	626	181	590	671	875	524	1442	958	721	245	237	239	975	463
Effective sample size	982	567	415	128	393	461	596	353	982	800	721	245	237	239	686	293
Total	1442	839	603	194	574	675	880	513	1442	1282	1211	118	71	43	1025	413
Yes	734	410	324	105	305	324	439	275	734	647	608	63	39	24	531	202
	51%	49%	54%	54%	53%	48%	50%	54%	51%	50%	50%	54%	55%	56%	52%	49%
No	660	410b	250	83	260	316	411	221	660	591	561	51	31	17	459	199
	46%	49%	41%	43%	45%	47%	47%	43%	46%	46%	46%	43%	43%	41%	45%	48%
Don't know	48	20	29a	6	8	34B	30	17	48	43	42	3	2	2	35	12
	3%	2%	5%	3%	1%	5%	3%	3%	3%	3%	3%	3%	2%	4%	3%	3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 60 (continuation)

A8-5. Which of these particularly influenced you to change insurer/stay with your current insurer? The time and effort required to find or switch insurer

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1442	950	485	708	695	83	1312	411	1031	189	1244	1293	86	933	162
Effective sample size	982	643	334	461	495	56	890	282	700	125	851	869	64	623	113
Total	1442	936	499	669	735	80	1306	412	1030	182	1252	1267	98	906	170
Yes	734	477	257	324	392	41	664	209	525	78	654	667	41	510	87
	51%	51%	51%	48%	53%	51%	51%	51%	51%	43%	52%	53%	42%	56%	51%
No	660	426	229	327	316	37	596	187	473	97	557	558	54	370	75
	46%	45%	46%	49%	43%	46%	46%	45%	46%	53%	45%	44%	55%	41%	44%
Don't know	48	33	14	18	27	2	46	16	32	7	41	43	3	27	7
	3%	4%	3%	3%	4%	3%	4%	4%	3%	4%	3%	3%	3%	3%	4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 60 (continuation)

A8-5. Which of these particularly influenced you to change insurer/stay with your current insurer? The time and effort required to find or switch insurer

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1442	363	550	383	307	567	395	387	305	243	351	299	744	803	408
Effective sample size	982	243	366	285	202	371	263	261	210	162	216	208	526	537	289
Total	1442	354	532	439	297	522	384	380	311	237	303	309	781	782	428
Yes	734	214	281	238	156	246	185	192	161	141a	182C	174C	352	382	229
	51%	61%	53%	54%	53%	47%	48%	51%	52%	60%	60%	56%	45%	49%	53%
No	660	123	241a	190	130	256	184	182	133	91	115	123	402AB	371	186
	46%	35%	45%	43%	44%	49%	48%	48%	43%	39%	38%	40%	52%	47%	43%
Don't know	48	16b	10	12	11	21	14	6	17b	4	6	12	27	29	13
	3%	5%	2%	3%	4%	4%	4%	2%	5%	2%	2%	4%	3%	4%	3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 60 (continuation)

A8-5. Which of these particularly influenced you to change insurer/stay with your current insurer? The time and effort required to find or switch insurer

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	In person (a)	Purchase - actual			Online - other (f)	In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)			Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1442	140	629	598	433	138	1095	578	658	778	179	236	240
Effective sample size	982	76	419	441	321	102	754	399	454	535	122	164	155
Total	1442	103	612	660	481	154	1106	594	667	793	180	241	219
Yes	734 51%	49 48%	327d 53%	322 49%	221 46%	84 54%	564 51%	233 39%	393A 59%	340 43%	87 49%	164AB 68%	142AB 65%
No	660 46%	53 51%	260 42%	319 48%	244b 51%	67 44%	502 45%	349B 59%	247 37%	430CD 54%	92CD 51%	70 29%	61 28%
Don't know	48 3%	1 1%	26 4%	19 3%	16 3%	4 2%	40 4%	12 2%	27 4%	23 3%	1 *%	7 3%	16aB 7%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 60 (continuation)

A8-5. Which of these particularly influenced you to change insurer/stay with your current insurer? The time and effort required to find or switch insurer

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1442	143	603	940	812	33	386	383	244	73
Effective sample size	982	96	404	660	572	23	263	265	180	47
Total	1442	143	596	977	848	33	388	391	272	64
Yes	734 51%	70 49%	288 48%	477 49%	410 48%	18 54%	200 52%	184 47%	124 46%	20 32%
No	660 46%	71 50%	288 48%	474 49%	417 49%	15 46%	180 46%	195 50%	141 52%	42a 66%
Don't know	48 3%	2 2%	21 3%	25 3%	21 2%	0 -	8 2%	12 3%	7 3%	2 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 60 (continuation)

A8-5. Which of these particularly influenced you to change insurer/stay with your current insurer? The time and effort required to find or switch insurer

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer separate (a)	No prefer (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1442	717	767	1083	470	448	1186	1258	912	1289	752	203	486	496	293	585
Effective sample size	982	481	500	751	323	287	814	853	622	876	524	142	315	347	203	390
Total	1442	701	725	1108	483	414	1200	1250	917	1284	773	210	457	513	301	570
Yes	734 51%	364 52%	386 53%	568 51%	227 47%	222 53%	619 52%	653 52%	482 53%	655 51%	387 50%	105 50%	241 53%	267 52%	148 49%	287 50%
No	660 46%	318 45%	308 42%	502 45%	243beh 50%	175 42%	536 45%	555 44%	400 44%	585 46%	364 47%	96 46%	200 44%	225 44%	145 48%	267 47%
Don't know	48 3%	19 3%	31 4%	38 3%	13 3%	18 4%	45 4%	42 3%	35 4%	44 3%	22 3%	10 5%	16 4%	21 4%	8 3%	16 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 61

A8-5. Which of these particularly influenced you to change insurer/stay with your current insurer? The time and effort required to find or switch insurer

Base: All those who stayed with their current insurer at their last renewal or who changed insurer at their last renewal and have been insured with more than one insurer

	Total	S12/S13 - What did at last renewal	
		Renewed current policy (a)	Switched insurers (b)
Unweighted row	1442	1116	326
Effective sample size	982	753	229
Total	1442	1102	340
Yes	734 51%	617B 56%	117 34%
No	660 46%	450 41%	210A 62%
Don't know	48 3%	35 3%	14 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 62

A9. Did you have no claims bonus protection at the time you last renewed the policy?

Base: All who have renewed at least once with current insurer or have insured a car with current insurer before

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1148	650	498	133	451	564	696	417	1148	756	563	189	193	203	755	389
Effective sample size	772	444	328	91	297	384	468	278	772	627	563	189	193	203	526	243
Total	1130	653	477	137	434	559	686	404	1130	1003	945	91	58	37	784	342
Yes	914 81%	514 79%	400 84%	90 65%	348A 80%	477A 85%	561 82%	316 78%	914 81%	806 80%	757 80%	78 86%	49 84%	30 82%	633 81%	278 81%
No	173 15%	115b 18%	58 12%	42BC 31%	69 16%	63 11%	100 15%	70 17%	173 15%	158 16%	149 16%	11 12%	8 14%	5 13%	121 15%	51 15%
Don't know	43 4%	24 4%	19 4%	6 4%	17 4%	20 4%	25 4%	18 4%	43 4%	40 4%	39 4%	1 2%	1 2%	2 4%	31 4%	12 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 62 (continuation)

A9. Did you have no claims bonus protection at the time you last renewed the policy?

Base: All who have renewed at least once with current insurer or have insured a car with current insurer before

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1148	765	377	569	542	73	1038	335	813	149	991	1026	71	943	166
Effective sample size	772	512	257	367	380	47	696	229	544	98	669	681	52	629	116
Total	1130	741	384	531	562	67	1018	335	795	144	980	989	79	914	173
Yes	914	636B	274	428	457	57	826	270	644	118	793	817B	52	914B	0
	81%	86%	71%	81%	81%	86%	81%	81%	81%	82%	81%	83%	66%	100%	-%
No	173	80	92A	82	85	10	151	58	116	22	149	137	21A	0	173A
	15%	11%	24%	16%	15%	14%	15%	17%	15%	15%	15%	14%	27%	-%	100%
Don't know	43	25	18	21	20	0	40	8	35	4	38	36	5	0	0
	4%	3%	5%	4%	4%	-%	4%	2%	4%	3%	4%	4%	7%	-%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 62 (continuation)

A9. Did you have no claims bonus protection at the time you last renewed the policy?

Base: All who have renewed at least once with current insurer or have insured a car with current insurer before

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1148	365	558	299	251	438	291	306	247	206	351	299	450	647	331
Effective sample size	772	244	370	220	162	283	197	204	164	133	216	208	316	430	232
Total	1130	356	539	339	237	396	291	295	239	192	303	309	469	626	341
Yes	914 81%	356 100%	539 100%	258 76%	198 84%	342A 86%	239 82%	239 81%	191 80%	155 81%	249 82%	260 84%	362 77%	520 83%	264 78%
No	173 15%	0 -%	0 -%	69c 20%	33 14%	48 12%	48 16%	47 16%	35 15%	28 15%	38 13%	42 14%	91a 19%	83 13%	63 18%
Don't know	43 4%	0 -%	0 -%	13 4%	6 2%	7 2%	4 1%	9 3%	13a 5%	8 4%	15 5%	7 2%	17 4%	22 3%	14 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 62 (continuation)

A9. Did you have no claims bonus protection at the time you last renewed the policy?

Base: All who have renewed at least once with current insurer or have insured a car with current insurer before

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online - Total (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1148	131	537	413	279	112	883	388	568	551	151	211	226
Effective sample size	772	70	357	304	205	84	602	263	389	371	101	148	146
Total	1130	94	522	456	307	129	881	390	570	548	146	219	207
Yes	914 81%	79 84%	437cf 84%	349 77%	237 77%	95 73%	713 81%	310 80%	469 82%	446 81%	119 81%	171 78%	171 82%
No	173 15%	8 9%	67 13%	92aB 20%	59ab 19%	31aB 24%	137 16%	70 18%	81 14%	96d 18%	24 16%	31 14%	21 10%
Don't know	43 4%	7 8%	18 3%	14 3%	10 3%	4 3%	32 4%	9 2%	20 4%	6 1%	4 2%	17A 8%	16A 8%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 62 (continuation)

A9. Did you have no claims bonus protection at the time you last renewed the policy?

Base: All who have renewed at least once with current insurer or have insured a car with current insurer before

	Comparisons made						PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
	Total	In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
																			81%
Unweighted row	1148	103	471	713	596	299	273	179	44	576	617	859	377	359	945	1002	736	1023	
Effective sample size	772	67	308	497	418	202	186	132	28	378	397	589	258	221	641	671	492	686	
Total	1130	100	451	735	620	296	274	200	39	547	572	867	385	313	942	979	722	1002	
Yes	914	82	378d	581	482	241	215	155	24	445	460	719	306	254	774	878	597	828	
															ABCDEFH	I			
No	173	13	60	136b	120b	47	50	40	15	84G	83G	119G	66G	51G	136G	75	104G	141G	
	15%	13%	13%	18%	19%	16%	18%	20%	38%	15%	14%	14%	17%	16%	14%	8%	14%	14%	
Don't know	43	5	13	18	18	7	9	4	*	18	30g	28	13	9	32	26	21	34	
	4%	5%	3%	2%	3%	2%	3%	2%	**	3%	5%	3%	3%	3%	3%	3%	3%	3%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 62 (continuation)

A9. Did you have no claims bonus protection at the time you last renewed the policy?

Base: All who have renewed at least once with current insurer or have insured a car with current insurer before

	Total	Features - buy			Features - ease		
		Prefer separate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1148	585	168	394	374	230	484
Effective sample size	772	403	115	254	257	157	322
Total	1130	592	168	368	377	233	470
Yes	914 81%	473 80%	132 78%	307 83%	302 80%	183 79%	386 82%
No	173 15%	100 17%	26 15%	48 13%	58 15%	39 17%	71 15%
Don't know	43 4%	19 3%	11 6%	13 4%	17 5%	11 5%	14 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 63  
A10. How concerned were you that changing your insurance provider might affect any protected no claims bonus you had?

Base: All those with no claims bonus protection

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	943	524	419	84	368	491	580	330	943	613	451	163	162	167	621	319
Effective sample size	629	353	276	59	239	331	386	219	629	505	451	163	162	167	428	199
Total	914	514	400	90	348	477	561	316	914	806	757	78	49	30	633	278
Very concerned	189 21%	99 19%	90 23%	11 13%	82 24%	96 20%	107 19%	75 24%	189 21%	170 21%	160 21%	14 18%	11 22%	5 18%	146b 23%	43 15%
A little concerned	166 18%	94 18%	72 18%	21 23%	66 19%	79 17%	103 18%	58 18%	166 18%	145 18%	136 18%	15 20%	9 19%	6 19%	111 18%	53 19%
Not very concerned	128 14%	68 13%	60 15%	16 18%	46 13%	66 14%	90 16%	36 11%	128 14%	106 13%	97 13%	16abc 20%	9 18%	6bc 19%	87 14%	41 15%
Not at all concerned	411 45%	238 46%	173 43%	39 44%	149 43%	223 47%	252 45%	140 44%	411 45%	368 46%	349 46%	30 38%	19 39%	13 44%	271 43%	139 50%
VERY/A LITTLE CONCERNED	356 39%	194 38%	162 41%	32 36%	149 43%	175 37%	209 37%	133 42%	356 39%	315 39%	296 39%	29 37%	20 41%	11 37%	258 41%	96 35%
NOT VERY / AT ALL CONCERNED	539 59%	306 60%	232 58%	56 62%	195 56%	288 60%	342 61%	176 56%	539 59%	474 59%	447 59%	46 58%	28 57%	19 63%	359 57%	180 65%
Don't know	20 2%	14 3%	5 1%	2 2%	4 1%	13 3%	11 2%	7 2%	20 2%	16 2%	15 2%	3f 4%	1 2%	0 -%	17 3%	3 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 63 (continuation)

A10. How concerned were you that changing your insurance provider might affect any protected no claims bonus you had?

Base: All those with no claims bonus protection

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	Conc erved (a)	Not co ncerned (b)
Unweighted row	943	666	274	458	457	64	854	280	663	123	814	859	46	943	365	558
Effective sample size	629	442	184	296	314	41	568	187	442	81	545	565	34	629	244	370
Total	914	636	274	428	457	57	826	270	644	118	793	817	52	914	356	539
Very concerned	189 21%	132 21%	55 20%	98 23%	89 19%	14 24%	168 20%	58 21%	131 20%	32 27%	158 20%	176 22%	8 15%	189 21%	189B 53%	0 -%
A little concerned	166 18%	101 16%	65a 24%	69 16%	95 21%	18b 31%	140 17%	56 21%	110 17%	21 18%	145 18%	148 18%	12 23%	166 18%	166B 47%	0 -%
Not very concerned	128 14%	89 14%	39 14%	63 15%	61 13%	3 6%	121 15%	33 12%	94 15%	13 11%	114 14%	111 14%	7 13%	128 14%	0 -%	128A 24%
Not at all concerned	411 45%	298 47%	111 41%	191 45%	199 44%	23 40%	378 46%	119 44%	292 45%	48 40%	360 45%	363 44%	25 48%	411 45%	0 -%	411A 76%
VERY/A LITTLE CONCERNED	356 39%	233 37%	120 44%	168 39%	184 40%	31b 55%	308 37%	114 42%	242 38%	53 45%	303 38%	325 40%	20 38%	356 39%	356B 100%	0 -%
NOT VERY / AT ALL CONCERNED	539 59%	387 61%	150 55%	254 59%	260 57%	26 45%	499 60%	152 56%	387 60%	61 52%	475 60%	474 58%	32 61%	539 59%	0 -%	539A 100%
Don't know	20 2%	16 2%	4 1%	6 1%	13 3%	0 -%	19 2%	4 1%	16 2%	4 4%	16 2%	19 2%	* 1%	20 2%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 63 (continuation)

A10. How concerned were you that changing your insurance provider might affect any protected no claims bonus you had?

Base: All those with no claims bonus protection

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual Insu rance	
		High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/June (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	co (a)	Broker (b)
Unweighted row	943	225	214	376	244	253	199	170	295	253	353	544	258
Effective sample size	629	167	136	245	164	167	132	108	179	176	245	360	180
Total	914	258	198	342	239	239	191	155	249	260	362	520	264
Very concerned	189 21%	53 20%	47 24%	65 19%	46 19%	60 25%	43 23%	29 19%	43 17%	46 18%	93ab 26%	103 20%	65 24%
A little concerned	166 18%	52 20%	36 18%	61 18%	43 18%	41 17%	33 17%	31 20%	50 20%	55 21%	58 16%	100 19%	43 16%
Not very concerned	128 14%	32 12%	27 13%	59 17%	37 15%	27 11%	24 12%	31b 20%	31 12%	47 18%	46 13%	66 13%	41 16%
Not at all concerned	411 45%	117 45%	89 45%	152 44%	113 47%	105 44%	90 47%	59 38%	116 47%	109 42%	160 44%	244 47%	107 40%
VERY/A LITTLE CONCERNED	356 39%	104 40%	82 42%	125 37%	89 37%	100 42%	76 40%	60 39%	93 37%	101 39%	151 42%	203 39%	107 40%
NOT VERY / AT ALL CONCERNED	539 59%	148 58%	115 58%	210 61%	149 62%	132 55%	113 59%	90 58%	147 59%	156 60%	206 57%	309 59%	148 56%
Don't know	20 2%	5 2%	* *%	6 2%	1 1%	6 3%	2 1%	6 4%	8 3%	3 1%	5 1%	8 2%	9 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 63 (continuation)

A10. How concerned were you that changing your insurance provider might affect any protected no claims bonus you had?

Base: All those with no claims bonus protection

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	943	112	447	327	224	84	726	310	477	453	126	167	189
Effective sample size	629	59	299	236	161	62	490	210	322	304	83	116	122
Total	914	79	437	349	237	95	713	310	469	446	119	171	171
Very concerned	189 21%	15 20%	86 20%	81 23%	52 22%	25 26%	152 21%	65 21%	95 20%	107 24%	20 17%	28 17%	33 19%
A little concerned	166 18%	17 21%	80 18%	62 18%	48 20%	13 13%	133 19%	57 18%	93 20%	78 17%	25 21%	38 22%	24 14%
Not very concerned	128 14%	14 17%	61 14%	47 13%	28 12%	14 15%	101 14%	40 13%	74 16%	58 13%	18 15%	30 17%	23 13%
Not at all concerned	411 45%	32 40%	198 45%	157 45%	107 45%	42 45%	310 43%	145 47%	194 41%	195 44%	55 46%	70 41%	87 51%
VERY/A LITTLE CONCERNED	356 39%	32 40%	166 38%	143 41%	101 42%	37 39%	286 40%	122 39%	188 40%	185 42%	45 38%	66 39%	57 33%
NOT VERY / AT ALL CONCERNED	539 59%	46 58%	259 59%	204 58%	135 57%	56 60%	411 58%	185 60%	268 57%	252 57%	72 61%	99 58%	109 64%
Don't know	20 2%	1 2%	13 3%	2 1%	2 1%	1 1%	16 2%	3 1%	12 3%	8 2%	1 1%	6 3%	5 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 63 (continuation)

A10. How concerned were you that changing your insurance provider might affect any protected no claims bonus you had?

Base: All those with no claims bonus protection

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered							
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW - (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)
Unweighted row	943	87	398	570	471	245	217	139	31	482	514	726	304	302	792	907	620	857
Effective sample size	629	56	260	395	327	165	146	103	19	312	323	492	206	182	531	604	411	571
Total	914	82	378	581	482	241	215	155	24	445	460	719	306	254	774	878	597	828
Very concerned	189 21%	14 18%	96f 25%	111 19%	100 21%	39 16%	50 23%	30 19%	8 33%	93 21%	102 22%	156 22%	59 19%	61 24%	171 22%	187 21%	122 20%	174 21%
A little concerned	166 18%	19 23%	67 18%	127 22%	108 22%	55 23%	51 24%	32 20%	4 16%	85 19%	87 19%	134 19%	58 19%	48 19%	138 18%	158 18%	110 18%	148 18%
Not very concerned	128 14%	14 17%	49 13%	84 14%	66 14%	29 12%	32 15%	22 14%	1 6%	65 15%	71 15%	94 13%	40 13%	34 14%	97 12%	122 14%	78 13%	113 14%
Not at all concerned	411 45%	31 38%	159 42%	250 43%	200 41%	119 49%	79 37%	68 44%	11 46%	198 44%	194 42%	320 45%	144 47%	110 43%	353 46%	395 45%	275 46%	374 45%
VERY/A LITTLE CONCERNED	356 39%	33 41%	163 43%	237 41%	208 43%	94 39%	101 47%	62 40%	12 49%	177 40%	189 41%	290 40%	117 38%	108 43%	309 40%	345 39%	232 39%	323 39%
NOT VERY / AT ALL CONCERNED	539 59%	45 55%	208 55%	334 57%	267 55%	148 61%	111 52%	89 58%	12 51%	262 59%	265 58%	415 58%	183 60%	144 57%	450 58%	517 59%	353 59%	488 59%
Don't know	20 2%	3F 4%	8 2%	10 2%	8 2%	0 -%	3 2%	4 3%	0 -%	5 1%	6 1%	15 2%	6 2%	1 *%	16 2%	16 2%	12 2%	18 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 63 (continuation)

A10. How concerned were you that changing your insurance provider might affect any protected no claims bonus you had?

Base: All those with no claims bonus protection

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	943	473	138	331	305	182	405
Effective sample size	629	324	91	213	208	124	266
Total	914	473	132	307	302	183	386
Very concerned	189 21%	95 20%	20 15%	74 24%	75B 25%	23 13%	89b 23%
A little concerned	166 18%	95 20%	19 14%	53 17%	53 18%	34 19%	70 18%
Not very concerned	128 14%	68 14%	21 16%	39 13%	36 12%	25 13%	61 16%
Not at all concerned	411 45%	203 43%	67 51%	139 45%	134 44%	98c 54%	157 41%
VERY/A LITTLE CONCERNED	356 39%	190 40%	39 29%	127b 41%	128b 42%	57 31%	159 41%
NOT VERY / AT ALL CONCERNED	539 59%	271 57%	88 67%	178 58%	170 56%	123c 67%	218 57%
Don't know	20 2%	12 3%	5 4%	2 1%	4 1%	3 2%	8 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 64

All. How important was this to your decision to stay with the previous insurer?

Base: All those with no claims bonus protection

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	943	524	419	84	368	491	580	330	943	613	451	163	162	167	621	319
Effective sample size	629	353	276	59	239	331	386	219	629	505	451	163	162	167	428	199
Total	914	514	400	90	348	477	561	316	914	806	757	78	49	30	633	278
Very important	229 25%	112 22%	117a 29%	21 23%	85 24%	123 26%	136 24%	89 28%	229 25%	201 25%	188 25%	19 24%	13 27%	9 29%	161 25%	67 24%
Fairly important	232 25%	129 25%	103 26%	22 25%	83 24%	127 27%	128 23%	94 30%	232 25%	206 26%	191 25%	20 25%	15 30%	6 21%	168 26%	64 23%
Neither important not unimportant	100 11%	47 9%	54 13%	14 16%	44 13%	42 9%	63 11%	33 10%	100 11%	89 11%	84 11%	8 10%	5 10%	3 10%	66 10%	34 12%
Not very important	147 16%	89 17%	58 15%	12 13%	57 16%	78 16%	104b 18%	39 12%	147 16%	125 16%	119 16%	17be 22%	6 12%	5 16%	95 15%	52 19%
Not at all important	180 20%	124B 24%	56 14%	19 21%	72 21%	89 19%	117 21%	53 17%	180 20%	160 20%	151 20%	13 17%	8 17%	7 23%	123 19%	56 20%
VERY / FAIRLY IMPORTANT	461 50%	241 47%	220a 55%	43 48%	168 48%	250 52%	263 47%	183a 58%	461 50%	407 51%	379 50%	38 49%	28 57%	15 50%	329 52%	131 47%
NOT VERY / AT ALL IMPORTANT	327 36%	214B 42%	114 28%	31 34%	129 37%	167 35%	220b 39%	91 29%	327 36%	285 35%	270 36%	31 39%	14 30%	12 40%	218 34%	108 39%
Don't know	26 3%	13 3%	13 3%	2 2%	7 2%	17 4%	15 3%	9 3%	26 3%	25 3%	24 3%	1 1%	1 2%	* 1%	21 3%	5 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 64 (continuation)

All. How important was this to your decision to stay with the previous insurer?

Base: All those with no claims bonus protection

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	Conc erved (a)	Not co ncerned (b)
Unweighted row	943	666	274	458	457	64	854	280	663	123	814	859	46	943	365	558
Effective sample size	629	442	184	296	314	41	568	187	442	81	545	565	34	629	244	370
Total	914	636	274	428	457	57	826	270	644	118	793	817	52	914	356	539
Very important	229 25%	175b 27%	54 20%	105 25%	115 25%	19 33%	200 24%	83b 31%	146 23%	26 22%	202 26%	216 26%	8 16%	229 25%	136B 38%	89 17%
Fairly important	232 25%	143 22%	87a 32%	94 22%	130 28%	10 17%	217 26%	60 22%	172 27%	26 22%	206 26%	216 26%	7 13%	232 25%	125B 35%	101 19%
Neither important not unimportant	100 11%	71 11%	29 11%	58 13%	42 9%	9 16%	90 11%	31 12%	69 11%	13 11%	87 11%	90 11%	6 11%	100 11%	28 8%	71a 13%
Not very important	147 16%	97 15%	51 18%	73 17%	69 15%	7 13%	133 16%	42 16%	105 16%	18 15%	130 16%	128 16%	10 20%	147 16%	39 11%	105A 19%
Not at all important	180 20%	131 21%	47 17%	86 20%	89 20%	9 16%	164 20%	44 16%	136 21%	36B 30%	142 18%	142 17%	21A 40%	180 20%	21 6%	157A 29%
VERY / FAIRLY IMPORTANT	461 50%	317 50%	141 52%	199 47%	245 54%	28 50%	417 50%	143 53%	317 49%	52 44%	408 51%	433B 53%	15 29%	461 50%	260B 73%	190 35%
NOT VERY / AT ALL IMPORTANT	327 36%	228 36%	98 36%	158 37%	158 35%	16 28%	297 36%	86 32%	241 37%	53 45%	272 34%	269 33%	31A 60%	327 36%	60 17%	262A 49%
Don't know	26 3%	21 3%	5 2%	12 3%	12 3%	3 6%	23 3%	9 3%	17 3%	0 -%	26 3%	26 3%	* *%	26 3%	8 2%	15 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 64 (continuation)

All. How important was this to your decision to stay with the previous insurer?

Base: All those with no claims bonus protection

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insurance co (a)	Broker (b)
Unweighted row	943	225	214	376	244	253	199	170	295	253	353	544	258
Effective sample size	629	167	136	245	164	167	132	108	179	176	245	360	180
Total	914	258	198	342	239	239	191	155	249	260	362	520	264
Very important	229 25%	61 24%	55 28%	75 22%	63 26%	62 26%	47 24%	42 27%	64 26%	54 21%	100 28%	132 25%	61 23%
Fairly important	232 25%	73 28%	50 25%	92 27%	59 25%	62 26%	47 25%	44 28%	77 31%	66 25%	85 24%	130 25%	73 28%
Neither important not unimportant	100 11%	42b 16%	16 8%	34 10%	28 12%	25 11%	25 13%	13 8%	18 7%	43Ac 16%	36 10%	67 13%	21 8%
Not very important	147 16%	34 13%	30 15%	59 17%	37 15%	35 15%	31 16%	34 22%	34 14%	39 15%	66 18%	62 12%	61A 23%
Not at all important	180 20%	44 17%	41 21%	72 21%	45 19%	47 20%	34 18%	21 13%	51 21%	53 21%	62 17%	115 22%	40 15%
VERY / FAIRLY IMPORTANT	461 50%	134 52%	105 53%	167 49%	122 51%	124 52%	93 49%	86 55%	141 56%	120 46%	185 51%	262 50%	134 51%
NOT VERY / AT ALL IMPORTANT	327 36%	78 30%	71 36%	131 38%	82 34%	83 35%	65 34%	54 35%	86 34%	92 36%	128 35%	177 34%	100 38%
Don't know	26 3%	4 1%	6 3%	9 3%	7 3%	7 3%	7 4%	2 2%	5 2%	5 2%	13 4%	14 3%	8 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 64 (continuation)

All. How important was this to your decision to stay with the previous insurer?

Base: All those with no claims bonus protection

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online - Total (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	943	112	447	327	224	84	726	310	477	453	126	167	189
Effective sample size	629	59	299	236	161	62	490	210	322	304	83	116	122
Total	914	79	437	349	237	95	713	310	469	446	119	171	171
Very important	229 25%	17 21%	123 28%	77 22%	52 22%	24 26%	177 25%	66 21%	125 27%	103 23%	25 21%	47 27%	52 30%
Fairly important	232 25%	27 34%	112 26%	81 23%	56 24%	19 20%	187 26%	76 25%	128 27%	112 25%	29 24%	55 32%	36 21%
Neither important not unimportant	100 11%	6 7%	44 10%	44 13%	30 12%	11 12%	84 12%	45 15%	45 10%	52 12%	18 15%	18 10%	13 7%
Not very important	147 16%	17 21%	59 13%	63 18%	43 18%	19 20%	105 15%	46 15%	73 16%	78 17%	15 13%	20 12%	34 20%
Not at all important	180 20%	9 11%	97 22%	71 20%	47 20%	19 20%	139 20%	70 22%	85 18%	86 19%	31 26%	30 18%	28 16%
VERY / FAIRLY IMPORTANT	461 50%	44 56%	235c 54%	158 45%	108 46%	43 46%	364 51%	143 46%	253 54%	215 48%	54 45%	101a 59%	88 52%
NOT VERY / AT ALL IMPORTANT	327 36%	26 32%	156 36%	134 38%	89 38%	39 41%	244 34%	115 37%	158 34%	164 37%	46 39%	50 29%	62 36%
Don't know	26 3%	4B 5%	2 1%	13B 4%	10B 4%	2 2%	21 3%	7 2%	12 3%	15 3%	2 1%	2 1%	8 5%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 64 (continuation)

All. How important was this to your decision to stay with the previous insurer?

Base: All those with no claims bonus protection

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	943	87	398	570	471	245	217	139	31	482	514	726	304	302	792	907	620	857	
Effective sample size	629	56	260	395	327	165	146	103	19	312	323	492	206	182	531	604	411	571	
Total	914	82	378	581	482	241	215	155	24	445	460	719	306	254	774	878	597	828	
Very important	229 25%	28cdf 35%	115cdf 30%	126 22%	106 22%	52 21%	55 26%	26 17%	2 8%	114 26%	119 26%	187 26%	76 25%	74 29%	205 27%	228 26%	157 26%	205 25%	
Fairly important	232 25%	21 26%	112 30%	147 25%	126 26%	52 22%	58 27%	48 31%	5 22%	114 26%	129 28%	190 26%	72 23%	70 27%	199 26%	232 26%	155 26%	218 26%	
Neither important not unimportant	100 11%	11 13%	34 9%	76 13%	65 14%	27 11%	26 12%	27 18%	2 9%	52 12%	50 11%	88 12%	35 11%	24 9%	85 11%	98 11%	65 11%	93 11%	
Not very important	147 16%	9 10%	51 14%	97 17%	76 16%	53b 22%	30 14%	24 15%	7 29%	79 18%	82 18%	110 15%	48 16%	50 20%	115 15%	136 15%	101 17%	131 16%	
Not at all important	180 20%	13 16%	57 15%	120 21%	98 20%	53 22%	40 19%	24 16%	8 33%	74 17%	70 15%	124 17%	69be 22%	32 13%	148 19%	163 19%	102 17%	157 19%	
VERY / FAIRLY IMPORTANT	461 50%	49f 60%	227CDF 60%	273 47%	232 48%	104 43%	113 53%	74 48%	7 30%	228 51%	249 54%	377 52%	147 48%	144 57%	404 52%	459 52%	312 52%	423 51%	
NOT VERY / AT ALL IMPORTANT	327 36%	21 26%	108 29%	217b 37%	174 36%	106aB 44%	70 33%	48 31%	15 61%	153 34%	152 33%	234 32%	116 38%	83 33%	262 34%	299 34%	204 34%	288 35%	
Don't know	26 3%	0 -%	9 2%	15 3%	11 2%	5 2%	6 3%	5 3%	0 -%	12 3%	9 2%	21 3%	7 2%	4 1%	22 3%	23 3%	16 3%	24 3%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 64 (continuation)

All. How important was this to your decision to stay with the previous insurer?

Base: All those with no claims bonus protection

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	943	473	138	331	305	182	405
Effective sample size	629	324	91	213	208	124	266
Total	914	473	132	307	302	183	386
Very important	229 25%	97 20%	31 24%	100A 33%	81 27%	40 22%	94 24%
Fairly important	232 25%	122 26%	33 25%	78 25%	82 27%	49 27%	92 24%
Neither important not unimportant	100 11%	53 11%	17 13%	30 10%	34 11%	21 12%	41 11%
Not very important	147 16%	79 17%	18 13%	51 17%	46 15%	28 15%	65 17%
Not at all important	180 20%	108c 23%	29 22%	43 14%	47 16%	40 22%	87 23%
VERY / FAIRLY IMPORTANT	461 50%	219 46%	64 49%	178A 58%	163 54%	88 48%	185 48%
NOT VERY / AT ALL IMPORTANT	327 36%	187c 39%	47 36%	94 30%	93 31%	68 37%	152 39%
Don't know	26 3%	15 3%	3 3%	6 2%	11 4%	5 3%	7 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 65

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?

Base: All who have renewed their insurance policy

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1116	630	486	131	435	550	675	406	1116	731	549	188	182	197	735	378
Effective sample size	753	432	321	90	288	374	455	271	753	610	549	188	182	197	516	236
Total	1102	635	467	136	422	544	668	394	1102	976	922	90	55	35	770	329
Accepted the renewal quote given	639 58%	379 60%	259 56%	68 50%	246 58%	325 60%	381 57%	240 61%	639F 58%	561F 57%	529F 57%	61abcF 68%	32F 59%	16 46%	448 58%	189 58%
Paid a different price to one initially quoted	385 35%	212 33%	172 37%	61 44%	140 33%	184 34%	237 35%	128 32%	385D 35%	347D 35%	327D 36%	21 23%	19D 35%	17ABCDE 49%	268 35%	115 35%
No Neither	41 4%	27 4%	14 3%	2 2%	24 6%	15 3%	20 3%	18 5%	41 4%	36 4%	35 4%	4 5%	1 1%	1 2%	30 4%	10 3%
Don't know	38 3%	16 3%	22 5%	6 4%	12 3%	20 4%	30 4%	8 2%	38 3%	33 3%	30 3%	4 5%	2 4%	1 3%	23 3%	15 5%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 65 (continuation)

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?

Base: All who have renewed their insurance policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1116	744	366	550	529	68	1011	323	793	143	965	997	69	916	161
Effective sample size	753	498	251	357	371	44	679	220	532	95	653	662	52	612	113
Total	1102	720	377	516	549	63	993	322	780	140	956	962	78	890	169
Accepted the renewal quote given	639 58%	425 59%	210 56%	315 61%	297 54%	39 63%	573 58%	194 60%	445 57%	72 52%	561 59%	557 58%	41 53%	491 55%	116A 69%
Paid a different price to one initially quoted	385 35%	241 34%	143 38%	169 33%	209 38%	20 32%	347 35%	108 34%	276 35%	54 38%	331 35%	339 35%	27 35%	337b 38%	44 26%
No Neither	41 4%	27 4%	13 3%	18 3%	21 4%	2 3%	39 4%	7 2%	34 4%	9 7%	31 3%	31 3%	6 8%	31 3%	8 5%
Don't know	38 3%	27 4%	11 3%	15 3%	22 4%	2 3%	34 3%	13 4%	25 3%	4 3%	33 3%	34 4%	4 5%	31 4%	1 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 65 (continuation)

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?

Base: All who have renewed their insurance policy

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1116	356	540	288	246	422	283	301	242	194	351	299	418	636	317
Effective sample size	753	239	359	213	160	273	194	200	160	125	216	208	296	421	224
Total	1102	349	521	328	234	382	287	289	234	181	303	309	441	610	331
Accepted the renewal quote given	639 58%	179 51%	304 58%	188 58%	150 64%	209 55%	171 59%	170 59%	138 59%	91 50%	188 62%	182 59%	240 54%	355 58%	190 57%
Paid a different price to one initially quoted	385 35%	146 42%	185 36%	118 36%	79 34%	142 37%	105 37%	100 34%	75 32%	74 41%	94 31%	116 38%	161 36%	225 37%	117 35%
No Neither	41 4%	10 3%	18 4%	11 3%	3 1%	18 5%	10 4%	8 3%	9 4%	5 3%	9 3%	4 1%	24b 6%	12 2%	14 4%
Don't know	38 3%	13 4%	14 3%	10 3%	2 1%	13 3%	1 *%	11a 4%	11A 5%	11A 6%	12 4%	6 2%	16 4%	18 3%	10 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 65 (continuation)

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?

Base: All who have renewed their insurance policy

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1116	128	528	393	265	106	860	368	560	527	149	209	222
Effective sample size	753	69	350	292	198	80	586	252	383	358	99	146	143
Total	1102	93	509	440	297	123	857	375	562	530	143	217	202
Accepted the renewal quote given	639 58%	52 56%	302 59%	257 58%	167 56%	76 61%	497 58%	177 47%	352A 63%	257 49%	77 54%	158AB 73%	140Ab 69%
Paid a different price to one initially quoted	385 35%	38 40%	183 36%	141 32%	106 36%	33 27%	308 36%	167B 45%	175 31%	234CD 44%	50c 35%	49 22%	49 24%
No Neither	41 4%	1 1%	15 3%	22 5%	13 4%	6 5%	24 3%	17 5%	20 4%	22c 4%	13Cd 9%	0 -%	4 2%
Don't know	38 3%	3 3%	10 2%	21b 5%	12 4%	9b 7%	28 3%	13 4%	15 3%	16 3%	3 2%	10 5%	9 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 65 (continuation)

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?

Base: All who have renewed their insurance policy

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	1116	101	457	689	575	289	262	171	44	558	598	834	366	345	923	974	713	993	
Effective sample size	753	66	298	483	405	196	179	128	28	367	386	574	252	214	627	653	479	667	
Total	1102	98	436	715	602	289	264	193	39	532	557	844	377	304	921	953	703	976	
Accepted the renewal quote given	639 58%	56 57%	241 55%	397 56%	326 54%	176 61%	154 58%	93 48%	18 47%	330 62%	325 58%	493 58%	207 55%	187 61%	536 58%	547 57%	392 56%	562 58%	
Paid a different price to one initially quoted	385 35%	36 37%	167 38%	263 37%	229 38%	99 34%	94 36%	87 45%	19 49%	170 32%	192 34%	290 34%	147 39%	104 34%	330 36%	345 36%	264 38%	340 35%	
No Neither	41 4%	2 2%	13 3%	29 4%	23 4%	6 2%	8 3%	7 4%	2 4%	19 4%	20 4%	30 4%	14 4%	6 2%	29 3%	30 3%	31 4%	38 4%	
Don't know	38 3%	4 4%	14 3%	26 4%	23 4%	8 3%	8 3%	6 3%	0 -%	12 2%	20 4%	31 4%	8 2%	7 2%	27 3%	32 3%	16 2%	36 4%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 65 (continuation)

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?

Base: All who have renewed their insurance policy

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1116	573	164	378	362	226	470
Effective sample size	753	395	112	244	250	153	315
Total	1102	581	164	355	367	226	461
Accepted the renewal quote given	639 58%	311 53%	99 60%	229A 64%	204 56%	138 61%	263 57%
Paid a different price to one initially quoted	385 35%	224c 39%	53 32%	106 30%	133 36%	76 33%	164 36%
No Neither	41 4%	24 4%	8 5%	9 3%	18 5%	4 2%	18 4%
Don't know	38 3%	22 4%	5 3%	11 3%	12 3%	8 3%	16 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 66  
A13. And was this price difference due to...

Base: All those who paid a different price to the one quoted at their last renewal

	Total	Gender		Age			Social Grade		UK		Country		NI		Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	(f)	Urban (a)	Rural (b)
Unweighted row	398	219	179	59	156	183	248	135	398	259	195	43	64	96	261	136
Effective sample size	260	144	116	40	97	124	161	87	260	216	195	43	64	96	178	81
Total	385	212	172	61	140	184	237	128	385	347	327	21	19	17	268	115
You negotiating a cheaper price - without comparing other options	98 25%	56 26%	42 24%	15 25%	34 24%	49 26%	56 23%	35 27%	98 25%	87 25%	84 26%	7 33%	3 17%	4 21%	65 24%	33 29%
You negotiating a cheaper price - after comparing other options	167 43%	85 40%	82 48%	21 35%	63 45%	82 45%	108 45%	52 41%	167 43%	151 43%	139 43%	6 30%	11abcD 59%	10abcD 56%	120 45%	45 39%
You changing some of the details on the policy to make it CHEAPER	42 11%	24 11%	18 11%	8 13%	13 9%	21 12%	26 11%	15 12%	42 11%	38 11%	37 11%	3 14%	2 8%	1 6%	29 11%	13 12%
You changing some of the details on the policy so that it was MORE EXPENSIVE	24 6%	14 7%	10 6%	7 11%	9 7%	8 4%	13 6%	10 8%	24 6%	22 6%	22 7%	1 7%	1 3%	* 1%	20 7%	4 4%
Insurer offered a lower price up front / loyalty discount	19 5%	5 2%	14a 8%	5 8%	8 5%	6 3%	13 5%	4 3%	19 5%	18 5%	17 5%	0 -%	1 6%	1 3%	12 4%	7 6%
Negotiation (other) / Broker / Online mentions	10 3%	9 4%	1 1%	* 1%	4 3%	5 3%	7 3%	3 2%	10 3%	7 2%	7 2%	1 5%	1 3%	1ABC 8%	6 2%	3 3%
Or some other reason	16 4%	10 5%	6 3%	2 3%	6 4%	7 4%	9 4%	6 5%	16 4%	14 4%	13 4%	1 7%	1 3%	* 1%	10 4%	6 5%
PAID A CHEAPER PRICE	307 80%	165 78%	142 82%	45 74%	110 78%	152 83%	189 80%	102 80%	307 80%	276 80%	260 79%	16 77%	16 84%	14 83%	214 80%	91 79%
Don't know	10 3%	10b 5%	* *%	2 3%	3 2%	6 3%	5 2%	3 2%	10 3%	8 2%	8 3%	1 5%	0 -%	1 3%	6 2%	4 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 66 (continuation)

A13. And was this price difference due to...

Base: All those who paid a different price to the one quoted at their last renewal

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc (a)	Not concerned (b)
Unweighted row	398	246	151	196	196	363	115	283	53	344	360	339	49	147	187
Effective sample size	260	163	97	118	138	235	75	185	35	224	232	226	31	98	124
Total	385	241	143	169	209	347	108	276	54	331	339	337	44	146	185
You negotiating a cheaper price - without comparing other options	98 25%	62 26%	35 25%	42 25%	54 26%	85 24%	32 30%	65 24%	18 33%	79 24%	90 27%	83 25%	12 28%	41 28%	39 21%
You negotiating a cheaper price - after comparing other options	167 43%	104 43%	62 44%	68 40%	97 47%	153 44%	41 38%	126 46%	21 39%	146 44%	151 45%	153 45%	12 28%	62 42%	92 49%
You changing some of the details on the policy to make it CHEAPER	42 11%	26 11%	16 11%	21 12%	21 10%	36 10%	13 12%	29 11%	8 15%	35 10%	36 11%	35 10%	8 17%	13 9%	21 12%
You changing some of the details on the policy so that it was MORE EXPENSIVE	24 6%	13 5%	11 8%	14 8%	10 5%	22 6%	9 9%	15 5%	3 6%	21 6%	21 6%	19 6%	5 12%	13 9%	6 3%
Insurer offered a lower price up front / loyalty discount	19 5%	11 5%	7 5%	8 5%	9 4%	18 5%	4 4%	14 5%	* 1%	18 5%	17 5%	13 4%	5a 12%	2 1%	11 6%
Negotiation (other) / Broker / Online mentions	10 3%	7 3%	3 2%	3 2%	7 3%	8 2%	3 3%	6 2%	* *	10 3%	6 2%	9 3%	* 1%	3 2%	4 2%
Or some other reason	16 4%	11 5%	4 3%	10 6%	5 3%	15 4%	3 3%	13 5%	2 3%	14 4%	14 4%	16 5%	0 -%	6 4%	10 5%
PAID A CHEAPER PRICE	307 80%	193 80%	114 80%	130 77%	173 83%	275 79%	86 79%	221 80%	46 86%	260 79%	277 82%	271 80%	32 73%	115 79%	152 82%
Don't know	10 3%	6 2%	4 3%	3 2%	5 3%	10 3%	2 2%	8 3%	2 3%	8 2%	4 1%	9 3%	1 2%	7 5%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 66 (continuation)

A13. And was this price difference due to...

Base: All those who paid a different price to the one quoted at their last renewal

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual Insu rance	
		High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	co (a)	Broker (b)
Unweighted row	398	100	90	160	107	106	81	78	122	113	150	229	121
Effective sample size	260	75	55	99	71	68	52	50	68	78	106	151	79
Total	385	118	79	142	105	100	75	74	94	116	161	225	117
You negotiating a cheaper price - without comparing other options	98 25%	31 26%	20 25%	37 26%	29 27%	19 19%	18 24%	17 23%	31 33%	23 20%	38 24%	54 24%	33 28%
You negotiating a cheaper price - after comparing other options	167 43%	39 33%	37 46%	68 48%	42 40%	42 43%	37 49%	32 43%	33 35%	54 46%	76 47%	101 45%	50 42%
You changing some of the details on the policy to make it CHEAPER	42 11%	15 12%	11 14%	14 10%	12 12%	11 11%	8 11%	9 12%	13 14%	13 11%	14 9%	31 14%	7 6%
You changing some of the details on the policy so that it was MORE EXPENSIVE	24 6%	12 10%	4 5%	5 3%	6 6%	9 9%	3 4%	5 7%	5 5%	11 10%	8 5%	13 6%	10 8%
Insurer offered a lower price up front / loyalty discount	19 5%	5 4%	4 5%	8 5%	6 5%	7 7%	* **	5 7%	7 8%	6 5%	6 3%	8 3%	7 6%
Negotiation (other) / Broker / Online mentions	10 3%	4 3%	2 3%	3 2%	* **	4 4%	3 3%	2 3%	* 1%	2 2%	5 3%	6 3%	4 3%
Or some other reason	16 4%	7 6%	* 1%	6 4%	9d 8%	2 2%	4 5%	* **	2 2%	4 4%	9 6%	10 4%	4 4%
PAID A CHEAPER PRICE	307 80%	85 72%	67 85%	118 83%	84 79%	73 73%	64 84%	58 77%	78 82%	90 77%	129 80%	186 82%	90 77%
Don't know	10 3%	4 3%	2 2%	3 2%	1 1%	4 4%	2 2%	3 5%	2 2%	4 3%	4 2%	4 2%	2 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 66 (continuation)

A13. And was this price difference due to...

Base: All those who paid a different price to the one quoted at their last renewal

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	398	51	198	125	92	30	306	176	176	248	57	43	48
Effective sample size	260	27	126	93	69	22	207	113	118	160	35	31	33
Total	385	38	183	141	106	33	308	167	175	234	50	49	49
You negotiating a cheaper price - without comparing other options	98 25%	10 27%	50 27%	30 21%	19 17%	10 30%	81 26%	30 18%	52a 30%	44 19%	14 27%	21A 44%	18a 38%
You negotiating a cheaper price - after comparing other options	167 43%	16 43%	74 40%	69 49%	53 50%	15 46%	138 45%	91b 54%	67 39%	133CD 57%	21cD 41%	7 14%	6 12%
You changing some of the details on the policy to make it CHEAPER	42 11%	4 12%	20 11%	14 10%	8 8%	6 18%	38 12%	19 11%	21 12%	23 10%	5 10%	6 12%	8 16%
You changing some of the details on the policy so that it was MORE EXPENSIVE	24 6%	0 -%	18 10%	6 5%	5 5%	2 5%	17 5%	8 5%	14 8%	10 4%	5 10%	6 11%	4 8%
Insurer offered a lower price up front / loyalty discount	19 5%	4 11%	6 3%	5 4%	5 5%	0 -%	12 4%	4 2%	9 5%	6 2%	* *%	5a 11%	7Ab 15%
Negotiation (other) / Broker / Online mentions	10 3%	1 2%	5 3%	3 2%	3 3%	* 1%	3 1%	5 3%	3 2%	6 2%	1 2%	2 3%	0 -%
Or some other reason	16 4%	* *%	7 4%	8 6%	8 8%	0 -%	14 4%	7 4%	5 3%	9 4%	3 5%	2 3%	2 4%
PAID A CHEAPER PRICE	307 80%	31 82%	144 79%	113 80%	80 76%	31 94%	257 83%	140 83%	140 80%	200cD 85%	39 78%	34 70%	32 66%
Don't know	10 3%	2 5%	3 2%	5 4%	5 5%	0 -%	6 2%	4 2%	3 2%	4 2%	2 4%	* *%	4 7%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 66 (continuation)

A13. And was this price difference due to...

Base: All those who paid a different price to the one quoted at their last renewal

	Total	Comparisons made					PCW - number looked at		Feature included or considered								
		In person	Online Phone	Online - Total	Online - PCW	Online - other	1	2	Personal belongings	Breakdown	Cou rtesy car	Foreign use	Key loss	Legal protection	No claims bonus	Per sonal injury	Wind screen
		(a)	(b)	(c)	(d)	(f)	(a)	(b)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted row	398	38	193	256	223	99	94	78	193	222	294	148	137	342	355	276	356
Effective sample size	260	25	116	175	153	66	62	57	118	134	196	98	76	223	233	179	231
Total	385	36	167	263	229	99	94	87	170	192	290	147	104	330	345	264	340
You negotiating a cheaper price - without comparing other options	98 25%	8 23%	45 27%	57 22%	47 20%	25 25%	22 23%	12 13%	43 25%	48 25%	72 25%	33 22%	29 27%	83 25%	85 25%	70 27%	82 24%
You negotiating a cheaper price - after comparing other options	167 43%	17 48%	78 47%	122 46%	108 47%	48 49%	43 46%	49 56%	71 42%	93 49%	124 43%	67 45%	44 42%	143 43%	150 43%	116 44%	151 44%
You changing some of the details on the policy to make it CHEAPER	42 11%	3 8%	23 14%	33 13%	28 12%	10 10%	9 9%	13 15%	17 10%	15 8%	34 12%	21 14%	7 6%	40 12%	40 12%	30 11%	42 12%
You changing some of the details on the policy so that it was MORE EXPENSIVE	24 6%	2 5%	6 4%	18 7%	14 6%	7 7%	6 6%	3 4%	10 6%	12 6%	18 6%	5 4%	6 6%	20 6%	21 6%	14 5%	22 7%
Insurer offered a lower price up front / loyalty discount	19 5%	* 1%	2 1%	11 4%	11 5%	0 -%	7 7%	* **	12 7%	10 5%	18 6%	6 4%	10 10%	17 5%	15 4%	13 5%	18 5%
Negotiation (other) / Broker / Online mentions	10 3%	* 1%	2 1%	7 3%	7 3%	3 3%	2 2%	3 4%	3 2%	5 3%	5 2%	1 **	3 2%	6 2%	9 3%	5 2%	7 2%
Or some other reason	16 4%	2 5%	5 3%	12 4%	10 4%	3 3%	4 4%	4 5%	8 5%	6 3%	12 4%	10 7%	4 4%	12 4%	16 5%	10 4%	12 3%
PAID A CHEAPER PRICE	307 80%	28 79%	146 87%	213 81%	183 80%	83 83%	74 79%	74 85%	131 77%	156 81%	230 79%	121 82%	79 76%	266 81%	275 80%	216 82%	275 81%
Don't know	10 3%	4 10%	6 3%	4 1%	4 2%	3 3%	2 2%	2 2%	6 3%	4 2%	6 2%	4 3%	2 2%	8 2%	9 3%	6 2%	6 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 66 (continuation)

A13. And was this price difference due to...

Base: All those who paid a different price to the one quoted at their last renewal

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	398	224	53	120	131	78	175
Effective sample size	260	150	35	73	89	51	112
Total	385	224	53	106	133	76	164
You negotiating a cheaper price - without comparing other options	98 25%	56 25%	12 23%	29 28%	41 31%	15 20%	37 23%
You negotiating a cheaper price - after comparing other options	167 43%	101 45%	23 44%	43 40%	64 48%	31 42%	67 41%
You changing some of the details on the policy to make it CHEAPER	42 11%	25 11%	10 18%	7 7%	6 5%	12a 16%	23a 14%
You changing some of the details on the policy so that it was MORE EXPENSIVE	24 6%	13 6%	0 -%	12b 11%	3 2%	* 1%	21Ab 13%
Insurer offered a lower price up front / loyalty discount	19 5%	9 4%	2 4%	5 5%	7 5%	6 7%	4 2%
Negotiation (other) / Broker / Online mentions	10 3%	7 3%	2 4%	1 1%	2 2%	* *%	5 3%
Or some other reason	16 4%	8 4%	4 7%	4 4%	4 3%	6 8%	6 3%
PAID A CHEAPER PRICE	307 80%	183 82%	45 85%	79 75%	111 84%	59 78%	128 78%
Don't know	10 3%	4 2%	* 1%	6 5%	5 4%	4c 6%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 67

A14 How much cheaper was the price you paid compared with the renewal quote?

Base: All those who paid a cheaper price to the one quoted at their last renewal

	Total	Gender		Age			Social Grade		Country					Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	322	171	151	48	125	149	202	109	322	209	155	33	54	80	213	108
Effective sample size	208	112	96	30	76	102	129	70	208	173	155	33	54	80	143	64
Total	307	165	142	45	110	152	189	102	307	276	260	16	16	14	214	91
Less than £10 cheaper	14 5%	8 5%	7 5%	* *%	7 7%	7 5%	7 4%	8 8%	14 5%	14 5%	13 5%	* 3%	* 2%	* 1%	7 3%	7 8%
£10-24 cheaper	48 16%	21 13%	27 19%	2 5%	16 14%	30 20%	25 13%	21 21%	48 16%	43 16%	40 15%	3 21%	3 17%	2 11%	37 17%	11 13%
£25-49 cheaper	73 24%	40 25%	32 23%	12 27%	22 20%	39 26%	43 23%	26 26%	73 24%	63 23%	57 22%	5 30%	6c 35%	5abc 36%	46 22%	27 29%
£50-99 cheaper	65 21%	37 22%	28 20%	8 18%	25 23%	32 21%	41 22%	20 20%	65 21%	57 21%	54 21%	4 24%	3 19%	4 28%	50 23%	13 15%
£100-199 cheaper	44 14%	22 13%	22 16%	14bC 32%	13 12%	17 11%	29 15%	14 14%	44 14%	42 15%	40 15%	* 3%	2 13%	1 10%	32 15%	12 13%
£200+ cheaper	23 7%	18b 11%	5 3%	6c 13%	13c 12%	4 3%	11 6%	10 10%	23 7%	20 7%	20 8%	1 9%	* 2%	1 8%	12 6%	11 12%
LESS THAN £25 CHEAPER	62 20%	29 18%	33 23%	3 6%	23 21%	37a 24%	32 17%	29 28%	62 20%	57 21%	54 21%	4 24%	3 19%	2 13%	44 20%	19 20%
£25-99 CHEAPER	137 45%	77 47%	60 42%	20 45%	46 42%	71 47%	84 44%	46 45%	137 45%	120 43%	111 43%	9 55%	9 54%	9ABC 64%	96 45%	40 44%
£100+ CHEAPER	67 22%	40 24%	27 19%	20bC 45%	26 24%	21 14%	40 21%	24 24%	67 22%	63 23%	60 23%	2 12%	2 15%	3 18%	45 21%	23 25%
Don't know	28 9%	13 8%	16 11%	2 5%	11 10%	15 10%	25B 13%	2 2%	28 9%	27 10%	25 10%	1 6%	2 9%	1 5%	23 11%	6 6%
Refused	2 1%	2 1%	* *%	0 -%	0 -%	2 1%	2 1%	0 -%	2 1%	2 1%	2 1%	* 3%	0 -%	0 -%	0 -%	2 2%
Not stated	9 3%	4 2%	5 4%	0 -%	3 3%	6 4%	7 4%	1 1%	9 3%	9 3%	8 3%	0 -%	1 4%	* 1%	7 3%	2 2%
Median	48.0	50.0	40.0	80.0	50.0	35.0	50.0	35.0	48.0	50.0	50.0	35.0	30.0	40.0	50.0	40.0
Mean score	73.3	79.7	65.6	114.9C	86.1C	50.2	73.3	73.0	73.3	73.9	75.1	64.5	54.5	72.3	69.3	82.8
Standard deviation	92.0	92.5	91.3	116.6	116.7	43.8	90.9	97.4	92.0	92.8	94.6	88.2	55.0	87.5	76.8	120.4
Standard error	6.82	9.24	10.07	21.92	14.26	4.70	8.76	11.87	6.82	7.59	8.17	16.11	8.02	10.11	6.90	15.90
Error variance	46.48	85.41	101.47	480.57	203.40	22.11	76.68	140.79	46.48	57.55	66.81	259.54	64.39	102.20	47.54	252.83

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 67 (continuation)

A14 How much cheaper was the price you paid compared with the renewal quote?

Base: All those who paid a cheaper price to the one quoted at their last renewal

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc (a)	Not concerned (b)
Unweighted row	322	198	123	155	163	295	88	234	46	275	294	273	39	117	152
Effective sample size	208	130	78	92	114	187	59	149	31	177	189	182	23	77	102
Total	307	193	114	130	173	275	86	221	46	260	277	271	32	115	152
Less than £10 cheaper	14 5%	11 6%	4 3%	6 4%	9 5%	12 5%	1 1%	13 6%	3 7%	11 4%	13 5%	11 4%	2 5%	5 4%	4 3%
£10-24 cheaper	48 16%	32 17%	16 14%	20 15%	28 16%	47 17%	4 4%	44A 20%	8 17%	40 15%	46 17%	46 17%	2 6%	15 13%	31 20%
£25-49 cheaper	73 24%	42 22%	30 27%	28 21%	45 26%	66 24%	20 24%	53 24%	8 17%	64 25%	67 24%	62 23%	10 31%	27 24%	34 23%
£50-99 cheaper	65 21%	40 21%	25 22%	30 23%	33 19%	61 22%	22 25%	43 19%	10 21%	55 21%	61 22%	59 22%	6 18%	27 23%	32 21%
£100-199 cheaper	44 14%	25 13%	19 17%	17 13%	27 16%	37 14%	13 15%	31 14%	9 19%	36 14%	42 15%	37 14%	7 22%	14 12%	21 14%
£200+ cheaper	23 7%	13 7%	10 9%	10 7%	13 8%	16 6%	8 9%	15 7%	5 11%	18 7%	14 5%	19 7%	4 13%	11 10%	8 5%
LESS THAN £25 CHEAPER	62 20%	43 22%	20 17%	25 19%	37 21%	59 22%	5 5%	58A 26%	11 24%	51 20%	59 21%	57 21%	4 11%	20 17%	35 23%
£25-99 CHEAPER	137 45%	82 43%	55 48%	57 44%	78 45%	127 46%	42 49%	96 43%	18 38%	119 46%	127 46%	121 44%	16 49%	54 47%	66 43%
£100+ CHEAPER	67 22%	38 20%	29 26%	27 21%	40 23%	54 20%	21 24%	47 21%	14 29%	54 21%	57 20%	56 21%	11 35%	25 22%	29 19%
Don't know	28 9%	19 10%	9 8%	17 13%	10 6%	27 10%	9 10%	19 9%	4 8%	25 10%	25 9%	27 10%	2 5%	13 11%	14 9%
Refused	2 1%	2 1%	* *%	2 2%	0 -%	* *%	2 2%	* *%	0 -%	2 1%	* *%	2 1%	0 -%	0 -%	2 1%
Not stated	9 3%	9 5%	* *%	2 1%	7 4%	7 3%	8B 10%	1 *%	0 -%	9 4%	9 3%	9 3%	0 -%	4 3%	6 4%
Median	48.0	40.0	50.0	50.0	40.0	40.0	50.0	40.0	50.0	45.0	45.0	48.0	50.0	50.0	40.0
Mean score	73.3	68.0	81.5	73.7	73.1	68.4	85.7	69.1	81.2	71.9	67.6	71.0	96.0	80.2	64.5
Standard deviation	92.0	91.7	92.5	82.4	99.0	88.9	83.0	94.7	101.2	90.4	84.3	88.4	117.9	109.0	69.7
Standard error	6.82	8.71	10.95	9.31	9.76	6.94	12.07	8.15	18.92	7.31	6.54	7.05	25.13	13.29	7.47
Error variance	46.48	75.93	119.98	86.66	95.32	48.11	145.67	66.42	358.01	53.40	42.71	49.70	631.35	176.68	55.82

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 67 (continuation)

A14 How much cheaper was the price you paid compared with the renewal quote?

Base: All those who paid a cheaper price to the one quoted at their last renewal

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		Purchase - actual			
		High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insurance co (a)	Broker (b)	In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)
Unweighted row	322	75	76	131	86	80	70	62	105	89	118	190	97	39	164	100	69
Effective sample size	208	54	46	82	56	50	44	39	57	60	84	125	62	22	100	74	52
Total	307	85	67	118	84	73	64	58	78	90	129	186	90	31	144	113	80
Less than £10 cheaper	14 5%	4 5%	5 8%	3 3%	2 2%	2 2%	4 6%	2 3%	6 8%	5 6%	2 1%	4 2%	7 8%	2 5%	9 6%	4 4%	4 5%
£10-24 cheaper	48 16%	7 8%	4 7%	33AB 28%	11 13%	11 16%	10 16%	9 16%	11 15%	18 21%	18 14%	29 16%	15 16%	10 31%	22 16%	14 12%	8 10%
£25-49 cheaper	73 24%	19 22%	12 18%	37 31%	22 27%	20 28%	13 20%	13 22%	23 29%	25 28%	25 19%	51 28%	18 20%	3 11%	40 28%	23 20%	19 23%
£50-99 cheaper	65 21%	14 16%	15 23%	28 23%	17 20%	16 22%	12 19%	16 27%	17 22%	15 17%	30 23%	39 21%	18 20%	3 9%	33 23%	22 19%	14 17%
£100-199 cheaper	44 14%	23C 27%	13C 20%	6 5%	14 17%	9 12%	10 15%	7 12%	7 9%	14 16%	23 18%	27 15%	11 12%	4 12%	17 12%	23 20%	19 24%
£200+ cheaper	23 7%	9 11%	5 7%	4 3%	7 8%	5 7%	4 6%	6 10%	6 7%	5 6%	10 8%	12 6%	9 10%	4 12%	8 5%	10 8%	4 6%
LESS THAN £25 CHEAPER	62 20%	11 13%	10 14%	37ab 31%	13 16%	13 18%	14 22%	11 19%	17 22%	23 26%	20 15%	33 18%	21 24%	11 37%	31 22%	18 16%	12 15%
£25-99 CHEAPER	137 45%	32 38%	28 42%	64 54%	40 47%	36 50%	25 39%	29 50%	40 52%	40 45%	55 43%	91 49%	36 39%	6 21%	73 51%	45 39%	32 40%
£100+ CHEAPER	67 22%	32C 38%	18C 27%	10 8%	21 25%	13 18%	14 21%	12 22%	13 16%	19 22%	34 26%	39 21%	20 23%	7 24%	25 18%	33 29%	24 30%
Don't know	28 9%	5 6%	8 12%	6 5%	6 7%	10 14%	9 14%	2 4%	6 7%	3 3%	15 11%	14 7%	11 12%	4 13%	10 7%	13 11%	9 11%
Refused	2 1%	0 -%	0 -%	0 -%	* 1%	0 -%	0 -%	0 -%	0 -%	2 2%	0 -%	* *%	2 2%	0 -%	* *%	2 1%	0 -%
Not stated	9 3%	3 4%	4 5%	2 2%	4 4%	* *%	2 3%	3 6%	2 3%	2 2%	5 4%	9 5%	* *%	2 6%	4 3%	4 3%	4 5%
Median	48.0	70.0	50.0	30.0	50.0	40.0	40.0	50.0	35.0	40.0	50.0	48.0	45.0	27.0	40.0	50.0	50.0
Mean score	73.3	99.4C	76.5c	47.8	77.0	77.9	64.5	68.9	61.7	76.9	72.5	72.9	77.0	74.9	63.1	86.7	73.2
Standard deviation	92.0	124.9	73.4	57.7	85.6	120.5	68.0	63.2	69.8	120.3	61.3	94.1	98.4	83.6	79.4	110.2	62.5
Standard error	6.82	17.83	11.82	6.58	12.17	18.34	11.12	10.60	9.67	16.18	7.26	8.99	13.44	19.94	8.33	13.93	9.38
Error variance	46.48	317.91	139.67	43.32	148.08	336.38	123.60	112.32	93.44	261.72	52.64	80.84	180.64	397.77	69.47	194.07	88.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 67 (continuation)

A14 How much cheaper was the price you paid compared with the renewal quote?

Base: All those who paid a cheaper price to the one quoted at their last renewal

	Insurance company - actual		Last compared		Generally compare				In person (a)	Comparisons made				PCW - number looked at	
	Total	Top 10	Recently (a)	Recently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)		Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)
Unweighted row	322	255	148	144	211	45	32	33	30	170	213	183	86	78	64
Effective sample size	208	172	94	95	136	27	22	22	20	102	143	123	56	50	48
Total	307	257	140	140	200	39	34	32	28	146	213	183	83	74	74
Less than £10 cheaper	14 5%	11 4%	4 3%	7 5%	7 4%	4 9%	0 -%	3 10%	2 6%	4 3%	7 3%	7 4%	2 2%	3 5%	2 3%
£10-24 cheaper	48 16%	40 16%	18 13%	24 17%	25 12%	12 31%	5 14%	6 19%	1 3%	23 15%	30 14%	24 13%	13 16%	11 15%	9 12%
£25-49 cheaper	73 24%	66 26%	38 27%	31 22%	45 23%	6 16%	10 29%	12 36%	7 23%	37 25%	52 25%	47 26%	22 27%	17 24%	19 25%
£50-99 cheaper	65 21%	48 19%	30 21%	27 19%	45 22%	9 24%	8 23%	3 8%	11 38%	37 25%	40 19%	34 19%	12 14%	16 22%	10 14%
£100-199 cheaper	44 14%	36 14%	20 14%	20 15%	31 15%	4 10%	5 15%	4 13%	4 13%	16 11%	34 16%	30 16%	14 17%	9 13%	17 24%
£200+ cheaper	23 7%	19 8%	11 8%	12 8%	16 8%	* **	7 20%	0 -%	2 7%	7 5%	19 9%	15 8%	8 9%	9 12%	6 8%
LESS THAN £25 CHEAPER	62 20%	51 20%	22 16%	31 22%	32 16%	16 40%	5 14%	10 30%	2 9%	27 18%	37 18%	32 17%	15 18%	15 20%	11 15%
£25-99 CHEAPER	137 45%	114 45%	68 49%	58 41%	90 45%	16 39%	18 51%	14 44%	17 61%	74 50%	92 43%	81 44%	34 42%	33 45%	29 39%
£100+ CHEAPER	67 22%	56 22%	31 22%	32 23%	47 23%	4 11%	12 34%	4 13%	6 20%	23 16%	53 25%	45 25%	22 27%	18 25%	23 32%
Don't know	28 9%	24 9%	12 9%	16 11%	24 12%	4 10%	* 1%	* 1%	2 9%	15 10%	22 11%	19 10%	6 7%	8 10%	7 9%
Refused	2 1%	2 1%	2 1%	* **	2 1%	0 -%	0 -%	0 -%	* 2%	* **	2 1%	* **	2 2%	0 -%	0 -%
Not stated	9 3%	9 4%	5 4%	2 2%	5 3%	0 -%	0 -%	4 12%	0 -%	7 5%	6 3%	6 3%	4 4%	0 -%	4 5%
Median	48.0	40.0	50.0	45.0	50.0	30.0	50.0	30.0	50.0	40.0	50.0	50.0	40.0	50.0	50.0
Mean score	73.3	75.1	78.8	74.1	77.8	44.3	109.0bd	38.9	72.0	63.9	80.7	77.9	82.3	86.4	82.7
Standard deviation	92.0	98.1	101.5	89.6	93.7	46.3	130.6	30.7	68.0	67.9	101.1	95.0	97.5	118.8	81.7
Standard error	6.82	8.04	11.21	9.85	8.67	9.39	27.72	7.08	16.42	7.29	9.12	9.21	13.94	17.81	12.65
Error variance	46.48	64.71	125.56	97.08	75.14	88.24	768.22	50.16	269.65	53.11	83.13	84.79	194.36	317.02	160.14

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 67 (continuation)

A14 How much cheaper was the price you paid compared with the renewal quote?

Base: All those who paid a cheaper price to the one quoted at their last renewal

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	322	155	183	239	123	113	279	286	232	294	184	43	95	110	59	143
Effective sample size	208	92	109	156	81	59	180	186	148	188	123	30	55	74	39	89
Total	307	131	156	230	121	79	266	275	216	275	183	45	79	111	59	128
Less than £10 cheaper	14 5%	7 6%	8 5%	8 3%	4 3%	1 1%	13 5%	14 5%	7 3%	14 5%	6 3%	5 11%	4 4%	11c 10%	2 3%	2 2%
£10-24 cheaper	48 16%	23 18%	26 17%	36 16%	16 14%	11 14%	43 16%	44 16%	43 20%	46 17%	28 15%	7 15%	13 17%	15 13%	8 14%	23 18%
£25-49 cheaper	73 24%	33 25%	34 22%	60 26%	35 29%	18 22%	64 24%	68 25%	50 23%	68 25%	40 22%	9 19%	24 31%	23 21%	8 14%	41b 32%
£50-99 cheaper	65 21%	26 20%	36 23%	53 23%	23 19%	21 26%	55 21%	58 21%	49 23%	58 21%	42 23%	13 29%	10 12%	25 22%	19c 33%	18 14%
£100-199 cheaper	44 14%	17 13%	23 15%	24 10%	17 14%	12 15%	39 15%	37 14%	25 12%	34 12%	34 18%	3 6%	8 10%	19 17%	7 12%	18 14%
£200+ cheaper	23 7%	9 7%	10 6%	16 7%	9 7%	9 11%	20 7%	17 6%	14 7%	16 6%	15 8%	2 4%	6 7%	8 7%	7 12%	8 6%
LESS THAN £25 CHEAPER	62 20%	31 24%	34 22%	43 19%	20 16%	12 15%	56 21%	59 21%	50 23%	60 22%	34 19%	12 26%	17 21%	25 23%	10 17%	25 20%
£25-99 CHEAPER	137 45%	58 45%	70 45%	113 49%	58 48%	38 49%	119 45%	126 46%	99 46%	126 46%	82 45%	21 48%	34 43%	48 43%	28 47%	59 46%
£100+ CHEAPER	67 22%	27 20%	32 21%	39 17%	26 22%	21 26%	59 22%	55 20%	39 18%	50 18%	49 27%	4 10%	14 18%	27 24%	14 24%	26 20%
Don't know	28 9%	11 9%	15 10%	25 11%	11 9%	8 10%	25 9%	25 9%	23 11%	27 10%	10 6%	6 12%	12a 16%	9 8%	5 9%	11 8%
Refused	2 1%	0 -%	0 -%	* *%	2 1%	0 -%	* *%	2 1%	0 -%	2 1%	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%
Not stated	9 3%	4 3%	4 2%	9 4%	5 4%	* *%	7 3%	9 3%	4 2%	9 3%	5 3%	2 4%	2 3%	2 2%	2 3%	5 4%
Median	48.0	40.0	50.0	40.0	40.0	50.0	45.0	40.0	40.0	40.0	50.0	40.0	30.0	50.0	50.0	35.0
Mean score	73.3	78.4	76.9	73.1	80.2	103.0gi	74.3	68.7	72.7	69.6	79.8	53.8	68.1	81.2	75.8	66.3
Standard deviation	92.0	119.4	110.7	99.6	112.9	141.8	96.3	87.2	101.0	93.7	97.8	50.6	94.5	120.3	63.7	73.8
Standard error	6.82	13.13	11.30	8.60	13.46	19.27	7.65	6.83	8.88	7.34	9.30	10.04	13.91	14.72	10.76	8.42
Error variance	46.48	172.47	127.66	73.92	181.29	371.35	58.47	46.69	78.87	53.95	86.44	100.72	193.60	216.72	115.87	70.95

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 68

A14a. How many years ago did you last compare insurers or policies?

Base: All

	Total	Gender		Age			Social Grade		Country		Country		Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Less than a year ago	627 42%	357 41%	271 43%	99C 48%	298C 49%	231 33%	378 41%	223 42%	627d 42%	568d 43%	536d 42%	41 34%	32d 43%	18 40%	457 43%	170 40%
1 year ago	303 20%	170 19%	132 21%	47 23%	129 21%	126 18%	182 20%	111 21%	303 20%	268 20%	252 20%	25 21%	16 22%	9 21%	226 21%	77 18%
2 years ago	197 13%	117 13%	80 13%	42B 21%	58 10%	96b 14%	126 14%	67 13%	197 13%	178 13%	170 13%	15 12%	8 11%	5 10%	147 14%	50 12%
3 years ago	90 6%	62 7%	28 4%	5 2%	29 5%	56ab 8%	55 6%	34 6%	90 6%	77 6%	72 6%	11 9%	5 7%	2 5%	53 5%	35a 8%
4 years ago	37 2%	27 3%	9 2%	1 *%	13 2%	23 3%	20 2%	15 3%	37 2%	32 2%	30 2%	4 4%	2 2%	1 2%	23 2%	14 3%
5 years ago	54 4%	41b 5%	13 2%	0 -%	15 2%	39Ab 6%	36 4%	18 3%	54 4%	48 4%	47 4%	5 4%	1 1%	1 3%	33 3%	19 5%
6 years ago	18 1%	8 1%	10 2%	2 1%	8 1%	8 1%	11 1%	7 1%	18 1%	16 1%	15 1%	1 1%	1 1%	1 2%	8 1%	9 2%
7 years ago	8 1%	6 1%	2 *%	* *%	3 1%	5 1%	3 *%	5 1%	8 1%	7 1%	7 1%	1 1%	* *%	* *%	7 1%	1 *%
8 years ago	4 *%	3 *%	1 *%	0 -%	4 1%	1 *%	3 *%	2 *%	4 *%	4 *%	3 *%	* *%	1 1%	0 -%	1 *%	4a 1%
9 years ago	* *%	* *%	0 -%	0 -%	0 -%	* *%	* *%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	*ABC *%	0 -%	* *%
10 years ago	12 1%	6 1%	7 1%	* *%	5 1%	7 1%	7 1%	3 1%	12 1%	11 1%	8 1%	* *%	2ABCD 3%	1abCd 2%	6 1%	6 1%
11+ years ago	22 1%	13 2%	9 1%	2 1%	6 1%	14 2%	16 2%	4 1%	22 1%	19 1%	18 1%	2 2%	1 1%	1 1%	14 1%	8 2%
1-2 YEARS AGO	500 33%	288 33%	212 34%	90Bc 44%	188 31%	222 32%	308 34%	179 33%	500 33%	446 33%	421 33%	40 34%	24 32%	14 31%	373 35%	127 30%
3-5 YEARS AGO	181 12%	131B 15%	50 8%	6 3%	57a 9%	118AB 17%	111 12%	66 12%	181 12%	157 12%	149 12%	20bef 16%	8 10%	4 10%	109 10%	69A 16%
6-10 YEARS AGO	43 3%	23 3%	20 3%	2 1%	20 3%	21 3%	25 3%	16 3%	43 3%	37 3%	34 3%	3 3%	4bc 5%	2bc 5%	22 2%	19a 4%
Have never compared insurers/policies	81 5%	40 5%	41 7%	3 1%	26 4%	53Ab 8%	52 6%	27 5%	81 5%	68 5%	65 5%	9 7%	3 4%	4ABCE 10%	55 5%	26 6%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 68 (continuation)

A14a. How many years ago did you last compare insurers or policies?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Don't know	46	24	23	3	14	30	25	18	46	41	37	4	4	2	37	10
	3%	3%	4%	2%	2%	4%	3%	3%	3%	3%	3%	4%	5%	4%	3%	2%
Refused	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%
Median	1.0	1.0	1.0	1.0	.5	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Mean score	1.8	1.9	1.6	1.2	1.5	2.3AB	1.9	1.7	1.8	1.8	1.8	2.0	1.7	1.8	1.7	2.1
Standard deviation	3.2	3.6	2.5	1.4	2.2	4.2	3.6	2.3	3.2	3.3	3.3	2.9	2.5	2.5	3.3	3.0
Standard error	.11	.15	.13	.12	.11	.21	.15	.13	.11	.12	.13	.19	.17	.17	.13	.18
Error variance	.01	.02	.02	.01	.01	.04	.02	.02	.01	.01	.02	.04	.03	.03	.02	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 68 (continuation)

A14a. How many years ago did you last compare insurers or policies?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Less than a year ago	627 42%	379 39%	243a 46%	298 43%	320 42%	37 43%	557 41%	172 40%	455 43%	87 47%	532 41%	543 41%	48 48%	310 34%	70 41%
1 year ago	303 20%	186 19%	115 22%	144 21%	153 20%	21 24%	269 20%	87 20%	216 20%	34 18%	269 21%	265 20%	24 24%	189 21%	41 23%
2 years ago	197 13%	127 13%	70 13%	93 13%	98 13%	6 8%	182 13%	61 14%	136 13%	34 18%	161 12%	182 14%	6 6%	153 17%	21 12%
3 years ago	90 6%	70b 7%	21 4%	39 6%	49 6%	2 3%	85 6%	24 5%	67 6%	11 6%	79 6%	79 6%	6 6%	65 7%	9 5%
4 years ago	37 2%	26 3%	11 2%	22 3%	15 2%	2 2%	34 3%	10 2%	27 3%	2 1%	35 3%	35 3%	* *%	26 3%	6 3%
5 years ago	54 4%	41 4%	13 3%	26 4%	24 3%	2 3%	52 4%	27B 6%	27 2%	5 3%	49 4%	39 3%	7 7%	36 4%	4 2%
6 years ago	18 1%	7 1%	11 2%	6 1%	12 2%	* 1%	18 1%	10 2%	9 1%	1 1%	17 1%	17 1%	* *%	5 1%	7A 4%
7 years ago	8 1%	5 *%	4 1%	4 1%	2 *%	3B 4%	5 *%	4 1%	4 *%	* *%	8 1%	8 1%	* *%	6 1%	0 -%
8 years ago	4 *%	4 *%	0 -%	4 1%	* *%	0 -%	4 *%	0 -%	4 *%	* *%	4 *%	4 *%	0 -%	4 *%	0 -%
9 years ago	* *%	* *%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	* *%	* *%	0 -%	* *%	0 -%
10 years ago	12 1%	10 1%	2 *%	6 1%	4 1%	2 2%	10 1%	6 1%	6 1%	1 *%	12 1%	12 1%	0 -%	12 1%	0 -%
11+ years ago	22 1%	17 2%	5 1%	10 1%	12 2%	2 2%	20 2%	8 2%	14 1%	2 1%	20 2%	20 2%	2 2%	17 2%	2 1%
1-2 YEARS AGO	500 33%	313 32%	185 35%	237 34%	251 33%	27 32%	451 33%	148 34%	352 33%	67 36%	430 33%	447 34%	30 30%	342 37%	62 36%
3-5 YEARS AGO	181 12%	136B 14%	45 8%	86 12%	89 12%	7 8%	171 13%	61 14%	120 11%	19 10%	162 12%	152 12%	14 13%	127 14%	19 11%
6-10 YEARS AGO	43 3%	27 3%	17 3%	20 3%	19 2%	6 7%	37 3%	20b 5%	24 2%	3 1%	41 3%	42 3%	* *%	28 3%	7 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 68 (continuation)

A14a. How many years ago did you last compare insurers or policies?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Have never compared insurers/policies	81 5%	59 6%	21 4%	31 4%	43 6%	7 8%	72 5%	17 4%	65 6%	8 4%	73 6%	73 6%	4 4%	56 6%	9 5%
Don't know	46 3%	33 3%	12 2%	16 2%	26 3%	1 1%	46 3%	9 2%	37 3%	1 1%	45 3%	40 3%	3 3%	35 4%	4 2%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	.5	1.0	1.0
Mean score	1.8	2.0b	1.5	1.7	1.8	2.0	1.8	2.0	1.7	1.4	1.9	1.8	1.6	2.1	1.6
Standard deviation	3.2	3.7	2.0	2.5	3.8	3.4	3.3	3.0	3.3	1.7	3.4	3.3	2.8	3.8	1.8
Standard error	.11	.15	.11	.12	.18	.46	.11	.18	.13	.16	.12	.12	.36	.16	.18
Error variance	.01	.02	.01	.01	.03	.21	.01	.03	.02	.02	.01	.01	.13	.03	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 68 (continuation)

A14a. How many years ago did you last compare insurers or policies?

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Less than a year ago	627 42%	122 34%	185 34%	208b 44%	109 35%	246b 46%	162 40%	144 37%	148 46%	122b 48%	80 26%	120A 39%	415AB 49%	362B 45%	154 35%
1 year ago	303 20%	75 21%	110 20%	93 20%	65 21%	107 20%	100cD 25%	95cD 24%	52 16%	34 13%	40 13%	58 19%	193A 23%	155 19%	99 22%
2 years ago	197 13%	63 18%	86 16%	72 15%	44 14%	60 11%	30 8%	58A 15%	46a 14%	40A 16%	27 9%	39 13%	127a 15%	108 13%	62 14%
3 years ago	90 6%	24 7%	40 7%	25 5%	27 9%	26 5%	27 7%	20 5%	20 6%	12 5%	17 6%	38aC 12%	31 4%	46 6%	28 6%
4 years ago	37 2%	11 3%	15 3%	13 3%	9 3%	10 2%	8 2%	12 3%	5 2%	9 4%	8 3%	21aC 7%	8 1%	18 2%	13 3%
5 years ago	54 4%	15 4%	18 3%	15 3%	7 2%	23 4%	15 4%	16 4%	10 3%	9 4%	29bC 10%	11 4%	14 2%	30 4%	17 4%
6 years ago	18 1%	4 1%	1 *%	4 1%	5 2%	5 1%	3 1%	6 1%	4 1%	4 2%	9b 3%	* *%	9 1%	10 1%	6 1%
7 years ago	8 1%	2 1%	4 1%	4 1%	0 -%	2 *%	5 1%	1 *%	2 1%	0 -%	8bC 3%	0 -%	0 -%	4 *%	3 1%
8 years ago	4 *%	2 1%	2 *%	2 *%	* *%	2 *%	* *%	4 1%	0 -%	0 -%	2 1%	0 -%	2 *%	2 *%	1 *%
9 years ago	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%
10 years ago	12 1%	6 2%	5 1%	4 1%	2 1%	4 1%	2 1%	3 1%	3 1%	2 1%	10bC 3%	2 1%	* *%	5 1%	4 1%
11+ years ago	22 1%	4 1%	12 2%	* *%	6a 2%	11a 2%	8 2%	6 1%	2 1%	5 2%	13BC 4%	* *%	7 1%	12 1%	9 2%
1-2 YEARS AGO	500 33%	139 39%	196 36%	165 35%	110 36%	166 31%	130 32%	152cd 39%	98 30%	74 29%	67 22%	97a 31%	321A 38%	263 32%	161 37%
3-5 YEARS AGO	181 12%	49 14%	72 13%	53 11%	44 14%	59 11%	50 13%	48 12%	36 11%	31 12%	54C 18%	70C 23%	53 6%	95 12%	58 13%
6-10 YEARS AGO	43 3%	15 4%	12 2%	14 3%	7 2%	14 3%	10 3%	13 3%	9 3%	6 3%	30BC 10%	2 1%	11 1%	21 3%	13 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 68 (continuation)

A14a. How many years ago did you last compare insurers or policies?

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Have never compared insurers/policies	81 5%	16 5%	39 7%	27 6%	15 5%	23 4%	23 6%	20 5%	18 5%	11 4%	37BC 12%	11 4%	25 3%	39 5%	28 6%
Don't know	46 3%	10 3%	22 4%	5 1%	17A 5%	17 3%	17 4%	6 2%	14 4%	4 2%	22bC 7%	8 3%	8 1%	20 3%	19 4%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	.5	.5	2.0	1.0	.5	1.0	1.0
Mean score	1.8	2.0	2.1	1.5	1.9	1.9	1.8	1.8	1.6	2.1	3.6BC	1.6c	1.3	1.8	1.9
Standard deviation	3.2	2.7	4.4	1.6	2.7	4.3	2.9	2.6	2.2	5.4	6.1	1.5	1.9	3.6	2.9
Standard error	.11	.18	.24	.10	.20	.23	.18	.16	.16	.42	.46	.11	.08	.16	.18
Error variance	.01	.03	.06	.01	.04	.05	.03	.03	.02	.18	.21	.01	.01	.03	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 68 (continuation)

A14a. How many years ago did you last compare insurers or policies?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Less than a year ago	627 42%	32 30%	218 34%	362AB 52%	276AB 55%	79ab 47%	485 42%	627B 100%	0 -%	506BCD 61%	57CD 31%	43d 17%	19 8%
1 year ago	303 20%	20 19%	118 19%	152 22%	111 22%	35 21%	231 20%	0 -%	303A 44%	212CD 26%	41cD 22%	31 12%	19 8%
2 years ago	197 13%	7 6%	92a 15%	87 13%	59 12%	24 14%	159 14%	0 -%	197A 29%	45 5%	52AD 28%	73AD 29%	26A 12%
3 years ago	90 6%	9 8%	47 7%	33 5%	25 5%	5 3%	68 6%	0 -%	90A 13%	22 3%	19A 10%	31A 12%	18A 8%
4 years ago	37 2%	4 3%	16 3%	15 2%	7 1%	8d 5%	25 2%	0 -%	37A 5%	6 1%	4 2%	18Ab 7%	7a 3%
5 years ago	54 4%	6cd 6%	34CD 5%	12 2%	7 1%	3 2%	46 4%	0 -%	54A 8%	8 1%	2 1%	26AB 10%	17Ab 7%
6 years ago	18 1%	* *%	13d 2%	4 1%	1 *%	4d 2%	14 1%	0 -%	0 -%	4 *%	0 -%	4 1%	10Ab 5%
7 years ago	8 1%	0 -%	6 1%	2 *%	0 -%	2 1%	6 1%	0 -%	0 -%	0 -%	0 -%	2 1%	6A 3%
8 years ago	4 *%	0 -%	4 1%	* *%	* *%	0 -%	3 *%	0 -%	0 -%	2 *%	0 -%	* *%	2 1%
9 years ago	* *%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%
10 years ago	12 1%	6BCDf 5%	6c 1%	* *%	0 -%	0 -%	7 1%	0 -%	0 -%	1 *%	0 -%	2 1%	10Abc 4%
11+ years ago	22 1%	5CD 4%	10 2%	5 1%	2 *%	2 1%	16 1%	0 -%	0 -%	4 *%	0 -%	3 1%	15ABc 7%
1-2 YEARS AGO	500 33%	27 25%	210 33%	239 35%	170 34%	58 35%	390 34%	0 -%	500A 73%	257D 31%	93AD 51%	104aD 41%	46 20%
3-5 YEARS AGO	181 12%	19cd 17%	97CD 15%	59 9%	39 8%	16 10%	139 12%	0 -%	181A 27%	36 4%	25A 14%	75ABd 30%	42A 18%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 68 (continuation)

A14a. How many years ago did you last compare insurers or policies?

Base: All

	Total	Purchase - actual					In surance company - actual Top 10	Last compared		Generally compare			
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
6-10 YEARS AGO	43 3%	6CD 6%	30CD 5%	7 1%	1 *%	5D 3%	29 3%	0 -%	0 -%	7 1%	0 -%	8ab 3%	29ABC 13%
Have never compared insurers/policies	81 5%	12CDf 11%	44CD 7%	14 2%	9 2%	4 2%	55 5%	0 -%	0 -%	12 2%	2 1%	4 2%	58ABC 26%
Don't know	46 3%	8CDf 7%	25CD 4%	6 1%	4 1%	2 1%	34 3%	0 -%	0 -%	4 1%	6A 4%	14A 6%	20A 9%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	1.0	1.0	1.0	.5	.5	1.0	1.0	.5	2.0	.5	1.0	2.0	3.0
Mean score	1.8	3.1CDF	2.2CD	1.3	1.1	1.6d	1.8	.5	2.0A	1.1	1.5	2.6AB	4.7ABC
Standard deviation	3.2	4.8	3.9	1.9	1.5	2.4	3.3	.0	1.2	3.0	1.0	2.4	4.8
Standard error	.11	.60	.20	.09	.08	.23	.12	.00	.06	.13	.09	.19	.47
Error variance	.01	.35	.04	.01	.01	.05	.02	.00	*	.02	.01	.04	.22

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 68 (continuation)

A14a. How many years ago did you last compare insurers or policies?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Less than a year ago	627 42%	66 45%	266 43%	510b 50%	470Bf 53%	25 68%	185 46%	204 51%	169 58%	50a 69%
1 year ago	303 20%	26 18%	134 22%	227 22%	202 23%	6 16%	88 22%	94 24%	72 25%	14 19%
2 years ago	197 13%	12 8%	89 14%	146 14%	121 14%	* 1%	72a 18%	55 14%	35 12%	4 5%
3 years ago	90 6%	9 6%	39 6%	50 5%	34 4%	2 5%	25 6%	20 5%	7 2%	2 3%
4 years ago	37 2%	2 1%	11 2%	27 3%	22 3%	2 5%	11 3%	7 2%	4 1%	2 3%
5 years ago	54 4%	12CDF 8%	33Cdf 5%	21 2%	12 1%	0 -%	6 2%	4 1%	4 1%	0 -%
6 years ago	18 1%	6CdF 4%	8 1%	8 1%	7 1%	0 -%	* *%	2 *%	0 -%	0 -%
7 years ago	8 1%	2 1%	6 1%	4 *%	4 *%	0 -%	4 1%	2 *%	* *%	0 -%
8 years ago	4 *%	2d 1%	4 1%	4 *%	* *%	0 -%	4d 1%	* *%	0 -%	0 -%
9 years ago	* *%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
10 years ago	12 1%	1d 1%	7cd 1%	1 *%	* *%	0 -%	* *%	0 -%	0 -%	0 -%
11+ years ago	22 1%	5CD 3%	10d 2%	5 *%	2 *%	2 5%	3 1%	2 *%	0 -%	0 -%
1-2 YEARS AGO	500 33%	37 26%	223a 36%	373a 37%	323a 36%	6 18%	160a 40%	149 38%	107 37%	17 24%
3-5 YEARS AGO	181 12%	23d 16%	83D 13%	98 10%	68 8%	4 10%	42 10%	31 8%	14 5%	5 6%
6-10 YEARS AGO	43 3%	10Cdf 7%	26CD 4%	16 2%	12 1%	0 -%	8 2%	4 1%	* *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 68 (continuation)

A14a. How many years ago did you last compare insurers or policies?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Have never compared insurers/policies	81 5%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Don't know	46 3%	4 3%	10 2%	17 2%	12 1%	0 -%	6 1%	8b 2%	0 -%	0 -%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	1.0	1.0	1.0	.5	.5	.5	1.0	.5	.5	.5
Mean score	1.8	2.9bCDF	1.8CDF	1.3	1.2	1.8	1.5d	1.2	1.0	.9
Standard deviation	3.2	7.2	2.5	1.7	1.4	4.1	1.9	1.6	.8	.8
Standard error	.11	.73	.12	.06	.06	.84	.12	.10	.06	.11
Error variance	.01	.54	.01	*	*	.70	.01	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 68 (continuation)

A14a. How many years ago did you last compare insurers or policies?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Less than a year ago	627 42%	305 42%	290 38%	473 41%	212 42%	170 39%	506 41%	524 41%	382 40%	557 42%	370Bc 46%	75 34%	183 38%	244 45%	131 43%	243 41%
1 year ago	303 20%	145 20%	146 19%	238 21%	93 19%	88 20%	263 21%	271 21%	211 22%	270 20%	167 21%	52 24%	84 17%	118 22%	59 19%	116 20%
2 years ago	197 13%	99 13%	117 15%	159 14%	72 14%	67 16%	166 13%	173 13%	126 13%	169 13%	108 14%	28 12%	61 13%	56 10%	51a 17%	83 14%
3 years ago	90 6%	54 7%	45 6%	70 6%	42 8%	34 8%	82 7%	82 6%	64 7%	86 6%	43 5%	10 5%	35 7%	35 6%	12 4%	37 6%
4 years ago	37 2%	19 3%	26 3%	26 2%	15 3%	12 3%	31 2%	27 2%	19 2%	32 2%	18 2%	3 1%	16 3%	20 4%	3 1%	14 2%
5 years ago	54 4%	22 3%	21 3%	39 3%	14 3%	12 3%	46 4%	47 4%	25 3%	49 4%	24 3%	13 6%	16 3%	17 3%	14 5%	19 3%
6 years ago	18 1%	6 1%	10 1%	10 1%	3 1%	2 1%	14 1%	14 1%	13 1%	14 1%	6 1%	2 1%	10 2%	1 *	2 1%	9 2%
7 years ago	8 1%	4 1%	4 1%	8 1%	3 1%	2 **	4 **	8 1%	6 1%	8 1%	2 **	2 1%	4 1%	1 **	2 1%	5 1%
8 years ago	4 **	2 **	2 **	3 **	3 1%	2 **	4 **	4 **	4 **	4 **	2 **	* **	2 **	* **	* **	4 1%
9 years ago	* **	* **	* **	* **	0 -%	0 -%	0 -%	* **	* **	* **	0 -%	0 -%	* **	* **	0 -%	0 -%
10 years ago	12 1%	3 **	7 1%	10 1%	3 1%	1 **	12 1%	12 1%	6 1%	12 1%	6 1%	1 1%	5 1%	4 1%	1 **	7 1%
11+ years ago	22 1%	14 2%	17 2%	19 2%	4 1%	6 1%	22 2%	22 2%	18 2%	20 2%	3 **	7A 3%	11A 2%	9 2%	3 1%	8 1%
1-2 YEARS AGO	500 33%	244 33%	263 35%	396 34%	165 33%	155 36%	429 35%	444 34%	337 35%	439 33%	275 34%	80 36%	145 30%	174 32%	110 36%	199 34%
3-5 YEARS AGO	181 12%	95 13%	92 12%	136 12%	71 14%	58 13%	160 13%	155 12%	108 11%	167 13%	85 11%	26 12%	68 14%	72 13%	29 9%	70 12%
6-10 YEARS AGO	43 3%	16 2%	24 3%	32 3%	12 2%	7 2%	34 3%	39 3%	29 3%	39 3%	17 2%	5 2%	21 4%	7 1%	6 2%	25a 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 68 (continuation)

A14a. How many years ago did you last compare insurers or policies?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Have never compared insurers/policies	81 5%	39 5%	48 6%	64 6%	27 5%	22 5%	58 5%	68 5%	55 6%	70 5%	30 4%	20A 9%	31 6%	21 4%	21 7%	28 5%
Don't know	46 3%	19 3%	27 4%	32 3%	8 2%	15 3%	35 3%	40 3%	27 3%	40 3%	18 2%	7 3%	21 4%	16 3%	8 3%	13 2%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Mean score	1.8	1.8	2.1	1.8	1.6	1.7	1.9	1.9	1.9	1.8	1.4	2.1A	2.3A	1.8	1.6	1.8
Standard deviation	3.2	2.8	4.1	3.5	1.9	2.4	3.4	3.4	3.6	2.6	1.8	3.3	4.7	4.0	2.3	2.6
Standard error	.11	.13	.19	.13	.11	.14	.12	.12	.15	.09	.08	.29	.27	.22	.17	.14
Error variance	.01	.02	.04	.02	.01	.02	.02	.01	.02	.01	.01	.08	.08	.05	.03	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 69

A15. When you compared insurance providers or policies, did you...

Base: All those who have compared insurers or policies

	Total	Gender		Age			Social Grade		UK		Country		Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1411	810	601	188	595	628	859	509	1411	953	712	232	241	226	955	451
Effective sample size	965	563	401	134	398	434	585	347	965	792	712	232	241	226	676	286
Total	1420	835	585	202	582	636	862	507	1420	1268	1196	111	72	41	1012	402
Go to speak to insurance providers in person	146 10%	97 12%	49 8%	13 6%	54 9%	79a 12%	77 9%	61 12%	146 10%	133 10%	124 10%	8 7%	8 12%	5 12%	95 9%	49 12%
Talk to to your insurer or other insurance providers over the phone	617 43%	362 43%	255 44%	71 35%	225 39%	321AB 50%	357 41%	240 47%	617 43%	553 44%	522 44%	41 37%	31 43%	23ABCDE 56%	450 44%	165 41%
Compare policies online	1020 72%	603 72%	417 71%	184bC 91%	490C 84%	345 54%	641b 74%	345 68%	1020F 72%	915F 72%	865F 72%	81F 73%	51F 70%	23 57%	742 73%	275 68%
Received information through the post	21 1%	10 1%	11 2%	2 1%	4 1%	15 2%	17 2%	4 1%	21 1%	18 1%	17 1%	2 2%	2 2%	* **	13 1%	8 2%
Compare providers by some other way	15 1%	4 **	11a 2%	0 -%	4 1%	11 2%	10 1%	6 1%	15 1%	14 1%	13 1%	1 1%	1 1%	* **	9 1%	6 2%
IN PERSON ONLY	36 3%	28b 3%	8 1%	1 **	9 1%	26ab 4%	18 2%	16 3%	36 3%	33 3%	30 3%	* **	3D 4%	2ABCD 6%	21 2%	14 3%
BY PHONE ONLY	260 18%	150 18%	110 19%	8 4%	61a 10%	191AB 30%	136 16%	117A 23%	260 18%	228 18%	215 18%	21 19%	13 17%	11ABCdE 27%	179 18%	79 20%
ONLINE ONLY	660 47%	393 47%	268 46%	118C 58%	318C 55%	224 35%	423 49%	217 43%	660F 47%	587F 46%	554F 46%	62abceF 56%	33F 46%	11 28%	467 46%	191 47%
ONLINE + BY PHONE + IN PERSON	69 5%	41 5%	28 5%	8 4%	37 6%	24 4%	39 4%	27 5%	69f 5%	65f 5%	62f 5%	4 3%	3 4%	1 2%	46 4%	24 6%
ONLINE AND BY PHONE ONLY	262 18%	153 18%	109 19%	55C 27%	124C 21%	84 13%	168 20%	85 17%	262d 18%	239d 19%	225d 19%	13 12%	14d 19%	10aD 24%	208B 21%	54 13%
ONLINE AND IN PERSON ONLY	18 1%	12 1%	7 1%	4 2%	6 1%	9 1%	7 1%	10 2%	18 1%	16 1%	15 1%	1 1%	1 1%	1 2%	14 1%	4 1%
BY PHONE AND IN PERSON ONLY	22 2%	15 2%	7 1%	* **	2 **	19B 3%	14 2%	8 2%	22 2%	19 1%	17 1%	2 2%	2 2%	1 2%	15 1%	7 2%
Don't know	68 5%	34 4%	34 6%	7 4%	21 4%	40 6%	42 5%	19 4%	68 5%	61 5%	57 5%	4 4%	4 5%	3abcd 8%	48 5%	21 5%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 69 (continuation)

A15. When you compared insurance providers or policies, did you...

Base: All those who have compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1411	916	490	705	673	81	1283	415	996	187	1215	1260	88	880	156
Effective sample size	965	621	339	461	481	54	873	285	679	123	835	852	64	589	110
Total	1420	905	507	668	716	79	1282	418	1002	179	1231	1245	96	859	164
Go to speak to insurance providers in person	146 10%	111B 12%	33 7%	62 9%	81 11%	7 9%	138 11%	37 9%	109 11%	24 14%	121 10%	131 11%	7 8%	82 9%	13 8%
Talk to to your insurer or other insurance providers over the phone	617 43%	421B 46%	190 37%	289 43%	312 44%	35 44%	564 44%	205b 49%	412 41%	97b 54%	518 42%	542 44%	38 39%	378 44%	60 36%
Compare policies online	1020 72%	583 64%	433A 85%	498 75%	504 70%	58 73%	911 71%	289 69%	731 73%	134 75%	878 71%	894 72%	74 77%	581 68%	136A 83%
Received information through the post	21 1%	18 2%	3 1%	10 1%	11 2%	* *%	21 2%	2 *%	19 2%	* *%	21 2%	19 2%	0 -%	16 2%	2 1%
Compare providers by some other way	15 1%	12 1%	4 1%	6 1%	6 1%	0 -%	15 1%	6 1%	9 1%	0 -%	15 1%	12 1%	2 2%	9 1%	2 1%
IN PERSON ONLY	36 3%	31b 3%	5 1%	16 2%	18 3%	4 6%	31 2%	9 2%	27 3%	1 *%	35 3%	32 3%	0 -%	22 3%	4 2%
BY PHONE ONLY	260 18%	209B 23%	46 9%	115 17%	139 19%	17 21%	238 19%	89 21%	171 17%	38 21%	220 18%	232 19%	12 13%	182B 21%	17 10%
ONLINE ONLY	660 47%	373 41%	286A 56%	319 48%	332 46%	39 49%	583 45%	172 41%	488a 49%	69 38%	584 47%	580 47%	50 52%	385 45%	95a 58%
ONLINE + BY PHONE + IN PERSON	69 5%	46 5%	22 4%	36 5%	34 5%	2 3%	67 5%	15 4%	55 5%	11 6%	58 5%	61 5%	5 6%	37 4%	6 4%
ONLINE AND BY PHONE ONLY	262 18%	144 16%	118A 23%	134 20%	121 17%	16 20%	234 18%	94b 23%	168 17%	45 25%	218 18%	227 18%	19 19%	145 17%	33 20%
ONLINE AND IN PERSON ONLY	18 1%	14 2%	4 1%	6 1%	12 2%	1 1%	17 1%	6 1%	12 1%	9B 5%	9 1%	18 1%	* *%	10 1%	2 1%
BY PHONE AND IN PERSON ONLY	22 2%	19 2%	3 1%	4 1%	17a 2%	0 -%	22 2%	7 2%	15 2%	3 2%	19 2%	20 2%	2 2%	13 1%	2 1%
Don't know	68 5%	48 5%	21 4%	30 5%	31 4%	* *%	66 5%	21 5%	47 5%	3 2%	66 5%	57 5%	7 7%	46 5%	3 2%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 69 (continuation)

A15. When you compared insurance providers or policies, did you...

Base: All those who have compared insurers or policies

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1411	347	514	388	297	555	386	374	301	246	309	285	777	791	393
Effective sample size	965	233	343	288	198	365	258	253	208	165	189	200	549	530	278
Total	1420	339	500	445	292	515	378	369	307	243	266	298	815	773	414
Go to speak to insurance providers in person	146 10%	33 10%	45 9%	33 7%	32 11%	53 10%	38 10%	38 10%	24 8%	30 12%	33 12%	24 8%	80 10%	73 9%	35 8%
Talk to to your insurer or other insurance providers over the phone	617 43%	163 48%	208 42%	194 44%	131 45%	223 43%	163 43%	174d 47%	146d 48%	87 36%	123 46%	122 41%	355 44%	331 43%	170 41%
Compare policies online	1020 72%	237 70%	334 67%	347C 78%	223 76%	355 69%	269 71%	256 69%	217 71%	189 78%	142 53%	215A 72%	638A 78%	587B 76%	279 67%
Received information through the post	21 1%	3 1%	12 2%	3 1%	2 1%	11 2%	8 2%	2 1%	6 2%	3 1%	3 1%	10C 3%	6 1%	7 1%	8 2%
Compare providers by some other way	15 1%	2 1%	7 1%	5 1%	0 -%	7 1%	5 1%	2 *%	8bd 3%	0 -%	6 2%	3 1%	6 1%	9 1%	4 1%
IN PERSON ONLY	36 3%	7 2%	15 3%	* *%	7a 3%	14A 3%	8 2%	9 2%	5 2%	7 3%	18BC 7%	3 1%	10 1%	11 1%	13 3%
BY PHONE ONLY	260 18%	78 23%	99 20%	70 16%	45 16%	103 20%	63 17%	86d 23%	59 19%	37 15%	72bc 27%	55 18%	125 15%	122 16%	89a 21%
ONLINE ONLY	660 47%	149 44%	232 46%	229 51%	134 46%	230 45%	177 47%	165 45%	128 42%	134bc 55%	94 35%	153A 51%	400A 49%	377 49%	199 48%
ONLINE + BY PHONE + IN PERSON	69 5%	18 5%	17 3%	21 5%	21 7%	22 4%	17 5%	23 6%	11 4%	13 5%	9 3%	11 4%	46 6%	36 5%	11 3%
ONLINE AND BY PHONE ONLY	262 18%	62 18%	81 16%	94 21%	63 22%	89 17%	72 19%	63 17%	71d 23%	34 14%	36 14%	48 16%	173a 21%	157 20%	64 15%
ONLINE AND IN PERSON ONLY	18 1%	4 1%	4 1%	3 1%	2 1%	9 2%	2 1%	3 1%	4 1%	6 2%	2 1%	4 1%	13 2%	12 2%	4 1%
BY PHONE AND IN PERSON ONLY	22 2%	4 1%	9 2%	8 2%	2 1%	7 1%	10 3%	3 1%	4 1%	3 1%	4 1%	7 2%	11 1%	15 2%	6 2%
Don't know	68 5%	13 4%	31 6%	15 3%	17 6%	25 5%	16 4%	19 5%	16 5%	7 3%	23bc 9%	11 4%	29 4%	34 4%	20 5%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 69 (continuation)

A15. When you compared insurance providers or policies, did you...

Base: All those who have compared insurers or policies

	Total	Purchase - actual					In surance company - actual Top 10	Last compared		Generally compare			
		In person (a)	Phone (b)	Online Total (c)	Online - PCW - (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1411	124	607	618	446	145	1076	613	672	797	180	240	187
Effective sample size	965	69	402	454	329	107	743	422	463	550	124	167	120
Total	1420	96	589	679	492	162	1093	627	681	814	182	248	170
Go to speak to insurance providers in person	146 10%	26BCDF 27%	75CD 13%	43 6%	28 6%	14 9%	93 9%	66 11%	60 9%	85 10%	15 8%	25 10%	20 12%
Talk to to your insurer or other insurance providers over the phone	617 43%	42cdF 43%	355ACDF 60%	196 29%	148 30%	40 25%	455 42%	266 42%	306 45%	365 45%	71 39%	109 44%	70 41%
Compare policies online	1020 72%	41 42%	315 54%	632AB 93%	467ABf 95%	142AB 88%	812 74%	510B 81%	471 69%	649CD 80%	133D 73%	160D 65%	73 43%
Received information through the post	21 1%	2D 3%	12d 2%	6 1%	* *%	5D 3%	15 1%	7 1%	12 2%	8 1%	7a 4%	4 2%	2 1%
Compare providers by some other way	15 1%	0 -%	12cd 2%	3 *%	1 *%	2 1%	11 1%	4 1%	7 1%	7 1%	* *%	3 1%	4 3%
IN PERSON ONLY	36 3%	16BCDF 17%	17CD 3%	2 *%	0 -%	2 1%	19 2%	5 1%	16 2%	10 1%	4 2%	8 3%	14Abc 9%
BY PHONE ONLY	260 18%	20CDF 21%	201aCDF 34%	28 4%	20 4%	7 4%	190 17%	84 13%	144A 21%	121 15%	31 17%	63A 25%	43A 25%
ONLINE ONLY	660 47%	22 23%	167 28%	455AB 67%	333AB 68%	109AB 67%	541 50%	326 52%	309 45%	408D 50%	85D 47%	114D 46%	49 29%
ONLINE + BY PHONE + IN PERSON	69 5%	4 5%	36 6%	29 4%	20 4%	7 4%	42 4%	43b 7%	23 3%	56bd 7%	3 2%	7 3%	2 1%
ONLINE AND BY PHONE ONLY	262 18%	13 13%	99 17%	136 20%	107 22%	24 15%	205 19%	128 20%	125 18%	175cd 21%	34 19%	33 13%	20 12%
ONLINE AND IN PERSON ONLY	18 1%	1 1%	6 1%	11 2%	7 1%	3 2%	16 1%	10 2%	8 1%	8 1%	6 3%	4 2%	1 *%
BY PHONE AND IN PERSON ONLY	22 2%	4CD 4%	15CD 3%	2 *%	* *%	2 1%	17 2%	8 1%	13 2%	11 1%	2 1%	6 3%	2 1%
Don't know	68 5%	13BCDF 14%	31CD 5%	11 2%	3 1%	5d 3%	46 4%	15 2%	32 5%	15 2%	13A 7%	8 3%	33ABC 19%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 69 (continuation)

A15. When you compared insurance providers or policies, did you...

Base: All those who have compared insurers or policies

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1411	146	626	982	849	35	405	391	261	80
Effective sample size	965	98	418	689	597	25	275	270	192	52
Total	1420	146	617	1020	886	37	405	398	290	72
Go to speak to insurance providers in person	146 10%	146BCDF 100%	91CD 15%	88 9%	70 8%	7 20%	49d 12%	27 7%	31 11%	4 5%
Talk to to your insurer or other insurance providers over the phone	617 43%	91CDF 63%	617ACDF 100%	332 33%	291 33%	18 49%	168Cd 42%	122 31%	100 35%	27 37%
Compare policies online	1020 72%	88 60%	332 54%	1020AB 100%	886AB 100%	37 100%	405AB 100%	398 100%	290 100%	72 100%
Received information through the post	21 1%	2D 1%	4 1%	2 *%	* *%	* 1%	2 *%	* *%	0 -%	0 -%
Compare providers by some other way	15 1%	2 1%	5 1%	4 *%	2 *%	0 -%	4 1%	2 *%	0 -%	0 -%
IN PERSON ONLY	36 3%	36BCDF 25%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
BY PHONE ONLY	260 18%	0 -%	260ACDF 42%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
ONLINE ONLY	660 47%	0 -%	0 -%	660ABF 65%	576ABF 65%	18 50%	224AB 55%	267 67%	181 63%	44 62%
ONLINE + BY PHONE + IN PERSON	69 5%	69BCDF 48%	69cD 11%	69 7%	57 6%	7 19%	44cd 11%	22 6%	25 9%	3 5%
ONLINE AND BY PHONE ONLY	262 18%	0 -%	262ACDF 42%	262A 26%	234A 26%	11 30%	124A 31%	100 25%	75 26%	23 33%
ONLINE AND IN PERSON ONLY	18 1%	18BCDF 12%	0 -%	18B 2%	13b 1%	* 1%	5b 1%	5 1%	6 2%	* 1%
BY PHONE AND IN PERSON ONLY	22 2%	22BCDF 15%	22CDF 4%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Don't know	68 5%	2 1%	3 *%	9 1%	4 1%	* *%	7 2%	2 *%	2 1%	0 -%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 69 (continuation)

A15. When you compared insurance providers or policies, did you...

Base: All those who have compared insurers or policies

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1411	706	750	1062	461	441	1163	1227	892	1260	742	187	481	505	271	577
Effective sample size	965	474	491	738	316	284	803	834	610	858	520	134	311	353	191	383
Total	1420	693	713	1089	473	411	1186	1224	901	1261	769	201	449	522	286	558
Go to speak to insurance providers in person	146 10%	75 11%	70 10%	109 10%	47 10%	41 10%	136 11%	131 11%	99 11%	135 11%	78 10%	15 8%	52 12%	50 10%	22 8%	67 12%
Talk to to your insurer or other insurance providers over the phone	617 43%	315 45%	310 43%	485 44%	218 46%	195 47%	528 45%	545 45%	403 45%	565 45%	336 44%	81 40%	200 45%	219 42%	127 44%	247 44%
Compare policies online	1020 72%	488 70%	502 70%	783 72%	345 73%	291 71%	843 71%	872 71%	649 72%	906 72%	592bc 77%	138 69%	290 65%	379 73%	210 73%	408 73%
Received information through the post	21 1%	7 1%	9 1%	18 2%	6 1%	4 1%	18 2%	16 1%	13 1%	17 1%	12 2%	3 2%	6 1%	6 1%	4 2%	10 2%
Compare providers by some other way	15 1%	9 1%	7 1%	13 1%	5 1%	6 1%	15 1%	11 1%	11 1%	13 1%	9 1%	2 1%	5 1%	7 1%	* **	7 1%
IN PERSON ONLY	36 3%	19 3%	25d 3%	25 2%	6 1%	7 2%	35 3%	34 3%	25 3%	30 2%	10 1%	4 2%	22A 5%	10 2%	5 2%	18 3%
BY PHONE ONLY	260 18%	139 20%	131 18%	197 18%	89 19%	80 19%	219 18%	235 19%	162 18%	237 19%	118 15%	40 20%	102A 23%	96 18%	52 18%	95 17%
ONLINE ONLY	660 47%	308 44%	322 45%	500 46%	211 45%	186 45%	536 45%	565 46%	412 46%	582 46%	370 48%	97 49%	193 43%	261 50%	135 47%	251 45%
ONLINE + BY PHONE + IN PERSON	69 5%	33 5%	27 4%	53 5%	24 5%	22 5%	63 5%	63 5%	46 5%	68 5%	40 5%	12 6%	18 4%	30 6%	10 3%	27 5%
ONLINE AND BY PHONE ONLY	262 18%	131 19%	137 19%	212 19%	96 20%	79 19%	221 19%	225 18%	174 19%	234 19%	162 21%	27 14%	72 16%	84 16%	61 21%	113 20%
ONLINE AND IN PERSON ONLY	18 1%	12e 2%	7 1%	11 1%	9e 2%	* **	15 1%	14 1%	11 1%	15 1%	14 2%	0 -	4 1%	3 1%	4 1%	11 2%
BY PHONE AND IN PERSON ONLY	22 2%	10 2%	11 2%	19 2%	9 2%	11 3%	22 2%	20 2%	17 2%	22 2%	14 2%	* **	8 2%	7 1%	4 1%	10 2%
Don't know	68 5%	29 4%	40 6%	53 5%	22 5%	20 5%	54 5%	52 4%	39 4%	56 4%	28 4%	15 8%	23 5%	23 4%	13 4%	21 4%
Refused	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 70

A16. And when you compared insurance companies or policies online was this...

Base: All those who compared insurers or policies online last time they made a comparison

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	982	569	413	168	483	331	613	341	982	684	515	169	169	129	690	289
Effective sample size	689	405	284	122	333	234	432	235	689	571	515	169	169	129	495	192
Total	1020	603	417	184	490	345	641	345	1020	915	865	81	51	23	742	275
Via a Price Comparison Website(s), such as Go Compare, Compare the Market, Moneysupermarket or Confused	886 87%	518 86%	368 88%	169c 92%	434c 89%	282 82%	544 85%	310 90%	886 87%	797 87%	752 87%	70 86%	45 88%	19 83%	658b 89%	227 83%
Via the web site of an insurance broker	129 13%	78 13%	51 12%	23 12%	59 12%	47 14%	77 12%	49 14%	129d 13%	116 13%	107 12%	6 7%	9D 18%	7ABCDE 29%	91 12%	38 14%
Via the website of an insurer	306 30%	196 32%	111 27%	53 29%	157 32%	96 28%	207 32%	87 25%	306 30%	275 30%	259 30%	23 28%	16 32%	9 37%	230 31%	77 28%
Via a cashback website	37 4%	25 4%	12 3%	9 5%	16 3%	12 4%	22 3%	15 4%	37 4%	34 4%	32 4%	2 2%	2 4%	1 4%	32 4%	5 2%
Via the website of a bank or building society	50 5%	22 4%	28 7%	12 7%	23 5%	14 4%	29 4%	18 5%	50 5%	46 5%	44 5%	2 3%	3 5%	1 5%	38 5%	12 4%
Via the website of a retailer (e.g. Tesco's, Sainsbury's)	112 11%	65 11%	47 11%	22 12%	67C 14%	22 7%	78 12%	33 9%	112 11%	98 11%	92 11%	11 13%	6 12%	3 12%	88 12%	24 9%
Via the Post Office website	26 3%	13 2%	13 3%	6 3%	13 3%	8 2%	17 3%	9 3%	26 3%	20 2%	18 2%	3 4%	2 3%	3ABCDE 14%	24 3%	3 1%
Via another website	10 1%	5 1%	4 1%	* **	5 1%	4 1%	6 1%	4 1%	10 1%	9 1%	8 1%	* 1%	1 1%	* 2%	9 1%	1 **
PC WEBSITES ONLY	590 58%	341 57%	249 60%	114 62%	281 57%	195 56%	353 55%	216 63%	590F 58%	533F 58%	505F 58%	47f 58%	27 54%	10 44%	428 58%	161 58%
PC WEBSITES AND OTHER WEBSITES	296 29%	177 29%	119 29%	55 30%	153 31%	88 25%	190 30%	95 27%	296 29%	264 29%	247 29%	23 28%	17 34%	9abcd 39%	229 31%	67 24%
OTHER WEBSITES ONLY	117 11%	76 13%	41 10%	15 8%	53 11%	50 14%	89b 14%	26 8%	117 11%	105 11%	101 12%	8 10%	4 8%	4e 16%	73 10%	44a 16%
Don't know	20 2%	11 2%	9 2%	2 1%	3 1%	15B 4%	12 2%	7 2%	20 2%	17 2%	15 2%	3 4%	2 3%	* 1%	13 2%	5 2%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	2 1%	2 *%	2 *%	2 *%	0 -%	* 1%	0 -%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 70 (continuation)

A16. And when you compared insurance companies or policies online was this...

Base: All those who compared insurers or policies online last time they made a comparison

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	982	577	403	511	454	57	886	278	704	132	843	871	68	570	126
Effective sample size	689	399	288	343	335	39	618	196	493	91	592	606	49	395	90
Total	1020	583	433	498	504	58	911	289	731	134	878	894	74	581	136
Via a Price Comparison Website(s), such as Go Compare, Compare the Market, Moneysupermarket or Confused	886 87%	487 84%	395A 91%	432 87%	438 87%	45 77%	796 87%	249 86%	637 87%	112 83%	768 87%	778 87%	63 86%	482 83%	120 88%
Via the web site of an insurance broker	129 13%	72 12%	57 13%	54 11%	71 14%	9 15%	115 13%	35 12%	94 13%	19 14%	110 12%	108 12%	12 17%	70 12%	16 12%
Via the website of an insurer	306 30%	183 31%	123 28%	159 32%	142 28%	22 38%	274 30%	99 34%	208 28%	48 36%	255 29%	268 30%	23 31%	171 29%	39 29%
Via a cashback website	37 4%	24 4%	13 3%	14 3%	22 4%	4 8%	31 3%	12 4%	25 3%	5 4%	32 4%	30 3%	0 -%	15 3%	4 3%
Via the website of a bank or building society	50 5%	25 4%	25 6%	20 4%	30 6%	3 6%	43 5%	12 4%	37 5%	7 5%	43 5%	38 4%	7 9%	23 4%	5 4%
Via the website of a retailer (e.g. Tesco's, Sainsbury's)	112 11%	60 10%	52 12%	57 11%	53 11%	9 15%	98 11%	39 13%	73 10%	15 11%	97 11%	94 11%	11 14%	56 10%	14 10%
Via the Post Office website	26 3%	13 2%	13 3%	5 1%	21a 4%	1 2%	25 3%	9 3%	17 2%	3 2%	23 3%	23 3%	* *%	11 2%	2 1%
Via another website	10 1%	8 1%	2 *%	* *%	9a 2%	* 1%	10 1%	4 1%	6 1%	0 -%	10 1%	8 1%	0 -%	8 1%	2 1%
PC WEBSITES ONLY	590 58%	318 55%	269 62%	294 59%	288 57%	27 46%	533 58%	155 53%	435 60%	69 51%	517 59%	519 58%	45 61%	320 55%	87 64%
PC WEBSITES AND OTHER WEBSITES	296 29%	169 29%	126 29%	138 28%	150 30%	18 31%	264 29%	94 33%	201 28%	43 32%	251 29%	259 29%	19 25%	162 28%	33 24%
OTHER WEBSITES ONLY	117 11%	80b 14%	37 8%	59 12%	56 11%	13b 22%	99 11%	35 12%	81 11%	19 14%	96 11%	100 11%	10 13%	83 14%	15 11%
Don't know	20 2%	17b 3%	3 1%	6 1%	14 3%	2 4%	17 2%	8 3%	12 2%	3 3%	17 2%	19 2%	1 1%	16 3%	1 1%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	2 *%	2 *%	0 -%	2 *%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 70 (continuation)

A16. And when you compared insurance companies or policies online was this...

Base: All those who compared insurers or policies online last time they made a comparison

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	982	225	336	296	210	382	269	252	206	181	159	197	603	575	257
Effective sample size	689	160	228	224	148	253	184	175	146	127	100	143	429	399	185
Total	1020	237	334	347	223	355	269	256	217	189	142	215	638	587	279
Via a Price Comparison Website(s), such as Go Compare, Compare the Market, Moneysupermarket or Confused	886 87%	208b 88%	267 80%	315 91%	196 88%	303 85%	240 89%	228 89%	191 88%	161 85%	111 78%	177 82%	581AB 91%	505 86%	242 87%
Via the web site of an insurance broker	129 13%	29 12%	41 12%	40 12%	28 13%	49 14%	32 12%	26 10%	23 10%	33 17%	22 15%	28 13%	74 12%	65 11%	37 13%
Via the website of an insurer	306 30%	64 27%	108 32%	101 29%	81 36%	102 29%	75 28%	76 30%	70 32%	58 31%	49 34%	57 27%	194 30%	196B 33%	62 22%
Via a cashback website	37 4%	8 3%	7 2%	15 4%	6 3%	12 3%	9 4%	5 2%	11 5%	6 3%	3 2%	4 2%	28 4%	20 3%	9 3%
Via the website of a bank or building society	50 5%	12 5%	10 3%	20 6%	9 4%	15 4%	15 5%	11 4%	8 4%	9 5%	5 3%	9 4%	31 5%	24 4%	16 6%
Via the website of a retailer (e.g. Tescos, Sainsbury's)	112 11%	29 12%	27 8%	41 12%	23 10%	38 11%	30 11%	27 10%	27 12%	16 9%	16 12%	20 9%	69 11%	61 10%	32 12%
Via the Post Office website	26 3%	5 2%	5 2%	9 3%	9 4%	8 2%	8 3%	5 2%	8 4%	4 2%	1 1%	3 1%	20 3%	19 3%	7 2%
Via another website	10 1%	2 1%	6 2%	2 1%	4 2%	4 1%	2 1%	5 2%	2 1%	* *%	2 1%	5c 2%	3 *%	6 1%	4 1%
PC WEBSITES ONLY	590 58%	136 57%	176 53%	213 61%	115 52%	205 58%	171c 64%	156 61%	112 52%	106 56%	70 49%	127 59%	383a 60%	327 56%	175 63%
PC WEBSITES AND OTHER WEBSITES	296 29%	72 30%	91 27%	102 29%	80 36%	97 27%	69 26%	72 28%	79a 36%	55 29%	42 29%	50 23%	198 31%	178 30%	66 24%
OTHER WEBSITES ONLY	117 11%	25 11%	58 17%	30 9%	23 10%	45 13%	26 10%	28 11%	19 9%	24 13%	27C 19%	31c 14%	53 8%	73 12%	30 11%
Don't know	20 2%	6 2%	10 3%	2 1%	8a 3%	4 1%	4 1%	2 1%	8 3%	5 3%	4 2%	7c 3%	6 1%	10 2%	8 3%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	2 *%	0 -%	0 -%	0 -%	0 -%	2 1%	* *%	0 -%	2 1%	0 -%	2c 1%	0 -%	* *%	0 -%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 70 (continuation)

A16. And when you compared insurance companies or policies online was this...

Base: All those who compared insurers or policies online last time they made a comparison

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	982	54	327	570	420	129	767	485	458	624	122	153	79
Effective sample size	689	30	216	422	312	95	546	342	320	436	89	109	51
Total	1020	41	315	632	467	142	812	510	471	649	133	160	73
Via a Price Comparison Website(s), such as Go Compare, Compare the Market, Moneysupermarket or Confused	886 87%	30 74%	264 84%	570bF 90%	449BCF 96%	110 78%	702 86%	470B 92%	391 83%	588Cd 91%	115c 86%	119 74%	60 82%
Via the web site of an insurance broker	129 13%	5 12%	50d 16%	70 11%	42 9%	21 15%	92 11%	60 12%	61 13%	84 13%	13 10%	26 16%	6 8%
Via the website of an insurer	306 30%	20 49%	113CD 36%	160d 25%	90 19%	63CD 44%	235 29%	146 29%	148 32%	200 31%	30 22%	57b 36%	20 27%
Via a cashback website	37 4%	0 -%	10 3%	26 4%	17 4%	6 4%	26 3%	25 5%	10 2%	31 5%	2 2%	3 2%	* 1%
Via the website of a bank or building society	50 5%	2 4%	23 7%	25 4%	17 4%	6 4%	33 4%	28 6%	21 5%	33 5%	8 6%	7 5%	2 3%
Via the website of a retailer (e.g. Tesco's, Sainsbury's)	112 11%	4 10%	39 13%	65 10%	36 8%	25cD 18%	80 10%	61 12%	50 11%	72 11%	23c 17%	11 7%	5 7%
Via the Post Office website	26 3%	1 1%	5 2%	20 3%	15 3%	3 2%	22 3%	11 2%	13 3%	18 3%	2 1%	4 3%	2 3%
Via another website	10 1%	2 5%	4 1%	4 1%	4 1%	* *%	6 1%	* *%	10a 2%	2 *%	2 1%	5A 3%	* *%
PC WEBSITES ONLY	590 58%	16 39%	161 51%	399BF 63%	335BcF 72%	59 42%	476 59%	315 62%	257 54%	385c 59%	81 61%	78 49%	42 57%
PC WEBSITES AND OTHER WEBSITES	296 29%	14 35%	102d 32%	171 27%	114 24%	51d 36%	225 28%	154 30%	134 29%	203 31%	34 25%	41 26%	18 24%
OTHER WEBSITES ONLY	117 11%	10 25%	46cD 15%	52D 8%	14 3%	30CD 21%	95 12%	38 8%	68A 14%	57 9%	16 12%	37Ab 23%	8 11%
Don't know	20 2%	1 2%	5 2%	13 2%	6 1%	3 2%	18 2%	3 1%	14a 3%	6 1%	6a 5%	2 2%	6Ac 8%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	2 *%	0 -%	2 1%	* *%	* *%	0 -%	2 *%	* *%	2 *%	* *%	0 -%	2 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 70 (continuation)

A16. And when you compared insurance companies or policies online was this...

Base: All those who compared insurers or policies online last time they made a comparison

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone - (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	982	77	321	982	849	35	405	391	261	80
Effective sample size	689	57	221	689	597	25	275	270	192	52
Total	1020	88	332	1020	886	37	405	398	290	72
Via a Price Comparison Website(s), such as Go Compare, Compare the Market, Moneysupermarket or Confused	886 87%	70 80%	291F 88%	886F 87%	886ABCF 100%	32 86%	291 72%	398 100%	290 100%	72 100%
Via the web site of an insurance broker	129 13%	26CD 30%	66CD 20%	129 13%	96 11%	20 54%	129BCD 32%	33 8%	32 11%	12 17%
Via the website of an insurer	306 30%	41cD 46%	133CD 40%	306 30%	224 25%	25 67%	306ABCD 76%	85 21%	87a 30%	24 33%
Via a cashback website	37 4%	7 8%	18 5%	37 4%	32 4%	37 100%	29cd 7%	11 3%	14 5%	4 6%
Via the website of a bank or building society	50 5%	13CD 14%	27 8%	50 5%	44 5%	15 40%	50CD 12%	14 4%	17 6%	5 7%
Via the website of a retailer (e.g. Tesco's, Sainsbury's)	112 11%	19cd 21%	57cD 17%	112 11%	93 11%	17 47%	112BCD 28%	30 8%	30 10%	15Ab 21%
Via the Post Office website	26 3%	4 5%	17 5%	26 3%	25 3%	13 35%	26Cd 6%	11 3%	10 3%	4 6%
Via another website	10 1%	0 -%	5 2%	10 1%	4 1%	2 5%	10d 2%	* *%	2 1%	2a 2%
PC WEBSITES ONLY	590 58%	34F 38%	156F 47%	590ABF 58%	590ABCF 67%	0 -%	0 -%	286b 72%	177 61%	43 60%
PC WEBSITES AND OTHER WEBSITES	296 29%	36c 42%	135Cd 41%	296 29%	296 33%	32 86%	291ABCD 72%	111 28%	113a 39%	29 40%
OTHER WEBSITES ONLY	117 11%	13D 14%	37D 11%	117D 11%	0 -%	5 14%	114aBCD 28%	0 -%	0 -%	0 -%
Don't know	20 2%	3d 4%	4 1%	20d 2%	5 1%	0 -%	5 1%	2 *%	3 1%	0 -%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	2 *%	2cDf 2%	2 1%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 70 (continuation)

A16. And when you compared insurance companies or policies online was this...

Base: All those who compared insurers or policies online last time they made a comparison

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	982	483	502	742	333	289	803	840	622	882	562	120	300	358	187	412
Effective sample size	689	331	340	527	230	196	568	588	437	613	399	91	199	256	138	279
Total	1020	488	502	783	345	291	843	872	649	906	592	138	290	379	210	408
Via a Price Comparison Website(s), such as Go Compare, Compare the Market, Moneysupermarket or Confused	886 87%	414 85%	434 86%	687 88%	299 87%	254 87%	730 87%	755 87%	560 86%	784 87%	518 87%	122 88%	246 85%	334 88%	183 87%	351 86%
Via the web site of an insurance broker	129 13%	63 13%	55 11%	94 12%	52 15%	42 14%	108 13%	107 12%	83 13%	118 13%	73 12%	11 8%	45 16%	46 12%	19 9%	60 15%
Via the website of an insurer	306 30%	156 32%	154 31%	232 30%	127eh 37%	80 27%	258 31%	263 30%	190 29%	282 31%	183 31%	32 23%	92 32%	116 31%	62 30%	123 30%
Via a cashback website	37 4%	22 5%	18 4%	33 4%	19 5%	14 5%	31 4%	33 4%	24 4%	35 4%	15 3%	2 2%	19a 7%	12 3%	6 3%	19 5%
Via the website of a bank or building society	50 5%	37g 8%	27 5%	42 5%	20 6%	15 5%	43 5%	38 4%	38 6%	46 5%	28 5%	4 3%	18 6%	16 4%	13 6%	20 5%
Via the website of a retailer (e.g. Tescos, Sainsbury's)	112 11%	63 13%	52 10%	89 11%	47 14%	35 12%	98 12%	86 10%	71 11%	101 11%	68 11%	10 7%	34 12%	40 10%	13 6%	55b 13%
Via the Post Office website	26 3%	19 4%	14 3%	21 3%	10 3%	11 4%	24 3%	20 2%	18 3%	24 3%	11 2%	2 2%	13 4%	10 3%	5 2%	11 3%
Via another website	10 1%	6 1%	6 1%	6 1%	4 1%	2 1%	8 1%	6 1%	4 1%	5 1%	6 1%	2 1%	3 1%	0 -%	7A 3%	3 1%
PC WEBSITES ONLY	590 58%	269 55%	290 58%	460 59%	178 52%	181d 62%	483 57%	509 58%	381 59%	520 57%	334 56%	92 67%	164 57%	220 58%	127 60%	229 56%
PC WEBSITES AND OTHER WEBSITES	296 29%	145 30%	144 29%	226 29%	121eh 35%	73 25%	247 29%	246 28%	179 28%	264 29%	184 31%	30 22%	82 28%	114 30%	56 27%	122 30%
OTHER WEBSITES ONLY	117 11%	62 13%	58 12%	82 10%	43 13%	32 11%	98 12%	100 11%	77 12%	105 12%	66 11%	13 10%	37 13%	37 10%	27 13%	49 12%
Don't know	20 2%	14 3%	12 2%	18 2%	6 2%	7 2%	18 2%	18 2%	17 3%	20 2%	11 2%	2 2%	7 2%	10 3%	* **	9 2%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	2 *%	* *%	0 -%	2 *%	0 -%	0 -%	2 *%	2 *%	* *%	2 *%	2 *%	0 -%	* *%	0 -%	0 -%	2 *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 71

A17. Which Price Comparison Websites did you look at?

Base: All those who used price comparison websites last time they made a comparison

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	849	486	363	155	423	271	518	306	849	597	448	145	149	107	605	242
Effective sample size	597	347	251	112	294	191	366	211	597	498	448	145	149	107	437	160
Total	886	518	368	169	434	282	544	310	886	797	752	70	45	19	658	227
Go compare	395 45%	227 44%	169 46%	88C 52%	211C 49%	96 34%	233 43%	143 46%	395 45%	355 45%	331 44%	33 47%	24abcf 54%	8 41%	310b 47%	85 37%
Compare the market	371 42%	208 40%	163 44%	91C 54%	195C 45%	84 30%	225 41%	132 43%	371 42%	331 42%	312 42%	32 46%	19 42%	7 37%	293b 45%	78 34%
Money Supermarket	202 23%	136b 26%	66 18%	43 25%	108 25%	51 18%	135 25%	62 20%	202 23%	179 22%	170 23%	18 26%	9 21%	5 26%	144 22%	58 25%
Confused	147 17%	87 17%	61 16%	49BC 29%	66 15%	32 11%	88 16%	52 17%	147f 17%	135f 17%	129f 17%	11 15%	6 13%	1 7%	122b 19%	25 11%
Money Saving Expert (Martin Lewis website)	23 3%	16 3%	7 2%	2 1%	14 3%	7 3%	15 3%	7 2%	23 3%	22 3%	22 3%	* 1%	1 1%	* 2%	20 3%	3 1%
Tesco Compare	14 2%	13b 2%	1 *%	5 3%	6 1%	3 1%	9 2%	6 2%	14 2%	11 1%	10 1%	3abc 4%	1 2%	* 2%	13 2%	1 1%
uSwitch	11 1%	9 2%	2 1%	0 -%	8 2%	2 1%	4 1%	3 1%	11 1%	10 1%	10 1%	* 1%	* 1%	0 -%	9 1%	2 1%
Call & Compare	5 1%	5 1%	0 -%	2 1%	2 *%	2 1%	2 *%	4 1%	5 1%	5 1%	5 1%	0 -%	0 -%	* 1%	3 1%	2 1%
Google Compare	5 1%	3 1%	2 1%	0 -%	1 *%	3 1%	2 *%	3 1%	5 1%	4 *%	3 *%	1 1%	* 1%	* 1%	4 1%	* *%
Quote Zone	2 *%	2 *%	0 -%	2 1%	0 -%	0 -%	0 -%	2 1%	2 *%	2 *%	2 *%	* 1%	0 -%	0 -%	2 *%	* *%
Compare NI	2 *%	1 *%	1 *%	* *%	1 *%	* *%	1 *%	1 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2ABCDE 9%	1 *%	1 *%
Other	45 5%	29 6%	16 4%	8 5%	28 7%	8 3%	26 5%	18 6%	45 5%	36 5%	35 5%	5 7%	1 3%	4ABCDE 19%	34 5%	11 5%
Don't know	125 14%	79 15%	45 12%	9 5%	45 10%	70AB 25%	82 15%	40 13%	125 14%	113 14%	107 14%	9 13%	5 12%	3 13%	79 12%	46a 20%
Not stated	2 *%	* *%	2 *%	* *%	0 -%	2 1%	2 *%	0 -%	2 *%	2 *%	2 *%	* 1%	0 -%	0 -%	* *%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 71 (continuation)

A17. Which Price Comparison Websites did you look at?

Base: All those who used price comparison websites last time they made a comparison

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	849	482	365	439	396	45	769	241	608	113	730	757	56	471	110
Effective sample size	597	333	262	297	291	31	539	170	428	77	516	527	42	327	80
Total	886	487	395	432	438	45	796	249	637	112	768	778	63	482	120
Go compare	395 45%	188 39%	206A 52%	203 47%	185 42%	27 60%	342 43%	123 49%	272 43%	54 49%	339 44%	356 46%	28 44%	213 44%	48 40%
Compare the market	371 42%	181 37%	188a 48%	187 43%	179 41%	15 34%	338 42%	97 39%	274 43%	54 48%	313 41%	324 42%	25 40%	188 39%	56 47%
Money Supermarket	202 23%	104 21%	99 25%	95 22%	104 24%	17 38%	185 23%	57 23%	145 23%	24 21%	175 23%	172 22%	19 30%	98 20%	31 26%
Confused	147 17%	61 13%	84A 21%	78 18%	62 14%	4 9%	134 17%	31 12%	116 18%	22 19%	124 16%	130 17%	13 20%	63 13%	27a 22%
Money Saving Expert (Martin Lewis website)	23 3%	16 3%	7 2%	14 3%	10 2%	* 1%	23 3%	10 4%	13 2%	7b 6%	16 2%	16 2%	2 3%	11 2%	6 5%
Tesco Compare	14 2%	7 2%	7 2%	8 2%	6 1%	0 -%	13 2%	2 1%	12 2%	3 2%	11 1%	12 2%	2 3%	10 2%	* *%
uSwitch	11 1%	7 2%	3 1%	8 2%	2 1%	0 -%	11 1%	3 1%	7 1%	* *%	11 1%	7 1%	0 -%	4 1%	3 3%
Call & Compare	5 1%	2 *%	3 1%	4 1%	2 *%	0 -%	5 1%	2 1%	4 1%	0 -%	5 1%	5 1%	0 -%	3 1%	0 -%
Google Compare	5 1%	4 1%	1 *%	3 1%	2 *%	0 -%	5 1%	* *%	4 1%	1 1%	4 1%	4 1%	1 1%	2 *%	0 -%
Quote Zone	2 *%	0 -%	2 1%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	* *%	2 *%	2 *%	0 -%	0 -%	2a 2%
Compare NI	2 *%	1 *%	1 *%	1 *%	1 *%	0 -%	2 *%	1 *%	1 *%	0 -%	2 *%	1 *%	* *%	1 *%	* *%
Other	45 5%	20 4%	25 6%	16 4%	27 6%	2 6%	37 5%	14 6%	31 5%	3 3%	42 5%	42 5%	2 4%	20 4%	8 6%
Don't know	125 14%	94B 19%	30 8%	54 12%	68 16%	5 12%	112 14%	36 14%	89 14%	15 13%	109 14%	109 14%	7 11%	86 18%	15 12%
Not stated	2 *%	2 *%	* *%	* *%	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	* *%	0 -%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 71 (continuation)

A17. Which Price Comparison Websites did you look at?

Base: All those who used price comparison websites last time they made a comparison

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	849	193	271	260	184	331	239	227	171	155	121	165	547	493	223
Effective sample size	597	139	183	202	130	217	164	156	126	108	77	118	391	343	161
Total	886	208	267	315	196	303	240	228	191	161	111	177	581	505	242
Go compare	395 45%	107b 51%	102 38%	168bc 53%	78 40%	126 41%	111 46%	108 47%	70 37%	80c 50%	50 45%	81 46%	259 45%	241 48%	94 39%
Compare the market	371 42%	73 35%	112 42%	139 44%	92 47%	119 39%	106 44%	92 40%	89 46%	69 43%	35 31%	64 36%	267a 46%	222 44%	92 38%
Money Supermarket	202 23%	41 20%	55 21%	81 26%	37 19%	68 22%	46 19%	53 23%	49 26%	42 26%	19 17%	45 26%	136 23%	119 24%	47 19%
Confused	147 17%	22 11%	39 15%	65 21%	31 16%	44 15%	42 17%	43 19%	32 17%	26 16%	11 10%	24 13%	112a 19%	87 17%	40 17%
Money Saving Expert (Martin Lewis website)	23 3%	5 2%	6 2%	9 3%	7 3%	7 2%	4 1%	0 -%	12aB 6%	4b 3%	1 1%	4 2%	19 3%	14 3%	2 1%
Tesco Compare	14 2%	5 2%	5 2%	4 1%	5 3%	3 1%	4 2%	5 2%	4 2%	1 *%	2 2%	6 3%	7 1%	9 2%	3 1%
uSwitch	11 1%	2 1%	2 1%	0 -%	2 1%	9a 3%	5 2%	4 2%	* *%	2 1%	3 3%	2 1%	6 1%	4 1%	2 1%
Call & Compare	5 1%	0 -%	3 1%	5 2%	0 -%	* *%	5 2%	0 -%	0 -%	0 -%	0 -%	0 -%	4 1%	4 1%	2 1%
Google Compare	5 1%	* *%	2 1%	0 -%	* *%	4 1%	0 -%	2 1%	2 1%	1 *%	0 -%	2 1%	3 1%	1 *%	2 1%
Quote Zone	2 *%	0 -%	0 -%	2 1%	0 -%	* *%	0 -%	0 -%	2 1%	0 -%	0 -%	2 1%	* *%	2 *%	0 -%
Compare NI	2 *%	* *%	1 *%	1 *%	* *%	1 *%	1 *%	1 *%	* *%	* *%	* *%	* *%	1 *%	1 *%	1 *%
Other	45 5%	9 4%	11 4%	18 6%	7 4%	19 6%	8 3%	16 7%	9 5%	12 7%	6 5%	14 8%	25 4%	24 5%	12 5%
Don't know	125 14%	33 16%	52 19%	30 9%	29 15%	46 15%	27 11%	32 14%	26 14%	19 12%	32bC 28%	26 15%	59 10%	69 14%	34 14%
Not stated	2 *%	0 -%	2 1%	0 -%	2 1%	0 -%	2 1%	* *%	0 -%	0 -%	0 -%	0 -%	2 *%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 71 (continuation)

A17. Which Price Comparison Websites did you look at?

Base: All those who used price comparison websites last time they made a comparison

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	849	41	271	515	406	98	659	447	379	570	102	112	61
Effective sample size	597	22	180	381	301	73	472	315	266	397	77	81	41
Total	886	30	264	570	449	110	702	470	391	588	115	119	60
Go compare	395 45%	16 52%	104 40%	269 47%	212 47%	53 48%	323 46%	209 45%	177 45%	272 46%	53 46%	46 39%	24 40%
Compare the market	371 42%	9 31%	105 40%	248 44%	198 44%	49 44%	289 41%	221b 47%	147 38%	275cD 47%	45d 39%	39 33%	11 19%
Money Supermarket	202 23%	8 25%	58 22%	133 23%	101 22%	30 27%	156 22%	130B 28%	70 18%	150b 26%	17 15%	22 18%	14 23%
Confused	147 17%	4 14%	36 14%	103 18%	86 19%	14 13%	116 17%	83 18%	63 16%	114cd 19%	18 15%	10 8%	4 6%
Money Saving Expert (Martin Lewis website)	23 3%	0 -%	9 3%	14 2%	12 3%	2 2%	15 2%	16 3%	8 2%	21 4%	* *%	2 2%	0 -%
Tesco Compare	14 2%	0 -%	3 1%	11 2%	5 1%	4 4%	9 1%	10 2%	4 1%	10 2%	4 3%	0 -%	0 -%
uSwitch	11 1%	0 -%	2 1%	9 2%	5 1%	3 3%	6 1%	9 2%	2 1%	6 1%	5a 4%	0 -%	0 -%
Call & Compare	5 1%	0 -%	2 1%	4 1%	4 1%	0 -%	5 1%	5 1%	* *%	2 *%	0 -%	2 1%	2a 3%
Google Compare	5 1%	2 6%	0 -%	3 *%	2 1%	* *%	3 *%	4 1%	1 *%	5 1%	0 -%	0 -%	0 -%
Quote Zone	2 *%	0 -%	* *%	2 *%	2 *%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%
Compare NI	2 *%	0 -%	1 *%	1 *%	1 *%	0 -%	1 *%	1 *%	* *%	2 *%	0 -%	0 -%	0 -%
Other	45 5%	0 -%	14 5%	29 5%	23 5%	4 3%	32 5%	20 4%	25 6%	36 6%	4 3%	3 2%	0 -%
Don't know	125 14%	3 10%	56CD 21%	59 10%	39 9%	16 14%	96 14%	48 10%	65a 17%	50 9%	17 15%	34Ab 28%	23AB 39%
Not stated	2 *%	0 -%	* *%	2 *%	2 *%	0 -%	2 *%	0 -%	2 1%	2 *%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 71 (continuation)

A17. Which Price Comparison Websites did you look at?

Base: All those who used price comparison websites last time they made a comparison

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	849	63	279	849	849	31	295	391	261	80
Effective sample size	597	46	194	597	597	21	199	270	192	52
Total	886	70	291	886	886	32	291	398	290	72
Go compare	395 45%	32 46%	144 49%	395 45%	395 45%	16 52%	132 45%	154 39%	186A 64%	56A 78%
Compare the market	371 42%	46bCd 65%	131 45%	371 42%	371 42%	11 36%	137 47%	133 34%	188A 65%	49A 68%
Money Supermarket	202 23%	13 19%	58 20%	202 23%	202 23%	9 27%	67 23%	54 14%	104A 36%	44AB 61%
Confused	147 17%	7 10%	43 15%	147 17%	147 17%	5 16%	48 16%	33 8%	73A 25%	42AB 58%
Money Saving Expert (Martin Lewis website)	23 3%	2 2%	10 3%	23 3%	23 3%	7 21%	11 4%	7 2%	6 2%	10AB 14%
Tesco Compare	14 2%	2 3%	6 2%	14 2%	14 2%	2 5%	8 3%	* **	5a 2%	9AB 12%
uSwitch	11 1%	0 -%	7 2%	11 1%	11 1%	* 2%	6 2%	0 -%	5a 2%	6Ab 8%
Call & Compare	5 1%	2 2%	3 1%	5 1%	5 1%	2 5%	3 1%	3 1%	2 1%	0 -%
Google Compare	5 1%	0 -%	0 -%	5 1%	5 1%	0 -%	1 **	2 **	2 1%	1 1%
Quote Zone	2 **	0 -%	0 -%	2 **	2 **	0 -%	* **	2 **	0 -%	* 1%
Compare NI	2 **	0 -%	1 **	2 **	2 **	0 -%	1 **	1 **	* **	1 1%
Other	45 5%	* **	13 5%	45 5%	45 5%	2 7%	15 5%	12 3%	15 5%	18AB 25%
Don't know	125 14%	8 12%	42 14%	125 14%	125 14%	2 8%	43 15%	0 -%	0 -%	0 -%
Not stated	2 **	0 -%	0 -%	2 **	2 **	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 71 (continuation)

A17. Which Price Comparison Websites did you look at?

Base: All those who used price comparison websites last time they made a comparison

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	849	406	429	646	287	255	694	723	531	760	499	102	248	316	164	349
Effective sample size	597	280	294	461	199	172	492	508	376	530	351	79	168	225	121	239
Total	886	414	434	687	299	254	730	755	560	784	518	122	246	334	183	351
Go compare	395 45%	177 43%	214 49%	318 46%	126 42%	108 42%	328 45%	336 44%	258 46%	350 45%	217 42%	52 43%	127a 51%	153 46%	74 41%	164 47%
Compare the market	371 42%	180 43%	176 40%	295 43%	136 46%	111 44%	308 42%	312 41%	232 41%	329 42%	234b 45%	40 33%	97 39%	143 43%	81 44%	138 39%
Money Supermarket	202 23%	93 22%	105 24%	161 23%	69 23%	57 23%	165 23%	170 23%	110 20%	187 24%	119 23%	26 21%	57 23%	90 27%	37 20%	73 21%
Confused	147 17%	69 17%	65 15%	113 16%	54 18%	48 19%	115 16%	122 16%	94 17%	128 16%	89 17%	16 13%	42 17%	54 16%	24 13%	65 18%
Money Saving Expert (Martin Lewis website)	23 3%	9 2%	9 2%	15 2%	8 3%	6 3%	18 2%	18 2%	13 2%	22 3%	18 3%	0 -%	5 2%	6 2%	2 1%	16 4%
Tesco Compare	14 2%	7 2%	9 2%	12 2%	6 2%	8 3%	13 2%	14 2%	7 1%	14 2%	10 2%	* *%	4 1%	3 1%	2 1%	9 3%
uSwitch	11 1%	5 1%	9 2%	7 1%	3 1%	2 1%	5 1%	7 1%	7 1%	11 1%	2 *%	5A 4%	3 1%	2 1%	3 2%	5 2%
Call & Compare	5 1%	3 1%	0 -%	5 1%	4 1%	0 -%	4 *%	5 1%	3 1%	5 1%	2 *%	0 -%	3 1%	2 1%	3c 2%	* *%
Google Compare	5 1%	2 1%	4 1%	3 *%	2 1%	1 *%	4 *%	4 1%	4 1%	3 *%	1 *%	0 -%	4 2%	1 *%	0 -%	4 1%
Quote Zone	2 *%	* *%	2 *%	* *%	* *%	* *%	2 *%	* *%	2 *%	2 *%	* *%	0 -%	2 1%	0 -%	0 -%	2 1%
Compare NI	2 *%	1 *%	1 *%	1 *%	1 *%	1 *%	1 *%	2 *%	1 *%	2 *%	1 *%	0 -%	1 *%	1 *%	* *%	1 *%
Other	45 5%	22 5%	24 6%	35 5%	23 8%	18 7%	32 4%	37 5%	26 5%	37 5%	31 6%	3 3%	11 4%	25 8%	7 4%	12 4%
Don't know	125 14%	46 11%	56 13%	88 13%	36 12%	29 11%	99 13%	105 14%	64 12%	106 13%	79c 15%	23c 19%	22 9%	36 11%	27 15%	54 15%
Not stated	2 *%	* *%	0 -%	2 *%	* *%	0 -%	* *%	2 *%	2 *%	2 *%	0 -%	2a 2%	0 -%	2 1%	* *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 72  
 A17a. Did you look at any other price comparison websites that you can't remember the names for? IF YES: How many?

Base: All those who used price comparison websites last time they made a comparison

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	849	486	363	155	423	271	518	306	849	597	448	145	149	107	605	242
Effective sample size	597	347	251	112	294	191	366	211	597	498	448	145	149	107	437	160
Total	886	518	368	169	434	282	544	310	886	797	752	70	45	19	658	227
1 website	114 13%	73 14%	41 11%	25 14%	48 11%	42 15%	73 13%	38 12%	114d 13%	108d 14%	104d 14%	4 6%	4 9%	2 11%	90 14%	24 11%
2 websites	89 10%	60 12%	28 8%	16 10%	46 11%	26 9%	48 9%	39 13%	89 10%	80 10%	76 10%	7 10%	5 11%	1 7%	69 10%	20 9%
3 websites	38 4%	23 4%	15 4%	4 2%	20 5%	13 5%	26 5%	7 2%	38 4%	30 4%	27 4%	6aBC 9%	3 7%	1 7%	22 3%	15 7%
4 websites	20 2%	10 2%	10 3%	4 2%	7 2%	10 3%	11 2%	9 3%	20 2%	17 2%	17 2%	2 3%	* 1%	* 2%	16 2%	4 2%
5+ websites	19 2%	13 3%	5 1%	4 2%	9 2%	6 2%	9 2%	8 3%	19 2%	16 2%	13 2%	2 3%	2bc 5%	1c 5%	14 2%	5 2%
No websites	532 60%	299 58%	233 63%	105 62%	269 62%	157 56%	327 60%	188 61%	532 60%	481 60%	455 60%	39 57%	26 58%	11 58%	387 59%	144 63%
Don't know	73 8%	39 7%	34 9%	12 7%	34 8%	27 10%	48 9%	21 7%	73 8%	63 8%	59 8%	8 11%	5 10%	2 9%	59 9%	13 6%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	2 *%	* *%	2 *%	* *%	0 -%	2 1%	2 *%	0 -%	2 *%	2 *%	2 *%	* 1%	0 -%	0 -%	* *%	2 1%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	.8	.9	.7	.7	.8	.8	.7	.9	.8	.7	.7	1.1abc	1.0	1.0	.7	.9
Standard deviation	1.6	1.8	1.4	1.2	1.9	1.5	1.4	2.0	1.6	1.6	1.5	2.4	2.0	1.8	1.4	2.2
Standard error	.07	.10	.09	.12	.11	.11	.07	.15	.07	.07	.07	.21	.18	.18	.07	.18
Error variance	*	.01	.01	.01	.01	.01	.01	.02	*	.01	.01	.05	.03	.03	*	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 72 (continuation)

A17a. Did you look at any other price comparison websites that you can't remember the names for? IF YES: How many?

Base: All those who used price comparison websites last time they made a comparison

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	849	482	365	439	396	45	769	241	608	113	730	757	56	471	110
Effective sample size	597	333	262	297	291	31	539	170	428	77	516	527	42	327	80
Total	886	487	395	432	438	45	796	249	637	112	768	778	63	482	120
1 website	114 13%	69 14%	44 11%	54 12%	57 13%	7 15%	102 13%	29 12%	85 13%	16 14%	97 13%	102 13%	7 11%	62 13%	22 19%
2 websites	89 10%	50 10%	38 10%	35 8%	53 12%	4 9%	79 10%	27 11%	61 10%	10 9%	78 10%	78 10%	9 14%	45 9%	12 10%
3 websites	38 4%	21 4%	17 4%	22 5%	15 3%	2 5%	35 4%	14 5%	24 4%	6 5%	31 4%	30 4%	6 9%	26 5%	2 2%
4 websites	20 2%	10 2%	10 2%	8 2%	12 3%	2 4%	15 2%	6 2%	14 2%	2 2%	18 2%	16 2%	2 3%	8 2%	2 2%
5+ websites	19 2%	10 2%	9 2%	8 2%	11 3%	* 1%	17 2%	3 1%	16 3%	6b 6%	13 2%	18 2%	* 1%	9 2%	* **
No websites	532 60%	288 59%	244 62%	276 64%	250 57%	28 62%	481 60%	153 61%	379 60%	64 57%	464 60%	472 61%	33 52%	286 59%	73 61%
Don't know	73 8%	38 8%	33 8%	29 7%	38 9%	1 3%	64 8%	18 7%	55 9%	8 7%	65 8%	60 8%	7 11%	43 9%	8 7%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	2 **	2 **	* **	* **	2 **	0 -%	2 **	0 -%	2 **	0 -%	2 **	* **	0 -%	2 **	0 -%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	.8	.8	.7	.7	.9	.7	.8	.7	.8	1.2b	.7	.8	.9	.8	.6
Standard deviation	1.6	1.8	1.5	1.5	1.8	1.2	1.7	1.2	1.8	2.9	1.4	1.7	1.3	1.9	.9
Standard error	.07	.10	.09	.09	.11	.22	.08	.09	.09	.35	.06	.08	.21	.11	.11
Error variance	*	.01	.01	.01	.01	.05	.01	.01	.01	.12	*	.01	.04	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 72 (continuation)

A17a. Did you look at any other price comparison websites that you can't remember the names for? IF YES: How many?

Base: All those who used price comparison websites last time they made a comparison

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	849	193	271	260	184	331	239	227	171	155	121	165	547	493	223
Effective sample size	597	139	183	202	130	217	164	156	126	108	77	118	391	343	161
Total	886	208	267	315	196	303	240	228	191	161	111	177	581	505	242
1 website	114 13%	27 13%	33 12%	48 15%	19 10%	38 13%	32 13%	30 13%	24 13%	22 13%	13 12%	21 12%	78 13%	56 11%	33 14%
2 websites	89 10%	20 10%	25 9%	35 11%	15 8%	30 10%	25 10%	24 10%	20 10%	16 10%	10 9%	17 9%	58 10%	55 11%	21 8%
3 websites	38 4%	10 5%	17 6%	13 4%	6 3%	13 4%	11 4%	6 3%	9 5%	7 4%	9 8%	4 2%	24 4%	20 4%	8 3%
4 websites	20 2%	3 2%	5 2%	9 3%	4 2%	6 2%	3 1%	7 3%	5 3%	2 1%	2 2%	6 4%	11 2%	12 2%	5 2%
5+ websites	19 2%	3 1%	4 2%	6 2%	6 3%	5 2%	5 2%	5 2%	4 2%	3 2%	3 2%	3 2%	13 2%	13 3%	5 2%
No websites	532 60%	131 63%	152 57%	181 57%	131 67%	182 60%	143 59%	139 61%	115 60%	95 59%	63 57%	116 65%	346 60%	307 61%	148 61%
Don't know	73 8%	14 7%	29 11%	23 7%	12 6%	28 9%	20 8%	17 7%	13 7%	16 10%	10 9%	10 6%	48 8%	39 8%	22 9%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	2 *%	0 -%	2 1%	0 -%	2 1%	0 -%	2 1%	* *%	0 -%	0 -%	0 -%	0 -%	2 *%	2 *%	0 -%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	.8	.7	.9	.8	.7	.8	.8	.7	.8	.7	.9	.7	.8	.8	.8
Standard deviation	1.6	1.3	2.2	1.3	1.6	2.0	2.2	1.3	1.3	1.2	1.4	1.7	1.7	1.5	2.1
Standard error	.07	.11	.17	.10	.15	.14	.18	.11	.12	.12	.17	.16	.09	.08	.18
Error variance	*	.01	.03	.01	.02	.02	.03	.01	.01	.02	.03	.03	.01	.01	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 72 (continuation)

A17a. Did you look at any other price comparison websites that you can't remember the names for? IF YES: How many?

Base: All those who used price comparison websites last time they made a comparison

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online - Total (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	849	41	271	515	406	98	659	447	379	570	102	112	61
Effective sample size	597	22	180	381	301	73	472	315	266	397	77	81	41
Total	886	30	264	570	449	110	702	470	391	588	115	119	60
1 website	114 13%	7 23%	35 13%	71 12%	53 12%	16 14%	83 12%	68 15%	44 11%	82 14%	16 14%	13 11%	2 4%
2 websites	89 10%	3 9%	37cd 14%	47 8%	38 8%	9 8%	65 9%	49 10%	34 9%	55 9%	12 10%	14 12%	7 12%
3 websites	38 4%	2 7%	15f 6%	19 3%	18 4%	0 -%	27 4%	15 3%	20 5%	25 4%	4 4%	4 4%	4 7%
4 websites	20 2%	0 -%	7 3%	12 2%	10 2%	3 2%	18 2%	13 3%	7 2%	15 3%	2 2%	* *%	2 3%
5+ websites	19 2%	0 -%	5 2%	14 2%	12 3%	1 1%	16 2%	7 2%	12 3%	13 2%	2 2%	4 3%	* 1%
No websites	532 60%	17 58%	139 53%	361b 63%	285b 63%	72 65%	435 62%	287 61%	234 60%	352 60%	70 61%	74 62%	33 56%
Don't know	73 8%	1 3%	25 9%	45 8%	31 7%	10 9%	55 8%	30 6%	38 10%	43 7%	8 7%	9 7%	11a 18%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	2 *%	0 -%	* *%	2 *%	2 *%	0 -%	2 *%	0 -%	2 1%	2 *%	0 -%	0 -%	0 -%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	.8	.6	.9	.7	.8	.5	.8	.8	.8	.8	.7	.8	.8
Standard deviation	1.6	.9	1.6	1.7	1.8	1.2	1.7	1.7	1.6	1.7	1.5	1.8	1.4
Standard error	.07	.21	.12	.09	.11	.15	.08	.10	.10	.09	.17	.21	.24
Error variance	*	.04	.02	.01	.01	.02	.01	.01	.01	.01	.03	.04	.06

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 72 (continuation)

A17a. Did you look at any other price comparison websites that you can't remember the names for? IF YES: How many?

Base: All those who used price comparison websites last time they made a comparison

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	849	63	279	849	849	31	295	391	261	80
Effective sample size	597	46	194	597	597	21	199	270	192	52
Total	886	70	291	886	886	32	291	398	290	72
1 website	114 13%	11 15%	49 17%	114 13%	114 13%	4 11%	41 14%	56 14%	31 11%	9 12%
2 websites	89 10%	11 15%	40 14%	89 10%	89 10%	5 17%	34 12%	36c 9%	31c 11%	1 1%
3 websites	38 4%	2 4%	14 5%	38 4%	38 4%	3 9%	14 5%	14 3%	13 4%	0 -%
4 websites	20 2%	2 2%	7 2%	20 2%	20 2%	3 11%	3 1%	7 2%	9 3%	1 1%
5+ websites	19 2%	2 3%	11 4%	19 2%	19 2%	* 2%	8 3%	4 1%	4 1%	5Ab 7%
No websites	532 60%	36 51%	144 50%	532b 60%	532b 60%	12 38%	161 55%	262 66%	181 62%	47 65%
Don't know	73 8%	7 10%	26 9%	73 8%	73 8%	4 13%	29 10%	18 4%	21 7%	9a 13%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	.0	.0	.0	.0	.0	1.0	.0	.0	.0	.0
Mean score	.8	.9	1.0	.8	.8	1.4	.8	.6	.7	.7
Standard deviation	1.6	1.4	1.7	1.6	1.6	1.6	1.6	1.1	1.2	1.8
Standard error	.07	.22	.13	.07	.07	.37	.12	.07	.09	.26
Error variance	*	.05	.02	*	*	.13	.01	.01	.01	.07

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 72 (continuation)

Al7a. Did you look at any other price comparison websites that you can't remember the names for? IF YES: How many?

Base: All those who used price comparison websites last time they made a comparison

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	849	406	429	646	287	255	694	723	531	760	499	102	248	316	164	349
Effective sample size	597	280	294	461	199	172	492	508	376	530	351	79	168	225	121	239
Total	886	414	434	687	299	254	730	755	560	784	518	122	246	334	183	351
1 website	114 13%	55 13%	62 14%	89 13%	52 17%	41 16%	105 14%	92 12%	83 15%	103 13%	67 13%	14 12%	34 14%	39 12%	24 13%	50 14%
2 websites	89 10%	34 8%	39 9%	65 9%	24 8%	22 9%	75 10%	77 10%	48 9%	79 10%	54 10%	14 11%	20 8%	37 11%	19 10%	33 9%
3 websites	38 4%	17 4%	18 4%	32 5%	16 5%	11 4%	23 3%	35 5%	22 4%	36 5%	25 5%	2 2%	10 4%	9 3%	2 1%	23b 7%
4 websites	20 2%	7 2%	12 3%	14 2%	4 2%	6 2%	16 2%	18 2%	9 2%	15 2%	13 3%	2 1%	5 2%	10 3%	2 1%	8 2%
5+ websites	19 2%	10 2%	9 2%	13 2%	8 3%	8 3%	16 2%	16 2%	14 2%	13 2%	12 2%	2 2%	5 2%	8 2%	5 3%	6 2%
No websites	532 60%	263 63%	253 58%	413 60%	167 56%	144 57%	436 60%	454 60%	334 60%	472 60%	306 59%	70 57%	156 63%	209 63%	114 63%	201 57%
Don't know	73 8%	29 7%	41 9%	58 8%	27 9%	23 9%	59 8%	62 8%	47 8%	63 8%	41 8%	17c 14%	15 6%	20 6%	16 9%	30 9%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	2 *%	* *%	0 -%	2 *%	* *%	0 -%	* *%	2 *%	* *%	2 *%	0 -%	2a 2%	0 -%	2 1%	* *%	0 -%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	.8	.7	.8	.8	.8	.8	.8	.8	.8	.8	.9	.6	.7	.8	.6	.8
Standard deviation	1.6	1.5	1.9	1.6	1.3	1.5	1.7	1.6	1.8	1.6	1.9	1.2	1.3	2.0	1.2	1.4
Standard error	.07	.10	.11	.08	.09	.12	.08	.08	.10	.07	.10	.14	.10	.14	.12	.10
Error variance	*	.01	.01	.01	.01	.02	.01	.01	.01	.01	.01	.02	.01	.02	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 73

A18. Which websites (excluding price comparison websites) did you look at?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	414	244	170	72	212	130	271	133	414	279	207	64	72	71	292	122
Effective sample size	280	170	111	47	141	92	188	84	280	231	207	64	72	71	202	78
Total	413	252	160	70	205	138	279	121	413	369	348	31	22	13	302	111
Direct Line	115 28%	80 32%	35 22%	22 31%	67c 33%	27 19%	80 29%	32 26%	115F 28%	105F 29%	101F 29%	9F 30%	5f 21%	1 7%	86 29%	29 26%
Aviva/ Aviva Direct	65 16%	46 18%	19 12%	7 10%	40 20%	18 13%	44 16%	16 13%	65dF 16%	64deF 17%	62deF 18%	1 5%	2 7%	* 3%	50 16%	16 14%
Tesco	43 10%	26 10%	17 10%	12C 18%	24 12%	6 4%	29 11%	13 11%	43 10%	39 10%	37 11%	3 11%	2 8%	1 6%	36 12%	7 7%
Admiral	36 9%	27 11%	9 5%	10C 15%	24C 12%	2 2%	28 10%	7 6%	36 9%	32 9%	30 9%	3 11%	2 10%	1 4%	28 9%	9 8%
AA	34 8%	21 8%	13 8%	5 8%	13 6%	16 12%	26 9%	7 5%	34 8%	30 8%	29 8%	3 11%	2 8%	* 3%	23 8%	11 10%
Churchill	31 8%	15 6%	16 10%	2 2%	21 10%	8 6%	23 8%	8 7%	31 8%	30 8%	29 8%	* 2%	2 8%	* 1%	25 8%	6 5%
LV (Liverpool Victoria)	23 6%	15 6%	9 5%	2 2%	10 5%	12 9%	7 3%	15A 12%	23 6%	23 6%	22 6%	* 2%	1 4%	* 1%	19 6%	4 4%
Saga	17 4%	15 6%	2 2%	0 -%	2 1%	16aB 11%	12 4%	6 5%	17 4%	16 4%	15 4%	1 5%	1 4%	0 -%	9 3%	9 8%
MoreTh>n	13 3%	9 3%	4 3%	1 2%	8 4%	4 3%	11 4%	2 2%	13 3%	12 3%	10 3%	1 5%	2f 7%	0 -%	8 3%	5 5%
Sainsbury	12 3%	6 2%	6 4%	2 2%	10c 5%	* *%	9 3%	3 3%	12 3%	10 3%	10 3%	2 6%	* 1%	0 -%	11 4%	1 1%
CIS (Co-operative)	12 3%	6 2%	6 4%	4 6%	4 2%	4 3%	12 4%	* *%	12 3%	10 3%	10 3%	1 5%	* 1%	* 1%	6 2%	6 5%
Swinton	12 3%	8 3%	4 2%	0 -%	7 3%	5 4%	7 2%	5 4%	12 3%	12 3%	12 3%	0 -%	0 -%	* 1%	10 3%	2 2%
Esure	11 3%	6 2%	5 3%	4 6%	4 2%	2 2%	9 3%	2 1%	11 3%	9 2%	8 2%	2 6%	* 1%	0 -%	11 4%	0 -%
Elephant	10 2%	8 3%	2 1%	7BC 11%	3 1%	0 -%	8 3%	3 2%	10 2%	8 2%	8 2%	1 5%	0 -%	* 3%	9 3%	2 2%
Dial Direct	8 2%	4 2%	4 3%	4c 6%	4 2%	* *%	6 2%	2 2%	8 2%	7 2%	7 2%	1 3%	* 1%	* 3%	8 3%	* *%
Asda	7 2%	7 3%	0 -%	* 1%	5 3%	2 1%	2 1%	5 4%	7 2%	7 2%	7 2%	* 2%	* 1%	0 -%	7 2%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 73 (continuation)

A18. Which websites (excluding price comparison websites) did you look at?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	414	244	170	72	212	130	271	133	414	279	207	64	72	71	292	122
Effective sample size	280	170	111	47	141	92	188	84	280	231	207	64	72	71	202	78
Total	413	252	160	70	205	138	279	121	413	369	348	31	22	13	302	111
Sheila's Wheels	7 2%	2 1%	5 3%	0 -%	5 3%	2 1%	4 1%	2 1%	7 2%	7 2%	7 2%	0 -%	* 1%	0 -%	4 1%	3 3%
RAC	7 2%	4 2%	2 1%	* *%	6 3%	* *%	2 1%	4 4%	7 2%	7 2%	5 1%	0 -%	2ABCdf 7%	0 -%	6 2%	1 1%
Post Office	6 1%	2 1%	3 2%	2 3%	3 2%	* *%	5 2%	1 1%	6 1%	4 1%	3 1%	* 2%	* 1%	1ABCDE 11%	5 2%	* *%
Hastings/ Hastings Direct	5 1%	2 1%	3 2%	2 2%	0 -%	3 2%	5 2%	0 -%	5 1%	5 1%	5 1%	0 -%	0 -%	0 -%	3 1%	2 2%
John Lewis	5 1%	2 1%	3 2%	0 -%	2 1%	3 2%	3 1%	2 1%	5 1%	5 1%	5 1%	0 -%	0 -%	0 -%	3 1%	2 2%
M&S	5 1%	3 1%	2 1%	0 -%	3 2%	2 1%	4 2%	1 1%	5 1%	3 1%	3 1%	1abc 5%	0 -%	* 1%	2 1%	3 2%
Santander / Abbey	5 1%	4 1%	1 1%	4bc 5%	1 *%	0 -%	3 1%	2 2%	5 1%	4 1%	3 1%	0 -%	* 1%	1ABCDE 8%	5 2%	* *%
Axa	4 1%	4 1%	1 1%	1 1%	2 1%	1 1%	3 1%	1 1%	4 1%	2 1%	2 *%	* 2%	* 1%	2ABCDE 15%	4 1%	1 1%
Swiftcover	4 1%	2 1%	2 1%	2 3%	2 1%	0 -%	2 1%	2 2%	4 1%	4 1%	3 1%	0 -%	* 1%	* 1%	4 1%	0 -%
Age UK	3 1%	2 1%	2 1%	0 -%	0 -%	3 2%	3 1%	0 -%	3 1%	3 1%	3 1%	0 -%	0 -%	0 -%	2 1%	2 2%
Lloyds TSB	3 1%	2 1%	2 1%	0 -%	2 1%	2 1%	2 1%	2 1%	3 1%	3 1%	3 1%	0 -%	0 -%	0 -%	0 -%	3a 3%
Towergate	3 1%	3 1%	0 -%	2 2%	0 -%	2 1%	2 1%	2 1%	3 1%	3 1%	3 1%	0 -%	0 -%	0 -%	3 1%	0 -%
NFU	3 1%	2 1%	2 1%	0 -%	0 -%	3 2%	3 1%	0 -%	3 1%	3 1%	3 1%	0 -%	0 -%	0 -%	2 1%	2 2%
Privilege	2 1%	2 1%	0 -%	0 -%	* *%	2 1%	2 1%	0 -%	2 1%	2 *%	2 *%	* 2%	0 -%	0 -%	* *%	2 2%
Swift	2 1%	2 1%	0 -%	0 -%	2 1%	0 -%	2 1%	0 -%	2 1%	2 *%	2 *%	* 2%	0 -%	0 -%	2 1%	0 -%
Rias	2 1%	2 1%	0 -%	0 -%	0 -%	2 2%	2 1%	0 -%	2 1%	2 *%	2 *%	* 2%	0 -%	0 -%	* *%	2 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 73 (continuation)

A18. Which websites (excluding price comparison websites) did you look at?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	414	244	170	72	212	130	271	133	414	279	207	64	72	71	292	122
Effective sample size	280	170	111	47	141	92	188	84	280	231	207	64	72	71	202	78
Total	413	252	160	70	205	138	279	121	413	369	348	31	22	13	302	111
Chaucer Insurance	2 1%	* **	2 1%	0 -	2 1%	0 -	2 1%	0 -	2 1%	2 **	2 **	* 2%	0 -	0 -	0 -	2a 2%
Barclays Bank	2 **	2 1%	0 -	2 2%	* **	0 -	2 1%	0 -	2 **	2 1%	2 **	0 -	* 1%	0 -	2 1%	* **
Norwich Union	2 **	2 1%	0 -	0 -	* **	2 1%	2 1%	0 -	2 **	2 1%	2 **	0 -	* 1%	0 -	* **	2 2%
Diamond	2 **	* **	2 1%	2 3%	0 -	0 -	2 1%	0 -	2 **	2 **	2 **	0 -	0 -	* 1%	2 1%	0 -
Bell	2 **	2 1%	0 -	0 -	0 -	2 1%	2 1%	0 -	2 **	2 **	2 **	0 -	0 -	0 -	0 -	2 2%
Budget	2 **	2 1%	0 -	0 -	2 1%	0 -	0 -	2 1%	2 **	2 **	2 **	0 -	0 -	0 -	0 -	2 2%
HSBC	2 **	2 1%	0 -	2 2%	0 -	0 -	0 -	2 1%	2 **	2 **	2 **	0 -	0 -	0 -	2 1%	0 -
Uswitch.com	2 **	2 1%	0 -	2 2%	0 -	0 -	0 -	2 1%	2 **	2 **	2 **	0 -	0 -	0 -	2 1%	0 -
Prudential	2 **	2 1%	0 -	0 -	0 -	2 1%	0 -	2 1%	2 **	2 **	2 **	0 -	0 -	0 -	2 1%	0 -
Octagon	2 **	2 1%	0 -	0 -	2 1%	0 -	0 -	2 1%	2 **	2 **	2 **	0 -	0 -	0 -	2 1%	0 -
Hughes Insurance	1 **	* **	1 1%	1 1%	1 **	0 -	1 **	* **	1 **	0 -	0 -	0 -	0 -	1ABCDE 11%	1 **	1 **
Allianz	1 **	1 **	1 **	0 -	1 **	* **	1 **	* **	1 **	0 -	0 -	0 -	0 -	1ABCDE 8%	1 **	1 **
Endsleigh	1 **	* **	* **	1 1%	* **	0 -	* **	* **	1 **	0 -	0 -	0 -	0 -	1ABCde 4%	* **	* **
Open and Direct	1 **	* **	* **	0 -	1 **	0 -	* **	* **	1 **	0 -	0 -	0 -	0 -	1ABCde 4%	* **	* **
RSA (Royal & Sun Alliance)	* **	* **	0 -	0 -	* **	0 -	* **	0 -	* **	0 -	0 -	*aBC 2%	0 -	0 -	* **	0 -
Zurich	* **	* **	0 -	0 -	* **	0 -	* **	0 -	* **	* **	0 -	0 -	*AbC 1%	0 -	* **	0 -

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 73 (continuation)

A18. Which websites (excluding price comparison websites) did you look at?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	Total	Gender		Age			Social Grade		Country					Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Country Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	414	244	170	72	212	130	271	133	414	279	207	64	72	71	292	122
Effective sample size	280	170	111	47	141	92	188	84	280	231	207	64	72	71	202	78
Total	413	252	160	70	205	138	279	121	413	369	348	31	22	13	302	111
Quinn Direct	* **	* **	0 -%	* **	0 -%	0 -%	* **	0 -%	* **	0 -%	0 -%	0 -%	0 -%	*ABC 1%	* **	0 -%
Greenlight	* **	* **	0 -%	* **	0 -%	0 -%	0 -%	* **	* **	0 -%	0 -%	0 -%	0 -%	*ABC 1%	* **	0 -%
Car manufacturer (various)	2 **	2 1%	0 -%	0 -%	0 -%	2 1%	2 1%	0 -%	2 **	2 **	2 **	0 -%	0 -%	0 -%	0 -%	2 2%
Broker (other)	2 **	0 -%	2 1%	0 -%	2 1%	0 -%	0 -%	2 1%	2 **	2 **	2 **	0 -%	0 -%	0 -%	2 1%	0 -%
Another bank or building society	5 1%	2 1%	3 2%	2 2%	4 2%	0 -%	4 1%	2 1%	5 1%	5 1%	5 1%	0 -%	* 1%	0 -%	5 2%	* **
Another retailer	2 **	0 -%	2 1%	0 -%	2 1%	0 -%	2 1%	0 -%	2 **	2 **	2 **	0 -%	0 -%	0 -%	2 1%	0 -%
Other	41 10%	30 12%	11 7%	15B 21%	13 6%	14 10%	29 10%	12 10%	41e 10%	37e 10%	37e 11%	2 8%	* 1%	1e 10%	32 11%	9 8%
Don't know	122 30%	65 26%	57 36%	8 12%	62a 30%	52A 38%	83 30%	35 29%	122 30%	106 29%	96 28%	11 34%	11ABC 49%	5abc 42%	81 27%	41 37%
Refused	4 1%	3 1%	* **	* **	3 2%	0 -%	2 1%	2 1%	4 1%	3 1%	3 1%	0 -%	0 -%	* 1%	2 1%	2 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 73 (continuation)

A18. Which websites (excluding price comparison websites) did you look at?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc erned (a)	Not co ncerned (b)
Unweighted row	414	245	169	216	188	32	368	126	288	63	349	368	251	49	96	155
Effective sample size	280	169	112	138	137	21	248	87	193	42	236	246	168	32	67	101
Total	413	250	163	197	206	31	363	130	283	62	347	359	246	48	97	148
Direct Line	115 28%	65 26%	50 31%	64 33%	51 25%	9 31%	102 28%	40 31%	75 26%	22 35%	93 27%	97 27%	65 26%	11 24%	25 26%	40 27%
Aviva/ Aviva Direct	65 16%	50b 20%	16 10%	38 19%	28 13%	9 30%	54 15%	26 20%	39 14%	10 16%	55 16%	53 15%	39 16%	6 12%	12 12%	28 19%
Tesco	43 10%	21 8%	22 13%	24 12%	19 9%	6 20%	37 10%	22b 17%	21 7%	9 15%	34 10%	38 10%	26 11%	8 16%	6 6%	20 14%
Admiral	36 9%	17 7%	19 12%	26b 13%	10 5%	4 13%	31 8%	15 12%	21 7%	6 10%	30 9%	22 6%	18 7%	6 12%	8 8%	10 7%
AA	34 8%	21 8%	13 8%	21 10%	12 6%	6 20%	25 7%	11 8%	24 8%	8 13%	26 7%	24 7%	19 8%	7 16%	8 8%	10 7%
Churchill	31 8%	18 7%	13 8%	10 5%	21 10%	2 6%	27 8%	11 9%	20 7%	7 12%	24 7%	27 8%	17 7%	2 4%	6 6%	11 7%
LV (Liverpool Victoria)	23 6%	20 8%	4 2%	13 7%	10 5%	2 6%	21 6%	5 4%	18 6%	4 6%	20 6%	22 6%	14 6%	2 4%	8 9%	6 4%
Saga	17 4%	15b 6%	2 1%	9 5%	8 4%	* 1%	17 5%	4 3%	13 5%	2 3%	16 5%	12 3%	10 4%	6 12%	6 6%	4 3%
MoreTh>n	13 3%	10 4%	3 2%	8 4%	5 3%	1 2%	11 3%	4 3%	9 3%	0 -	13 4%	11 3%	8 3%	* 1%	2 2%	6 4%
Sainsbury	12 3%	8 3%	4 3%	6 3%	6 3%	* 2%	12 3%	6 4%	7 2%	3 5%	9 3%	11 3%	6 3%	2 5%	1 1%	5 3%
CIS (Co-operative)	12 3%	6 2%	6 4%	6 3%	6 3%	2 5%	10 3%	7 5%	5 2%	7B 12%	4 1%	12 3%	9 4%	1 2%	4 4%	6 4%
Swinton	12 3%	10 4%	2 1%	7 3%	5 2%	2 6%	10 3%	4 3%	8 3%	4 6%	8 2%	10 3%	5 2%	2 4%	3 3%	2 1%
Esure	11 3%	5 2%	6 4%	7 4%	3 2%	* 2%	10 3%	7b 6%	3 1%	0 -	11 3%	11 3%	9 4%	1 2%	6 6%	3 2%
Elephant	10 2%	0 -	10A 6%	6 3%	4 2%	2 6%	7 2%	9B 7%	2 1%	2 3%	8 2%	10 3%	4 2%	6A 12%	* *%	4 3%
Dial Direct	8 2%	2 1%	6 4%	8b 4%	0 -	0 -	8 2%	3 3%	5 2%	* 1%	8 2%	7 2%	4 2%	2 5%	4 4%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 73 (continuation)

A18. Which websites (excluding price comparison websites) did you look at?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc erned (a)	Not co ncerned (b)
Unweighted row	414	245	169	216	188	32	368	126	288	63	349	368	251	49	96	155
Effective sample size	280	169	112	138	137	21	248	87	193	42	236	246	168	32	67	101
Total	413	250	163	197	206	31	363	130	283	62	347	359	246	48	97	148
Asda	7 2%	4 1%	4 2%	2 1%	5 2%	3 11%	4 1%	5 4%	2 1%	* 1%	7 2%	7 2%	2 1%	2 5%	0 -%	2 1%
Sheila's Wheels	7 2%	5 2%	2 1%	5 3%	2 1%	0 -%	7 2%	3 3%	4 1%	0 -%	7 2%	5 1%	5 2%	0 -%	2 2%	4 2%
RAC	7 2%	2 1%	4 3%	5 2%	2 1%	* 1%	6 2%	1 *%	6 2%	3b 5%	3 1%	3 1%	3 1%	2 4%	* *%	2 2%
Post Office	6 1%	1 *%	5 3%	4 2%	2 1%	* 1%	5 1%	* *%	5 2%	* *%	5 2%	5 2%	2 1%	0 -%	* *%	1 1%
Hastings/ Hastings Direct	5 1%	2 1%	3 2%	3 2%	2 1%	0 -%	5 1%	2 1%	3 1%	0 -%	5 1%	3 1%	3 1%	2 4%	2 2%	2 1%
John Lewis	5 1%	5 2%	0 -%	3 2%	2 1%	0 -%	3 1%	0 -%	5 2%	0 -%	5 1%	5 1%	3 1%	0 -%	2 2%	2 1%
M&S	5 1%	5 2%	0 -%	3 1%	2 1%	* 2%	3 1%	* *%	4 2%	* *%	5 1%	5 1%	3 1%	* 1%	1 1%	2 1%
Santander / Abbey	5 1%	1 *%	4 3%	3 1%	2 1%	0 -%	5 1%	0 -%	5 2%	2 3%	3 1%	3 1%	3 1%	2 4%	* *%	2 2%
Axa	4 1%	1 1%	3 2%	4 2%	1 *%	* 1%	4 1%	1 1%	4 1%	1 1%	4 1%	4 1%	1 1%	1 1%	1 1%	1 *%
Swiftcover	4 1%	2 1%	2 1%	2 1%	2 1%	* 1%	4 1%	* *%	4 1%	* *%	4 1%	4 1%	3 1%	0 -%	2 2%	2 1%
Age UK	3 1%	3 1%	0 -%	0 -%	3 2%	0 -%	3 1%	0 -%	3 1%	2 3%	2 *%	3 1%	2 1%	2 4%	2 2%	0 -%
Lloyds TSB	3 1%	2 1%	2 1%	2 1%	2 1%	0 -%	3 1%	0 -%	3 1%	0 -%	3 1%	2 *%	3 1%	0 -%	2 2%	2 1%
Towergate	3 1%	0 -%	3 2%	0 -%	3 2%	0 -%	3 1%	2 1%	2 1%	2 3%	2 *%	3 1%	3 1%	0 -%	0 -%	3 2%
NFU	3 1%	3 1%	0 -%	0 -%	3 2%	0 -%	3 1%	0 -%	3 1%	2 3%	2 *%	3 1%	2 1%	2 4%	2 2%	0 -%
Privilege	2 1%	2 1%	* *%	* *%	2 1%	0 -%	2 1%	* *%	2 1%	0 -%	2 1%	2 1%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 73 (continuation)

A18. Which websites (excluding price comparison websites) did you look at?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc erned (a)	Not co ncerned (b)
Unweighted row	414	245	169	216	188	32	368	126	288	63	349	368	251	49	96	155
Effective sample size	280	169	112	138	137	21	248	87	193	42	236	246	168	32	67	101
Total	413	250	163	197	206	31	363	130	283	62	347	359	246	48	97	148
Swift	2 1%	2 1%	* *%	2 1%	0 -%	0 -%	2 1%	2 2%	0 -%	0 -%	2 1%	* *%	2 1%	0 -%	2 2%	0 -%
Rias	2 1%	2 1%	0 -%	2 1%	0 -%	0 -%	2 1%	0 -%	2 1%	0 -%	2 1%	2 1%	* *%	2a 4%	* *%	0 -%
Chaucer Insurance	2 1%	* *%	2 1%	* *%	2 1%	0 -%	2 1%	* *%	2 1%	* 1%	2 *%	2 *%	2 1%	0 -%	2 2%	0 -%
Barclays Bank	2 *%	0 -%	2 1%	2 1%	* *%	0 -%	2 1%	* *%	2 1%	0 -%	2 1%	2 *%	2 1%	0 -%	* *%	2 1%
Norwich Union	2 *%	2 1%	* *%	2 1%	* *%	0 -%	2 1%	0 -%	2 1%	0 -%	2 1%	* *%	* *%	0 -%	0 -%	* *%
Diamond	2 *%	0 -%	2 1%	* *%	2 1%	0 -%	2 1%	2 1%	* *%	0 -%	2 1%	2 *%	2 1%	0 -%	* *%	2 1%
Bell	2 *%	2 1%	0 -%	0 -%	2 1%	0 -%	2 *%	0 -%	2 1%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%
Budget	2 *%	2 1%	0 -%	2 1%	0 -%	0 -%	2 *%	0 -%	2 1%	0 -%	2 *%	2 *%	2 1%	0 -%	2 2%	0 -%
HSBC	2 *%	0 -%	2 1%	0 -%	2 1%	0 -%	2 *%	2 1%	0 -%	0 -%	2 *%	2 *%	2 1%	0 -%	0 -%	2 1%
Uswitch.com	2 *%	0 -%	2 1%	0 -%	2 1%	0 -%	2 *%	2 1%	0 -%	0 -%	2 *%	2 *%	2 1%	0 -%	0 -%	2 1%
Prudential	2 *%	2 1%	0 -%	0 -%	2 1%	0 -%	2 *%	0 -%	2 1%	0 -%	2 *%	2 *%	2 1%	0 -%	2 2%	0 -%
Octagon	2 *%	0 -%	2 1%	0 -%	2 1%	0 -%	2 *%	0 -%	2 1%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%
Hughes Insurance	1 *%	* *%	1 1%	1 *%	1 *%	0 -%	1 *%	* *%	1 *%	* *%	1 *%	1 *%	1 *%	1 1%	1 1%	* *%
Allianz	1 *%	1 *%	1 *%	1 *%	* *%	0 -%	1 *%	* *%	1 *%	* 1%	1 *%	1 *%	* *%	0 -%	* *%	0 -%
Endsleigh	1 *%	0 -%	1 *%	1 *%	0 -%	0 -%	1 *%	* *%	* *%	* 1%	* *%	0 -%	* *%	* *%	* *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 73 (continuation)

A18. Which websites (excluding price comparison websites) did you look at?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc erned (a)	Not co ncerned (b)
Unweighted row	414	245	169	216	188	32	368	126	288	63	349	368	251	49	96	155
Effective sample size	280	169	112	138	137	21	248	87	193	42	236	246	168	32	67	101
Total	413	250	163	197	206	31	363	130	283	62	347	359	246	48	97	148
Open and Direct	1 *%	* *%	* *%	1 *%	0 -%	* 1%	* *%	* *%	* *%	* 1%	* *%	1 *%	* *%	0 -%	0 -%	* *%
RSA (Royal & Sun Alliance)	* *%	* *%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	* *%	* *%	* *%	0 -%	0 -%	* *%
Zurich	* *%	* *%	0 -%	* *%	0 -%	* 1%	0 -%	* *%	0 -%	0 -%	* *%	* *%	0 -%	0 -%	0 -%	0 -%
Quinn Direct	* *%	0 -%	* *%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	* *%	* *%	0 -%	* *%	0 -%	0 -%
Greenlight	* *%	0 -%	* *%	* *%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	* *%	* *%	0 -%	0 -%	0 -%	0 -%
Car manufacturer (various)	2 *%	2 1%	0 -%	2 1%	0 -%	0 -%	2 *%	0 -%	2 1%	0 -%	2 *%	2 *%	0 -%	2a 4%	0 -%	0 -%
Broker (other)	2 *%	2 1%	0 -%	0 -%	0 -%	0 -%	2 *%	2 1%	0 -%	0 -%	2 *%	2 *%	2 1%	0 -%	0 -%	2 1%
Another bank or building society	5 1%	2 1%	4 2%	0 -%	5 3%	0 -%	5 1%	* *%	5 2%	2 3%	4 1%	5 1%	2 1%	0 -%	2 2%	0 -%
Another retailer	2 *%	2 1%	0 -%	2 1%	0 -%	0 -%	2 *%	2 1%	0 -%	2b 3%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%
Other	41 10%	21 8%	20 12%	16 8%	23 11%	2 6%	32 9%	15 12%	26 9%	4 6%	36 10%	31 9%	18 7%	7 14%	6 7%	12 8%
Don't know	122 30%	81 32%	41 25%	49 25%	68 33%	10 33%	107 29%	34 26%	88 31%	18 30%	102 29%	112 31%	79 32%	12 26%	33 34%	46 31%
Refused	4 1%	2 1%	2 1%	0 -%	3 2%	* 1%	3 1%	* *%	3 1%	0 -%	4 1%	4 1%	2 1%	* *%	0 -%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 73 (continuation)

A18. Which websites (excluding price comparison websites) did you look at?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		Purchase - actual			
		High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insurance co (a)	Broker (b)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)
Unweighted row	414	130	95	154	102	102	97	80	83	76	246	255	94	158	214	119	83
Effective sample size	280	88	67	102	66	68	66	54	50	54	170	172	65	102	151	86	56
Total	413	132	103	143	95	100	97	79	69	81	251	251	96	149	223	128	82
Direct Line	115 28%	39 30%	34 33%	37 26%	25 26%	32 32%	24 25%	17 22%	8 12%	20 25%	84A 33%	85 34%	22 23%	34 23%	73 33%	50b 39%	20 25%
Aviva/ Aviva Direct	65 16%	14 11%	25a 24%	26 18%	14 15%	16 16%	18 18%	13 16%	9 13%	13 15%	44 18%	47 19%	10 10%	27 18%	32 14%	14 11%	18 22%
Tesco	43 10%	21 16%	7 7%	13 9%	12 12%	8 8%	9 9%	8 10%	6 9%	5 6%	28 11%	28 11%	7 7%	19 12%	23 10%	10 8%	10 12%
Admiral	36 9%	14 10%	11 10%	10 7%	3 4%	10 10%	15ad 15%	3 3%	5 7%	11 13%	19 8%	23 9%	6 6%	17 11%	16 7%	5 4%	10d 13%
AA	34 8%	10 8%	10 10%	8 5%	7 7%	8 8%	11d 11%	1 1%	6 9%	6 8%	19 8%	18 7%	15 15%	19cD 13%	11 5%	3 2%	6 7%
Churchill	31 8%	9 7%	7 7%	13 9%	8 9%	10 10%	9 9%	2 2%	2 3%	2 3%	26 11%	24 9%	2 2%	13 9%	16 7%	5 4%	9 11%
LV (Liverpool Victoria)	23 6%	7 5%	6 6%	9 6%	6 6%	4 4%	9 9%	5 7%	4 5%	0 -%	20b 8%	10 4%	8 9%	13 9%	10 4%	6 5%	4 5%
Saga	17 4%	7 5%	3 3%	5 3%	5 5%	7 7%	2 2%	2 3%	5 8%	4 5%	8 3%	11 5%	4 5%	8 6%	7 3%	2 2%	5 6%
MoreTh>n	13 3%	5 4%	1 1%	5 3%	3 3%	4 4%	4 4%	2 3%	2 3%	* **	11 4%	9 4%	2 2%	5 4%	8 3%	3 2%	5 6%
Sainsbury	12 3%	4 3%	3 3%	5 4%	2 3%	2 2%	3 3%	5 6%	4 6%	* 1%	8 3%	9 3%	2 2%	6 4%	6 3%	2 1%	4 5%
CIS (Co-operative)	12 3%	2 2%	6 5%	4 3%	4 4%	* **	2 2%	2 2%	2 2%	2 3%	8 3%	10 4%	2 2%	3 2%	8 3%	4 3%	4 5%
Swinton	12 3%	5 4%	2 2%	4 2%	0 -%	5 5%	3 3%	2 2%	3 5%	2 2%	7 3%	7 3%	* **	7 5%	5 2%	3 3%	2 2%
Esure	11 3%	8c 6%	1 1%	1 1%	1 1%	5 5%	1 1%	2 2%	1 2%	5 6%	4 2%	9 3%	2 2%	2 2%	6 3%	6 4%	1 1%
Elephant	10 2%	6 4%	2 2%	* **	2 2%	2 2%	2 2%	* 1%	4 5%	4 5%	3 1%	9 3%	0 -%	6 4%	3 1%	2 1%	1 1%
Dial Direct	8 2%	2 2%	2 2%	1 1%	* 1%	2 2%	2 2%	2 2%	2 3%	2 2%	4 2%	5 2%	4 4%	6 4%	3 1%	1 1%	2 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 73 (continuation)

A18. Which websites (excluding price comparison websites) did you look at?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		Purchase - actual			
		High (a)	Medium (b)	Low (c)	Jan/Feb/Mar (a)	Apr/May/June (b)	Jul/Aug/Sep (c)	Oct/Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insurance co (a)	Broker (b)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)
Unweighted row	414	130	95	154	102	102	97	80	83	76	246	255	94	158	214	119	83
Effective sample size	280	88	67	102	66	68	66	54	50	54	170	172	65	102	151	86	56
Total	413	132	103	143	95	100	97	79	69	81	251	251	96	149	223	128	82
Asda	7 2%	2 2%	3 3%	2 1%	* *%	2 2%	4 4%	2 2%	3 5%	* *%	4 2%	6 2%	0 -%	3 2%	4 2%	2 2%	2 2%
Sheila's Wheels	7 2%	4 3%	3 3%	0 -%	0 -%	4 4%	3 3%	0 -%	0 -%	0 -%	7 3%	3 1%	2 2%	2 1%	5 2%	4 3%	2 2%
RAC	7 2%	2 2%	* *%	2 2%	* *%	1 1%	2 2%	1 1%	* *%	2 3%	2 1%	2 1%	3 3%	4 3%	3 1%	1 1%	0 -%
Post Office	6 1%	2 2%	3 3%	1 *%	* *%	2 2%	3 3%	* *%	* *%	1 1%	5 2%	3 1%	2 2%	1 1%	4 2%	4 3%	* *%
Hastings/ Hastings Direct	5 1%	5 4%	0 -%	0 -%	0 -%	3 3%	0 -%	2 2%	2 2%	0 -%	3 1%	2 1%	3 3%	2 1%	2 1%	0 -%	2 2%
John Lewis	5 1%	0 -%	2 2%	3 2%	0 -%	0 -%	5 5%	0 -%	0 -%	0 -%	5 2%	3 1%	2 2%	2 1%	3 2%	2 1%	2 2%
M&S	5 1%	0 -%	2 2%	3 2%	* 1%	0 -%	4 4%	1 1%	* *%	* 1%	4 2%	3 1%	2 2%	0 -%	5 2%	2 1%	3b 4%
Santander / Abbey	5 1%	3 2%	* *%	2 1%	1 1%	* *%	0 -%	2 3%	2 3%	1 1%	1 *%	2 1%	2 2%	4c 3%	* *%	0 -%	* *%
Axa	4 1%	3 2%	1 1%	1 1%	1 1%	* *%	1 1%	2 3%	0 -%	* 1%	4 2%	4 2%	* *%	1 1%	3 1%	0 -%	3 3%
Swiftcover	4 1%	2 1%	2 2%	0 -%	3 4%	* *%	* *%	0 -%	0 -%	2 2%	2 1%	2 1%	0 -%	2 1%	* *%	* *%	0 -%
Age UK	3 1%	0 -%	2 2%	2 1%	2 2%	2 2%	0 -%	0 -%	0 -%	0 -%	3 1%	2 1%	2 2%	2 1%	2 1%	0 -%	2 2%
Lloyds TSB	3 1%	0 -%	0 -%	3 2%	0 -%	2 2%	0 -%	2 2%	0 -%	3c 4%	0 -%	0 -%	3a 3%	2 1%	2 1%	0 -%	2 2%
Towergate	3 1%	2 1%	0 -%	0 -%	2 2%	2 2%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	2 2%	0 -%	2 1%	2 1%	0 -%
NFU	3 1%	0 -%	2 2%	2 1%	2 2%	2 2%	0 -%	0 -%	0 -%	0 -%	3 1%	2 1%	2 2%	2 1%	2 1%	0 -%	2 2%
Privilege	2 1%	* *%	0 -%	2 1%	2 2%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	2 1%	0 -%	0 -%	2 1%	0 -%	2 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 73 (continuation)

A18. Which websites (excluding price comparison websites) did you look at?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		Purchase - actual			
		High (a)	Medium (b)	Low (c)	Jan/Feb/Mar (a)	Apr/May/June (b)	Jul/Aug/Sep (c)	Oct/Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insurance co (a)	Broker (b)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)
Unweighted row	414	130	95	154	102	102	97	80	83	76	246	255	94	158	214	119	83
Effective sample size	280	88	67	102	66	68	66	54	50	54	170	172	65	102	151	86	56
Total	413	132	103	143	95	100	97	79	69	81	251	251	96	149	223	128	82
Swift	2 1%	* 2%	2 2%	0 -	* 1%	0 -	0 -	0 -	0 -	0 -	2 1%	* 2%	2 2%	0 -	2 1%	0 -	2 3%
Rias	2 1%	0 -	0 -	* 2%	2 2%	0 -	0 -	0 -	0 -	2c 3%	0 -	2 1%	0 -	* 2%	2 1%	0 -	2 2%
Chaucer Insurance	2 1%	0 -	0 -	2 1%	0 -	2 2%	0 -	* 1%	0 -	0 -	2 1%	2 1%	0 -	2 1%	0 -	0 -	0 -
Barclays Bank	2 2%	0 -	0 -	2 1%	0 -	0 -	* 2%	2 2%	2 2%	0 -	* 2%	2 1%	0 -	2 1%	0 -	0 -	0 -
Norwich Union	2 2%	0 -	0 -	2 1%	0 -	2 2%	0 -	0 -	0 -	0 -	2 1%	* 2%	0 -	0 -	2 1%	* 2%	2 2%
Diamond	2 2%	* 2%	2 2%	0 -	* 2%	0 -	0 -	0 -	0 -	2 2%	* 2%	2 1%	0 -	2 1%	* 2%	* 2%	0 -
Bell	2 2%	0 -	0 -	2 1%	2 2%	0 -	0 -	0 -	0 -	0 -	2 1%	2 1%	0 -	0 -	2 1%	0 -	2 2%
Budget	2 2%	2 1%	0 -	0 -	0 -	2 2%	0 -	0 -	0 -	0 -	2 1%	0 -	0 -	2 1%	0 -	0 -	0 -
HSBC	2 2%	2 1%	0 -	0 -	2 2%	0 -	0 -	0 -	0 -	0 -	0 -	2 1%	0 -	0 -	2 1%	2 1%	0 -
Uswitch.com	2 2%	2 1%	0 -	0 -	2 2%	0 -	0 -	0 -	0 -	0 -	0 -	2 1%	0 -	0 -	2 1%	2 1%	0 -
Prudential	2 2%	2 1%	0 -	0 -	0 -	0 -	0 -	2 2%	2c 2%	0 -	0 -	0 -	2 2%	2 1%	0 -	0 -	0 -
Octagon	2 2%	2 1%	0 -	0 -	0 -	2 2%	0 -	0 -	0 -	0 -	2 1%	2 1%	0 -	0 -	0 -	0 -	0 -
Hughes Insurance	1 2%	1 1%	* 2%	* 2%	* 2%	* 2%	1 1%	* 2%	* 2%	* 2%	1 2%	1 1%	* 2%	1 1%	1 2%	0 -	1 1%
Allianz	1 2%	* 2%	* 2%	1 2%	* 2%	* 2%	1 1%	0 -	0 -	0 -	1 2%	1 1%	* 2%	1 1%	* 2%	* 2%	* 2%
Endsleigh	1 2%	1 2%	0 -	0 -	* 2%	0 -	* 2%	0 -	0 -	0 -	1 2%	1 1%	0 -	* 2%	* 2%	* 2%	* 2%

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Table 73 (continuation)

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Base: All those who used websites (other than price comparison websites) last time they made a comparison

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		Purchase - actual			
		High (a)	Medium (b)	Low (c)	Jan/Feb/Mar (a)	Apr/May/June (b)	Jul/Aug/Sep (c)	Oct/Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insurance co (a)	Broker (b)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)
Unweighted row	414	130	95	154	102	102	97	80	83	76	246	255	94	158	214	119	83
Effective sample size	280	88	67	102	66	68	66	54	50	54	170	172	65	102	151	86	56
Total	413	132	103	143	95	100	97	79	69	81	251	251	96	149	223	128	82
Open and Direct	1 *%	* *%	0 -%	* *%	* *%	0 -%	* *%	* *%	* *%	0 -%	* *%	* *%	* *%	* *%	* *%	0 -%	* *%
RSA (Royal & Sun Alliance)	* *%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	* 1%	* 1%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%
Zurich	* *%	* *%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	* *%	0 -%	* *%
Quinn Direct	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%
Greenlight	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	* *%	* *%	0 -%	0 -%	* *%	0 -%	* *%
Car manufacturer (various)	2 *%	0 -%	0 -%	0 -%	2 2%	0 -%	0 -%	0 -%	0 -%	2 2%	0 -%	2 1%	0 -%	0 -%	2 1%	0 -%	2 2%
Broker (other)	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%	2 2%	0 -%	0 -%	2 2%	0 -%	2 1%	0 -%	0 -%	2 1%	2 1%	0 -%
Another bank or building society	5 1%	3 3%	0 -%	2 1%	2 2%	2 2%	2 2%	0 -%	0 -%	0 -%	5 2%	4 1%	0 -%	2 1%	2 1%	2 1%	0 -%
Another retailer	2 *%	0 -%	2 2%	0 -%	0 -%	0 -%	2 2%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%
Other	41 10%	23bc 17%	5 5%	9 6%	7 7%	9 9%	10 10%	9 12%	4 6%	12 15%	24 10%	24 10%	6 6%	16 11%	21 9%	10 8%	7 8%
Don't know	122 30%	26 20%	36a 34%	47a 33%	36 38%	26 26%	24 24%	23 29%	30C 44%	26 32%	62 25%	64 26%	36 37%	45 30%	66 30%	42 32%	22 27%
Refused	4 1%	2 1%	* *%	0 -%	0 -%	0 -%	* *%	3 4%	0 -%	* *%	3 1%	4 1%	0 -%	0 -%	3 2%	3 3%	0 -%

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Table 73 (continuation)

A18. Which websites (excluding price comparison websites) did you look at?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	In surance company - actual		Last compared		Generally compare				Comparisons made						PCW - number looked at		
	Total	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)	In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	414	323	189	209	254	52	76	31	43	175	414	302	35	405	120	107	34
Effective sample size	280	219	130	139	174	34	53	18	32	116	280	202	25	275	77	76	21
Total	413	320	193	202	259	49	78	26	49	172	413	296	37	405	111	113	29
Direct Line	115 28%	96 30%	61 32%	52 26%	85c 33%	15 31%	13 17%	2 7%	14 29%	47 27%	115 28%	89 30%	5 13%	114 28%	34 30%	37 33%	11 37%
Aviva/ Aviva Direct	65 16%	53 17%	35 18%	28 14%	50c 19%	9 18%	5 6%	2 7%	5 10%	23 13%	65 16%	45 15%	6 16%	65 16%	15 13%	25 22%	6 20%
Tesco	43 10%	31 10%	20 11%	22 11%	20 8%	13Ac 27%	6 7%	4 15%	2 4%	16 10%	43 10%	32 11%	8 21%	43 11%	12 11%	13 11%	2 7%
Admiral	36 9%	27 8%	24 13%	12 6%	23 9%	8 16%	6 7%	0 -	5 10%	18 11%	36 9%	27 9%	2 5%	36 9%	6 6%	9 8%	10 35%
AA	34 8%	32 10%	15 8%	18 9%	17 7%	8 17%	6 8%	2 8%	4 9%	8 5%	34 8%	21 7%	1 2%	34 8%	6 5%	10 9%	2 6%
Churchill	31 8%	26 8%	12 6%	19 10%	17 7%	3 7%	7 9%	3 13%	3 7%	17 10%	31 8%	18 6%	0 -	31 8%	4 4%	5 5%	2 7%
LV (Liverpool Victoria)	23 6%	13 4%	9 5%	14 7%	19 7%	* **	2 3%	2 7%	2 3%	12 7%	23 6%	16 5%	3 9%	23 6%	4 3%	12 10%	* 1%
Saga	17 4%	14 4%	11 6%	6 3%	9 4%	3 6%	5 7%	0 -	1 3%	3 2%	17 4%	10 3%	1 3%	17 4%	3 3%	5 4%	* 2%
MoreTh>n	13 3%	9 3%	7 3%	6 3%	11 4%	2 4%	0 -	0 -	2 3%	6 4%	13 3%	7 3%	* 1%	13 3%	2 2%	5 4%	* 1%
Sainsbury	12 3%	10 3%	10 5%	3 1%	10 4%	1 2%	0 -	2 7%	4 8%	6 3%	12 3%	11 4%	* 1%	12 3%	1 1%	5 4%	3 12%
CIS (Co-operative)	12 3%	11 4%	8 4%	4 2%	8 3%	3 7%	* 1%	0 -	* 1%	6 3%	12 3%	5 2%	0 -	12 3%	2 2%	2 2%	* 2%
Swinton	12 3%	7 2%	9 4%	3 2%	9 3%	0 -	3 4%	0 -	5cf 10%	10 6%	12 3%	12 4%	3 9%	12 3%	3 3%	5 5%	2 6%
Esure	11 3%	11 3%	2 1%	8 4%	4 2%	2 5%	4 5%	0 -	0 -	4 2%	11 3%	10 3%	0 -	11 3%	3 3%	5 4%	0 -
Elephant	10 2%	9 3%	8 4%	2 1%	6 2%	2 3%	2 2%	1 3%	2 3%	6 3%	10 2%	8 3%	2 5%	10 3%	0 -	6a 5%	2 6%

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Table 73 (continuation)

A18. Which websites (excluding price comparison websites) did you look at?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	In surance company - actual		Last compared		Generally compare				In person (a)	Comparisons made					PCW - number looked at		
	Total	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)		Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	414	323	189	209	254	52	76	31	43	175	414	302	35	405	120	107	34
Effective sample size	280	219	130	139	174	34	53	18	32	116	280	202	25	275	77	76	21
Total	413	320	193	202	259	49	78	26	49	172	413	296	37	405	111	113	29
Dial Direct	8 2%	7 2%	4 2%	2 1%	6 2%	0 -	2 3%	* 1%	0 -	5 3%	8 2%	8 3%	* %	8 2%	4 3%	2 2%	2 8%
Asda	7 2%	6 2%	4 2%	4 2%	6 2%	2 4%	0 -	0 -	0 -	3 2%	7 2%	7 3%	2 5%	7 2%	4 3%	2 1%	* 2%
Sheila's Wheels	7 2%	5 2%	2 1%	4 2%	5 2%	0 -	2 2%	0 -	2 3%	3 2%	7 2%	4 1%	0 -	7 2%	2 2%	2 1%	* 1%
RAC	7 2%	5 1%	4 2%	2 1%	3 1%	2 4%	2 3%	0 -	2 3%	2 1%	7 2%	1 *	0 -	7 2%	1 1%	1 1%	0 -
Post Office	6 1%	5 2%	2 1%	3 2%	3 1%	2 3%	1 1%	* 1%	* 1%	2 1%	6 1%	5 2%	* 1%	6 1%	2 2%	2 2%	0 -
Hastings/ Hastings Direct	5 1%	5 2%	2 1%	3 2%	2 1%	0 -	3 4%	0 -	0 -	0 -	5 1%	3 1%	0 -	5 1%	2 2%	2 1%	0 -
John Lewis	5 1%	5 2%	2 1%	3 2%	3 1%	2 3%	0 -	0 -	0 -	0 -	5 1%	5 2%	0 -	5 1%	2 2%	2 1%	0 -
M&S	5 1%	5 2%	3 1%	2 1%	3 1%	2 3%	* %	0 -	0 -	* %	5 1%	5 2%	* 1%	5 1%	* %	3 3%	0 -
Santander / Abbey	5 1%	4 1%	1 1%	2 1%	1 *	* 1%	2 2%	2 7%	0 -	3 1%	5 1%	1 *	0 -	5 1%	1 1%	* %	0 -
Axa	4 1%	4 1%	2 1%	2 1%	3 1%	* 1%	* 1%	* 1%	* %	1 1%	4 1%	3 1%	* %	4 1%	* %	3 2%	0 -
Swiftcover	4 1%	2 1%	* %	3 2%	4 1%	0 -	0 -	0 -	2 3%	2 1%	4 1%	2 1%	0 -	4 1%	2 2%	0 -	* 2%
Age UK	3 1%	3 1%	2 1%	2 1%	3 1%	0 -	0 -	0 -	0 -	2 1%	3 1%	2 1%	0 -	3 1%	0 -	2 1%	0 -
Lloyds TSB	3 1%	3 1%	2 1%	2 1%	2 1%	2 3%	0 -	0 -	0 -	2 1%	3 1%	2 1%	0 -	3 1%	2 2%	0 -	0 -
Towergate	3 1%	3 1%	2 1%	2 1%	2 1%	0 -	2 2%	0 -	2 3%	2 1%	3 1%	2 1%	2 5%	3 1%	0 -	2 1%	0 -

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	Total	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)	In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online		1 (a)	2 (b)	3+ (c)
													back (e)	other (f)			
Unweighted row	414	323	189	209	254	52	76	31	43	175	414	302	35	405	120	107	34
Effective sample size	280	219	130	139	174	34	53	18	32	116	280	202	25	275	77	76	21
Total	413	320	193	202	259	49	78	26	49	172	413	296	37	405	111	113	29
NFU	3 1%	3 1%	2 1%	2 1%	3 1%	0 -%	0 -%	0 -%	0 -%	2 1%	3 1%	2 1%	0 -%	3 1%	0 -%	2 1%	0 -%
Privilege	2 1%	2 1%	2 1%	* *%	* *%	0 -%	2 2%	0 -%	0 -%	* *%	2 1%	2 1%	0 -%	2 1%	2 2%	0 -%	0 -%
Swift	2 1%	2 1%	0 -%	2 1%	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%	2 1%	2 1%	0 -%	2 1%	2 2%	0 -%	0 -%
Rias	2 1%	2 1%	2 1%	* *%	2 1%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%
Chaucer Insurance	2 1%	2 1%	2 1%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%	2 1%	2 1%	0 -%	2 1%	2 2%	* *%	0 -%
Barclays Bank	2 *%	2 1%	* *%	0 -%	0 -%	* 1%	0 -%	2 7%	0 -%	2 1%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%
Norwich Union	2 *%	* *%	2 1%	* *%	2 1%	* 1%	0 -%	0 -%	0 -%	2 1%	2 *%	2 1%	0 -%	2 *%	* *%	2 1%	0 -%
Diamond	2 *%	2 1%	2 1%	0 -%	2 1%	0 -%	0 -%	0 -%	2 3%	2 1%	2 *%	2 1%	0 -%	2 *%	0 -%	2 1%	* 1%
Bell	2 *%	2 1%	2 1%	0 -%	0 -%	0 -%	2 2%	0 -%	0 -%	0 -%	2 *%	2 1%	0 -%	2 *%	2 2%	0 -%	0 -%
Budget	2 *%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	2D 3%	2 1%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%
HSBC	2 *%	2 1%	2 1%	0 -%	0 -%	0 -%	2 2%	0 -%	2 3%	2 1%	2 *%	2 1%	2 5%	2 *%	0 -%	2 1%	0 -%
Uswitch.com	2 *%	2 1%	2 1%	0 -%	0 -%	0 -%	2 2%	0 -%	2 3%	2 1%	2 *%	2 1%	2 5%	2 *%	0 -%	2 1%	0 -%
Prudential	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%	2 2%	0 -%	0 -%	0 -%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%
Octagon	2 *%	0 -%	2 1%	0 -%	2 1%	0 -%	0 -%	0 -%	2 3%	2 1%	2 *%	2 1%	0 -%	2 *%	0 -%	2 1%	0 -%

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	Total	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)		Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	414	323	189	209	254	52	76	31	43	175	414	302	35	405	120	107	34
Effective sample size	280	219	130	139	174	34	53	18	32	116	280	202	25	275	77	76	21
Total	413	320	193	202	259	49	78	26	49	172	413	296	37	405	111	113	29
Hughes Insurance	1 *%	1 *%	1 *%	1 *%	1 *%	* *%	0 -%	0 -%	0 -%	1 1%	1 *%	1 *%	0 -%	1 *%	1 *%	* *%	0 -%
Allianz	1 *%	1 *%	1 *%	* *%	1 *%	0 -%	0 -%	0 -%	* *%	1 1%	1 *%	1 *%	* *%	1 *%	0 -%	* *%	* 1%
Endsleigh	1 *%	1 *%	* *%	* *%	1 *%	0 -%	0 -%	0 -%	0 -%	1 *%	1 *%	* *%	0 -%	1 *%	0 -%	0 -%	* 1%
Open and Direct	1 *%	* *%	1 *%	0 -%	1 *%	0 -%	0 -%	0 -%	0 -%	1 *%	1 *%	1 *%	0 -%	1 *%	0 -%	* *%	0 -%
RSA (Royal & Sun Alliance)	* *%	* *%	* *%	0 -%	0 -%	0 -%	* 1%	0 -%	0 -%	0 -%	* *%	* *%	0 -%	* *%	0 -%	0 -%	0 -%
Zurich	* *%	* *%	* *%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	* *%	* *%	* *%	0 -%	* *%	0 -%	* *%	0 -%
Quinn Direct	* *%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	* 1%	* *%	* *%	* *%	* *%	0 -%	* *%	0 -%	* *%	0 -%
Greenlight	* *%	0 -%	0 -%	* *%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	* *%	* *%	0 -%	* *%	0 -%	* *%	0 -%
Car manufacturer (various)	2 *%	2 1%	2 1%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%
Broker (other)	2 *%	2 1%	2 1%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%	2 *%	2 1%	0 -%	2 *%	0 -%	2 1%	0 -%
Another bank or building society	5 1%	4 1%	2 1%	3 2%	5 2%	* 1%	0 -%	0 -%	0 -%	4 2%	5 1%	3 1%	2 5%	5 1%	2 2%	2 1%	0 -%
Another retailer	2 *%	0 -%	2 1%	0 -%	2 1%	0 -%	0 -%	0 -%	2 3%	2 1%	2 *%	2 1%	0 -%	2 *%	0 -%	0 -%	2 6%
Other	41 10%	25 8%	29B 15%	11 6%	33 13%	4 8%	4 5%	* 1%	7 14%	21 12%	41 10%	24 8%	11 29%	37 9%	5 4%	12 11%	5 18%
Don't know	122 30%	99 31%	45 23%	68 33%	66 25%	13 26%	30 38%	13 51%	18 36%	51 30%	122 30%	88 30%	12 31%	120 30%	36 32%	29 25%	4 12%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 73 (continuation)

A18. Which websites (excluding price comparison websites) did you look at?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	In surance company - actual		Last compared		Generally compare				In person (a)	Comparisons made				PCW - number looked at			
	Total	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)		Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	414	323	189	209	254	52	76	31	43	175	414	302	35	405	120	107	34
Effective sample size	280	219	130	139	174	34	53	18	32	116	280	202	25	275	77	76	21
Total	413	320	193	202	259	49	78	26	49	172	413	296	37	405	111	113	29
Refused	4 1%	4 1%	0 -%	4 2%	2 1%	0 -%	2 2%	* 1%	* *%	0 -%	4 1%	4 1%	2 5%	4 1%	4 3%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 73 (continuation)

A18. Which websites (excluding price comparison websites) did you look at?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	414	216	214	307	160	116	340	351	259	377	237	46	131	154	72	178
Effective sample size	280	142	137	210	109	73	234	236	173	252	168	30	82	104	53	117
Total	413	208	201	308	164	105	345	346	256	369	250	43	119	150	83	171
Direct Line	115 28%	51 24%	52 26%	86 28%	42 25%	21 20%	98 28%	95 27%	65 25%	101 27%	85c 34%	8 17%	23 19%	48 32%	23 27%	43 25%
Aviva/ Aviva Direct	65 16%	30 14%	31 16%	45 15%	22 13%	11 11%	52 15%	58 17%	33 13%	59 16%	36 14%	10 24%	19 16%	26 17%	14 16%	26 15%
Tesco	43 10%	23 11%	28 14%	39 13%	16 10%	14 14%	37 11%	30 9%	24 9%	41 11%	25 10%	5 12%	12 10%	15 10%	11 13%	14 8%
Admiral	36 9%	17 8%	15 7%	28 9%	14 9%	4 3%	30 9%	28 8%	18 7%	33 9%	27 11%	2 5%	7 6%	9 6%	8 9%	18 10%
AA	34 8%	16 8%	19 9%	25 8%	11 7%	5 5%	25 7%	28 8%	19 7%	27 7%	25 10%	5 11%	4 4%	12 8%	6 7%	16 10%
Churchill	31 8%	15 7%	21 10%	25 8%	11 7%	9 9%	27 8%	27 8%	20 8%	29 8%	20 8%	2 4%	9 8%	13 9%	7 8%	9 5%
LV (Liverpool Victoria)	23 6%	11 5%	16 8%	15 5%	9 5%	5 5%	17 5%	18 5%	14 5%	20 5%	13 5%	2 5%	9 7%	5 4%	6 7%	13 7%
Saga	17 4%	4 2%	12f 6%	7 2%	9 5%	3 3%	6 2%	14 4%	7 3%	14 4%	14 6%	0 -	4 3%	7 5%	2 2%	8 5%
MoreTh>n	13 3%	9 4%	7 3%	11 4%	4 3%	4 4%	8 2%	12 4%	7 3%	11 3%	9 4%	0 -	4 3%	6 4%	4 5%	3 2%
Sainsbury	12 3%	2 1%	7 3%	9 3%	* %	3 3%	11 3%	10 3%	4 2%	12 3%	10 4%	1 2%	2 1%	3 2%	2 3%	7 4%
CIS (Co-operative)	12 3%	8 4%	6 3%	10 3%	4 3%	3 3%	12 3%	9 3%	6 2%	12 3%	6 3%	4 9%	2 1%	4 2%	6 7%	3 2%
Swinton	12 3%	7 3%	10 5%	10 3%	7 4%	5 5%	10 3%	9 2%	9 3%	12 3%	3 1%	2 4%	7a 6%	2 1%	3 4%	7 4%
Esure	11 3%	2 1%	6 3%	10 3%	4 2%	2 2%	9 3%	10 3%	7 3%	8 2%	9 4%	0 -	2 1%	5 3%	3 4%	2 1%
Elephant	10 2%	4 2%	4 2%	9 3%	2 1%	* %	10 3%	3 1%	6 2%	8 2%	8 3%	0 -	2 2%	5 3%	* %	5 3%
Dial Direct	8 2%	4 2%	2 1%	6 2%	2 1%	1 1%	4 1%	6 2%	6 3%	8 2%	4 2%	0 -	4 3%	1 1%	2 2%	6 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 73 (continuation)

A18. Which websites (excluding price comparison websites) did you look at?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	414	216	214	307	160	116	340	351	259	377	237	46	131	154	72	178
Effective sample size	280	142	137	210	109	73	234	236	173	252	168	30	82	104	53	117
Total	413	208	201	308	164	105	345	346	256	369	250	43	119	150	83	171
Asda	7 2%	2 1%	3 2%	6 2%	4 2%	* **	7 2%	6 2%	4 2%	7 2%	1 *%	0 -%	7A 6%	2 1%	2 2%	4 2%
Sheila's Wheels	7 2%	2 1%	3 2%	5 2%	3 2%	2 2%	5 2%	7 2%	3 1%	5 1%	2 1%	3A 8%	2 1%	0 -%	5a 6%	2 1%
RAC	7 2%	4 2%	4 2%	5 2%	2 1%	1 1%	5 1%	1 *%	4 2%	5 1%	4 2%	0 -%	2 2%	1 *%	2 2%	3 2%
Post Office	6 1%	5 2%	2 1%	5 1%	2 1%	1 1%	5 2%	3 1%	5 2%	5 1%	2 1%	2 5%	1 1%	4 3%	0 -%	2 1%
Hastings/ Hastings Direct	5 1%	2 1%	3 2%	3 1%	2 1%	0 -%	3 1%	5 1%	3 1%	3 1%	3 1%	0 -%	2 1%	0 -%	3a 4%	2 1%
John Lewis	5 1%	2 1%	3 2%	2 1%	3 2%	2 2%	5 1%	2 *%	3 1%	2 *%	5 2%	0 -%	0 -%	2 1%	0 -%	3 2%
M&S	5 1%	2 1%	3 1%	3 1%	3 2%	2 2%	5 1%	3 1%	2 1%	3 1%	4 2%	* 1%	1 1%	2 1%	* 1%	2 1%
Santander / Abbey	5 1%	3 1%	3 1%	4 1%	* *%	2 2%	5 1%	3 1%	3 1%	5 1%	2 1%	1 2%	2 2%	2 1%	* *%	3 2%
Axa	4 1%	2 1%	2 1%	3 1%	3 2%	1 1%	3 1%	4 1%	2 1%	4 1%	2 1%	* 1%	2 1%	1 *%	2 2%	2 1%
Swiftcover	4 1%	3 2%	3 2%	4 1%	* *%	3 3%	4 1%	4 1%	3 1%	4 1%	2 1%	0 -%	2 1%	2 1%	2 2%	0 -%
Age UK	3 1%	2 1%	3 2%	2 1%	0 -%	0 -%	3 1%	3 1%	2 1%	3 1%	3 1%	0 -%	0 -%	3 2%	0 -%	0 -%
Lloyds TSB	3 1%	2 1%	0 -%	3 1%	0 -%	2 2%	3 1%	3 1%	3 1%	3 1%	3 1%	0 -%	0 -%	0 -%	2 2%	2 1%
Towergate	3 1%	3 2%	2 1%	3 1%	3 2%	0 -%	3 1%	2 *%	3 1%	3 1%	2 1%	0 -%	2 1%	0 -%	2 2%	0 -%
NFU	3 1%	2 1%	3 2%	2 1%	0 -%	0 -%	3 1%	3 1%	2 1%	3 1%	3 1%	0 -%	0 -%	3 2%	0 -%	0 -%
Privilege	2 1%	2 1%	* *%	* *%	2 1%	0 -%	2 1%	* *%	* *%	2 1%	2 1%	* 1%	0 -%	0 -%	0 -%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 73 (continuation)

A18. Which websites (excluding price comparison websites) did you look at?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	414	216	214	307	160	116	340	351	259	377	237	46	131	154	72	178
Effective sample size	280	142	137	210	109	73	234	236	173	252	168	30	82	104	53	117
Total	413	208	201	308	164	105	345	346	256	369	250	43	119	150	83	171
Swift	2 1%	* *%	* *%	* *%	0 -%	0 -%	2 1%	2 1%	2 1%	2 1%	2 1%	* 1%	0 -%	0 -%	0 -%	2 1%
Rias	2 1%	0 -%	2 1%	0 -%	2 1%	2 2%	* *%	* *%	2 1%	2 1%	2 1%	0 -%	0 -%	2 1%	0 -%	0 -%
Chaucer Insurance	2 1%	0 -%	0 -%	2 1%	2 1%	0 -%	2 *%	2 *%	2 1%	2 1%	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%
Barclays Bank	2 *%	* *%	* *%	2 1%	* *%	0 -%	2 1%	2 1%	* *%	2 1%	* *%	0 -%	2 1%	* *%	0 -%	2 1%
Norwich Union	2 *%	* *%	0 -%	* *%	0 -%	0 -%	* *%	2 1%	* *%	2 1%	2 1%	0 -%	0 -%	0 -%	2 2%	* *%
Diamond	2 *%	* *%	2 1%	2 1%	0 -%	* *%	2 1%	2 1%	2 1%	2 1%	2 1%	0 -%	0 -%	2 1%	* *%	0 -%
Bell	2 *%	2 1%	0 -%	0 -%	2 1%	0 -%	2 *%	0 -%	0 -%	2 *%	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%
Budget	2 *%	0 -%	0 -%	2 1%	2 1%	2 2%	2 *%	2 *%	2 1%	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%	2 1%
HSBC	2 *%	2 1%	0 -%	2 1%	2 1%	0 -%	2 *%	2 *%	2 1%	2 *%	0 -%	0 -%	2 1%	0 -%	2 2%	0 -%
Uswitch.com	2 *%	2 1%	0 -%	2 1%	2 1%	0 -%	2 *%	2 *%	2 1%	2 *%	0 -%	0 -%	2 1%	0 -%	2 2%	0 -%
Prudential	2 *%	2 1%	2 1%	2 1%	0 -%	0 -%	0 -%	2 *%	2 1%	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%	2 1%
Octagon	2 *%	0 -%	0 -%	2 1%	0 -%	2 2%	2 *%	2 *%	2 1%	2 *%	2 1%	0 -%	0 -%	2 1%	0 -%	0 -%
Hughes Insurance	1 *%	1 *%	1 *%	1 *%	1 *%	1 1%	1 *%	1 *%	1 *%	1 *%	* *%	* 1%	1 1%	* *%	* *%	1 1%
Allianz	1 *%	1 *%	1 1%	1 *%	1 *%	1 1%	1 *%	1 *%	1 *%	1 *%	1 *%	0 -%	* *%	* *%	* *%	1 *%
Endsleigh	1 *%	1 *%	* *%	1 *%	* *%	* *%	1 *%	1 *%	* *%	1 *%	* *%	0 -%	* *%	0 -%	* *%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 73 (continuation)

A18. Which websites (excluding price comparison websites) did you look at?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	414	216	214	307	160	116	340	351	259	377	237	46	131	154	72	178
Effective sample size	280	142	137	210	109	73	234	236	173	252	168	30	82	104	53	117
Total	413	208	201	308	164	105	345	346	256	369	250	43	119	150	83	171
Open and Direct	1 *%	* *%	1 *%	* *%	* *%	* *%	* *%	1 *%	1 *%	1 *%	* *%	0 -%	* *%	* *%	0 -%	* *%
RSA (Royal & Sun Alliance)	* *%	0 -%	* *%	* *%	* *%	* *%	* *%	* *%	0 -%	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%
Zurich	* *%	0 -%	0 -%	* *%	* *%	* *%	* *%	* *%	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%
Quinn Direct	* *%	* *%	* *%	0 -%	0 -%	0 -%	* *%	* *%	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	* *%
Greenlight	* *%	* *%	* *%	0 -%	0 -%	0 -%	* *%	* *%	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	* *%
Car manufacturer (various)	2 *%	0 -%	2 1%	0 -%	2 1%	2 2%	0 -%	0 -%	2 1%	2 *%	2 1%	0 -%	0 -%	2 1%	0 -%	0 -%
Broker (other)	2 *%	2 1%	0 -%	0 -%	0 -%	2 2%	2 *%	2 *%	2 1%	2 *%	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%
Another bank or building society	5 1%	4 2%	2 1%	5 2%	4 2%	2 2%	5 2%	5 2%	4 1%	5 1%	5 2%	0 -%	0 -%	2 1%	2 2%	2 1%
Another retailer	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%	2 *%	2 *%	0 -%	2 *%	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%
Other	41 10%	23 11%	17 8%	31 10%	21 13%	14 13%	29 8%	33 9%	25 10%	34 9%	26 11%	4 10%	10 9%	13 8%	16 19%	11 6%
Don't know	122 30%	66 32%	57 28%	89 29%	45 27%	32 30%	109 31%	109 31%	82 32%	111 30%	66 26%	15 36%	41 34%	42 28%	21 26%	58 34%
Refused	4 1%	3 2%	2 1%	2 1%	2 1%	3 3%	2 *%	2 *%	2 1%	4 1%	2 1%	0 -%	2 2%	0 -%	* *%	3 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 74  
A18a. Did you look at other websites (excluding price comparison websites) that you can't remember the names for? IF YES: How many?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	414	244	170	72	212	130	271	133	414	279	207	64	72	71	292	122
Effective sample size	280	170	111	47	141	92	188	84	280	231	207	64	72	71	202	78
Total	413	252	160	70	205	138	279	121	413	369	348	31	22	13	302	111
1 website	20 5%	15 6%	6 4%	5 7%	12 6%	3 2%	4 1%	15A 12%	20 5%	19 5%	18 5%	* 2%	1 4%	* 3%	15 5%	5 5%
2 websites	26 6%	12 5%	14 9%	2 2%	14 7%	11 8%	18 7%	5 4%	26 6%	22 6%	20 6%	3 11%	2 7%	1 10%	19 6%	7 6%
3 websites	30 7%	21 8%	9 6%	4 6%	13 6%	13 9%	16 6%	12 10%	30 7%	27 7%	25 7%	1 5%	2 7%	2 13%	23 7%	7 6%
4 websites	15 4%	12 5%	3 2%	3 5%	8 4%	4 3%	12 4%	3 2%	15 4%	13 4%	12 3%	1 3%	2 7%	1 6%	13 4%	2 2%
5+ websites	24 6%	13 5%	11 7%	4 5%	10 5%	11 8%	16 6%	7 6%	24 6%	23 6%	22 6%	* 2%	1 6%	1 4%	20 7%	4 4%
No websites	253 61%	151 60%	102 64%	43 62%	129 63%	81 59%	179 64%	71 58%	253 61%	226 61%	213 61%	21f 67%	13 61%	6 49%	181 60%	73 66%
Don't know	44 11%	28 11%	16 10%	9 13%	21 10%	15 11%	33 12%	9 7%	44 11%	39 10%	37 11%	3 11%	2 8%	2 15%	31 10%	13 11%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	1.0	1.1	.9	.9	.9	1.3	1.0	1.0	1.0	1.0	1.0	.7	1.2	1.3d	1.1	.8
Standard deviation	1.8	2.0	1.6	1.7	1.6	2.2	1.9	1.7	1.8	1.9	1.8	1.3	2.4	1.9	1.9	1.6
Standard error	.12	.16	.16	.26	.14	.25	.15	.20	.12	.13	.14	.18	.29	.25	.14	.19
Error variance	.01	.03	.02	.07	.02	.06	.02	.04	.01	.02	.02	.03	.08	.06	.02	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 74 (continuation)

Al8a. Did you look at other websites (excluding price comparison websites) that you can't remember the names for? IF YES: How many?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc erned (a)	Not co ncerned (b)
Unweighted row	414	245	169	216	188	32	368	126	288	63	349	368	251	49	96	155
Effective sample size	280	169	112	138	137	21	248	87	193	42	236	246	168	32	67	101
Total	413	250	163	197	206	31	363	130	283	62	347	359	246	48	97	148
1 website	20 5%	12 5%	8 5%	9 5%	11 5%	2 5%	18 5%	5 4%	15 5%	4 6%	17 5%	15 4%	8 3%	8A 18%	5 5%	3 2%
2 websites	26 6%	19 7%	8 5%	7 3%	18 9%	* 1%	26 7%	9 7%	17 6%	3 5%	23 7%	26 7%	12 5%	2 5%	4 4%	9 6%
3 websites	30 7%	18 7%	12 7%	16 8%	13 7%	5 16%	25 7%	11 8%	19 7%	4 6%	25 7%	25 7%	18 7%	4 8%	9 9%	10 6%
4 websites	15 4%	7 3%	8 5%	10 5%	5 3%	2 7%	13 3%	6 4%	9 3%	4 7%	11 3%	11 3%	9 4%	2 4%	7 7%	3 2%
5+ websites	24 6%	14 6%	10 6%	15 7%	9 5%	2 5%	22 6%	5 4%	19 7%	4 6%	19 5%	22 6%	15 6%	4 7%	9 10%	5 4%
No websites	253 61%	149 60%	104 64%	121 61%	129 63%	16 51%	222 61%	81 63%	172 61%	37 60%	216 62%	224 62%	154 63%	26 54%	52 54%	102a 69%
Don't know	44 11%	30 12%	14 8%	20 10%	21 10%	4 13%	37 10%	13 10%	31 11%	7 11%	37 11%	35 10%	29 12%	2 5%	12 12%	18 12%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	1.0	1.0	1.0	1.1	.9	1.4	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.4	1.4b	.7
Standard deviation	1.8	1.9	1.7	1.8	1.9	2.1	1.8	2.1	1.7	1.7	1.8	1.8	1.8	2.6	2.0	1.5
Standard error	.12	.16	.17	.16	.17	.48	.12	.23	.13	.28	.13	.12	.14	.46	.26	.16
Error variance	.01	.02	.03	.03	.03	.24	.02	.06	.02	.08	.02	.01	.02	.21	.07	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 74 (continuation)

Al8a. Did you look at other websites (excluding price comparison websites) that you can't remember the names for? IF YES: How many?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		Purchase - actual			
		High (a)	Medium (b)	Low (c)	Jan/Feb/Mar (a)	Apr/May/June (b)	Jul/Aug/Sep (c)	Oct/Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insurance co (a)	Broker (b)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)
Unweighted row	414	130	95	154	102	102	97	80	83	76	246	255	94	158	214	119	83
Effective sample size	280	88	67	102	66	68	66	54	50	54	170	172	65	102	151	86	56
Total	413	132	103	143	95	100	97	79	69	81	251	251	96	149	223	128	82
1 website	20 5%	9 7%	7 7%	4 3%	7 7%	7 7%	2 2%	4 5%	0 -%	4 5%	16 6%	8 3%	5 5%	8 6%	10 4%	6 5%	4 4%
2 websites	26 6%	7 5%	8 8%	8 5%	5 5%	10 10%	5 6%	3 4%	3 4%	5 6%	17 7%	13 5%	4 4%	16cd 11%	8 4%	4 3%	4 5%
3 websites	30 7%	3 2%	14A 14%	10 7%	9 9%	6 6%	5 5%	7 8%	7 11%	7 9%	15 6%	18 7%	10 10%	8 6%	18 8%	6 5%	7 9%
4 websites	15 4%	9 7%	2 2%	3 2%	2 3%	6 6%	3 3%	2 3%	4 6%	2 2%	9 3%	12 5%	3 3%	7 4%	5 2%	2 2%	3 3%
5+ websites	24 6%	9 7%	2 2%	7 5%	7b 8%	1 1%	7b 7%	5 6%	3 4%	10c 12%	11 5%	15 6%	6 6%	9 6%	9 4%	3 3%	4 5%
No websites	253 61%	84 64%	61 59%	92 64%	59 61%	64 64%	61 63%	51 65%	42 60%	51 63%	155 62%	161 64%	55 58%	84 56%	150 67%	94b 74%	52 63%
Don't know	44 11%	11 8%	9 9%	18 13%	6 6%	7 7%	15 15%	7 8%	10b 15%	2 3%	28 11%	24 10%	14 14%	16 11%	22 10%	12 9%	8 10%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	1.0	1.0	.9	.8	1.1	.8	1.1	.9	1.2	1.2	.9	1.0	1.0	1.1d	.8	.5	1.0
Standard deviation	1.8	2.1	1.4	1.6	1.8	1.4	2.3	1.7	2.5	2.0	1.6	1.9	1.8	1.7	1.6	1.2	1.8
Standard error	.12	.23	.17	.17	.23	.17	.31	.24	.38	.28	.13	.15	.24	.18	.13	.14	.25
Error variance	.01	.05	.03	.03	.05	.03	.09	.06	.15	.08	.02	.02	.06	.03	.02	.02	.06

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 74 (continuation)

A18a. Did you look at other websites (excluding price comparison websites) that you can't remember the names for? IF YES: How many?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	In surance company - actual		Last compared		Generally compare				Comparisons made						PCW - number looked at		
	Total	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)	In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online		1 (a)	2 (b)	3+ (c)
													back (e)	other (f)			
Unweighted row	414	323	189	209	254	52	76	31	43	175	414	302	35	405	120	107	34
Effective sample size	280	219	130	139	174	34	53	18	32	116	280	202	25	275	77	76	21
Total	413	320	193	202	259	49	78	26	49	172	413	296	37	405	111	113	29
1 website	20 5%	8 2%	6 3%	13 6%	12 5%	2 5%	3 4%	2 8%	5 10%	11 6%	20 5%	18 6%	2 5%	20 5%	11 10%	3 3%	2 6%
2 websites	26 6%	17 5%	14 7%	11 5%	13 5%	7a 15%	5 6%	1 4%	4 7%	12 7%	26 6%	16 5%	4 10%	26 6%	7 6%	4 4%	1 3%
3 websites	30 7%	28 9%	5 2%	25A 12%	12 5%	6 12%	9 12%	2 8%	6 12%	12 7%	30 7%	18 6%	4 10%	30 7%	5 4%	8 7%	1 3%
4 websites	15 4%	14 4%	7 4%	5 2%	8 3%	0 -%	4 5%	3 13%	2 4%	12 7%	15 4%	11 4%	0 -%	15 4%	3 2%	5 5%	2 6%
5+ websites	24 6%	13 4%	14 7%	10 5%	18 7%	2 4%	4 5%	0 -%	2 4%	13 8%	24 6%	15 5%	4 10%	24 6%	9 8%	2 2%	2 6%
No websites	253 61%	204 64%	127 66%	117 58%	169 65%	27 56%	43 56%	14 53%	23 48%	92 53%	253 61%	186 63%	20 55%	246 61%	74 66%	76 67%	21 73%
Don't know	44 11%	36 11%	20 11%	23 12%	26 10%	4 8%	10 13%	4 14%	7 15%	21 12%	44 11%	32 11%	4 11%	44 11%	4 4%	13 12%	1 3%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	1.0	.9	.9	1.1	.9	1.0	1.3	1.1	1.1	1.3	1.0	.9	1.3	1.0	.9	.7	.8
Standard deviation	1.8	1.8	1.8	1.9	1.7	1.6	2.3	1.6	1.6	2.2	1.8	1.8	2.0	1.8	1.6	1.4	1.7
Standard error	.12	.13	.17	.17	.14	.28	.34	.39	.30	.22	.12	.13	.42	.12	.19	.17	.39
Error variance	.01	.02	.03	.03	.02	.08	.12	.15	.09	.05	.01	.02	.18	.01	.04	.03	.15

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 74 (continuation)

A18a. Did you look at other websites (excluding price comparison websites) that you can't remember the names for? IF YES: How many?

Base: All those who used websites (other than price comparison websites) last time they made a comparison

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	414	216	214	307	160	116	340	351	259	377	237	46	131	154	72	178
Effective sample size	280	142	137	210	109	73	234	236	173	252	168	30	82	104	53	117
Total	413	208	201	308	164	105	345	346	256	369	250	43	119	150	83	171
1 website	20 5%	10 5%	10 5%	15 5%	9 6%	9 8%	15 4%	15 4%	9 4%	20 5%	11 4%	0 -%	9 8%	4 2%	5 6%	11 7%
2 websites	26 6%	10 5%	9 5%	20 7%	9 5%	3 3%	23 7%	21 6%	18 7%	26 7%	18 7%	6c 13%	3 3%	12 8%	2 2%	13 7%
3 websites	30 7%	16 8%	11 5%	21 7%	15 9%	12 12%	27 8%	27 8%	20 8%	27 7%	18 7%	4 9%	8 7%	11 8%	3 3%	16 9%
4 websites	15 4%	6 3%	9 4%	13 4%	10 6%	2 2%	13 4%	13 4%	9 3%	12 3%	14 6%	0 -%	1 1%	2 1%	7a 8%	7 4%
5+ websites	24 6%	14 7%	10 5%	18 6%	11 7%	6 6%	20 6%	22 6%	20 8%	24 7%	9 4%	2 5%	13a 11%	8 5%	8 10%	8 4%
No websites	253 61%	129 62%	135d 67%	192 62%	87 53%	67 63%	209 61%	211 61%	150 58%	223 60%	156 62%	24 54%	74 62%	100 66%	53 63%	96 56%
Don't know	44 11%	23 11%	17 8%	30 10%	23 14%	7 6%	38 11%	37 11%	30 12%	37 10%	25 10%	8 19%	11 9%	14 10%	6 7%	20 12%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	1.0	1.0	.8	1.0	1.2	1.0	1.0	1.1	1.2	1.0	1.0	1.0	1.0	.8	1.2	1.1
Standard deviation	1.8	1.7	1.7	1.9	1.9	1.7	1.9	1.9	2.0	1.9	1.9	1.7	1.9	1.6	1.9	2.0
Standard error	.12	.15	.15	.14	.20	.21	.13	.13	.16	.12	.15	.34	.22	.16	.28	.20
Error variance	.01	.02	.02	.02	.04	.04	.02	.02	.03	.02	.02	.11	.05	.03	.08	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 75

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	626	349	277	67	248	311	372	237	626	415	311	85	104	126	424	200
Effective sample size	418	242	177	46	156	217	243	162	418	346	311	85	104	126	298	119
Total	617	362	255	71	225	321	357	240	617	553	522	41	31	23	450	165
Direct Line	110 18%	71 20%	40 16%	13 19%	50 22%	47 15%	69 19%	40 16%	110F 18%	99F 18%	92F 18%	11F 26%	7F 21%	1 4%	73 16%	38 23%
Churchill	77 12%	43 12%	34 13%	2 3%	38a 17%	36 11%	44 12%	30 12%	77F 12%	73F 13%	67F 13%	4f 9%	5F 17%	* 2%	61 14%	15 9%
Saga	75 12%	46 13%	29 12%	0 -%	2 1%	74AB 23%	39 11%	37 15%	75F 12%	72F 13%	69F 13%	3 7%	3F 11%	* 2%	51 11%	25 15%
LV (Liverpool Victoria)	56 9%	33 9%	22 9%	3 5%	24 10%	29 9%	33 9%	18 8%	56dF 9%	54dF 10%	50dF 10%	1 2%	4DF 13%	* 2%	45 10%	10 6%
Aviva/ Aviva Direct	50 8%	28 8%	22 9%	7 10%	17 7%	26 8%	30 8%	15 6%	50f 8%	47f 9%	45f 9%	2 6%	2 7%	* 2%	38 8%	12 8%
AA	41 7%	19 5%	22 9%	* *%	12 5%	29a 9%	31 9%	10 4%	41 7%	38 7%	35 7%	2 6%	3 10%	1 3%	29 6%	12 8%
Swinton	38 6%	18 5%	20 8%	3 5%	12 5%	23 7%	23 6%	15 6%	38f 6%	36f 6%	35f 7%	2 6%	1 2%	* 1%	34 7%	5 3%
Admiral	38 6%	25 7%	14 5%	7C 10%	28C 12%	3 1%	22 6%	15 6%	38 6%	32 6%	29 5%	5abc 13%	3 11%	1 5%	29 6%	10 6%
MoreTh>n	28 5%	12 3%	16 6%	0 -%	8 4%	20 6%	15 4%	13 5%	28f 5%	26f 5%	24f 5%	2 5%	2F 8%	0 -%	18 4%	10 6%
Rias	25 4%	13 4%	12 5%	0 -%	2 1%	24B 7%	13 4%	13 5%	25 4%	24 4%	24 5%	1 4%	* 1%	* 1%	20 4%	6 4%
CIS (Co-operative)	14 2%	7 2%	6 3%	2 3%	5 2%	6 2%	7 2%	6 3%	14 2%	12 2%	12 2%	2e 5%	0 -%	0 -%	6 1%	6 4%
Sainsbury	13 2%	3 1%	9 4%	0 -%	6 3%	7 2%	9 3%	2 1%	13 2%	12 2%	12 2%	* 1%	* 1%	0 -%	13 3%	0 -%
Tesco	12 2%	7 2%	5 2%	3 5%	3 1%	6 2%	7 2%	5 2%	12 2%	10 2%	8 2%	1 4%	2abcF 6%	* 1%	8 2%	4 2%
Sheila's Wheels	11 2%	2 *%	9a 4%	0 -%	7 3%	4 1%	8 2%	1 *%	11 2%	10 2%	10 2%	* 1%	* 1%	0 -%	7 2%	4 2%
Hastings/ Hastings Direct	11 2%	7 2%	4 2%	2 3%	5 2%	4 1%	4 1%	7 3%	11 2%	11 2%	8 2%	0 -%	2ABCDF 8%	0 -%	10 2%	1 1%
RAC	9 2%	2 1%	7 3%	0 -%	4 2%	5 2%	4 1%	5 2%	9 2%	8 1%	7 1%	1 2%	2abc 5%	* 1%	7 2%	3 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Gender		Age			Social Grade		UK (a)	Eng/Wal (b)	Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)			Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	626	349	277	67	248	311	372	237	626	415	311	85	104	126	424	200
Effective sample size	418	242	177	46	156	217	243	162	418	346	311	85	104	126	298	119
Total	617	362	255	71	225	321	357	240	617	553	522	41	31	23	450	165
Age UK	9 1%	1 *	8A 3%	0 -	0 -	9b 3%	5 1%	4 2%	9 1%	9 2%	8 2%	0 -	1 2%	0 -	5 1%	4 2%
Post Office	9 1%	6 2%	3 1%	0 -	4 2%	5 2%	5 1%	3 1%	9 1%	7 1%	7 1%	1 2%	1 2%	1 2%	6 1%	2 1%
M&S	9 1%	3 1%	5 2%	0 -	2 1%	7 2%	7 2%	2 1%	9 1%	8 2%	8 2%	0 -	0 -	* 1%	5 1%	4 2%
Privilege	8 1%	3 1%	6 2%	2 2%	5 2%	2 1%	8 2%	1 *	8 1%	7 1%	7 1%	1 4%	* 1%	0 -	5 1%	4 2%
Axa	8 1%	5 1%	3 1%	1 2%	4 2%	3 1%	7 2%	2 1%	8 1%	4 1%	3 1%	0 -	* 1%	5ABCDE 20%	5 1%	3 2%
Castle Insurance	8 1%	2 *	6 3%	0 -	0 -	8b 3%	6 2%	2 1%	8 1%	6 1%	5 1%	2abc 5%	1bcf 4%	0 -	7 2%	1 1%
Dial Direct	7 1%	3 1%	4 2%	0 -	2 1%	6 2%	6 2%	2 1%	7 1%	7 1%	7 1%	* 1%	* 1%	0 -	4 1%	3 2%
Elephant	7 1%	7 2%	0 -	5BC 7%	2 1%	* *	3 1%	4 2%	7 1%	7 1%	7 1%	* 1%	0 -	* 1%	4 1%	3 2%
Lloyds TSB	7 1%	2 1%	5 2%	0 -	5 2%	2 1%	2 1%	5 2%	7 1%	7 1%	7 1%	0 -	* 1%	0 -	4 1%	3 2%
Norwich Union	7 1%	4 1%	3 1%	0 -	0 -	7 2%	3 1%	4 2%	7 1%	7 1%	7 1%	0 -	* 1%	0 -	3 1%	4 2%
NatWest	5 1%	3 1%	2 1%	2 2%	0 -	4 1%	3 1%	2 1%	5 1%	5 1%	5 1%	0 -	* 1%	0 -	5 1%	* *
Santander / Abbey	4 1%	1 *	4 1%	* 1%	2 1%	2 1%	3 1%	1 *	4 1%	2 *	2 *	0 -	* 1%	2ABCDE 10%	3 1%	1 1%
Kwik Fit	4 1%	2 1%	2 1%	0 -	1 *	3 1%	3 1%	1 *	4 1%	3 1%	3 1%	1 2%	0 -	0 -	4 1%	* *
RSA (Royal & Sun Alliance)	4 1%	3 1%	* *	0 -	0 -	4 1%	0 -	4a 2%	4 1%	3 1%	3 1%	* 1%	0 -	0 -	3 1%	* *
Swift	4 1%	2 1%	2 1%	2c 2%	2 1%	0 -	4 1%	0 -	4 1%	3 1%	3 1%	* 1%	0 -	0 -	4 1%	0 -
Hughes Insurance	4 1%	2 *	2 1%	1 1%	2 1%	1 *	3 1%	1 *	4 1%	0 -	0 -	0 -	0 -	4ABCDE 17%	3 1%	1 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Gender		Age			Social Grade		Country					Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Country Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	626	349	277	67	248	311	372	237	626	415	311	85	104	126	424	200
Effective sample size	418	242	177	46	156	217	243	162	418	346	311	85	104	126	298	119
Total	617	362	255	71	225	321	357	240	617	553	522	41	31	23	450	165
Go Compare	4 1%	2 1%	2 1%	0 -%	2 1%	2 1%	2 *%	2 1%	4 1%	3 1%	3 1%	0 -%	0 -%	* 1%	* *%	3a 2%
Tescocompare.com	3 1%	3 1%	0 -%	0 -%	3 1%	0 -%	0 -%	2 1%	3 1%	3 1%	3 1%	0 -%	0 -%	0 -%	3 1%	0 -%
Adrian Flux	3 1%	2 *%	2 1%	3BC 5%	0 -%	0 -%	3 1%	0 -%	3 1%	3 1%	3 1%	0 -%	0 -%	0 -%	2 *%	2 1%
Asda	3 1%	1 *%	3 1%	0 -%	* *%	3 1%	2 1%	1 *%	3 1%	2 *%	2 *%	1bc 2%	1c 2%	0 -%	2 1%	1 *%
NFU	3 *%	1 *%	2 1%	* *%	1 1%	2 1%	2 1%	1 *%	3 *%	2 *%	2 *%	0 -%	* 1%	1ABCD 5%	2 *%	1 1%
Esure	2 *%	0 -%	2 1%	0 -%	1 *%	2 1%	2 1%	0 -%	2 *%	2 *%	2 *%	* 1%	* 1%	0 -%	2 *%	* *%
Zurich	2 *%	2 *%	1 *%	0 -%	2 1%	1 *%	* *%	2 1%	2 *%	2 *%	2 *%	* 1%	* 1%	0 -%	2 1%	0 -%
Swiftcover	2 *%	2 1%	0 -%	2c 3%	* *%	0 -%	* *%	2 1%	2 *%	2 *%	2 *%	* 1%	* 1%	0 -%	2 1%	0 -%
Budget	2 *%	2 *%	1 *%	0 -%	0 -%	2 1%	2 1%	* *%	2 *%	2 *%	2 *%	* 1%	0 -%	* 1%	1 *%	2 1%
Barclays Bank	2 *%	2 1%	0 -%	0 -%	* *%	2 1%	2 1%	* *%	2 *%	2 *%	2 *%	0 -%	1ac 2%	0 -%	2 1%	0 -%
Prudential	2 *%	2 1%	0 -%	0 -%	2 1%	* *%	* *%	2 1%	2 *%	2 *%	2 *%	0 -%	1ac 2%	0 -%	2 *%	1 *%
Royal Bank of Scotland	2 *%	2 1%	0 -%	0 -%	0 -%	2 1%	0 -%	2 1%	2 *%	2 *%	2 *%	* 1%	0 -%	0 -%	2 *%	* *%
Open and Direct	2 *%	* *%	2 1%	* 1%	1 *%	1 *%	1 *%	1 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2ABCDE 9%	1 *%	1 *%
Auto Direct	2 *%	* *%	2 1%	2c 2%	0 -%	* *%	* *%	2 1%	2 *%	2 *%	2 *%	0 -%	0 -%	* 1%	2 *%	0 -%
Chaucer Insurance	2 *%	0 -%	2 1%	0 -%	2 1%	0 -%	2 1%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	* 1%	* *%	2 1%
ABC Insurance	2 *%	2 *%	0 -%	0 -%	0 -%	2 1%	2 *%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Gender		Age			Social Grade		UK (a)	Eng/Wal (b)	Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)			Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	626	349	277	67	248	311	372	237	626	415	311	85	104	126	424	200
Effective sample size	418	242	177	46	156	217	243	162	418	346	311	85	104	126	298	119
Total	617	362	255	71	225	321	357	240	617	553	522	41	31	23	450	165
Confused.com	2 **	2 **	0 -%	0 -%	2 1%	0 -%	0 -%	2 1%	2 **	2 **	2 **	0 -%	0 -%	0 -%	2 **	0 -%
John Lewis	2 **	0 -%	2 1%	0 -%	0 -%	2 1%	2 **	0 -%	2 **	2 **	2 **	0 -%	0 -%	0 -%	2 **	0 -%
Nationwide	2 **	2 **	0 -%	0 -%	0 -%	2 1%	2 **	0 -%	2 **	2 **	2 **	0 -%	0 -%	0 -%	2 **	0 -%
eCar	2 **	2 **	0 -%	0 -%	2 1%	0 -%	0 -%	2 1%	2 **	2 **	2 **	0 -%	0 -%	0 -%	2 **	0 -%
Octagon	2 **	2 **	0 -%	0 -%	2 1%	0 -%	2 **	0 -%	2 **	2 **	2 **	0 -%	0 -%	0 -%	2 **	0 -%
Allianz	1 **	1 **	1 **	0 -%	1 **	1 **	1 **	1 **	1 **	0 -%	0 -%	0 -%	0 -%	1ABCDE 6%	1 **	* **
HSBC	1 **	* **	* **	0 -%	1 **	0 -%	* **	0 -%	1 **	* **	0 -%	*abc 1%	*bc 1%	0 -%	* **	* **
Quinn Direct	1 **	* **	* **	* 1%	* **	* **	1 **	0 -%	1 **	0 -%	0 -%	0 -%	0 -%	1ABCde 3%	1 **	0 -%
Endsleigh	1 **	* **	* **	* 1%	* **	0 -%	* **	* **	1 **	0 -%	0 -%	0 -%	0 -%	1ABC 2%	* **	* **
Ageas	* **	* **	0 -%	0 -%	0 -%	* **	0 -%	* **	* **	0 -%	0 -%	*aBC 1%	0 -%	0 -%	* **	0 -%
Bell	* **	0 -%	* **	0 -%	* **	0 -%	0 -%	* **	* **	0 -%	0 -%	*aBC 1%	0 -%	0 -%	0 -%	* **
Equity Group (Red Line/ Red Star)	* **	* **	0 -%	0 -%	0 -%	* **	0 -%	* **	* **	0 -%	0 -%	*aBC 1%	0 -%	0 -%	0 -%	* **
One Call	* **	0 -%	* **	0 -%	* **	0 -%	* **	0 -%	* **	0 -%	0 -%	*aBC 1%	0 -%	0 -%	0 -%	* **
Clark Thompson	* **	0 -%	* **	0 -%	* **	0 -%	* **	0 -%	* **	0 -%	0 -%	*aBC 1%	0 -%	0 -%	* **	0 -%
Diamond	* **	0 -%	* **	0 -%	* **	0 -%	0 -%	* **	* **	0 -%	0 -%	0 -%	0 -%	*ABC 1%	* **	0 -%
Car manufacturer (various)	5 1%	3 1%	2 1%	0 -%	3 1%	2 1%	3 1%	2 1%	5 1%	5 1%	5 1%	0 -%	0 -%	0 -%	3 1%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	626	349	277	67	248	311	372	237	626	415	311	85	104	126	424	200
Effective sample size	418	242	177	46	156	217	243	162	418	346	311	85	104	126	298	119
Total	617	362	255	71	225	321	357	240	617	553	522	41	31	23	450	165
Broker (other)	5 1%	3 1%	2 1%	0 -%	2 1%	3 1%	3 1%	2 1%	5 1%	4 1%	3 1%	* 1%	* 1%	1aBC 3%	2 *%	3 2%
Another bank or building society	2 *%	* *%	2 1%	2c 2%	* *%	0 -%	2 1%	0 -%	2 *%	2 *%	2 *%	0 -%	* 1%	0 -%	2 *%	* *%
Other	38 6%	28 8%	10 4%	6 9%	12 5%	20 6%	20 6%	18 7%	38 6%	33 6%	32 6%	2 5%	1 4%	3ABCdE 14%	28 6%	10 6%
Don't know	139 23%	82 23%	57 22%	18 25%	53 24%	68 21%	81 23%	50 21%	139 23%	122 22%	114 22%	11 27%	8 26%	6 25%	114b 25%	25 15%
Refused	5 1%	4 1%	* *%	0 -%	2 1%	2 1%	3 1%	2 1%	5 1%	4 1%	3 1%	* 1%	1 2%	* 1%	2 1%	2 1%
Not stated	8 1%	5 1%	3 1%	0 -%	5 2%	3 1%	2 *%	7 3%	8 1%	8 2%	8 2%	0 -%	0 -%	0 -%	7 1%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	626	428	194	309	303	37	575	199	427	99	526	556	40	398	58
Effective sample size	418	287	127	198	210	24	383	138	280	66	351	369	26	260	39
Total	617	421	190	289	312	35	564	205	412	97	518	542	38	378	60
Direct Line	110 18%	77 18%	32 17%	75B 26%	34 11%	4 11%	105 19%	37 18%	73 18%	23 24%	86 17%	97 18%	8 21%	73 19%	7 12%
Churchill	77 12%	55 13%	20 11%	39 13%	37 12%	2 7%	74 13%	27 13%	49 12%	12 12%	63 12%	68 13%	5 14%	43 11%	7 12%
Saga	75 12%	71B 17%	4 2%	28 10%	47 15%	9 26%	66 12%	23 11%	52 13%	6 6%	70 13%	72 13%	3 9%	54 14%	5 8%
LV (Liverpool Victoria)	56 9%	40 9%	16 8%	24 8%	31 10%	4 11%	50 9%	15 7%	41 10%	6 6%	49 10%	50 9%	* 1%	41 11%	4 7%
Aviva/ Aviva Direct	50 8%	35 8%	14 7%	28 10%	22 7%	4 11%	45 8%	17 8%	34 8%	8 8%	40 8%	43 8%	3 9%	31 8%	5 8%
AA	41 7%	36b 9%	6 3%	19 7%	22 7%	5 14%	35 6%	19 9%	23 6%	7 8%	34 7%	40 7%	2 5%	27 7%	* 1%
Swinton	38 6%	24 6%	15 8%	18 6%	21 7%	4 10%	33 6%	12 6%	26 6%	6 6%	32 6%	35 6%	2 4%	17 4%	9A 15%
Admiral	38 6%	24 6%	15 8%	14 5%	24 8%	4 10%	31 5%	7 3%	31 8%	8 8%	30 6%	37 7%	1 2%	16 4%	2 3%
MoreTh>n	28 5%	22 5%	4 2%	14 5%	14 4%	6 16%	22 4%	13 6%	15 4%	8 8%	20 4%	24 5%	2 4%	20 5%	* 1%
Rias	25 4%	25B 6%	0 -%	8 3%	18 6%	3 10%	22 4%	7 4%	18 4%	0 -%	25 5%	25 5%	* 1%	19 5%	0 -%
CIS (Co-operative)	14 2%	6 2%	7 4%	5 2%	9 3%	3 10%	10 2%	7 4%	6 2%	* *%	13 3%	10 2%	0 -%	6 2%	5a 8%
Sainsbury	13 2%	9 2%	4 2%	4 1%	7 2%	0 -%	13 2%	2 1%	11 3%	2 2%	10 2%	11 2%	0 -%	8 2%	* 1%
Tesco	12 2%	6 1%	6 3%	3 1%	9 3%	2 5%	10 2%	4 2%	8 2%	2 2%	10 2%	8 1%	0 -%	5 1%	0 -%
Sheila's Wheels	11 2%	7 2%	3 2%	6 2%	5 2%	2 5%	9 2%	7b 4%	3 1%	0 -%	11 2%	9 2%	0 -%	7 2%	0 -%
Hastings/ Hastings Direct	11 2%	7 2%	2 1%	7 2%	4 1%	4 11%	5 1%	4 2%	7 2%	1 1%	10 2%	9 2%	2 6%	1 *%	2a 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	626	428	194	309	303	37	575	199	427	99	526	556	40	398	58
Effective sample size	418	287	127	198	210	24	383	138	280	66	351	369	26	260	39
Total	617	421	190	289	312	35	564	205	412	97	518	542	38	378	60
RAC	9 2%	7 2%	2 1%	2 1%	5 2%	* 1%	9 2%	5 2%	5 1%	* *%	9 2%	9 2%	0 -%	6 2%	0 -%
Age UK	9 1%	7 2%	2 1%	2 1%	7 2%	2 6%	7 1%	4 2%	5 1%	5B 5%	4 1%	9 2%	0 -%	7 2%	0 -%
Post Office	9 1%	7 2%	0 -%	2 1%	6 2%	1 2%	8 1%	1 *%	8 2%	3 3%	6 1%	9 2%	0 -%	1 *%	* 1%
M&S	9 1%	9 2%	0 -%	3 1%	5 2%	2 5%	7 1%	4 2%	5 1%	* *%	8 2%	9 2%	0 -%	2 *%	2 3%
Privilege	8 1%	5 1%	3 2%	6 2%	3 1%	0 -%	8 1%	0 -%	8 2%	1 1%	8 1%	8 2%	0 -%	3 1%	0 -%
Axa	8 1%	6 1%	2 1%	7 2%	1 *%	0 -%	8 1%	1 *%	7 2%	2 2%	7 1%	8 1%	* *%	4 1%	1 1%
Castle Insurance	8 1%	6 2%	2 1%	1 *%	7 2%	1 2%	7 1%	1 1%	7 2%	2 2%	6 1%	8 2%	0 -%	8 2%	0 -%
Dial Direct	7 1%	7 2%	0 -%	2 1%	6 2%	0 -%	7 1%	3 2%	4 1%	2 2%	6 1%	7 1%	0 -%	2 1%	2 3%
Elephant	7 1%	* *%	7A 4%	4 1%	3 1%	0 -%	6 1%	5 3%	2 1%	2 2%	6 1%	7 1%	0 -%	* *%	3A 6%
Lloyds TSB	7 1%	2 *%	5 3%	2 1%	5 2%	0 -%	7 1%	5 2%	2 *%	2 2%	5 1%	4 1%	3 9%	3 1%	0 -%
Norwich Union	7 1%	5 1%	2 1%	7b 2%	0 -%	0 -%	5 1%	5 2%	2 *%	2 2%	5 1%	7 1%	0 -%	5 1%	0 -%
NatWest	5 1%	2 *%	3 2%	3 1%	2 1%	0 -%	5 1%	2 1%	4 1%	2 2%	4 1%	5 1%	0 -%	2 1%	0 -%
Santander / Abbey	4 1%	3 1%	1 1%	2 1%	3 1%	* 1%	4 1%	2 1%	2 1%	* *%	4 1%	4 1%	* 1%	4 1%	0 -%
Kwik Fit	4 1%	4 1%	* *%	2 1%	2 1%	0 -%	4 1%	* *%	4 1%	* *%	4 1%	4 1%	0 -%	4 1%	0 -%
RSA (Royal & Sun Alliance)	4 1%	4 1%	0 -%	2 1%	2 1%	0 -%	4 1%	* *%	3 1%	0 -%	4 1%	2 *%	2 4%	2 *%	2 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	626	428	194	309	303	37	575	199	427	99	526	556	40	398	58
Effective sample size	418	287	127	198	210	24	383	138	280	66	351	369	26	260	39
Total	617	421	190	289	312	35	564	205	412	97	518	542	38	378	60
Swift	4 1%	2 *%	2 1%	4 1%	0 -%	0 -%	4 1%	* *%	3 1%	0 -%	4 1%	2 *%	0 -%	2 *%	2 3%
Hughes Insurance	4 1%	1 *%	3 1%	3 1%	1 *%	0 -%	4 1%	1 1%	3 1%	1 1%	3 1%	3 1%	* 1%	2 1%	1 1%
Go Compare	4 1%	4 1%	0 -%	2 1%	2 1%	0 -%	4 1%	0 -%	4 1%	0 -%	4 1%	4 1%	0 -%	2 *%	0 -%
Tescocompare.com	3 1%	0 -%	3a 2%	2 1%	2 1%	0 -%	3 1%	0 -%	3 1%	0 -%	3 1%	3 1%	0 -%	2 *%	2 3%
Adrian Flux	3 1%	0 -%	3a 2%	2 1%	2 1%	0 -%	3 1%	0 -%	3 1%	0 -%	3 1%	3 1%	0 -%	3 1%	0 -%
Asda	3 1%	1 *%	2 1%	1 *%	2 1%	0 -%	3 1%	* *%	3 1%	0 -%	3 1%	3 1%	* 1%	3 1%	0 -%
NFU	3 *%	3 1%	* *%	1 *%	2 1%	0 -%	3 1%	* *%	3 1%	1 1%	2 *%	3 *%	* *%	3 1%	* *%
Esure	2 *%	2 1%	0 -%	2 1%	* *%	0 -%	2 *%	* *%	2 1%	0 -%	2 *%	2 *%	0 -%	2 1%	0 -%
Zurich	2 *%	1 *%	2 1%	0 -%	2 1%	0 -%	2 *%	2 1%	* *%	2 2%	1 *%	2 *%	0 -%	2 1%	0 -%
Swiftcover	2 *%	0 -%	2 1%	1 *%	2 1%	2 5%	* *%	2 1%	1 *%	0 -%	2 *%	2 *%	* 1%	0 -%	0 -%
Budget	2 *%	2 *%	* *%	2 1%	1 *%	0 -%	2 *%	0 -%	2 1%	2b 2%	* *%	2 *%	0 -%	2 1%	0 -%
Barclays Bank	2 *%	2 1%	0 -%	2 1%	* *%	0 -%	2 *%	2 1%	1 *%	* *%	2 *%	2 *%	0 -%	2 1%	0 -%
Prudential	2 *%	2 *%	* *%	* *%	2 1%	0 -%	2 *%	* *%	2 *%	0 -%	2 *%	2 *%	0 -%	1 *%	0 -%
Royal Bank of Scotland	2 *%	2 1%	0 -%	0 -%	2 1%	0 -%	2 *%	0 -%	2 1%	* *%	2 *%	* *%	2 4%	* *%	2a 3%
Open and Direct	2 *%	1 *%	1 1%	1 *%	1 *%	* 1%	2 *%	* *%	2 *%	* *%	2 *%	2 *%	0 -%	1 *%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	626	428	194	309	303	37	575	199	427	99	526	556	40	398	58
Effective sample size	418	287	127	198	210	24	383	138	280	66	351	369	26	260	39
Total	617	421	190	289	312	35	564	205	412	97	518	542	38	378	60
Auto Direct	2 *%	* *%	2 1%	0 -	2 1%	0 -	2 *%	* *%	2 *%	0 -	2 *%	2 *%	0 -	* *%	0 -
Chaucer Insurance	2 *%	0 -	2 1%	0 -	2 1%	0 -	2 *%	0 -	2 *%	0 -	2 *%	2 *%	0 -	2 *%	0 -
ABC Insurance	2 *%	2 *%	0 -	2 1%	0 -	0 -	2 *%	2 1%	0 -	0 -	2 *%	2 *%	0 -	2 *%	0 -
Confused.com	2 *%	0 -	2 1%	0 -	2 1%	0 -	2 *%	0 -	2 *%	0 -	2 *%	2 *%	0 -	0 -	0 -
John Lewis	2 *%	2 *%	0 -	0 -	2 1%	0 -	2 *%	0 -	2 *%	0 -	2 *%	2 *%	0 -	2 *%	0 -
Nationwide	2 *%	2 *%	0 -	2 1%	0 -	0 -	2 *%	0 -	2 *%	0 -	2 *%	2 *%	0 -	2 *%	0 -
eCar	2 *%	0 -	2 1%	0 -	2 1%	0 -	2 *%	0 -	2 *%	0 -	2 *%	2 *%	0 -	2 *%	0 -
Octagon	2 *%	0 -	2 1%	2 1%	0 -	0 -	2 *%	0 -	2 *%	0 -	2 *%	2 *%	0 -	0 -	0 -
Allianz	1 *%	1 *%	1 *%	1 *%	1 *%	0 -	1 *%	0 -	1 *%	* *%	1 *%	1 *%	0 -	1 *%	0 -
HSBC	1 *%	1 *%	0 -	1 *%	0 -	0 -	* *%	0 -	1 *%	0 -	1 *%	1 *%	0 -	* *%	0 -
Quinn Direct	1 *%	0 -	1 *%	1 *%	* *%	* 1%	* *%	1 *%	0 -	* *%	1 *%	1 *%	0 -	1 *%	* *%
Endsleigh	1 *%	0 -	1 *%	1 *%	0 -	0 -	1 *%	* *%	* *%	0 -	1 *%	* *%	* *%	* *%	0 -
Ageas	* *%	* *%	0 -	* *%	0 -	0 -	* *%	0 -	* *%	0 -	* *%	* *%	0 -	0 -	* 1%
Bell	* *%	0 -	* *%	* *%	0 -	0 -	* *%	0 -	* *%	* *%	0 -	* *%	0 -	* *%	0 -
Equity Group (Red Line/ Red Star)	* *%	* *%	0 -	0 -	* *%	0 -	* *%	0 -	* *%	0 -	* *%	* *%	0 -	* *%	0 -

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	626	428	194	309	303	37	575	199	427	99	526	556	40	398	58
Effective sample size	418	287	127	198	210	24	383	138	280	66	351	369	26	260	39
Total	617	421	190	289	312	35	564	205	412	97	518	542	38	378	60
One Call	* *%	* *%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	* *%	* *%	0 -%	* *%	0 -%
Clark Thompson	* *%	* *%	0 -%	0 -%	* *%	0 -%	* *%	* *%	0 -%	0 -%	* *%	* *%	0 -%	* *%	0 -%
Diamond	* *%	* *%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	* *%	* *%	0 -%	0 -%	0 -%	* *%	0 -%
Car manufacturer (various)	5 1%	3 1%	2 1%	3 1%	2 1%	0 -%	5 1%	2 1%	3 1%	0 -%	5 1%	3 1%	2 4%	3 1%	0 -%
Broker (other)	5 1%	3 1%	2 1%	* *%	4 1%	0 -%	5 1%	2 1%	3 1%	* *%	4 1%	3 *%	0 -%	3 1%	0 -%
Another bank or building society	2 *%	0 -%	2 1%	0 -%	2 1%	0 -%	2 *%	* *%	2 *%	0 -%	2 *%	2 *%	* 1%	* *%	0 -%
Other	38 6%	27 6%	9 5%	23 8%	14 4%	2 6%	33 6%	14 7%	24 6%	9 10%	29 6%	34 6%	3 7%	19 5%	4 7%
Don't know	139 23%	90 21%	47 25%	58 20%	71 23%	6 17%	129 23%	47 23%	92 22%	26 27%	113 22%	117 22%	10 27%	92 24%	12 20%
Refused	5 1%	4 1%	* *%	4 1%	* *%	2 6%	3 *%	4b 2%	* *%	0 -%	5 1%	3 1%	0 -%	2 1%	2 3%
Not stated	8 1%	7 2%	2 1%	5 2%	3 1%	0 -%	7 1%	0 -%	8 2%	2 2%	7 1%	8 2%	0 -%	5 1%	2 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	626	173	218	181	129	234	176	176	136	99	144	122	343	339	174
Effective sample size	418	112	142	128	87	154	113	118	96	61	87	82	238	225	117
Total	617	163	208	194	131	223	163	174	146	87	123	122	355	331	170
Direct Line	110 18%	28 17%	43 21%	40 21%	24 19%	36 16%	30 19%	31 18%	19 13%	18 21%	26 21%	22 18%	60 17%	59 18%	27 16%
Churchill	77 12%	16 10%	25 12%	23 12%	15 11%	30 14%	23 14%	29c 17%	10 7%	8 9%	12 10%	13 11%	48 13%	51 15%	19 11%
Saga	75 12%	22 13%	31 15%	15 7%	11 8%	41Ab 18%	14 9%	26 15%	23 16%	9 10%	15 12%	17 14%	38 11%	33 10%	35A 21%
LV (Liverpool Victoria)	56 9%	13 8%	28 13%	15 8%	15 11%	20 9%	14 9%	13 7%	14 10%	9 11%	8 6%	13 10%	32 9%	36 11%	11 7%
Aviva/ Aviva Direct	50 8%	17 10%	14 7%	14 7%	16 12%	19 9%	22bd 13%	7 4%	13 9%	3 4%	9 7%	7 6%	32 9%	30 9%	15 9%
AA	41 7%	12 7%	15 7%	8 4%	12 9%	15 7%	10 6%	16 9%	8 5%	8 9%	9 7%	13 10%	18 5%	24 7%	12 7%
Swinton	38 6%	8 5%	9 4%	19 10%	6 4%	11 5%	8 5%	16 9%	11 7%	4 4%	8 7%	8 6%	22 6%	16 5%	18a 11%
Admiral	38 6%	9 6%	6 3%	16 8%	10 8%	9 4%	13 8%	6 3%	9 6%	6 7%	3 3%	1 1%	34ab 9%	27b 8%	3 2%
MoreTh>n	28 5%	9 5%	11 5%	6 3%	6 5%	16 7%	11 7%	8 5%	6 4%	3 4%	2 1%	10a 9%	16 4%	15 5%	10 6%
Rias	25 4%	6 4%	12 6%	7 4%	6 4%	11 5%	7 4%	12 7%	2 1%	4 5%	2 2%	11a 9%	13 4%	19 6%	7 4%
CIS (Co-operative)	14 2%	4 2%	2 1%	6 3%	3 3%	4 2%	1 1%	2 1%	5 3%	6a 6%	2 2%	3 3%	8 2%	8 2%	4 2%
Sainsbury	13 2%	3 2%	3 2%	2 1%	5 4%	3 2%	4 3%	0 -%	5b 3%	3b 4%	3 3%	5 4%	4 1%	3 1%	7a 4%
Tesco	12 2%	1 *%	4 2%	2 1%	6 4%	4 2%	7c 4%	3 2%	* *%	1 1%	1 1%	3 3%	8 2%	4 1%	7 4%
Sheila's Wheels	11 2%	2 1%	6 3%	2 1%	7ac 5%	2 1%	3 2%	2 1%	3 2%	1 1%	4 3%	2 1%	6 2%	9 3%	2 1%
Hastings/ Hastings Direct	11 2%	1 *%	* *%	2 1%	4 3%	5 2%	3 2%	4 2%	2 1%	2 3%	* *%	0 -%	10 3%	3 1%	5 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	626	173	218	181	129	234	176	176	136	99	144	122	343	339	174
Effective sample size	418	112	142	128	87	154	113	118	96	61	87	82	238	225	117
Total	617	163	208	194	131	223	163	174	146	87	123	122	355	331	170
RAC	9 2%	2 1%	4 2%	* *%	1 1%	7a 3%	1 1%	5 3%	2 1%	1 1%	* *%	5 4%	4 1%	5 1%	3 2%
Age UK	9 1%	7b 4%	1 *%	3 2%	3 3%	2 1%	5 3%	3 2%	* *%	0 -%	2 1%	* *%	7 2%	2 1%	7a 4%
Post Office	9 1%	* *%	* *%	2 1%	2 2%	5 2%	4 3%	4 2%	0 -%	* 1%	* *%	0 -%	8 2%	1 *%	6a 4%
M&S	9 1%	0 -%	2 1%	3 2%	0 -%	4 2%	* *%	5 3%	2 1%	2 2%	2 1%	0 -%	7 2%	2 1%	7a 4%
Privilege	8 1%	1 1%	2 1%	0 -%	2 1%	5 2%	* *%	6 3%	2 1%	* 1%	4 3%	0 -%	5 1%	8 2%	* *%
Axa	8 1%	1 *%	3 2%	3 2%	1 1%	3 1%	5 3%	1 1%	1 1%	1 2%	1 1%	3 2%	4 1%	5 1%	1 1%
Castle Insurance	8 1%	4 3%	3 2%	0 -%	4a 3%	3 1%	2 1%	1 1%	2 1%	3 3%	1 1%	2 2%	5 1%	5 1%	3 2%
Dial Direct	7 1%	* *%	2 1%	* *%	2 1%	4 2%	5 3%	* *%	0 -%	* 1%	* *%	0 -%	7 2%	6 2%	2 1%
Elephant	7 1%	0 -%	* *%	7c 4%	0 -%	0 -%	2 1%	2 1%	0 -%	4c 4%	0 -%	* *%	7 2%	6 2%	0 -%
Lloyds TSB	7 1%	2 1%	2 1%	2 1%	2 1%	4 2%	0 -%	2 1%	3 2%	2 2%	2 1%	2 1%	4 1%	* *%	3 2%
Norwich Union	7 1%	4 2%	2 1%	2 1%	2 1%	2 1%	2 1%	4 2%	0 -%	2 2%	0 -%	3 3%	4 1%	5 2%	2 1%
NatWest	5 1%	2 1%	0 -%	3 2%	0 -%	2 1%	0 -%	2 1%	2 1%	0 -%	0 -%	2 1%	4 1%	4 1%	0 -%
Santander / Abbey	4 1%	1 *%	3 2%	3 1%	1 1%	1 *%	3 2%	1 *%	1 *%	* *%	2 1%	1 1%	1 *%	1 *%	3 2%
Kwik Fit	4 1%	0 -%	4 2%	3 1%	0 -%	0 -%	0 -%	2 1%	2 1%	0 -%	2 2%	0 -%	2 1%	2 1%	2 1%
RSA (Royal & Sun Alliance)	4 1%	2 1%	0 -%	0 -%	* *%	0 -%	0 -%	* *%	2 1%	2 2%	0 -%	2 1%	2 1%	2 1%	2 1%

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Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	626	173	218	181	129	234	176	176	136	99	144	122	343	339	174
Effective sample size	418	112	142	128	87	154	113	118	96	61	87	82	238	225	117
Total	617	163	208	194	131	223	163	174	146	87	123	122	355	331	170
Swift	4 1%	0 -%	2 1%	2 1%	0 -%	0 -%	2 1%	0 -%	2 1%	0 -%	2 1%	0 -%	2 1%	2 1%	0 -%
Hughes Insurance	4 1%	1 *%	2 1%	1 1%	1 1%	1 *%	1 1%	1 *%	1 1%	1 1%	1 1%	1 *%	2 1%	2 1%	1 1%
Go Compare	4 1%	2 1%	* *%	2 1%	2 1%	0 -%	0 -%	* *%	2 1%	0 -%	* *%	2 1%	2 *%	2 1%	0 -%
Tescocompare.com	3 1%	2 1%	0 -%	0 -%	2 1%	2 1%	2 1%	2 1%	0 -%	0 -%	0 -%	2 1%	2 *%	2 1%	0 -%
Adrian Flux	3 1%	0 -%	3 2%	2 1%	2 1%	0 -%	2 1%	0 -%	0 -%	2 2%	0 -%	2 1%	2 *%	0 -%	3a 2%
Asda	3 1%	1 1%	2 1%	0 -%	2 2%	1 1%	1 *%	* *%	2 1%	* 1%	0 -%	2 2%	1 *%	2 1%	1 *%
NFU	3 *%	1 1%	2 1%	1 *%	0 -%	2 1%	2 1%	1 *%	* *%	0 -%	* *%	2 2%	1 *%	3 1%	* *%
Esure	2 *%	* *%	2 1%	0 -%	0 -%	2 1%	1 *%	0 -%	0 -%	0 -%	0 -%	2 1%	1 *%	2 1%	0 -%
Zurich	2 *%	2 1%	0 -%	2 1%	* *%	* *%	* *%	2 1%	* *%	0 -%	* *%	2 1%	* *%	2 1%	* *%
Swiftcover	2 *%	0 -%	0 -%	0 -%	2 1%	* *%	2 1%	0 -%	* *%	0 -%	0 -%	0 -%	2 1%	* *%	2 1%
Budget	2 *%	* *%	2 1%	0 -%	0 -%	2 1%	1 *%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	2 1%	1 *%
Barclays Bank	2 *%	2 1%	0 -%	* *%	0 -%	* *%	0 -%	* *%	0 -%	2 2%	0 -%	0 -%	2 1%	2 1%	0 -%
Prudential	2 *%	* *%	* *%	0 -%	1 *%	2 1%	0 -%	* *%	2 1%	* *%	0 -%	* *%	2 1%	* *%	2 1%
Royal Bank of Scotland	2 *%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	2 2%	0 -%	0 -%	2 1%	* *%	2 1%
Open and Direct	2 *%	* *%	1 1%	* *%	* *%	1 *%	* *%	* *%	* *%	1 1%	1 1%	* *%	1 *%	1 *%	1 *%

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Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	626	173	218	181	129	234	176	176	136	99	144	122	343	339	174
Effective sample size	418	112	142	128	87	154	113	118	96	61	87	82	238	225	117
Total	617	163	208	194	131	223	163	174	146	87	123	122	355	331	170
Auto Direct	2 *%	* *%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	2 1%	* *%	0 -%	0 -%	2 1%	2 1%	* *%
Chaucer Insurance	2 *%	2 1%	0 -%	0 -%	0 -%	2 1%	0 -%	2 1%	* *%	0 -%	0 -%	2 1%	2 1%	0 -%	
ABC Insurance	2 *%	2 1%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	2 2%	0 -%	0 -%	2 *%	2 1%	0 -%
Confused.com	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	2 *%	2 1%	0 -%
John Lewis	2 *%	0 -%	2 1%	0 -%	0 -%	2 1%	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%	0 -%	2 1%	0 -%
Nationwide	2 *%	2 1%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%
eCar	2 *%	2 1%	0 -%	0 -%	2 1%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	2 1%	0 -%	2 1%	0 -%
Octagon	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	0 -%	2 *%	2 1%	0 -%
Allianz	1 *%	* *%	1 *%	* *%	1 *%	1 *%	* *%	0 -%	1 *%	* *%	* *%	0 -%	1 *%	* *%	* *%
HSBC	1 *%	0 -%	* *%	0 -%	0 -%	1 *%	* *%	* *%	0 -%	0 -%	0 -%	0 -%	1 *%	1 *%	0 -%
Quinn Direct	1 *%	1 *%	0 -%	* *%	* *%	0 -%	* *%	* *%	* *%	0 -%	* *%	* *%	0 -%	* *%	0 -%
Endsleigh	1 *%	0 -%	* *%	* *%	0 -%	* *%	0 -%	0 -%	* *%	* *%	0 -%	0 -%	1 *%	* *%	0 -%
Ageas	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	* *%
Bell	* *%	* *%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	* *%	* *%	0 -%
Equity Group (Red Line/ Red Star)	* *%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	* *%

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Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	626	173	218	181	129	234	176	176	136	99	144	122	343	339	174
Effective sample size	418	112	142	128	87	154	113	118	96	61	87	82	238	225	117
Total	617	163	208	194	131	223	163	174	146	87	123	122	355	331	170
One Call	* *%	* *%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	* *%
Clark Thompson	* *%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	0 -%	* *%
Diamond	* *%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	* *%	0 -%
Car manufacturer (various)	5 1%	2 1%	2 1%	0 -%	0 -%	0 -%	0 -%	3 2%	2 1%	0 -%	0 -%	2 1%	3 1%	2 1%	3 2%
Broker (other)	5 1%	0 -%	3 1%	2 1%	* *%	3 1%	2 1%	* *%	2 1%	* 1%	2 2%	* *%	2 1%	3 1%	0 -%
Another bank or building society	2 *%	* *%	0 -%	2 1%	0 -%	* *%	2 1%	0 -%	* *%	0 -%	0 -%	0 -%	2 1%	2 1%	0 -%
Other	38 6%	13 8%	6 3%	17 9%	7 5%	13 6%	6 3%	15 8%	9 6%	3 4%	9 7%	7 6%	21 6%	13 4%	8 5%
Don't know	139 23%	45 28%	46 22%	43 22%	24 18%	51 23%	35 21%	37 21%	42 29%	15 17%	35 28%	21 17%	79 22%	62 19%	30 18%
Refused	5 1%	* *%	2 1%	* *%	4c 3%	0 -%	2 1%	* *%	2 1%	* *%	2 2%	2 1%	1 *%	4 1%	0 -%
Not stated	8 1%	3 2%	0 -%	3 2%	2 1%	3 2%	2 1%	0 -%	3 2%	3b 4%	5c 4%	2 1%	2 *%	5 2%	2 1%

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Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	626	49	366	182	136	38	456	272	303	366	78	103	77
Effective sample size	418	29	241	130	99	26	308	179	207	246	49	72	49
Total	617	42	355	196	148	40	455	266	306	365	71	109	70
Direct Line	110 18%	4 10%	64 18%	39 20%	33 22%	4 10%	78 17%	47 18%	55 18%	56 15%	18 25%	22 21%	12 18%
Churchill	77 12%	2 4%	48 13%	22 11%	14 9%	8 21%	61 13%	41 16%	30 10%	46 13%	7 10%	13 12%	9 13%
Saga	75 12%	6 13%	55cd 16%	13 6%	9 6%	3 8%	66 14%	30 11%	41 13%	54c 15%	11c 15%	4 4%	7 10%
LV (Liverpool Victoria)	56 9%	2 5%	32 9%	18 9%	18 12%	0 -%	43 10%	26 10%	28 9%	37b 10%	* *%	11b 10%	7b 10%
Aviva/ Aviva Direct	50 8%	2 4%	31 9%	15 8%	10 7%	4 10%	42 9%	26 10%	23 7%	36c 10%	6 8%	3 3%	4 6%
AA	41 7%	6 14%	24 7%	10 5%	9 6%	* *%	31 7%	20 8%	19 6%	24 6%	4 6%	11 10%	3 4%
Swinton	38 6%	4 10%	21 6%	12 6%	9 6%	3 8%	30 7%	18 7%	19 6%	29d 8%	3 4%	7 6%	0 -%
Admiral	38 6%	* *%	15 4%	23B 12%	22B 15%	1 2%	29 6%	21 8%	17 5%	30 8%	4 6%	3 3%	1 2%
MoreTh>n	28 5%	0 -%	20 6%	7 4%	5 4%	2 5%	22 5%	8 3%	19 6%	14 4%	2 3%	9 8%	2 3%
Rias	25 4%	2 5%	18c 5%	2 1%	2 1%	0 -%	24 5%	14 5%	9 3%	17 5%	2 3%	2 2%	4 6%
CIS (Co-operative)	14 2%	0 -%	7 2%	6 3%	4 3%	2 4%	12 3%	6 2%	6 2%	7 2%	2 2%	4 4%	1 2%
Sainsbury	13 2%	0 -%	13c 4%	0 -%	0 -%	0 -%	9 2%	5 2%	6 2%	7 2%	* *%	4 4%	2 2%
Tesco	12 2%	0 -%	6 2%	6 3%	2 2%	2 4%	9 2%	6 2%	5 2%	8 2%	1 1%	1 1%	3 4%
Sheila's Wheels	11 2%	* 1%	3 1%	7 4%	7b 5%	0 -%	11 2%	4 1%	7 2%	7 2%	0 -%	4 3%	0 -%

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Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	626	49	366	182	136	38	456	272	303	366	78	103	77
Effective sample size	418	29	241	130	99	26	308	179	207	246	49	72	49
Total	617	42	355	196	148	40	455	266	306	365	71	109	70
Hastings/ Hastings Direct	11 2%	0 -%	3 1%	8b 4%	8B 6%	0 -%	7 2%	7 2%	4 1%	11 3%	0 -%	0 -%	0 -%
RAC	9 2%	* 1%	5 2%	4 2%	4 2%	0 -%	8 2%	4 2%	4 1%	5 1%	* 1%	4 3%	* *%
Age UK	9 1%	0 -%	6 2%	3 2%	3 2%	0 -%	9 2%	2 1%	7 2%	7 2%	* *%	2 2%	* *%
Post Office	9 1%	1 2%	5 1%	3 2%	3 2%	0 -%	7 2%	6 2%	3 1%	8 2%	0 -%	* *%	0 -%
M&S	9 1%	2 4%	5 1%	2 1%	2 1%	0 -%	7 1%	4 1%	5 2%	3 1%	4a 5%	2 2%	0 -%
Privilege	8 1%	0 -%	6 2%	2 1%	2 2%	0 -%	8 2%	3 1%	2 1%	3 1%	2 2%	2 2%	2 3%
Axa	8 1%	1 1%	6 2%	1 1%	1 *%	1 1%	5 1%	4 1%	4 1%	5 1%	2 3%	1 1%	* 1%
Castle Insurance	8 1%	* 1%	6 2%	2 1%	2 1%	0 -%	7 1%	4 2%	4 1%	7 2%	* 1%	1 1%	0 -%
Dial Direct	7 1%	0 -%	4 1%	3 2%	2 1%	2 4%	7 2%	4 1%	4 1%	* *%	3A 5%	2a 2%	2a 2%
Elephant	7 1%	0 -%	2 1%	5 3%	5 3%	0 -%	6 1%	4 1%	4 1%	5 1%	* 1%	2 2%	0 -%
Lloyds TSB	7 1%	2 4%	4 1%	2 1%	0 -%	2 4%	3 1%	4 1%	2 1%	4 1%	0 -%	3 3%	0 -%
Norwich Union	7 1%	0 -%	5 1%	2 1%	2 1%	0 -%	7 1%	2 1%	5 2%	4 1%	0 -%	3 3%	0 -%
NatWest	5 1%	0 -%	5 2%	0 -%	0 -%	0 -%	4 1%	3 1%	2 1%	5 1%	0 -%	0 -%	0 -%
Santander / Abbey	4 1%	2 5%	1 *%	* *%	* *%	* *%	1 *%	3 1%	1 *%	2 *%	1 1%	2 2%	0 -%

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Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	626	49	366	182	136	38	456	272	303	366	78	103	77
Effective sample size	418	29	241	130	99	26	308	179	207	246	49	72	49
Total	617	42	355	196	148	40	455	266	306	365	71	109	70
Kwik Fit	4 1%	0 -%	3 1%	1 *%	1 1%	0 -%	4 1%	* *%	4 1%	3 1%	0 -%	2 2%	0 -%
RSA (Royal & Sun Alliance)	4 1%	3 8%	* *%	0 -%	0 -%	0 -%	4 1%	0 -%	4 1%	3 1%	0 -%	0 -%	* 1%
Swift	4 1%	0 -%	2 *%	2 1%	2 1%	* 1%	2 *%	0 -%	4 1%	2 1%	0 -%	0 -%	2 2%
Hughes Insurance	4 1%	1 2%	3 1%	* *%	* *%	* *%	2 1%	2 1%	1 *%	3 1%	* 1%	* *%	* *%
Go Compare	4 1%	2 4%	* *%	2 1%	2 1%	0 -%	2 *%	2 1%	2 1%	4 1%	0 -%	0 -%	0 -%
Tescocompare.com	3 1%	0 -%	0 -%	3b 2%	3b 2%	0 -%	0 -%	2 1%	2 1%	2 *%	2 2%	0 -%	0 -%
Adrian Flux	3 1%	0 -%	2 *%	2 1%	0 -%	2 4%	0 -%	2 1%	2 1%	3 1%	0 -%	0 -%	0 -%
Asda	3 1%	0 -%	2 1%	1 *%	1 1%	0 -%	2 1%	3 1%	* *%	2 1%	* 1%	* *%	0 -%
NFU	3 *%	0 -%	2 1%	* *%	* *%	0 -%	1 *%	1 *%	2 1%	1 *%	2 2%	0 -%	* *%
Esure	2 *%	0 -%	0 -%	1 *%	1 1%	0 -%	2 1%	* *%	2 1%	* *%	* 1%	2 2%	0 -%
Zurich	2 *%	2 4%	1 *%	0 -%	0 -%	0 -%	2 1%	0 -%	2 1%	0 -%	2A 3%	0 -%	* 1%
Swiftcover	2 *%	0 -%	0 -%	2 1%	2 1%	* 1%	2 *%	1 *%	2 1%	2 1%	0 -%	0 -%	0 -%
Budget	2 *%	0 -%	* *%	2 1%	2 1%	0 -%	2 *%	2 1%	* *%	2 1%	0 -%	0 -%	0 -%
Barclays Bank	2 *%	0 -%	2 1%	0 -%	0 -%	0 -%	2 *%	* *%	2 1%	2 1%	* *%	0 -%	0 -%

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Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	626	49	366	182	136	38	456	272	303	366	78	103	77
Effective sample size	418	29	241	130	99	26	308	179	207	246	49	72	49
Total	617	42	355	196	148	40	455	266	306	365	71	109	70
Prudential	2 *%	0 -%	2 1%	0 -%	0 -%	0 -%	2 1%	* *%	2 1%	2 1%	0 -%	* *%	0 -%
Royal Bank of Scotland	2 *%	2 4%	0 -%	* *%	0 -%	0 -%	2 *%	0 -%	2 1%	2 *%	0 -%	0 -%	* 1%
Open and Direct	2 *%	* *%	1 *%	* *%	0 -%	* *%	1 *%	1 1%	1 *%	2 *%	* 1%	0 -%	0 -%
Auto Direct	2 *%	0 -%	* *%	2 1%	2 1%	0 -%	2 *%	2 1%	* *%	2 1%	0 -%	0 -%	0 -%
Chaucer Insurance	2 *%	0 -%	2 *%	* *%	* *%	0 -%	2 *%	2 1%	0 -%	2 1%	0 -%	0 -%	0 -%
ABC Insurance	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%	2 1%	2 *%	0 -%	0 -%	0 -%
Confused.com	2 *%	2 4%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	0 -%	2 *%	0 -%	0 -%	0 -%
John Lewis	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	0 -%	2a 2%	0 -%	0 -%
Nationwide	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	2 *%	2 1%	0 -%	2 *%	0 -%	0 -%	0 -%
eCar	2 *%	0 -%	0 -%	2 1%	2 1%	0 -%	0 -%	0 -%	2 1%	0 -%	2a 2%	0 -%	0 -%
Octagon	2 *%	0 -%	0 -%	2 1%	2 1%	0 -%	0 -%	0 -%	2 1%	2 *%	0 -%	0 -%	0 -%
Allianz	1 *%	0 -%	1 *%	* *%	* *%	0 -%	1 *%	1 *%	* *%	1 *%	0 -%	* *%	0 -%
HSBC	1 *%	0 -%	0 -%	1 *%	1 1%	0 -%	* *%	* *%	* *%	* *%	0 -%	* *%	0 -%
Quinn Direct	1 *%	0 -%	1 *%	0 -%	0 -%	0 -%	* *%	0 -%	1 *%	* *%	0 -%	0 -%	* 1%

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Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW - (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	626	49	366	182	136	38	456	272	303	366	78	103	77
Effective sample size	418	29	241	130	99	26	308	179	207	246	49	72	49
Total	617	42	355	196	148	40	455	266	306	365	71	109	70
Endsleigh	1 *%	0 -%	* *%	* *%	* *%	0 -%	* *%	1 *%	0 -%	1 *%	0 -%	0 -%	0 -%
Ageas	* *%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	* 1%	0 -%	0 -%
Bell	* *%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	* *%	0 -%
Equity Group (Red Line/ Red Star)	* *%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	* *%	0 -%	0 -%	0 -%
One Call	* *%	0 -%	0 -%	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	* 1%	0 -%	0 -%
Clark Thompson	* *%	* 1%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	* 1%
Diamond	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	0 -%	* *%
Car manufacturer (various)	5 1%	0 -%	5 1%	0 -%	0 -%	0 -%	3 1%	2 1%	3 1%	3 1%	0 -%	2 2%	0 -%
Broker (other)	5 1%	2 4%	3 1%	* *%	0 -%	* *%	3 1%	2 1%	2 1%	4 1%	* 1%	* *%	* 1%
Another bank or building society	2 *%	0 -%	* *%	2 1%	2 1%	0 -%	2 *%	* *%	2 1%	2 *%	* *%	0 -%	0 -%
Other	38 6%	1 2%	31c 9%	6 3%	4 3%	2 5%	20 4%	20 7%	17 6%	22 6%	1 2%	11 10%	4 6%
Don't know	139 23%	11 28%	82 23%	39 20%	29 20%	8 19%	82 18%	59 22%	63 21%	77 21%	17 24%	22 20%	22 31%
Refused	5 1%	2 5%	1 *%	2 1%	2 1%	0 -%	4 1%	2 1%	3 1%	4 1%	* *%	* *%	* *%
Not stated	8 1%	0 -%	8 2%	0 -%	0 -%	0 -%	7 1%	2 1%	7 2%	5 1%	0 -%	2 2%	2 2%

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Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Comparisons made						PCW - number looked at		Feature included or considered								
	Total	In person (a)	Online Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)	1 (a)	2 (b)	Personal belongings (a)	Breakdown (b)	Covered car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)
Unweighted row	626	84	626	321	279	171	120	93	327	354	484	211	226	532	556	410	570
Effective sample size	418	61	418	221	194	113	82	66	216	218	329	145	138	358	370	274	383
Total	617	91	617	332	291	168	122	100	315	310	485	218	195	528	545	403	565
Direct Line	110 18%	23 25%	110 18%	69 21%	61 21%	35 21%	19 15%	24 24%	57 18%	56 18%	91 19%	34 16%	37 19%	97 18%	102 19%	69 17%	102 18%
Churchill	77 12%	11 12%	77 12%	40 12%	34 12%	24 14%	11 9%	11 11%	41 13%	42 14%	61 12%	26 12%	30 15%	69 13%	67 12%	46 11%	72 13%
Saga	75 12%	7 8%	75cdF 12%	20 6%	20 7%	6 3%	9 7%	2 2%	43 14%	32 10%	65 13%	28 13%	22 11%	60 11%	67 12%	46 11%	70 12%
LV (Liverpool Victoria)	56 9%	8 9%	56 9%	34 10%	30 10%	18 11%	13 10%	13 13%	33 11%	32 10%	42 9%	24 11%	15 8%	49 9%	48 9%	41 10%	52 9%
Aviva/ Aviva Direct	50 8%	7 8%	50 8%	34 10%	29 10%	22 13%	13 10%	8 8%	26 8%	23 8%	40 8%	19 9%	14 7%	43 8%	45 8%	30 7%	49 9%
AA	41 7%	6 6%	41 7%	14 4%	13 5%	7 4%	8 6%	2 2%	23 7%	17 5%	37 8%	15 7%	10 5%	39 7%	38 7%	28 7%	41 7%
Swinton	38 6%	4 4%	38 6%	17 5%	15 5%	7 4%	6 5%	4 4%	21 7%	26 8%	37 8%	11 5%	16 8%	34 7%	31 6%	25 6%	38 7%
Admiral	38 6%	8 9%	38 6%	29 9%	27 9%	14 8%	13 11%	6 6%	19 6%	16 5%	29 6%	18 8%	14 7%	34 6%	35 6%	28 7%	38 7%
MoreThan	28 5%	4 5%	28 5%	10 3%	10 4%	2 1%	4 4%	2 2%	17 5%	15 5%	26 5%	15 7%	11 5%	22 4%	26 5%	20 5%	28 5%
Rias	25 4%	2 2%	25cd 4%	3 1%	2 1%	3 2%	2 1%	0 -	13 4%	11 4%	22 5%	7 3%	11 5%	23 4%	24 4%	19 5%	22 4%
CIS (Co-operative)	14 2%	2 2%	14 2%	4 1%	2 1%	4 2%	0 -	2 2%	4 1%	6 2%	10 2%	6 3%	3 1%	8 2%	8 1%	8 2%	14 2%
Sainsbury	13 2%	2 2%	13 2%	7 2%	7 2%	5 3%	4 3%	0 -	2 1%	9 3%	11 2%	3 2%	2 1%	13 2%	12 2%	5 1%	11 2%
Tesco	12 2%	0 -	12 2%	6 2%	6 2%	6 3%	2 2%	2 2%	6 2%	5 2%	11 2%	4 2%	4 2%	11 2%	10 2%	9 2%	10 2%
Sheila's Wheels	11 2%	2 2%	11 2%	7 2%	6 2%	4 2%	0 -	2 2%	4 1%	7 2%	7 2%	0 -	1 *	9 2%	9 2%	5 1%	9 2%
Hastings/ Hastings Direct	11 2%	* **	11 2%	7 2%	7 2%	1 **	6 5%	1 1%	8 2%	6 2%	7 1%	4 2%	6 3%	9 2%	10 2%	8 2%	9 2%

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Table 75 (continuation)

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Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Comparisons made					PCW - number looked at		Feature included or considered								
		In person	Online Phone	Online - Total	Online - PCW	Online - other	1	2	Personal belongings	Breakdown	Cou rtesy Foreign use	Key loss tectio n	Legal pro claims bonus	Per sonal injury	Wind screen		
		(a)	(b)	(c)	(d)	(f)	(a)	(b)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted row	626	84	626	321	279	171	120	93	327	354	484	211	226	532	556	410	570
Effective sample size	418	61	418	221	194	113	82	66	216	218	329	145	138	358	370	274	383
Total	617	91	617	332	291	168	122	100	315	310	485	218	195	528	545	403	565
RAC	9 2%	2 2%	9 2%	5 1%	4 2%	2 1%	2 1%	3 3%	5 2%	5 2%	7 1%	1 *%	3 1%	9 2%	9 2%	7 2%	9 2%
Age UK	9 1%	0 -%	9 1%	3 1%	3 1%	2 1%	2 1%	2 2%	5 2%	3 1%	7 2%	0 -%	2 1%	7 1%	9 2%	7 2%	9 2%
Post Office	9 1%	2 2%	9 1%	5 2%	5 2%	0 -%	4 3%	2 2%	4 1%	5 2%	7 1%	3 2%	5 3%	9 2%	9 2%	8 2%	8 1%
M&S	9 1%	2 2%	9 1%	3 1%	2 1%	2 1%	2 1%	0 -%	5 2%	2 1%	7 1%	5 2%	5 3%	7 1%	7 1%	4 1%	7 1%
Privilege	8 1%	2 2%	8 1%	7 2%	6 2%	5 3%	3 3%	2 2%	6 2%	6 2%	7 2%	4 2%	1 *%	5 1%	7 1%	6 1%	8 1%
Axa	8 1%	1 1%	8 1%	4 1%	3 1%	2 1%	2 2%	1 1%	3 1%	4 1%	7 1%	4 2%	2 1%	7 1%	7 1%	7 2%	8 1%
Castle Insurance	8 1%	1 1%	8 1%	3 1%	3 1%	3 2%	0 -%	2 2%	6 2%	6 2%	6 1%	1 *%	2 1%	8 1%	8 1%	5 1%	8 1%
Dial Direct	7 1%	0 -%	7 1%	5 2%	5 2%	2 1%	* *%	2 2%	5 2%	4 1%	6 1%	5 2%	2 1%	7 1%	6 1%	7 2%	7 1%
Elephant	7 1%	2 2%	7 1%	7 2%	7 2%	5 3%	* *%	5 5%	4 1%	4 1%	6 1%	3 2%	4 2%	6 1%	4 1%	7 2%	6 1%
Lloyds TSB	7 1%	4 4%	7 1%	5 2%	5 2%	3 2%	3 3%	0 -%	4 1%	* *%	7 1%	2 1%	2 1%	7 1%	7 1%	5 1%	7 1%
Norwich Union	7 1%	0 -%	7 1%	2 1%	2 1%	0 -%	2 1%	* *%	3 1%	4 1%	7 1%	* *%	3 2%	7 1%	7 1%	2 *%	5 1%
NatWest	5 1%	2c 2%	5 1%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	5 2%	5 1%	0 -%	2 1%	5 1%	5 1%	4 1%	5 1%
Santander / Abbey	4 1%	0 -%	4 1%	2 1%	2 1%	1 1%	2 1%	* *%	2 *%	1 *%	3 1%	1 *%	1 1%	4 1%	4 1%	2 *%	4 1%
Kwik Fit	4 1%	* 1%	4 1%	1 *%	1 *%	0 -%	* *%	* *%	3 1%	* *%	4 1%	0 -%	2 1%	4 1%	4 1%	3 1%	4 1%
RSA (Royal & Sun Alliance)	4 1%	2c 2%	4 1%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	2 1%	4 1%	2 1%	4gh 2%	4 1%	* *%	* *%	4 1%

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Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Comparisons made					PCW - number looked at		Feature included or considered								
		In person	Online Phone	Online - Total	Online - PCW	Online - other	1	2	Personal belongings	Breakdown	Cou rtesy Foreign use	Key loss tectction	Legal pro claims bonus	Per sonal injury	Wind screen		
		(a)	(b)	(c)	(d)	(f)	(a)	(b)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted row	626	84	626	321	279	171	120	93	327	354	484	211	226	532	556	410	570
Effective sample size	418	61	418	221	194	113	82	66	216	218	329	145	138	358	370	274	383
Total	617	91	617	332	291	168	122	100	315	310	485	218	195	528	545	403	565
Swift	4 1%	0 -%	4 1%	4 1%	4 1%	* *%	2 2%	0 -%	2 1%	4 1%	4 1%	3 2%	2 1%	4 1%	4 1%	4 1%	4 1%
Hughes Insurance	4 1%	* *%	4 1%	2 1%	2 1%	1 1%	1 1%	1 1%	1 *%	2 1%	2 *%	1 *%	2 1%	3 1%	3 1%	3 1%	4 1%
Go Compare	4 1%	0 -%	4 1%	2 1%	2 1%	* *%	2 2%	0 -%	4 1%	4 1%	4 1%	2 1%	4 2%	4 1%	4 1%	4 1%	4 1%
Tescocompare.com	3 1%	0 -%	3 1%	3 1%	3 1%	0 -%	0 -%	0 -%	2 1%	2 1%	2 *%	2 1%	3 2%	2 *%	2 *%	3 1%	3 1%
Adrian Flux	3 1%	2 2%	3 1%	3 1%	3 1%	2 1%	3 3%	0 -%	2 1%	2 1%	2 *%	3 2%	2 1%	3 1%	3 1%	3 1%	2 *%
Asda	3 1%	0 -%	3 1%	2 1%	2 1%	2 1%	0 -%	0 -%	1 *%	3 1%	2 *%	1 *%	* *%	3 1%	3 1%	1 *%	3 1%
NFU	3 *%	* *%	3 *%	2 1%	* *%	2 1%	* *%	0 -%	3 1%	3 1%	2 *%	2 1%	2 1%	3 1%	3 1%	2 1%	3 1%
Esure	2 *%	0 -%	2 *%	2 1%	1 *%	2 1%	0 -%	1 1%	2 1%	2 1%	2 1%	2 1%	0 -%	2 *%	2 *%	2 1%	2 *%
Zurich	2 *%	* 1%	2 *%	2 1%	2 1%	0 -%	2 1%	0 -%	2 1%	2 1%	2 1%	1 *%	1 *%	2 *%	2 *%	2 1%	2 *%
Swiftcover	2 *%	0 -%	2 *%	2 1%	2 1%	2 1%	0 -%	2 2%	2 1%	2 1%	2 1%	* *%	2 1%	2 *%	2 *%	2 1%	2 *%
Budget	2 *%	0 -%	2 *%	2 1%	2 1%	0 -%	* *%	2 2%	2 1%	1 *%	1 *%	0 -%	* *%	2 *%	2 *%	2 *%	2 *%
Barclays Bank	2 *%	* *%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	1 *%	* *%	2 *%	0 -%	0 -%	2 *%	2 *%	* *%	1 *%
Prudential	2 *%	0 -%	2 *%	2 1%	2 1%	2 1%	2 1%	0 -%	1 *%	2 1%	2 *%	2 1%	2 1%	2 *%	2 *%	1 *%	2 *%
Royal Bank of Scotland	2 *%	2c 2%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	2 1%	2 *%	0 -%	* *%	2 *%
Open and Direct	2 *%	0 -%	2 *%	1 *%	1 *%	1 *%	* *%	1 1%	* *%	2 1%	1 *%	1 *%	1 *%	1 *%	2 *%	1 *%	2 *%

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Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Comparisons made					PCW - number looked at		Feature included or considered								
		In person	Online Phone	Online - Total	Online - PCW	Online - other	1	2	Personal belongings	Breakdown	Cou rtesy Foreign use	Key loss tectio n	Legal pro claims bonus	Per sonal injury	Wind screen		
		(a)	(b)	(c)	(d)	(f)	(a)	(b)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted row	626	84	626	321	279	171	120	93	327	354	484	211	226	532	556	410	570
Effective sample size	418	61	418	221	194	113	82	66	216	218	329	145	138	358	370	274	383
Total	617	91	617	332	291	168	122	100	315	310	485	218	195	528	545	403	565
Auto Direct	2 *%	0 -%	2 *%	2 1%	2 1%	0 -%	0 -%	2 2%	2 1%	0 -%	* *%	0 -%	0 -%	2 *%	2 *%	2 *%	2 *%
Chaucer Insurance	2 *%	0 -%	2 *%	2 1%	2 1%	2 1%	2 1%	* *%	0 -%	* *%	2 *%	2 1%	* *%	2 *%	2 *%	2 *%	2 *%
ABC Insurance	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	0 -%
Confused.com	2 *%	2 2%	2 *%	2 1%	2 1%	2 1%	0 -%	2 2%	0 -%	0 -%	2 *%	0 -%	2 1%	2 *%	2 *%	2 *%	2 *%
John Lewis	2 *%	0 -%	2 *%	2 1%	0 -%	2 1%	0 -%	0 -%	2 1%	2 1%	2 *%	2 1%	2 1%	2 *%	2 *%	2 *%	2 *%
Nationwide	2 *%	2 2%	2 *%	2 1%	2 1%	2 1%	0 -%	0 -%	0 -%	0 -%	0 -%	2 1%	0 -%	2 *%	2 *%	2 *%	2 *%
eCar	2 *%	0 -%	2 *%	2 1%	2 1%	0 -%	0 -%	0 -%	2 1%	2 1%	2 *%	0 -%	2 1%	2 *%	2 *%	2 *%	2 *%
Octagon	2 *%	0 -%	2 *%	2 1%	2 1%	2 1%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	2 1%	2 *%	2 *%	0 -%	2 *%
Allianz	1 *%	* *%	1 *%	1 *%	1 *%	1 *%	* *%	* *%	1 *%	1 *%	1 *%	1 *%	1 1%	1 *%	1 *%	1 *%	1 *%
HSBC	1 *%	0 -%	1 *%	* *%	* *%	0 -%	* *%	0 -%	* *%	1 *%	1 *%	* *%	* *%	* *%	1 *%	0 -%	1 *%
Quinn Direct	1 *%	* *%	1 *%	* *%	* *%	* *%	0 -%	* *%	* *%	1 *%	* *%	* *%	* *%	1 *%	1 *%	1 *%	1 *%
Endsleigh	1 *%	0 -%	1 *%	* *%	* *%	* *%	* *%	0 -%	0 -%	* *%	* *%	0 -%	* *%	0 -%	* *%	* *%	* *%
Ageas	* *%	* 1%	* *%	* *%	* *%	* *%	* *%	0 -%	* *%	* *%	* *%	* *%	* *%	0 -%	* *%	* *%	* *%
Bell	* *%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	* *%
Equity Group (Red Line/ Red Star)	* *%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	* *%	* *%	* *%	0 -%	* *%	* *%	* *%	* *%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Comparisons made						PCW - number looked at		Feature included or considered								
	Total	In person	Online Phone	Online - Total	Online - PCW	Online - other	1 (a)	2 (b)	Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)
		(a)	(b)	(c)	(d)	(f)											
Unweighted row	626	84	626	321	279	171	120	93	327	354	484	211	226	532	556	410	570
Effective sample size	418	61	418	221	194	113	82	66	216	218	329	145	138	358	370	274	383
Total	617	91	617	332	291	168	122	100	315	310	485	218	195	528	545	403	565
One Call	* **	0 -%	* **	* **	* **	0 -%	* **	0 -%	0 -%	0 -%	* **	0 -%	0 -%	* **	* **	0 -%	* **
Clark Thompson	* **	0 -%	* **	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	* **	0 -%	0 -%	0 -%	* **	* **	0 -%	* **
Diamond	* **	0 -%	* **	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	* **	* **	* **
Car manufacturer (various)	5 1%	2 2%	5 1%	3 1%	2 1%	2 1%	2 1%	0 -%	3 1%	3 1%	5 1%	3 2%	2 1%	5 1%	5 1%	3 1%	5 1%
Broker (other)	5 1%	0 -%	5 1%	2 1%	2 1%	2 1%	0 -%	2 2%	2 1%	1 **	4 1%	1 **	* **	4 1%	5 1%	1 **	5 1%
Another bank or building society	2 **	0 -%	2 **	2 1%	2 1%	2 1%	2 1%	0 -%	2 1%	2 1%	2 **	2 1%	2 1%	2 **	2 **	2 **	2 **
Other	38 6%	2 2%	38 6%	13 4%	11 4%	9 6%	3 2%	1 1%	24 7%	27 9%	24 5%	12 6%	19 10%	31 6%	34 6%	26 6%	34 6%
Don't know	139 23%	18 19%	139 23%	77 23%	68 23%	40 23%	26 22%	32 32%	61 19%	69 22%	102 21%	38 17%	35 18%	115 22%	119 22%	90 22%	123 22%
Refused	5 1%	* **	5 1%	4 1%	2 1%	2 1%	0 -%	2 2%	3 1%	3 1%	4 1%	4 2%	3 1%	5 1%	5 1%	1 **	5 1%
Not stated	8 1%	2 2%	8 1%	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%	3 1%	5 1%	2 1%	2 1%	8 2%	8 2%	5 1%	7 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	626	326	84	216	223	121	256
Effective sample size	418	225	56	138	150	84	168
Total	617	336	81	200	219	127	247
Direct Line	110 18%	62 19%	17 21%	31 16%	26 12%	27 21%	52a 21%
Churchill	77 12%	45 13%	13 16%	19 9%	28 13%	19 15%	24 10%
Saga	75 12%	40 12%	9 11%	26 13%	25 11%	24 19%	27 11%
LV (Liverpool Victoria)	56 9%	28 8%	9 11%	19 9%	20 9%	15 12%	21 8%
Aviva/ Aviva Direct	50 8%	26 8%	5 7%	19 9%	10 5%	13 10%	26a 10%
AA	41 7%	20 6%	9 12%	12 6%	14 6%	9 7%	18 7%
Swinton	38 6%	23 7%	5 6%	10 5%	15 7%	10 8%	13 5%
Admiral	38 6%	24 7%	7 8%	8 4%	17 8%	8 6%	13 5%
MoreTh>n	28 5%	13 4%	7 8%	9 4%	14 6%	2 2%	9 4%
Rias	25 4%	14 4%	2 3%	9 5%	8 4%	7 5%	9 3%
CIS (Co-operative)	14 2%	7 2%	4 5%	2 1%	3 1%	2 1%	8 3%
Sainsbury	13 2%	6 2%	* *%	7 3%	2 1%	3 3%	7 3%
Tesco	12 2%	9 3%	* *%	2 1%	4 2%	4 3%	4 2%
Sheila's Wheels	11 2%	6 2%	3 4%	2 1%	1 *%	3 3%	5 2%
Hastings/ Hastings Direct	11 2%	8 2%	2 2%	1 1%	5 2%	* *%	4 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	626	326	84	216	223	121	256
Effective sample size	418	225	56	138	150	84	168
Total	617	336	81	200	219	127	247
RAC	9 2%	6 2%	1 1%	2 1%	3 1%	2 2%	4 2%
Age UK	9 1%	7 2%	2 2%	0 -%	4 2%	5 4%	0 -%
Post Office	9 1%	4 1%	1 1%	4 2%	4 2%	4 3%	1 *%
M&S	9 1%	4 1%	0 -%	5 3%	3 2%	0 -%	5 2%
Privilege	8 1%	6 2%	0 -%	3 1%	4 2%	* *%	4 1%
Axa	8 1%	4 1%	* *%	4 2%	1 *%	2 2%	5 2%
Castle Insurance	8 1%	7 2%	0 -%	2 1%	3 1%	2 2%	2 1%
Dial Direct	7 1%	3 1%	1 1%	3 2%	2 1%	3 3%	2 1%
Elephant	7 1%	3 1%	0 -%	4 2%	4 2%	2 1%	2 1%
Lloyds TSB	7 1%	3 1%	0 -%	4 2%	0 -%	2 2%	5 2%
Norwich Union	7 1%	3 1%	0 -%	4 2%	5 2%	0 -%	2 1%
NatWest	5 1%	5 1%	* *%	0 -%	5 2%	* *%	0 -%
Santander / Abbey	4 1%	3 1%	1 1%	* *%	1 *%	1 *%	3 1%
Kwik Fit	4 1%	* *%	2 2%	2 1%	3 1%	0 -%	2 1%
RSA (Royal & Sun Alliance)	4 1%	3 1%	0 -%	* *%	2 1%	2 1%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	626	326	84	216	223	121	256
Effective sample size	418	225	56	138	150	84	168
Total	617	336	81	200	219	127	247
Swift	4 1%	2 *%	* 1%	2 1%	0 -%	2 1%	2 1%
Hughes Insurance	4 1%	1 *%	1 1%	2 1%	2 1%	1 1%	1 1%
Go Compare	4 1%	2 1%	0 -%	2 1%	* *%	2 1%	2 1%
Tescocompare.com	3 1%	2 *%	2 2%	0 -%	2 1%	0 -%	2 1%
Adrian Flux	3 1%	2 *%	0 -%	2 1%	2 1%	0 -%	2 1%
Asda	3 1%	2 1%	0 -%	1 1%	* *%	2 1%	1 1%
NFU	3 *%	3 1%	0 -%	* *%	* *%	2 1%	1 *%
Esure	2 *%	* *%	0 -%	2 1%	0 -%	* *%	2 1%
Zurich	2 *%	* *%	2 2%	* *%	1 *%	0 -%	2 1%
Swiftcover	2 *%	2 1%	0 -%	* *%	2 1%	0 -%	0 -%
Budget	2 *%	2 1%	0 -%	* *%	2 1%	0 -%	1 *%
Barclays Bank	2 *%	2 1%	0 -%	* *%	* *%	* *%	2 1%
Prudential	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%	2 1%
Royal Bank of Scotland	2 *%	2 *%	* 1%	0 -%	* *%	2 1%	0 -%
Open and Direct	2 *%	1 *%	* *%	* *%	1 *%	1 1%	1 *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	626	326	84	216	223	121	256
Effective sample size	418	225	56	138	150	84	168
Total	617	336	81	200	219	127	247
Auto Direct	2 *%	2 *%	0 -%	* *%	0 -%	0 -%	2 1%
Chaucer Insurance	2 *%	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%
ABC Insurance	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2 1%
Confused.com	2 *%	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%
John Lewis	2 *%	2 *%	0 -%	0 -%	0 -%	2 1%	0 -%
Nationwide	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2 1%
eCar	2 *%	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%
Octagon	2 *%	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%
Allianz	1 *%	1 *%	* *%	* *%	* *%	* *%	1 *%
HSBC	1 *%	* *%	0 -%	* *%	1 *%	0 -%	0 -%
Quinn Direct	1 *%	* *%	* *%	* *%	* *%	* *%	* *%
Endsleigh	1 *%	* *%	0 -%	* *%	1 *%	0 -%	0 -%
Ageas	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%
Bell	* *%	0 -%	* 1%	0 -%	0 -%	* *%	0 -%
Equity Group (Red Line/ Red Star)	* *%	* *%	0 -%	0 -%	0 -%	0 -%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 75 (continuation)

A19. Which insurance providers did you phone directly?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	626	326	84	216	223	121	256
Effective sample size	418	225	56	138	150	84	168
Total	617	336	81	200	219	127	247
One Call	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%
Clark Thompson	* *%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%
Diamond	* *%	0 -%	0 -%	* *%	0 -%	0 -%	* *%
Car manufacturer (various)	5 1%	3 1%	2 2%	0 -%	2 1%	2 1%	2 1%
Broker (other)	5 1%	5 1%	0 -%	0 -%	1 1%	0 -%	4 2%
Another bank or building society	2 *%	2 1%	0 -%	0 -%	2 1%	0 -%	0 -%
Other	38 6%	19 6%	6 7%	13 7%	12 6%	10 8%	14 6%
Don't know	139 23%	72 21%	14 18%	53 26%	56 26%	23 18%	54 22%
Refused	5 1%	3 1%	0 -%	1 1%	* *%	2 1%	2 1%
Not stated	8 1%	2 *%	0 -%	7a 3%	3 2%	0 -%	3 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 76  
A19a. Did you phone any other insurance providers that you can't remember the names for? IF YES: How many?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	626	349	277	67	248	311	372	237	626	415	311	85	104	126	424	200
Effective sample size	418	242	177	46	156	217	243	162	418	346	311	85	104	126	298	119
Total	617	362	255	71	225	321	357	240	617	553	522	41	31	23	450	165
1 provider	47 8%	26 7%	22 9%	2 2%	17 7%	29 9%	30 8%	17 7%	47 8%	44 8%	40 8%	2 6%	4f 13%	1 4%	31 7%	16 10%
2 providers	53 9%	37 10%	16 6%	6 8%	8 3%	40B 12%	30 8%	19 8%	53 9%	47 8%	45 9%	5 12%	1 4%	2 7%	44 10%	9 6%
3 providers	34 6%	17 5%	17 7%	4 5%	16 7%	15 5%	18 5%	15 6%	34 6%	29 5%	27 5%	3 8%	2 8%	2 8%	23 5%	11 7%
4 providers	18 3%	16b 4%	2 1%	2 3%	8 3%	8 3%	6 2%	12 5%	18 3%	16 3%	13 3%	1 2%	2abC 8%	1 4%	14 3%	4 2%
5+ providers	40 7%	25 7%	15 6%	4 5%	6 3%	30b 9%	18 5%	22 9%	40 7%	38 7%	35 7%	* 1%	2d 8%	2D 9%	34 8%	6 4%
No providers	367 59%	207 57%	159 62%	49c 69%	149c 66%	169 53%	227b 64%	127 53%	367 59%	327 59%	311 59%	25 62%	17 54%	14 61%	260 58%	106 64%
Don't know	49 8%	29 8%	20 8%	6 8%	18 8%	26 8%	26 7%	21 9%	49 8%	44 8%	42 8%	3 8%	2 7%	2 7%	37 8%	10 6%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	8 1%	5 1%	3 1%	0 -%	5 2%	3 1%	2 *%	7 3%	8 1%	8 2%	8 2%	0 -%	0 -%	0 -%	7 1%	2 1%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	1.1	1.2	.8	1.1	.7	1.3B	.8	1.5A	1.1	1.1	1.1	.8	1.3d	1.2	1.2	.8
Standard deviation	2.1	2.4	1.5	2.8	1.4	2.3	1.5	2.8	2.1	2.2	2.2	1.3	2.1	2.3	2.3	1.6
Standard error	.11	.16	.12	.43	.12	.17	.10	.24	.11	.12	.13	.15	.21	.21	.14	.15
Error variance	.01	.03	.01	.18	.01	.03	.01	.06	.01	.01	.02	.02	.05	.04	.02	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 76 (continuation)

A19a. Did you phone any other insurance providers that you can't remember the names for? IF YES: How many?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	626	428	194	309	303	37	575	199	427	99	526	556	40	398	58
Effective sample size	418	287	127	198	210	24	383	138	280	66	351	369	26	260	39
Total	617	421	190	289	312	35	564	205	412	97	518	542	38	378	60
1 provider	47 8%	35 8%	13 7%	17 6%	30 10%	4 12%	42 7%	14 7%	34 8%	13 14%	34 7%	42 8%	5 14%	35 9%	4 6%
2 providers	53 9%	43 10%	9 5%	26 9%	24 8%	2 6%	49 9%	17 8%	36 9%	5 6%	46 9%	42 8%	2 4%	37 10%	9 15%
3 providers	34 6%	23 5%	12 6%	15 5%	19 6%	1 2%	32 6%	11 5%	23 6%	2 2%	32 6%	28 5%	1 3%	14 4%	6 11%
4 providers	18 3%	10 2%	8 4%	4 1%	11 4%	* 1%	17 3%	8 4%	9 2%	4 4%	14 3%	14 3%	0 -%	16 4%	* **
5+ providers	40 7%	32 8%	6 3%	18 6%	20 6%	4 11%	36 6%	9 4%	31 8%	10 10%	31 6%	35 6%	2 5%	27 7%	* 1%
No providers	367 59%	244 58%	120 63%	182 63%	180 58%	22 63%	334 59%	125 61%	241 59%	54 56%	313 60%	329 61%	22 58%	216 57%	31 52%
Don't know	49 8%	28 7%	21 11%	21 7%	25 8%	2 6%	47 8%	20 10%	29 7%	8 8%	42 8%	43 8%	6 16%	27 7%	7 12%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	8 1%	7 2%	2 1%	5 2%	3 1%	0 -%	7 1%	0 -%	8 2%	2 2%	7 1%	8 2%	0 -%	5 1%	2 3%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	1.1	1.1	.9	.9	1.1	1.0	1.1	.9	1.2	1.1	1.0	1.0	.7	1.1	.9
Standard deviation	2.1	2.1	2.1	1.9	2.3	1.8	2.2	1.5	2.4	1.9	2.2	2.2	1.6	2.2	1.4
Standard error	.11	.13	.19	.14	.17	.38	.12	.13	.15	.25	.12	.12	.34	.14	.25
Error variance	.01	.02	.04	.02	.03	.14	.01	.02	.02	.06	.01	.01	.11	.02	.06

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 76 (continuation)

A19a. Did you phone any other insurance providers that you can't remember the names for? IF YES: How many?

Base: All those who phoned insurance providers directly last time they made a comparison

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	626	173	218	181	129	234	176	176	136	99	144	122	343	339	174
Effective sample size	418	112	142	128	87	154	113	118	96	61	87	82	238	225	117
Total	617	163	208	194	131	223	163	174	146	87	123	122	355	331	170
1 provider	47 8%	18 11%	18 9%	10 5%	15 11%	22 10%	16 10%	12 7%	10 7%	6 7%	11 9%	9 8%	26 7%	21 6%	14 8%
2 providers	53 9%	14 9%	23 11%	15 8%	10 8%	20 9%	11 7%	14 8%	7 5%	12c 14%	15 12%	14 11%	25 7%	34 10%	7 4%
3 providers	34 6%	4 3%	10 5%	12 6%	7 5%	8 4%	12 7%	6 4%	8 6%	2 2%	5 4%	6 5%	23 7%	19 6%	9 6%
4 providers	18 3%	8 5%	8 4%	6 3%	3 2%	4 2%	4 2%	6 4%	5 3%	1 1%	5 4%	6 5%	5 2%	10 3%	3 2%
5+ providers	40 7%	14 8%	14 7%	8 4%	4 3%	19 9%	6 4%	14 8%	11 8%	10 11%	12 10%	11 9%	17 5%	17 5%	10 6%
No providers	367 59%	91 56%	120 58%	117 61%	83 64%	134 60%	104 64%	107 62%	84 57%	47 54%	67 55%	65 54%	226 64%	210 63%	102 60%
Don't know	49 8%	11 7%	16 8%	22 11%	8 6%	12 6%	9 5%	15 8%	18 12%	6 7%	3 2%	9 8%	31a 9%	16 5%	23A 13%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	8 1%	3 2%	0 -%	3 2%	2 1%	3 2%	2 1%	0 -%	3 2%	3b 4%	5c 4%	2 1%	2 *%	5 2%	2 1%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	1.1	1.3	1.1	1.0	.7	1.2	.8	1.0	1.0	1.7a	1.5c	1.3	.9	.9	.9
Standard deviation	2.1	2.6	1.7	2.1	1.3	2.5	1.5	1.9	1.8	3.8	2.9	1.9	1.9	1.9	1.8
Standard error	.11	.26	.15	.20	.15	.21	.14	.18	.20	.51	.32	.22	.13	.13	.18
Error variance	.01	.07	.02	.04	.02	.04	.02	.03	.04	.26	.10	.05	.02	.02	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 76 (continuation)

A19a. Did you phone any other insurance providers that you can't remember the names for? IF YES: How many?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW - (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	626	49	366	182	136	38	456	272	303	366	78	103	77
Effective sample size	418	29	241	130	99	26	308	179	207	246	49	72	49
Total	617	42	355	196	148	40	455	266	306	365	71	109	70
1 provider	47 8%	4 11%	34 10%	8 4%	6 4%	2 5%	34 8%	18 7%	26 9%	23 6%	8 11%	14 13%	3 4%
2 providers	53 9%	1 2%	33 9%	12 6%	8 6%	4 9%	39 8%	21 8%	28 9%	24 7%	10 14%	6 5%	11ac 16%
3 providers	34 6%	3 7%	22 6%	7 4%	7 5%	* *%	22 5%	14 5%	15 5%	16 4%	4 6%	11 10%	3 4%
4 providers	18 3%	2 5%	12 3%	3 2%	3 2%	0 -%	11 2%	5 2%	11 4%	7 2%	4 5%	3 3%	4 6%
5+ providers	40 7%	4 10%	29c 8%	4 2%	4 2%	* *%	23 5%	15 6%	20 7%	25 7%	2 3%	7 6%	6 8%
No providers	367 59%	26 62%	185 52%	145B 74%	111B 75%	27 69%	283 62%	180B 68%	166 54%	236 65%	36 51%	59 54%	36 51%
Don't know	49 8%	2 5%	31 9%	16 8%	9 6%	7 17%	37 8%	12 4%	32a 10%	28 8%	6 9%	8 7%	6 8%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	8 1%	0 -%	8 2%	0 -%	0 -%	0 -%	7 1%	2 1%	7 2%	5 1%	0 -%	2 2%	2 2%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	1.1	1.1c	1.4CD	.5	.5	.3	.9	.8	1.2	1.0	1.1	1.2	1.4
Standard deviation	2.1	1.9	2.5	1.1	1.2	.8	1.8	1.6	2.5	2.2	1.5	2.4	2.0
Standard error	.11	.36	.17	.10	.13	.16	.11	.13	.18	.15	.23	.29	.30
Error variance	.01	.13	.03	.01	.02	.03	.01	.02	.03	.02	.05	.08	.09

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 76 (continuation)

A19a. Did you phone any other insurance providers that you can't remember the names for? IF YES: How many?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Comparisons made					PCW - number looked at		Feature included or considered									
		In person	Online Phone	Online - Total	Online - PCW	Online - other	1	2	Personal belongings	Breakdown	Cou rtesy Foreign use	Key loss tectio n	Legal pro claims bonus	No claims bonus	Per sonal injury	Wind screen		
		(a)	(b)	(c)	(d)	(f)	(a)	(b)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
Unweighted row	626	84	626	321	279	171	120	93	327	354	484	211	226	532	556	410	570	
Effective sample size	418	61	418	221	194	113	82	66	216	218	329	145	138	358	370	274	383	
Total	617	91	617	332	291	168	122	100	315	310	485	218	195	528	545	403	565	
1 provider	47 8%	11 12%	47 8%	22 7%	20 7%	11 7%	9 7%	9 9%	34e 11%	24 8%	36 8%	17 8%	9 5%	40 8%	42 8%	33 8%	45 8%	
2 providers	53 9%	6 6%	53 9%	29 9%	24 8%	14 8%	6 5%	10 10%	25 8%	29 10%	37 8%	18 8%	10 5%	42 8%	43 8%	35 9%	49 9%	
3 providers	34 6%	8 9%	34 6%	16 5%	16 5%	10 6%	6 5%	4 4%	16 5%	13 4%	26 5%	7 3%	11 6%	28 5%	26 5%	22 5%	28 5%	
4 providers	18 3%	3 3%	18 3%	6 2%	5 2%	2 1%	2 2%	2 2%	10 3%	10 3%	14 3%	7 3%	5 3%	16 3%	17 3%	13 3%	17 3%	
5+ providers	40 7%	3 3%	40 7%	12 4%	10 3%	5 3%	4 3%	2 2%	24 8%	29 9%	33 7%	20 9%	19 10%	33 6%	37 7%	26 7%	34 6%	
No providers	367 59%	54 59%	367 59%	222 67%	194 67%	112 66%	88 72%	65 65%	186 59%	176 57%	294 61%	129 59%	126 65%	321 61%	331 61%	237 59%	342 60%	
Don't know	49 8%	6 7%	49 8%	23 7%	22 8%	15 9%	8 7%	9 9%	18 6%	25 8%	39 8%	19 9%	12 6%	40 7%	40 7%	30 8%	44 8%	
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	
Not stated	8 1%	2 2%	8 1%	2 1%	0 -%	0 -%	0 -%	0 -%	2 1%	3 1%	5 1%	2 1%	2 1%	8 2%	8 2%	5 1%	7 1%	
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
Mean score	1.1	.9	1.1	.8	.8	.7	.6	.6	1.2	1.3	1.1	1.2	1.3	1.0	1.1	1.1	1.0	
Standard deviation	2.1	1.5	2.1	1.8	1.8	1.3	1.5	1.3	2.4	2.6	2.2	2.5	3.0	2.0	2.2	2.1	2.0	
Standard error	.11	.19	.11	.12	.14	.13	.17	.17	.17	.18	.13	.22	.26	.11	.12	.13	.11	
Error variance	.01	.04	.01	.02	.02	.02	.03	.03	.03	.03	.02	.05	.07	.01	.01	.02	.01	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 76 (continuation)

A19a. Did you phone any other insurance providers that you can't remember the names for? IF YES: How many?

Base: All those who phoned insurance providers directly last time they made a comparison

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	626	326	84	216	223	121	256
Effective sample size	418	225	56	138	150	84	168
Total	617	336	81	200	219	127	247
1 provider	47 8%	25 8%	10 12%	12 6%	17 8%	10 8%	19 8%
2 providers	53 9%	31 9%	2 3%	19 10%	20 9%	11 9%	21 9%
3 providers	34 6%	18 5%	8 9%	9 4%	9 4%	6 4%	19 8%
4 providers	18 3%	9 3%	2 3%	6 3%	8 3%	5 4%	5 2%
5+ providers	40 7%	19 6%	6 7%	15 8%	12 6%	7 5%	18 7%
No providers	367 59%	204 61%	48 60%	114 57%	136 62%	78 62%	142 57%
Don't know	49 8%	27 8%	4 5%	18 9%	14 6%	10 8%	20 8%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	8 1%	2 *%	0 -%	7a 3%	3 2%	0 -%	3 1%
Median	.0	.0	.0	.0	.0	.0	.0
Mean score	1.1	.9	1.3	1.2	.9	.9	1.2
Standard deviation	2.1	1.7	2.6	2.5	1.6	1.7	2.6
Standard error	.11	.12	.36	.23	.14	.20	.21
Error variance	.01	.01	.13	.05	.02	.04	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 77

A20. Which insurance providers did you speak to in person?

Base: All those who spoke to insurance providers in person last time they made a comparison

	Total	Gender		Age		Social Grade		Country			Area		Years - MI		Miles per annum	
		Male (a)	Female (b)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Urban (a)	Rural (b)	High (a)	Low (b)	High (a)	Low (b)
Unweighted row	146	89	57	53	78	81	59	146	102	74	95	50	107	38	66	75
Effective sample size	98	63	35	36	53	53	41	98	83	74	64	33	74	23	42	54
Total	146	97	49	54	79	77	61	146	133	124	95	49	111	33	62	81
Direct Line	22 15%	15 15%	8 16%	15C 28%	6 7%	17b 22%	4 6%	22 15%	21 16%	20 16%	14 14%	9 18%	17 16%	5 16%	17B 27%	6 7%
Swinton	20 13%	14 14%	6 12%	4 8%	12 15%	4 6%	12a 19%	20 13%	19 14%	18 15%	18b 18%	* 1%	14 13%	6 17%	5 9%	14 17%
Admiral	12 8%	6 6%	6 12%	7c 14%	2 3%	9b 12%	* 1%	12 8%	11 8%	10 8%	11 12%	* 1%	7 7%	4 13%	4 6%	8 9%
AA	11 7%	6 6%	5 10%	3 6%	7 9%	10b 13%	* *	11 7%	11 8%	10 8%	7 7%	4 7%	10 9%	* 1%	4 6%	7 9%
Saga	9 6%	6 6%	4 7%	0 -%	9b 12%	5 7%	4 6%	9 6%	9 7%	8 7%	6 6%	3 7%	9 8%	* 1%	4 6%	5 7%
Churchill	9 6%	3 3%	5 11%	7c 13%	2 2%	5 7%	3 6%	9 6%	9 7%	8 7%	8 9%	* 1%	5 5%	3 10%	4 6%	5 6%
MoreTh>n	8 5%	4 4%	4 7%	2 3%	6 8%	6 8%	2 3%	8 5%	7 6%	7 5%	6 6%	2 3%	8 7%	0 -%	4 6%	4 5%
LV (Liverpool Victoria)	7 5%	6 7%	1 2%	2 3%	4 5%	4 6%	3 5%	7 5%	7 5%	5 4%	6 6%	2 4%	6 5%	2 5%	4 6%	4 4%
CIS (Co-operative)	7 5%	7 7%	* 1%	0 -%	7 9%	2 3%	4 6%	7 5%	7 5%	7 5%	2 2%	4 7%	7 7%	* 1%	* **	7 9%
Aviva/ Aviva Direct	6 4%	6 6%	* 1%	3 6%	3 3%	4 5%	* 1%	6 4%	5 4%	5 4%	5 5%	1 2%	4 3%	2 6%	4 6%	2 3%
Rias	5 3%	3 3%	2 3%	0 -%	5 6%	5 7%	0 -%	5 3%	5 4%	5 4%	2 2%	3 7%	3 3%	2 5%	0 -%	5 6%
Privilege	4 3%	2 2%	2 4%	2 4%	2 2%	4 5%	0 -%	4 3%	3 3%	3 3%	2 2%	2 3%	4 3%	0 -%	2 3%	2 3%
Lloyds TSB	4 3%	* **	3a 7%	3 6%	* **	2 3%	2 3%	4 3%	4 3%	3 3%	2 2%	2 3%	2 2%	2 5%	2 3%	2 2%
Dial Direct	3 2%	2 2%	2 3%	3 6%	0 -%	3 4%	0 -%	3 2%	3 3%	3 3%	3 4%	0 -%	3 3%	0 -%	3 5%	0 -%
Sheila's Wheels	2 1%	0 -%	2 4%	2 4%	0 -%	2 3%	0 -%	2 1%	2 1%	2 1%	2 2%	0 -%	2 2%	* 1%	2 3%	* 1%
Hastings/ Hastings Direct	2 1%	2 2%	* 1%	* 1%	2 2%	2 3%	0 -%	2 1%	2 1%	2 1%	2 2%	* 1%	2 2%	0 -%	2 3%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 77 (continuation)

A20. Which insurance providers did you speak to in person?

Base: All those who spoke to insurance providers in person last time they made a comparison

	Total	Gender		Age		Social Grade		Country			Area		Years - MI		Miles per annum	
		Male (a)	Female (b)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Urban (a)	Rural (b)	High (a)	Low (b)	High (a)	Low (b)
Unweighted row	146	89	57	53	78	81	59	146	102	74	95	50	107	38	66	75
Effective sample size	98	63	35	36	53	53	41	98	83	74	64	33	74	23	42	54
Total	146	97	49	54	79	77	61	146	133	124	95	49	111	33	62	81
Quinn Direct	2 1%	2 2%	0 -%	0 -%	2 2%	2 2%	0 -%	2 1%	2 1%	2 1%	2 2%	0 -%	2 2%	* 1%	* *%	2 2%
Axa	2 1%	1 1%	1 2%	1 1%	1 1%	1 1%	1 1%	2 1%	* *%	0 -%	1 1%	1 2%	1 1%	1 2%	2 2%	0 -%
Elephant	2 1%	2 2%	0 -%	2 3%	0 -%	2 2%	0 -%	2 1%	2 1%	2 1%	0 -%	2 3%	0 -%	2 5%	2 3%	0 -%
Nationwide	2 1%	2 2%	0 -%	0 -%	2 2%	2 2%	0 -%	2 1%	2 1%	2 1%	2 2%	0 -%	2 2%	0 -%	2 3%	0 -%
NatWest	2 1%	2 2%	0 -%	0 -%	2 2%	2 2%	0 -%	2 1%	2 1%	2 1%	2 2%	0 -%	0 -%	2 5%	0 -%	2 2%
Post Office	2 1%	0 -%	2 3%	2 3%	0 -%	0 -%	0 -%	2 1%	2 1%	2 1%	2 2%	0 -%	0 -%	0 -%	0 -%	2 2%
RAC	2 1%	0 -%	2 3%	2 3%	0 -%	2 2%	0 -%	2 1%	2 1%	2 1%	2 2%	0 -%	2 2%	0 -%	2 3%	0 -%
Zurich	2 1%	0 -%	2 3%	0 -%	2 2%	2 2%	0 -%	2 1%	2 1%	2 1%	2 2%	0 -%	2 2%	0 -%	0 -%	2 2%
Hughes Insurance	1 1%	1 1%	* 1%	* 1%	1 1%	1 1%	1 1%	1 1%	0 -%	0 -%	1 1%	0 -%	1 1%	* 1%	1 1%	* *%
Tesco	1 1%	1 1%	0 -%	0 -%	1 1%	* 1%	* 1%	1 1%	0 -%	0 -%	* 1%	* 1%	1 1%	0 -%	* 1%	* 1%
Ageas	* *%	* *%	0 -%	0 -%	* 1%	0 -%	* 1%	* *%	0 -%	0 -%	* 1%	0 -%	* *%	0 -%	* 1%	0 -%
Kwik Fit	* *%	* *%	0 -%	0 -%	* 1%	* 1%	0 -%	* *%	0 -%	0 -%	0 -%	* 1%	* *%	0 -%	0 -%	* 1%
Norwich Union	* *%	0 -%	* 1%	0 -%	* 1%	* 1%	0 -%	* *%	0 -%	0 -%	0 -%	* 1%	0 -%	* 1%	* 1%	0 -%
Provident	* *%	* *%	0 -%	* 1%	0 -%	0 -%	* 1%	* *%	0 -%	0 -%	0 -%	* 1%	0 -%	* 1%	* 1%	0 -%
NFU	* *%	* *%	* *%	0 -%	0 -%	* *%	* *%	* *%	0 -%	0 -%	* *%	* *%	0 -%	* 1%	* 1%	0 -%
Open and Direct	* *%	* *%	0 -%	* *%	* *%	* *%	0 -%	* *%	0 -%	0 -%	* *%	* *%	* *%	0 -%	* 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 77 (continuation)

A20. Which insurance providers did you speak to in person?

Base: All those who spoke to insurance providers in person last time they made a comparison

	Total	Gender		Age		Social Grade		Country			Area		Years - MI		Miles per annum	
		Male (a)	Female (b)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Urban (a)	Rural (b)	High (a)	Low (b)	High (a)	Low (b)
Unweighted row	146	89	57	53	78	81	59	146	102	74	95	50	107	38	66	75
Effective sample size	98	63	35	36	53	53	41	98	83	74	64	33	74	23	42	54
Total	146	97	49	54	79	77	61	146	133	124	95	49	111	33	62	81
Barclays Bank	* **	* **	0 -%	0 -%	* **	* **	0 -%	* **	* **	0 -%	* **	0 -%	* **	0 -%	0 -%	* **
Bell	* **	0 -%	* 1%	0 -%	0 -%	0 -%	0 -%	* **	* **	0 -%	* **	0 -%	0 -%	* 1%	0 -%	* **
Castle Insurance	* **	* **	0 -%	0 -%	* **	* **	0 -%	* **	* **	0 -%	* **	0 -%	* **	0 -%	0 -%	* **
Santander / Abbey	* **	0 -%	* **	0 -%	* **	* **	0 -%	* **	0 -%	0 -%	0 -%	* **	* **	0 -%	0 -%	* **
Car manufacturer (various)	2 1%	2 2%	0 -%	0 -%	2 2%	2 2%	0 -%	2 1%	2 1%	2 1%	0 -%	2 3%	2 2%	0 -%	2 3%	0 -%
Broker (other)	4 3%	4 4%	* **	* **	4 5%	2 3%	2 4%	4 3%	4 3%	3 3%	1 1%	4 7%	4 3%	* 1%	4 6%	* 1%
Another bank or building society	2 1%	2 2%	0 -%	2 3%	0 -%	2 2%	0 -%	2 1%	2 1%	2 1%	2 2%	0 -%	2 2%	0 -%	2 3%	0 -%
Other	8 6%	4 4%	4 9%	4 8%	2 3%	4 6%	4 6%	8 6%	7 5%	7 5%	6 7%	2 4%	2 2%	6 18%	2 4%	6 7%
Don't know	39 27%	25 26%	14 29%	17 32%	21 27%	18 23%	21 35%	39 27%	36 27%	34 27%	23 24%	16 32%	34 31%	5 15%	16 26%	21 26%
Refused	2 1%	2 2%	0 -%	2 3%	* **	* **	2 3%	2 1%	2 1%	2 1%	2 2%	0 -%	2 2%	0 -%	2 3%	0 -%
Not stated	3 2%	2 2%	1 2%	2 4%	1 1%	1 1%	2 3%	3 2%	3 2%	2 1%	3 3%	* **	3 2%	* 1%	2 3%	1 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 77 (continuation)

A20. Which insurance providers did you speak to in person?

Base: All those who spoke to insurance providers in person last time they made a comparison

	Total	Made MI claim (past 12 months)		Past experience - MI		Links to industry (b)	Risk aversion (a)	No claims bonus (a)	NCB - concerned		Cost of PMI			Policy renewal		Policy renewal - longevity	
		No (b)	Yes (a)	No (b)	No (b)				High (a)	Conc (a)	Not concerned (b)	High (a)	Medium (b)	Low (c)	Jan/Feb/Mar (a)	Apr/May/June (b)	High (a)
Unweighted row	146	133	42	104	120	134	87	38	47	30	38	53	38	43	39	74	
Effective sample size	98	92	26	73	81	89	56	23	30	21	23	36	26	27	23	53	
Total	146	138	37	109	121	131	82	33	45	33	32	53	38	38	33	80	
Direct Line	22 15%	21 15%	8 22%	15 13%	19 16%	21 16%	13 16%	5 14%	9 19%	4 11%	9 29%	9 18%	6 16%	2 4%	6 17%	13 16%	
Swinton	20 13%	20 14%	3 9%	16 15%	15 12%	16 12%	5 6%	2 5%	3 7%	4 12%	5 16%	9 17%	5 13%	4 11%	2 5%	16 20%	
Admiral	12 8%	12 8%	2 5%	10 9%	8 6%	12 9%	9 12%	4 11%	4 9%	6 19%	2 5%	3 6%	* 1%	3 9%	5 16%	6 7%	
AA	11 7%	11 8%	2 5%	9 8%	7 6%	11 8%	6 7%	2 6%	4 8%	* 1%	3 11%	3 6%	2 4%	5 13%	4 12%	5 6%	
Saga	9 6%	9 7%	2 5%	7 7%	7 6%	9 7%	9 11%	4 11%	5 11%	3 10%	0 -	5 9%	2 4%	2 6%	2 5%	2 2%	
Churchill	9 6%	9 6%	3 9%	5 5%	7 6%	7 5%	3 4%	2 5%	2 4%	2 5%	2 5%	4 7%	2 5%	0 -	2 5%	4 5%	
MoreThan	8 5%	8 6%	* 1%	7 7%	6 5%	8 6%	6 7%	* 1%	5 11%	2 5%	1 2%	2 4%	3 9%	4 10%	* 1%	2 3%	
LV (Liverpool Victoria)	7 5%	7 5%	2 7%	5 5%	5 4%	6 4%	5 6%	1 2%	4 9%	2 6%	3 10%	2 4%	4 10%	2 6%	1 2%	5 6%	
CIS (Co-operative)	7 5%	7 5%	3 9%	4 4%	7 6%	6 4%	5 7%	5 16%	0 -	2 5%	* 1%	4 7%	* 1%	0 -	2 6%	2 3%	
Aviva/ Aviva Direct	6 4%	6 4%	0 -	6 6%	4 4%	4 3%	3 3%	* 1%	2 5%	0 -	4 12%	2 3%	3 7%	2 4%	2 7%	3 4%	
Rias	5 3%	5 4%	0 -	5 5%	5 4%	5 4%	2 2%	0 -	2 4%	0 -	0 -	0 -	2 4%	2 4%	3 10%	2 2%	
Privilege	4 3%	4 3%	0 -	4 4%	4 3%	4 3%	2 2%	0 -	2 4%	0 -	0 -	2 4%	0 -	4 10%	0 -	2 3%	
Lloyds TSB	4 3%	4 3%	3 9%	* *	2 1%	4 3%	0 -	0 -	0 -	0 -	2 5%	2 4%	0 -	2 5%	0 -	4 5%	
Dial Direct	3 2%	3 2%	0 -	3 3%	0 -	2 1%	0 -	0 -	0 -	0 -	2 5%	0 -	0 -	2 4%	0 -	2 2%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 77 (continuation)

A20. Which insurance providers did you speak to in person?

Base: All those who spoke to insurance providers in person last time they made a comparison

	Total	Made MI claim (past 12 months)		Past experience - MI		Links to industry (b)	Risk aversion (a)	No claims bonus (a)	NCB - concerned		Cost of PMI			Policy renewal		Policy renewal - longevity	
		No (b)	Yes (a)	No (b)	No (b)				High (a)	Yes (a)	Conc (a)	Not concerned (b)	High (a)	Medium (b)	Low (c)	Jan/Feb/Mar (a)	Apr/May/June (b)
Unweighted row	146	133	42	104	120	134	87	38	47	30	38	53	38	43	39	74	
Effective sample size	98	92	26	73	81	89	56	23	30	21	23	36	26	27	23	53	
Total	146	138	37	109	121	131	82	33	45	33	32	53	38	38	33	80	
Sheila's Wheels	2 1%	2 2%	0 -%	2 2%	2 2%	2 2%	2 2%	0 -%	2 4%	* 1%	2 5%	0 -%	0 -%	0 -%	2 5%	* 1%	
Hastings/ Hastings Direct	2 1%	2 1%	0 -%	2 2%	* *%	2 1%	2 2%	0 -%	2 4%	0 -%	0 -%	2 4%	* 1%	2 4%	2 5%	* *%	
Quinn Direct	2 1%	2 1%	* *%	2 2%	* *%	2 1%	0 -%	0 -%	0 -%	* 1%	2 5%	0 -%	* *%	2 4%	0 -%	2 2%	
Axa	2 1%	2 1%	* 1%	1 1%	1 1%	2 1%	2 2%	1 2%	1 2%	* 1%	* 1%	* 1%	1 3%	0 -%	* 1%	1 1%	
Elephant	2 1%	2 1%	0 -%	2 2%	2 1%	2 1%	0 -%	0 -%	0 -%	2 5%	0 -%	0 -%	0 -%	0 -%	0 -%	2 2%	
Nationwide	2 1%	2 1%	0 -%	2 2%	2 1%	2 1%	2 2%	2 5%	0 -%	0 -%	0 -%	2 3%	0 -%	0 -%	0 -%	0 -%	
NatWest	2 1%	2 1%	2 5%	0 -%	2 1%	2 1%	0 -%	0 -%	0 -%	2 5%	0 -%	0 -%	0 -%	0 -%	0 -%	2 2%	
Post Office	2 1%	2 1%	0 -%	2 2%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	0 -%	2 3%	2 4%	0 -%	0 -%	2 2%	
RAC	2 1%	2 1%	0 -%	2 2%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	
Zurich	2 1%	2 1%	0 -%	2 2%	2 1%	2 1%	2 2%	0 -%	2 4%	2 5%	0 -%	0 -%	2 4%	0 -%	0 -%	0 -%	
Hughes Insurance	1 1%	1 1%	1 2%	* *%	1 1%	1 1%	1 1%	1 2%	0 -%	0 -%	1 2%	* 1%	* *%	* *%	1 2%	* *%	
Tesco	1 1%	1 1%	0 -%	1 1%	1 1%	1 1%	* 1%	* 1%	0 -%	0 -%	0 -%	* 1%	0 -%	1 3%	0 -%	* 1%	
Ageas	* *%	* *%	0 -%	* *%	* *%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	* 1%	0 -%	0 -%	
Kwik Fit	* *%	* *%	0 -%	* *%	* *%	* *%	* 1%	* 1%	0 -%	0 -%	0 -%	* 1%	0 -%	* 1%	0 -%	* 1%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 77 (continuation)

A20. Which insurance providers did you speak to in person?

Base: All those who spoke to insurance providers in person last time they made a comparison

	Total	Made MI claim (past 12 months)		Past experience - MI		Links to industry (b)	Risk aversion (a)	No claims bonus (a)	NCB - concerned		Cost of PMI			Policy renewal		Policy renewal - longevity	
		No (b)	Yes (a)	No (b)	No (b)				High (a)	Conc (a)	Not concerned (b)	High (a)	Medium (b)	Low (c)	Jan/Feb/Mar (a)	Apr/May/Jun (b)	High (a)
Unweighted row	146	133	42	104	120	134	87	38	47	30	38	53	38	43	39	74	
Effective sample size	98	92	26	73	81	89	56	23	30	21	23	36	26	27	23	53	
Total	146	138	37	109	121	131	82	33	45	33	32	53	38	38	33	80	
Norwich Union	* **%	* **%	0 -%	* **%	* **%	* **%	* 1%	0 -%	* 1%	0 -%	0 -%	0 -%	* 1%	0 -%	0 -%	0 -%	
Provident	* **%	* **%	* 1%	0 -%	0 -%	* **%	0 -%	0 -%	0 -%	0 -%	0 -%	* 1%	0 -%	* 1%	0 -%	* 1%	
NFU	* **%	* **%	0 -%	* **%	* **%	* **%	* **%	0 -%	* **%	* 1%	0 -%	* **%	0 -%	* 1%	* 1%	* **%	
Open and Direct	* **%	* **%	0 -%	* **%	* **%	* **%	* **%	0 -%	* **%	* 1%	* 1%	0 -%	0 -%	* 1%	0 -%	* **%	
Barclays Bank	* **%	* **%	0 -%	* **%	0 -%	* **%	0 -%	0 -%	0 -%	0 -%	0 -%	* 1%	0 -%	* 1%	0 -%	* **%	
Bell	* **%	0 -%	* 1%	0 -%	0 -%	0 -%	* **%	* 1%	0 -%	0 -%	0 -%	* 1%	* 1%	0 -%	0 -%	* **%	
Castle Insurance	* **%	* **%	0 -%	* **%	0 -%	* **%	0 -%	0 -%	0 -%	0 -%	0 -%	* 1%	0 -%	* 1%	0 -%	* **%	
Santander / Abbey	* **%	* **%	* **%	0 -%	0 -%	* **%	* **%	0 -%	* **%	0 -%	0 -%	* **%	* **%	0 -%	0 -%	0 -%	
Car manufacturer (various)	2 1%	2 1%	0 -%	2 2%	2 1%	2 1%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	2 4%	0 -%	2 2%	
Broker (other)	4 3%	4 3%	* 1%	4 4%	4 3%	4 3%	2 3%	2 6%	* 1%	0 -%	* 1%	2 4%	4 9%	* **%	* 1%	2 2%	
Another bank or building society	2 1%	2 1%	0 -%	2 2%	2 1%	2 1%	2 2%	0 -%	2 4%	0 -%	0 -%	0 -%	0 -%	2 4%	0 -%	0 -%	
Other	8 6%	8 6%	4 10%	5 4%	8 7%	8 6%	4 5%	2 5%	2 5%	4 13%	* 1%	2 4%	* 1%	* 1%	2 5%	6 8%	
Don't know	39 27%	35 25%	8 20%	31 29%	34 28%	34 26%	23 29%	11 35%	12 26%	11 33%	8 26%	11 21%	9 25%	12 32%	9 26%	24 30%	
Refused	2 1%	2 1%	* 1%	2 2%	2 2%	2 2%	* **%	* 1%	0 -%	0 -%	2 5%	0 -%	0 -%	* 1%	0 -%	* **%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 77 (continuation)

A20. Which insurance providers did you speak to in person?

Base: All those who spoke to insurance providers in person last time they made a comparison

	Total	Made MI claim (past 12 months)		Past experience - MI		Links to industry (b)	Risk aversion (a)	No claims bonus (a)	NCB - concerned		Cost of PMI			Policy renewal		Policy renewal - longevity	
		No (b)	Yes (a)	No (b)	No (b)				High (a)	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	High (a)
Unweighted row	146	133	42	104	120	134	87	38	47	30	38	53	38	43	39	74	
Effective sample size	98	92	26	73	81	89	56	23	30	21	23	36	26	27	23	53	
Total	146	138	37	109	121	131	82	33	45	33	32	53	38	38	33	80	
Not stated	3	3	1	2	3	3	3	0	1	0	*	2	*	1	2	*	
	2%	2%	2%	2%	2%	2%	3%	-%	2%	-%	1%	4%	*%	2%	7%	1%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 77 (continuation)

A20. Which insurance providers did you speak to in person?

Base: All those who spoke to insurance providers in person last time they made a comparison

	Total	Insurance channel - actual		Purchase - actual			In surance company - actual	Last compared		Ge nerally compare	Comparisons made				
		Insu rance co (a)	Broker (b)	In person (a)	Phone (b)	Online - Total (c)	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)
Unweighted row	146	75	33	36	73	33	94	59	65	78	146	84	77	63	43
Effective sample size	98	50	23	19	51	27	63	43	42	56	98	61	57	46	32
Total	146	73	35	26	75	43	93	66	60	85	146	91	88	70	49
Direct Line	22 15%	19 25%	* 1%	* 1%	13 18%	9 21%	19 20%	18b 27%	5 8%	18 21%	22 15%	21 23%	20 23%	20 29%	15 30%
Swinton	20 13%	5 7%	8 24%	5 19%	7 9%	7 17%	14 15%	9 14%	8 14%	13 15%	20 13%	11 12%	13 15%	11 16%	7 14%
Admiral	12 8%	9 12%	0 -	0 -	9 12%	2 6%	9 10%	7 11%	4 7%	7 9%	12 8%	10 11%	10 11%	8 11%	5 10%
AA	11 7%	4 5%	5 15%	3 13%	4 5%	3 8%	7 8%	5 8%	3 6%	7 8%	11 7%	7 8%	7 8%	5 7%	7 14%
Saga	9 6%	4 5%	6 16%	0 -	9 12%	* 1%	7 8%	5 8%	4 6%	5 6%	9 6%	7 8%	6 7%	6 8%	2 5%
Churchill	9 6%	7 10%	0 -	0 -	7 9%	2 4%	7 8%	5 8%	2 3%	7 8%	9 6%	5 6%	7 8%	2 3%	5 10%
MoreTh>n	8 5%	6 8%	2 5%	0 -	6 8%	2 4%	4 4%	* %	7a 12%	6 7%	8 5%	6 6%	2 2%	* %	2 3%
LV (Liverpool Victoria)	7 5%	7 9%	* 1%	* 1%	3 4%	4 9%	7 7%	6 9%	1 2%	5 6%	7 5%	7 7%	6 7%	6 9%	4 8%
CIS (Co-operative)	7 5%	4 5%	4 11%	2 8%	4 5%	2 4%	7 8%	2 3%	4 6%	- -	7 5%	2 2%	2 2%	2 2%	0 -
Aviva/ Aviva Direct	6 4%	6 8%	0 -	0 -	6 8%	0 -	6 6%	3 5%	1 2%	5 6%	6 4%	4 5%	4 4%	4 5%	3 7%
Rias	5 3%	3 5%	2 5%	2 6%	3 4%	0 -	5 5%	3 5%	0 -	2 2%	5 3%	3 4%	0 -	0 -	0 -
Privilege	4 3%	4 5%	0 -	0 -	2 3%	2 4%	4 4%	0 -	4 6%	4 5%	4 3%	2 2%	2 2%	2 3%	2 3%
Lloyds TSB	4 3%	* %	0 -	0 -	4 5%	0 -	0 -	2 3%	0 -	2 2%	4 3%	4 4%	3 4%	3 5%	2 3%
Dial Direct	3 2%	3 5%	0 -	0 -	3 4%	0 -	3 4%	3 5%	0 -	3 4%	3 2%	2 2%	3 4%	2 2%	3 7%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 77 (continuation)

A20. Which insurance providers did you speak to in person?

Base: All those who spoke to insurance providers in person last time they made a comparison

	Total	Insurance channel - actual		Purchase - actual			In surance company - actual	Last compared		Ge nerally compare	Comparisons made				
		Insu rance co (a)	Broker (b)	In person (a)	Phone (b)	Online - Total (c)	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)
Unweighted row	146	75	33	36	73	33	94	59	65	78	146	84	77	63	43
Effective sample size	98	50	23	19	51	27	63	43	42	56	98	61	57	46	32
Total	146	73	35	26	75	43	93	66	60	85	146	91	88	70	49
Sheila's Wheels	2 1%	2 2%	0 -	0 -	0 -	2 5%	2 2%	2 3%	0 -	2 3%	2 1%	2 2%	2 2%	2 3%	2 3%
Hastings/ Hastings Direct	2 1%	2 3%	0 -	0 -	2 3%	0 -	2 2%	2 3%	0 -	2 2%	2 1%	2 2%	2 2%	2 3%	2 3%
Quinn Direct	2 1%	0 -	2 5%	0 -	* **	2 4%	2 2%	2 3%	* **	2 2%	2 1%	2 2%	2 2%	* **	2 4%
Axa	2 1%	1 1%	* 1%	0 -	1 2%	* 1%	1 1%	0 -	1 2%	* **	2 1%	1 1%	1 1%	1 1%	* **
Elephant	2 1%	2 2%	0 -	0 -	0 -	2 4%	2 2%	2 3%	0 -	2 2%	2 1%	2 2%	2 2%	2 2%	2 3%
Nationwide	2 1%	0 -	2 5%	0 -	2 2%	0 -	2 2%	2 3%	0 -	2 2%	2 1%	2 2%	2 2%	2 2%	2 3%
NatWest	2 1%	2 2%	0 -	0 -	2 2%	0 -	2 2%	0 -	2 3%	2 2%	2 1%	2 2%	0 -	0 -	0 -
Post Office	2 1%	0 -	0 -	0 -	0 -	2 4%	0 -	2 3%	0 -	2 2%	2 1%	2 2%	2 2%	2 2%	0 -
RAC	2 1%	2 2%	0 -	0 -	2 2%	0 -	2 2%	2 3%	0 -	2 2%	2 1%	0 -	2 2%	0 -	2 3%
Zurich	2 1%	2 2%	0 -	0 -	0 -	2 4%	2 2%	0 -	2 3%	0 -	2 1%	2 2%	0 -	0 -	0 -
Hughes Insurance	1 1%	1 1%	* 1%	1 2%	* **	* **	1 1%	* **	1 1%	1 1%	1 1%	* **	1 1%	1 1%	* 1%
Tesco	1 1%	* 1%	* 1%	0 -	1 1%	0 -	1 1%	0 -	1 2%	0 -	1 1%	* 1%	1 1%	1 1%	1 2%
Ageas	* **	0 -	* 1%	0 -	* 1%	0 -	* 1%	0 -	* 1%	0 -	* **	* 1%	* 1%	* 1%	* 1%
Kwik Fit	* **	* 1%	0 -	0 -	* 1%	0 -	* 1%	0 -	* 1%	0 -	* **	0 -	* 1%	* 1%	* 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 77 (continuation)

A20. Which insurance providers did you speak to in person?

Base: All those who spoke to insurance providers in person last time they made a comparison

	Total	Insurance channel - actual		Purchase - actual			In surance company - actual	Last compared		Ge nerally compare	Comparisons made				
		Insu rance co (a)	Broker (b)	In person (a)	Phone (b)	Online - Total (c)	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)
Unweighted row	146	75	33	36	73	33	94	59	65	78	146	84	77	63	43
Effective sample size	98	50	23	19	51	27	63	43	42	56	98	61	57	46	32
Total	146	73	35	26	75	43	93	66	60	85	146	91	88	70	49
Norwich Union	* **	* 1%	0 -%	0 -%	* 1%	0 -%	* 1%	0 -%	* 1%	0 -%	* **	* 1%	* 1%	* 1%	0 -%
Provident	* **	0 -%	* 1%	0 -%	0 -%	* 1%	0 -%	* 1%	0 -%	0 -%	* **	* 1%	0 -%	0 -%	0 -%
NFU	* **	* **	0 -%	0 -%	* **	0 -%	* **	* **	* **	* **	* **	* **	0 -%	0 -%	0 -%
Open and Direct	* **	* **	0 -%	* 1%	0 -%	* **	* **	* **	0 -%	* **	* **	* **	* **	0 -%	* 1%
Barclays Bank	* **	* **	0 -%	0 -%	* **	0 -%	0 -%	* **	0 -%	* **	* **	* **	0 -%	0 -%	0 -%
Bell	* **	* **	0 -%	* 1%	0 -%	0 -%	* **	0 -%	* **	0 -%	* **	0 -%	0 -%	0 -%	0 -%
Castle Insurance	* **	* **	0 -%	0 -%	* **	0 -%	0 -%	* **	0 -%	* **	* **	* **	0 -%	0 -%	0 -%
Santander / Abbey	* **	0 -%	0 -%	* 1%	0 -%	0 -%	0 -%	* **	0 -%	0 -%	* **	* **	0 -%	0 -%	0 -%
Car manufacturer (various)	2 1%	0 -%	2 5%	0 -%	2 2%	0 -%	0 -%	0 -%	2 3%	2 2%	2 1%	2 2%	2 2%	0 -%	2 3%
Broker (other)	4 3%	0 -%	2 6%	2 9%	2 2%	0 -%	0 -%	* **	2 3%	* **	4 3%	0 -%	0 -%	0 -%	0 -%
Another bank or building society	2 1%	2 2%	0 -%	0 -%	2 2%	0 -%	2 2%	0 -%	2 3%	2 2%	2 1%	0 -%	0 -%	0 -%	0 -%
Other	8 6%	* **	5 14%	4 15%	2 2%	2 5%	4 4%	4 7%	4 6%	3 3%	8 6%	4 5%	4 5%	3 4%	2 4%
Don't know	39 27%	18 24%	4 12%	7 26%	21 28%	11 26%	17 18%	15 23%	16 27%	24 28%	39 27%	21 23%	21 24%	14 20%	11 23%
Refused	2 1%	0 -%	0 -%	2 6%	* **	0 -%	0 -%	0 -%	2 3%	2 2%	2 1%	* **	* **	0 -%	* 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 77 (continuation)

A20. Which insurance providers did you speak to in person?

Base: All those who spoke to insurance providers in person last time they made a comparison

	Total	Insurance channel - actual		Purchase - actual			In surance company - actual Top 10	Last compared		Ge nerally compare Every year (a)	Comparisons made				
		Insu rance co (a)	Broker (b)	In person (a)	Phone (b)	Online - Total (c)		Rec ently (a)	Not re cently (b)		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)
Unweighted row	146	75	33	36	73	33	94	59	65	78	146	84	77	63	43
Effective sample size	98	50	23	19	51	27	63	43	42	56	98	61	57	46	32
Total	146	73	35	26	75	43	93	66	60	85	146	91	88	70	49
Not stated	3	*	2	1	2	0	3	*	2	1	3	2	2	*	0
	2%	1%	6%	3%	3%	-%	3%	1%	4%	1%	2%	2%	2%	*%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 77 (continuation)

A20. Which insurance providers did you speak to in person?

Base: All those who spoke to insurance providers in person last time they made a comparison

	Total	Feature included or considered									Features - buy		Features - ease	
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	Prefer include (c)	Easier (a)	Harder (c)
Unweighted row	146	80	79	108	52	46	131	130	99	134	69	63	51	65
Effective sample size	98	52	49	73	33	28	90	88	67	91	51	37	34	44
Total	146	75	70	109	47	41	136	131	99	135	78	52	50	67
Direct Line	22 15%	14 18%	10 14%	21 19%	7 16%	8 19%	22 17%	21 16%	16 16%	21 15%	15c 19%	2 4%	6 13%	11 16%
Swinton	20 13%	7 10%	11 15%	14 13%	4 8%	7 17%	16 12%	14 11%	11 11%	17 13%	13 16%	5 10%	9 18%	4 5%
Admiral	12 8%	6 8%	7 11%	7 7%	4 8%	2 6%	10 7%	12 9%	12 12%	9 7%	7 9%	2 4%	1 2%	9 13%
AA	11 7%	6 8%	4 6%	5 5%	2 5%	2 6%	11 8%	7 6%	7 7%	11 8%	8 11%	2 4%	2 3%	7 11%
Saga	9 6%	4 6%	4 6%	7 7%	4 8%	4 9%	9 6%	9 7%	7 8%	9 7%	4 5%	5 10%	1 2%	8 13%
Churchill	9 6%	3 4%	4 5%	4 3%	2 4%	2 4%	7 5%	5 4%	7 7%	7 5%	5 7%	2 3%	5 11%	2 3%
MoreThan	8 5%	6 8%	1 2%	8 7%	4 9%	4 9%	8 6%	8 6%	7 7%	8 6%	6 7%	2 4%	2 4%	3 5%
LV (Liverpool Victoria)	7 5%	3 4%	5 7%	5 5%	5 10%	1 1%	7 5%	7 6%	3 3%	7 6%	2 3%	5 10%	1 2%	2 4%
CIS (Co-operative)	7 5%	7 10%	2 4%	6 5%	1 2%	4 9%	7 6%	7 6%	6 6%	6 4%	4 5%	4 7%	2 4%	4 5%
Aviva/ Aviva Direct	6 4%	2 3%	4 5%	4 4%	* 1%	2 5%	6 4%	6 4%	4 4%	4 3%	2 3%	2 4%	4 8%	2 3%
Rias	5 3%	3 4%	3 5%	2 2%	3 7%	3 8%	5 4%	5 4%	3 3%	5 4%	3 4%	2 3%	2 3%	2 3%
Privilege	4 3%	2 2%	2 2%	3 3%	0 -%	0 -%	4 3%	2 2%	3 3%	4 3%	4 5%	0 -%	2 3%	2 3%
Lloyds TSB	4 3%	* **	* **	4 3%	0 -%	0 -%	4 3%	4 3%	2 2%	4 3%	2 2%	2 4%	0 -%	3 5%
Dial Direct	3 2%	2 2%	2 2%	0 -%	0 -%	0 -%	3 2%	2 1%	2 2%	3 2%	3 4%	0 -%	0 -%	2 3%
Sheila's Wheels	2 1%	2 2%	2 3%	2 2%	0 -%	0 -%	2 2%	2 2%	2 2%	2 1%	2 3%	0 -%	* 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 77 (continuation)

A20. Which insurance providers did you speak to in person?

Base: All those who spoke to insurance providers in person last time they made a comparison

	Total	Feature included or considered									Features - buy		Features - ease	
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	Prefer include (c)	Easier (a)	Harder (c)
Unweighted row	146	80	79	108	52	46	131	130	99	134	69	63	51	65
Effective sample size	98	52	49	73	33	28	90	88	67	91	51	37	34	44
Total	146	75	70	109	47	41	136	131	99	135	78	52	50	67
Hastings/ Hastings Direct	2 1%	2 2%	2 3%	2 2%	2 4%	2 4%	2 1%	2 2%	2 2%	2 1%	* *%	0 -%	* 1%	2 3%
Quinn Direct	2 1%	* *%	2 3%	2 2%	2 4%	0 -%	2 1%	2 1%	2 2%	2 1%	0 -%	2 4%	0 -%	2 3%
Axa	2 1%	1 1%	1 1%	2 1%	* 1%	* 1%	2 1%	1 1%	1 1%	2 1%	1 1%	1 2%	1 2%	* 1%
Elephant	2 1%	0 -%	0 -%	2 2%	0 -%	0 -%	2 1%	2 1%	2 2%	2 1%	2 2%	0 -%	2 3%	0 -%
Nationwide	2 1%	0 -%	0 -%	0 -%	2 4%	0 -%	2 1%	2 1%	2 2%	2 1%	2 2%	0 -%	0 -%	2 3%
NatWest	2 1%	0 -%	2 2%	2 2%	0 -%	2 4%	2 1%	2 1%	2 2%	2 1%	2 2%	0 -%	2 3%	0 -%
Post Office	2 1%	0 -%	0 -%	2 2%	0 -%	0 -%	2 1%	2 1%	2 2%	2 1%	2 2%	0 -%	2 3%	0 -%
RAC	2 1%	2 2%	0 -%	0 -%	0 -%	0 -%	2 1%	0 -%	2 2%	2 1%	2 2%	0 -%	0 -%	0 -%
Zurich	2 1%	0 -%	0 -%	2 2%	0 -%	0 -%	2 1%	2 1%	2 2%	2 1%	2 2%	0 -%	0 -%	0 -%
Hughes Insurance	1 1%	1 1%	1 1%	1 1%	1 1%	1 1%	1 1%	1 1%	1 1%	1 1%	* *%	1 2%	1 1%	* 1%
Tesco	1 1%	* 1%	1 1%	1 1%	* 1%	* 1%	* *%	1 1%	* *%	1 1%	1 1%	0 -%	1 2%	0 -%
Ageas	* *%	* 1%	* 1%	* *%	* 1%	* 1%	0 -%	* *%	* *%	* *%	* 1%	0 -%	* 1%	0 -%
Kwik Fit	* *%	0 -%	* 1%	* *%	0 -%	0 -%	* *%	* *%	0 -%	* *%	* 1%	0 -%	* 1%	0 -%
Norwich Union	* *%	0 -%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	* *%	* 1%	0 -%	0 -%	0 -%
Provident	* *%	0 -%	* 1%	* *%	0 -%	0 -%	* *%	* *%	0 -%	* *%	0 -%	* 1%	0 -%	* 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 77 (continuation)

A20. Which insurance providers did you speak to in person?

Base: All those who spoke to insurance providers in person last time they made a comparison

	Total	Feature included or considered									Features - buy		Features - ease	
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	Prefer include (c)	Easier (a)	Harder (c)
Unweighted row	146	80	79	108	52	46	131	130	99	134	69	63	51	65
Effective sample size	98	52	49	73	33	28	90	88	67	91	51	37	34	44
Total	146	75	70	109	47	41	136	131	99	135	78	52	50	67
NFU	* **	* **	* **	0 -%	* 1%	* **	* **	* **	0 -%	* **	* **	0 -%	0 -%	* 1%
Open and Direct	* **	* **	* 1%	* **	* 1%	* **	* **	* **	* **	* **	0 -%	* 1%	* **	* **
Barclays Bank	* **	* **	* **	* **	0 -%	0 -%	* **	* **	0 -%	* **	0 -%	* 1%	0 -%	0 -%
Bell	* **	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	* 1%	0 -%	0 -%
Castle Insurance	* **	* **	* **	* **	0 -%	0 -%	* **	* **	0 -%	* **	0 -%	* 1%	0 -%	0 -%
Santander / Abbey	* **	0 -%	0 -%	0 -%	0 -%	* **	* **	* **	* **	* **	* **	0 -%	0 -%	* **
Car manufacturer (various)	2 1%	2 2%	0 -%	2 2%	2 4%	2 4%	2 1%	2 1%	2 2%	2 1%	2 2%	0 -%	2 3%	0 -%
Broker (other)	4 3%	2 3%	2 3%	4 4%	2 4%	* **	4 3%	4 3%	2 2%	4 3%	2 2%	* 1%	0 -%	4 6%
Another bank or building society	2 1%	2 2%	0 -%	2 2%	0 -%	0 -%	2 1%	2 1%	2 2%	2 1%	2 2%	0 -%	0 -%	2 3%
Other	8 6%	3 3%	6 9%	6 5%	2 4%	2 5%	7 5%	8 6%	6 6%	8 6%	4 5%	4 7%	2 4%	4 6%
Don't know	39 27%	21 29%	16 22%	25 23%	12 25%	8 20%	36 26%	36 28%	27 27%	37 27%	16 20%	18 35%	19 38%	18 27%
Refused	2 1%	* **	2 3%	2 2%	* 1%	* 1%	2 1%	2 2%	* **	2 1%	0 -%	2 4%	2 3%	* **
Not stated	3 2%	* **	1 1%	3 3%	* 1%	* 1%	3 2%	3 2%	1 1%	2 2%	2 3%	1 1%	* 1%	2 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 78  
A20a. Did you speak to any other insurance providers in person that you can't remember the names for? IF YES: How many?

Base: All those who spoke to insurance providers in person last time they made a comparison

	Total	Gender		Age		Social Grade		Country			Area		Years - MI		Miles per annum	
		Male (a)	Female (b)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Urban (a)	Rural (b)	High (a)	Low (b)	High (a)	Low (b)
Unweighted row	146	89	57	53	78	81	59	146	102	74	95	50	107	38	66	75
Effective sample size	98	63	35	36	53	53	41	98	83	74	64	33	74	23	42	54
Total	146	97	49	54	79	77	61	146	133	124	95	49	111	33	62	81
1 provider	14 10%	12 12%	2 4%	5 10%	9 11%	9 11%	5 9%	14 10%	13 10%	13 11%	10 11%	4 8%	14 12%	* 1%	7 12%	7 8%
2 providers	6 4%	5 5%	* 1%	2 5%	3 4%	2 3%	2 3%	6 4%	4 3%	3 3%	2 3%	3 6%	3 3%	2 7%	4 7%	2 2%
3 providers	8 5%	5 5%	3 5%	2 3%	5 7%	2 3%	5 9%	8 5%	8 6%	7 5%	4 4%	3 7%	7 6%	1 2%	2 3%	6 7%
4 providers	2 1%	2 2%	0 -%	0 -%	2 3%	0 -%	* 1%	2 1%	2 1%	2 1%	0 -%	* 1%	2 2%	0 -%	0 -%	2 2%
5+ providers	8 5%	6 6%	2 3%	0 -%	4 5%	1 1%	5 8%	8 5%	8 6%	7 5%	7 8%	* 1%	4 4%	3 10%	0 -%	8a 9%
No providers	97 66%	56 58%	40a 82%	39 72%	49 63%	55 71%	40 65%	97 66%	87 65%	82 66%	64 68%	32 66%	69 62%	26 79%	41 66%	54 66%
Don't know	9 6%	8 9%	1 2%	4 7%	6 7%	7 10%	2 3%	9 6%	9 7%	8 7%	4 4%	6 11%	9 8%	* 1%	6 9%	3 4%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	3 2%	2 2%	1 2%	2 4%	1 1%	1 1%	2 3%	3 2%	3 2%	2 1%	3 3%	* *%	3 2%	* 1%	2 3%	1 1%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	1.2	1.5	.4	.3	1.3	.3	1.8a	1.2	1.2	1.2	1.4	.5	1.1	1.5	.4	1.7
Standard deviation	3.4	4.1	1.3	.7	3.8	.9	4.8	3.4	3.6	3.7	4.1	1.1	3.3	3.9	.8	4.4
Standard error	.36	.54	.23	.13	.54	.13	.77	.36	.41	.44	.53	.20	.41	.82	.13	.62
Error variance	.13	.30	.05	.02	.30	.02	.59	.13	.17	.20	.28	.04	.16	.68	.02	.38

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 78 (continuation)

A20a. Did you speak to any other insurance providers in person that you can't remember the names for? IF YES: How many?

Base: All those who spoke to insurance providers in person last time they made a comparison

	Total	Made MI claim (past 12 months)		Past experience - MI		Links to industry (b)	Risk aversion (a)	No claims bonus (a)	NCB - concerned		Cost of PMI			Policy renewal		Policy renewal - longevity	
		No (b)	Yes (a)	No (b)	No (b)				High (a)	Yes (a)	Conc (a)	Not concerned (b)	High (a)	Medium (b)	Low (c)	Jan/Feb/Mar (a)	Apr/May/June (b)
Unweighted row	146	133	42	104	120	134	87	38	47	30	38	53	38	43	39	74	
Effective sample size	98	92	26	73	81	89	56	23	30	21	23	36	26	27	23	53	
Total	146	138	37	109	121	131	82	33	45	33	32	53	38	38	33	80	
1 provider	14 10%	14 10%	2 5%	12 11%	10 8%	12 9%	6 7%	2 5%	4 9%	* 1%	5 17%	5 9%	5 14%	2 4%	2 6%	9 11%	
2 providers	6 4%	4 3%	2 5%	4 4%	5 4%	6 4%	3 4%	1 4%	2 4%	0 -%	3 10%	* 1%	2 7%	* 1%	3 10%	2 3%	
3 providers	8 5%	6 4%	4 11%	4 3%	6 5%	6 4%	4 5%	1 3%	3 7%	2 5%	1 2%	2 4%	2 6%	3 9%	2 6%	5 7%	
4 providers	2 1%	2 2%	0 -%	2 2%	2 2%	2 2%	0 -%	0 -%	0 -%	* 1%	0 -%	2 3%	0 -%	0 -%	0 -%	2 3%	
5+ providers	8 5%	8 6%	3 9%	4 4%	4 3%	8 6%	5 7%	* 1%	3 7%	5 16%	0 -%	2 4%	3 9%	4 11%	2 5%	2 3%	
No providers	97 66%	93 67%	24 64%	73 67%	83 68%	86 65%	55 67%	26 77%	29 64%	25 76%	19 60%	34 65%	24 62%	24 63%	18 55%	57 71%	
Don't know	9 6%	9 7%	2 5%	7 7%	9 8%	9 7%	6 7%	3 10%	2 5%	* 1%	3 11%	5 9%	* 1%	3 9%	3 10%	2 2%	
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	
Not stated	3 2%	3 2%	1 2%	2 2%	3 2%	3 2%	3 3%	0 -%	1 2%	0 -%	* 1%	2 4%	* *%	1 2%	2 7%	* 1%	
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
Mean score	1.2	1.1	2.4b	.7	1.0	1.2	1.1	.3	1.3	2.8	.5	.7	1.4	2.2	1.1	1.0	
Standard deviation	3.4	3.5	6.0	1.8	3.5	3.6	2.9	.9	3.2	6.4	.8	1.6	3.3	5.6	2.5	3.6	
Standard error	.36	.38	1.22	.22	.41	.40	.41	.19	.61	1.40	.18	.28	.67	1.16	.57	.51	
Error variance	.13	.15	1.50	.05	.17	.16	.17	.04	.38	1.95	.03	.08	.45	1.34	.32	.26	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 78 (continuation)

A20a. Did you speak to any other insurance providers in person that you can't remember the names for? IF YES: How many?

Base: All those who spoke to insurance providers in person last time they made a comparison

	Total	Insurance channel - actual		Purchase - actual			In surance company - actual	Last compared		Ge nerally compare	Comparisons made				
		Insu rance co (a)	Broker (b)	In person (a)	Phone (b)	Online - Total (c)	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)
Unweighted row	146	75	33	36	73	33	94	59	65	78	146	84	77	63	43
Effective sample size	98	50	23	19	51	27	63	43	42	56	98	61	57	46	32
Total	146	73	35	26	75	43	93	66	60	85	146	91	88	70	49
1 provider	14 10%	5 7%	5 15%	4 14%	5 7%	5 12%	10 11%	7 10%	5 9%	12 14%	14 10%	8 9%	7 8%	3 5%	7 14%
2 providers	6 4%	3 4%	0 -%	1 2%	4 6%	* 1%	3 3%	2 3%	3 5%	2 3%	6 4%	2 3%	2 3%	2 4%	2 4%
3 providers	8 5%	4 5%	2 6%	1 2%	4 5%	3 8%	4 5%	5 8%	1 1%	5 6%	8 5%	4 4%	3 4%	3 5%	2 3%
4 providers	2 1%	0 -%	2 5%	0 -%	2 3%	0 -%	2 2%	0 -%	2 4%	* 1%	2 1%	* 1%	0 -%	0 -%	0 -%
5+ providers	8 5%	6 8%	0 -%	0 -%	4 5%	4 8%	4 4%	6 9%	2 3%	6 7%	8 5%	6 7%	6 6%	6 8%	4 8%
No providers	97 66%	51 70%	21 59%	17 66%	51 68%	28 63%	62 67%	44 66%	43 71%	57 67%	97 66%	68 74%	64 73%	53 75%	33 67%
Don't know	9 6%	4 6%	3 10%	3 13%	2 3%	3 8%	6 6%	2 3%	2 4%	2 2%	9 6%	* 1%	4 4%	2 3%	2 3%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	3 2%	* 1%	2 6%	1 3%	2 3%	0 -%	3 3%	* 1%	2 4%	1 1%	3 2%	2 2%	2 2%	* -%	0 -%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	1.2	1.1	.6	.3	.9	2.1	.9	1.8	.6	1.3	1.2	1.2	1.3	1.5	1.8
Standard deviation	3.4	3.0	1.2	.7	2.0	5.6	2.6	4.7	1.4	3.8	3.4	3.9	4.2	4.6	5.2
Standard error	.36	.43	.26	.17	.29	1.11	.34	.74	.23	.51	.36	.51	.58	.69	.93
Error variance	.13	.19	.07	.03	.08	1.23	.12	.54	.05	.26	.13	.26	.33	.48	.87

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 78 (continuation)

A20a. Did you speak to any other insurance providers in person that you can't remember the names for? IF YES: How many?

Base: All those who spoke to insurance providers in person last time they made a comparison

	Total	Feature included or considered									Features - buy		Features - ease	
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	Prefer include (c)	Easier (a)	Harder (c)
Unweighted row	146	80	79	108	52	46	131	130	99	134	69	63	51	65
Effective sample size	98	52	49	73	33	28	90	88	67	91	51	37	34	44
Total	146	75	70	109	47	41	136	131	99	135	78	52	50	67
1 provider	14 10%	7 9%	5 8%	9 8%	5 11%	5 12%	14 10%	11 8%	9 9%	12 9%	7 9%	7 14%	4 7%	7 11%
2 providers	6 4%	2 3%	3 4%	4 4%	3 6%	4 9%	5 4%	5 4%	5 5%	6 4%	* 1%	3 7%	2 5%	3 5%
3 providers	8 5%	4 5%	3 5%	6 5%	3 7%	1 1%	6 4%	7 6%	6 6%	7 5%	* *%	4 8%	2 5%	5 8%
4 providers	2 1%	2 3%	* 1%	* *%	0 -%	2 4%	2 2%	2 2%	2 2%	2 2%	2 2%	* 1%	0 -%	* 1%
5+ providers	8 5%	6 8%	1 1%	6 5%	5b 11%	2 6%	6 4%	6 5%	5 5%	6 4%	4 5%	4 8%	* 1%	3 5%
No providers	97 66%	47 62%	53 75%	77 70%	28 60%	27 66%	91 67%	88 67%	67 67%	90 67%	59c 76%	27 52%	39c 79%	38 58%
Don't know	9 6%	7 9%	3 5%	4 4%	2 4%	0 -%	9 7%	9 7%	5 5%	9 7%	4 5%	5 10%	2 4%	7 10%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Not stated	3 2%	* *%	1 1%	3 3%	* 1%	* 1%	3 2%	3 2%	1 1%	2 2%	2 3%	1 1%	* 1%	2 4%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	1.2	1.3	.4	1.2	1.7b	.9	.9	.9	1.0	1.1	1.0	1.4	.4	1.0
Standard deviation	3.4	3.0	1.1	3.7	3.5	1.6	2.3	2.4	2.6	3.4	4.0	3.1	.9	2.1
Standard error	.36	.44	.16	.45	.62	.31	.26	.27	.33	.37	.58	.53	.16	.34
Error variance	.13	.19	.02	.20	.39	.09	.07	.07	.11	.14	.33	.28	.03	.11

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 79

A21. Approximately how many hours did you spend comparing different insurers and policies when you last compared them?

Base: All those who have compared insurers or policies

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1411	810	601	188	595	628	859	509	1411	953	712	232	241	226	955	451
Effective sample size	965	563	401	134	398	434	585	347	965	792	712	232	241	226	676	286
Total	1420	835	585	202	582	636	862	507	1420	1268	1196	111	72	41	1012	402
Less than 1 hour	414 29%	247 30%	167 29%	38 19%	159a 27%	217Ab 34%	252 29%	149 29%	414 29%	373 29%	354 30%	29 26%	19 26%	12 30%	268 26%	145A 36%
1 hour	372 26%	222 27%	150 26%	51 25%	165 28%	156 25%	214 25%	146 29%	372 26%	334 26%	317 27%	27 24%	17 23%	11 26%	263 26%	107 27%
2 hours	305 22%	179 21%	127 22%	47 23%	142c 24%	117 18%	195 23%	100 20%	305 22%	267 21%	249 21%	28 25%	19 26%	10 25%	222 22%	83 21%
3 hours	114 8%	65 8%	50 9%	28bc 14%	46 8%	40 6%	77 9%	28 6%	114 8%	103 8%	96 8%	9 8%	7 10%	2 6%	84 8%	31 8%
4 hours	61 4%	33 4%	29 5%	10 5%	28 5%	24 4%	37 4%	24 5%	61 4%	56 4%	50 4%	4 3%	6AbCdf 8%	1 3%	56B 6%	6 1%
5 hours	32 2%	17 2%	15 3%	6 3%	16 3%	11 2%	20 2%	11 2%	32 2%	29 2%	29 2%	2 2%	1 1%	1 3%	28 3%	5 1%
6 hours	20 1%	14 2%	6 1%	6 3%	5 1%	9 1%	10 1%	9 2%	20 1%	17 1%	17 1%	2 2%	1 1%	* **	14 1%	6 2%
7 hours	1 **	* **	* **	0 -%	0 -%	1 **	1 **	0 -%	1 **	0 -%	0 -%	*BC **	0 -%	*ABC **	* **	* **
8 hours	12 1%	7 1%	5 1%	3 2%	3 1%	5 1%	5 1%	7 1%	12 1%	12 1%	12 1%	0 -%	0 -%	0 -%	12 1%	0 -%
9 hours	* **	0 -%	* **	0 -%	* **	0 -%	* **	0 -%	* **	0 -%	0 -%	*aBC **	0 -%	0 -%	* **	0 -%
10 hours	9 1%	9b 1%	0 -%	3 2%	2 **	4 1%	3 **	6 1%	9 1%	8 1%	8 1%	* **	0 -%	0 -%	9 1%	0 -%
11+ hours	12 1%	5 1%	7 1%	2 1%	4 1%	7 1%	5 1%	7 1%	12 1%	12 1%	12 1%	0 -%	0 -%	1de 1%	10 1%	2 **
1-5 HOURS	885 62%	515 62%	370 63%	141C 70%	396C 68%	349 55%	543 63%	309 61%	885 62%	790 62%	740 62%	70 62%	50 69%	25 62%	651b 64%	231 58%
6-10 HOURS	42 3%	29 4%	12 2%	12b 6%	11 2%	19 3%	19 2%	21 4%	42 3%	38 3%	37 3%	4 3%	1 1%	* 1%	35 3%	6 2%
Don't know	66 5%	38 5%	28 5%	9 4%	12 2%	45B 7%	42 5%	21 4%	66 5%	55 4%	52 4%	9abc 8%	3 5%	2 5%	47 5%	17 4%
Refused	* **	0 -%	* **	0 -%	0 -%	* **	* **	0 -%	* **	0 -%	0 -%	0 -%	0 -%	*ABC **	0 -%	* **
Median	1.0	1.0	1.0	2.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 79 (continuation)

A21. Approximately how many hours did you spend comparing different insurers and policies when you last compared them?

Base: All those who have compared insurers or policies

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1411	810	601	188	595	628	859	509	1411	953	712	232	241	226	955	451
Effective sample size	965	563	401	134	398	434	585	347	965	792	712	232	241	226	676	286
Total	1420	835	585	202	582	636	862	507	1420	1268	1196	111	72	41	1012	402
Mean score	1.8	1.8	1.8	2.2BC	1.7	1.7	1.7	1.9	1.8	1.8	1.8	1.7	1.7	1.7	1.9B	1.4
Standard deviation	1.8	1.8	1.8	2.1	1.6	1.9	1.6	2.1	1.8	1.8	1.9	1.5	1.2	1.9	2.0	1.3
Standard error	.06	.08	.09	.19	.08	.09	.07	.12	.06	.07	.07	.10	.08	.13	.08	.08
Error variance	*	.01	.01	.03	.01	.01	*	.01	*	*	.01	.01	.01	.02	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 79 (continuation)

A21. Approximately how many hours did you spend comparing different insurers and policies when you last compared them?

Base: All those who have compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1411	916	490	705	673	81	1283	415	996	187	1215	1260	88	880	156
Effective sample size	965	621	339	461	481	54	873	285	679	123	835	852	64	589	110
Total	1420	905	507	668	716	79	1282	418	1002	179	1231	1245	96	859	164
Less than 1 hour	414 29%	286b 32%	129 25%	186 28%	218 30%	8 10%	394A 31%	95 23%	319A 32%	51 28%	362 29%	365 29%	27 28%	266 31%	48 29%
1 hour	372 26%	233 26%	137 27%	194 29%	168 23%	29 37%	326 25%	134B 32%	238 24%	53 30%	318 26%	326 26%	29 31%	242 28%	42 25%
2 hours	305 22%	193 21%	109 22%	147 22%	153 21%	14 18%	281 22%	93 22%	212 21%	41 23%	259 21%	270 22%	16 17%	172 20%	27 16%
3 hours	114 8%	65 7%	50 10%	52 8%	61 8%	9 12%	99 8%	29 7%	85 9%	16 9%	98 8%	98 8%	7 8%	57 7%	15 9%
4 hours	61 4%	38 4%	22 4%	26 4%	35 5%	10B 12%	45 3%	31B 7%	31 3%	6 3%	55 4%	56 5%	5 6%	35 4%	11 6%
5 hours	32 2%	18 2%	14 3%	15 2%	17 2%	* *%	27 2%	10 2%	23 2%	4 2%	29 2%	27 2%	4 4%	17 2%	5 3%
6 hours	20 1%	10 1%	10 2%	12 2%	8 1%	5B 6%	15 1%	8 2%	12 1%	2 1%	18 1%	18 1%	2 2%	11 1%	2 1%
7 hours	1 *%	* *%	* *%	* *%	* *%	0 -%	1 *%	0 -%	1 *%	0 -%	1 *%	1 *%	0 -%	1 *%	0 -%
8 hours	12 1%	3 *%	7 1%	7 1%	5 1%	2 2%	10 1%	2 *%	10 1%	2 1%	10 1%	10 1%	0 -%	5 1%	2 1%
9 hours	* *%	* *%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	* *%	0 -%	* *%	* *%	0 -%	* *%	0 -%
10 hours	9 1%	6 1%	3 1%	6 1%	3 *%	0 -%	9 1%	* *%	8 1%	0 -%	8 1%	7 1%	0 -%	6 1%	0 -%
11+ hours	12 1%	10 1%	2 *%	2 *%	10 1%	0 -%	12 1%	2 *%	10 1%	0 -%	12 1%	12 1%	0 -%	7 1%	0 -%
1-5 HOURS	885 62%	546 60%	332 66%	435 65%	434 61%	62B 79%	779 61%	297B 71%	588 59%	120 67%	759 62%	776 62%	62 64%	523 61%	99 60%
6-10 HOURS	42 3%	20 2%	20 4%	25 4%	17 2%	7b 8%	35 3%	10 2%	31 3%	3 2%	38 3%	37 3%	2 2%	22 3%	4 2%
Don't know	66 5%	43 5%	23 5%	20 3%	37 5%	2 3%	62 5%	14 3%	52 5%	5 3%	59 5%	55 4%	6 6%	40 5%	13 8%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 79 (continuation)

A21. Approximately how many hours did you spend comparing different insurers and policies when you last compared them?

Base: All those who have compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1411	916	490	705	673	81	1283	415	996	187	1215	1260	88	880	156
Effective sample size	965	621	339	461	481	54	873	285	679	123	835	852	64	589	110
Total	1420	905	507	668	716	79	1282	418	1002	179	1231	1245	96	859	164
Refused	*	*	0	0	0	0	*	0	*	0	*	*	0	*	0
	*%	*%	-%	-%	-%	-%	*%	-%	*%	-%	*%	*%	-%	*%	-%
Median	1.0	1.0	1.0	1.0	1.0	2.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Mean score	1.8	1.7	1.9	1.7	1.8	2.3b	1.7	1.8	1.8	1.6	1.8	1.8	1.6	1.7	1.7
Standard deviation	1.8	1.8	1.8	1.7	1.9	1.8	1.8	1.6	1.9	1.3	1.9	1.8	1.4	1.8	1.5
Standard error	.06	.08	.10	.08	.09	.24	.06	.09	.08	.12	.07	.06	.18	.07	.15
Error variance	*	.01	.01	.01	.01	.06	*	.01	.01	.01	*	*	.03	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 79 (continuation)

A21. Approximately how many hours did you spend comparing different insurers and policies when you last compared them?

Base: All those who have compared insurers or policies

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1411	347	514	388	297	555	386	374	301	246	309	285	777	791	393
Effective sample size	965	233	343	288	198	365	258	253	208	165	189	200	549	530	278
Total	1420	339	500	445	292	515	378	369	307	243	266	298	815	773	414
Less than 1 hour	414 29%	84 25%	173a 35%	97 22%	90a 31%	166A 32%	130bC 34%	96 26%	68 22%	76c 31%	103C 39%	88 29%	205 25%	209 27%	133 32%
1 hour	372 26%	95 28%	145 29%	114 26%	82 28%	138 27%	104 28%	92 25%	77 25%	67 27%	70 26%	97c 33%	196 24%	203 26%	113 27%
2 hours	305 22%	77 23%	91 18%	107 24%	61 21%	107 21%	66 17%	91a 25%	86Ad 28%	42 17%	37 14%	53 18%	208Ab 25%	176 23%	76 18%
3 hours	114 8%	25 7%	30 6%	52c 12%	21 7%	36 7%	21 6%	34 9%	22 7%	25 10%	16 6%	16 5%	83b 10%	72 9%	28 7%
4 hours	61 4%	24B 7%	11 2%	21 5%	14 5%	18 3%	22 6%	14 4%	17 5%	9 4%	14 5%	9 3%	39 5%	39 5%	16 4%
5 hours	32 2%	8 2%	9 2%	17 4%	6 2%	9 2%	9 2%	7 2%	11 4%	6 2%	2 1%	9 3%	21 3%	18 2%	9 2%
6 hours	20 1%	2 1%	8 2%	6 1%	8 3%	4 1%	4 1%	5 1%	6 2%	2 1%	2 1%	6 2%	12 1%	10 1%	4 1%
7 hours	1 *%	1 *%	0 -%	0 -%	0 -%	1 *%	* *%	* *%	0 -%	0 -%	* *%	0 -%	* *%	* *%	* *%
8 hours	12 1%	2 *%	3 1%	7 2%	0 -%	5 1%	7 2%	2 *%	3 1%	0 -%	0 -%	2 1%	10 1%	5 1%	3 1%
9 hours	* *%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	* *%	0 -%
10 hours	9 1%	0 -%	6 1%	2 *%	2 1%	6 1%	0 -%	2 1%	2 1%	5a 2%	2 1%	2 1%	5 1%	5 1%	0 -%
11+ hours	12 1%	5 1%	2 *%	5 1%	* *%	7 1%	2 *%	5 1%	4 1%	2 1%	* *%	2 1%	10 1%	5 1%	3 1%
1-5 HOURS	885 62%	230b 68%	287 57%	310C 70%	183 63%	307 60%	222 59%	238 64%	212a 69%	147 61%	139 52%	185 62%	546A 67%	508b 66%	241 58%
6-10 HOURS	42 3%	4 1%	18 4%	15 3%	10 3%	16 3%	11 3%	9 2%	11 4%	7 3%	4 2%	10 3%	28 3%	21 3%	8 2%
Don't know	66 5%	17 5%	21 4%	18 4%	9 3%	19 4%	13 4%	22 6%	13 4%	11 4%	18c 7%	14 5%	26 3%	30 4%	28 7%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 79 (continuation)

A21. Approximately how many hours did you spend comparing different insurers and policies when you last compared them?

Base: All those who have compared insurers or policies

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1411	347	514	388	297	555	386	374	301	246	309	285	777	791	393
Effective sample size	965	233	343	288	198	365	258	253	208	165	189	200	549	530	278
Total	1420	339	500	445	292	515	378	369	307	243	266	298	815	773	414
Refused	*	0	*	0	0	0	0	0	0	0	*	0	0	*	0
	**	-%	**	-%	-%	-%	-%	-%	-%	-%	**	-%	-%	**	-%
Median	1.0	1.0	1.0	2.0	1.0	1.0	1.0	1.0	2.0	1.0	1.0	1.0	1.0	1.0	1.0
Mean score	1.8	1.8	1.6	2.0b	1.6	1.7	1.6	1.8	2.0a	1.8	1.4	1.6	2.0Ab	1.8	1.6
Standard deviation	1.8	1.8	1.7	1.9	1.5	2.0	1.7	1.9	2.0	2.0	1.4	1.7	2.0	1.8	1.7
Standard error	.06	.12	.10	.12	.11	.11	.11	.12	.14	.16	.11	.12	.09	.08	.10
Error variance	*	.02	.01	.01	.01	.01	.01	.01	.02	.02	.01	.02	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 79 (continuation)

A21. Approximately how many hours did you spend comparing different insurers and policies when you last compared them?

Base: All those who have compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1411	124	607	618	446	145	1076	613	672	797	180	240	187
Effective sample size	965	69	402	454	329	107	743	422	463	550	124	167	120
Total	1420	96	589	679	492	162	1093	627	681	814	182	248	170
Less than 1 hour	414 29%	41bCd 43%	170 29%	182 27%	131 27%	45 28%	301 28%	170 27%	198 29%	190 23%	66A 36%	83A 34%	73A 43%
1 hour	372 26%	23 24%	152 26%	185 27%	146 30%	36 22%	294 27%	160 25%	187 27%	212d 26%	54d 30%	79D 32%	27 16%
2 hours	305 22%	9 10%	123a 21%	162A 24%	111a 22%	49Ab 30%	234 21%	155 25%	143 21%	205cD 25%	38d 21%	43 17%	18 11%
3 hours	114 8%	4 5%	38 6%	70b 10%	48 10%	17 10%	95 9%	53 9%	55 8%	79B 10%	4 2%	16 7%	14b 8%
4 hours	61 4%	4 4%	36cd 6%	19 3%	13 3%	5 3%	53 5%	25 4%	31 5%	34 4%	6 3%	13 5%	7 4%
5 hours	32 2%	3 3%	13 2%	16 2%	10 2%	4 3%	25 2%	19 3%	13 2%	24 3%	6 3%	2 1%	1 1%
6 hours	20 1%	2 2%	8 1%	8 1%	6 1%	2 1%	14 1%	9 1%	8 1%	18 2%	1 1%	1 *%	0 -%
7 hours	1 *%	0 -%	* *%	* *%	* *%	0 -%	1 *%	1 *%	0 -%	1 *%	0 -%	0 -%	0 -%
8 hours	12 1%	0 -%	7 1%	5 1%	5 1%	0 -%	7 1%	5 1%	7 1%	10 1%	0 -%	0 -%	2 1%
9 hours	* *%	0 -%	0 -%	* *%	* *%	0 -%	* *%	* *%	0 -%	0 -%	0 -%	0 -%	* *%
10 hours	9 1%	0 -%	7 1%	2 *%	2 *%	0 -%	5 *%	4 1%	3 *%	4 *%	0 -%	2 1%	3 2%
11+ hours	12 1%	0 -%	5 1%	7 1%	5 1%	* *%	7 1%	5 1%	7 1%	12 1%	* *%	0 -%	0 -%
1-5 HOURS	885 62%	44 46%	363a 62%	451A 67%	327A 66%	110A 68%	701 64%	412 66%	430 63%	554D 68%	107D 59%	152D 61%	68 40%
6-10 HOURS	42 3%	2 2%	23 4%	16 2%	14 3%	2 1%	27 2%	19 3%	19 3%	32 4%	1 1%	2 1%	6 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 79 (continuation)

A21. Approximately how many hours did you spend comparing different insurers and policies when you last compared them?

Base: All those who have compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1411	124	607	618	446	145	1076	613	672	797	180	240	187
Effective sample size	965	69	402	454	329	107	743	422	463	550	124	167	120
Total	1420	96	589	679	492	162	1093	627	681	814	182	248	170
Don't know	66 5%	9cd 9%	28 5%	22 3%	15 3%	5 3%	56 5%	20 3%	27 4%	25 3%	7 4%	10 4%	24ABC 14%
Refused	* **	* **	0 -%	0 -%	0 -%	0 -%	* **	0 -%	0 -%	0 -%	0 -%	0 -%	* **
Median	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Mean score	1.8	1.4	1.9	1.8	1.8	1.7	1.8	1.8	1.8	2.0BCd	1.4	1.4	1.6
Standard deviation	1.8	1.4	2.0	1.7	1.8	1.3	1.7	1.8	1.8	2.0	1.3	1.3	1.9
Standard error	.06	.17	.10	.08	.10	.13	.06	.09	.09	.09	.12	.10	.19
Error variance	*	.03	.01	.01	.01	.02	*	.01	.01	.01	.01	.01	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 79 (continuation)

A21. Approximately how many hours did you spend comparing different insurers and policies when you last compared them?

Base: All those who have compared insurers or policies

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1411	146	626	982	849	35	405	391	261	80
Effective sample size	965	98	418	689	597	25	275	270	192	52
Total	1420	146	617	1020	886	37	405	398	290	72
Less than 1 hour	414 29%	32 22%	139 22%	257f 25%	213 24%	5 15%	74 18%	110C 28%	57C 20%	3 4%
1 hour	372 26%	38 26%	170 27%	274 27%	234 26%	4 11%	103 25%	135BC 34%	60 21%	9 13%
2 hours	305 22%	27 19%	143 23%	241 24%	218 25%	11 30%	106 26%	87 22%	72 25%	30Ab 43%
3 hours	114 8%	17 11%	61 10%	101 10%	90 10%	3 9%	49 12%	26 6%	46A 16%	9 13%
4 hours	61 4%	6 4%	31 5%	46 4%	41 5%	* 1%	19 5%	17 4%	15 5%	4 6%
5 hours	32 2%	2 1%	20 3%	28 3%	25 3%	4 10%	17 4%	4 1%	16A 6%	4a 6%
6 hours	20 1%	3 2%	10 2%	19 2%	15 2%	3 9%	13 3%	6 1%	7 3%	* **
7 hours	1 **	0 -%	* **	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
8 hours	12 1%	3 2%	8 1%	7 1%	7 1%	2 5%	2 **	2 **	3 1%	2 2%
9 hours	* **	0 -%	0 -%	* **	* **	0 -%	0 -%	* **	0 -%	0 -%
10 hours	9 1%	0 -%	7 1%	6 1%	4 **	0 -%	3 1%	0 -%	0 -%	3AB 5%
11+ hours	12 1%	5 3%	9 1%	11 1%	10 1%	2 5%	5 1%	4 1%	4 1%	2 2%
1-5 HOURS	885 62%	90 62%	425 69%	690 68%	608 69%	23 62%	294a 72%	269 68%	209 72%	57 80%
6-10 HOURS	42 3%	7 5%	25 4%	31 3%	26 3%	5 14%	18 5%	8 2%	11 4%	5a 7%
Don't know	66 5%	12bcd 8%	19 3%	31 3%	29 3%	2 5%	14 3%	8 2%	9 3%	4 6%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 79 (continuation)

A21. Approximately how many hours did you spend comparing different insurers and policies when you last compared them?

Base: All those who have compared insurers or policies

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1411	146	626	982	849	35	405	391	261	80
Effective sample size	965	98	418	689	597	25	275	270	192	52
Total	1420	146	617	1020	886	37	405	398	290	72
Refused	*	0	0	0	0	0	0	0	0	0
	*%	-%	-%	-%	-%	-%	-%	-%	-%	-%
Median	1.0	1.0	1.0	1.0	1.0	2.0	2.0	1.0	2.0	2.0
Mean score	1.8	2.2	2.1	1.9	1.9	3.2bCdf	2.2c	1.6	2.2A	3.1Ab
Standard deviation	1.8	2.5	2.1	1.8	1.9	2.9	2.0	1.6	1.9	2.6
Standard error	.06	.26	.10	.07	.08	.60	.12	.10	.14	.37
Error variance	*	.07	.01	.01	.01	.36	.02	.01	.02	.14

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 79 (continuation)

A21. Approximately how many hours did you spend comparing different insurers and policies when you last compared them?

Base: All those who have compared insurers or policies

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1411	706	750	1062	461	441	1163	1227	892	1260	742	187	481	505	271	577
Effective sample size	965	474	491	738	316	284	803	834	610	858	520	134	311	353	191	383
Total	1420	693	713	1089	473	411	1186	1224	901	1261	769	201	449	522	286	558
Less than 1 hour	414 29%	195 28%	191 27%	293 27%	129 27%	109 27%	341 29%	347 28%	259 29%	350 28%	205 27%	65 32%	143 32%	148 28%	97 34%	153 27%
1 hour	372 26%	189 27%	201 28%	298 27%	130 28%	123 30%	308 26%	330 27%	235 26%	340 27%	207 27%	53 26%	112 25%	146 28%	78 27%	140 25%
2 hours	305 22%	158 23%	162 23%	244 22%	92 19%	93 23%	263 22%	269 22%	183 20%	282 22%	171 22%	40 20%	95 21%	104 20%	53 19%	138 25%
3 hours	114 8%	51 7%	55 8%	89 8%	46 10%	31 8%	96 8%	97 8%	82 9%	98 8%	73c 9%	18 9%	24 5%	42 8%	28 10%	42 8%
4 hours	61 4%	19 3%	21 3%	48 4%	18 4%	11 3%	55 5%	52 4%	43 5%	54 4%	36 5%	8 4%	17 4%	24 5%	10 3%	28 5%
5 hours	32 2%	21 3%	15 2%	27 2%	13 3%	9 2%	27 2%	27 2%	18 2%	29 2%	20 3%	* **	12 3%	13 3%	2 1%	15 3%
6 hours	20 1%	10 1%	12 2%	14 1%	7 2%	4 1%	18 2%	17 1%	14 2%	20 2%	14 2%	2 1%	4 1%	8 2%	3 1%	8 1%
7 hours	1 **	0 -%	1 **	1 **	0 -%	0 -%	1 **	1 **	0 -%	* **	* **	* **	0 -%	0 -%	0 -%	1 **
8 hours	12 1%	7 1%	10 1%	10 1%	5 1%	3 1%	12 1%	12 1%	10 1%	12 1%	7 1%	2 1%	3 1%	5 1%	2 1%	3 1%
9 hours	* **	* **	0 -%	* **	0 -%	0 -%	* **	* **	* **	* **	0 -%	0 -%	* **	0 -%	0 -%	* **
10 hours	9 1%	6 1%	5 1%	7 1%	2 **	4 1%	5 **	9 1%	4 **	7 1%	2 **	4a 2%	3 1%	2 **	0 -%	6 1%
11+ hours	12 1%	2 **	7 1%	12 1%	4 1%	5 1%	10 1%	9 1%	9 1%	12 1%	9 1%	0 -%	4 1%	7 1%	4 1%	2 **
1-5 HOURS	885 62%	437 63%	453 64%	706 65%	298 63%	265 65%	750 63%	775 63%	560 62%	803 64%	507c 66%	119 59%	260 58%	330 63%	171 60%	363 65%
6-10 HOURS	42 3%	23 3%	28 4%	33 3%	14 3%	11 3%	36 3%	39 3%	29 3%	40 3%	23 3%	7 4%	11 3%	15 3%	5 2%	18 3%
Don't know	66 5%	36 5%	34 5%	45 4%	28 6%	20 5%	49 4%	54 4%	45 5%	56 4%	26 3%	9 5%	31a 7%	22 4%	9 3%	23 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 79 (continuation)

A21. Approximately how many hours did you spend comparing different insurers and policies when you last compared them?

Base: All those who have compared insurers or policies

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1411	706	750	1062	461	441	1163	1227	892	1260	742	187	481	505	271	577
Effective sample size	965	474	491	738	316	284	803	834	610	858	520	134	311	353	191	383
Total	1420	693	713	1089	473	411	1186	1224	901	1261	769	201	449	522	286	558
Refused	*	*	*	*	0	*	0	*	*	*	0	*	0	0	0	*
	*%	*%	*%	*%	-%	*%	-%	*%	*%	*%	-%	*%	-%	-%	-%	*%
Median	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Mean score	1.8	1.7	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.9	1.7	1.7	1.8	1.6	1.8
Standard deviation	1.8	1.7	1.9	1.9	1.8	1.9	1.8	1.8	1.9	1.9	1.8	1.7	1.8	1.9	1.7	1.7
Standard error	.06	.08	.09	.07	.10	.12	.07	.06	.08	.06	.08	.15	.11	.10	.13	.09
Error variance	*	.01	.01	.01	.01	.01	*	*	.01	*	.01	.02	.01	.01	.02	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 80

A23. In general how much do you compare private motor insurers and policies?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
I compare every year at renewal	827 55%	485 55%	342 55%	135C 66%	372C 61%	319 46%	492 54%	305 57%	827 55%	744 56%	702 56%	59 49%	42 56%	24 53%	613b 57%	210 49%
I compare most years at renewal	184 12%	108 12%	76 12%	26 13%	73 12%	85 12%	115 13%	64 12%	184 12%	163 12%	154 12%	15 13%	8 11%	6 13%	122 11%	60 14%
I compare some years at renewal	252 17%	151 17%	100 16%	25 12%	95 16%	132 19%	164 18%	83 16%	252 17%	224 17%	213 17%	21 17%	11 15%	7 15%	175 16%	76 18%
I never compare at renewal - I just let the policy continue	229 15%	124 14%	105 17%	18 9%	66 11%	144AB 21%	139 15%	78 15%	229 15%	196 15%	183 15%	24abc 20%	13 17%	8 18%	149 14%	80 19%
COMPARE MOST/SOME YEARS	436 29%	259 30%	177 28%	50 25%	168 28%	218 32%	279 31%	147 28%	436 29%	387 29%	368 29%	36 30%	20 26%	13 28%	297 28%	137 32%
EVER COMPARE	1262 84%	744 85%	519 83%	186C 91%	540C 89%	537 78%	770 84%	452 85%	1262d 84%	1131d 85%	1070d 85%	95 79%	62 82%	37 81%	910 85%	346 81%
Don't know	10 1%	7 1%	3 *%	* *%	2 *%	8 1%	5 1%	4 1%	10 1%	9 1%	8 1%	1 1%	* *%	* 1%	8 1%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 80 (continuation)

A23. In general how much do you compare private motor insurers and policies?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
I compare every year at renewal	827 55%	500 52%	322A 61%	382 55%	433 57%	47 54%	740 55%	217 50%	609a 57%	105 56%	716 55%	717 54%	62 62%	446 49%	96 55%
I compare most years at renewal	184 12%	132 14%	52 10%	100 14%	79 10%	6 7%	171 13%	53 12%	131 12%	29 16%	155 12%	168 13%	13 13%	119 13%	24 14%
I compare some years at renewal	252 17%	175 18%	77 15%	112 16%	135 18%	17 20%	229 17%	98B 22%	154 14%	28 15%	224 17%	220 17%	17 17%	171 19%	31 18%
I never compare at renewal - I just let the policy continue	229 15%	152 16%	76 14%	103 15%	105 14%	16 18%	204 15%	65 15%	163 15%	25 13%	202 15%	207 16%	7 7%	171 19%	21 12%
COMPARE MOST/SOME YEARS	436 29%	307b 32%	129 24%	212 30%	213 28%	23 27%	400 30%	151b 35%	285 27%	57 31%	379 29%	387 29%	30 29%	290 32%	55 31%
EVER COMPARE	1262 84%	806 84%	451 85%	594 85%	647 85%	70 82%	1140 84%	368 85%	895 84%	162 87%	1094 84%	1105 84%	92 91%	736 80%	151 87%
Don't know	10 1%	6 1%	1 **	2 **	8 1%	* **	10 1%	2 **	8 1%	0 -%	8 1%	7 1%	2 2%	8 1%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 80 (continuation)

A23. In general how much do you compare private motor insurers and policies?

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
I compare every year at renewal	827 55%	185 52%	252 47%	265 56%	171 56%	306 57%	231 58%	205 53%	183 56%	146 57%	84 28%	158A 51%	570AB 68%	455 56%	226 51%
I compare most years at renewal	184 12%	45 13%	72 13%	49 10%	36 12%	81 15%	40 10%	46 12%	45 14%	34 13%	30 10%	56aC 18%	88 10%	87 11%	61 14%
I compare some years at renewal	252 17%	66 19%	99 18%	80 17%	53 17%	75 14%	66 16%	74 19%	58 18%	39 15%	82C 27%	60c 19%	103 12%	144 18%	80 18%
I never compare at renewal - I just let the policy continue	229 15%	57 16%	109 20%	73 15%	45 15%	73 14%	60 15%	62 16%	35 11%	36 14%	103BC 34%	34 11%	77 9%	122 15%	72 16%
COMPARE MOST/SOME YEARS	436 29%	112 31%	172 32%	129 27%	88 29%	157 29%	106 27%	120 31%	102 32%	73 29%	112C 37%	116C 38%	190 23%	232 29%	141 32%
EVER COMPARE	1262 84%	297 83%	424 79%	394 83%	259 84%	463 86%	338 84%	325 84%	286 88%	219 86%	196 65%	274A 89%	760A 91%	687 85%	367 83%
Don't know	10 1%	2 1%	6 1%	5 1%	3 1%	1 *%	2 1%	2 *%	4 1%	0 -%	4 1%	1 *%	2 *%	3 *%	3 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 80 (continuation)

A23. In general how much do you compare private motor insurers and policies?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
I compare every year at renewal	827 55%	41 38%	289 46%	471ABf 68%	365ABF 73%	95ab 57%	628 55%	506B 81%	293 43%	827BCD 100%	0 -%	0 -%	0 -%
I compare most years at renewal	184 12%	15 14%	75 12%	86 12%	59 12%	21 13%	141 12%	57 9%	118A 17%	0 -%	184ACD 100%	0 -%	0 -%
I compare some years at renewal	252 17%	17 16%	134CD 21%	89 13%	54 11%	31d 19%	207 18%	43 7%	179A 26%	0 -%	0 -%	252ABD 100%	0 -%
I never compare at renewal - I just let the policy continue	229 15%	34bCDF 31%	127CDf 20%	47 7%	23 5%	19d 11%	169 15%	19 3%	87A 13%	0 -%	0 -%	0 -%	229ABC 100%
COMPARE MOST/SOME YEARS	436 29%	32 30%	208cD 33%	175 25%	113 23%	52 31%	347 30%	100 16%	298A 44%	0 -%	184AD 100%	252AD 100%	0 -%
EVER COMPARE	1262 84%	74 68%	497a 79%	646AB 93%	478ABF 95%	147Ab 88%	975 85%	606B 97%	591 87%	827D 100%	184D 100%	252D 100%	0 -%
Don't know	10 1%	* *%	9cd 1%	* *%	0 -%	* *%	4 *%	2 *%	3 *%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 80 (continuation)

A23. In general how much do you compare private motor insurers and policies?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
I compare every year at renewal	827 55%	85 59%	365 59%	649 64%	588b 66%	31 84%	252 62%	260 65%	218a 75%	57a 80%
I compare most years at renewal	184 12%	15 10%	71 11%	133 13%	115 13%	2 6%	49 12%	56 14%	37 13%	4 6%
I compare some years at renewal	252 17%	25 17%	109 18%	160 16%	119 13%	3 9%	78d 19%	57b 14%	20 7%	8 11%
I never compare at renewal - I just let the policy continue	229 15%	20cdf 14%	70cdf 11%	73 7%	60 7%	* 1%	26 6%	21 5%	14 5%	2 2%
COMPARE MOST/SOME YEARS	436 29%	40 27%	180 29%	293 29%	234 26%	6 15%	127 31%	114b 29%	58 20%	12 17%
EVER COMPARE	1262 84%	125 86%	545 88%	942ab 92%	822ab 93%	36 99%	379ab 94%	374 94%	275 95%	70 97%
Don't know	10 1%	1 *%	2 *%	4 *%	4 *%	0 -%	* *%	3 1%	0 -%	* 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 80 (continuation)

A23. In general how much do you compare private motor insurers and policies?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
I compare every year at renewal	827 55%	391 53%	404 53%	633 55%	296 59%	252 58%	693 56%	710 55%	545 57%	732 55%	476BC 60%	104 47%	246 51%	346BC 64%	158 52%	301 51%
I compare most years at renewal	184 12%	109 15%	91 12%	148 13%	63 13%	54 13%	151 12%	159 12%	110 12%	170 13%	112 14%	23 10%	50 10%	60 11%	37 12%	81 14%
I compare some years at renewal	252 17%	112 15%	126 17%	189 16%	72 14%	53 12%	206 17%	220e 17%	145 15%	225 17%	129 16%	37 17%	86 18%	69 13%	56 18%	119A 20%
I never compare at renewal - I just let the policy continue	229 15%	116 16%	132 17%	176 15%	66 13%	70 16%	185 15%	197 15%	148 16%	196 15%	81 10%	48A 22%	97A 20%	68 12%	52 17%	81 14%
COMPARE MOST/SOME YEARS	436 29%	221 30%	218 29%	337 29%	136 27%	107 25%	357 29%	379 29%	256 27%	394 30%	240 30%	60 27%	136 28%	129 24%	93 30%	200A 34%
EVER COMPARE	1262 84%	611 84%	621 82%	970 84%	431 86%	359 83%	1050 84%	1089 84%	801 84%	1126 85%	717BC 90%	164 74%	382 80%	475 87%	252 82%	502 86%
Don't know	10 1%	4 *	8 1%	8 1%	3 1%	4 1%	8 1%	6 *	8 1%	8 1%	1 *	8AC 4%	* *	* *	4 1%	4 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 81

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?

Base: All

	Total	Gender		Age			Social Grade		UK		Country		Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Breakdown cover	697 46%	400 46%	297 47%	124bC 60%	309C 51%	265 38%	416 46%	254 48%	697 46%	627 47%	594 47%	48 40%	33 44%	21 48%	498 47%	197 46%
Legal Expenses/Legal protection	696 46%	394 45%	302 48%	84 41%	317aC 52%	295 43%	456B 50%	216 40%	696F 46%	633F 47%	601F 48%	49f 41%	32F 43%	14 30%	486 46%	208 49%
Courtesy car/ temporary replacement vehicle	591 39%	321 37%	270a 43%	92c 45%	262C 43%	237 34%	369 40%	202 38%	591F 39%	540F 40%	514F 41%	43F 36%	26F 35%	8 18%	414 39%	173 40%
No claims bonus protection	470 31%	287 33%	182 29%	47 23%	191 31%	232a 34%	317b 35%	143 27%	470 31%	421 31%	396 31%	36 30%	24 32%	13 28%	332 31%	137 32%
Windscreen cover	435 29%	250 29%	185 30%	79C 38%	195C 32%	162 24%	268 29%	158 30%	435 29%	385 29%	363 29%	33 28%	22 29%	18ABCDE 39%	318 30%	115 27%
Personal Accident/ Personal injury/ Medical expenses	206 14%	126 14%	80 13%	28 14%	83 14%	95 14%	125 14%	71 13%	206F 14%	190F 14%	181F 14%	13 11%	8 11%	3 6%	149 14%	57 13%
Foreign use cover	145 10%	98b 11%	47 7%	15 7%	45 7%	86b 12%	101 11%	40 8%	145F 10%	137dF 10%	131dF 10%	7 6%	6f 8%	1 2%	98 9%	47 11%
Excess (amount or protection)	144 10%	91 10%	53 9%	17 8%	61 10%	66 10%	104B 11%	34 6%	144 10%	133 10%	126 10%	8 6%	7 9%	3 8%	101 9%	43 10%
Personal belongings cover	142 9%	68 8%	75a 12%	23 11%	72C 12%	47 7%	91 10%	46 9%	142F 9%	129F 10%	123F 10%	12f 10%	7f 9%	2 4%	103 10%	40 9%
Key loss cover	111 7%	49 6%	62A 10%	23c 11%	50 8%	38 5%	65 7%	37 7%	111 7%	97 7%	94 7%	6 5%	3 4%	7ABCDE 16%	88 8%	23 5%
Additional named drivers	77 5%	43 5%	34 5%	8 4%	25 4%	44 6%	53 6%	24 5%	77 5%	67 5%	64 5%	8 6%	4 5%	2 4%	54 5%	23 5%
Business use cover	34 2%	19 2%	16 3%	2 1%	14 2%	18 3%	25 3%	9 2%	34 2%	32 2%	30 2%	1 1%	2 2%	1d 3%	28 3%	6 1%
Other	181 12%	114 13%	66 11%	22 11%	78 13%	81 12%	115 13%	60 11%	181 12%	161 12%	154 12%	13 11%	7 9%	6 14%	139 13%	42 10%
Don't know	199 13%	116 13%	83 13%	29 14%	61 10%	109B 16%	102 11%	88a 16%	199 13%	175 13%	165 13%	17 14%	10 14%	7 16%	153 14%	45 11%
Refused	5 **	4 **	* **	2 1%	1 **	2 **	3 **	* **	5 **	4 **	3 **	* **	1 1%	* **	4 **	1 **

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 81 (continuation)

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?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Breakdown cover	697	421	274a	329	354	41	626	211	486	107b	590	615	47	398	78
	46%	44%	52%	47%	47%	47%	46%	48%	46%	57%	45%	47%	47%	44%	45%
Legal Expenses/Legal protection	696	459	233	342	341	38	640	218	478	85	610	601	52	432	69
	46%	48%	44%	49%	45%	44%	47%	50%	45%	46%	47%	46%	52%	47%	40%
Courtesy car/ temporary replacement vehicle	591	367	222	305b	279	31	535	178	413	69	522	514	42	356	64
	39%	38%	42%	44%	37%	36%	39%	41%	39%	37%	40%	39%	42%	39%	37%
No claims bonus protection	470	345B	123	219	248	32	431	144	326	69	400	413	24	291	49
	31%	36%	23%	31%	33%	37%	32%	33%	31%	37%	31%	31%	24%	32%	28%
Windscreen cover	435	269	164	211	216	20	393	121	315	74B	362	384	35	248	58
	29%	28%	31%	30%	29%	24%	29%	28%	30%	39%	28%	29%	34%	27%	33%
Personal Accident/ Personal injury/ Medical expenses	206	138	67	97	109	7	187	53	153	27	179	178	12	123	23
	14%	14%	13%	14%	14%	8%	14%	12%	14%	15%	14%	13%	12%	13%	13%
Foreign use cover	145	109b	36	76	68	6	132	40	105	27	118	129	10	82	19
	10%	11%	7%	11%	9%	7%	10%	9%	10%	14%	9%	10%	9%	9%	11%
Excess (amount or protection)	144	101	41	82	62	11	132	44	100	16	128	133	8	80	14
	10%	11%	8%	12%	8%	13%	10%	10%	9%	9%	10%	10%	8%	9%	8%
Personal belongings cover	142	93	50	59	80	7	129	39	103	25	118	127	6	86	17
	9%	10%	9%	9%	11%	8%	9%	9%	10%	13%	9%	10%	6%	9%	10%
Key loss cover	111	61	48	46	61	2	107	25	86	23b	88	99	4	56	14
	7%	6%	9%	7%	8%	2%	8%	6%	8%	12%	7%	8%	4%	6%	8%
Additional named drivers	77	48	29	42	35	3	67	16	61	15	62	71	4	56	11
	5%	5%	5%	6%	5%	3%	5%	4%	6%	8%	5%	5%	4%	6%	6%
Business use cover	34	28	7	19	16	2	31	14	21	6	28	32	2	22	3
	2%	3%	1%	3%	2%	2%	2%	3%	2%	3%	2%	2%	2%	2%	2%
Other	181	119	61	96	79	6	168	52	128	20	161	143	20a	115	22
	12%	12%	12%	14%	10%	7%	12%	12%	12%	11%	12%	11%	20%	13%	13%
Don't know	199	120	78	68	116A	11	181	51	149	15	177	182	9	124	21
	13%	12%	15%	10%	15%	13%	13%	12%	14%	8%	14%	14%	9%	14%	12%
Refused	5	*	2	3	2	0	3	0	5	0	3	1	2A	4	*
	*%	*%	*%	*%	*%	-%	*%	-%	*%	-%	*%	*%	2%	*%	*%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 81 (continuation)

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?

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Breakdown cover	697	165	222	238	152	239	185	189	147	126	121	132	424A	411	195
	46%	46%	41%	50%	49%	45%	46%	49%	45%	49%	40%	43%	50%	51%	44%
Legal Expenses/Legal protection	696	160	263	210	157	273	191	180	145	115	115	133	421A	381	192
	46%	45%	49%	44%	51%	51%	48%	46%	45%	45%	38%	43%	50%	47%	43%
Courtesy car/ temporary replacement vehicle	591	153	198	211	114	204	161	174	123	92	108	116	351	336	158
	39%	43%	37%	45%	37%	38%	40%	45%	38%	36%	36%	38%	42%	41%	36%
No claims bonus protection	470	125	160	149	109	166	128	132	98	70	88	87	282	267	134
	31%	35%	30%	32%	36%	31%	32%	34%	30%	28%	29%	28%	34%	33%	30%
Windscreen cover	435	91	150	150	86	155	120	108	98	83	75	84	269a	229	124
	29%	26%	28%	32%	28%	29%	30%	28%	30%	32%	25%	27%	32%	28%	28%
Personal Accident/ Personal injury/ Medical expenses	206	58	63	75	40	73	58	51	37	41	34	34	131	112	70
	14%	16%	12%	16%	13%	14%	15%	13%	11%	16%	11%	11%	16%	14%	16%
Foreign use cover	145	32	50	47	30	58	44	36	41d	16	23	27	93	68	52
	10%	9%	9%	10%	10%	11%	11%	9%	13%	6%	8%	9%	11%	8%	12%
Excess (amount or protection)	144	32	46	37	41a	58	43	40	30	22	27	43c	70	88	42
	10%	9%	9%	8%	13%	11%	11%	10%	9%	9%	9%	14%	8%	11%	10%
Personal belongings cover	142	31	54	53	27	54	33	40	38	18	16	26	97a	77	40
	9%	9%	10%	11%	9%	10%	8%	10%	12%	7%	5%	8%	12%	10%	9%
Key loss cover	111	18	38	46	17	40	45d	28	20	14	12	16	81Ab	54	35
	7%	5%	7%	10%	6%	8%	11%	7%	6%	5%	4%	5%	10%	7%	8%
Additional named drivers	77	22	34	19	26ac	22	27b	11	21	11	26C	19	30	50	21
	5%	6%	6%	4%	8%	4%	7%	3%	7%	4%	9%	6%	4%	6%	5%
Business use cover	34	11	11	11	6	10	11	6	9	4	5	8	19	27	6
	2%	3%	2%	2%	2%	2%	3%	2%	3%	2%	2%	3%	2%	3%	1%
Other	181	45	68	64	32	65	51	43	44	24	44	42	86	93	57
	12%	13%	13%	13%	10%	12%	13%	11%	14%	9%	14%	14%	10%	11%	13%
Don't know	199	47	75	67	26	63	52	49	41	38	51	39	98	93	65
	13%	13%	14%	14%	9%	12%	13%	13%	13%	15%	17%	13%	12%	11%	15%
Refused	5	2	2	2	0	1	*	4	0	0	2	2	*	1	*
	*%	1%	*%	*%	-%	*%	*%	1%	-%	-%	1%	1%	*%	*%	*%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 81 (continuation)

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?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Breakdown cover	697 46%	43 40%	285 45%	351 51%	259 52%	75 45%	548 48%	357B 57%	279 41%	419cD 51%	99cD 54%	102 41%	73 32%
Legal Expenses/Legal protection	696 46%	45 42%	266 42%	364B 53%	272aB 54%	80 48%	522 45%	341B 54%	293 43%	428cD 52%	88D 48%	107d 43%	72 31%
Courtesy car/ temporary replacement vehicle	591 39%	35 32%	234 37%	304b 44%	222b 44%	68 41%	453 39%	276 44%	272 40%	352D 43%	84D 46%	92d 37%	59 26%
No claims bonus protection	470 31%	33 30%	200 32%	215 31%	155 31%	54 32%	369 32%	229b 36%	194 28%	281 34%	62 34%	67 27%	60 26%
Windscreen cover	435 29%	23 22%	192 30%	206 30%	151 30%	45 27%	316 28%	201 32%	188 28%	266D 32%	52 29%	73d 29%	43 19%
Personal Accident/ Personal injury/ Medical expenses	206 14%	12 11%	62 10%	123B 18%	86B 17%	30b 18%	168 15%	98 16%	91 13%	139cd 17%	20 11%	23 9%	23 10%
Foreign use cover	145 10%	9 8%	49 8%	87b 13%	58 11%	26B 16%	111 10%	69 11%	71 10%	87d 11%	18 10%	28d 11%	11 5%
Excess (amount or protection)	144 10%	10 10%	57 9%	70 10%	47 9%	20 12%	122 11%	67 11%	67 10%	74 9%	22d 12%	35D 14%	12 5%
Personal belongings cover	142 9%	3 3%	58 9%	74a 11%	51a 10%	18 11%	107 9%	67 11%	60 9%	85 10%	17 9%	22 9%	19 8%
Key loss cover	111 7%	7 7%	38 6%	62 9%	46 9%	7 4%	73 6%	52 8%	47 7%	79c 10%	8 4%	9 4%	15 6%
Additional named drivers	77 5%	5 5%	35 6%	32 5%	22 4%	9 5%	70 6%	36 6%	32 5%	28 3%	15a 8%	22A 9%	11 5%
Business use cover	34 2%	1 1%	20 3%	12 2%	6 1%	6 4%	34 3%	13 2%	15 2%	20 2%	4 2%	5 2%	5 2%
Other	181 12%	14 13%	96CD 15%	64 9%	41 8%	17 10%	131 11%	86 14%	70 10%	99 12%	28 15%	30 12%	23 10%
Don't know	199 13%	23CD 21%	90 14%	73 11%	52 10%	18 11%	145 13%	62 10%	93 14%	97b 12%	9 5%	35b 14%	55ABc 24%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 81 (continuation)

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?

Base: All

	Total	In person (a)	Purchase - actual			Online other (f)	In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)			Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Refused	5	*	2	3	2	*	1	2	2	3	*	0	0
	*%	*%	*%	*%	*%	*%	*%	*%	*%	*%	*%	-%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 81 (continuation)

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?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Breakdown cover	697 46%	66 45%	291 47%	529 52%	474b 53%	19 52%	218 54%	209 52%	159 55%	45 63%
Legal Expenses/Legal protection	696 46%	70 48%	278 45%	512 50%	448 51%	21 58%	210 52%	188 47%	160 55%	44 61%
Courtesy car/ temporary replacement vehicle	591 39%	58 40%	247 40%	450 44%	402 45%	13 35%	176 43%	177 44%	129 44%	36 50%
No claims bonus protection	470 31%	51 35%	207 34%	334 33%	286 32%	17 47%	148 36%	130 33%	91 31%	30 42%
Windscreen cover	435 29%	47 32%	180 29%	326 32%	276 31%	9 25%	149b 37%	124 31%	96 33%	28 40%
Personal Accident/ Personal injury/ Medical expenses	206 14%	21 15%	83 13%	151 15%	134 15%	6 17%	55 14%	64 16%	39 13%	13 19%
Foreign use cover	145 10%	15 10%	58 9%	107 10%	94 11%	2 5%	42 10%	43 11%	32 11%	5 6%
Excess (amount or protection)	144 10%	22 15%	76 12%	100 10%	89 10%	2 7%	61cd 15%	48 12%	21 7%	5 7%
Personal belongings cover	142 9%	14 10%	60 10%	101 10%	87 10%	2 5%	39 10%	39 10%	29 10%	6 8%
Key loss cover	111 7%	13 9%	50 8%	81 8%	70 8%	4 10%	35 9%	25 6%	24 8%	13Ab 19%
Additional named drivers	77 5%	6 4%	30 5%	54 5%	50 6%	* 1%	19 5%	20 5%	13 5%	3 4%
Business use cover	34 2%	2 1%	22 4%	18 2%	16 2%	0 -%	12 3%	3 1%	6 2%	* *%
Other	181 12%	14 10%	95d 15%	119 12%	99 11%	6 15%	60 15%	45 11%	31 11%	3 5%
Don't know	199 13%	16 11%	70 11%	102 10%	89 10%	5 14%	35 9%	45 11%	21 7%	10 14%
Refused	5 *%	0 -%	2 *%	3 *%	3 *%	0 -%	0 -%	1 *%	* *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 81 (continuation)

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?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Windscreen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Breakdown cover	697 46%	328 45%	390afgh 51%	540 47%	242 48%	201 47%	567 46%	589 46%	435 45%	636 48%	408C 51%	102 46%	186 39%	281c 52%	147 48%	252 43%
Legal Expenses/Legal protection	696 46%	326 45%	310 41%	523 45%	231 46%	173 40%	583be 47%	615beh 48%	403 42%	632beh 47%	397c 50%	94 43%	203 42%	246 45%	137 45%	294 50%
Courtesy car/ temporary replacement vehicle	591 39%	295 40%	274 36%	475 41%	191 38%	160 37%	486 39%	514 40%	366 38%	543 41%	340c 43%	81 37%	169 35%	212 39%	125 41%	243 41%
No claims bonus protection	470 31%	223 30%	233 31%	363 31%	170 34%	129 30%	393 32%	414 32%	285 30%	431 32%	266 33%	70 32%	133 28%	173 32%	102 33%	188 32%
Windscreen cover	435 29%	224 31%	213 28%	326 28%	141 28%	108 25%	349 28%	366 28%	274 29%	406 31%	256c 32%	59 27%	119 25%	166 30%	93 30%	165 28%
Personal Accident/ Personal injury/ Medical expenses	206 14%	104 14%	88 12%	164 14%	80 16%	68 16%	173 14%	173 13%	150b 16%	188 14%	115 14%	25 12%	66 14%	85 16%	36 12%	81 14%
Foreign use cover	145 10%	76 10%	62 8%	108 9%	85 17%	48 11%	122 10%	123 10%	94 10%	136 10%	94C 12%	24c 11%	27 6%	66 12%	28 9%	52 9%
Excess (amount or protection)	144 10%	71 10%	64 8%	113 10%	50 10%	34 8%	126 10%	130 10%	93 10%	131 10%	90 11%	17 8%	37 8%	57 10%	19 6%	65 11%
Personal belongings cover	142 9%	92Dg 13%	73 10%	113 10%	35 7%	45 10%	117 9%	118 9%	100 10%	130 10%	76 10%	32C 15%	34 7%	54 10%	30 10%	57 10%
Key loss cover	111 7%	62 9%	54 7%	88 8%	29 6%	52 12%	88 7%	93 7%	73 8%	103 8%	68 8%	14 6%	29 6%	49 9%	22 7%	39 7%
Additional named drivers	77 5%	32 4%	38 5%	65 6%	34 7%	17 4%	67 5%	70 5%	53 6%	69 5%	42 5%	12 6%	23 5%	22 4%	13 4%	40 7%
Business use cover	34 2%	12 2%	10 1%	30 3%	6 1%	5 1%	32 3%	33 3%	22 2%	33 2%	17 2%	8 3%	10 2%	13 2%	5 2%	15 3%
Other	181 12%	91 12%	80 11%	151 13%	75 15%	47 11%	158 13%	151 12%	126 13%	167 13%	106 13%	20 9%	54 11%	46 8%	42a 14%	91A 15%
Don't know	199 13%	102 14%	126i 17%	153 13%	70 14%	85 20%	162 13%	169 13%	138 14%	164 12%	72 9%	44A 20%	84A 17%	68 13%	50c 16%	56 10%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 81 (continuation)

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?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer separate (a)	No prefer (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Refused	5 *%	1 *%	3 *%	1 *%	1 *%	1 *%	3 *%	5 *%	1 *%	3 *%	1 *%	4ac 2%	* *%	0 -%	2 1%	2 *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 82  
 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

Base: All

	Total	Gender		Age			Social Grade		Country		Area					
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK Eng/Wal (a) (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)	
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Less than 1 year ago	554 37%	322 37%	232 37%	91C 44%	256C 42%	208 30%	357 39%	176 33%	554D 37%	505D 38%	477D 38%	32 27%	29D 38%	17d 37%	395 37%	159 37%
1 year ago	213 14%	133 15%	80 13%	40c 20%	93 15%	80 12%	141 15%	63 12%	213f 14%	187f 14%	175f 14%	23F 19%	12f 16%	4 9%	152 14%	60 14%
2 years ago	135 9%	74 8%	60 10%	13 7%	63 10%	59 8%	89 10%	44 8%	135 9%	121 9%	116 9%	12 10%	5 6%	3 6%	100 9%	35 8%
3 years ago	82 5%	45 5%	36 6%	4 2%	32 5%	46a 7%	51 6%	27 5%	82 5%	72 5%	69 5%	7 6%	3 4%	3 6%	56 5%	26 6%
4 years ago	32 2%	25 3%	7 1%	8c 4%	15 2%	9 1%	17 2%	15 3%	32 2%	26 2%	25 2%	5 4%	1 2%	1 2%	26 2%	6 1%
5 years ago	68 5%	47 5%	21 3%	7 3%	24 4%	37 5%	44 5%	23 4%	68 5%	58 4%	54 4%	7 6%	5 6%	3 6%	47 4%	19 5%
6 years ago	27 2%	18 2%	9 1%	3 2%	12 2%	11 2%	10 1%	15a 3%	27d 2%	26d 2%	25d 2%	0 -%	1 1%	1D 2%	16 2%	9 2%
7 years ago	21 1%	15 2%	6 1%	1 *%	8 1%	13 2%	13 1%	8 2%	21 1%	19 1%	18 1%	1 1%	1 1%	1 1%	17 2%	4 1%
8 years ago	15 1%	11 1%	4 1%	2 1%	6 1%	7 1%	7 1%	8 1%	15 1%	13 1%	12 1%	1 1%	1 2%	* 1%	12 1%	3 1%
9 years ago	3 *%	3 *%	0 -%	0 -%	* *%	3 *%	1 *%	2 *%	3 *%	3 *%	2 *%	* *%	1ABC 1%	* *%	1 *%	2 1%
10 years ago	47 3%	29 3%	18 3%	4 2%	8 1%	34B 5%	34 4%	12 2%	47 3%	41 3%	37 3%	5 4%	4 5%	1 3%	30 3%	17 4%
11+ years ago	71 5%	31 3%	41a 6%	2 1%	17 3%	52AB 8%	32 4%	32 6%	71 5%	63 5%	59 5%	6 5%	4 5%	2 5%	44 4%	26 6%
1-5 YEARS AGO	529 35%	324 37%	205 33%	73 36%	226 37%	230 33%	342 37%	173 32%	529f 35%	464 35%	438 35%	53ABCeF 44%	26 34%	13 28%	380 36%	147 34%
6-10 YEARS AGO	112 7%	76 9%	37 6%	10 5%	35 6%	68b 10%	64 7%	46 9%	112 7%	101 8%	94 7%	8 7%	7 10%	3 7%	76 7%	35 8%
11-20 YEARS AGO	44 3%	19 2%	25 4%	2 1%	11 2%	31ab 5%	17 2%	19 4%	44 3%	38 3%	35 3%	5 4%	3 4%	1 2%	25 2%	17 4%
21+ YEARS AGO	27 2%	12 1%	16 3%	0 -%	6 1%	21ab 3%	15 2%	12 2%	27 2%	25 2%	24 2%	1 1%	1 2%	1 3%	19 2%	9 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 82 (continuation)

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

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Don't know	214	110	104	29	67	118B	110	95a	214	184	175	19	10	10ABCdE	159	55
	14%	13%	17%	14%	11%	17%	12%	18%	14%	14%	14%	16%	13%	23%	15%	13%
Refused	20	12	8	*	7	13	9	12	20	19	18	1	*	*	14	6
	1%	1%	1%	*%	1%	2%	1%	2%	1%	1%	1%	1%	*%	*%	1%	2%
Median	1.0	1.0	1.0	.5	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Mean score	3.3	3.0	3.6	1.7	2.3	4.7AB	2.9	3.9a	3.3	3.2	3.2	3.5	3.4	3.5	3.1	3.5
Standard deviation	6.2	5.5	7.2	2.3	4.1	8.2	5.6	7.3	6.2	6.3	6.3	5.6	5.8	6.1	6.2	6.4
Standard error	.21	.24	.39	.21	.21	.42	.24	.42	.21	.24	.25	.39	.39	.44	.25	.40
Error variance	.05	.06	.15	.05	.05	.18	.06	.18	.05	.06	.06	.15	.15	.20	.06	.16

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 82 (continuation)

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

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Less than 1 year ago	554 37%	335 35%	217a 41%	279 40%	262 35%	38 45%	487 36%	157 36%	397 37%	72 38%	478 37%	493 37%	43 43%	269 29%	60 34%
1 year ago	213 14%	134 14%	79 15%	95 14%	112 15%	15 17%	193 14%	76 18%	137 13%	29 15%	184 14%	177 13%	14 14%	141 15%	24 14%
2 years ago	135 9%	79 8%	56 11%	59 8%	72 10%	4 5%	118 9%	35 8%	100 9%	17 9%	118 9%	119 9%	10 10%	95 10%	18 10%
3 years ago	82 5%	53 5%	27 5%	39 6%	40 5%	6 6%	74 5%	23 5%	59 6%	12 6%	70 5%	74 6%	2 2%	63 7%	11 6%
4 years ago	32 2%	17 2%	15 3%	17 2%	15 2%	4 4%	28 2%	10 2%	22 2%	* **	30 2%	28 2%	* **	20 2%	6 3%
5 years ago	68 5%	42 4%	25 5%	32 5%	36 5%	1 1%	61 5%	21 5%	46 4%	7 4%	61 5%	56 4%	9 9%	37 4%	11 6%
6 years ago	27 2%	14 1%	12 2%	12 2%	15 2%	0 -	25 2%	9 2%	18 2%	4 2%	23 2%	25 2%	2 2%	14 2%	7 4%
7 years ago	21 1%	17 2%	4 1%	9 1%	10 1%	4 4%	17 1%	6 1%	15 1%	2 1%	19 1%	21 2%	1 1%	19 2%	2 1%
8 years ago	15 1%	8 1%	7 1%	7 1%	7 1%	0 -	15 1%	2 **	13 1%	2 1%	13 1%	13 1%	0 -	9 1%	4 2%
9 years ago	3 **	3 **	* **	2 **	1 **	0 -	3 **	2 **	2 **	* **	3 **	3 **	0 -	3 **	0 -
10 years ago	47 3%	36 4%	10 2%	28 4%	18 2%	2 3%	44 3%	15 3%	32 3%	6 3%	41 3%	41 3%	2 2%	35b 4%	0 -
11+ years ago	71 5%	59B 6%	9 2%	29 4%	41 5%	4 5%	65 5%	18 4%	53 5%	9 5%	61 5%	61 5%	4 4%	53 6%	5 3%
1-5 YEARS AGO	529 35%	326 34%	201 38%	242 35%	275 36%	29 34%	475 35%	165 38%	364 34%	64 34%	463 35%	454 34%	35 35%	357 39%	70 40%
6-10 YEARS AGO	112 7%	78 8%	34 7%	58 8%	51 7%	6 7%	104 8%	34 8%	78 7%	14 8%	98 8%	103 8%	4 4%	80 9%	13 7%
11-20 YEARS AGO	44 3%	32 3%	9 2%	20 3%	21 3%	3 3%	41 3%	11 3%	33 3%	8 4%	34 3%	40 3%	2 2%	33 4%	3 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 82 (continuation)

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

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
21+ YEARS AGO	27 2%	27B 3%	* *%	8 1%	19 3%	2 2%	24 2%	7 2%	21 2%	* *%	27 2%	21 2%	2 2%	20 2%	2 1%
Don't know	214 14%	148 15%	64 12%	88 13%	115 15%	8 9%	202 15%	56 13%	158 15%	26 14%	186 14%	191 14%	13 13%	140 15%	25 14%
Refused	20 1%	18 2%	3 *%	4 1%	15 2%	0 -%	20 2%	5 1%	15 1%	2 1%	18 1%	17 1%	2 2%	14 2%	1 1%
Median	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	.5	1.0	1.0
Mean score	3.3	3.9B	2.1	3.0	3.6	3.0	3.3	3.2	3.3	2.8	3.3	3.2	2.6	3.8	2.8
Standard deviation	6.2	7.4	2.9	5.0	7.3	5.6	6.3	6.4	6.2	4.4	6.5	6.2	5.0	6.8	5.1
Standard error	.21	.32	.16	.25	.36	.77	.23	.40	.25	.42	.24	.22	.66	.30	.51
Error variance	.05	.10	.03	.06	.13	.60	.05	.16	.06	.18	.06	.05	.43	.09	.26

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 82 (continuation)

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

Base: All

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Less than 1 year ago	554 37%	110 31%	152 28%	170 36%	111 36%	216 40%	177B 44%	112 29%	117 36%	104B 41%	73 24%	100 32%	371AB 44%	314 39%	152 34%
1 year ago	213 14%	44 12%	94 17%	74 16%	40 13%	73 14%	60D 15%	66D 17%	46d 14%	18 7%	33 11%	43 14%	131 16%	119 15%	59 13%
2 years ago	135 9%	35 10%	58 11%	53C 11%	38C 12%	31 6%	24 6%	42a 11%	26 8%	31a 12%	22 7%	18 6%	89b 11%	62 8%	50 11%
3 years ago	82 5%	28 8%	35 7%	30 6%	15 5%	26 5%	23 6%	22 6%	23 7%	9 4%	16 5%	40AC 13%	26 3%	41 5%	23 5%
4 years ago	32 2%	13 4%	7 1%	12 3%	7 2%	10 2%	11 3%	9 2%	3 1%	5 2%	1 *%	20AC 7%	10 1%	15 2%	11 2%
5 years ago	68 5%	18 5%	19 4%	19 4%	9 3%	22 4%	10 3%	22 6%	18 6%	14 5%	29bc 10%	12 4%	25 3%	32 4%	26 6%
6 years ago	27 2%	8 2%	7 1%	11 2%	9 3%	5 1%	3 1%	10 3%	3 1%	9a 3%	9 3%	2 1%	14 2%	14 2%	7 2%
7 years ago	21 1%	7 2%	12 2%	6 1%	8 3%	8 1%	10 3%	4 1%	2 1%	1 *%	19BC 6%	* *%	2 *%	12 1%	6 1%
8 years ago	15 1%	4 1%	5 1%	8 2%	3 1%	3 1%	0 -%	7a 2%	0 -%	7Ac 3%	5 2%	2 1%	7 1%	5 1%	8 2%
9 years ago	3 *%	* *%	2 *%	2 *%	1 *%	1 *%	1 *%	2 1%	* *%	* *%	1 *%	* *%	2 *%	3 *%	0 -%
10 years ago	47 3%	18 5%	17 3%	5 1%	15a 5%	24A 4%	11 3%	13 3%	9 3%	10 4%	9 3%	11 3%	25 3%	25 3%	14 3%
11+ years ago	71 5%	15 4%	37 7%	9 2%	15 5%	33A 6%	15 4%	22 6%	19 6%	11 4%	27bc 9%	11 3%	28 3%	47 6%	13 3%
1-5 YEARS AGO	529 35%	138 39%	213 40%	189C 40%	108 35%	162 30%	129 32%	160ad 41%	117 36%	76 30%	101 33%	133ac 43%	281 33%	269 33%	168 38%
6-10 YEARS AGO	112 7%	37 10%	43 8%	32 7%	35 11%	41 8%	25 6%	36c 9%	14 4%	26c 10%	43BC 14%	15 5%	50 6%	60 7%	34 8%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 82 (continuation)

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

Base: All

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
11-20 YEARS AGO	44 3%	7 2%	24 4%	7 2%	6 2%	27a 5%	8 2%	16 4%	8 2%	8 3%	15c 5%	7 2%	18 2%	26 3%	10 2%
21+ YEARS AGO	27 2%	7 2%	13 2%	2 *%	9a 3%	6 1%	7 2%	6 2%	11 4%	3 1%	12C 4%	4 1%	9 1%	21b 3%	3 1%
Don't know	214 14%	51 14%	85 16%	70 15%	33 11%	74 14%	52 13%	55 14%	49 15%	35 14%	54c 18%	46 15%	99 12%	109 13%	72 16%
Refused	20 1%	5 1%	9 2%	2 *%	6 2%	10 2%	4 1%	4 1%	8 3%	3 1%	5 2%	4 1%	11 1%	14 2%	3 1%
Median	1.0	1.0	1.0	1.0	1.0	1.0	.5	1.0	1.0	1.0	2.0	1.0	.5	1.0	1.0
Mean score	3.3	3.8	3.8	2.4	3.8A	3.3a	2.8	3.6	3.7	3.2	5.4BC	3.0	2.5	3.5	2.7
Standard deviation	6.2	7.0	6.7	3.8	7.3	5.8	6.1	5.8	7.8	5.7	8.5	5.2	5.2	7.0	4.2
Standard error	.21	.48	.38	.23	.54	.33	.40	.39	.58	.47	.65	.40	.23	.32	.27
Error variance	.05	.23	.15	.06	.29	.11	.16	.15	.34	.22	.43	.16	.06	.10	.07

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 82 (continuation)

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

Base: All

	Total	In person (a)	Purchase - actual			In surance company - actual Top 10	Last compared		Generally compare			Never (d)	
			Phone (b)	Online - Total (c)	Online - PCW (d)		Online other (f)	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)		Some years (c)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Less than 1 year ago	554 37%	35 33%	179 28%	319aB 46%	250ABf 50%	63b 38%	435 38%	382B 61%	132 19%	383BCD 46%	56d 30%	72d 29%	42 19%
1 year ago	213 14%	13 12%	89 14%	106 15%	80 16%	22 13%	165 14%	43 7%	162A 24%	143CD 17%	36CD 19%	18 7%	14 6%
2 years ago	135 9%	10 9%	58 9%	65 9%	46 9%	18 11%	96 8%	29 5%	93A 14%	48 6%	31Ad 17%	36A 14%	20 9%
3 years ago	82 5%	10cD 9%	46cD 7%	26 4%	14 3%	11d 7%	62 5%	27 4%	43 6%	30 4%	11 6%	21A 9%	17a 7%
4 years ago	32 2%	3 3%	17 3%	10 1%	5 1%	4 3%	20 2%	8 1%	22a 3%	16 2%	4 2%	9 4%	2 1%
5 years ago	68 5%	11bcD 10%	23 4%	26 4%	17 3%	7 4%	47 4%	25 4%	32 5%	34 4%	7 4%	15 6%	12 5%
6 years ago	27 2%	* **	14 2%	12 2%	7 1%	3 2%	20 2%	8 1%	10 2%	14 2%	3 2%	6 2%	3 1%
7 years ago	21 1%	2 2%	12 2%	8 1%	4 1%	4 2%	15 1%	4 1%	8 1%	6 1%	2 1%	4 2%	10A 4%
8 years ago	15 1%	2 2%	5 1%	7 1%	4 1%	2 1%	10 1%	3 1%	8 1%	5 1%	2 1%	2 1%	5 2%
9 years ago	3 **	0 -%	3 **	* **	* **	0 -%	3 **	1 **	3 **	1 **	* **	* **	2 1%
10 years ago	47 3%	4 3%	19 3%	21 3%	11 2%	10d 6%	35 3%	13 2%	25 4%	25 3%	5 3%	2 1%	14C 6%
11+ years ago	71 5%	2 2%	39cd 6%	24 3%	13 3%	6 3%	57 5%	17 3%	38a 6%	29 4%	5 3%	11 4%	24Abc 11%
1-5 YEARS AGO	529 35%	47 43%	233 37%	231 33%	162 32%	64 38%	391 34%	131 21%	353A 52%	272 33%	89AD 48%	100d 40%	64 28%
6-10 YEARS AGO	112 7%	8 7%	52 8%	49 7%	26 5%	19d 11%	83 7%	29 5%	54a 8%	51 6%	13 7%	15 6%	33AbC 15%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 82 (continuation)

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

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
11-20 YEARS AGO	44 3%	1 1%	20 3%	20 3%	11 2%	6 3%	34 3%	10 2%	23 3%	19 2%	3 2%	3 1%	17AbC 7%
21+ YEARS AGO	27 2%	1 1%	19CD 3%	4 1%	2 *%	0 -%	23 2%	7 1%	15 2%	10 1%	2 1%	7 3%	7 3%
Don't know	214 14%	15 13%	117CDf 18%	64 9%	45 9%	15 9%	169 15%	64 10%	94 14%	87 10%	20 11%	44a 17%	60ABc 26%
Refused	20 1%	2 2%	13 2%	6 1%	6 1%	0 -%	15 1%	5 1%	10 1%	5 1%	2 1%	10A 4%	4 2%
Median	1.0	1.0	1.0	.5	.5	1.0	1.0	.5	1.0	.5	1.0	2.0	3.0
Mean score	3.3	2.7	4.1CD	2.4	2.0	2.8d	3.3	2.1	3.8A	2.6	2.7	3.6	6.4ABC
Standard deviation	6.2	3.5	7.7	4.5	3.6	3.8	6.3	4.7	6.7	5.5	4.6	6.4	9.0
Standard error	.21	.44	.41	.22	.20	.38	.25	.25	.34	.25	.43	.55	.84
Error variance	.05	.19	.17	.05	.04	.15	.06	.06	.11	.06	.19	.30	.71

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 82 (continuation)

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

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Less than 1 year ago	554 37%	61 42%	240 39%	426 42%	389 44%	26 71%	163 40%	170 43%	140 48%	37 51%
1 year ago	213 14%	20 14%	86 14%	152 15%	136 15%	0 -%	52 13%	65 16%	45 15%	10 14%
2 years ago	135 9%	7 5%	47 8%	97 9%	83 9%	2 6%	45 11%	41 10%	27 9%	3 4%
3 years ago	82 5%	11 7%	34 6%	53 5%	41 5%	* 1%	18 4%	22 5%	6 2%	4 5%
4 years ago	32 2%	4 2%	15 2%	24 2%	20 2%	2 5%	13 3%	4 1%	8 3%	4a 6%
5 years ago	68 5%	7 5%	25 4%	42 4%	31 3%	0 -%	21 5%	11 3%	7 3%	3 4%
6 years ago	27 2%	5 4%	10 2%	21 2%	18 2%	0 -%	6 1%	10 3%	7 2%	0 -%
7 years ago	21 1%	3 2%	10 2%	12 1%	8 1%	0 -%	9 2%	* *%	4 1%	2A 3%
8 years ago	15 1%	2 1%	3 1%	12 1%	11 1%	0 -%	4 1%	4 1%	5 2%	0 -%
9 years ago	3 *%	1 1%	2 *%	1 *%	* *%	0 -%	* *%	* *%	0 -%	* *%
10 years ago	47 3%	5 3%	31cD 5%	24 2%	17 2%	0 -%	16 4%	9 2%	6 2%	0 -%
11+ years ago	71 5%	5 3%	28 5%	29 3%	22 3%	* *%	13 3%	9 2%	9 3%	* 1%
1-5 YEARS AGO	529 35%	48 33%	207 34%	367 36%	310 35%	4 12%	149 37%	143 36%	93 32%	24 33%
6-10 YEARS AGO	112 7%	16 11%	57 9%	70 7%	54 6%	0 -%	35 9%	24 6%	23 8%	2 3%
11-20 YEARS AGO	44 3%	5 3%	15 2%	20 2%	15 2%	0 -%	8 2%	3 1%	7 2%	* 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 82 (continuation)

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

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
21+ YEARS AGO	27 2%	* *%	13 2%	9 1%	7 1%	* *%	6 1%	6 1%	2 1%	0 -%
Don't know	214 14%	10 7%	79 13%	117 11%	101 11%	6 17%	44 11%	47 12%	23 8%	8 12%
Refused	20 1%	6bcdf 4%	6 1%	10 1%	10 1%	0 -%	2 *%	6 1%	2 1%	0 -%
Median	1.0	1.0	1.0	1.0	.5	.5	1.0	1.0	.5	.5
Mean score	3.3	2.8	3.5CD	2.5	2.2	1.0	2.9	2.2	2.2	1.6
Standard deviation	6.2	4.0	6.8	4.5	3.9	2.4	4.9	4.2	4.0	2.1
Standard error	.21	.42	.36	.18	.17	.54	.31	.27	.30	.31
Error variance	.05	.18	.13	.03	.03	.29	.10	.07	.09	.10

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 82 (continuation)

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

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Less than 1 year ago	554 37%	272 37%	249 33%	412 36%	191 38%	153 35%	451 36%	472 36%	333 35%	494 37%	335BC 42%	65 30%	152 32%	224c 41%	119 39%	201 34%
1 year ago	213 14%	91 12%	106 14%	169 15%	65 13%	50 12%	182 15%	189 15%	131 14%	187 14%	131c 16%	30 14%	52 11%	73 13%	39 13%	92 16%
2 years ago	135 9%	68 9%	81 11%	111 10%	55 11%	36 8%	118 9%	111 9%	83 9%	119 9%	72 9%	20 9%	42 9%	46 8%	28 9%	58 10%
3 years ago	82 5%	45 6%	45 6%	65 6%	27 5%	24 5%	72 6%	73 6%	59 6%	68 5%	38 5%	12 6%	31 7%	32b 6%	6 2%	38b 6%
4 years ago	32 2%	18 2%	22 3%	30 3%	16 3%	16 4%	29 2%	22 2%	22 2%	29 2%	14 2%	1 *	17b 4%	14 3%	4 1%	14 2%
5 years ago	68 5%	35 5%	33 4%	48 4%	19 4%	18 4%	56 4%	61 5%	41 4%	59 4%	30 4%	10 5%	27 6%	16 3%	18 6%	32 6%
6 years ago	27 2%	10 1%	18 2%	16 1%	5 1%	7 2%	19 2%	23 2%	18 2%	26 2%	6 1%	9A 4%	12a 3%	10 2%	3 1%	11 2%
7 years ago	21 1%	9 1%	10 1%	19 2%	7 1%	6 1%	19 2%	21 2%	11 1%	19 1%	9 1%	3 2%	9 2%	3 1%	7 2%	11 2%
8 years ago	15 1%	6 1%	10 1%	13 1%	* *	5 1%	12 1%	11 1%	12 1%	14 1%	10 1%	3 1%	2 *	5 1%	2 1%	8 1%
9 years ago	3 *%	3 *%	3 *%	3 *%	1 *%	* *%	3 *%	3 *%	2 *%	3 *%	* *%	* *%	3 1%	2 *%	1 *%	* *%
10 years ago	47 3%	29 4%	18 2%	41 4%	17 3%	16 4%	39 3%	46 4%	34 4%	46 3%	25 3%	4 2%	17 4%	17 3%	13 4%	16 3%
11+ years ago	71 5%	36 5%	39 5%	52 5%	24 5%	21 5%	66 5%	67 5%	47 5%	62 5%	28 3%	21Ac 9%	22 5%	23 4%	17 5%	22 4%
1-5 YEARS AGO	529 35%	256 35%	287 38%	421 37%	182 36%	144 33%	456 37%	457 35%	337 35%	463 35%	286 36%	74 34%	169 35%	181 33%	96 31%	234b 40%
6-10 YEARS AGO	112 7%	56 8%	58 8%	92 8%	31 6%	35 8%	92 7%	104 8%	77 8%	108 8%	51 6%	19 9%	42 9%	39 7%	25 8%	47 8%
11-20 YEARS AGO	44 3%	25 3%	23 3%	31 3%	18 4%	16 4%	39 3%	41 3%	28 3%	39 3%	18 2%	18AC 8%	8 2%	12 2%	7 2%	18 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 82 (continuation)

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

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
21+ YEARS AGO	27 2%	12 2%	16 2%	21 2%	6 1%	5 1%	27 2%	26 2%	20 2%	22 2%	10 1%	3 1%	15 3%	11 2%	10c 3%	4 1%
Don't know	214 14%	96 13%	119 16%	159 14%	62 12%	73 17%	163 13%	176 14%	148 15%	183 14%	89 11%	39a 18%	87A 18%	72 13%	43 14%	78 13%
Refused	20 1%	14 2%	8 1%	17 1%	10 2%	7 2%	15 1%	18 1%	14 2%	20 2%	11 1%	3 1%	7 1%	5 1%	7 2%	5 1%
Median	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Mean score	3.3	3.4	3.6	3.3	3.1	3.3	3.5	3.4	3.5	3.2	2.7	4.1a	3.9a	3.1	3.8	2.9
Standard deviation	6.2	6.6	6.9	6.3	6.0	5.9	6.6	6.4	6.6	6.0	5.7	6.1	7.2	6.6	7.4	4.5
Standard error	.21	.32	.33	.24	.35	.38	.25	.24	.28	.22	.26	.56	.44	.37	.56	.24
Error variance	.05	.10	.11	.06	.13	.14	.06	.06	.08	.05	.07	.31	.19	.14	.32	.06

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 83  
B2 Summary. Features currently included in policy

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Windscreen cover	1282 85%	758 87%	524 84%	156 76%	520a 86%	606A 88%	788 86%	449 84%	1282 85%	1138 85%	1073 85%	104 87%	65 87%	40 88%	892 84%	384A 90%
No claims bonus protection	1194 80%	660 75%	534A 85%	144 70%	468 77%	582AB 85%	743b 81%	406 76%	1194 80%	1060 79%	997 79%	97 81%	62 83%	37 82%	837 78%	353 82%
Legal Expenses/Legal protection	1137 76%	653 75%	484 77%	136 67%	460a 76%	541A 79%	703 77%	396 74%	1137 76%	1018 76%	959 76%	87 72%	60f 80%	32 71%	806 76%	327 76%
Courtesy car/ temporary replacement vehicle	1043 69%	578 66%	465A 74%	137 67%	423 70%	482 70%	632 69%	383 72%	1043F 69%	932F 70%	880F 70%	83f 69%	52f 70%	27 60%	761 71%	282 66%
Personal Accident/ Personal injury/ Medical expenses	845 56%	478 55%	367 59%	128b 63%	313 52%	403b 59%	502 55%	307 58%	845 56%	748 56%	709 56%	68 56%	39 52%	29abcE 65%	628B 59%	212 50%
Personal belongings cover	659 44%	384 44%	275 44%	79 39%	263 43%	318 46%	393 43%	245 46%	659 44%	582 44%	546 43%	56 47%	36 48%	21 48%	452 42%	205 48%
Breakdown cover	586 39%	318 36%	268a 43%	81 40%	205 34%	299B 43%	346 38%	222 42%	586 39%	514 38%	487 39%	45 37%	27 36%	27ABCDE 61%	419 39%	166 39%
Foreign use cover	445 30%	316B 36%	129 21%	53 26%	143 24%	249aB 36%	300B 33%	132 25%	445D 30%	407D 30%	385D 30%	24 20%	22d 30%	14D 31%	305 29%	140 33%
Key loss cover	353 24%	219 25%	134 21%	57 28%	132 22%	164 24%	183 20%	154A 29%	353 24%	310 23%	294 23%	26 22%	16 21%	17ABCDE 38%	262 25%	89 21%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 83 (continuation)

B2 Summary. Features currently included in policy

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Windscreen cover	1282 85%	855B 89%	418 79%	614 88%	634 84%	79 92%	1183 87%	384 88%	898 84%	172b 92%	1102 84%	1154B 88%	66 65%	805B 88%	137 79%
No claims bonus protection	1194 80%	813B 84%	375 71%	562 80%	596 79%	71 82%	1086 80%	343 79%	851 80%	144 77%	1045 80%	1078B 82%	63 62%	861B 94%	24 14%
Legal Expenses/Legal protection	1137 76%	766B 79%	368 70%	515 74%	590 78%	60 69%	1044 77%	320 74%	817 77%	135 73%	996 76%	1043B 79%	46 45%	730B 80%	115 66%
Courtesy car/ temporary replacement vehicle	1043 69%	676 70%	360 68%	475 68%	537 71%	76B 88%	951 70%	338B 78%	705 66%	121 65%	917 70%	963B 73%	42 42%	668B 73%	100 58%
Personal Accident/ Personal injury/ Medical expenses	845 56%	546 57%	293 55%	369 53%	453a 60%	46 54%	773 57%	234 54%	611 57%	106 57%	734 56%	788B 60%	30 30%	534 58%	86 49%
Personal belongings cover	659 44%	456B 47%	200 38%	299 43%	342 45%	36 41%	605 45%	183 42%	476 45%	90 48%	562 43%	614B 47%	27 27%	409 45%	70 41%
Breakdown cover	586 39%	371 38%	212 40%	235 34%	327A 43%	33 39%	529 39%	159 36%	427 40%	74 40%	505 39%	536b 41%	25 25%	371b 41%	53 30%
Foreign use cover	445 30%	315B 33%	129 24%	218 31%	218 29%	33 38%	396 29%	137 31%	308 29%	54 29%	389 30%	393 30%	29 29%	269 29%	59 34%
Key loss cover	353 24%	230 24%	120 23%	153 22%	189 25%	17 20%	325 24%	102 23%	251 24%	43 23%	308 24%	332 25%	16 16%	214 23%	35 20%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 83 (continuation)  
B2 Summary. Features currently included in policy

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Windscreen cover	1282 85%	310 87%	478 89%	384 81%	269 87%	478A 89%	355 89%	327 84%	277 85%	212 83%	272c 90%	260 84%	705 84%	673 83%	394a 89%
No claims bonus protection	1194 80%	339 95%	505 94%	350 74%	261A 85%	450A 84%	328 82%	301 77%	262 81%	203 80%	259C 85%	255 82%	642 76%	656 81%	353 80%
Legal Expenses/Legal protection	1137 76%	282 79%	433 80%	355 75%	243 79%	404 75%	297 74%	295 76%	262 81%	189 74%	244c 80%	242 78%	610 73%	598 74%	357a 81%
Courtesy car/ temporary replacement vehicle	1043 69%	271 76%	383 71%	340 72%	226c 74%	352 66%	283 71%	270 69%	239 74%	166 65%	212 70%	218 71%	576 69%	572 70%	318 72%
Personal Accident/ Personal injury/ Medical expenses	845 56%	206 58%	316 59%	269 57%	169 55%	305 57%	239b 60%	198 51%	184 57%	142 56%	172 57%	179 58%	457 54%	448 55%	263 60%
Personal belongings cover	659 44%	155 44%	249 46%	199 42%	136 44%	247 46%	175 44%	152 39%	160b 49%	110 43%	137 45%	132 43%	363 43%	323 40%	219A 49%
Breakdown cover	586 39%	150 42%	216 40%	203c 43%	122 40%	185 34%	145 36%	152 39%	136 42%	102 40%	136c 45%	114 37%	308 37%	300 37%	191 43%
Foreign use cover	445 30%	99 28%	164 30%	138 29%	83 27%	172 32%	134 34%	111 28%	103 32%	70 27%	99 33%	83 27%	250 30%	230 28%	137 31%
Key loss cover	353 24%	85 24%	128 24%	125 27%	68 22%	118 22%	107 27%	81 21%	69 21%	71 28%	63 21%	72 23%	207 25%	167 21%	132A 30%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 83 (continuation)  
B2 Summary. Features currently included in policy

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Windscreen cover	1282 85%	91 85%	555d 88%	578 83%	407 81%	149d 90%	973 85%	531 85%	585 86%	699 85%	166 90%	217 86%	192 84%
No claims bonus protection	1194 80%	88 81%	528CDf 83%	523 76%	379 76%	122 74%	928 81%	483 77%	554 81%	651 79%	152 82%	199 79%	187 82%
Legal Expenses/Legal protection	1137 76%	91cd 85%	491d 77%	505 73%	354 71%	132 80%	868 76%	451 72%	546A 80%	633 77%	133 72%	187 74%	178 78%
Courtesy car/ temporary replacement vehicle	1043 69%	82cd 76%	463CD 73%	447 64%	311 62%	114 69%	812 71%	413 66%	488 72%	554 67%	135 73%	177 70%	169 74%
Personal Accident/ Personal injury/ Medical expenses	845 56%	49 46%	373a 59%	373 54%	265 53%	89 54%	650 57%	333 53%	400 59%	478 58%	102 55%	127 51%	132 58%
Personal belongings cover	659 44%	55 51%	281 44%	300 43%	203 41%	85 51%	488 42%	278 44%	303 45%	353 43%	95c 52%	99 39%	108 47%
Breakdown cover	586 39%	47 43%	276CD 44%	229 33%	160 32%	57 35%	441 38%	209 33%	271a 40%	290 35%	75 41%	93 37%	120AbC 52%
Foreign use cover	445 30%	34 32%	200 32%	192 28%	136 27%	52 31%	327 29%	189 30%	209 31%	265 32%	49 27%	66 26%	63 28%
Key loss cover	353 24%	27 25%	144 23%	171 25%	127 25%	36 22%	258 22%	134 21%	175 26%	204c 25%	44 24%	42 17%	60c 26%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 83 (continuation)  
B2 Summary. Features currently included in policy

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Windscreen cover	1282 85%	130 89%	543 88%	862 85%	742 84%	31 86%	347 86%	342 86%	235 81%	60 84%
No claims bonus protection	1194 80%	126d 86%	512d 83%	797 78%	686 77%	33 89%	320 79%	320c 80%	220c 76%	43 60%
Legal Expenses/Legal protection	1137 76%	124cd 85%	485 79%	758 74%	654 74%	29 79%	309 76%	310c 78%	207 72%	45 63%
Courtesy car/ temporary replacement vehicle	1043 69%	103 70%	442 72%	691 68%	604 68%	29 80%	266 66%	273 69%	202 70%	45 63%
Personal Accident/ Personal injury/ Medical expenses	845 56%	86 59%	350 57%	572 56%	490 55%	21 57%	222 55%	243c 61%	158 55%	33 46%
Personal belongings cover	659 44%	66 45%	285 46%	434 43%	367 41%	19 51%	187 46%	188c 47%	117 40%	22 31%
Breakdown cover	586 39%	60 41%	239 39%	364 36%	307 35%	11 30%	142 35%	146c 37%	99 34%	15 22%
Foreign use cover	445 30%	43 30%	187 30%	298 29%	260 29%	15 42%	142 35%	119 30%	87 30%	19 26%
Key loss cover	353 24%	33 23%	159 26%	229 22%	196 22%	12 32%	84 21%	102 26%	65 23%	12 17%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 83 (continuation)  
B2 Summary. Features currently included in policy

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Windscreen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Windscreen cover	1282	673bfg	666	1037	467BFgh	403bFgh	1091	1145	851	1282ABCdeFGH	683	179	418	471	250	503
	85%	92%	88%	90%	93%	93%	88%	89%	89%	96%	86%	81%	87%	87%	81%	86%
No claims bonus protection	1194	607	611	949	405	359	1017	1194	798	1107	624	173	396	430	245	466
	80%	83%	80%	82%	81%	83%	82%	92%	83%	83%	78%	78%	83%	79%	80%	80%
Legal Expenses/Legal protection	1137	606gi	598	925	390	364gi	1137	1009	814	1043	584	162	389A	412	226	451
	76%	83%	79%	80%	78%	84%	91%	78%	85%	78%	73%	73%	81%	76%	73%	77%
Courtesy car/ temporary replacement vehicle	1043	571Gi	579	1043	373	349fGI	914	926	725	974	511	163a	366A	400c	205	388
	69%	78%	76%	90%	75%	81%	74%	72%	76%	73%	64%	74%	76%	74%	67%	66%
Personal Accident/	845	519	480	701	308	297cGI	775	751	845	787	387	131a	325A	308	178	315
Personal injury/ Medical expenses	56%	71%	63%	61%	62%	69%	62%	58%	88%	59%	48%	59%	68%	57%	58%	54%
Personal belongings cover	659	659	381	559	259g	284	596	585	518cfGi	633	322	95	243A	250	135	244
	44%	90%	50%	48%	52%	66%	48%	45%	54%	48%	40%	43%	51%	46%	44%	42%
Breakdown cover	586	343Dfgi	586	495	184	230	511	514	435Dg	543	274	86	225A	237C	122	194
	39%	47%	77%	43%	37%	53%	41%	40%	45%	41%	34%	39%	47%	44%	40%	33%
Foreign use cover	445	253	220	366	445	179	372	388	302	423	222	68	154	150	74	202ab
	30%	35%	29%	32%	89%	41%	30%	30%	32%	32%	28%	31%	32%	28%	24%	34%
Key loss cover	353	258	223g	307	158gi	353	324	317	284g	346	155	48	150Ab	138	67	126
	24%	35%	29%	27%	32%	82%	26%	25%	30%	26%	19%	22%	31%	25%	22%	21%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 84  
B2 Summary 2. Features currently included in policy - B2 by B2

Base: All

	Total	Winds screen cover	No claims bonus protection	Legal Expenses/ Legal protection	Courtesy car/ temporary replacement vehicle	Personal Accident/ Personal injury/ Medical expenses	Personal belongings cover	Breakdown cover	Foreign use cover	
	(j)	(g)	(f)	(c)	(h)	(a)	(b)	(d)	(e)	
Unweighted row	1501	1294	1210	1128	1023	856	681	624	432	377
Effective sample size	1022	875	816	772	707	576	454	403	297	243
Total	1501	1282	1194	1137	1043	845	659	586	445	353
Windscreen cover	1282	1282	1073	1015	948	766	619	523	416f	343GFCHB
		GFCHA					gFb			
	85%	100%	90%	89%	91%	91%	94%	89%	93%	97%
No claims bonus protection	1194	1073	1194	943	874	716	557	484	362	297
		JFCHA								
	80%	84%	100%	83%	84%	85%	84%	83%	81%	84%
Legal Expenses/Legal protection	1137	1015	943	1137	855	731	564	484	351	307JGd
		JGCHA		JGCHA		JGcD	JGd			
	76%	79%	79%	100%	82%	87%	85%	83%	79%	87%
Courtesy car/ temporary	1043	948	874	855	1043	650	523jg	463jg	334	289jGf
		JGFHA								
	69%	74%	73%	75%	100%	77%	79%	79%	75%	82%
Personal Accident/	845	766	716	731	650	845	481	393jg	278	258JGFCD
		JGFCA				JGFCD				
	56%	60%	60%	64%	62%	100%	73%	67%	62%	73%
Personal belongings cover	659	619	557	564	523	481	659	317g	237g	255JGFCHBD
		JGFc				JGFCH				
	44%	48%	47%	50%	50%	57%	100%	54%	53%	72%
Breakdown cover	586	523	484	484	463	393	317	586	172	192JGFChD
		jgd				jGd	JGFCH			
	39%	41%	41%	43%	44%	46%	48%	100%	39%	54%
Foreign use cover	445	416	362	351	334	278	237gb	172	445	150JGFChB
		JGFCH								
	30%	32%	30%	31%	32%	33%	36%	29%	100%	42%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 84 (continuation)

B2 Summary 2. Features currently included in policy - B2 by B2

Base: All

	B2 Summary. Features currently included in policy									
	Per									
	sonal									
	Cou	Acci								
	rtesy	dent/								
	car/	Per								
	temp	sonal								
	Legal	orary	in							
	No cl	Expe	re	jury/	Per					
	aims	nse	plac	Me	sonal					
	Winds	bonus	Legal	ement	dical	belon	Brea	reign	Key	
	screen	prote	prote	ve	exp	gings	kdown	use	loss	
	cover	ction	ction	hicle	enses	cover	cover	cover	cover	
Total	(j)	(g)	(f)	(c)	(h)	(a)	(b)	(d)	(e)	
Unweighted row	1501	1294	1210	1128	1023	856	681	624	432	377
Effective sample size	1022	875	816	772	707	576	454	403	297	243
Total	1501	1282	1194	1137	1043	845	659	586	445	353
Key loss cover	353	343	297	307	289	258g	255	192	150	353JGFCHABD
						JGFCH	jGf	jGf		
	24%	27%	25%	27%	28%	31%	39%	33%	34%	100%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 85  
B2-1. Features currently included in policy: Personal belongings cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	659 44%	384 44%	275 44%	79 39%	263 43%	318 46%	393 43%	245 46%	659 44%	582 44%	546 43%	56 47%	36 48%	21 48%	452 42%	205 48%
No	608 40%	377b 43%	230 37%	95 46%	255 42%	258 37%	379 42%	217 41%	608f 40%	544f 41%	514f 41%	49 41%	30 40%	15 33%	439 41%	165 39%
Don't know	234 16%	114 13%	120A 19%	30 15%	90 15%	113 16%	141 15%	72 13%	234 16%	211 16%	201 16%	14 12%	9 12%	9de 20%	176 16%	58 14%
NO / DON'T KNOW	842 56%	491 56%	351 56%	125 61%	345 57%	371 54%	521 57%	288 54%	842 56%	754 56%	715 57%	64 53%	39 52%	24 52%	615 58%	223 52%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 85 (continuation)

B2-1. Features currently included in policy: Personal belongings cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	659	456B	200	299	342	36	605	183	476	90	562	614B	27	409	70
	44%	47%	38%	43%	45%	41%	45%	42%	45%	48%	43%	47%	27%	45%	41%
No	608	357	246A	300	296	36	536	180	428	80	524	498	63A	354	83
	40%	37%	47%	43%	39%	41%	40%	41%	40%	43%	40%	38%	63%	39%	48%
Don't know	234	151	81	101	121	15	214	72	162	16	218a	205	11	151	20
	16%	16%	15%	14%	16%	17%	16%	16%	15%	9%	17%	16%	11%	17%	12%
NO / DON'T KNOW	842	509	328A	401	417	50	749	252	590	96	742	704	74A	505	103
	56%	53%	62%	57%	55%	59%	55%	58%	55%	52%	57%	53%	73%	55%	59%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 85 (continuation)

B2-1. Features currently included in policy: Personal belongings cover

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	659 44%	155 44%	249 46%	199 42%	136 44%	247 46%	175 44%	152 39%	160b 49%	110 43%	137 45%	132 43%	363 43%	323 40%	219A 49%
No	608 40%	127 36%	215 40%	196 41%	129 42%	222 41%	165 41%	175 45%	122 38%	104 41%	107 35%	132 43%	357 43%	378B 47%	146 33%
Don't know	234 16%	74b 21%	75 14%	77 16%	43 14%	68 13%	61 15%	62 16%	43 13%	41 16%	59 19%	45 14%	120 14%	111 14%	77 17%
NO / DON'T KNOW	842 56%	201 56%	290 54%	273 58%	172 56%	290 54%	226 56%	237c 61%	165 51%	145 57%	166 55%	177 57%	477 57%	489B 60%	223 51%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 85 (continuation)

B2-1. Features currently included in policy: Personal belongings cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	659 44%	55 51%	281 44%	300 43%	203 41%	85 51%	488 42%	278 44%	303 45%	353 43%	95c 52%	99 39%	108 47%
No	608 40%	31 29%	248 39%	307a 44%	229A 46%	68 41%	485 42%	273 44%	276 41%	374D 45%	68 37%	97d 39%	64 28%
Don't know	234 16%	21f 20%	105f 17%	86 12%	69 14%	13 8%	176 15%	76 12%	102 15%	100 12%	20 11%	55Ab 22%	57AB 25%
NO / DON'T KNOW	842 56%	52 49%	353 56%	393 57%	298 59%	81 49%	661 58%	349 56%	377 55%	473 57%	89 48%	153b 61%	121 53%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 85 (continuation)

B2-1. Features currently included in policy: Personal belongings cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	659 44%	66 45%	285 46%	434 43%	367 41%	19 51%	187 46%	188c 47%	117 40%	22 31%
No	608 40%	56 39%	243 39%	441 43%	396 45%	9 25%	157 39%	172 43%	129 45%	41 57%
Don't know	234 16%	24 16%	89 14%	144 14%	123 14%	9 24%	61 15%	39 10%	44 15%	9 12%
NO / DON'T KNOW	842 56%	80 55%	332 54%	585 57%	519 59%	18 49%	218 54%	210 53%	173 60%	50a 69%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 85 (continuation)

B2-1. Features currently included in policy: Personal belongings cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	659	659 BCDEFGH I	381	559	259g	284	596	585	518cfGi	633	322	95	243A	250	135	244
	44%	90%	50%	48%	52%	66%	48%	45%	54%	48%	40%	43%	51%	46%	44%	42%
No	608	50	259AE	421AEh	177AE	105A	460AEh	503AEH	302Ae	497AEh	365C	91c	150	228	122	242
	40%	7%	34%	37%	35%	24%	37%	39%	32%	37%	46%	41%	31%	42%	40%	41%
Don't know	234	22	121Ae	174Ae	63A	44A	188Ae	204Ae	136A	200Ae	112	35	87	65	50	100a
	16%	3%	16%	15%	13%	10%	15%	16%	14%	15%	14%	16%	18%	12%	16%	17%
NO / DON'T KNOW	842	72	380AE	595AEh	241AE	149A	648AEh	707AdEH	438AE	697AEh	477C	126	237	294	172	342
	56%	10%	50%	52%	48%	34%	52%	55%	46%	52%	60%	57%	49%	54%	56%	58%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 86  
B2-2. Features currently included in policy: Breakdown cover

Base: All

	Total	Gender		Age			Social Grade		UK		Country		Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	586 39%	318 36%	268a 43%	81 40%	205 34%	299B 43%	346 38%	222 42%	586 39%	514 38%	487 39%	45 37%	27 36%	27ABCDE 61%	419 39%	166 39%
No	873 58%	540B 62%	334 53%	119 58%	393C 65%	361 52%	543 59%	297 56%	873F 58%	785F 59%	739F 59%	72F 60%	46F 62%	16 36%	617 58%	251 59%
Don't know	42 3%	17 2%	25 4%	4 2%	10 2%	28b 4%	25 3%	15 3%	42 3%	37 3%	35 3%	3 3%	2 3%	1 3%	32 3%	10 2%
NO / DON'T KNOW	915 61%	557b 64%	358 57%	123 60%	403C 66%	389 57%	568 62%	312 58%	915F 61%	822F 62%	774F 61%	75F 63%	48F 64%	18 39%	648 61%	262 61%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 86 (continuation)

B2-2. Features currently included in policy: Breakdown cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	586 39%	371 38%	212 40%	235 34%	327A 43%	33 39%	529 39%	159 36%	427 40%	74 40%	505 39%	536b 41%	25 25%	371b 41%	53 30%
No	873 58%	563 58%	305 58%	448B 64%	407 54%	49 57%	787 58%	259 60%	614 58%	111 59%	759 58%	742 56%	76A 75%	520 57%	113 65%
Don't know	42 3%	31 3%	11 2%	17 2%	24 3%	3 4%	38 3%	17 4%	25 2%	2 1%	40 3%	40 3%	0 -%	23 3%	8 4%
NO / DON'T KNOW	915 61%	594 62%	316 60%	465B 66%	431 57%	53 61%	825 61%	276 64%	639 60%	113 60%	800 61%	782 59%	76a 75%	544 59%	121a 70%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 86 (continuation)

B2-2. Features currently included in policy: Breakdown cover

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	586	150	216	203c	122	185	145	152	136	102	136c	114	308	300	191
	39%	42%	40%	43%	40%	34%	36%	39%	42%	40%	45%	37%	37%	37%	43%
No	873	197	310	255	176	340a	238	225	183	150	155	190a	509a	491b	234
	58%	55%	57%	54%	57%	63%	59%	58%	56%	59%	51%	61%	61%	60%	53%
Don't know	42	9	13	14	9	12	18d	12	5	3	11	5	23	21	17
	3%	2%	2%	3%	3%	2%	4%	3%	2%	1%	4%	2%	3%	3%	4%
NO / DON'T KNOW	915	206	323	269	185	352a	256	237	189	153	167	195	532a	512	251
	61%	58%	60%	57%	60%	66%	64%	61%	58%	60%	55%	63%	63%	63%	57%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 86 (continuation)

B2-2. Features currently included in policy: Breakdown cover

Base: All

	Total	In person (a)	Purchase - actual			Online - other (f)	In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online - Total (c)	Online - PCW (d)			Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	586 39%	47 43%	276CD 44%	229 33%	160 32%	57 35%	441 38%	209 33%	271a 40%	290 35%	75 41%	93 37%	120AbC 52%
No	873 58%	56 52%	334 53%	456aB 66%	335aB 67%	107b 64%	671 58%	409b 65%	389 57%	525D 64%	106D 57%	146D 58%	94 41%
Don't know	42 3%	5cd 5%	23cd 4%	7 1%	6 1%	2 1%	36 3%	9 1%	21 3%	11 1%	4 2%	13A 5%	15A 6%
NO / DON'T KNOW	915 61%	61 57%	357 56%	464B 67%	341B 68%	109 65%	707 62%	418b 67%	410 60%	537D 65%	109d 59%	159D 63%	109 48%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 86 (continuation)

B2-2. Features currently included in policy: Breakdown cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	586 39%	60 41%	239 39%	364 36%	307 35%	11 30%	142 35%	146c 37%	99 34%	15 22%
No	873 58%	84 58%	362 59%	640 63%	566 64%	26 70%	258 64%	243 61%	188 65%	56a 78%
Don't know	42 3%	2 1%	16 3%	16 2%	13 2%	0 -%	4 1%	8 2%	3 1%	0 -%
NO / DON'T KNOW	915 61%	86 59%	377 61%	656 64%	579 65%	26 70%	263 65%	252 63%	191 66%	56a 78%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 86 (continuation)

B2-2. Features currently included in policy: Breakdown cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	586	343Dfgi ACDEFGH I	586	495	184	230	511	514	435Dg	543	274	86	225A	237C	122	194
	39%	47%	77%	43%	37%	53%	41%	40%	45%	41%	34%	39%	47%	44%	40%	33%
No	873	375B	163	627BE	303ABEH	192B	703BE	744aBEh	494Be	752BE	512C	124	235	298	173	378Ab
	58%	51%	21%	54%	61%	44%	57%	58%	52%	56%	64%	56%	49%	55%	56%	64%
Don't know	42	13	13	31	13	10	30	34	28	36	12	11a	19a	8	13	14
	3%	2%	2%	3%	3%	2%	2%	3%	3%	3%	2%	5%	4%	2%	4%	2%
NO / DON'T KNOW	915	388B	175	658BE	316ABEH	202B	732aBE	778aBEh	521Be	788aBE	525C	135	254	306	185	392A
	61%	53%	23%	57%	63%	47%	59%	60%	55%	59%	66%	61%	53%	56%	60%	67%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 87

B2-3. Features currently included in policy: Courtesy car/ temporary replacement vehicle

Base: All

	Total	Gender		Age			Social Grade		UK		Country		NI		Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	1043 69%	578 66%	465A 74%	137 67%	423 70%	482 70%	632 69%	383 72%	1043F 69%	932F 70%	880F 70%	83f 69%	52F 70%	27 60%	761 71%	282 66%
No	368 25%	254B 29%	114 18%	58 28%	155 26%	155 23%	231 25%	122 23%	368 25%	323 24%	307 24%	33 28%	16 21%	12 26%	254 24%	111 26%
Don't know	90 6%	43 5%	48 8%	10 5%	29 5%	51 7%	51 6%	29 5%	90 6%	80 6%	74 6%	4 3%	7D 9%	6ABCD 14%	53 5%	36a 8%
NO / DON'T KNOW	458 31%	297B 34%	162 26%	68 33%	185 30%	206 30%	282 31%	151 28%	458 31%	404 30%	381 30%	37 31%	23 30%	18ABCde 40%	306 29%	146 34%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 87 (continuation)

B2-3. Features currently included in policy: Courtesy car/ temporary replacement vehicle

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	1043 69%	676 70%	360 68%	475 68%	537 71%	76B 88%	951 70%	338B 78%	705 66%	121 65%	917 70%	963B 73%	42 42%	668B 73%	100 58%
No	368 25%	229 24%	137 26%	176 25%	183 24%	10 12%	315a 23%	80 18%	288A 27%	55 30%	307 24%	272 21%	55A 55%	200 22%	62A 36%
Don't know	90 6%	59 6%	31 6%	49 7%	39 5%	0 -%	88a 7%	17 4%	74 7%	11 6%	80 6%	83 6%	3 3%	46 5%	11 6%
NO / DON'T KNOW	458 31%	288 30%	168 32%	225 32%	221 29%	10 12%	403A 30%	97 22%	362A 34%	66 35%	387 30%	355 27%	58A 58%	246 27%	73A 42%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 87 (continuation)

B2-3. Features currently included in policy: Courtesy car/ temporary replacement vehicle

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	1043 69%	271 76%	383 71%	340 72%	226c 74%	352 66%	283 71%	270 69%	239 74%	166 65%	212 70%	218 71%	576 69%	572 70%	318 72%
No	368 25%	73 20%	122 23%	110 23%	72 23%	146 27%	100 25%	100 26%	67 20%	71 28%	67 22%	80 26%	215 26%	200 25%	98 22%
Don't know	90 6%	12 3%	34 6%	21 5%	9 3%	39b 7%	18 4%	20 5%	19 6%	18 7%	24b 8%	10 3%	49 6%	40 5%	26 6%
NO / DON'T KNOW	458 31%	85 24%	156 29%	132 28%	81 26%	185b 34%	118 29%	120 31%	86 26%	89 35%	91 30%	91 29%	264 31%	240 30%	124 28%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 87 (continuation)

B2-3. Features currently included in policy: Courtesy car/ temporary replacement vehicle

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	1043 69%	82cd 76%	463CD 73%	447 64%	311 62%	114 69%	812 71%	413 66%	488 72%	554 67%	135 73%	177 70%	169 74%
No	368 25%	15 14%	135 21%	207AB 30%	161AB 32%	44a 27%	273 24%	186b 30%	151 22%	237cD 29%	38 20%	52 21%	39 17%
Don't know	90 6%	10 9%	35 6%	39 6%	29 6%	8 5%	63 6%	28 5%	42 6%	35 4%	12 6%	23a 9%	21a 9%
NO / DON'T KNOW	458 31%	25 24%	170 27%	246aB 36%	190aB 38%	52 31%	337 29%	215 34%	193 28%	273 33%	49 27%	75 30%	60 26%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 87 (continuation)

B2-3. Features currently included in policy: Courtesy car/ temporary replacement vehicle

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	1043	103	442	691	604	29	266	273	202	45
	69%	70%	72%	68%	68%	80%	66%	69%	70%	63%
No	368	32	142	276	235	6	118	108	72	24
	25%	22%	23%	27%	27%	15%	29%	27%	25%	34%
Don't know	90	11	34	53	47	2	21	17	15	2
	6%	7%	5%	5%	5%	5%	5%	4%	5%	3%
NO / DON'T KNOW	458	43	175	329	282	7	139	125	87	26
	31%	30%	28%	32%	32%	20%	34%	31%	30%	37%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 87 (continuation)

B2-3. Features currently included in policy: Courtesy car/ temporary replacement vehicle

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer to include (a)	No preference (b)	Prefer to include (c)	Easier (a)	No difference (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	1043	571Gi	579	1043 ABDEFGH I	373	349fGI	914	926	725	974	511	163a	366A	400c	205	388
	69%	78%	76%	90%	75%	81%	74%	72%	76%	73%	64%	74%	76%	74%	67%	66%
No	368	130C	142C	94	110Ce	68C	267Ce	292aCe	184C	287Ce	236bC	44	87	121	81	157
	25%	18%	19%	8%	22%	16%	21%	23%	19%	22%	30%	20%	18%	22%	26%	27%
Don't know	90	31C	41C	17	18c	16c	63C	74C	48C	70C	51	13	26	22	21	41
	6%	4%	5%	1%	4%	4%	5%	6%	5%	5%	6%	6%	5%	4%	7%	7%
NO / DON'T KNOW	458	160C	182C	111	127C	83C	329Ce	366ACE	232C	356aCE	288bC	58	113	143	102	198a
	31%	22%	24%	10%	25%	19%	26%	28%	24%	27%	36%	26%	24%	26%	33%	34%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 88  
B2-4. Features currently included in policy: Foreign use cover

Base: All

	Total	Gender		Age			Social Grade		UK		Country		Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	445 30%	316B 36%	129 21%	53 26%	143 24%	249aB 36%	300B 33%	132 25%	445D 30%	407D 30%	385D 30%	24 20%	22d 30%	14D 31%	305 29%	140 33%
No	838 56%	460 53%	378a 60%	119 58%	365C 60%	354 51%	486 53%	326a 61%	838F 56%	735f 55%	690f 55%	82ABCeF 68%	45F 60%	21 46%	602 56%	232 54%
Don't know	218 15%	99 11%	119A 19%	33 16%	100 16%	85 12%	127 14%	76 14%	218 15%	194 15%	186 15%	13 11%	8 10%	10ABCDE 23%	160 15%	57 13%
NO / DON'T KNOW	1056 70%	558 64%	497A 79%	152c 74%	465C 76%	439 64%	614 67%	402A 75%	1056 70%	929 70%	876 70%	96ABCeF 80%	53 70%	31 69%	762 71%	288 67%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 88 (continuation)

B2-4. Features currently included in policy: Foreign use cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	445 30%	315B 33%	129 24%	218 31%	218 29%	33 38%	396 29%	137 31%	308 29%	54 29%	389 30%	393 30%	29 29%	269 29%	59 34%
No	838 56%	527 55%	305 58%	375 54%	436 58%	44 52%	758 56%	229 53%	609 57%	114 61%	716 55%	721 55%	62 62%	514 56%	100 58%
Don't know	218 15%	122 13%	94a 18%	106 15%	105 14%	9 10%	201 15%	69 16%	149 14%	18 10%	200 15%	204 15%	10 10%	131 14%	15 9%
NO / DON'T KNOW	1056 70%	649 67%	399A 76%	481 69%	541 71%	53 62%	958 71%	298 69%	758 71%	132 71%	915 70%	925 70%	72 71%	646 71%	115 66%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 88 (continuation)

B2-4. Features currently included in policy: Foreign use cover

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	445	99	164	138	83	172	134	111	103	70	99	83	250	230	137
	30%	28%	30%	29%	27%	32%	34%	28%	32%	27%	33%	27%	30%	28%	31%
No	838	194	311	270	169	301	207	233	182	141	149	196A	473	477	236
	56%	55%	58%	57%	55%	56%	52%	60%	56%	55%	49%	63%	56%	59%	53%
Don't know	218	62b	64	65	56c	63	59	46	40	44	54b	31	116	106	69
	15%	18%	12%	14%	18%	12%	15%	12%	12%	17%	18%	10%	14%	13%	16%
NO / DON'T KNOW	1056	257	375	334	225	365	266	278	222	185	203	226	589	582	305
	70%	72%	70%	71%	73%	68%	66%	72%	68%	73%	67%	73%	70%	72%	69%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 88 (continuation)

B2-4. Features currently included in policy: Foreign use cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	445 30%	34 32%	200 32%	192 28%	136 27%	52 31%	327 29%	189 30%	209 31%	265 32%	49 27%	66 26%	63 28%
No	838 56%	43 40%	339a 54%	423Ab 61%	305Ab 61%	102A 62%	662 58%	369 59%	372 55%	482D 58%	103 56%	143d 57%	104 45%
Don't know	218 15%	30BCDF 28%	94f 15%	78 11%	60 12%	12 7%	159 14%	69 11%	99 15%	80 10%	32a 17%	43A 17%	61Ac 27%
NO / DON'T KNOW	1056 70%	73 68%	433 68%	501 72%	365 73%	114 69%	821 71%	438 70%	472 69%	562 68%	135 73%	186 74%	165 72%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 88 (continuation)

B2-4. Features currently included in policy: Foreign use cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	445 30%	43 30%	187 30%	298 29%	260 29%	15 42%	142 35%	119 30%	87 30%	19 26%
No	838 56%	79 54%	349 57%	598 59%	516 58%	21 57%	224 55%	226 57%	174 60%	43 60%
Don't know	218 15%	23 16%	80 13%	124 12%	111 12%	1 2%	38 9%	53 13%	29 10%	10 14%
NO / DON'T KNOW	1056 70%	103 70%	430 70%	722 71%	626 71%	21 58%	263 65%	279 70%	203 70%	53 74%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 88 (continuation)

B2-4. Features currently included in policy: Foreign use cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer separate (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	445	253	220	366	445	179	372	388	302	423	222	68	154	150	74	202ab
					ABCEFGH	BCFGHI										
	30%	35%	29%	32%	89%	41%	30%	30%	32%	32%	28%	31%	32%	28%	24%	34%
No	838	374D	418DE	616De	45	196D	696DE	713DE	524DE	713De	475bc	111	252	322c	189c	299
	56%	51%	55%	53%	9%	45%	56%	55%	55%	54%	59%	50%	53%	59%	62%	51%
Don't know	218	104D	123D	171D	9	58D	175D	192D	130D	194D	102	42a	74	72	44	86
	15%	14%	16%	15%	2%	13%	14%	15%	14%	15%	13%	19%	15%	13%	14%	15%
NO / DON'T KNOW	1056	478D	541DE	788DE	55	254D	871DE	904DE	654DE	907DE	577	153	326	394c	233c	385
	70%	65%	71%	68%	11%	59%	70%	70%	68%	68%	72%	69%	68%	72%	76%	66%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 89  
B2-5. Features currently included in policy: Key loss cover

Base: All

	Total	Gender		Age			Social Grade		UK		Country		Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	353 24%	219 25%	134 21%	57 28%	132 22%	164 24%	183 20%	154A 29%	353 24%	310 23%	294 23%	26 22%	16 21%	17ABCDE 38%	262 25%	89 21%
No	815 54%	474 54%	340 54%	109 53%	352c 58%	353 51%	525b 57%	266 50%	815F 54%	728F 54%	685F 54%	69F 57%	43F 57%	18 41%	565 53%	247 58%
Don't know	333 22%	182 21%	152 24%	38 19%	124 20%	171 25%	206 23%	114 21%	333 22%	299 22%	282 22%	25 21%	17 22%	10 22%	240 23%	91 21%
NO / DON'T KNOW	1148 76%	656 75%	492 79%	147 72%	476 78%	524 76%	731B 80%	380 71%	1148F 76%	1026F 77%	967F 77%	94F 78%	59F 79%	28 62%	805 75%	339 79%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 89 (continuation)

B2-5. Features currently included in policy: Key loss cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	353	230	120	153	189	17	325	102	251	43	308	332	16	214	35
	24%	24%	23%	22%	25%	20%	24%	23%	24%	23%	24%	25%	16%	23%	20%
No	815	494	317A	400	395	46	729	247	568	105	706	688	66a	480	117A
	54%	51%	60%	57%	52%	53%	54%	57%	53%	56%	54%	52%	66%	53%	67%
Don't know	333	241B	90	147	175	23	300	86	247	39	291	298	19	219B	21
	22%	25%	17%	21%	23%	27%	22%	20%	23%	21%	22%	23%	18%	24%	12%
NO / DON'T KNOW	1148	735	408	546	569	69	1029	333	815	144	997	987	85	700	138
	76%	76%	77%	78%	75%	80%	76%	77%	76%	77%	76%	75%	84%	77%	80%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 89 (continuation)  
 B2-5. Features currently included in policy: Key loss cover

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	353 24%	85 24%	128 24%	125 27%	68 22%	118 22%	107 27%	81 21%	69 21%	71 28%	63 21%	72 23%	207 25%	167 21%	132A 30%
No	815 54%	186 52%	282 52%	247 52%	181 59%	303 57%	214 53%	223 57%	174 54%	131 51%	153 51%	180 58%	463 55%	480B 59%	216 49%
Don't know	333 22%	84 24%	128 24%	100 21%	59 19%	116 22%	80 20%	85 22%	82 25%	53 21%	87bC 29%	56 18%	170 20%	165 20%	95 21%
NO / DON'T KNOW	1148 76%	271 76%	411 76%	347 73%	240 78%	420 78%	294 73%	308 79%	256 79%	184 72%	240 79%	237 77%	633 75%	645B 79%	310 70%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 89 (continuation)

B2-5. Features currently included in policy: Key loss cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	353 24%	27 25%	144 23%	171 25%	127 25%	36 22%	258 22%	134 21%	175 26%	204c 25%	44 24%	42 17%	60c 26%
No	815 54%	39 36%	344A 54%	400A 58%	287A 57%	101A 61%	650 57%	372b 59%	359 53%	480D 58%	99 54%	132 52%	99 43%
Don't know	333 22%	43BCDF 39%	146c 23%	122 18%	87 17%	28 17%	240 21%	121 19%	147 22%	142 17%	41 22%	78A 31%	70A 31%
NO / DON'T KNOW	1148 76%	81 75%	490 77%	522 75%	374 75%	130 78%	891 78%	494 79%	506 74%	622 75%	140 76%	210ad 83%	169 74%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 89 (continuation)

B2-5. Features currently included in policy: Key loss cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	353 24%	33 23%	159 26%	229 22%	196 22%	12 32%	84 21%	102 26%	65 23%	12 17%
No	815 54%	73 50%	328 53%	594 58%	525b 59%	16 43%	229 57%	226 57%	173 60%	42 59%
Don't know	333 22%	39 27%	130 21%	197 19%	165 19%	9 25%	91 23%	70 18%	51 18%	17 24%
NO / DON'T KNOW	1148 76%	112 77%	458 74%	790 78%	690 78%	25 68%	321 79%	295 74%	224 77%	59 83%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 89 (continuation)

B2-5. Features currently included in policy: Key loss cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	353	258 bCFGhI	223g	307	158gi	353 ABCDFGH I	324	317	284g	346	155	48	150Ab	138	67	126
	24%	35%	29%	27%	32%	82%	26%	25%	30%	26%	19%	22%	31%	25%	22%	21%
No	815	309E	354E	576AE	234E	58	647AbE	684AbEh	454E	687AE	487C	115	211	308	173	315
	54%	42%	47%	50%	47%	13%	52%	53%	47%	52%	61%	52%	44%	57%	56%	54%
Don't know	333	164E	183E	271E	107E	22	273E	291E	218E	297E	157	58	118	98	67	145a
	22%	22%	24%	23%	21%	5%	22%	23%	23%	22%	20%	26%	25%	18%	22%	25%
NO / DON'T KNOW	1148	473E	538aE	847AE	341E	80	919AE	975 AbdEh	672aE	984AdE	644C	173c	329	406	241	461
	76%	65%	71%	73%	68%	18%	74%	75%	70%	74%	81%	78%	69%	75%	78%	79%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 90  
B2-6. Features currently included in policy: Legal Expenses/Legal protection

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	1137 76%	653 75%	484 77%	136 67%	460a 76%	541A 79%	703 77%	396 74%	1137 76%	1018 76%	959 76%	87 72%	60f 80%	32 71%	806 76%	327 76%
No	268 18%	178b 20%	91 15%	48c 23%	116 19%	105 15%	160 18%	99 19%	268 18%	239 18%	228 18%	21 18%	11 15%	8 18%	193 18%	76 18%
Don't know	95 6%	44 5%	51a 8%	20 10%	32 5%	43 6%	50 6%	38 7%	95 6%	78 6%	74 6%	12abc 10%	4 6%	5ABCe 12%	69 6%	25 6%
NO / DON'T KNOW	364 24%	222 25%	142 23%	68bC 33%	148 24%	148 21%	211 23%	137 26%	364 24%	318 24%	302 24%	33 28%	15 20%	13e 29%	261 24%	101 24%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 90 (continuation)

B2-6. Features currently included in policy: Legal Expenses/Legal protection

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	1137 76%	766B 79%	368 70%	515 74%	590 78%	60 69%	1044 77%	320 74%	817 77%	135 73%	996 76%	1043B 79%	46 45%	730B 80%	115 66%
No	268 18%	158 16%	107 20%	140 20%	125 16%	19 22%	233 17%	94b 22%	174 16%	42 22%	222 17%	198 15%	45A 45%	133 15%	47A 27%
Don't know	95 6%	41 4%	53A 10%	45 6%	44 6%	7 8%	77 6%	20 5%	75 7%	9 5%	86 7%	78 6%	10 10%	51 6%	12 7%
NO / DON'T KNOW	364 24%	198 21%	160A 30%	185 26%	169 22%	26 31%	310 23%	114 26%	249 23%	51 27%	308 24%	275 21%	55A 55%	184 20%	58A 34%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 90 (continuation)

B2-6. Features currently included in policy: Legal Expenses/Legal protection

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	1137 76%	282 79%	433 80%	355 75%	243 79%	404 75%	297 74%	295 76%	262 81%	189 74%	244c 80%	242 78%	610 73%	598 74%	357a 81%
No	268 18%	50 14%	81 15%	76 16%	58 19%	103 19%	79 20%	78 20%	44 14%	44 17%	25 8%	56A 18%	183A 22%	156b 19%	60 14%
Don't know	95 6%	24 7%	25 5%	41B 9%	6 2%	30b 6%	25 6%	17 4%	18 6%	22 9%	35BC 11%	11 3%	47 6%	59 7%	25 6%
NO / DON'T KNOW	364 24%	74 21%	106 20%	117 25%	65 21%	133 25%	104 26%	94 24%	62 19%	66 26%	59 20%	67 22%	230a 27%	214b 26%	85 19%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 90 (continuation)

B2-6. Features currently included in policy: Legal Expenses/Legal protection

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	1137 76%	91cd 85%	491d 77%	505 73%	354 71%	132 80%	868 76%	451 72%	546A 80%	633 77%	133 72%	187 74%	178 78%
No	268 18%	8 7%	96 15%	154AB 22%	122AB 24%	28 17%	203 18%	143b 23%	109 16%	167D 20%	40D 22%	39 16%	20 9%
Don't know	95 6%	8 8%	47 7%	34 5%	25 5%	6 4%	78 7%	34 5%	26 4%	27 3%	12 6%	25A 10%	30A 13%
NO / DON'T KNOW	364 24%	16 15%	143 23%	188a 27%	147ab 29%	34 20%	280 24%	176B 28%	135 20%	194 23%	51 28%	65 26%	50 22%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 90 (continuation)

B2-6. Features currently included in policy: Legal Expenses/Legal protection

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	1137 76%	124cd 85%	485 79%	758 74%	654 74%	29 79%	309 76%	310c 78%	207 72%	45 63%
No	268 18%	16 11%	102 17%	209a 21%	190a 21%	6 16%	74 18%	69 17%	68 24%	26A 36%
Don't know	95 6%	6 4%	30 5%	53 5%	41 5%	2 5%	22 5%	19 5%	14 5%	* 1%
NO / DON'T KNOW	364 24%	22 15%	132 21%	262a 26%	232a 26%	8 21%	96 24%	88 22%	82 28%	26a 37%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 90 (continuation)

B2-6. Features currently included in policy: Legal Expenses/Legal protection

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	1137	606gi	598	925	390	364gi	1137 ABCDEFGHI	1009	814 BcDGI	1043	584	162	389A	412	226	451
	76%	83%	79%	80%	78%	84%	91%	78%	85%	78%	73%	73%	81%	76%	73%	77%
No	268	89F	110Fh	169FH	84FH	51F	82	210aFH	94f	214aFH	175C	43C	51	103	63	96
	18%	12%	14%	15%	17%	12%	7%	16%	10%	16%	22%	19%	11%	19%	20%	16%
Don't know	95	36F	53F	60F	26F	17f	24	74F	48F	74F	40	16	39	29	19	39
	6%	5%	7%	5%	5%	4%	2%	6%	5%	6%	5%	7%	8%	5%	6%	7%
NO / DON'T KNOW	364	125F	163FH	228Fh	109FH	69F	106	284aeFH	142F	288aeFH	215C	59	90	132	81	135
	24%	17%	21%	20%	22%	16%	9%	22%	15%	22%	27%	27%	19%	24%	27%	23%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 91  
B2-7. Features currently included in policy: No claims bonus protection

Base: All

	Total	Gender		Age			Social Grade		UK		Country		NI		Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	(f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	1194 80%	660 75%	534A 85%	144 70%	468 77%	582AB 85%	743b 81%	406 76%	1194 80%	1060 79%	997 79%	97 81%	62 83%	37 82%	837 78%	353 82%
No	251 17%	182B 21%	69 11%	56bC 27%	116C 19%	79 11%	144 16%	101 19%	251 17%	224 17%	213 17%	20 16%	11 14%	7 16%	189 18%	62 15%
Don't know	56 4%	33 4%	23 4%	4 2%	24 4%	27 4%	27 3%	27 5%	56 4%	52 4%	50 4%	3 2%	2 2%	1 2%	41 4%	13 3%
NO / DON'T KNOW	307 20%	215B 25%	92 15%	60C 30%	140C 23%	106 15%	171 19%	128a 24%	307 20%	276 21%	264 21%	23 19%	13 17%	8 18%	230 22%	75 18%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 91 (continuation)

B2-7. Features currently included in policy: No claims bonus protection

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	1194	813B	375	562	596	71	1086	343	851	144	1045	1078B	63	861B	24
	80%	84%	71%	80%	79%	82%	80%	79%	80%	77%	80%	82%	62%	94%	14%
No	251	120	129A	115	132	14	217	84	166	39	208	193	32A	38	141A
	17%	12%	24%	16%	17%	17%	16%	19%	16%	21%	16%	15%	32%	4%	81%
Don't know	56	31	25	23	31	1	52	7	49a	4	51	47	6	15	8a
	4%	3%	5%	3%	4%	1%	4%	2%	5%	2%	4%	4%	6%	2%	5%
NO / DON'T KNOW	307	152	153A	138	163	15	268	92	215	43	259	240	38A	53	149A
	20%	16%	29%	20%	21%	18%	20%	21%	20%	23%	20%	18%	38%	6%	86%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 91 (continuation)

B2-7. Features currently included in policy: No claims bonus protection

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	1194 80%	339 95%	505 94%	350 74%	261A 85%	450A 84%	328 82%	301 77%	262 81%	203 80%	259C 85%	255 82%	642 76%	656 81%	353 80%
No	251 17%	10 3%	26 5%	103BC 22%	39 13%	75 14%	62 16%	77 20%	47 14%	44 17%	33 11%	44 14%	168A 20%	130 16%	70 16%
Don't know	56 4%	6 2%	7 1%	18 4%	8 3%	12 2%	11 3%	11 3%	16 5%	8 3%	12 4%	10 3%	30 4%	26 3%	19 4%
NO / DON'T KNOW	307 20%	16 5%	33 6%	122BC 26%	47 15%	87 16%	73 18%	88 23%	63 19%	52 20%	44 15%	54 18%	198A 24%	156 19%	89 20%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 91 (continuation)

B2-7. Features currently included in policy: No claims bonus protection

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	1194 80%	88 81%	528Cdf 83%	523 76%	379 76%	122 74%	928 81%	483 77%	554 81%	651 79%	152 82%	199 79%	187 82%
No	251 17%	13 12%	83 13%	148B 21%	109B 22%	37b 22%	181 16%	132b 21%	102 15%	159D 19%	27 15%	41 16%	21 9%
Don't know	56 4%	7 7%	22 4%	21 3%	12 2%	7 4%	40 3%	13 2%	25 4%	17 2%	5 3%	12 5%	21Ab 9%
NO / DON'T KNOW	307 20%	20 19%	106 17%	170B 24%	121B 24%	44b 26%	220 19%	145 23%	127 19%	176 21%	32 18%	53 21%	42 18%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 91 (continuation)

B2-7. Features currently included in policy: No claims bonus protection

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone - (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	1194 80%	126d 86%	512d 83%	797 78%	686 77%	33 89%	320 79%	320c 80%	220c 76%	43 60%
No	251 17%	16 11%	91 15%	196a 19%	177ab 20%	4 11%	74 18%	69 17%	62 21%	29AB 40%
Don't know	56 4%	4 3%	13 2%	27 3%	23 3%	0 -%	11 3%	8 2%	7 2%	* *%
NO / DON'T KNOW	307 20%	20 14%	105 17%	223 22%	199ab 23%	4 11%	85 21%	78 20%	69 24%	29Ab 40%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 91 (continuation)

B2-7. Features currently included in policy: No claims bonus protection

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer to buy (a)	No preference (b)	Prefer to include (c)	Easier (a)	No difference (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	1194	607	611	949	405	359	1017	1194	798	1107	624	173	396	430	245	466
	80%	83%	80%	82%	81%	83%	82%	92%	83%	83%	78%	78%	83%	79%	80%	80%
No	251	104G	111G	173G	82G	61G	189G	82	131G	189G	152c	37	62	93	53	99
	17%	14%	15%	15%	16%	14%	15%	6%	14%	14%	19%	17%	13%	17%	17%	17%
Don't know	56	20g	38cGi	31g	13	13g	38G	16	28g	35g	24	10	22	20	9	21
	4%	3%	5%	3%	3%	3%	3%	1%	3%	3%	3%	5%	5%	4%	3%	4%
NO / DON'T KNOW	307	124G	150G	204G	95G	74G	227G	98	158G	224G	175	48	84	113	62	120
	20%	17%	20%	18%	19%	17%	18%	8%	17%	17%	22%	22%	17%	21%	20%	20%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 92

B2-8. Features currently included in policy: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	845 56%	478 55%	367 59%	128b 63%	313 52%	403b 59%	502 55%	307 58%	845 56%	748 56%	709 56%	68 56%	39 52%	29abcE 65%	628B 59%	212 50%
No	441 29%	278b 32%	163 26%	53 26%	196 32%	191 28%	287 31%	144 27%	441F 29%	395F 30%	373F 30%	37F 31%	23F 30%	9 19%	288 27%	153A 36%
Don't know	215 14%	119 14%	96 15%	23 11%	98 16%	94 14%	125 14%	83 15%	215 14%	193 14%	180 14%	15 12%	13 18%	7 16%	151 14%	62 15%
NO / DON'T KNOW	656 44%	397 45%	259 41%	76 37%	294ac 48%	286 41%	412 45%	227 42%	656f 44%	588f 44%	552f 44%	52 44%	36F 48%	16 35%	439 41%	216A 50%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 92 (continuation)

B2-8. Features currently included in policy: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	845 56%	546 57%	293 55%	369 53%	453a 60%	46 54%	773 57%	234 54%	611 57%	106 57%	734 56%	788B 60%	30 30%	534 58%	86 49%
No	441 29%	278 29%	162 31%	235b 34%	199 26%	30 34%	391 29%	144 33%	297 28%	58 31%	377 29%	348 26%	53A 52%	249 27%	67a 38%
Don't know	215 14%	140 15%	73 14%	95 14%	107 14%	10 12%	190 14%	56 13%	158 15%	22 12%	193 15%	182 14%	18 18%	131 14%	21 12%
NO / DON'T KNOW	656 44%	418 43%	235 45%	331b 47%	306 40%	40 46%	581 43%	201 46%	455 43%	81 43%	570 44%	531 40%	71A 70%	380 42%	88 51%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 92 (continuation)

B2-8. Features currently included in policy: Personal Accident/Personal injury/ Medical expenses

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	845 56%	206 58%	316 59%	269 57%	169 55%	305 57%	239b 60%	198 51%	184 57%	142 56%	172 57%	179 58%	457 54%	448 55%	263 60%
No	441 29%	101 29%	143 27%	132 28%	99 32%	164 31%	119 30%	138d 36%	92 28%	62 24%	71 23%	84 27%	279A 33%	259b 32%	111 25%
Don't know	215 14%	48 14%	80 15%	72 15%	39 13%	68 13%	42 11%	52 13%	49 15%	50A 20%	60C 20%	46 15%	103 12%	105 13%	68 15%
NO / DON'T KNOW	656 44%	150 42%	223 41%	203 43%	138 45%	232 43%	161 40%	191a 49%	141 43%	112 44%	131 43%	129 42%	382 46%	364 45%	179 40%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 92 (continuation)

B2-8. Features currently included in policy: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	845 56%	49 46%	373a 59%	373 54%	265 53%	89 54%	650 57%	333 53%	400 59%	478 58%	102 55%	127 51%	132 58%
No	441 29%	25 23%	172 27%	235b 34%	174ab 35%	56 34%	336 29%	206 33%	199 29%	256d 31%	55 30%	77 31%	50 22%
Don't know	215 14%	34BCDF 31%	88 14%	85 12%	62 12%	21 12%	163 14%	88 14%	82 12%	93 11%	27 15%	47a 19%	46A 20%
NO / DON'T KNOW	656 44%	59b 54%	261 41%	320 46%	236 47%	77 46%	499 43%	294 47%	281 41%	349 42%	82 45%	124 49%	96 42%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 92 (continuation)

B2-8. Features currently included in policy: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone - (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	845 56%	86 59%	350 57%	572 56%	490 55%	21 57%	222 55%	243c 61%	158 55%	33 46%
No	441 29%	35 24%	179 29%	320 31%	286 32%	10 27%	133 33%	104 26%	103a 36%	29a 40%
Don't know	215 14%	24 16%	88 14%	128 13%	110 12%	6 16%	49 12%	50 13%	29 10%	10 14%
NO / DON'T KNOW	656 44%	59 41%	267 43%	448 44%	396 45%	16 43%	183 45%	155 39%	132 45%	38a 54%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 92 (continuation)

B2-8. Features currently included in policy: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breadth (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	845	519 BCDFGI	480	701	308	297cGI	775	751	845 ABCDEFGI I	787	387	131a	325A	308	178	315
	56%	71%	63%	61%	62%	69%	62%	58%	88%	59%	48%	59%	68%	57%	58%	54%
No	441	144H	166H	297aH	140AbH	95H	311aH	357AbH	68	368AbH	302bC	59c	80	161	101	171
	29%	20%	22%	26%	28%	22%	25%	28%	7%	28%	38%	27%	17%	30%	33%	29%
Don't know	215	69H	115AeH	155aH	52H	41H	158H	184AeH	44	176aH	110	30	74	74	28	100B
	14%	9%	15%	13%	10%	9%	13%	14%	5%	13%	14%	14%	15%	14%	9%	17%
NO / DON'T KNOW	656	212H	281AH	453AeH	192AH	136H	469AH	541AEH	112	543AEH	412bC	89	155	236	129	271
	44%	29%	37%	39%	38%	31%	38%	42%	12%	41%	52%	41%	32%	43%	42%	46%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 93  
B2-9. Features currently included in policy: Windscreen cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	1282	758	524	156	520a	606A	788	449	1282	1138	1073	104	65	40	892	384A
	85%	87%	84%	76%	86%	88%	86%	84%	85%	85%	85%	87%	87%	88%	84%	90%
No	144	85	59	32C	59	53	83	57	144	131f	124f	11	6	3	119b	25
	10%	10%	9%	15%	10%	8%	9%	11%	10%	10%	10%	9%	8%	6%	11%	6%
Don't know	75	32	43a	17	28	30	43	28	75	67	64	5	4	3	57	18
	5%	4%	7%	8%	5%	4%	5%	5%	5%	5%	5%	4%	5%	6%	5%	4%
NO / DON'T KNOW	219	117	102	49bC	88	83	126	85	219	198	188	16	10	5	175B	44
	15%	13%	16%	24%	14%	12%	14%	16%	15%	15%	15%	13%	13%	12%	16%	10%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 93 (continuation)

B2-9. Features currently included in policy: Windscreen cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	1282 85%	855B 89%	418 79%	614 88%	634 84%	79 92%	1183 87%	384 88%	898 84%	172b 92%	1102 84%	1154B 88%	66 65%	805B 88%	137 79%
No	144 10%	73 8%	71A 13%	58 8%	81 11%	5 6%	103 8%	37 8%	107 10%	11 6%	131 10%	100 8%	28A 28%	73 8%	23 13%
Don't know	75 5%	36 4%	39a 7%	28 4%	44 6%	2 2%	68 5%	14 3%	61 6%	4 2%	71 5%	65 5%	7 7%	37 4%	14 8%
NO / DON'T KNOW	219 15%	109 11%	110A 21%	86 12%	125 16%	7 8%	171 13%	51 12%	168 16%	15 8%	202a 16%	164 12%	35A 35%	109 12%	37A 21%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 93 (continuation)

B2-9. Features currently included in policy: Windscreen cover

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	1282	310	478	384	269	478A	355	327	277	212	272c	260	705	673	394a
	85%	87%	89%	81%	87%	89%	89%	84%	85%	83%	90%	84%	84%	83%	89%
No	144	30	41	52	32	41	32	41	29	31	20	33	89	90	33
	10%	8%	8%	11%	10%	8%	8%	11%	9%	12%	7%	11%	11%	11%	7%
Don't know	75	16	21	36Bc	7	19	13	21	18	12	11	16	46	49	15
	5%	4%	4%	8%	2%	3%	3%	5%	6%	5%	4%	5%	5%	6%	3%
NO / DON'T KNOW	219	45	61	88C	39	59	46	62	48	42	31	48	135a	139b	48
	15%	13%	11%	19%	13%	11%	11%	16%	15%	17%	10%	16%	16%	17%	11%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 93 (continuation)

B2-9. Features currently included in policy: Windscreen cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	1282 85%	91 85%	555d 88%	578 83%	407 81%	149d 90%	973 85%	531 85%	585 86%	699 85%	166 90%	217 86%	192 84%
No	144 10%	11 10%	54 8%	78 11%	65bf 13%	10 6%	116 10%	67 11%	63 9%	94 11%	14 8%	16 6%	20 9%
Don't know	75 5%	5 5%	24 4%	37 5%	29 6%	7 4%	60 5%	30 5%	33 5%	34 4%	4 2%	18b 7%	17b 7%
NO / DON'T KNOW	219 15%	16 15%	78 12%	115 17%	94bf 19%	17 10%	176 15%	96 15%	96 14%	128 15%	18 10%	35 14%	36 16%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 93 (continuation)

B2-9. Features currently included in policy: Windscreen cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	1282	130	543	862	742	31	347	342	235	60
	85%	89%	88%	85%	84%	86%	86%	86%	81%	84%
No	144	11	52	106	97	4	34	39	39	9
	10%	8%	8%	10%	11%	10%	8%	10%	14%	13%
Don't know	75	5	22	52	46	2	24	17	15	2
	5%	3%	4%	5%	5%	5%	6%	4%	5%	3%
NO / DON'T KNOW	219	16	74	158	144	5	58	56	54	11
	15%	11%	12%	15%	16%	14%	14%	14%	19%	16%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 93 (continuation)

B2-9. Features currently included in policy: Windscreen cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Windscreen (i)	Prefer to buy (a)	No preference (b)	Prefer to include (c)	Easier (a)	No difference (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	1282	673 <sup>bfg</sup>	666	1037	467 <sup>BFgh</sup>	403 <sup>bFgh</sup>	1091	1145	851	1282 <sup>ABCdeFGH</sup>	683	179	418	471	250	503
	85%	92%	88%	90%	93%	93%	88%	89%	89%	96%	86%	81%	87%	87%	81%	86%
No	144	30	53 <sup>aI</sup>	69 <sup>I</sup>	23 <sup>i</sup>	20 <sup>i</sup>	102 <sup>adeI</sup>	101 <sup>AdI</sup>	64 <sup>I</sup>	32	84	28 <sup>c</sup>	33	48	36	57
	10%	4%	7%	6%	5%	5%	8%	8%	7%	2%	10%	13%	7%	9%	12%	10%
Don't know	75	28 <sup>I</sup>	42 <sup>deI</sup>	48 <sup>I</sup>	10	10	50 <sup>I</sup>	46 <sup>I</sup>	41 <sup>I</sup>	17	32	14	29	25	21	26
	5%	4%	6%	4%	2%	2%	4%	4%	4%	1%	4%	6%	6%	5%	7%	5%
NO / DON'T KNOW	219	58 <sup>I</sup>	95 <sup>aDeI</sup>	117 <sup>I</sup>	33 <sup>i</sup>	30 <sup>i</sup>	152 <sup>aDEI</sup>	147 <sup>adeI</sup>	105 <sup>deI</sup>	49	116	42	62	73	57	84
	15%	8%	12%	10%	7%	7%	12%	11%	11%	4%	14%	19%	13%	13%	19%	14%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 94  
 B3-1. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal belongings cover

Base: All

	Total	Gender		Age			Social Grade		UK		Country		NI		Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	(f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	72 5%	36 4%	36 6%	13 7%	23 4%	35 5%	38 4%	32 6%	72 5%	65 5%	62 5%	4 4%	3 4%	2 5%	56 5%	16 4%
No	738 49%	433 49%	305 49%	111 55%	307 50%	319 46%	473b 52%	238 45%	738 49%	662 50%	628 50%	56 47%	34 45%	20 44%	537 50%	197 46%
Don't know	32 2%	22 2%	11 2%	* *%	15 3%	17 2%	9 1%	19A 4%	32 2%	28 2%	25 2%	3 3%	2 3%	1 3%	22 2%	10 2%
NO / DON'T KNOW	770 51%	455 52%	315 50%	112 55%	322 53%	336 49%	482 53%	257 48%	770 51%	689 52%	653 52%	60 50%	36 48%	21 47%	559 52%	207 48%
Not stated	659 44%	384 44%	275 44%	79 39%	263 43%	318 46%	393 43%	245 46%	659 44%	582 44%	546 43%	56 47%	36 48%	21 48%	452 42%	205 48%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 94 (continuation)

B3-1. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal belongings cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	72 5%	37 4%	34 7%	32 5%	40 5%	5 6%	63 5%	21 5%	50 5%	16b 8%	54 4%	61 5%	6 6%	36 4%	13 8%
No	738 49%	447 46%	285a 54%	353 50%	361 48%	43 50%	657 49%	224 52%	513 48%	77 41%	659a 51%	615 47%	64A 64%	448 49%	85 49%
Don't know	32 2%	24 3%	8 2%	16 2%	16 2%	2 2%	30 2%	6 1%	27 2%	4 2%	28 2%	28 2%	4 4%	21 2%	4 2%
NO / DON'T KNOW	770 51%	472 49%	293a 56%	369 53%	377 50%	45 52%	687 51%	230 53%	540 51%	81 43%	688a 53%	643 49%	68A 67%	469 51%	90 52%
Not stated	659 44%	456B 47%	200 38%	299 43%	342 45%	36 41%	605 45%	183 42%	476 45%	90 48%	562 43%	614B 47%	27 27%	409 45%	70 41%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 94 (continuation)

B3-1. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal belongings cover

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	72 5%	22b 6%	13 2%	18 4%	15 5%	27 5%	11 3%	22 6%	19 6%	14 6%	10 3%	21 7%	39 5%	38 5%	20 5%
No	738 49%	168 47%	266 49%	243 52%	153 50%	254 47%	202 51%	202 52%	144 44%	125 49%	148 49%	148 48%	420 50%	440B 54%	189 43%
Don't know	32 2%	10 3%	10 2%	12 3%	4 1%	9 2%	12c 3%	12c 3%	1 *	5 2%	7 2%	7 2%	18 2%	11 1%	14 3%
NO / DON'T KNOW	770 51%	178 50%	276 51%	256 54%	157 51%	263 49%	214 54%	215c 55%	145 45%	130 51%	155 51%	156 50%	438 52%	451B 56%	203 46%
Not stated	659 44%	155 44%	249 46%	199 42%	136 44%	247 46%	175 44%	152 39%	160b 49%	110 43%	137 45%	132 43%	363 43%	323 40%	219A 49%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 94 (continuation)

B3-1. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal belongings cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	72 5%	5 5%	25 4%	38 6%	30 6%	8 5%	56 5%	26 4%	36 5%	38 5%	13 7%	13 5%	8 4%
No	738 49%	42 39%	313 49%	346 50%	265af 53%	68 41%	581 51%	318 51%	326 48%	424b 51%	72 39%	134b 53%	102 45%
Don't know	32 2%	5cD 5%	15d 2%	9 1%	3 1%	5d 3%	23 2%	4 1%	16 2%	12 1%	4 2%	6 3%	10a 4%
NO / DON'T KNOW	770 51%	47 44%	328 52%	355 51%	268 53%	74 44%	605 53%	323 51%	342 50%	436b 53%	75 41%	140b 56%	112 49%
Not stated	659 44%	55 51%	281 44%	300 43%	203 41%	85 51%	488 42%	278 44%	303 45%	353 43%	95c 52%	99 39%	108 47%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 94 (continuation)

B3-1. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal belongings cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	72 5%	9 6%	30 5%	53 5%	47 5%	4 10%	17 4%	23 6%	10 3%	8b 12%
No	738 49%	64 44%	291 47%	520 51%	463 52%	14 39%	193 48%	186 47%	159 55%	41 57%
Don't know	32 2%	6cD 4%	11 2%	12 1%	8 1%	0 -%	8 2%	1 *%	4 2%	* *%
NO / DON'T KNOW	770 51%	71 49%	302 49%	532 52%	471 53%	14 39%	201 50%	187 47%	163a 56%	41 57%
Not stated	659 44%	66 45%	285 46%	434 43%	367 41%	19 51%	187 46%	188c 47%	117 40%	22 31%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 94 (continuation)

B3-1. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal belongings cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	72	72	52	64	25	25	57	68	60	64	27	12	33a	23	14	31
	5%	10%	7%	6%	5%	6%	5%	5%	6%	5%	3%	6%	7%	4%	5%	5%
No	738	0	316AE	506AEh	208AE	112A	564AEH	613AbEH	368AE	605AEH	434C	109	192	266	147	298
	49%	-%	42%	44%	42%	26%	45%	47%	38%	45%	54%	50%	40%	49%	48%	51%
Don't know	32	0	12A	25A	8A	12A	26A	26A	11a	27A	16	5	12	5	10a	13
	2%	-%	2%	2%	2%	3%	2%	2%	1%	2%	2%	2%	3%	1%	3%	2%
NO / DON'T KNOW	770	0	327AE	531AEh	216AE	124A	591AEH	639	378AE	633AEH	450C	114	204	271	157	312
	51%	-%	43%	46%	43%	29%	48%	49%	40%	48%	56%	52%	43%	50%	51%	53%
Not stated	659	659	381	559	259g	284	596	585	518cfGi	633	322	95	243A	250	135	244
	44%	90%	50%	48%	52%	66%	48%	45%	54%	48%	40%	43%	51%	46%	44%	42%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 95  
B3-2. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Breakdown cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	175 12%	109 12%	66 11%	27 13%	88C 15%	60 9%	106 12%	63 12%	175 12%	155 12%	144 11%	17 14%	10 14%	4 9%	144B 13%	30 7%
No	728 49%	442 50%	286 46%	94 46%	314 52%	320 47%	455 50%	245 46%	728F 49%	656F 49%	620F 49%	58F 48%	37F 49%	14 30%	496 47%	228a 53%
Don't know	12 1%	6 1%	6 1%	2 1%	1 **	9b 1%	6 1%	4 1%	12 1%	11 1%	10 1%	* **	1 2%	* **	8 1%	4 1%
NO / DON'T KNOW	740 49%	448 51%	292 47%	96 47%	315 52%	330 48%	461 50%	249 47%	740F 49%	668F 50%	630F 50%	59F 49%	38F 51%	14 30%	505 47%	232a 54%
Not stated	586 39%	318 36%	268a 43%	81 40%	205 34%	299B 43%	346 38%	222 42%	586 39%	514 38%	487 39%	45 37%	27 36%	27ABCDE 61%	419 39%	166 39%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 95 (continuation)

B3-2. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Breakdown cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	175 12%	99 10%	75 14%	91 13%	82 11%	17 19%	153 11%	57 13%	119 11%	24 13%	149 11%	148 11%	16 16%	89 10%	30a 17%
No	728 49%	485 50%	239 45%	369b 53%	343 45%	36 42%	661 49%	217 50%	511 48%	88 47%	639 49%	622 47%	59 59%	444 49%	90 52%
Don't know	12 1%	10 1%	2 *%	5 1%	7 1%	* *%	11 1%	2 *%	10 1%	* *%	12 1%	12 1%	0 -%	10 1%	* *%
NO / DON'T KNOW	740 49%	495 51%	242 46%	374b 53%	349 46%	36 42%	672 50%	220 51%	520 49%	89 47%	651 50%	634 48%	59 59%	454 50%	91 52%
Not stated	586 39%	371 38%	212 40%	235 34%	327A 43%	33 39%	529 39%	159 36%	427 40%	74 40%	505 39%	536b 41%	25 25%	371b 41%	53 30%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 95 (continuation)

B3-2. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Breakdown cover

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	175 12%	38 11%	49 9%	57 12%	37 12%	64 12%	44 11%	47 12%	43 13%	31 12%	24 8%	38 12%	111a 13%	100 12%	46 10%
No	728 49%	163 46%	268 50%	210 45%	143 47%	286a 53%	210 52%	184 47%	142 44%	121 47%	138 46%	153 49%	417 50%	410 50%	200 45%
Don't know	12 1%	4 1%	6 1%	2 *%	6 2%	2 *%	2 *%	5 1%	4 1%	1 *%	4 1%	4 1%	4 *%	3 *%	6 1%
NO / DON'T KNOW	740 49%	167 47%	273 51%	212 45%	149 48%	288a 54%	212 53%	190 49%	145 45%	122 48%	142 47%	157 51%	421 50%	412 51%	206 47%
Not stated	586 39%	150 42%	216 40%	203c 43%	122 40%	185 34%	145 36%	152 39%	136 42%	102 40%	136c 45%	114 37%	308 37%	300 37%	191 43%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 95 (continuation)

B3-2. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Breakdown cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	175 12%	8 7%	65 10%	96 14%	70 14%	24 15%	136 12%	81 13%	84 12%	114D 14%	17 9%	33d 13%	12 5%
No	728 49%	49 46%	288 46%	364b 53%	269b 54%	83 50%	563 49%	337b 54%	318 47%	422d 51%	89 48%	124 49%	91 40%
Don't know	12 1%	4BCD 4%	4 1%	4 1%	2 *%	2 1%	8 1%	0 -%	8a 1%	1 *%	4A 2%	2 1%	6A 2%
NO / DON'T KNOW	740 49%	53 50%	292 46%	368b 53%	271b 54%	85 51%	572 50%	337 54%	326 48%	423d 51%	93 50%	126 50%	96 42%
Not stated	586 39%	47 43%	276CD 44%	229 33%	160 32%	57 35%	441 38%	209 33%	271a 40%	290 35%	75 41%	93 37%	120AbC 52%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 95 (continuation)

B3-2. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Breakdown cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	175 12%	11 7%	70 11%	138 14%	127 14%	7 18%	55 14%	47 12%	45 16%	26AB 36%
No	728 49%	75 51%	303 49%	516 51%	450 51%	19 51%	206 51%	203 51%	146 50%	30 42%
Don't know	12 1%	* *%	4 1%	2 *%	2 *%	0 -%	2 *%	2 *%	0 -%	* *%
NO / DON'T KNOW	740 49%	75 52%	307 50%	518 51%	452 51%	19 51%	208 51%	205 51%	146 50%	31 43%
Not stated	586 39%	60 41%	239 39%	364 36%	307 35%	11 30%	142 35%	146c 37%	99 34%	15 22%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 95 (continuation)

B3-2. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Breakdown cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	175	91	175	150	64	52	144	155	116	159	100	27	48	55	32	77
	12%	12%	23%	13%	13%	12%	12%	12%	12%	12%	13%	12%	10%	10%	10%	13%
No	728	292B	0	500BE	250	148B	579aBE	612ABEh	402Be	623aBE	421C	103	203	245	151	311a
	49%	40%	-%	43%	50%	34%	47%	47%	42%	47%	53%	47%	42%	45%	49%	53%
Don't know	12	5	0	8	2	2	9b	11b	4	6	4	4	4	6	2	3
	1%	1%	-%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%
NO / DON'T KNOW	740	297B	0	508BE	252ABEh	150B	589aBE	624ABEh	406Be	629aBE	424C	107	207	251	153	315a
	49%	41%	-%	44%	50%	35%	47%	48%	42%	47%	53%	49%	43%	46%	50%	54%
Not stated	586	343Dfgi	586	495	184	230	511	514	435Dg	543	274	86	225A	237C	122	194
	39%	47%	77%	43%	37%	53%	41%	40%	45%	41%	34%	39%	47%	44%	40%	33%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 96  
 B3-3. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Courtesy car/ temporary replacement vehicle

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	111 7%	66 8%	45 7%	22c 11%	50 8%	39 6%	73 8%	32 6%	111 7%	99 7%	94 7%	10 8%	5 6%	2 4%	86 8%	25 6%
No	335 22%	228B 26%	107 17%	44 21%	133 22%	159 23%	205 22%	114 21%	335 22%	294 22%	277 22%	26 22%	17 22%	15ABCDE 33%	214 20%	115a 27%
Don't know	13 1%	3 *	10a 2%	2 1%	2 **	9 1%	3 **	5 1%	13 1%	11 1%	10 1%	* **	1 2%	1d 2%	6 1%	6 1%
NO / DON'T KNOW	348 23%	231B 26%	117 19%	46 22%	134 22%	168 24%	208 23%	118 22%	348 23%	305 23%	287 23%	27 22%	18 24%	16ABCDE 35%	220 21%	121A 28%
Not stated	1043 69%	578 66%	465A 74%	137 67%	423 70%	482 70%	632 69%	383 72%	1043F 69%	932F 70%	880F 70%	83f 69%	52f 70%	27 60%	761 71%	282 66%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 96 (continuation)

B3-3. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Courtesy car/ temporary replacement vehicle

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	111 7%	60 6%	51a 10%	47 7%	64 8%	3 3%	99 7%	28 7%	82 8%	13 7%	94 7%	88 7%	12 11%	52 6%	19a 11%
No	335 22%	219 23%	114 22%	172 25%	153 20%	7 9%	293a 22%	66 15%	269A 25%	53 28%	281 22%	255 19%	47A 46%	183 20%	54A 31%
Don't know	13 1%	10 1%	3 1%	6 1%	4 1%	0 -%	11 1%	2 *%	11 1%	* *%	12 1%	12 1%	0 -%	12 1%	* *%
NO / DON'T KNOW	348 23%	229 24%	117 22%	178 25%	157 21%	7 9%	303a 22%	68 16%	279A 26%	53 28%	293 22%	268 20%	47A 46%	195 21%	54a 31%
Not stated	1043 69%	676 70%	360 68%	475 68%	537 71%	76B 88%	951 70%	338B 78%	705 66%	121 65%	917 70%	963B 73%	42 42%	668B 73%	100 58%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 96 (continuation)

B3-3. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Courtesy car/ temporary replacement vehicle

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	111 7%	19 5%	32 6%	48B 10%	10 3%	41b 8%	32 8%	27 7%	19 6%	27 10%	19 6%	20 7%	70 8%	60 7%	34 8%
No	335 22%	61 17%	116 22%	79 17%	71 23%	138A 26%	82 20%	91 23%	66 20%	60 23%	69 23%	66 21%	189 22%	173 21%	88 20%
Don't know	13 1%	4 1%	8 1%	5 1%	* **	6 1%	4 1%	2 1%	2 1%	2 1%	3 1%	4 1%	5 1%	7 1%	2 **
NO / DON'T KNOW	348 23%	66 18%	124 23%	83 18%	71 23%	144A 27%	86 22%	93 24%	67 21%	62 24%	72 24%	70 23%	194 23%	180 22%	90 20%
Not stated	1043 69%	271 76%	383 71%	340 72%	226c 74%	352 66%	283 71%	270 69%	239 74%	166 65%	212 70%	218 71%	576 69%	572 70%	318 72%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 96 (continuation)

B3-3. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Courtesy car/ temporary replacement vehicle

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	111 7%	1 1%	32 5%	73AB 10%	60AB 12%	12 7%	89 8%	61 10%	44 6%	79D 10%	13 7%	12 5%	7 3%
No	335 22%	21 20%	134 21%	167 24%	127 25%	38 23%	239 21%	154 24%	140 21%	191 23%	35 19%	58 23%	49 21%
Don't know	13 1%	3 3%	4 1%	6 1%	3 1%	2 1%	9 1%	* *%	8a 1%	3 *%	2 1%	4a 2%	4a 2%
NO / DON'T KNOW	348 23%	24 22%	137 22%	173 25%	130 26%	40 24%	248 22%	154 25%	148 22%	194 23%	36 20%	63 25%	53 23%
Not stated	1043 69%	82cd 76%	463CD 73%	447 64%	311 62%	114 69%	812 71%	413 66%	488 72%	554 67%	135 73%	177 70%	169 74%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 96 (continuation)

B3-3. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Courtesy car/ temporary replacement vehicle

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	111 7%	6 4%	43 7%	92 9%	83 9%	3 9%	35 9%	35 9%	32 11%	11 15%
No	335 22%	37 25%	130 21%	232 23%	194 22%	4 11%	99 25%	90 23%	54 19%	15 22%
Don't know	13 1%	* *%	2 *%	5 *%	5 1%	0 -%	5 1%	1 *%	2 1%	* *%
NO / DON'T KNOW	348 23%	37 25%	132 21%	237 23%	199 22%	4 11%	104 26%	90 23%	56 19%	16 22%
Not stated	1043 69%	103 70%	442 72%	691 68%	604 68%	29 80%	266 66%	273 69%	202 70%	45 63%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 96 (continuation)

B3-3. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Courtesy car/ temporary replacement vehicle

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	111 7%	51 7%	67 9%	111 10%	45 9%	31 7%	89 7%	94 7%	70 7%	102 8%	65 8%	18 8%	29 6%	36 7%	21 7%	53 9%
No	335 22%	109C 15%	111C 15%	0 -%	81C 16%	51C 12%	234bCE 19%	260aBCE 20%	158C 17%	250bCE 19%	219BC 27%	36 16%	81 17%	104 19%	79 26%	139 24%
Don't know	13 1%	0 -%	4c 1%	0 -%	2 *%	2 *%	6 *%	12aC 1%	4 *%	4 *%	4 1%	4 2%	4 1%	4 1%	3 1%	6 1%
NO / DON'T KNOW	348	109C	116C	0	82C	53C	240aCE	272 ABCEh	162C	254aCE	223bC	40	85	108	82	145
	23%	15%	15%	-%	16%	12%	19%	21%	17%	19%	28%	18%	18%	20%	27%	25%
Not stated	1043	571Gi	579	1043 ABDEFGH I	373	349fGI	914	926	725	974	511	163a	366A	400c	205	388
	69%	78%	76%	90%	75%	81%	74%	72%	76%	73%	64%	74%	76%	74%	67%	66%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 97  
 B3-4. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Foreign use cover

Base: All

	Total	Gender		Age			Social Grade		Country						Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	55 4%	36 4%	18 3%	7 3%	30 5%	18 3%	40 4%	13 2%	55 4%	49 4%	47 4%	3 2%	2 3%	2 5%	44 4%	11 3%
No	976 65%	507 58%	469A 75%	142c 70%	429C 71%	406 59%	564 62%	377A 71%	976 65%	859 64%	809 64%	91ABCEF 76%	49 66%	27 59%	700 66%	270 63%
Don't know	25 2%	15 2%	10 2%	3 1%	6 1%	16 2%	10 1%	11 2%	25 2%	21 2%	20 2%	1 1%	1 2%	2ABCd 4%	18 2%	7 2%
NO / DON'T KNOW	1001 67%	522 60%	479A 77%	145c 71%	435C 72%	421 61%	574 63%	389A 73%	1001 67%	880 66%	829 66%	93ABCeF 77%	50 67%	29 64%	718 67%	277 65%
Not stated	445 30%	316B 36%	129 21%	53 26%	143 24%	249aB 36%	300B 33%	132 25%	445D 30%	407D 30%	385D 30%	24 20%	22d 30%	14D 31%	305 29%	140 33%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 97 (continuation)

B3-4. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Foreign use cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	55 4%	30 3%	24 5%	29 4%	24 3%	2 2%	47 4%	15 3%	39 4%	22B 12%	32 2%	48 4%	5 5%	38 4%	8 4%
No	976 65%	597 62%	372A 70%	442 63%	503 66%	49 57%	889 66%	278 64%	698 65%	108 58%	861 66%	855 65%	65 64%	589 64%	107 62%
Don't know	25 2%	22b 2%	3 1%	10 1%	15 2%	2 2%	22 2%	4 1%	20 2%	3 1%	22 2%	23 2%	2 2%	19 2%	* **
NO / DON'T KNOW	1001 67%	619 64%	375a 71%	452 65%	517 68%	51 60%	911 67%	283 65%	718 67%	110 59%	883 68%	877 67%	67 66%	608 67%	107 62%
Not stated	445 30%	315B 33%	129 24%	218 31%	218 29%	33 38%	396 29%	137 31%	308 29%	54 29%	389 30%	393 30%	29 29%	269 29%	59 34%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 97 (continuation)

B3-4. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Foreign use cover

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	55 4%	18 5%	20 4%	16 3%	13 4%	17 3%	16 4%	11 3%	19 6%	5 2%	11 4%	16 5%	25 3%	35 4%	13 3%
No	976 65%	229 64%	346 64%	314 67%	205 67%	340 63%	246 61%	258 66%	200 62%	174 68%	184 61%	205 67%	552 66%	538 66%	284 64%
Don't know	25 2%	10 3%	9 2%	4 1%	6 2%	8 1%	4 1%	9 2%	3 1%	6 3%	8 3%	4 1%	12 1%	9 1%	8 2%
NO / DON'T KNOW	1001 67%	239 67%	355 66%	318 67%	212 69%	348 65%	250 62%	267 69%	203 63%	180 71%	192 64%	210 68%	564 67%	547 67%	292 66%
Not stated	445 30%	99 28%	164 30%	138 29%	83 27%	172 32%	134 34%	111 28%	103 32%	70 27%	99 33%	83 27%	250 30%	230 28%	137 31%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 97 (continuation)

B3-4. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Foreign use cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	55 4%	6 5%	18 3%	30 4%	23 5%	8 5%	48 4%	23 4%	27 4%	31 4%	14acD 8%	7 3%	2 1%
No	976 65%	64 59%	405 64%	463 67%	339 68%	103 62%	757 66%	413 66%	430 63%	524 63%	117 63%	176 70%	153 67%
Don't know	25 2%	4d 3%	11 2%	7 1%	4 1%	3 2%	16 1%	3 *%	15a 2%	7 1%	4 2%	4 2%	10A 4%
NO / DON'T KNOW	1001 67%	68 63%	415 66%	470 68%	342 68%	107 64%	773 67%	416 66%	445 65%	531 64%	121 66%	179 71%	163 71%
Not stated	445 30%	34 32%	200 32%	192 28%	136 27%	52 31%	327 29%	189 30%	209 31%	265 32%	49 27%	66 26%	63 28%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 97 (continuation)

B3-4. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Foreign use cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	55 4%	4 3%	30 5%	47 5%	39 4%	4 10%	21 5%	13 3%	18 6%	6 9%
No	976 65%	97 67%	388 63%	669f 66%	582f 66%	18 49%	238 59%	262 66%	184 64%	46 65%
Don't know	25 2%	1 1%	11 2%	6 1%	5 1%	0 -%	4 1%	4 1%	* *%	* *%
NO / DON'T KNOW	1001 67%	98 68%	399 65%	675 66%	587 66%	18 49%	242 60%	266 67%	184 64%	47 65%
Not stated	445 30%	43 30%	187 30%	298 29%	260 29%	15 42%	142 35%	119 30%	87 30%	19 26%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 97 (continuation)

B3-4. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Foreign use cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	55	31	28	52	55	16	48	49	46	51	35b	2	17	17	10	27
	4%	4%	4%	4%	11%	4%	4%	4%	5%	4%	4%	1%	4%	3%	3%	5%
No	976	437D	501aDE	718De	0	233D	804DE	831DE	597De	838DE	533	144	299	372c	213c	350
	65%	60%	66%	62%	-%	54%	65%	64%	62%	63%	67%	65%	62%	68%	69%	60%
Don't know	25	10d	12d	18d	0	5d	18d	24d	10	18d	8	7	10	5	10a	8
	2%	1%	2%	2%	-%	1%	1%	2%	1%	1%	1%	3%	2%	1%	3%	1%
NO / DON'T KNOW	1001	447D	513aDE	736DE	0	238D	822DE	855DE	608De	856DE	542	151	308	377c	223C	358
	67%	61%	67%	64%	-%	55%	66%	66%	64%	64%	68%	68%	64%	69%	73%	61%
Not stated	445	253	220	366	445	179	372	388	302	423	222	68	154	150	74	202ab
	30%	35%	29%	32%	89%	41%	30%	30%	32%	32%	28%	31%	32%	28%	24%	34%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 98  
 B3-5. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Key loss cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Country Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	80 5%	47 5%	33 5%	14 7%	30 5%	36 5%	43 5%	34 6%	80 5%	66 5%	62 5%	10 8%	4 5%	4abc 9%	58 5%	22 5%
No	1025 68%	578 66%	447 71%	128 62%	436a 72%	461 67%	669B 73%	324 61%	1025F 68%	921F 69%	868F 69%	82F 68%	53F 71%	22 50%	715 67%	307 72%
Don't know	43 3%	30 3%	13 2%	6 3%	10 2%	27b 4%	19 2%	22 4%	43 3%	39 3%	37 3%	2 2%	2 3%	2 4%	33 3%	10 2%
NO / DON'T KNOW	1068 71%	609 70%	459 73%	133 65%	446 73%	489 71%	688B 75%	346 65%	1068F 71%	960F 72%	905F 72%	84F 70%	55F 74%	24 54%	748 70%	317 74%
Not stated	353 24%	219 25%	134 21%	57 28%	132 22%	164 24%	183 20%	154A 29%	353 24%	310 23%	294 23%	26 22%	16 21%	17ABCDE 38%	262 25%	89 21%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 98 (continuation)

B3-5. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Key loss cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	80 5%	42 4%	37 7%	30 4%	46 6%	7 8%	67 5%	23 5%	56 5%	9 5%	70 5%	74 6%	4 4%	39 4%	16a 9%
No	1025 68%	661 69%	359 68%	496 71%	501 66%	58 68%	923 68%	296 68%	729 68%	127 68%	892 68%	876 66%	78 77%	630 69%	122 70%
Don't know	43 3%	32 3%	11 2%	20 3%	22 3%	4 4%	39 3%	13 3%	30 3%	7 4%	34 3%	36 3%	3 3%	30 3%	* **
NO / DON'T KNOW	1068 71%	693 72%	370 70%	516 74%	523 69%	62 72%	962 71%	310 71%	759 71%	135 72%	926 71%	913 69%	81a 81%	660 72%	123 71%
Not stated	353 24%	230 24%	120 23%	153 22%	189 25%	17 20%	325 24%	102 23%	251 24%	43 23%	308 24%	332 25%	16 16%	214 23%	35 20%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 98 (continuation)

B3-5. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Key loss cover

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	80 5%	23b 7%	16 3%	32 7%	17 6%	22 4%	14 4%	27 7%	13 4%	16 6%	7 2%	19 6%	51a 6%	43 5%	19 4%
No	1025 68%	232 65%	380 71%	301 64%	211 69%	389a 72%	272 68%	268 69%	231 71%	161 63%	222 73%	213 69%	555 66%	582B 72%	279 63%
Don't know	43 3%	15 4%	15 3%	14 3%	12 4%	8 2%	8 2%	14 4%	11 3%	7 3%	11 4%	4 1%	27 3%	20 2%	12 3%
NO / DON'T KNOW	1068 71%	247 70%	395 73%	314 67%	222 72%	397a 74%	280 70%	282 72%	242 75%	168 66%	233c 77%	217 70%	582 69%	602b 74%	291 66%
Not stated	353 24%	85 24%	128 24%	125 27%	68 22%	118 22%	107 27%	81 21%	69 21%	71 28%	63 21%	72 23%	207 25%	167 21%	132A 30%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 98 (continuation)

B3-5. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Key loss cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	80 5%	3 3%	31 5%	45 6%	33 7%	11 7%	54 5%	36 6%	38 6%	48 6%	10 6%	11 4%	10 4%
No	1025 68%	71 65%	445 70%	457 66%	329 66%	110 67%	805 70%	443 71%	445 65%	555 67%	124 68%	188 75%	151 66%
Don't know	43 3%	7b 7%	13 2%	21 3%	12 2%	8 5%	32 3%	14 2%	22 3%	19 2%	5 3%	11 5%	7 3%
NO / DON'T KNOW	1068 71%	78 72%	459 72%	477 69%	341 68%	119 72%	837 73%	457 73%	467 69%	574 69%	130 71%	199ad 79%	159 69%
Not stated	353 24%	27 25%	144 23%	171 25%	127 25%	36 22%	258 22%	134 21%	175 26%	204c 25%	44 24%	42 17%	60c 26%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 98 (continuation)

B3-5. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Key loss cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	80 5%	7 5%	36 6%	62 6%	58 7%	2 5%	21 5%	23 6%	12 4%	10aB 15%
No	1025 68%	101 69%	405 66%	700 69%	610 69%	18 49%	283 70%	258 65%	209 72%	49 68%
Don't know	43 3%	4 3%	16 3%	29 3%	22 2%	5 14%	17 4%	15 4%	4 1%	* **
NO / DON'T KNOW	1068 71%	105 72%	422 68%	728 71%	632 71%	23 63%	300 74%	272 68%	213 73%	49 68%
Not stated	353 24%	33 23%	159 26%	229 22%	196 22%	12 32%	84 21%	102 26%	65 23%	12 17%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 98 (continuation)

B3-5. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Key loss cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	80	51	59	73	36	80	71	75	61	73	35	18	27	34	12	32
	5%	7%	8%	6%	7%	18%	6%	6%	6%	6%	4%	8%	6%	6%	4%	5%
No	1025	395E	457E	738AE	293E	0	815AbdE	860	583aE	875AbdE	589C	147	287	355	222	411
	68%	54%	60%	64%	59%	-%	66%	67%	61%	66%	74%	67%	60%	65%	72%	70%
Don't know	43	27E	21E	36E	13E	0	34E	40E	28E	36E	19	9	15	17	7	18
	3%	4%	3%	3%	3%	-%	3%	3%	3%	3%	2%	4%	3%	3%	2%	3%
NO / DON'T KNOW	1068	422E	478E	774AE	305E	0	849AbdE	900	611aE	911AbdE	609C	156	302	372	229	429
	71%	58%	63%	67%	61%	-%	68%	70%	64%	68%	76%	70%	63%	68%	75%	73%
Not stated	353	258	223g	307	158gi	353	324	317	284g	346	155	48	150Ab	138	67	126
	24%	35%	29%	27%	32%	82%	26%	25%	30%	26%	19%	22%	31%	25%	22%	21%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 99  
 B3-6. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Legal Expenses/Legal protection

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Country Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	106 7%	59 7%	47 7%	17 8%	50 8%	38 6%	54 6%	52a 10%	106 7%	94 7%	91 7%	10e 8%	3 4%	2 5%	85 8%	21 5%
No	248 16%	162b 19%	85 14%	49bc 24%	92 15%	107 15%	151 17%	82 15%	248 16%	216 16%	205 16%	22 18%	11 15%	10 21%	169 16%	77 18%
Don't know	10 1%	* **	10A 2%	2 1%	6 1%	2 **	6 1%	3 **	10 1%	8 1%	7 1%	1 1%	1 2%	1ABC 3%	7 1%	3 1%
NO / DON'T KNOW	258 17%	163 19%	95 15%	51bc 25%	98 16%	109 16%	157 17%	85 16%	258 17%	224 17%	212 17%	23 19%	12 16%	11aBCe 24%	176 17%	80 19%
Not stated	1137 76%	653 75%	484 77%	136 67%	460a 76%	541A 79%	703 77%	396 74%	1137 76%	1018 76%	959 76%	87 72%	60f 80%	32 71%	806 76%	327 76%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 99 (continuation)

B3-6. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Legal Expenses/Legal protection

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	106	61	42	56	50	12b	87	40	66	21b	83	86	13a	43	21A
	7%	6%	8%	8%	7%	14%	6%	9%	6%	11%	6%	7%	13%	5%	12%
No	248	134	111A	123	117	14	213	74	174	30	216	179	42A	132	37
	16%	14%	21%	18%	15%	16%	16%	17%	16%	16%	17%	14%	41%	14%	21%
Don't know	10	3	7	6	1	*	9	*	10	*	10	10	*	8	*
	1%	*%	1%	1%	*%	*%	1%	*%	1%	*%	1%	1%	*%	1%	*%
NO / DON'T KNOW	258	138	118A	129	119	14	223	74	183	30	226	189	42A	140	37
	17%	14%	22%	18%	16%	17%	16%	17%	17%	16%	17%	14%	41%	15%	21%
Not stated	1137	766B	368	515	590	60	1044	320	817	135	996	1043B	46	730B	115
	76%	79%	70%	74%	78%	69%	77%	74%	77%	73%	76%	79%	45%	80%	66%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 99 (continuation)

B3-6. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Legal Expenses/Legal protection

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	106 7%	27b 8%	17 3%	29 6%	20 6%	42 8%	37 9%	24 6%	21 6%	12 5%	12 4%	21 7%	69a 8%	67 8%	22 5%
No	248 16%	44 12%	84 16%	85 18%	44 14%	86 16%	65 16%	70c 18%	37 12%	51c 20%	41 13%	44 14%	159 19%	141 17%	59 13%
Don't know	10 1%	3 1%	5 1%	2 1%	1 *	5 1%	2 *	1 *	4 1%	3 1%	7C 2%	1 *	2 *	6 1%	3 1%
NO / DON'T KNOW	258 17%	47 13%	89 17%	88 19%	45 15%	91 17%	67 17%	71 18%	41 13%	55c 21%	47 16%	46 15%	161 19%	147 18%	62 14%
Not stated	1137 76%	282 79%	433 80%	355 75%	243 79%	404 75%	297 74%	295 76%	262 81%	189 74%	244c 80%	242 78%	610 73%	598 74%	357a 81%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 99 (continuation)

B3-6. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Legal Expenses/Legal protection

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	106 7%	4 3%	37 6%	59 9%	47 9%	9 5%	81 7%	55 9%	43 6%	60 7%	18d 10%	19 8%	7 3%
No	248 16%	12 11%	97 15%	127 18%	98 20%	25 15%	192 17%	119b 19%	89 13%	131 16%	31 17%	42 16%	42 18%
Don't know	10 1%	1 1%	8c 1%	1 *%	1 *%	0 -%	8 1%	3 *%	3 1%	3 *%	2 1%	4a 2%	1 *%
NO / DON'T KNOW	258 17%	13 12%	105 17%	128 19%	99 20%	25 15%	200 17%	121b 19%	92 14%	134 16%	33 18%	46 18%	43 19%
Not stated	1137 76%	91cd 85%	491d 77%	505 73%	354 71%	132 80%	868 76%	451 72%	546A 80%	633 77%	133 72%	187 74%	178 78%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 99 (continuation)

B3-6. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Legal Expenses/Legal protection

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	106 7%	12 8%	43 7%	85 8%	76 9%	2 5%	30 8%	33 8%	26 9%	9 13%
No	248 16%	10 7%	83 14%	172A 17%	151A 17%	6 16%	61a 15%	53 13%	54 19%	17 23%
Don't know	10 1%	* **	5 1%	5 1%	5 1%	0 -%	4 1%	2 1%	2 1%	* **
NO / DON'T KNOW	258 17%	10 7%	89a 14%	177A 17%	156A 18%	6 16%	66a 16%	55 14%	56 19%	17 24%
Not stated	1137 76%	124cd 85%	485 79%	758 74%	654 74%	29 79%	309 76%	310c 78%	207 72%	45 63%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 99 (continuation)

B3-6. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Legal Expenses/Legal protection

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	106 7%	46 6%	57 8%	78 7%	31 6%	31 7%	106 9%	94 7%	67 7%	93 7%	62 8%	17 8%	28 6%	38 7%	22 7%	40 7%
No	248 16%	75F 10%	99eFH 13%	144FH 13%	75aEFH 15%	36F 8%	0 -%	181aeFH 14%	70F 7%	186aeFH 14%	151C 19%	41c 19%	55 12%	92 17%	57 18%	91 15%
Don't know	10 1%	4f 1%	7F 1%	6f 1%	4f 1%	2f **	0 -%	9f 1%	6f 1%	9f 1%	2 **	1 **	7a 2%	2 **	3 1%	5 1%
NO / DON'T KNOW	258 17%	79F 11%	106eFH 14%	150FH 13%	79aEFH 16%	38F 9%	0 -%	190aEFH 15%	76F 8%	194aeFH 15%	153c 19%	42 19%	63 13%	94 17%	59 19%	95 16%
Not stated	1137	606gi	598	925	390	364gi	1137 ABCDEFGHI	1009	814 BcDGI	1043	584	162	389A	412	226	451
	76%	83%	79%	80%	78%	84%	91%	78%	85%	78%	73%	73%	81%	76%	73%	77%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 100

B3-7. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: No claims bonus protection

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	98 7%	78B 9%	21 3%	20c 10%	47c 8%	31 4%	50 5%	47a 9%	98 7%	88 7%	86e 7%	7 6%	2 3%	3 6%	77 7%	22 5%
No	200 13%	133b 15%	68 11%	39C 19%	88 15%	73 11%	115 13%	79 15%	200 13%	182 14%	173 14%	14 12%	9 12%	4 10%	148 14%	51 12%
Don't know	8 1%	5 1%	4 1%	1 *%	5 1%	3 *%	6 1%	2 *%	8 1%	7 *%	5 *%	1 1%	2ABC 2%	1ABC 2%	5 1%	3 1%
NO / DON'T KNOW	209 14%	137b 16%	71 11%	40C 20%	93 15%	76 11%	121 13%	81 15%	209 14%	188 14%	178 14%	15 13%	10 14%	5 12%	153 14%	54 13%
Not stated	1194 80%	660 75%	534A 85%	144 70%	468 77%	582AB 85%	743b 81%	406 76%	1194 80%	1060 79%	997 79%	97 81%	62 83%	37 82%	837 78%	353 82%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 100 (continuation)

B3-7. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: No claims bonus protection

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	98 7%	46 5%	52A 10%	48 7%	49 6%	6 6%	84 6%	25 6%	73 7%	9 5%	88 7%	80 6%	11 11%	17 2%	51A 29%
No	200 13%	101 10%	98A 19%	86 12%	110 14%	10 11%	177 13%	66 15%	134 13%	32 17%	165 13%	154 12%	24A 24%	33 4%	96A 55%
Don't know	8 1%	4 *	4 1%	4 1%	4 1%	0 -	8 1%	1 *	8 1%	2 1%	6 *	6 *	2a 2%	3 *	3 2%
NO / DON'T KNOW	209 14%	105 11%	102A 19%	90 13%	114 15%	10 11%	185 14%	67 15%	142 13%	34 18%	171 13%	160 12%	27A 26%	36 4%	99A 57%
Not stated	1194 80%	813B 84%	375 71%	562 80%	596 79%	71 82%	1086 80%	343 79%	851 80%	144 77%	1045 80%	1078B 82%	63 62%	861B 94%	24 14%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 100 (continuation)

B3-7. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: No claims bonus protection

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	98 7%	5 2%	12 2%	43 9%	14 5%	30 6%	23 6%	30 8%	21 6%	21 8%	14 4%	14 5%	69 8%	44 5%	35 8%
No	200 13%	10 3%	19 4%	74c 16%	33 11%	54 10%	48 12%	56 14%	40 12%	30 12%	29 10%	39 13%	125 15%	107 13%	53 12%
Don't know	8 1%	1 *	3 1%	4 1%	* **	2 **	2 **	3 1%	2 1%	* **	1 **	1 **	4 1%	5 1%	1 **
NO / DON'T KNOW	209 14%	11 3%	22 4%	79c 17%	33 11%	57 11%	50 12%	58 15%	42 13%	31 12%	31 10%	40 13%	129 15%	113 14%	54 12%
Not stated	1194 80%	339 95%	505 94%	350 74%	261A 85%	450A 84%	328 82%	301 77%	262 81%	203 80%	259C 85%	255 82%	642 76%	656 81%	353 80%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 100 (continuation)

B3-7. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: No claims bonus protection

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	98 7%	2 2%	28 4%	64aB 9%	47aB 9%	17ab 10%	71 6%	41 7%	46 7%	60 7%	7 4%	21 8%	10 4%
No	200 13%	18 17%	74 12%	101 15%	71 14%	26 16%	144 13%	103b 16%	77 11%	114 14%	22 12%	31 12%	31 13%
Don't know	8 1%	1 1%	4 1%	4 1%	3 1%	* **	6 **	1 **	5 1%	3 **	4a 2%	1 **	1 **
NO / DON'T KNOW	209 14%	19 17%	77 12%	105 15%	74 15%	27 16%	149 13%	104 17%	81 12%	116 14%	25 14%	32 13%	31 14%
Not stated	1194 80%	88 81%	528Cdf 83%	523 76%	379 76%	122 74%	928 81%	483 77%	554 81%	651 79%	152 82%	199 79%	187 82%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 100 (continuation)

B3-7. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: No claims bonus protection

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	98 7%	5 3%	33 5%	75 7%	69 8%	* 1%	18 4%	30 8%	21 7%	13ab 18%
No	200 13%	12 8%	67 11%	142 14%	127 14%	4 10%	63 16%	47 12%	46 16%	16 22%
Don't know	8 1%	2 2%	5 1%	6 1%	4 *%	0 -%	4 1%	* *%	2 1%	0 -%
NO / DON'T KNOW	209 14%	15 10%	72 12%	148 15%	131 15%	4 10%	67 16%	47 12%	48 17%	16 22%
Not stated	1194 80%	126d 86%	512d 83%	797 78%	686 77%	33 89%	320 79%	320c 80%	220c 76%	43 60%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 100 (continuation)

B3-7. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: No claims bonus protection

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	98 7%	46 6%	57 8%	71 6%	33 7%	33 8%	86 7%	98 8%	55 6%	81 6%	45 6%	16 7%	36 8%	31 6%	23 7%	41 7%
No	200 13%	75G 10%	85G 11%	125G 11%	59G 12%	40G 9%	136G 11%	0 -%	97G 10%	135G 10%	124c 15%	31 14%	46 10%	78 14%	39 13%	77 13%
Don't know	8 1%	3g *%	7G 1%	8g 1%	4G 1%	* *%	5 *%	0 -%	7G 1%	7g 1%	6 1%	* *%	2 *%	4 1%	1 *%	3 *%
NO / DON'T KNOW	209 14%	78G 11%	92G 12%	133G 12%	63G 13%	41G 9%	141G 11%	0 -%	104G 11%	142G 11%	130C 16%	31 14%	47 10%	82 15%	39 13%	79 14%
Not stated	1194	607	611	949	405	359	1017	1194 ABCDEFH I	798	1107	624	173	396	430	245	466
	80%	83%	80%	82%	81%	83%	82%	92%	83%	83%	78%	78%	83%	79%	80%	80%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 101

B3-8. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	112 7%	66 8%	45 7%	13 6%	51 8%	47 7%	67 7%	44 8%	112 7%	103 8%	99 8%	7 6%	4 5%	2 4%	82 8%	30 7%
No	500 33%	314b 36%	185 30%	61 30%	222 37%	216 31%	319 35%	169 32%	500 33%	445 33%	416 33%	42f 35%	29F 38%	12 27%	321 30%	177A 41%
Don't know	45 3%	16 2%	29a 5%	2 1%	21 3%	22 3%	27 3%	13 2%	45 3%	40 3%	37 3%	3 3%	3 4%	2 4%	36 3%	9 2%
NO / DON'T KNOW	545 36%	331 38%	214 34%	63 31%	243 40%	238 35%	345 38%	182 34%	545 36%	485 36%	453 36%	46 38%	32F 42%	14 31%	357 33%	186A 43%
Not stated	845 56%	478 55%	367 59%	128b 63%	313 52%	403b 59%	502 55%	307 58%	845 56%	748 56%	709 56%	68 56%	39 52%	29abcE 65%	628B 59%	212 50%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 101 (continuation)

B3-8. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	112	66	44	50	58	6	98	32	79	17	93	92	13	63	18
	7%	7%	8%	7%	8%	6%	7%	7%	7%	9%	7%	7%	13%	7%	10%
No	500	317	180	268B	218	30	446	152	348	58	437	398	56A	284	66
	33%	33%	34%	38%	29%	35%	33%	35%	33%	31%	34%	30%	56%	31%	38%
Don't know	45	35	10	13	30a	4	37	17	28	5	40	41	2	33	4
	3%	4%	2%	2%	4%	4%	3%	4%	3%	3%	3%	3%	2%	4%	2%
NO / DON'T KNOW	545	352	191	281b	248	34	484	168	376	64	477	439	58A	317	70
	36%	37%	36%	40%	33%	40%	36%	39%	35%	34%	37%	33%	58%	35%	40%
Not stated	845	546	293	369	453a	46	773	234	611	106	734	788B	30	534	86
	56%	57%	55%	53%	60%	54%	57%	54%	57%	57%	56%	60%	30%	58%	49%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 101 (continuation)

B3-8. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal Accident/Personal injury/ Medical expenses

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	112 7%	26 7%	37 7%	41 9%	20 7%	35 7%	29 7%	39 10%	25 8%	14 5%	20 7%	25 8%	65 8%	58 7%	34 8%
No	500 33%	106 30%	171 32%	145 31%	108 35%	184 34%	123 31%	140 36%	107 33%	88 35%	98 32%	95 31%	296 35%	284 35%	130 30%
Don't know	45 3%	18 5%	15 3%	17 4%	10 3%	12 2%	10 2%	13 3%	9 3%	10 4%	14 4%	9 3%	22 3%	23 3%	15 3%
NO / DON'T KNOW	545 36%	124 35%	186 34%	162 34%	118 38%	196 37%	132 33%	152 39%	116 36%	99 39%	111 37%	104 34%	317 38%	307 38%	145 33%
Not stated	845 56%	206 58%	316 59%	269 57%	169 55%	305 57%	239b 60%	198 51%	184 57%	142 56%	172 57%	179 58%	457 54%	448 55%	263 60%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 101 (continuation)

B3-8. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	112 7%	8 7%	38 6%	59 8%	36 7%	22Bd 14%	80 7%	49 8%	46 7%	67 8%	9 5%	18 7%	16 7%
No	500 33%	44 41%	199 31%	247 36%	191 38%	49 30%	384 33%	229 37%	217 32%	266 32%	66 36%	96 38%	69 30%
Don't know	45 3%	7cd 6%	24 4%	14 2%	9 2%	5 3%	35 3%	16 3%	18 3%	16 2%	7 4%	11 4%	11a 5%
NO / DON'T KNOW	545 36%	51bf 47%	223 35%	261 38%	200 40%	54 33%	419 36%	245 39%	235 35%	282 34%	74 40%	106 42%	80 35%
Not stated	845 56%	49 46%	373a 59%	373 54%	265 53%	89 54%	650 57%	333 53%	400 59%	478 58%	102 55%	127 51%	132 58%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 101 (continuation)

B3-8. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	112 7%	13 9%	53 9%	78 8%	70 8%	3 9%	28 7%	38 10%	16 5%	5 7%
No	500 33%	40 28%	198 32%	347 34%	303 34%	11 29%	144 36%	110 28%	109a 38%	31a 44%
Don't know	45 3%	6 4%	16 3%	24 2%	23 3%	2 5%	11 3%	7 2%	7 2%	2 3%
NO / DON'T KNOW	545 36%	46 32%	214 35%	370 36%	326 37%	13 34%	155 38%	117 29%	116a 40%	33a 47%
Not stated	845 56%	86 59%	350 57%	572 56%	490 55%	21 57%	222 55%	243c 61%	158 55%	33 46%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 101 (continuation)

B3-8. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	112	59	70	94	41	49	106	101	112 acfgI	102	61	16	34	52b	14	42
	7%	8%	9%	8%	8%	11%	9%	8%	12%	8%	8%	7%	7%	9%	5%	7%
No	500 33%	139H 19%	190aeH 25%	326AEH 28%	148AEH 30%	77H 18%	327AEH 26%	398AbEfH 31%	0 -	409AbEfH 31%	326BC 41%	64 29%	109 23%	169 31%	108 35%	206 35%
Don't know	45 3%	14H 2%	20dH 3%	33dH 3%	3 1%	10H 2%	36dH 3%	41DH 3%	0 -	33dH 2%	25 3%	9 4%	11 2%	15 3%	8 2%	22 4%
NO / DON'T KNOW	545 36%	153H 21%	211aeH 28%	359AEH 31%	151AEH 30%	87H 20%	363AEH 29%	440AbEfH 34%	0 -	442AbEH 33%	351bC 44%	73 33%	121 25%	184 34%	115 38%	229 39%
Not stated	845	519 BCDFGI	480	701	308	297cGI	775	751	845 ABCDEFG I	787	387	131a	325A	308	178	315
	56%	71%	63%	61%	62%	69%	62%	58%	88%	59%	48%	59%	68%	57%	58%	54%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 102

B3-9. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Windscreen cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	49 3%	18 2%	30a 5%	13c 6%	21 3%	15 2%	24 3%	24 4%	49 3%	45 3%	44 3%	3 2%	1 1%	1 2%	44b 4%	4 1%
No	156 10%	93 11%	63 10%	35bC 17%	64 10%	57 8%	92 10%	58 11%	156 10%	140 10%	133 11%	12 10%	8 10%	4 8%	119 11%	37 9%
Don't know	15 1%	6 1%	9 1%	* *%	3 1%	11 2%	9 1%	4 1%	15 1%	13 1%	12 1%	1 1%	2 2%	* 1%	12 1%	2 1%
NO / DON'T KNOW	171 11%	99 11%	72 11%	36c 17%	67 11%	68 10%	101 11%	61 12%	171 11%	153 11%	144 11%	13 11%	9 12%	4 9%	131 12%	39 9%
Not stated	1282 85%	758 87%	524 84%	156 76%	520a 86%	606A 88%	788 86%	449 84%	1282 85%	1138 85%	1073 85%	104 87%	65 87%	40 88%	892 84%	384A 90%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 102 (continuation)

B3-9. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Windscreen cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	49 3%	17 2%	31A 6%	17 2%	29 4%	3 4%	39 3%	6 1%	42a 4%	*	46a 4%	42 3%	5 5%	23 2%	4 2%
No	156 10%	80 8%	76A 14%	65 9%	85 11%	4 4%	117 9%	40 9%	115 11%	14 8%	142 11%	108 8%	30A 30%	74 8%	30A 18%
Don't know	15 1%	12 1%	3 *%	4 1%	11 1%	0 -	14 1%	4 1%	11 1%	*	14 1%	14 1%	*	12 1%	2 1%
NO / DON'T KNOW	171 11%	92 10%	79a 15%	69 10%	96 13%	4 4%	131 10%	44 10%	126 12%	14 8%	156 12%	123 9%	30A 30%	86 9%	32A 19%
Not stated	1282 85%	855B 89%	418 79%	614 88%	634 84%	79 92%	1183 87%	384 88%	898 84%	172b 92%	1102 84%	1154B 88%	66 65%	805B 88%	137 79%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 102 (continuation)

B3-9. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Windscreen cover

Base: All

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	49 3%	12 3%	10 2%	27B 6%	3 1%	16 3%	6 2%	13 3%	12 4%	12 5%	1 *%	13A 4%	33A 4%	29 4%	10 2%
No	156 10%	25 7%	47 9%	57 12%	34 11%	42 8%	35 9%	45 12%	32 10%	27 11%	24 8%	32 10%	97 12%	101 12%	37 8%
Don't know	15 1%	8 2%	4 1%	4 1%	2 1%	2 *%	4 1%	4 1%	3 1%	3 1%	6 2%	4 1%	5 1%	10 1%	* *%
NO / DON'T KNOW	171 11%	33 9%	51 9%	61c 13%	36 12%	44 8%	39 10%	49 12%	36 11%	31 12%	30 10%	36 12%	102 12%	110b 14%	38 9%
Not stated	1282 85%	310 87%	478 89%	384 81%	269 87%	478A 89%	355 89%	327 84%	277 85%	212 83%	272c 90%	260 84%	705 84%	673 83%	394a 89%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 102 (continuation)

B3-9. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Windscreen cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	49 3%	2 2%	16 3%	28 4%	24 5%	4 3%	35 3%	26 4%	20 3%	33 4%	4 2%	7 3%	4 2%
No	156 10%	13 12%	56 9%	81 12%	69bf 14%	10 6%	130 11%	70 11%	63 9%	91 11%	14 8%	20 8%	29 13%
Don't know	15 1%	1 1%	6 1%	6 1%	1 *%	3 2%	10 1%	1 *%	12a 2%	3 *%	* *%	7A 3%	4 2%
NO / DON'T KNOW	171 11%	14 13%	62 10%	87 13%	70 14%	13 8%	140 12%	70 11%	75 11%	95 11%	14 8%	27 11%	32 14%
Not stated	1282 85%	91 85%	555d 88%	578 83%	407 81%	149d 90%	973 85%	531 85%	585 86%	699 85%	166 90%	217 86%	192 84%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 102 (continuation)

B3-9. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Windscreen cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	49 3%	5 3%	22 4%	44 4%	41 5%	3 9%	16 4%	12 3%	20 7%	6 8%
No	156 10%	10 7%	47 8%	108 11%	96 11%	2 5%	40 10%	40 10%	32 11%	5 7%
Don't know	15 1%	* **	5 1%	6 1%	6 1%	0 -%	2 1%	4 1%	2 1%	1 1%
NO / DON'T KNOW	171 11%	11 7%	52 8%	114 11%	102 12%	2 5%	42 10%	44 11%	34 12%	6 8%
Not stated	1282 85%	130 89%	543 88%	862 85%	742 84%	31 86%	347 86%	342 86%	235 81%	60 84%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 102 (continuation)

B3-9. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Windscreen cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Windscreen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No difference (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	49 3%	25 3%	36d 5%	39 3%	8 2%	17 4%	45 4%	43 3%	37d 4%	49 4%	22 3%	7 3%	20 4%	21 4%	8 3%	18 3%
No	156 10%	28I 4%	56aEI 7%	71eI 6%	20I 4%	13I 3%	97AdEI 8%	92adEI 7%	62aeI 6%	0 -	85 11%	32c 15%	38 8%	47 9%	45a 15%	60 10%
Don't know	15 1%	6I 1%	4i 1%	6i 1%	5I 1%	* **	10I 1%	12I 1%	6i 1%	0 -	9 1%	2 1%	4 1%	5 1%	4 1%	6 1%
NO / DON'T KNOW	171 11%	33I 5%	59aEI 8%	77eI 7%	25I 5%	13I 3%	107AdEI 9%	104aEI 8%	68eI 7%	0 -	94 12%	35c 16%	42 9%	52 10%	49a 16%	66 11%
Not stated	1282	673bfg	666	1037	467BFgh	403 bFgh	1091	1145	851	1282 ABCdeFG H	683	179	418	471	250	503
	85%	92%	88%	90%	93%	93%	88%	89%	89%	96%	86%	81%	87%	87%	81%	86%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 103

B3-1. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal belongings cover

Base: All who do not have Personal belongings cover included in their policy

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	820	457	363	119	351	350	503	289	820	556	426	133	130	131	565	252
Effective sample size	568	327	241	83	236	249	351	196	568	469	426	133	130	131	409	157
Total	842	491	351	125	345	371	521	288	842	754	715	64	39	24	615	223
Yes	72 9%	36 7%	36 10%	13 11%	23 7%	35 9%	38 7%	32 11%	72 9%	65 9%	62 9%	4 7%	3 8%	2 10%	56 9%	16 7%
No	738 88%	433 88%	305 87%	111 89%	307 89%	319 86%	473B 91%	238 82%	738 88%	662 88%	628 88%	56 88%	34 86%	20 84%	537 87%	197 88%
Don't know	32 4%	22 4%	11 3%	* *%	15 4%	17 4%	9 2%	19A 7%	32 4%	28 4%	25 4%	3 5%	2 6%	1 6%	22 4%	10 5%
NO / DON'T KNOW	770 91%	455 93%	315 90%	112 89%	322 93%	336 91%	482 93%	257 89%	770 91%	689 91%	653 91%	60 93%	36 92%	21 90%	559 91%	207 93%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 103 (continuation)

B3-1. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal belongings cover

Base: All who do not have Personal belongings cover included in their policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	820	498	316	407	390	48	737	238	582	104	713	701	67	496	100
Effective sample size	568	345	219	272	279	34	508	169	399	67	499	478	49	341	70
Total	842	509	328	401	417	50	749	252	590	96	742	704	74	505	103
Yes	72	37	34	32	40	5	63	21	50	16b	54	61	6	36	13
	9%	7%	11%	8%	10%	11%	8%	9%	9%	16%	7%	9%	8%	7%	13%
No	738	447	285	353	361	43	657	224	513	77	659a	615	64	448	85
	88%	88%	87%	88%	87%	85%	88%	89%	87%	80%	89%	87%	87%	89%	83%
Don't know	32	24	8	16	16	2	30	6	27	4	28	28	4	21	4
	4%	5%	2%	4%	4%	4%	4%	2%	5%	4%	4%	4%	5%	4%	4%
NO / DON'T KNOW	770	472	293	369	377	45	687	230	540	81	688a	643	68	469	90
	91%	93%	89%	92%	90%	89%	92%	91%	91%	84%	93%	91%	92%	93%	87%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 103 (continuation)

B3-1. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal belongings cover

Base: All who do not have Personal belongings cover included in their policy

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	820	201	284	233	162	323	227	230	157	142	180	170	449	473	218
Effective sample size	568	137	195	176	114	208	153	160	110	98	115	119	319	329	152
Total	842	201	290	273	172	290	226	237	165	145	166	177	477	489	223
Yes	72 9%	22b 11%	13 5%	18 6%	15 9%	27 9%	11 5%	22 9%	19a 12%	14 10%	10 6%	21 12%	39 8%	38 8%	20 9%
No	738 88%	168 84%	266a 92%	243 89%	153 89%	254 88%	202 90%	202 85%	144 88%	125 87%	148 89%	148 84%	420 88%	440 90%	189 85%
Don't know	32 4%	10 5%	10 4%	12 4%	4 2%	9 3%	12c 5%	12c 5%	1 1%	5 3%	7 4%	7 4%	18 4%	11 2%	14a 6%
NO / DON'T KNOW	770 91%	178 89%	276a 95%	256 94%	157 91%	263 91%	214c 95%	215 91%	145 88%	130 90%	155 94%	156 88%	438 92%	451 92%	203 91%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 103 (continuation)

B3-1. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal belongings cover

Base: All who do not have Personal belongings cover included in their policy

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	820	74	340	360	266	77	630	332	362	452	88	137	136
Effective sample size	568	39	235	264	198	55	444	233	254	317	60	101	86
Total	842	52	353	393	298	81	661	349	377	473	89	153	121
Yes	72 9%	5 9%	25 7%	38 10%	30 10%	8 10%	56 8%	26 8%	36 9%	38 8%	13 15%	13 8%	8 7%
No	738 88%	42 81%	313 89%	346 88%	265 89%	68 84%	581 88%	318 91%	326 86%	424 89%	72 81%	134 88%	102 85%
Don't know	32 4%	5CD 10%	15d 4%	9 2%	3 1%	5d 7%	23 4%	4 1%	16 4%	12 3%	4 4%	6 4%	10a 8%
NO / DON'T KNOW	770 91%	47 91%	328 93%	355 90%	268 90%	74 90%	605 92%	323 92%	342 91%	436 92%	75 85%	140 92%	112 93%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 103 (continuation)

B3-1. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal belongings cover

Base: All who do not have Personal belongings cover included in their policy

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	820	74	330	548	486	214	207	154	54	69	384	558	214	160	613	684	418	680	
Effective sample size	568	53	223	393	348	148	143	114	36	48	258	398	157	102	434	475	293	470	
Total	842	80	332	585	519	218	210	173	50	72	380	595	241	149	648	707	438	697	
Yes	72	9	30	53	47	17	23	10	8b	72 BCDEFGH I	52f	64	25	25fghi	57	68	60f	64	
	9%	12%	9%	9%	9%	8%	11%	6%	17%	100%	14%	11%	10%	17%	9%	10%	14%	9%	
No	738	64	291	520	463	193	186	159	41	0	316A	506Ae	208Ae	112A	564AE	613AE	368A	605AE	
	88%	80%	88%	89%	89%	89%	88%	92%	82%	-%	83%	85%	86%	76%	87%	87%	84%	87%	
Don't know	32	6cD	11	12	8	8	1	4	*	0	12	25	8	12abh	26	26	11	27	
	4%	8%	3%	2%	2%	4%	1%	3%	1%	-%	3%	4%	3%	8%	4%	4%	2%	4%	
NO / DON'T KNOW	770	71	302	532	471	201	187	163c	41	0	327A	531A	216A	124A	591Abeh	639Ae	378A	633Ae	
	91%	88%	91%	91%	91%	92%	89%	94%	83%	-%	86%	89%	90%	83%	91%	90%	86%	91%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 103 (continuation)

B3-1. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal belongings cover

Base: All who do not have Personal belongings cover included in their policy

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	820	456	118	245	285	157	333
Effective sample size	568	321	85	161	199	113	231
Total	842	477	126	237	294	172	342
Yes	72 9%	27 6%	12 10%	33A 14%	23 8%	14 8%	31 9%
No	738 88%	434C 91%	109 87%	192 81%	266 91%	147 86%	298 87%
Don't know	32 4%	16 3%	5 4%	12 5%	5 2%	10a 6%	13 4%
NO / DON'T KNOW	770 91%	450C 94%	114 90%	204 86%	271 92%	157 92%	312 91%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 104

B3-2. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Breakdown cover

Base: All who do not have Breakdown cover included in their policy

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	877	506	371	115	401	361	536	313	877	622	461	157	161	98	588	285
Effective sample size	619	370	249	82	276	261	381	215	619	515	461	157	161	98	431	185
Total	915	557	358	123	403	389	568	312	915	822	774	75	48	18	648	262
Yes	175	109	66	27	88	60	106	63	175	155	144	17	10	4	144B	30
	19%	20%	18%	22%	22%	15%	19%	20%	19%	19%	19%	22%	21%	22%	22%	11%
No	728	442	286	94	314	320	455	245	728	656	620	58	37	14	496	228A
	80%	79%	80%	76%	78%	82%	80%	79%	80%	80%	80%	77%	76%	77%	77%	87%
Don't know	12	6	6	2	1	9b	6	4	12	11	10	*	1	*	8	4
	1%	1%	2%	2%	*%	2%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%
NO / DON'T KNOW	740	448	292	96	315	330	461	249	740	668	630	59	38	14	505	232A
	81%	80%	82%	78%	78%	85%	81%	80%	81%	81%	81%	78%	79%	78%	78%	89%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 104 (continuation)

B3-2. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Breakdown cover

Base: All who do not have Breakdown cover included in their policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	877	562	310	461	399	53	792	259	618	113	760	759	71	526	114
Effective sample size	619	401	214	317	290	36	558	186	433	78	539	532	50	369	81
Total	915	594	316	465	431	53	825	276	639	113	800	782	76	544	121
Yes	175 19%	99 17%	75a 24%	91 20%	82 19%	17 32%	153 18%	57 21%	119 19%	24 21%	149 19%	148 19%	16 22%	89 16%	30 25%
No	728 80%	485 82%	239 76%	369 79%	343 79%	36 68%	661 80%	217 79%	511 80%	88 78%	639 80%	622 80%	59 78%	444 82%	90 75%
Don't know	12 1%	10 2%	2 1%	5 1%	7 2%	* **	11 1%	2 1%	10 2%	* **	12 1%	12 1%	0 -%	10 2%	* **
NO / DON'T KNOW	740 81%	495b 83%	242 76%	374 80%	349 81%	36 68%	672 82%	220 79%	520 81%	89 79%	651 81%	634 81%	59 78%	454 84%	91 75%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 104 (continuation)

B3-2. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Breakdown cover

Base: All who do not have Breakdown cover included in their policy

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	877	198	315	227	184	363	242	232	179	154	171	186	499	499	238
Effective sample size	619	139	220	174	126	247	172	162	127	105	116	131	358	348	170
Total	915	206	323	269	185	352	256	237	189	153	167	195	532	512	251
Yes	175	38	49	57	37	64	44	47	43	31	24	38	111	100	46
	19%	19%	15%	21%	20%	18%	17%	20%	23%	20%	15%	20%	21%	19%	18%
No	728	163	268	210	143	286	210	184	142	121	138	153	417	410	200
	80%	79%	83%	78%	77%	81%	82%	78%	75%	79%	83%	78%	78%	80%	80%
Don't know	12	4	6	2	6	2	2	5	4	1	4	4	4	3	6
	1%	2%	2%	1%	3%	1%	1%	2%	2%	1%	2%	2%	1%	1%	2%
NO / DON'T KNOW	740	167	273	212	149	288	212	190	145	122	142	157	421	412	206
	81%	81%	85%	79%	80%	82%	83%	80%	77%	80%	85%	80%	79%	81%	82%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 104 (continuation)

B3-2. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Breakdown cover

Base: All who do not have Breakdown cover included in their policy

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	877	78	340	424	311	96	677	388	388	506	101	144	123
Effective sample size	619	45	240	311	229	72	479	279	277	360	73	106	78
Total	915	61	357	464	341	109	707	418	410	537	109	159	109
Yes	175 19%	8 13%	65 18%	96 21%	70 21%	24 22%	136 19%	81 19%	84 21%	114d 21%	17 15%	33 21%	12 11%
No	728 80%	49 80%	288 81%	364 79%	269 79%	83 76%	563 80%	337 81%	318 77%	422 79%	89 81%	124 78%	91 84%
Don't know	12 1%	4BCD 7%	4 1%	4 1%	2 1%	2 2%	8 1%	0 -%	8a 2%	1 *%	4A 3%	2 1%	6A 5%
NO / DON'T KNOW	740 81%	53 87%	292 82%	368 79%	271 79%	85 78%	572 81%	337 81%	326 79%	423 79%	93 85%	126 79%	96a 89%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 104 (continuation)

B3-2. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Breakdown cover

Base: All who do not have Breakdown cover included in their policy

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Brea kdown (b)	Feature included or considered							
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)			Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	877	78	345	617	544	248	240	173	62	378	177	606	282	207	691	742	494	758	
Effective sample size	619	57	249	443	390	177	170	127	40	264	121	441	207	139	493	525	351	533	
Total	915	86	377	656	579	263	252	191	56	388	175	658	316	202	732	778	521	788	
Yes	175	11	70	138	127	55	47	45	26AB	91	175 ACDEFGH I	150	64	52	144	155	116	159	
	19%	12%	19%	21%	22%	21%	19%	24%	46%	23%	100%	23%	20%	26%	20%	20%	22%	20%	
No	728	75	303	516	450	206	203C	146C	30	292B	0	500B	250B	148B	579B	612B	402B	623B	
	80%	87%	80%	79%	78%	78%	81%	76%	54%	75%	-%	76%	79%	73%	79%	79%	77%	79%	
Don't know	12	*	4	2	2	2	2	0	*	5	0	8	2	2	9	11	4	6	
	1%	1%	1%	*%	*%	1%	1%	-%	1%	1%	-%	1%	1%	1%	1%	1%	1%	1%	
NO / DON'T KNOW	740	75	307	518	452	208	205C	146C	31	297B	0	508B	252B	150B	589B	624B	406B	629B	
	81%	88%	81%	79%	78%	79%	81%	76%	54%	77%	-%	77%	80%	74%	80%	80%	78%	80%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 104 (continuation)

B3-2. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Breakdown cover

Base: All who do not have Breakdown cover included in their policy

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	877	503	124	249	293	168	377
Effective sample size	619	356	90	172	208	123	265
Total	915	525	135	254	306	185	392
Yes	175 19%	100 19%	27 20%	48 19%	55 18%	32 17%	77 20%
No	728 80%	421 80%	103 77%	203 80%	245 80%	151 82%	311 79%
Don't know	12 1%	4 1%	4 3%	4 2%	6 2%	2 1%	3 1%
NO / DON'T KNOW	740 81%	424 81%	107 80%	207 81%	251 82%	153 83%	315 80%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 105  
 B3-3. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Courtesy car/ temporary replacement vehicle

Base: All who do not have Courtesy car/ temporary replacement vehicle included in their policy

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	478	284	194	65	209	204	291	167	478	302	227	77	75	99	313	160
Effective sample size	315	199	117	45	130	141	193	105	315	252	227	77	75	99	210	101
Total	458	297	162	68	185	206	282	151	458	404	381	37	23	18	306	146
Yes	111 24%	66 22%	45 28%	22 33%	50 27%	39 19%	73 26%	32 21%	111F 24%	99F 24%	94F 25%	10f 27%	5 21%	2 11%	86b 28%	25 17%
No	335 73%	228b 77%	107 66%	44 64%	133 72%	159 77%	205 73%	114 75%	335 73%	294 73%	277 73%	26 71%	17 73%	15abc 84%	214 70%	115 79%
Don't know	13 3%	3 1%	10A 6%	2 3%	2 1%	9 4%	3 1%	5 3%	13 3%	11 3%	10 3%	* 1%	1 5%	1 5%	6 2%	6 4%
NO / DON'T KNOW	348 76%	231 78%	117 72%	46 67%	134 73%	168 81%	208 74%	118 79%	348 76%	305 76%	287 75%	27 73%	18 79%	16ABcd 89%	220 72%	121a 83%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 105 (continuation)

B3-3. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Courtesy car/ temporary replacement vehicle

Base: All who do not have Courtesy car/ temporary replacement vehicle included in their policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion		No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)	Conc erned (a)	Not co ncerned (b)
Unweighted row	478	296	178	244	222	432	100	378	67	407	388	51	273	73	93	172
Effective sample size	315	198	115	155	152	279	67	248	44	268	247	38	173	50	59	109
Total	458	288	168	225	221	403	97	362	66	387	355	58	246	73	85	156
Yes	111 24%	60 21%	51 30%	47 21%	64 29%	99 25%	28 29%	82 23%	13 20%	94 24%	88 25%	12 20%	52 21%	19 26%	19 22%	32 20%
No	335 73%	219 76%	114 68%	172 77%	153 69%	293 73%	66 69%	269 74%	53 80%	281 72%	255 72%	47 80%	183 74%	54 74%	61 72%	116 75%
Don't know	13 3%	10 3%	3 2%	6 3%	4 2%	11 3%	2 2%	11 3%	* **	12 3%	12 3%	0 -%	12 5%	* **	4 5%	8 5%
NO / DON'T KNOW	348 76%	229 79%	117 70%	178 79%	157 71%	303 75%	68 71%	279 77%	53 80%	293 76%	268 75%	47 80%	195 79%	54 74%	66 78%	124 80%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 105 (continuation)

B3-3. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Courtesy car/ temporary replacement vehicle

Base: All who do not have Courtesy car/ temporary replacement vehicle included in their policy

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual Insu rance	
		High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/June (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	co (a)	Broker (b)
Unweighted row	478	125	86	207	132	122	91	87	114	94	254	263	124
Effective sample size	315	87	56	132	82	81	60	60	67	62	177	168	85
Total	458	132	81	185	118	120	86	89	91	91	264	240	124
Yes	111	48Bc	10	41	32	27	19	27	19	20	70	60	34
	24%	37%	12%	22%	27%	22%	22%	30%	21%	22%	27%	25%	28%
No	335	79	71A	138a	82	91	66	60	69	66	189	173	88
	73%	60%	87%	75%	70%	76%	76%	67%	76%	73%	71%	72%	71%
Don't know	13	5	*	6	4	2	2	2	3	4	5	7	2
	3%	4%	*%	3%	4%	2%	2%	3%	3%	5%	2%	3%	1%
NO / DON'T KNOW	348	83	71A	144a	86	93	67	62	72	70	194	180	90
	76%	63%	88%	78%	73%	78%	78%	70%	79%	78%	73%	75%	72%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 105 (continuation)

B3-3. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Courtesy car/ temporary replacement vehicle

Base: All who do not have Courtesy car/ temporary replacement vehicle included in their policy

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	478	43	188	223	163	52	351	200	205	263	56	80	77
Effective sample size	315	21	118	163	125	35	233	142	134	182	34	52	45
Total	458	25	170	246	190	52	337	215	193	273	49	75	60
Yes	111 24%	1 6%	32 19%	73b 30%	60b 32%	12 23%	89 26%	61 28%	44 23%	79d 29%	13 26%	12 16%	7 12%
No	335 73%	21 84%	134cd 79%	167 68%	127 67%	38 73%	239 71%	154 72%	140 73%	191 70%	35 70%	58 78%	49 81%
Don't know	13 3%	3 11%	4 2%	6 3%	3 1%	2 4%	9 3%	* **	8a 4%	3 1%	2 3%	4a 6%	4a 7%
NO / DON'T KNOW	348 76%	24 94%	137cd 81%	173 70%	130 68%	40 77%	248 74%	154 72%	148 77%	194 71%	36 74%	63 84%	53a 88%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 105 (continuation)

B3-3. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Courtesy car/ temporary replacement vehicle

Base: All who do not have Courtesy car/ temporary replacement vehicle included in their policy

	Total	Comparisons made					PCW - number looked at			Personal belongings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)	1 (a)	2 (b)	3+ (c)		Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	
Unweighted row	478	44	181	321	274	136	123	81	31	175	196	104	123	97	338	387	243	381	
Effective sample size	315	29	118	223	190	93	85	58	19	111	125	75	84	58	225	252	159	246	
Total	458	43	175	329	282	139	125	87	26	160	182	111	127	83	329	366	232	356	
Yes	111	6	43	92	83	35	35	32	11	51	67g	111 ABDEFGH I	45	31	89	94	70	102	
	24%	14%	25%	28%	29%	25%	28%	36%	40%	32%	37%	100%	35%	37%	27%	26%	30%	29%	
No	335	37	130	232	194	99	90	54	15	109C	111C	0	81C	51C	234C	260C	158C	250C	
	73%	86%	74%	70%	69%	72%	72%	62%	59%	68%	61%	-%	64%	61%	71%	71%	68%	70%	
Don't know	13	*	2	5	5	5	1	2	*	0	4	0	2	2	6	12	4	4	
	3%	1%	1%	1%	2%	3%	1%	2%	1%	-%	2%	-%	1%	2%	2%	3%	2%	1%	
NO / DON'T KNOW	348	37	132	237	199	104	90	56	16	109C	116C	0	82C	53C	240C	272bC	162C	254C	
	76%	86%	75%	72%	71%	75%	72%	64%	60%	68%	63%	-%	65%	63%	73%	74%	70%	71%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 105 (continuation)

B3-3. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Courtesy car/ temporary replacement vehicle

Base: All who do not have Courtesy car/ temporary replacement vehicle included in their policy

	Total	Features - buy			Features - ease		
		Prefer separate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	478	286	59	133	146	104	206
Effective sample size	315	196	39	80	98	70	135
Total	458	288	58	113	143	102	198
Yes	111 24%	65 22%	18 30%	29 25%	36 25%	21 20%	53 27%
No	335 73%	219 76%	36 62%	81 71%	104 73%	79 77%	139 70%
Don't know	13 3%	4 2%	4a 7%	4 3%	4 3%	3 3%	6 3%
NO / DON'T KNOW	348 76%	223 78%	40 70%	85 75%	108 75%	82 80%	145 73%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 106

B3-4. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Foreign use cover

Base: All who do not have Foreign use cover included in their policy

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1069	554	515	146	466	457	627	407	1069	698	522	199	176	172	724	340
Effective sample size	724	382	342	101	317	307	421	276	724	581	522	199	176	172	512	209
Total	1056	558	497	152	465	439	614	402	1056	929	876	96	53	31	762	288
Yes	55 5%	36 7%	18 4%	7 5%	30 6%	18 4%	40 6%	13 3%	55 5%	49 5%	47 5%	3 3%	2 5%	2d 8%	44 6%	11 4%
No	976 92%	507 91%	469 94%	142 94%	429 92%	406 92%	564 92%	377 94%	976F 92%	859F 92%	809F 92%	91F 95%	49f 93%	27 86%	700 92%	270 94%
Don't know	25 2%	15 3%	10 2%	3 2%	6 1%	16 4%	10 2%	11 3%	25 2%	21 2%	20 2%	1 2%	1 2%	2ABCDE 6%	18 2%	7 2%
NO / DON'T KNOW	1001 95%	522 93%	479 96%	145 95%	435 94%	421 96%	574 94%	389 97%	1001 95%	880 95%	829 95%	93f 97%	50 95%	29 92%	718 94%	277 96%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 106 (continuation)

B3-4. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Foreign use cover

Base: All who do not have Foreign use cover included in their policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1069	676	386	517	519	51	981	298	771	140	921	956	65	678	113
Effective sample size	724	452	268	336	366	36	660	204	520	92	626	639	48	448	78
Total	1056	649	399	481	541	53	958	298	758	132	915	925	72	646	115
Yes	55 5%	30 5%	24 6%	29 6%	24 4%	2 4%	47 5%	15 5%	39 5%	22B 17%	32 4%	48 5%	5 7%	38 6%	8 7%
No	976 92%	597 92%	372 93%	442 92%	503 93%	49 92%	889 93%	278 93%	698 92%	108 81%	861A 94%	855 92%	65 90%	589 91%	107 93%
Don't know	25 2%	22b 3%	3 1%	10 2%	15 3%	2 4%	22 2%	4 2%	20 3%	3 2%	22 2%	23 2%	2 3%	19 3%	* **
NO / DON'T KNOW	1001 95%	619 95%	375 94%	452 94%	517 96%	51 96%	911 95%	283 95%	718 95%	110 83%	883A 96%	877 95%	67 93%	608 94%	107 93%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 106 (continuation)

B3-4. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Foreign use cover

Base: All who do not have Foreign use cover included in their policy

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1069	267	396	302	214	412	289	281	221	190	245	222	565	595	303
Effective sample size	724	177	261	219	150	264	187	192	151	127	147	153	399	401	209
Total	1056	257	375	334	225	365	266	278	222	185	203	226	589	582	305
Yes	55 5%	18 7%	20 5%	16 5%	13 6%	17 5%	16 6%	11 4%	19d 8%	5 3%	11 5%	16 7%	25 4%	35 6%	13 4%
No	976 92%	229 89%	346 92%	314 94%	205 91%	340 93%	246 92%	258 93%	200 90%	174 94%	184 90%	205 91%	552 94%	538 92%	284 93%
Don't know	25 2%	10 4%	9 2%	4 1%	6 3%	8 2%	4 1%	9 3%	3 1%	6 4%	8 4%	4 2%	12 2%	9 1%	8 2%
NO / DON'T KNOW	1001 95%	239 93%	355 95%	318 95%	212 94%	348 95%	250 94%	267 96%	203 92%	180c 97%	192 95%	210 93%	564 96%	547 94%	292 96%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 106 (continuation)

B3-4. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Foreign use cover

Base: All who do not have Foreign use cover included in their policy

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1069	105	449	461	335	104	815	433	468	558	138	180	187
Effective sample size	724	56	297	338	246	76	562	297	323	383	92	126	119
Total	1056	73	433	501	365	114	821	438	472	562	135	186	165
Yes	55 5%	6 8%	18 4%	30 6%	23 6%	8 7%	48 6%	23 5%	27 6%	31 6%	14cD 11%	7 4%	2 1%
No	976 92%	64 87%	405 93%	463 93%	339 93%	103 90%	757 92%	413 94%	430 91%	524b 93%	117 86%	176b 94%	153 93%
Don't know	25 2%	4d 5%	11 2%	7 1%	4 1%	3 3%	16 2%	3 1%	15a 3%	7 1%	4 3%	4 2%	10A 6%
NO / DON'T KNOW	1001 95%	68 92%	415 96%	470 94%	342 94%	107 93%	773 94%	416 95%	445 94%	531 94%	121 89%	179b 96%	163B 99%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 106 (continuation)

B3-4. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Foreign use cover

Base: All who do not have Foreign use cover included in their policy

	Total	Comparisons made					PCW - number looked at			Personal belongings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)	1 (a)	2 (b)	3+ (c)		Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	
Unweighted row	1069	99	439	693	598	269	272	186	55	490	561	774	55	285	860	917	658	922	
Effective sample size	724	68	293	490	424	181	189	136	37	329	372	537	37	179	593	620	446	623	
Total	1056	103	430	722	626	263	279	203	53	478	541	788	55	254	871	904	654	907	
Yes	55	4	30	47	39	21	13	18	6	31	28	52	55	16	48	49	46	51	
	5%	4%	7%	7%	6%	8%	5%	9%	12%	7%	5%	7%	100%	6%	6%	5%	7%	6%	
No	976	97	388	669	582	238	262	184	46	437D	501D	718D	0	233D	804D	831D	597D	838D	
	92%	95%	90%	93%	93%	91%	94%	91%	88%	91%	93%	91%	-%	92%	92%	92%	91%	92%	
Don't know	25	1	11	6	5	4	4	*	*	10	12	18	0	5	18	24	10	18	
	2%	1%	3%	1%	1%	1%	1%	**	1%	2%	2%	2%	-%	2%	2%	3%	2%	2%	
NO / DON'T KNOW	1001	98	399	675	587	242	266	184	47	447D	513D	736D	0	238D	822D	855D	608D	856D	
	95%	96%	93%	93%	94%	92%	95%	91%	88%	93%	95%	93%	-%	94%	94%	95%	93%	94%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 106 (continuation)

B3-4. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Foreign use cover

Base: All who do not have Foreign use cover included in their policy

	Total	Features - buy			Features - ease		
		Prefer se parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1069	562	153	354	389	225	401
Effective sample size	724	393	105	226	269	157	266
Total	1056	577	153	326	394	233	385
Yes	55 5%	35b 6%	2 1%	17 5%	17 4%	10 4%	27 7%
No	976 92%	533 92%	144 94%	299 92%	372 94%	213 91%	350 91%
Don't know	25 2%	8 1%	7 4%	10 3%	5 1%	10a 4%	8 2%
NO / DON'T KNOW	1001 95%	542 94%	151a 99%	308 95%	377 96%	223 96%	358 93%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 107

B3-5. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Key loss cover

Base: All who do not have Key loss cover included in their policy

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1124	630	494	138	484	502	711	380	1124	773	576	195	197	156	751	370
Effective sample size	779	442	337	98	326	355	494	261	779	642	576	195	197	156	538	239
Total	1148	656	492	147	476	524	731	380	1148	1026	967	94	59	28	805	339
Yes	80 7%	47 7%	33 7%	14 9%	30 6%	36 7%	43 6%	34 9%	80 7%	66 6%	62 6%	10 10%	4 7%	4ABCe 14%	58 7%	22 7%
No	1025 89%	578 88%	447 91%	128 87%	436 92%	461 88%	669B 92%	324 85%	1025F 89%	921F 90%	868F 90%	82f 87%	53F 90%	22 79%	715 89%	307 91%
Don't know	43 4%	30 5%	13 3%	6 4%	10 2%	27b 5%	19 3%	22a 6%	43 4%	39 4%	37 4%	2 3%	2 4%	2d 6%	33 4%	10 3%
NO / DON'T KNOW	1068 93%	609 93%	459 93%	133 91%	446 94%	489 93%	688 94%	346 91%	1068F 93%	960F 94%	905F 94%	84 90%	55f 93%	24 86%	748 93%	317 93%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 107 (continuation)

B3-5. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Key loss cover

Base: All who do not have Key loss cover included in their policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1124	726	393	566	529	68	1015	321	803	143	974	985	80	692	132
Effective sample size	779	501	274	376	382	47	700	226	553	98	676	674	57	477	93
Total	1148	735	408	546	569	69	1029	333	815	144	997	987	85	700	138
Yes	80 7%	42 6%	37 9%	30 5%	46 8%	7 10%	67 7%	23 7%	56 7%	9 6%	70 7%	74 8%	4 4%	39 6%	16a 11%
No	1025 89%	661 90%	359 88%	496 91%	501 88%	58 85%	923 90%	296 89%	729 89%	127 89%	892 90%	876 89%	78 92%	630 90%	122 88%
Don't know	43 4%	32 4%	11 3%	20 4%	22 4%	4 5%	39 4%	13 4%	30 4%	7 5%	34 3%	36 4%	3 4%	30 4%	* **
NO / DON'T KNOW	1068 93%	693 94%	370 91%	516 95%	523 92%	62 90%	962 93%	310 93%	759 93%	135 94%	926 93%	913 92%	81 96%	660b 94%	123 89%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 107 (continuation)

B3-5. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Key loss cover

Base: All who do not have Key loss cover included in their policy

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1124	265	410	304	231	447	301	304	237	190	261	231	596	651	294
Effective sample size	779	184	281	226	160	297	202	211	170	127	168	160	425	443	209
Total	1148	271	411	347	240	420	294	308	256	184	240	237	633	645	310
Yes	80 7%	23b 9%	16 4%	32 9%	17 7%	22 5%	14 5%	27 9%	13 5%	16 9%	7 3%	19a 8%	51a 8%	43 7%	19 6%
No	1025 89%	232 86%	380a 93%	301 87%	211 88%	389a 93%	272 92%	268 87%	231 91%	161 88%	222 92%	213 90%	555 88%	582 90%	279 90%
Don't know	43 4%	15 6%	15 4%	14 4%	12 5%	8 2%	8 3%	14 5%	11 4%	7 4%	11 5%	4 2%	27 4%	20 3%	12 4%
NO / DON'T KNOW	1068 93%	247 91%	395a 96%	314 91%	222 93%	397 95%	280 95%	282 91%	242 95%	168 91%	233bc 97%	217 92%	582 92%	602 93%	291 94%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 107 (continuation)

B3-5. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Key loss cover

Base: All who do not have Key loss cover included in their policy

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1124	100	487	481	341	120	866	467	495	593	138	198	188
Effective sample size	779	58	332	351	251	87	605	330	344	418	95	141	121
Total	1148	81	490	522	374	130	891	494	506	622	140	210	169
Yes	80 7%	3 4%	31 6%	45 9%	33 9%	11 8%	54 6%	36 7%	38 8%	48 8%	10 7%	11 5%	10 6%
No	1025 89%	71 87%	445 91%	457 88%	329 88%	110 85%	805 90%	443 90%	445 88%	555 89%	124 89%	188 89%	151 90%
Don't know	43 4%	7b 9%	13 3%	21 4%	12 3%	8 6%	32 4%	14 3%	22 4%	19 3%	5 4%	11 5%	7 4%
NO / DON'T KNOW	1068 93%	78 96%	459 94%	477 91%	341 91%	119 92%	837 94%	457 93%	467 92%	574 92%	130 93%	199 95%	159 94%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 107 (continuation)

B3-5. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Key loss cover

Base: All who do not have Key loss cover included in their policy

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	1124	107	445	761	659	315	298	205	63	474	550	806	325	92	884	954	648	968	
Effective sample size	779	75	307	536	466	218	203	150	42	324	369	571	227	57	621	661	453	669	
Total	1148	112	458	790	690	321	295	224	59	473	538	847	341	80	919	975	672	984	
Yes	80	7	36	62	58	21	23	12	10aB	51	59	73	36	80	71	75	61	73	
	7%	7%	8%	8%	8%	6%	8%	5%	18%	11%	11%	9%	11%	100%	8%	8%	9%	7%	
No	1025	101	405	700	610	283	258	209c	49	395E	457E	738E	293E	0	815aE	860aE	583E	875aE	
	89%	90%	89%	89%	88%	88%	87%	93%	82%	84%	85%	87%	86%	-%	89%	88%	87%	89%	
Don't know	43	4	16	29	22	17	15	4	*	27	21	36	13	0	34	40	28	36	
	4%	3%	4%	4%	3%	5%	5%	2%	1%	6%	4%	4%	4%	-%	4%	4%	4%	4%	
NO / DON'T KNOW	1068	105	422	728	632	300	272c	213C	49	422E	478E	774E	305E	0	849E	900E	611E	911E	
	93%	93%	92%	92%	92%	94%	92%	95%	82%	89%	89%	91%	89%	-%	92%	92%	91%	93%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 107 (continuation)

B3-5. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Key loss cover

Base: All who do not have Key loss cover included in their policy

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1124	622	162	339	389	223	461
Effective sample size	779	437	116	225	275	160	314
Total	1148	644	173	329	406	241	461
Yes	80 7%	35 5%	18 10%	27 8%	34 8%	12 5%	32 7%
No	1025 89%	589b 92%	147 85%	287 87%	355 87%	222 92%	411 89%
Don't know	43 4%	19 3%	9 5%	15 5%	17 4%	7 3%	18 4%
NO / DON'T KNOW	1068 93%	609 95%	156 90%	302 92%	372 92%	229 95%	429 93%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 108

B3-6. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Legal Expenses/Legal protection

Base: All who do not have Legal Expenses/Legal protection included in their policy

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	373	214	159	64	161	148	206	152	373	231	180	69	51	73	252	120
Effective sample size	250	150	100	45	103	102	142	97	250	197	180	69	51	73	176	72
Total	364	222	142	68	148	148	211	137	364	318	302	33	15	13	261	101
Yes	106 29%	59 27%	47 33%	17 25%	50 34%	38 26%	54 26%	52a 38%	106 29%	94 29%	91 30%	10 30%	3 20%	2 18%	85 33%	21 21%
No	248 68%	162b 73%	85 60%	49 71%	92 62%	107 72%	151 72%	82 60%	248 68%	216 68%	205 68%	22 67%	11 73%	10 73%	169 65%	77 76%
Don't know	10 3%	* **	10A 7%	2 3%	6 4%	2 2%	6 3%	3 2%	10 3%	8 2%	7 2%	1 3%	1bc 8%	1ABC 10%	7 3%	3 3%
NO / DON'T KNOW	258 71%	163 73%	95 67%	51 75%	98 66%	109 74%	157b 74%	85 62%	258 71%	224 71%	212 70%	23 70%	12 80%	11 82%	176 67%	80 79%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 108 (continuation)

B3-6. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Legal Expenses/Legal protection

Base: All who do not have Legal Expenses/Legal protection included in their policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion		No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)	Conc erved (a)	Not co ncerned (b)
Unweighted row	373	207	161	203	158	322	107	266	55	314	295	50	200	58	81	115
Effective sample size	250	139	107	130	113	214	77	173	36	211	191	37	129	39	52	74
Total	364	198	160	185	169	310	114	249	51	308	275	55	184	58	74	106
Yes	106 29%	61 31%	42 26%	56 30%	50 30%	87 28%	40 35%	66 27%	21 42%	83 27%	86 31%	13 24%	43 24%	21 37%	27B 36%	17 16%
No	248 68%	134 68%	111 70%	123 66%	117 70%	213 69%	74 65%	174 70%	30 58%	216 70%	179 65%	42 75%	132 72%	37 63%	44 60%	84a 79%
Don't know	10 3%	3 2%	7 4%	6 3%	1 1%	9 3%	* *%	10 4%	* 1%	10 3%	10 4%	* *%	8 5%	* *%	3 4%	5 5%
NO / DON'T KNOW	258 71%	138 69%	118 74%	129 70%	119 70%	223 72%	74 65%	183 73%	30 58%	226 73%	189 69%	42 76%	140 76%	37 63%	47 64%	89A 84%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 108 (continuation)

B3-6. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Legal Expenses/Legal protection

Base: All who do not have Legal Expenses/Legal protection included in their policy

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual Insu rance	
		High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/June (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	co (a)	Broker (b)
Unweighted row	373	100	74	152	107	96	59	75	76	74	216	218	85
Effective sample size	250	75	46	97	71	64	42	47	44	47	154	146	58
Total	364	117	65	133	104	94	62	66	59	67	230	214	85
Yes	106	29	20	42	37d	24	21	12	12	21	69	67	22
	29%	25%	31%	32%	35%	25%	34%	18%	20%	31%	30%	31%	26%
No	248	85	44	86	65	70	37	51	41	44	159	141	59
	68%	73%	68%	65%	63%	74%	60%	77%	69%	66%	69%	66%	70%
Don't know	10	2	1	5	2	1	4	3	7C	1	2	6	3
	3%	2%	1%	4%	2%	1%	6%	5%	11%	2%	1%	3%	4%
NO / DON'T KNOW	258	88	45	91	67	71	41	55a	47	46	161	147	62
	71%	75%	69%	68%	65%	75%	66%	82%	80%	69%	70%	69%	74%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 108 (continuation)

B3-6. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Legal Expenses/Legal protection

Base: All who do not have Legal Expenses/Legal protection included in their policy

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare				Comparisons made			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)	Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)
Unweighted row	373	32	143	175	129	35	279	165	141	186	52	67	65	136	252	221	102
Effective sample size	250	14	96	126	97	23	191	117	94	130	35	44	38	89	177	156	67
Total	364	16	143	188	147	34	280	176	135	194	51	65	50	132	262	232	96
Yes	106 29%	4 22%	37 26%	59 32%	47 32%	9 26%	81 29%	55 31%	43 32%	60d 31%	18d 35%	19 29%	7 14%	43 33%	85 32%	76 33%	30 32%
No	248 68%	12 72%	97 68%	127 68%	98 67%	25 74%	192 68%	119 67%	89 66%	131 68%	31 61%	42 64%	42b 83%	83 63%	172 66%	151 65%	61 64%
Don't know	10 3%	1 6%	8c 6%	1 1%	1 1%	0 -%	8 3%	3 1%	3 3%	3 1%	2 4%	4 7%	1 2%	5 4%	5 2%	5 2%	4 5%
NO / DON'T KNOW	258 71%	13 78%	105 74%	128 68%	99 68%	25 74%	200 71%	121 69%	92 68%	134 69%	33 65%	46 71%	43ab 86%	89 67%	177 68%	156 67%	66 68%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 108 (continuation)

B3-6. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Legal Expenses/Legal protection

Base: All who do not have Legal Expenses/Legal protection included in their policy

	Total	PCW - number looked at		Personal belongings (a)	Feature included or considered							Features - buy			
		1 (a)	2 (b)		Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref (b)	Prefer include (c)
Unweighted row	373	90	71	127	171	229	104	79	98	287	153	300	210	59	104
Effective sample size	250	60	53	86	112	156	72	48	71	194	99	199	146	40	64
Total	364	88	82	125	163	228	109	69	106	284	142	288	215	59	90
Yes	106	33	26	46	57	78	31	31	106	94	67	93	62	17	28
	29%	37%	32%	37%	35%	34%	28%	44%	100%	33%	47%	32%	29%	29%	31%
No	248	53	54	75F	99F	144Fh	75Fh	36F	0	181Fh	70F	186Fh	151	41	55
	68%	60%	66%	60%	61%	63%	69%	53%	-%	64%	49%	65%	70%	70%	61%
Don't know	10	2	2	4	7	6	4	2	0	9	6	9	2	1	7A
	3%	3%	2%	3%	4%	3%	4%	3%	-%	3%	4%	3%	1%	1%	8%
NO / DON'T KNOW	258	55	56	79F	106F	150Fh	79Fh	38F	0	190Fh	76F	194Fh	153	42	63
	71%	63%	68%	63%	65%	66%	72%	56%	-%	67%	53%	68%	71%	71%	69%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 108 (continuation)

B3-6. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Legal Expenses/Legal protection

Base: All who do not have Legal Expenses/Legal protection included in their policy

	Total	Features - ease		
		Easier (a)	No diff (b)	Harder (c)
Unweighted row	373	139	75	141
Effective sample size	250	93	53	93
Total	364	132	81	135
Yes	106 29%	38 28%	22 27%	40 29%
No	248 68%	92 70%	57 70%	91 67%
Don't know	10 3%	2 2%	3 3%	5 3%
NO / DON'T KNOW	258 71%	94 72%	59 73%	95 71%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 109

B3-7. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: No claims bonus protection

Base: All who do not have No claims bonus protection included in their policy

	Total	Gender		Age			Social Grade		UK		Country		NI		Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	(f)	Urban (a)	Rural (b)
Unweighted row	291	190	101	68	130	93	162	122	291	199	157	47	42	45	210	80
Effective sample size	205	141	65	42	93	70	114	86	205	171	157	47	42	45	152	53
Total	307	215	92	60	140	106	171	128	307	276	264	23	13	8	230	75
Yes	98 32%	78b 36%	21 22%	20 34%	47 34%	31 29%	50 29%	47 36%	98 32%	88 32%	86 32%	7 32%	2 19%	3 36%	77 33%	22 29%
No	200 65%	133 62%	68 74%	39 65%	88 63%	73 68%	115 67%	79 62%	200 65%	182 66%	173 66%	14 64%	9 69%	4 53%	148 64%	51 67%
Don't know	8 3%	5 2%	4 4%	1 2%	5 3%	3 3%	6 3%	2 2%	8 3%	7 2%	5 2%	1 4%	2ABC 12%	1ABC 11%	5 2%	3 4%
NO / DON'T KNOW	209 68%	137 64%	71a 78%	40 66%	93 66%	76 71%	121 71%	81 64%	209 68%	188 68%	178 68%	15 68%	10 81%	5 64%	153 67%	54 71%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 109 (continuation)

B3-7. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: No claims bonus protection

Base: All who do not have No claims bonus protection included in their policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion		No claims bonus		NCB - concerned Not concerned
		High (a)	Low (b)	High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)	(b)
Unweighted row	291	140	148	152	131	259	79	212	39	248	231	37	55	136	32
Effective sample size	205	101	103	97	104	181	60	145	28	174	161	26	37	99	22
Total	307	152	153	138	163	268	92	215	43	259	240	38	53	149	33
Yes	98 32%	46 31%	52 34%	48 35%	49 30%	84 31%	25 27%	73 34%	9 20%	88 34%	80 33%	11 30%	17 32%	51 34%	12 35%
No	200 65%	101 67%	98 64%	86 62%	110 67%	177 66%	66 72%	134 62%	32 75%	165 64%	154 64%	24 64%	33 61%	96 64%	19 57%
Don't know	8 3%	4 3%	4 3%	4 3%	4 3%	8 3%	1 1%	8 4%	2 5%	6 2%	6 2%	2 6%	3 6%	3 2%	3 8%
NO / DON'T KNOW	209 68%	105 69%	102 66%	90 65%	114 70%	185 69%	67 73%	142 66%	34 80%	171 66%	160 67%	27 70%	36 68%	99 66%	22 65%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 109 (continuation)

B3-7. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: No claims bonus protection

Base: All who do not have No claims bonus protection included in their policy

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		Purchase - actual			
		High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insurance co (a)	Broker (b)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)
Unweighted row	291	109	49	92	74	80	61	51	51	51	181	152	84	107	144	101	38
Effective sample size	205	80	33	61	50	58	42	35	31	36	131	105	60	71	111	79	29
Total	307	122	47	87	73	88	63	52	44	54	198	156	89	106	170	121	44
Yes	98 32%	43 35%	14 30%	30 35%	23 31%	30 34%	21 33%	21 41%	14 31%	14 26%	69 35%	44 28%	35 39%	28 27%	64 38%	47 39%	17 39%
No	200 65%	74 61%	33 69%	54 62%	48 66%	56 63%	40 64%	30 58%	29 66%	39 72%	125 63%	107 69%	53 60%	74 70%	101 60%	71 59%	26 60%
Don't know	8 3%	4 4%	* 1%	2 3%	2 3%	3 3%	2 3%	* **	1 3%	1 2%	4 2%	5 3%	1 1%	4 3%	4 2%	3 3%	* 1%
NO / DON'T KNOW	209 68%	79 65%	33 70%	57 65%	50 69%	58 66%	42 67%	31 59%	31 69%	40 74%	129 65%	113 72%	54 61%	77 73%	105 62%	74 61%	27 61%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 109 (continuation)

B3-7. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: No claims bonus protection

Base: All who do not have No claims bonus protection included in their policy

	In surance company - actual		Last compared		Generally compare			Comparisons made				PCW - number looked at		
	Total	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Some years (c)	Never (d)	Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	291	207	139	114	165	48	46	101	210	189	85	78	59	30
Effective sample size	205	148	97	84	117	35	29	70	150	134	58	54	45	20
Total	307	220	145	127	176	53	42	105	223	199	85	78	69	29
Yes	98 32%	71 32%	41 28%	46 36%	60 34%	21 40%	10 25%	33 32%	75 34%	69 34%	18 21%	30 39%	21 30%	13 46%
No	200 65%	144 65%	103 71%	77 60%	114 65%	31 58%	31 74%	67 64%	142 64%	127 64%	63 74%	47 60%	46 66%	16 54%
Don't know	8 3%	6 3%	1 1%	5 4%	3 1%	1 2%	1 2%	5 4%	6 3%	4 2%	4 5%	* 1%	2 4%	0 -%
NO / DON'T KNOW	209 68%	149 68%	104 72%	81 64%	116 66%	32 60%	31 75%	72 68%	148 66%	131 66%	67 79%	47 61%	48 70%	16 54%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 109 (continuation)

B3-7. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: No claims bonus protection

Base: All who do not have No claims bonus protection included in their policy

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	291	112	133	185	86	68	205	90	152	216	163	43	85	106	60	113
Effective sample size	205	81	97	135	62	48	150	65	106	150	117	31	57	76	42	81
Total	307	124	150	204	95	74	227	98	158	224	175	48	84	113	62	120
Yes	98	46	57	71	33	33	86	98	55	81	45	16	36a	31	23	41
	32%	37%	38%	35%	34%	45%	38%	100%	34%	36%	26%	34%	43%	28%	37%	34%
No	200	75G	85G	125G	59G	40G	136G	0	97G	135G	124c	31	46	78	39	77
	65%	60%	57%	61%	62%	55%	60%	-%	61%	60%	71%	65%	55%	69%	62%	64%
Don't know	8	3	7	8	4	*	5	0	7	7	6	*	2	4	1	3
	3%	3%	5%	4%	4%	1%	2%	-%	5%	3%	4%	1%	2%	4%	1%	2%
NO / DON'T KNOW	209	78G	92G	133G	63G	41G	141G	0	104G	142G	130c	31	47	82	39	79
	68%	63%	62%	65%	66%	55%	62%	-%	66%	64%	74%	66%	57%	72%	63%	66%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 110

B3-8. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal Accident/Personal injury/ Medical expenses

Base: All who do not have Personal Accident/Personal injury/ Medical expenses included in their policy

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	645	372	273	80	291	274	395	231	645	448	329	109	119	88	413	231
Effective sample size	446	266	180	52	201	193	278	156	446	369	329	109	119	88	294	151
Total	656	397	259	76	294	286	412	227	656	588	552	52	36	16	439	216
Yes	112 17%	66 17%	45 17%	13 17%	51 17%	47 17%	67 16%	44 19%	112 17%	103 18%	99 18%	7 13%	4 11%	2 13%	82 19%	30 14%
No	500 76%	314 79%	185 71%	61 80%	222 75%	216 76%	319 77%	169 75%	500 76%	445 76%	416 75%	42 81%	29 81%	12 76%	321 73%	177a 82%
Don't know	45 7%	16 4%	29A 11%	2 3%	21 7%	22 8%	27 6%	13 6%	45 7%	40 7%	37 7%	3 6%	3 8%	2 11%	36 8%	9 4%
NO / DON'T KNOW	545 83%	331 83%	214 83%	63 83%	243 83%	238 83%	345 84%	182 81%	545 83%	485 82%	453 82%	46 87%	32 89%	14 88%	357 81%	186 86%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 110 (continuation)

B3-8. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal Accident/Personal injury/ Medical expenses

Base: All who do not have Personal Accident/Personal injury/ Medical expenses included in their policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	645	412	231	343	284	42	573	191	454	83	557	540	62	381	84
Effective sample size	446	285	158	229	204	28	395	136	310	55	387	365	47	260	59
Total	656	418	235	331	306	40	581	201	455	81	570	531	71	380	88
Yes	112 17%	66 16%	44 19%	50 15%	58 19%	6 14%	98 17%	32 16%	79 17%	17 21%	93 16%	92 17%	13 18%	63 17%	18 20%
No	500 76%	317 76%	180 77%	268b 81%	218 71%	30 77%	446 77%	152 76%	348 76%	58 73%	437 77%	398 75%	56 80%	284 75%	66 75%
Don't know	45 7%	35 8%	10 4%	13 4%	30a 10%	4 9%	37 6%	17 8%	28 6%	5 7%	40 7%	41 8%	2 2%	33 9%	4 4%
NO / DON'T KNOW	545 83%	352 84%	191 81%	281 85%	248 81%	34 86%	484 83%	168 84%	376 83%	64 79%	477 84%	439 83%	58 82%	317 83%	70 80%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 110 (continuation)

B3-8. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal Accident/Personal injury/ Medical expenses

Base: All who do not have Personal Accident/Personal injury/ Medical expenses included in their policy

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	645	147	225	173	135	252	166	189	129	118	143	130	357	367	170
Effective sample size	446	102	152	131	92	166	111	130	93	79	92	88	256	249	121
Total	656	150	223	203	138	232	161	191	141	112	131	129	382	364	179
Yes	112	26	37	41	20	35	29	39	25	14	20	25	65	58	34
	17%	17%	17%	20%	15%	15%	18%	20%	18%	12%	15%	19%	17%	16%	19%
No	500	106	171	145	108	184	123	140	107	88	98	95	296	284	130
	76%	71%	77%	72%	78%	79%	76%	73%	76%	79%	75%	73%	77%	78%	73%
Don't know	45	18	15	17	10	12	10	13	9	10	14	9	22	23	15
	7%	12%	7%	8%	7%	5%	6%	7%	6%	9%	10%	7%	6%	6%	8%
NO / DON'T KNOW	545	124	186	162	118	196	132	152	116	99	111	104	317	307	145
	83%	83%	83%	80%	85%	85%	82%	80%	82%	88%	85%	81%	83%	84%	81%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 110 (continuation)

B3-8. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal Accident/Personal injury/ Medical expenses

Base: All who do not have Personal Accident/Personal injury/ Medical expenses included in their policy

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	645	68	258	292	215	68	486	272	282	334	81	117	109
Effective sample size	446	42	176	214	158	50	339	195	193	234	56	84	69
Total	656	59	261	320	236	77	499	294	281	349	82	124	96
Yes	112 17%	8 13%	38 14%	59 18%	36 15%	22bd 29%	80 16%	49 17%	46 16%	67 19%	9 10%	18 15%	16 17%
No	500 76%	44 76%	199 76%	247 77%	191f 81%	49 64%	384 77%	229 78%	217 77%	266 76%	66 81%	96 77%	69 72%
Don't know	45 7%	7 11%	24d 9%	14 4%	9 4%	5 7%	35 7%	16 5%	18 7%	16 5%	7 9%	11 9%	11a 11%
NO / DON'T KNOW	545 83%	51 87%	223f 86%	261 82%	200f 85%	54 71%	419 84%	245 83%	235 84%	282 81%	74 90%	106 85%	80 83%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 110 (continuation)

B3-8. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal Accident/Personal injury/ Medical expenses

Base: All who do not have Personal Accident/Personal injury/ Medical expenses included in their policy

	Comparisons made						PCW - number looked at			Feature included or considered								
	Total	In person	Online Phone	Online Total	Online - PCW	Online other	1	2	3+	Personal belongings	Breakdown	Cou rtesy car	Foreign use	Key loss	Legal protection	No claims bonus	Personal injury	Wind screen
		(a)	(b)	(c)	(d)	(f)	(a)	(b)	(c)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted row	645	58	262	427	376	178	149	123	42	211	296	434	180	138	452	533	97	536
Effective sample size	446	40	179	303	267	124	105	88	27	145	195	306	127	92	317	368	73	370
Total	656	59	267	448	396	183	155	132	38	212	281	453	192	136	469	541	112	543
Yes	112	13	53	78	70	28	38b	16	5	59gi	70	94	41	49 CdfGI	106	101	112 ABCDEFGHI I	102
	17%	22%	20%	17%	18%	15%	25%	12%	13%	28%	25%	21%	21%	36%	23%	19%	100%	19%
No	500	40	198	347	303	144	110	109	31	139H	190H	326EH	148aEH	77H	327eH	398EH	0	409aEH
	76%	68%	74%	77%	77%	79%	71%	83%	81%	65%	68%	72%	77%	57%	70%	74%	-%	75%
Don't know	45	6	16	24	23	11	7	7	2	14dh	20dh	33dh	3	10dh	36dh	41dh	0	33dh
	7%	10%	6%	5%	6%	6%	4%	5%	6%	7%	7%	7%	1%	7%	8%	8%	-%	6%
NO / DON'T KNOW	545	46	214	370	326	155	117	116a	33	153H	211H	359EH	151eH	87H	363eH	440aEH	0	442aEH
	83%	78%	80%	83%	82%	85%	75%	88%	87%	72%	75%	79%	79%	64%	77%	81%	-%	81%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 110 (continuation)

B3-8. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Personal Accident/Personal injury/ Medical expenses

Base: All who do not have Personal Accident/Personal injury/ Medical expenses included in their policy

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	645	395	89	161	225	127	269
Effective sample size	446	278	61	107	159	88	184
Total	656	412	89	155	236	129	271
Yes	112 17%	61 15%	16 18%	34 22%	52b 22%	14 11%	42 16%
No	500 76%	326 79%	64 72%	109 71%	169 72%	108a 83%	206 76%
Don't know	45 7%	25 6%	9 10%	11 7%	15 6%	8 6%	22 8%
NO / DON'T KNOW	545 83%	351 85%	73 82%	121 78%	184 78%	115a 89%	229 84%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 111

B3-9. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Windscreen cover

Base: All who do not have Windscreen cover included in their policy

	Total	Gender		Age			Social Grade		Country			Sco (d)	Wal (e)	Area		Years - MI	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)			Urban (a)	Rural (b)	High (a)	Low (b)
Unweighted row	207	101	106	42	84	81	122	77	207	145	112	33	33	158	49	106	99
Effective sample size	147	76	71	32	59	56	84	56	147	123	112	33	33	116	31	74	72
Total	219	117	102	49	88	83	126	85	219	198	188	16	10	175	44	109	110
Yes	49 22%	18 16%	30a 30%	13 27%	21 23%	15 18%	24 19%	24 28%	49 22%	45 23%	44 23%	3 18%	1 9%	44 25%	4 10%	17 16%	31 28%
No	156 71%	93b 80%	63 62%	35 72%	64 73%	57 69%	92 74%	58 68%	156 71%	140 71%	133 71%	12 76%	8 76%	119 68%	37 84%	80 73%	76 69%
Don't know	15 7%	6 5%	9 9%	* 1%	3 4%	11a 13%	9 7%	4 5%	15 7%	13 7%	12 6%	1 6%	2 15%	12 7%	2 5%	12b 11%	3 2%
NO / DON'T KNOW	171 78%	99b 84%	72 70%	36 73%	67 77%	68 82%	101 81%	61 72%	171 78%	153 77%	144 77%	13 82%	9 91%	131 75%	39 90%	92 84%	79 72%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 111 (continuation)

B3-9. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Windscreen cover

Base: All who do not have Windscreen cover included in their policy

	Total	Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry	Risk aversion		No claims bonus		NCB - concerned		Cost of PMI		
		High (a)	Low (b)	No (b)	Yes (a)	No (b)	No (b)	High (a)	Low (b)	Yes (a)	No (b)	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)
Unweighted row	207	86	112	170	49	158	189	161	31	108	35	43	62	75	40	63
Effective sample size	147	59	82	117	34	113	135	111	23	73	25	30	41	57	27	41
Total	219	86	125	171	51	168	202	164	35	109	37	45	61	88	39	59
Yes	49	17	29	39	6	42	46	42	5	23	4	12	10	27	3	16
	22%	20%	23%	23%	12%	25%	23%	25%	14%	21%	12%	27%	16%	31%	7%	26%
No	156	65	85	117	40	115	142	108	30	74	30	25	47	57	34	42
	71%	76%	68%	69%	80%	69%	70%	66%	85%	68%	83%	56%	77%	64%	87%	70%
Don't know	15	4	11	14	4	11	14	14	*	12	2	8	4	4	2	2
	7%	4%	9%	8%	8%	6%	7%	9%	1%	11%	5%	18%	7%	5%	6%	4%
NO / DON'T KNOW	171	69	96	131	44	126	156	123	30	86	32	33	51	61	36	44
	78%	80%	77%	77%	88%	75%	77%	75%	86%	79%	88%	73%	84%	69%	93%	74%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 111 (continuation)

B3-9. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Windscreen cover

Base: All who do not have Windscreen cover included in their policy

	Total	Policy renewal				Policy renewal - longevity			Insurance channel - actual		Purchase - actual			In surance company - actual Top 10	Last compared	
		Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)	Phone (b)	Online Total (c)	Online - PCW (d)		Rec ently (a)	Not re cently (b)
Unweighted row	207	50	53	40	45	39	42	120	121	53	78	94	76	159	84	87
Effective sample size	147	32	40	30	30	23	31	89	91	34	53	75	61	116	62	64
Total	219	46	62	48	42	31	48	135	139	48	78	115	94	176	96	96
Yes	49 22%	6 14%	13 22%	12 25%	12 27%	1 3%	13 26%	33 24%	29 21%	10 22%	16 21%	28 24%	24 25%	35 20%	26 27%	20 21%
No	156 71%	35 77%	45 73%	32 68%	27 64%	24 78%	32 66%	97 72%	101 72%	37 77%	56 72%	81 70%	69 73%	130 74%	70 72%	63 66%
Don't know	15 7%	4 9%	4 6%	3 7%	3 8%	6 19%	4 8%	5 4%	10 7%	* 1%	6 7%	6 6%	1 1%	10 6%	1 1%	12A 12%
NO / DON'T KNOW	171 78%	39 86%	49 78%	36 75%	31 73%	30 97%	36 74%	102 76%	110 79%	38 78%	62 79%	87 76%	70 75%	140 80%	70 73%	75 79%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 111 (continuation)

B3-9. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Windscreen cover

Base: All who do not have Windscreen cover included in their policy

	Total	Generally compare			Comparisons made				PCW - number looked at	
		Every year (a)	Some years (c)	Never (d)	Phone - (b)	Online Total (c)	Online - PCW (d)	Online other (f)	1 (a)	2 (b)
Unweighted row	207	112	31	42	74	133	119	49	51	36
Effective sample size	147	84	23	26	49	103	94	38	38	33
Total	219	128	35	36	74	158	144	58	56	54
Yes	49 22%	33 26%	7 22%	4 11%	22 29%	44 28%	41 29%	16 28%	12 22%	20 37%
No	156 71%	91 72%	20 57%	29 79%	47 64%	108 68%	96 67%	40 68%	40 71%	32 60%
Don't know	15 7%	3 3%	7 22%	4 10%	5 7%	6 4%	6 4%	2 4%	4 7%	2 3%
NO / DON'T KNOW	171 78%	95 74%	27 78%	32 89%	52 71%	114 72%	102 71%	42 72%	44 78%	34 63%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 111 (continuation)

B3-9. Features considered last time policy was considered EXCLUDING FEATURES SELECTED: Windscreen cover

Base: All who do not have Windscreen cover included in their policy

	Total	Feature included or considered								Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Windscreen (i)	Prefer se (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	207	54	91	110	31	139	141	94	41	106	42	59	71	51	75
Effective sample size	147	38	63	78	20	101	99	69	31	77	28	41	50	37	55
Total	219	58	95	117	30	152	147	105	49	116	42	62	73	57	84
Yes	49 22%	25 43%	36 37%	39 34%	17 57%	45 30%	43 29%	37 36%	49ABCFGH 100%	22 19%	7 16%	20 32%	21 29%	8 14%	18 21%
No	156 71%	28I 48%	56I 59%	71I 61%	13 43%	97I 64%	92I 62%	62I 59%	0 -%	85 74%	32 78%	38 62%	47 65%	45 80%	60 71%
Don't know	15 7%	6 10%	4 4%	6 5%	* 1%	10 6%	12 8%	6 6%	0 -%	9 7%	2 5%	4 6%	5 6%	4 6%	6 7%
NO / DON'T KNOW	171 78%	33I 57%	59I 63%	77I 66%	13 43%	107I 70%	104I 71%	68I 64%	0 -%	94 81%	35 84%	42 68%	52 71%	49 86%	66 79%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 112

B3-1. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Personal belongings cover

Base: All

	Total	Gender		Age			Social Grade		Country			Area				
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	731	420	311	93	286	353	431	277	731	647	608	60	39	24	508	221
	49%	48%	50%	45%	47%	51%	47%	52%	49%	48%	48%	50%	52%	53%	48%	52%
NO / DON'T KNOW	770	455	315	112	322	336	482	257	770	689	653	60	36	21	559	207
	51%	52%	50%	55%	53%	49%	53%	48%	51%	52%	52%	50%	48%	47%	52%	48%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 112 (continuation)

B3-1. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Personal belongings cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	731	493b	235	331	382	41	667	205	526	106b	617	675B	33	445	84
	49%	51%	44%	47%	50%	48%	49%	47%	49%	57%	47%	51%	33%	49%	48%
NO / DON'T KNOW	770	472	293a	369	377	45	687	230	540	81	688a	643	68A	469	90
	51%	49%	56%	53%	50%	52%	51%	53%	51%	43%	53%	49%	67%	51%	52%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 112 (continuation)

B3-1. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Personal belongings cover

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	731	177	262	216	151	274	186	174	179b	125	147	153	402	361	239A
	49%	50%	49%	46%	49%	51%	46%	45%	55%	49%	49%	50%	48%	44%	54%
NO / DON'T KNOW	770	178	276	256	157	263	214	215c	145	130	155	156	438	451B	203
	51%	50%	51%	54%	51%	49%	54%	55%	45%	51%	51%	50%	52%	56%	46%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 112 (continuation)

B3-1. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Personal belongings cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	731	60	306	338	233	92	544	305	339	391	109ac	112	116
	49%	56%	48%	49%	47%	56%	47%	49%	50%	47%	59%	44%	51%
NO / DON'T KNOW	770	47	328	355	268	74	605	323	342	436b	75	140b	112
	51%	44%	52%	51%	53%	44%	53%	51%	50%	53%	41%	56%	49%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 112 (continuation)

B3-1. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Personal belongings cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	731	75	315	488	414	22	204	211b	127	30
	49%	51%	51%	48%	47%	61%	50%	53%	44%	43%
NO / DON'T KNOW	770	71	302	532	471	14	201	187	163a	41
	51%	49%	49%	52%	53%	39%	50%	47%	56%	57%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 112 (continuation)

B3-1. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Personal belongings cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	731	731 BCDEFGH I	434g	622	284g	309	653	653	578cFGI	698	349	107	275A	273	150	274
	49%	100%	57%	54%	57%	71%	52%	51%	60%	52%	44%	48%	57%	50%	49%	47%
NO / DON'T KNOW	770	0	327AE	531AEh	216AE	124A	591AEH	639	378AE	633AEH	450C	114	204	271	157	312
	51%	-%	43%	46%	43%	29%	48%	49%	40%	48%	56%	52%	43%	50%	51%	53%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 113

B3-2. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Breakdown cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	761	427	334	109	293	359	452	285	761	668	631	61	37	31ABCDE	562b	196
	51%	49%	53%	53%	48%	52%	50%	53%	51%	50%	50%	51%	49%	70%	53%	46%
NO / DON'T KNOW	740	448	292	96	315	330	461	249	740F	668F	630F	59F	38F	14	505	232a
	49%	51%	47%	47%	52%	48%	50%	47%	49%	50%	50%	49%	51%	30%	47%	54%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 113 (continuation)

B3-2. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Breakdown cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	761	469	286	326	409a	50	682	215	546	98	654	684	41	460	83
	51%	49%	54%	47%	54%	58%	50%	49%	51%	53%	50%	52%	41%	50%	48%
NO / DON'T KNOW	740	495	242	374b	349	36	672	220	520	89	651	634	59	454	91
	49%	51%	46%	53%	46%	42%	50%	51%	49%	47%	50%	48%	59%	50%	52%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 113 (continuation)

B3-2. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Breakdown cover

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	761	189	265	260c	159	249	188	199	179	133	161	152	418	400	236
	51%	53%	49%	55%	52%	46%	47%	51%	55%	52%	53%	49%	50%	49%	53%
NO / DON'T KNOW	740	167	273	212	149	288a	212	190	145	122	142	157	421	412	206
	49%	47%	51%	45%	48%	54%	53%	49%	45%	48%	47%	51%	50%	51%	47%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 113 (continuation)

B3-2. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Breakdown cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	761 51%	54 50%	341cd 54%	325 47%	230 46%	82 49%	577 50%	290 46%	355 52%	404 49%	91 50%	126 50%	132a 58%
NO / DON'T KNOW	740 49%	53 50%	292 46%	368b 53%	271b 54%	85 51%	572 50%	337 54%	326 48%	423d 51%	93 50%	126 50%	96 42%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 113 (continuation)

B3-2. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Breakdown cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	761	70	310	502	434	18	197	193	144	41
	51%	48%	50%	49%	49%	49%	49%	49%	50%	57%
NO / DON'T KNOW	740	75	307	518	452	19	208	205	146	31
	49%	52%	50%	51%	51%	51%	51%	51%	50%	43%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 113 (continuation)

B3-2. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Breakdown cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	761	434DfGi	761	645	248	283	655	669	550dg	702	375	114	273A	292c	154	271
	51%	59%	100%	56%	50%	65%	53%	52%	58%	53%	47%	51%	57%	54%	50%	46%
NO / DON'T KNOW	740	297B	0	508BE	252ABEh	150B	589aBE	624ABEh	406Be	629aBE	424C	107	207	251	153	315a
	49%	41%	-%	44%	50%	35%	47%	48%	42%	47%	53%	49%	43%	46%	50%	54%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 114  
 B3-3. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Courtesy car/ temporary replacement vehicle

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	1153 77%	644 74%	509A 81%	159 78%	473 78%	521 76%	706 77%	415 78%	1153F 77%	1031F 77%	974F 77%	93F 78%	57F 76%	29 65%	847B 79%	307 72%
NO / DON'T KNOW	348 23%	231B 26%	117 19%	46 22%	134 22%	168 24%	208 23%	118 22%	348 23%	305 23%	287 23%	27 22%	18 24%	16ABCDE 35%	220 21%	121A 28%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 114 (continuation)

B3-3. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Courtesy car/ temporary replacement vehicle

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	1153	736	411	521	601	78b	1051	366B	787	134	1011	1050B	54	719b	119
	77%	76%	78%	75%	79%	91%	78%	84%	74%	72%	78%	80%	54%	79%	69%
NO / DON'T KNOW	348	229	117	178	157	7	303a	68	279A	53	293	268	47A	195	54a
	23%	24%	22%	25%	21%	9%	22%	16%	26%	28%	22%	20%	46%	21%	31%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 114 (continuation)

B3-3. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Courtesy car/ temporary replacement vehicle

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	1153	290	415	388C	236	393	314	296	257	193	230	239	646	632	352
	77%	82%	77%	82%	77%	73%	78%	76%	79%	76%	76%	77%	77%	78%	80%
NO / DON'T KNOW	348	66	124	83	71	144A	86	93	67	62	72	70	194	180	90
	23%	18%	23%	18%	23%	27%	22%	24%	21%	24%	24%	23%	23%	22%	20%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 114 (continuation)

B3-3. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Courtesy car/ temporary replacement vehicle

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	1153 77%	84 78%	496 78%	519 75%	371 74%	126 76%	901 78%	473 75%	532 78%	633 77%	148 80%	189 75%	176 77%
NO / DON'T KNOW	348 23%	24 22%	137 22%	173 25%	130 26%	40 24%	248 22%	154 25%	148 22%	194 23%	36 20%	63 25%	53 23%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 114 (continuation)

B3-3. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Courtesy car/ temporary replacement vehicle

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	1153	109	485	783	687	33	301	308	234	56
	77%	75%	79%	77%	78%	89%	74%	77%	81%	78%
NO / DON'T KNOW	348	37	132	237	199	4	104	90	56	16
	23%	25%	21%	23%	22%	11%	26%	23%	19%	22%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 114 (continuation)

B3-3. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Courtesy car/ temporary replacement vehicle

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	1153	622fGi	645G	1153 ABDEFGH I	417	380FGI	1003	1021	794g	1076	576	181a	395A	436	225	441
	77%	85%	85%	100%	84%	88%	81%	79%	83%	81%	72%	82%	82%	80%	73%	75%
NO / DON'T KNOW	348	109C	116C	0	82C	53C	240aCE	272	162C	254aCE	223bC	40	85	108	82	145
	23%	15%	15%	-%	16%	12%	19%	21%	17%	19%	28%	18%	18%	20%	27%	25%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 115

B3-4. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Foreign use cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	500 33%	353B 40%	147 23%	60 29%	173 28%	267aB 39%	340B 37%	145 27%	500D 33%	456D 34%	432D 34%	27 23%	25d 33%	16D 36%	349 33%	151 35%
NO / DON'T KNOW	1001 67%	522 60%	479A 77%	145c 71%	435C 72%	421 61%	574 63%	389A 73%	1001 67%	880 66%	829 66%	93ABCeF 77%	50 67%	29 64%	718 67%	277 65%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 115 (continuation)

B3-4. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Foreign use cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	500	345b	153	248	241	35	443	152	348	77	421	441	34	306	66
	33%	36%	29%	35%	32%	40%	33%	35%	33%	41%	32%	33%	34%	33%	38%
NO / DON'T KNOW	1001	619	375a	452	517	51	911	283	718	110	883	877	67	608	107
	67%	64%	71%	65%	68%	60%	67%	65%	67%	59%	68%	67%	66%	67%	62%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 115 (continuation)

B3-4. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Foreign use cover

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	500	117	183	154	96	189	151	122	121	75	110	99	276	265	150
	33%	33%	34%	33%	31%	35%	38%	31%	37%	29%	36%	32%	33%	33%	34%
NO / DON'T KNOW	1001	239	355	318	212	348	250	267	203	180	192	210	564	547	292
	67%	67%	66%	67%	69%	65%	62%	69%	63%	71%	64%	68%	67%	67%	66%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 115 (continuation)

B3-4. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Foreign use cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	500	40	218	222	159	59	376	212	236	296	63	72	66
	33%	37%	34%	32%	32%	36%	33%	34%	35%	36%	34%	29%	29%
NO / DON'T KNOW	1001	68	415	470	342	107	773	416	445	531	121	179	163
	67%	63%	66%	68%	68%	64%	67%	66%	65%	64%	66%	71%	71%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 115 (continuation)

B3-4. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Foreign use cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	500	47	218	345	299	19	163	132	105	25
	33%	32%	35%	34%	34%	51%	40%	33%	36%	35%
NO / DON'T KNOW	1001	98	399	675	587	18	242	266	184	47
	67%	68%	65%	66%	66%	49%	60%	67%	64%	65%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 115 (continuation)

B3-4. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Foreign use cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	500	284b	248	417	500	194	421	437	349	475	257	70	171	167	84	228aB
	33%	39%	33%	36%	100%	45%	34%	34%	36%	36%	32%	32%	36%	31%	27%	39%
NO / DON'T KNOW	1001	447D	513aDE	736DE	0	238D	822DE	855DE	608De	856DE	542	151	308	377c	223C	358
	67%	61%	67%	64%	-%	55%	66%	66%	64%	64%	68%	68%	64%	69%	73%	61%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 116

B3-5. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Key loss cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	433	266	167	71	162	200	226	188A	433	376	356	36	20	21ABCDE	319	111
	29%	30%	27%	35%	27%	29%	25%	35%	29%	28%	28%	30%	26%	46%	30%	26%
NO / DON'T KNOW	1068	609	459	133	446	489	688B	346	1068F	960F	905F	84F	55F	24	748	317
	71%	70%	73%	65%	73%	71%	75%	65%	71%	72%	72%	70%	74%	54%	70%	74%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 116 (continuation)

B3-5. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Key loss cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	433	272	157	183	235	24	392	125	308	52	378	406b	19	254	51
	29%	28%	30%	26%	31%	28%	29%	29%	29%	28%	29%	31%	19%	28%	29%
NO / DON'T KNOW	1068	693	370	516	523	62	962	310	759	135	926	913	81a	660	123
	71%	72%	70%	74%	69%	72%	71%	71%	71%	72%	71%	69%	81%	72%	71%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 116 (continuation)

B3-5. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Key loss cover

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	433	108	144	158c	85	140	121	107	82	87	70	92	258a	211	151a
	29%	30%	27%	33%	28%	26%	30%	28%	25%	34%	23%	30%	31%	26%	34%
NO / DON'T KNOW	1068	247	395	314	222	397a	280	282	242	168	233c	217	582	602b	291
	71%	70%	73%	67%	72%	74%	70%	72%	75%	66%	77%	70%	69%	74%	66%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 116 (continuation)

B3-5. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Key loss cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	433 29%	30 28%	175 28%	216 31%	160 32%	47 28%	312 27%	170 27%	213 31%	252c 31%	54 29%	53 21%	70c 31%
NO / DON'T KNOW	1068 71%	78 72%	459 72%	477 69%	341 68%	119 72%	837 73%	457 73%	467 69%	574 69%	130 71%	199ad 79%	159 69%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 116 (continuation)

B3-5. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Key loss cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	433	41	195	291	254	14	105	125	77	23
	29%	28%	32%	29%	29%	37%	26%	32%	27%	32%
NO / DON'T KNOW	1068	105	422	728	632	23	300	272	213	49
	71%	72%	68%	71%	71%	63%	74%	68%	73%	68%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 116 (continuation)

B3-5. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Key loss cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	433	309 CFGhI	283fGi	380	194fGi	433 ABCDFGH I	394	392	346g	420	190	65	177A	172	78	157
	29%	42%	37%	33%	39%	100%	32%	30%	36%	32%	24%	30%	37%	32%	25%	27%
NO / DON'T KNOW	1068	422E	478E	774AE	305E	0	849AbdE	900 ABDEh	611aE	911AbdE	609C	156	302	372	229	429
	71%	58%	63%	67%	61%	-%	68%	70%	64%	68%	76%	70%	63%	68%	75%	73%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 117  
 B3-6. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Legal Expenses/Legal protection

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	1243	712	531	154	510a	580a	757	449	1243f	1112F	1049F	97	63f	34	891	348
	83%	81%	85%	75%	84%	84%	83%	84%	83%	83%	83%	81%	84%	76%	83%	81%
NO / DON'T KNOW	258	163	95	51bc	98	109	157	85	258	224	212	23	12	11aBCe	176	80
	17%	19%	15%	25%	16%	16%	17%	16%	17%	17%	17%	19%	16%	24%	17%	19%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 117 (continuation)

B3-6. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Legal Expenses/Legal protection

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	1243	827B	410	571	640	72	1131	360	883	157	1079	1129B	59	774	136
	83%	86%	78%	82%	84%	83%	84%	83%	83%	84%	83%	86%	59%	85%	79%
NO / DON'T KNOW	258	138	118A	129	119	14	223	74	183	30	226	189	42A	140	37
	17%	14%	22%	18%	16%	17%	16%	17%	17%	16%	17%	14%	41%	15%	21%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 117 (continuation)

B3-6. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Legal Expenses/Legal protection

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	1243	309	450	384	263	446	334	318	284d	200	256	263	679	665	380
	83%	87%	83%	81%	85%	83%	83%	82%	87%	79%	84%	85%	81%	82%	86%
NO / DON'T KNOW	258	47	89	88	45	91	67	71	41	55c	47	46	161	147	62
	17%	13%	17%	19%	15%	17%	17%	18%	13%	21%	16%	15%	19%	18%	14%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 117 (continuation)

B3-6. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Legal Expenses/Legal protection

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	1243	95	528	565	401	141	949	506	589a	693	151	206	185
	83%	88%	83%	81%	80%	85%	83%	81%	86%	84%	82%	82%	81%
NO / DON'T KNOW	258	13	105	128	99	25	200	121b	92	134	33	46	43
	17%	12%	17%	19%	20%	15%	17%	19%	14%	16%	18%	18%	19%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 117 (continuation)

B3-6. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Legal Expenses/Legal protection

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	1243	136b	528	843	730	31	339	343	234	55
	83%	93%	86%	83%	82%	84%	84%	86%	81%	76%
NO / DON'T KNOW	258	10	89a	177A	156A	6	66a	55	56	17
	17%	7%	14%	17%	18%	16%	16%	14%	19%	24%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 117 (continuation)

B3-6. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Legal Expenses/Legal protection

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	1243	653dgi	655	1003	421	394 bdGi	1243 ABCDEFGHI	1102	881 BCDGI	1136	646	179	417a	449	248	491
	83%	89%	86%	87%	84%	91%	100%	85%	92%	85%	81%	81%	87%	83%	81%	84%
NO / DON'T KNOW	258	79F	106eFH	150FH	79aEFH	38F	0	190aEFH	76F	194aeFH	153c	42	63	94	59	95
	17%	11%	14%	13%	16%	9%	-%	15%	8%	15%	19%	19%	13%	17%	19%	16%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 118

B3-7. Features considered last time policy was considered INCLUDING FEATURES SELECTED: No claims bonus protection

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	1292	737	555a	164	515	613A	792	452	1292	1148	1083	105	65	40	914	374
	86%	84%	89%	80%	85%	89%	87%	85%	86%	86%	86%	87%	86%	88%	86%	87%
NO / DON'T KNOW	209	137b	71	40C	93	76	121	81	209	188	178	15	10	5	153	54
	14%	16%	11%	20%	15%	11%	13%	15%	14%	14%	14%	13%	14%	12%	14%	13%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 118 (continuation)

B3-7. Features considered last time policy was considered INCLUDING FEATURES SELECTED: No claims bonus protection

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	1292	859B	426	610	645	76	1169	368	924	153	1133	1158B	74	878B	75
	86%	89%	81%	87%	85%	89%	86%	85%	87%	82%	87%	88%	74%	96%	43%
NO / DON'T KNOW	209	105	102A	90	114	10	185	67	142	34	171	160	27A	36	99A
	14%	11%	19%	13%	15%	11%	14%	15%	13%	18%	13%	12%	26%	4%	57%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 118 (continuation)

B3-7. Features considered last time policy was considered INCLUDING FEATURES SELECTED: No claims bonus protection

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	1292	345	517	393	275	481a	351	331	283	224	272	269	711	699	388
	86%	97%	96%	83%	89%	89%	88%	85%	87%	88%	90%	87%	85%	86%	88%
NO / DON'T KNOW	209	11	22	79c	33	57	50	58	42	31	31	40	129	113	54
	14%	3%	4%	17%	11%	11%	12%	15%	13%	12%	10%	13%	15%	14%	12%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 118 (continuation)

B3-7. Features considered last time policy was considered INCLUDING FEATURES SELECTED: No claims bonus protection

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	1292	89	556	588	426	139	999	524	599	710	159	220	197
	86%	83%	88%	85%	85%	84%	87%	83%	88%	86%	86%	87%	86%
NO / DON'T KNOW	209	19	77	105	74	27	149	104	81	116	25	32	31
	14%	17%	12%	15%	15%	16%	13%	17%	12%	14%	14%	13%	14%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 118 (continuation)

B3-7. Features considered last time policy was considered INCLUDING FEATURES SELECTED: No claims bonus protection

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	1292	131	545	872	755	33	338	351	241	56
	86%	90%	88%	85%	85%	90%	84%	88%	83%	78%
NO / DON'T KNOW	209	15	72	148	131	4	67	47	48	16
	14%	10%	12%	15%	15%	10%	16%	12%	17%	22%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 118 (continuation)

B3-7. Features considered last time policy was considered INCLUDING FEATURES SELECTED: No claims bonus protection

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	1292	653	669	1021	437	392	1102	1292	853	1188	669	189	432A	462	268	507
	86%	89%	88%	88%	87%	91%	89%	100%	89%	89%	84%	86%	90%	85%	87%	86%
NO / DON'T KNOW	209	78G	92G	133G	63G	41G	141G	0	104G	142G	130C	31	47	82	39	79
	14%	11%	12%	12%	13%	9%	11%	-%	11%	11%	16%	14%	10%	15%	13%	14%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 119

B3-8. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	956	544	412	141	365	450	568	351	956	851	808	74	43	31E	710B	242
	64%	62%	66%	69%	60%	65%	62%	66%	64%	64%	64%	62%	58%	69%	67%	57%
NO / DON'T KNOW	545	331	214	63	243	238	345	182	545	485	453	46	32F	14	357	186A
	36%	38%	34%	31%	40%	35%	38%	34%	36%	36%	36%	38%	42%	31%	33%	43%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 119 (continuation)

B3-8. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	956	612	337	419	511a	52	870	266	690	123	827	879B	42	597	104
	64%	63%	64%	60%	67%	60%	64%	61%	65%	66%	63%	67%	42%	65%	60%
NO / DON'T KNOW	545	352	191	281b	248	34	484	168	376	64	477	439	58A	317	70
	36%	37%	36%	40%	33%	40%	36%	39%	35%	34%	37%	33%	58%	35%	40%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 119 (continuation)

B3-8. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Personal Accident/Personal injury/ Medical expenses

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	956	232	353	310	190	341	268	237	209	156	192	204	523	506	297
	64%	65%	66%	66%	62%	63%	67%	61%	64%	61%	63%	66%	62%	62%	67%
NO / DON'T KNOW	545	124	186	162	118	196	132	152	116	99	111	104	317	307	145
	36%	35%	34%	34%	38%	37%	33%	39%	36%	39%	37%	34%	38%	38%	33%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 119 (continuation)

B3-8. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	956 64%	57 53%	410a 65%	432 62%	301 60%	112a 67%	730 64%	382 61%	446 65%	545 66%	110 60%	145 58%	148 65%
NO / DON'T KNOW	545 36%	51bf 47%	223 35%	261 38%	200 40%	54 33%	419 36%	245 39%	235 35%	282 34%	74 40%	106 42%	80 35%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 119 (continuation)

B3-8. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	956	99	403	649	560	24	250	281bc	174	38
	64%	68%	65%	64%	63%	66%	62%	71%	60%	53%
NO / DON'T KNOW	545	46	214	370	326	13	155	117	116a	33a
	36%	32%	35%	36%	37%	34%	38%	29%	40%	47%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 119 (continuation)

B3-8. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer separate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	956	578 bCDFGI	550gi	794	349	346 bCDFGI	881g	853	956 ABCDEFI	889	448	148a	359A	360	192	357
	64%	79%	72%	69%	70%	80%	71%	66%	100%	67%	56%	67%	75%	66%	62%	61%
NO / DON'T KNOW	545	153H	211aeH	359AEH	151AEH	87H	363AEH	440AbEfH	0	442AbEH	351bC	73	121	184	115	229
	36%	21%	28%	31%	30%	20%	29%	34%	-%	33%	44%	33%	25%	34%	38%	39%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 120

B3-9. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Windscreen cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	1330	776	554	169	541	621a	813	472	1330	1183	1117	107	66	41	936	389
	89%	89%	89%	83%	89%	90%	89%	88%	89%	89%	89%	89%	88%	91%	88%	91%
NO / DON'T KNOW	171	99	72	36c	67	68	101	61	171	153	144	13	9	4	131	39
	11%	11%	11%	17%	11%	10%	11%	12%	11%	11%	11%	11%	12%	9%	12%	9%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 120 (continuation)

B3-9. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Windscreen cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	1330	872b	449	631	663	82	1223	390	940	172	1148	1196B	71	828B	141
	89%	90%	85%	90%	87%	96%	90%	90%	88%	92%	88%	91%	70%	91%	81%
NO / DON'T KNOW	171	92	79a	69	96	4	131	44	126	14	156	123	30A	86	32A
	11%	10%	15%	10%	13%	4%	10%	10%	12%	8%	12%	9%	30%	9%	19%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 120 (continuation)

B3-9. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Windscreen cover

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	1330	323	488	411	271	493a	361	341	289	224	273	273	738	702	404a
	89%	91%	91%	87%	88%	92%	90%	88%	89%	88%	90%	88%	88%	86%	91%
NO / DON'T KNOW	171	33	51	61c	36	44	39	49	36	31	30	36	102	110b	38
	11%	9%	9%	13%	12%	8%	10%	12%	11%	12%	10%	12%	12%	14%	9%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 120 (continuation)

B3-9. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Windscreen cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	1330	93	572	606	431	153	1008	557	606	732	170	225	196
	89%	87%	90%	87%	86%	92%	88%	89%	89%	89%	92%	89%	86%
NO / DON'T KNOW	171	14	62	87	70	13	140	70	75	95	14	27	32
	11%	13%	10%	13%	14%	8%	12%	11%	11%	11%	8%	11%	14%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 120 (continuation)

B3-9. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Windscreen cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	1330	135	565	906	784	35	363	354	256	66
	89%	93%	92%	89%	88%	95%	90%	89%	88%	92%
NO / DON'T KNOW	171	11	52	114	102	2	42	44	34	6
	11%	7%	8%	11%	12%	5%	10%	11%	12%	8%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 120 (continuation)

B3-9. Features considered last time policy was considered INCLUDING FEATURES SELECTED: Windscreen cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Windscreen (i)	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	1330	698bFg	702	1076	475f	420 BcFGh	1136	1188	889	1330 ABCDEFH	705	186	438b	492b	258	520
	89%	95%	92%	93%	95%	97%	91%	92%	93%	100%	88%	84%	91%	90%	84%	89%
NO / DON'T KNOW	171	33I	59aEI	77eI	25I	13I	107AdEI	104aEI	68eI	0	94	35c	42	52	49a	66
	11%	5%	8%	7%	5%	3%	9%	8%	7%	-%	12%	16%	9%	10%	16%	11%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 121

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?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Country Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
You have a strong preference to have commonly purchased features offered separately	557 37%	353b 40%	204 33%	67 33%	231 38%	259 38%	378B 41%	165 31%	557 37%	502 38%	475 38%	40 34%	27 36%	14 32%	391 37%	162 38%
You have a slight preference to have commonly purchased features offered separately	242 16%	119 14%	123A 20%	44c 22%	103 17%	94 14%	153 17%	87 16%	242f 16%	214f 16%	200f 16%	24F 20%	14F 18%	5 10%	173 16%	67 16%
You have a slight preference to have commonly purchased features included in the motor insurance policy	185 12%	115 13%	70 11%	27 13%	76 12%	83 12%	93 10%	84A 16%	185 12%	161 12%	151 12%	16 14%	10 13%	8abc 18%	139 13%	46 11%
You have a strong preference to have commonly purchased features included in the motor insurance policy	294 20%	162 19%	132 21%	36 18%	112 18%	146 21%	166 18%	117 22%	294 20%	262 20%	245 19%	20 17%	17 23%	12abcd 26%	198 19%	96 22%
Or you don't have a preference either way	201 13%	120 14%	81 13%	29 14%	74 12%	98 14%	113 12%	75 14%	201e 13%	179e 13%	173e 14%	16e 14%	6 8%	5 12%	146 14%	54 13%
STRONG / SLIGHT PREFERENCE - OFFERED SEPARATELY	799 53%	472 54%	327 52%	111 54%	335 55%	353 51%	531B 58%	252 47%	799F 53%	716F 54%	675F 54%	64F 54%	41F 54%	19 42%	564 53%	229 54%
STRONG / SLIGHT PREFERENCE - INCLUDED	480 32%	277 32%	203 32%	63 31%	188 31%	229 33%	259 28%	202A 38%	480 32%	423 32%	396 31%	36 30%	27 36%	20ABCD 44%	337 32%	142 33%
Don't know	20 1%	6 1%	14a 2%	* *%	11 2%	9 1%	9 1%	5 1%	20 1%	16 1%	15 1%	3 2%	1 2%	1 2%	18 2%	3 1%
Refused	2 *%	0 -%	2 *%	2 1%	0 -%	0 -%	2 *%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 121 (continuation)

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?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
You have a strong preference to have commonly purchased features offered separately	557 37%	378 39%	177 34%	270 39%	279 37%	28 33%	503 37%	156 36%	400 38%	79 42%	478 37%	472 36%	49a 49%	323 35%	67 38%
You have a slight preference to have commonly purchased features offered separately	242 16%	132 14%	108A 20%	112 16%	127 17%	9 11%	225 17%	65 15%	177 17%	30 16%	212 16%	213 16%	20 20%	150 16%	33 19%
You have a slight preference to have commonly purchased features included in the motor insurance policy	185 12%	112 12%	73 14%	79 11%	94 12%	13 15%	163 12%	49 11%	136 13%	20 11%	165 13%	165 13%	11 11%	127 14%	15 9%
You have a strong preference to have commonly purchased features included in the motor insurance policy	294 20%	200 21%	94 18%	144 21%	144 19%	22 25%	265 20%	97 22%	197 18%	29 15%	262 20%	282B 21%	5 5%	180 20%	33 19%
Or you don't have a preference either way	201 13%	128 13%	71 13%	85 12%	106 14%	11 13%	178 13%	62 14%	139 13%	28 15%	168 13%	167 13%	13 13%	117 13%	26 15%
STRONG / SLIGHT PREFERENCE - OFFERED SEPARATELY	799 53%	510 53%	285 54%	382 55%	405 53%	38 44%	728 54%	221 51%	578 54%	109 58%	690 53%	685 52%	69A 69%	473 52%	100 57%
STRONG / SLIGHT PREFERENCE - INCLUDED	480 32%	312 32%	167 32%	223 32%	238 31%	35 41%	428 32%	146 34%	333 31%	49 26%	427 33%	448B 34%	16 16%	307 34%	48 28%
Don't know	20 1%	13 1%	3 1%	10 1%	9 1%	2 2%	18 1%	5 1%	15 1%	1 *	17 1%	17 1%	2 2%	15 2%	0 -%
Refused	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 121 (continuation)

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?

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/June (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
You have a strong preference to have commonly purchased features offered separately	557 37%	125 35%	191 35%	163 34%	108 35%	212 39%	147 37%	137 35%	130 40%	84 33%	83 27%	106 34%	344A 41%	328b 40%	147 33%
You have a slight preference to have commonly purchased features offered separately	242 16%	65 18%	81 15%	81 17%	59 19%	82 15%	69 17%	62 16%	58 18%	38 15%	49 16%	57 18%	133 16%	123 15%	81 18%
You have a slight preference to have commonly purchased features included in the motor insurance policy	185 12%	51 14%	75 14%	66 14%	27 9%	71 13%	46 11%	43 11%	42 13%	40 16%	45 15%	37 12%	101 12%	97 12%	52 12%
You have a strong preference to have commonly purchased features included in the motor insurance policy	294 20%	77 22%	103 19%	95 20%	69 22%	94 17%	79 20%	85 22%	55 17%	53 21%	67 22%	73 23%	146 17%	150 18%	96 22%
Or you don't have a preference either way	201 13%	36 10%	77 14%	61 13%	40 13%	69 13%	51 13%	53 14%	36 11%	39 15%	54b 18%	30 10%	105 12%	100 12%	61 14%
STRONG / SLIGHT PREFERENCE - OFFERED SEPARATELY	799 53%	190 53%	271 50%	244 52%	168 54%	294 55%	216 54%	199 51%	188d 58%	122 48%	132 44%	163 53%	478A 57%	452 56%	229 52%
STRONG / SLIGHT PREFERENCE - INCLUDED	480 32%	127 36%	178 33%	162 34%	95 31%	165 31%	125 31%	128 33%	97 30%	93 37%	111 37%	109 35%	248 29%	248 30%	148 33%
Don't know	20 1%	3 1%	11 2%	6 1%	4 1%	7 1%	7 2%	9 2%	3 1%	* **	6 2%	4 1%	10 1%	11 1%	5 1%
Refused	2 **	0 -%	2 **	0 -%	0 -%	2 **	2 **	0 -%	0 -%	0 -%	0 -%	2 1%	0 -%	2 **	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 121 (continuation)

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?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
You have a strong preference to have commonly purchased features offered separately	557 37%	41 38%	212 33%	275 40%	210b 42%	53 32%	429 37%	277B 44%	235 35%	361CD 44%	67d 36%	77 31%	52 23%
You have a slight preference to have commonly purchased features offered separately	242 16%	21 19%	99 16%	118 17%	84 17%	32 19%	193 17%	92 15%	126 18%	115 14%	45Ad 24%	51a 20%	29 13%
You have a slight preference to have commonly purchased features included in the motor insurance policy	185 12%	10 10%	73 11%	94 14%	66 13%	25 15%	138 12%	73 12%	85 12%	92 11%	20 11%	35 14%	39a 17%
You have a strong preference to have commonly purchased features included in the motor insurance policy	294 20%	23 21%	147Cd 23%	111 16%	81 16%	26 16%	222 19%	110 17%	128 19%	155 19%	30 16%	51 20%	59b 26%
Or you don't have a preference either way	201 13%	10 9%	92 14%	88 13%	54 11%	30 18%	149 13%	69 11%	97 14%	92 11%	23 12%	35 14%	45A 19%
STRONG / SLIGHT PREFERENCE - OFFERED SEPARATELY	799 53%	62 57%	312 49%	393b 57%	294B 59%	85 51%	622 54%	370 59%	361 53%	476D 58%	112D 61%	129D 51%	81 35%
STRONG / SLIGHT PREFERENCE - INCLUDED	480 32%	33 31%	220 35%	205 30%	147 29%	52 31%	360 31%	183 29%	212 31%	246 30%	50 27%	86 34%	97AB 43%
Don't know	20 1%	3 3%	10 2%	6 1%	6 1%	* **	16 1%	6 1%	10 1%	12 1%	* **	2 1%	4 2%
Refused	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	2a 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 121 (continuation)

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?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
You have a strong preference to have commonly purchased features offered separately	557 37%	56 39%	242 39%	406 40%	356 40%	13 35%	161 40%	158 40%	113 39%	31 43%
You have a slight preference to have commonly purchased features offered separately	242 16%	22 15%	94 15%	186 18%	162 18%	3 7%	84 21%	63 16%	63 22%	11 16%
You have a slight preference to have commonly purchased features included in the motor insurance policy	185 12%	16 11%	76 12%	117 12%	101 11%	6 17%	52 13%	47 12%	36 13%	5 7%
You have a strong preference to have commonly purchased features included in the motor insurance policy	294 20%	36d 25%	124 20%	172 17%	145 16%	13 35%	65 16%	67 17%	55 19%	12 17%
Or you don't have a preference either way	201 13%	15 10%	69 11%	130 13%	115 13%	2 6%	40 10%	59B 15%	19 7%	12b 16%
STRONG / SLIGHT PREFERENCE - OFFERED SEPARATELY	799 53%	78 54%	336 54%	592 58%	518 58%	15 42%	245 60%	221 55%	176 61%	42 59%
STRONG / SLIGHT PREFERENCE - INCLUDED	480 32%	52 36%	200 32%	290 28%	246 28%	19 52%	117 29%	115 29%	92 32%	17 24%
Don't know	20 1%	0 -%	12 2%	7 1%	7 1%	0 -%	3 1%	4 1%	3 1%	0 -%
Refused	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 121 (continuation)

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?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer separate (a)	No prefer (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
You have a strong preference to have commonly purchased features offered separately	557 37%	242 33%	249 33%	400 35%	191 38%	133 31%	435 35%	463 36%	328 34%	489 37%	557BC 70%	0 -%	0 -%	271BC 50%	93 30%	183 31%
You have a slight preference to have commonly purchased features offered separately	242 16%	107 15%	125 16%	176 15%	67 13%	57 13%	211h 17%	206 16%	120 13%	216h 16%	242BC 30%	0 -%	0 -%	62 11%	65A 21%	105a 18%
You have a slight preference to have commonly purchased features included in the motor insurance policy	185 12%	105 14%	105 14%	145 13%	63 13%	58 13%	151 12%	162 13%	136 14%	166 13%	0 -%	0 -%	185AB 39%	57 11%	40 13%	78 13%
You have a strong preference to have commonly purchased features included in the motor insurance policy	294 20%	170 23%	167 22%	250 22%	108 22%	119c 28%	266 21%	270 21%	223 23%	271 20%	0 -%	0 -%	294AB 61%	92 17%	42 14%	145AB 25%
Or you don't have a preference either way	201 13%	98 13%	104 14%	167 14%	62 12%	61 14%	163 13%	172 13%	135 14%	169 13%	0 -%	201AC 91%	0 -%	59 11%	59Ac 19%	71 12%
STRONG / SLIGHT PREFERENCE - OFFERED SEPARATELY	799 53%	349 48%	375 49%	576 50%	257 51%	190 44%	646e 52%	669e 52%	448 47%	705Eh 53%	799BC 100%	0 -%	0 -%	333bc 61%	158 51%	287 49%
STRONG / SLIGHT PREFERENCE - INCLUDED	480 32%	275 38%	273 36%	395 34%	171 34%	177c 41%	417 34%	432 33%	359 38%	438 33%	0 -%	0 -%	480AB 100%	149 27%	82 27%	223AB 38%
Don't know	20 1%	9 1%	10 1%	14 1%	7 1%	5 1%	16 1%	18 1%	13 1%	17 1%	0 -%	20AC 9%	0 -%	2 *%	6 2%	5 1%
Refused	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	2 *%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 122

B6. Does the ability to add or remove policy features make it easier or harder to compare price quotations?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Much easier	291 19%	172 20%	119 19%	35 17%	122 20%	134 20%	173 19%	108 20%	291F 19%	264F 20%	249F 20%	22 18%	15f 20%	5 12%	210 20%	79 18%
A bit easier	253 17%	147 17%	105 17%	47c 23%	110 18%	96 14%	146 16%	97 18%	253 17%	225 17%	212 17%	21 17%	14 18%	7 15%	187 18%	65 15%
Makes no difference	307 20%	165 19%	142 23%	51 25%	108 18%	149 22%	175 19%	118 22%	307 20%	276 21%	262 21%	23 19%	14 18%	9 20%	220 21%	87 20%
A bit harder	373 25%	222 25%	151 24%	49 24%	163 27%	160 23%	233 25%	133 25%	373 25%	328 25%	311 25%	31 26%	17 23%	14be 31%	269 25%	104 24%
Much harder	213 14%	132 15%	81 13%	19 9%	84 14%	110 16%	151B 17%	56 11%	213 14%	189 14%	178 14%	16 14%	11 15%	8 17%	133 12%	80A 19%
MUCH / A BIT EASIER	544 36%	319 36%	224 36%	82 40%	231 38%	231 33%	319 35%	205 38%	544F 36%	489F 37%	460F 36%	43f 36%	29F 38%	12 27%	398 37%	144 34%
MUCH / A BIT HARDER	586 39%	354 40%	232 37%	68 34%	248 41%	270 39%	384b 42%	189 35%	586 39%	517 39%	489 39%	48 40%	29 38%	21abce 48%	402 38%	184 43%
Don't know	62 4%	34 4%	28 4%	4 2%	21 3%	37 5%	36 4%	20 4%	62 4%	53 4%	49 4%	7 6%	4 5%	3 6%	46 4%	13 3%
Refused	2 *%	2 *%	* *%	0 -%	0 -%	2 *%	0 -%	2 *%	2 *%	2 *%	2 *%	* *%	0 -%	0 -%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 122 (continuation)

B6. Does the ability to add or remove policy features make it easier or harder to compare price quotations?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Much easier	291 19%	182 19%	107 20%	129 18%	149 20%	4 5%	274A 20%	62 14%	229A 22%	44 23%	245 19%	264 20%	12 12%	172 19%	25 15%
A bit easier	253 17%	152 16%	100 19%	108 15%	132 17%	24b 28%	213 16%	80 18%	173 16%	37 20%	216 17%	222 17%	20 20%	130 14%	33 19%
Makes no difference	307 20%	189 20%	116 22%	126 18%	173 23%	18 21%	276 20%	91 21%	216 20%	31 17%	273 21%	265 20%	22 22%	183 20%	39 22%
A bit harder	373 25%	249 26%	124 23%	210B 30%	156 21%	15 18%	348 26%	109 25%	264 25%	39 21%	331 25%	333 25%	21 21%	238 26%	49 28%
Much harder	213 14%	146 15%	64 12%	107 15%	105 14%	16 19%	188 14%	73 17%	140 13%	29 16%	184 14%	180 14%	20 19%	148 16%	22 13%
MUCH / A BIT EASIER	544 36%	334 35%	207 39%	237 34%	282 37%	28 33%	487 36%	141 33%	402 38%	80 43%	461 35%	487 37%	32 32%	302 33%	58 34%
MUCH / A BIT HARDER	586 39%	395 41%	188 36%	318B 45%	262 35%	31 36%	536 40%	182 42%	404 38%	68 36%	515 40%	513 39%	41 41%	386 42%	71 41%
Don't know	62 4%	44 5%	16 3%	18 3%	41a 5%	9b 10%	53 4%	20 5%	42 4%	7 4%	53 4%	51 4%	6 6%	43 5%	6 3%
Refused	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	* *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 122 (continuation)

B6. Does the ability to add or remove policy features make it easier or harder to compare price quotations?

Base: All

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Much easier	291 19%	71 20%	99 18%	91 19%	69 23%	110 20%	95 24%	75 19%	54 17%	49 19%	36 12%	63a 20%	184A 22%	156 19%	86 20%
A bit easier	253 17%	57 16%	71 13%	81 17%	60 19%	83 15%	65 16%	59 15%	62 19%	49 19%	41 14%	52 17%	153 18%	150 19%	70 16%
Makes no difference	307 20%	57 16%	123a 23%	98 21%	60 19%	104 19%	90 22%	88 23%	55 17%	47 18%	67 22%	53 17%	181 22%	170 21%	81 18%
A bit harder	373 25%	98 28%	134 25%	123 26%	59 19%	150b 28%	93 23%	100 26%	84 26%	62 25%	73 24%	80 26%	206 25%	200 25%	110 25%
Much harder	213 14%	61 17%	84 16%	69 15%	46 15%	65 12%	43 11%	48 12%	57a 17%	39 15%	68bC 22%	45 15%	91 11%	108 13%	70 16%
MUCH / A BIT EASIER	544 36%	128 36%	170 32%	172 36%	129 42%	192 36%	159 40%	134 34%	116 36%	98 39%	78 26%	115A 37%	338A 40%	307 38%	156 35%
MUCH / A BIT HARDER	586 39%	159 45%	218 41%	192 41%	104 34%	215 40%	136 34%	148 38%	141a 43%	101 40%	141C 47%	125 41%	297 35%	308 38%	180 41%
Don't know	62 4%	11 3%	28 5%	9 2%	15 5%	24 5%	15 4%	19 5%	12 4%	7 3%	17c 6%	15 5%	22 3%	26 3%	25 6%
Refused	2 *% *%	* *% -%	0 -%	0 -%	0 -%	2 *% -%	* *% -%	0 -%	0 -%	2 1%	0 -%	* *% *%	2 *% *%	2 *% *%	* *% *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 122 (continuation)

B6. Does the ability to add or remove policy features make it easier or harder to compare price quotations?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Much easier	291 19%	24 22%	109 17%	148 21%	108 22%	32 19%	221 19%	123 20%	132 19%	191C 23%	31 17%	29 12%	39 17%
A bit easier	253 17%	9 9%	101 16%	136a 20%	99a 20%	31 19%	200 17%	121 19%	114 17%	155 19%	29 16%	40 16%	29 13%
Makes no difference	307 20%	19 17%	126 20%	145 21%	110 22%	29 18%	241 21%	131 21%	139 20%	158 19%	37 20%	56 22%	52 23%
A bit harder	373 25%	27 25%	144 23%	181 26%	131 26%	45 27%	280 24%	160 25%	178 26%	201 24%	61aD 33%	65 26%	45 20%
Much harder	213 14%	23CD 21%	112CD 18%	73 10%	46 9%	26 16%	159 14%	84 13%	91 13%	101 12%	20 11%	54Ab 21%	36 16%
MUCH / A BIT EASIER	544 36%	33 31%	210 33%	284b 41%	207b 41%	63 38%	422 37%	244 39%	246 36%	346CD 42%	60 32%	69 28%	68 30%
MUCH / A BIT HARDER	586 39%	50 46%	256 40%	253 37%	177 35%	71 43%	440 38%	243 39%	269 40%	301 36%	81 44%	119ad 47%	81 35%
Don't know	62 4%	6cd 5%	39CDf 6%	10 1%	6 1%	2 1%	45 4%	9 1%	25a 4%	19 2%	6 3%	7 3%	28ABC 12%
Refused	2 *%	0 -%	2 *%	* *%	* *%	0 -%	2 *%	* *%	2 *%	2 *%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 122 (continuation)

B6. Does the ability to add or remove policy features make it easier or harder to compare price quotations?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Much easier	291 19%	32 22%	122 20%	200 20%	174 20%	8 22%	72 18%	89 22%	53 18%	15 22%
A bit easier	253 17%	18 13%	98 16%	179 18%	160 18%	4 11%	73 18%	67 17%	59 20%	13 18%
Makes no difference	307 20%	22 15%	127 21%	210 21%	183 21%	6 16%	81 20%	92 23%	53 18%	11 15%
A bit harder	373 25%	37 26%	165 27%	278 27%	239 27%	8 21%	116 29%	91 23%	79 27%	25 35%
Much harder	213 14%	29cd 20%	82 13%	130 13%	112 13%	11 29%	54 13%	56 14%	40 14%	5 8%
MUCH / A BIT EASIER	544 36%	50 34%	219 36%	379 37%	334 38%	12 33%	145 36%	156 39%	112 39%	29 40%
MUCH / A BIT HARDER	586 39%	67 46%	247 40%	408 40%	351 40%	19 51%	170 42%	147 37%	119 41%	30 43%
Don't know	62 4%	6 4%	21 3%	22 2%	17 2%	0 -%	9 2%	4 1%	4 2%	2 3%
Refused	2 *%	0 -%	2 *%	* *%	* *%	0 -%	0 -%	0 -%	* *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 122 (continuation)

B6. Does the ability to add or remove policy features make it easier or harder to compare price quotations?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Much easier	291 19%	145 20%	161 21%	237 21%	96 19%	90 21%	241 19%	248 19%	197 21%	268 20%	175 22%	33 15%	83 17%	291BC 54%	0 -%	0 -%
A bit easier	253 17%	128 17%	132 17%	199 17%	72 14%	82 19%	208 17%	213 17%	162 17%	224 17%	158c 20%	29 13%	66 14%	253BC 46%	0 -%	0 -%
Makes no difference	307 20%	150 20%	154 20%	225 20%	84 17%	78 18%	248 20%	268 21%	192 20%	258 19%	158 20%	65aC 30%	82 17%	0 -%	307AC 100%	0 -%
A bit harder	373 25%	179 25%	172 23%	284 25%	145b 29%	111 26%	323 26%	326 25%	232 24%	334 25%	191 24%	51 23%	131 27%	0 -%	0 -%	373AB 64%
Much harder	213 14%	95 13%	99 13%	157 14%	83e 17%	47 11%	168 14%	181 14%	125 13%	186 14%	96 12%	24 11%	92Ab 19%	0 -%	0 -%	213AB 36%
MUCH / A BIT EASIER	544 36%	273 37%	292 38%	436 38%	167 33%	172 40%	449 36%	462 36%	360 38%	492 37%	333BC 42%	61 28%	149 31%	544BC 100%	0 -%	0 -%
MUCH / A BIT HARDER	586 39%	274 38%	271 36%	441 38%	228 46%	157 36%	491 39%	507 39%	357 37%	520 39%	287 36%	76 34%	223Ab 47%	0 -%	0 -%	586AB 100%
Don't know	62 4%	32 4%	42 5%	49 4%	20 4%	23 5%	53 4%	54 4%	46 5%	58 4%	20 3%	18A 8%	23 5%	0 -%	0 -%	0 -%
Refused	2 *%	2 *%	2 *%	2 *%	0 -%	2 *%	2 *%	2 *%	2 *%	2 *%	* *%	0 -%	2 *%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 123

B7 Summary. Last time insurers or policies were compared whether type of cover offered by different insurers or policies under various features was compared

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
No claims bonus protection	767 51%	447 51%	320 51%	105 51%	318 52%	344 50%	473 52%	271 51%	767 51%	683 51%	643 51%	62 52%	40 54%	21 48%	530 50%	235 55%
Windscreen cover	675 45%	407 46%	268 43%	91 45%	280 46%	304 44%	404 44%	250 47%	675 45%	602 45%	568 45%	54 45%	35 46%	19 42%	469 44%	203 48%
Legal Expenses/Legal protection	619 41%	370 42%	249 40%	83 41%	253 42%	283 41%	376 41%	220 41%	619 41%	553 41%	526 42%	49 41%	28 37%	16 36%	428 40%	187 44%
Courtesy car/ temporary replacement vehicle	585 39%	328 37%	257 41%	85 42%	250 41%	250 36%	356 39%	214 40%	585F 39%	523F 39%	492F 39%	50F 42%	32F 42%	11 24%	424 40%	161 38%
Personal Accident/ Personal injury/ Medical expenses	425 28%	246 28%	178 28%	60 29%	154 25%	211 31%	258 28%	152 28%	425 28%	376 28%	358 28%	36 30%	19 25%	13 28%	295 28%	125 29%
Breakdown cover	359 24%	196 22%	164 26%	57 28%	140 23%	161 23%	213 23%	138 26%	359 24%	316 24%	299 24%	31 26%	17 23%	12 28%	261 24%	98 23%
Personal belongings cover	217 14%	123 14%	95 15%	30 15%	88 15%	99 14%	125 14%	88 16%	217 14%	193 14%	180 14%	18 15%	13 17%	6 14%	145 14%	72 17%
Foreign use cover	127 8%	105B 12%	23 4%	12 6%	50 8%	66 10%	90 10%	35 7%	127d 8%	120D 9%	112D 9%	4 4%	8D 10%	3 6%	94 9%	33 8%
Key loss cover	121 8%	84b 10%	37 6%	19 9%	40 7%	63 9%	61 7%	56a 11%	121 8%	105 8%	99 8%	11 9%	6 8%	6abce 13%	93 9%	28 7%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 123 (continuation)

B7 Summary. Last time insurers or policies were compared whether type of cover offered by different insurers or policies under various features was compared

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
No claims bonus protection	767 51%	518b 54%	248 47%	348 50%	398 53%	45 53%	695 51%	208 48%	559 52%	95 51%	669 51%	705b 53%	41 41%	524B 57%	30 17%
Windscreen cover	675 45%	444 46%	228 43%	292 42%	366a 48%	40 46%	617 46%	203 47%	472 44%	99b 53%	567 43%	616B 47%	26 26%	414 45%	65 37%
Legal Expenses/Legal protection	619 41%	414 43%	203 39%	275 39%	326 43%	39 45%	555 41%	172 40%	447 42%	81 43%	531 41%	575B 44%	25 25%	364 40%	64 37%
Courtesy car/ temporary replacement vehicle	585 39%	362 38%	221 42%	249 36%	321a 42%	42 48%	530 39%	201B 46%	384 36%	76 41%	503 39%	541B 41%	23 23%	356 39%	68 39%
Personal Accident/ Personal injury/ Medical expenses	425 28%	288 30%	133 25%	174 25%	235a 31%	19 22%	396 29%	95 22%	330A 31%	51 27%	368 28%	410B 31%	6 6%	259b 28%	32 18%
Breakdown cover	359 24%	222 23%	136 26%	134 19%	216A 28%	26 30%	319 24%	99 23%	261 24%	61b 33%	295 23%	326 25%	15 15%	206 23%	41 24%
Personal belongings cover	217 14%	146 15%	71 13%	93 13%	119 16%	17 20%	192 14%	58 13%	159 15%	31 17%	183 14%	209b 16%	5 5%	127 14%	29 17%
Foreign use cover	127 8%	92 10%	35 7%	61 9%	62 8%	12 13%	110 8%	35 8%	93 9%	16 9%	111 8%	116 9%	7 7%	81 9%	25 14%
Key loss cover	121 8%	79 8%	42 8%	52 7%	64 8%	6 7%	110 8%	25 6%	96 9%	20 11%	101 8%	113 9%	7 7%	71 8%	18 10%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 123 (continuation)

B7 Summary. Last time insurers or policies were compared whether type of cover offered by different insurers or policies under various features was compared

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
No claims bonus protection	767 51%	241B 68%	273 51%	231 49%	165 54%	280 52%	205 51%	184 47%	174 54%	140 55%	141 47%	181a 59%	426 51%	415 51%	228 52%
Windscreen cover	675 45%	180 50%	229 43%	212 45%	142 46%	245 46%	177 44%	158 41%	142 44%	134b 52%	123 41%	152 49%	386 46%	343 42%	211 48%
Legal Expenses/Legal protection	619 41%	163b 46%	199 37%	175 37%	131 43%	234 44%	174 43%	143 37%	151b 46%	103 41%	98 33%	147A 48%	357a 43%	317 39%	199 45%
Courtesy car/ temporary replacement vehicle	585 39%	155 44%	193 36%	208c 44%	124 40%	191 36%	165 41%	145 37%	131 40%	105 41%	96 32%	132a 43%	341a 41%	325 40%	174 39%
Personal Accident/ Personal injury/ Medical expenses	425 28%	110 31%	148 27%	131 28%	81 26%	165 31%	110 27%	95 24%	103 32%	77 30%	79 26%	96 31%	239 28%	218 27%	138 31%
Breakdown cover	359 24%	88 25%	113 21%	124 26%	82 27%	117 22%	82 20%	94 24%	88 27%	65 25%	51 17%	74 24%	223A 27%	185 23%	114 26%
Personal belongings cover	217 14%	59 17%	67 12%	67 14%	46 15%	79 15%	63 16%	40 10%	56b 17%	41 16%	34 11%	44 14%	133 16%	101 12%	73 16%
Foreign use cover	127 8%	34 10%	46 9%	43 9%	25 8%	41 8%	32 8%	28 7%	28 8%	26 10%	19 6%	33 11%	72 9%	67 8%	37 8%
Key loss cover	121 8%	32 9%	38 7%	38 8%	21 7%	44 8%	31 8%	28 7%	20 6%	33bc 13%	21 7%	24 8%	75 9%	50 6%	51A 11%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 123 (continuation)

B7 Summary. Last time insurers or policies were compared whether type of cover offered by different insurers or policies under various features was compared

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
No claims bonus protection	767 51%	53 49%	313 49%	366 53%	258 52%	92 56%	599 52%	334 53%	374 55%	454D 55%	102D 56%	131D 52%	78 34%
Windscreen cover	675 45%	45 42%	264 42%	332 48%	238 47%	84 51%	506 44%	297 47%	317 47%	403D 49%	88D 48%	108d 43%	73 32%
Legal Expenses/Legal protection	619 41%	37 35%	240 38%	319b 46%	221 44%	87aB 52%	482 42%	282 45%	294 43%	395CD 48%	92CD 50%	79 31%	52 23%
Courtesy car/ temporary replacement vehicle	585 39%	39 36%	240 38%	282 41%	201 40%	70 42%	458 40%	258 41%	286 42%	348D 42%	85D 46%	89 35%	61 27%
Personal Accident/ Personal injury/ Medical expenses	425 28%	15 14%	173a 27%	215A 31%	144A 29%	60A 36%	330 29%	187 30%	203 30%	265cd 32%	51 28%	56 22%	49 22%
Breakdown cover	359 24%	21 20%	150 24%	169 24%	120 24%	43 26%	268 23%	156 25%	178 26%	210 25%	54d 30%	51 20%	41 18%
Personal belongings cover	217 14%	13 12%	79 13%	117 17%	80 16%	31 19%	160 14%	97 15%	106 16%	140cd 17%	28 15%	27 11%	21 9%
Foreign use cover	127 8%	9 8%	43 7%	71 10%	44 9%	27Bd 17%	97 8%	60 10%	57 8%	80 10%	13 7%	21 8%	12 5%
Key loss cover	121 8%	8 8%	46 7%	61 9%	41 8%	17 11%	85 7%	46 7%	61 9%	84c 10%	9 5%	10 4%	17 8%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 123 (continuation)

B7 Summary. Last time insurers or policies were compared whether type of cover offered by different insurers or policies under various features was compared

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
No claims bonus protection	767 51%	81 56%	340 55%	552 54%	474 54%	25 69%	218 54%	220 55%	156 54%	35 49%
Windscreen cover	675 45%	75 52%	311 50%	469 46%	412 46%	18 50%	186 46%	187 47%	139 48%	36 50%
Legal Expenses/Legal protection	619 41%	81cd 55%	276 45%	452 44%	391 44%	17 47%	185 46%	184 46%	135 47%	31 44%
Courtesy car/ temporary replacement vehicle	585 39%	56 38%	274 44%	421 41%	367 41%	19 50%	171 42%	157 39%	140 48%	36 50%
Personal Accident/ Personal injury/ Medical expenses	425 28%	53 37%	179 29%	302 30%	258 29%	8 21%	116 29%	131 33%	78 27%	18 25%
Breakdown cover	359 24%	41 28%	162 26%	265 26%	232 26%	10 28%	110 27%	97 24%	90 31%	21 30%
Personal belongings cover	217 14%	22 15%	95 15%	152 15%	124 14%	7 20%	64 16%	76bc 19%	35 12%	6 8%
Foreign use cover	127 8%	14 10%	56 9%	94 9%	83 9%	7 19%	41 10%	38 10%	27 9%	6 8%
Key loss cover	121 8%	19d 13%	69cd 11%	75 7%	60 7%	6 15%	32 8%	34 9%	18 6%	4 5%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 123 (continuation)

B7 Summary. Last time insurers or policies were compared whether type of cover offered by different insurers or policies under various features was compared

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Windscreen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
No claims bonus protection	767 51%	419b 57%	384 50%	622 54%	279 56%	250b 58%	685 55%	767Bci 59%	544b 57%	728 55%	416 52%	98 44%	251 52%	302 56%	147 48%	298 51%
Windscreen cover	675 45%	405 bcdFG 55%	375 49%	572 50%	240 48%	247 bcdFG 57%	595 48%	616 48%	497 52%	675 51%	356 45%	86 39%	231 48%	268c 49%	147 48%	241 41%
Legal Expenses/Legal protection	619 41%	382BcGI 52%	335 44%	526 46%	229 46%	242 BCdGI 56%	619bGI 50%	560 43%	473gi 49%	584 44%	319 40%	84 38%	216 45%	253b 46%	115 37%	233 40%
Courtesy car/ temporary replacement vehicle	585 39%	354fGI 48%	332 44%	585 bdFGhI 51%	218 44%	217fGI 50%	519 42%	523 40%	423 44%	557 42%	296 37%	90 41%	199 41%	254bc 47%	115 37%	201 34%
Personal Accident/ Personal injury/ Medical expenses	425 28%	295 bCdFGI 40%	255 34%	376 33%	160 32%	180 bCdFGI 41%	401 32%	395 31%	425 BCDFGI 44%	408 31%	196 25%	58 26%	171Ab 36%	179c 33%	80 26%	153 26%
Breakdown cover	359 24%	229DfGI ACDEFGH I 31%	359 47%	318 28%	112 22%	136dgi 32%	322 26%	316 24%	267 28%	342 26%	198 25%	47 21%	114 24%	159C 29%	80c 26%	110 19%
Personal belongings cover	217 14%	217 BCDFGHI 30%	130 17%	194 17%	89 18%	108 BCdFGI 25%	203 16%	202 16%	190gi 20%	210 16%	111 14%	28 13%	78 16%	99c 18%	41 13%	70 12%
Foreign use cover	127 8%	74 10%	76 10%	108 9%	127 ABCEFGH I 25%	62cFGI 14%	107 9%	108 8%	102 11%	125 9%	68 9%	18 8%	41 9%	46 9%	26 8%	50 9%
Key loss cover	121 8%	95cfigi 13%	73 10%	106 9%	53 11%	121 ABCDFGH I 28%	110 9%	113 9%	108 11%	120 9%	54 7%	17 8%	49 10%	58c 11%	20 7%	38 7%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 124

B7-1. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

	Total	Gender		Age			Social Grade		UK			Country			Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	750	435	315	87	295	368	448	283	750	492	362	126	130	132	497	251
Effective sample size	502	289	212	61	195	245	295	192	502	405	362	126	130	132	342	159
Total	731	420	311	93	286	353	431	277	731	647	608	60	39	24	508	221
Yes	217	123	95	30	88	99	125	88	217	193	180	18	13	6	145	72
	30%	29%	30%	32%	31%	28%	29%	32%	30%	30%	30%	30%	33%	27%	28%	33%
No	485	286	199	63	187	235	281	185	485	427	403	41	24	17	341	142
	66%	68%	64%	68%	65%	67%	65%	67%	66%	66%	66%	67%	62%	70%	67%	64%
Don't know	29	11	18	0	11	18	25b	4	29	27	25	1	2	1	22	7
	4%	3%	6%	-%	4%	5%	6%	2%	4%	4%	4%	2%	5%	2%	4%	3%
NO / DON'T KNOW	514	298	216	63	197	254	306	189	514	454	428	42	26	17	363	148
	70%	71%	70%	68%	69%	72%	71%	68%	70%	70%	70%	70%	67%	73%	72%	67%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 124 (continuation)

B7-1. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	750	517	230	369	362	45	684	214	536	107	634	702	31	482	79
Effective sample size	502	342	157	232	257	29	457	143	359	72	423	466	22	312	55
Total	731	493	235	331	382	41	667	205	526	106	617	675	33	445	84
Yes	217	146	71	93	119	17	192	58	159	31	183	209	5	127	29
	30%	30%	30%	28%	31%	42%	29%	28%	30%	29%	30%	31%	15%	28%	35%
No	485	323	158	227	246	24	446	141	343	72	408	441	28	300	50
	66%	66%	67%	69%	64%	58%	67%	69%	65%	67%	66%	65%	85%	67%	59%
Don't know	29	23	6	11	17	0	29	5	24	4	25	26	0	18	5
	4%	5%	3%	3%	5%	-%	4%	2%	5%	3%	4%	4%	-%	4%	6%
NO / DON'T KNOW	514	346	164	238	263	24	475	147	367	75	434	466	28	318	55
	70%	70%	70%	72%	69%	58%	71%	72%	70%	71%	70%	69%	85%	72%	65%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 124 (continuation)

B7-1. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	750	183	290	199	166	288	200	188	176	131	183	148	390	401	222
Effective sample size	502	122	185	142	105	192	130	122	121	85	108	103	272	254	160
Total	731	177	262	216	151	274	186	174	179	125	147	153	402	361	239
Yes	217	59	67	67	46	79	63	40	56	41	34	44	133	101	73
	30%	33%	26%	31%	30%	29%	34%	23%	31%	33%	23%	28%	33%	28%	30%
No	485	112	184	141	101	186	114	128a	117	81	107	103	256	246	158
	66%	63%	70%	65%	67%	68%	61%	73%	65%	65%	72%	68%	64%	68%	66%
Don't know	29	6	11	9	4	9	10	6	7	2	6	6	13	15	8
	4%	4%	4%	4%	3%	3%	5%	3%	4%	2%	4%	4%	3%	4%	3%
NO / DON'T KNOW	514	118	195	149	105	195	124	134	124	84	113	109	269	261	166
	70%	67%	74%	69%	70%	71%	66%	77%	69%	67%	77%	72%	67%	72%	70%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 124 (continuation)

B7-1. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	750	79	337	302	210	80	561	305	344	395	109	121	122
Effective sample size	502	44	215	224	155	60	375	206	233	266	74	78	81
Total	731	60	306	338	233	92	544	305	339	391	109	112	116
Yes	217 30%	13 22%	79 26%	117 35%	80 34%	31 33%	160 29%	97 32%	106 31%	140D 36%	28 25%	27 24%	21 18%
No	485 66%	47cd 77%	217cd 71%	204 61%	142 61%	58 63%	361 66%	201 66%	218 64%	243 62%	75 69%	78 70%	89a 76%
Don't know	29 4%	* 1%	9 3%	17 5%	11 5%	3 4%	22 4%	7 2%	15 4%	8 2%	6 6%	7 6%	6 6%
NO / DON'T KNOW	514 70%	47 78%	226 74%	221 65%	153 66%	62 67%	384 71%	208 68%	233 69%	251 64%	81 75%	85 76%	95A 82%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 124 (continuation)

B7-1. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered							
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)
Unweighted row	750	80	327	483	406	210	206	118	31	750	466	629	296	336	668	682	591	718
Effective sample size	502	52	216	331	280	139	142	84	21	502	301	426	194	215	447	451	396	479
Total	731	75	315	488	414	204	211	127	30	731	434	622	284	309	653	653	578	698
Yes	217 30%	22 29%	95 30%	152 31%	124 30%	64 31%	76 36%	35 28%	6 18%	217 30%	130 30%	194 31%	89 31%	108 35%	203 31%	202 31%	190 33%	210 30%
No	485 66%	49 66%	208 66%	317 65%	275 66%	132 65%	126 60%	90 71%	25 81%	485 66%	285 66%	402 65%	181 64%	193 63%	423 65%	426 65%	364 63%	462 66%
Don't know	29 4%	4 5%	13 4%	19 4%	15 4%	8 4%	9 4%	2 1%	* 1%	29 4%	18 4%	27 4%	14 5%	8 2%	27 4%	25 4%	25 4%	26 4%
NO / DON'T KNOW	514 70%	53 71%	220 70%	336 69%	291 70%	140 69%	135 64%	92 72%	25 82%	514 70%	304 70%	429 69%	195 69%	201 65%	449 69%	451 69%	389 67%	488 70%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 124 (continuation)

B7-1. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	750	347	105	298	262	151	304
Effective sample size	502	238	72	191	184	103	192
Total	731	349	107	275	273	150	274
Yes	217 30%	111 32%	28 26%	78 28%	99c 36%	41 27%	70 25%
No	485 66%	229 65%	69 65%	187 68%	166 61%	105 70%	191 70%
Don't know	29 4%	10 3%	10a 9%	10 4%	8 3%	4 2%	13 5%
NO / DON'T KNOW	514 70%	238 68%	79 74%	197 72%	173 64%	109 73%	205a 75%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 125

B7-1. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

	Personal belongings cover		
	Total	Included in policy (a)	Considered (b)
Unweighted row	750	681	69
Effective sample size	502	454	48
Total	731	659	72
Yes	217	202	15
	30%	31%	21%
No	485	434	51
	66%	66%	71%
Don't know	29	23	6
	4%	4%	8%
NO / DON'T KNOW	514	457	57
	70%	69%	79%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 126

B7-2. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	801	450	351	104	311	386	486	292	801	499	376	128	123	174	555	244
Effective sample size	523	294	230	71	201	251	312	195	523	417	376	128	123	174	379	144
Total	761	427	334	109	293	359	452	285	761	668	631	61	37	31	562	196
Yes	359 47%	196 46%	164 49%	57 53%	140 48%	161 45%	213 47%	138 48%	359 47%	316 47%	299 47%	31 50%	17 46%	12 40%	261 46%	98 50%
No	375 49%	219 51%	156 47%	49 46%	145 49%	181 50%	222 49%	139 49%	375 49%	328 49%	309 49%	29 48%	19 51%	18 57%	280 50%	93 47%
Don't know	27 4%	13 3%	14 4%	2 2%	8 3%	17 5%	18 4%	8 3%	27 4%	24 4%	24 4%	1 2%	1 2%	1 3%	22 4%	5 3%
NO / DON'T KNOW	402 53%	232 54%	170 51%	51 47%	153 52%	198 55%	239 53%	147 52%	402 53%	352 53%	332 53%	31 50%	20 54%	19 60%	302 54%	98 50%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 126 (continuation)

B7-2. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	801	517	279	377	397	53	723	234	567	105	688	735	38	514	77
Effective sample size	523	330	191	229	277	35	470	151	372	67	450	474	28	323	55
Total	761	469	286	326	409	50	682	215	546	98	654	684	41	460	83
Yes	359	222	136	134	216A	26	319	99	261	61b	295	326	15	206	41
	47%	47%	47%	41%	53%	52%	47%	46%	48%	62%	45%	48%	37%	45%	50%
No	375	228	143	180b	182	22	338	114	261	37	332	335	24	236	42
	49%	49%	50%	55%	44%	45%	50%	53%	48%	38%	51%	49%	59%	51%	50%
Don't know	27	19	8	11	12	2	25	2	25	0	27	24	2	18	0
	4%	4%	3%	3%	3%	3%	4%	1%	5%	-%	4%	3%	4%	4%	-%
NO / DON'T KNOW	402	247	151	192B	193	24	363	117	285	37	359a	359	26	254	42
	53%	53%	53%	59%	47%	48%	53%	54%	52%	38%	55%	52%	63%	55%	50%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 126 (continuation)

B7-2. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	801	207	299	236	171	294	213	215	181	140	209	151	412	437	232
Effective sample size	523	132	186	169	109	181	133	139	122	91	118	103	283	278	161
Total	761	189	265	260	159	249	188	199	179	133	161	152	418	400	236
Yes	359 47%	88 47%	113 43%	124 48%	82 52%	117 47%	82 44%	94 47%	88 49%	65 48%	51 32%	74a 49%	223A 53%	185 46%	114 48%
No	375 49%	97 52%	137 52%	128 49%	76 48%	118 47%	102 54%	100 50%	79 44%	67 50%	105BC 65%	72 47%	182 44%	196 49%	120 51%
Don't know	27 4%	3 1%	15a 6%	7 3%	* **	14b 6%	4 2%	5 2%	13 7%	2 1%	5 3%	6 4%	13 3%	18 5%	3 1%
NO / DON'T KNOW	402 53%	100 53%	152 57%	136 52%	77 48%	132 53%	106 56%	105 53%	92 51%	69 52%	109bC 68%	78 51%	195 47%	215 54%	123 52%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 126 (continuation)

B7-2. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	801	80	381	294	208	72	597	312	359	426	99	129	140
Effective sample size	523	41	238	216	153	53	397	200	243	277	64	86	92
Total	761	54	341	325	230	82	577	290	355	404	91	126	132
Yes	359 47%	21 39%	150 44%	169 52%	120 52%	43 53%	268 46%	156 54%	178 50%	210D 52%	54cD 59%	51 40%	41 31%
No	375 49%	32 60%	172 50%	150 46%	105 45%	39 47%	288 50%	125 43%	165 47%	184 45%	34 37%	70b 55%	84AB 64%
Don't know	27 4%	1 1%	19c 6%	6 2%	6 2%	0 -%	21 4%	9 3%	12 3%	10 2%	3 4%	6 4%	7 5%
NO / DON'T KNOW	402 53%	33 61%	191 56%	156 48%	110 48%	39 47%	309 54%	134 46%	177 50%	193 48%	37 41%	75b 60%	91AB 69%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 126 (continuation)

B7-2. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	801	79	354	502	429	209	197	131	44	466	801	668	273	321	683	717	572	741	
Effective sample size	523	49	218	340	294	135	132	95	29	301	523	443	172	198	450	463	376	483	
Total	761	70	310	502	434	197	193	144	41	434	761	645	248	283	655	669	550	702	
Yes	359 47%	41 58%	162 52%	265 53%	232 54%	110 56%	97 50%	90 63%	21 52%	229 53%	359 47%	318 49%	112 45%	136 48%	322 49%	316 47%	267 49%	342 49%	
No	375 49%	28 39%	133 43%	226 45%	192 44%	82 41%	95b 49%	50 35%	19 47%	195 45%	375 49%	304 47%	123 50%	136 48%	310 47%	326 49%	263 48%	337 48%	
Don't know	27 4%	2 3%	15 5%	11 2%	10 2%	6 3%	1 **	3 2%	* 1%	10 2%	27 4%	23 4%	12 5%	11 4%	22 3%	27 4%	20 4%	22 3%	
NO / DON'T KNOW	402 53%	30 42%	148 48%	237 47%	202 46%	87 44%	96 50%	54 37%	20 48%	205 47%	402 53%	327 51%	136 55%	146 52%	333 51%	352 53%	283 51%	360 51%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 126 (continuation)

B7-2. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer se parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	801	384	109	308	291	154	314
Effective sample size	523	256	76	191	198	104	192
Total	761	375	114	273	292	154	271
Yes	359 47%	198c 53%	47 42%	114 42%	159C 54%	80 52%	110 40%
No	375 49%	166 44%	57 50%	151a 55%	123 42%	72 47%	154A 57%
Don't know	27 4%	10 3%	9a 8%	8 3%	11 4%	3 2%	8 3%
NO / DON'T KNOW	402 53%	177 47%	66 58%	159a 58%	134 46%	74 48%	162A 60%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 127

B7-2. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

	Total	Breakdown cover	
		Included in policy (a)	Considered (b)
Unweighted row	801	624	177
Effective sample size	523	403	121
Total	761	586	175
Yes	359	293b	66
	47%	50%	38%
No	375	273	102a
	49%	47%	58%
Don't know	27	20	7
	4%	3%	4%
NO / DON'T KNOW	402	292	109a
	53%	50%	62%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 128

B7-3. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Gender		Age			Social Grade		UK Eng/Wal		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	(b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1127	630	497	146	462	519	688	410	1127	771	580	194	191	162	780	347
Effective sample size	782	437	345	105	320	357	476	284	782	643	580	194	191	162	562	221
Total	1153	644	509	159	473	521	706	415	1153	1031	974	93	57	29	847	307
Yes	585	328	257	85	250	250	356	214	585F	523F	492F	50F	32F	11	424	161
	51%	51%	50%	53%	53%	48%	50%	51%	51%	51%	51%	54%	55%	37%	50%	53%
No	549	306	243	74	220	256	334	198	549	492	467	40	25	17ABCDE	409	140
	48%	48%	48%	46%	46%	49%	47%	48%	48%	48%	48%	43%	43%	60%	48%	46%
Don't know	19	10	9	*	4	15b	16	3	19	16	15	2	1	1	14	5
	2%	2%	2%	*%	1%	3%	2%	1%	2%	2%	2%	3%	2%	3%	2%	2%
NO / DON'T KNOW	569	316	253	74	224	271	350	202	569	508	482	43	26	18ABCDE	423	146
	49%	49%	50%	47%	47%	52%	50%	49%	49%	49%	49%	46%	45%	63%	50%	47%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 128 (continuation)

B7-3. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1127	745	377	543	554	83	1023	358	769	140	978	1043	50	726	108
Effective sample size	782	506	271	360	401	55	711	249	532	93	683	716	36	492	79
Total	1153	736	411	521	601	78	1051	366	787	134	1011	1050	54	719	119
Yes	585	362	221	249	321	42	530	201	384	76	503	541	23	356	68
	51%	49%	54%	48%	53%	53%	50%	55%	49%	57%	50%	51%	43%	50%	57%
No	549	355	190	262	272	36	502	164	385	57	490	492	31	348	51
	48%	48%	46%	50%	45%	46%	48%	45%	49%	43%	48%	47%	57%	48%	43%
Don't know	19	19b	1	10	8	*	19	1	18	1	19	17	*	15	0
	2%	3%	*%	2%	1%	1%	2%	*%	2%	*%	2%	2%	*%	2%	-%
NO / DON'T KNOW	569	373	190	273	280	37	521	166	403	58	508	510	31	363	51
	49%	51%	46%	52%	47%	47%	50%	45%	51%	43%	50%	49%	57%	50%	43%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 128 (continuation)

B7-3. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1127	292	420	329	240	419	309	298	249	197	260	222	612	633	328
Effective sample size	782	199	284	250	159	279	214	203	174	131	163	159	435	431	236
Total	1153	290	415	388	236	393	314	296	257	193	230	239	646	632	352
Yes	585 51%	155 53%	193 46%	208 54%	124 53%	191 49%	165 53%	145 49%	131 51%	105 54%	96 42%	132a 55%	341a 53%	325 51%	174 49%
No	549 48%	134 46%	210 51%	173 45%	111 47%	197 50%	147 47%	144 49%	121 47%	88 46%	131Bc 57%	99 42%	302 47%	298 47%	174 49%
Don't know	19 2%	1 *	12a 3%	7 2%	1 *	4 1%	3 1%	7 2%	6 2%	* **	4 2%	7C 3%	3 **	9 1%	4 1%
NO / DON'T KNOW	569 49%	135 47%	222 54%	181 46%	112 47%	202 51%	149 47%	151 51%	127 49%	88 46%	134bc 58%	106 45%	305 47%	307 49%	178 51%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 128 (continuation)

B7-3. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1127	108	495	469	338	109	872	462	511	615	143	180	181
Effective sample size	782	61	337	347	249	83	610	319	361	427	100	127	122
Total	1153	84	496	519	371	126	901	473	532	633	148	189	176
Yes	585 51%	39 46%	240 48%	282 54%	201 54%	70 55%	458 51%	258 55%	286 54%	348D 55%	85D 57%	89 47%	61 35%
No	549 48%	44 53%	245 49%	234 45%	166 45%	56 45%	430 48%	207 44%	241 45%	279 44%	61 42%	96 51%	109AB 62%
Don't know	19 2%	1 1%	11 2%	4 1%	4 1%	0 -	13 1%	8 2%	6 1%	6 1%	2 1%	4 2%	6 3%
NO / DON'T KNOW	569 49%	45 54%	256 52%	237 46%	170 46%	56 45%	443 49%	215 45%	246 46%	285 45%	63 43%	100 53%	115AB 65%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 128 (continuation)

B7-3. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1127	108	484	742	646	30	300	298	206	57
Effective sample size	782	73	329	527	461	22	205	208	154	39
Total	1153	109	485	783	687	33	301	308	234	56
Yes	585 51%	56 51%	274 57%	421 54%	367 53%	19 57%	171 57%	157 51%	140 60%	36 64%
No	549 48%	53 49%	205 42%	353 45%	313 46%	14 43%	124 41%	149 48%	93 40%	20 36%
Don't know	19 2%	0 -%	6 1%	8 1%	6 1%	0 -%	5 2%	2 1%	* *%	0 -%
NO / DON'T KNOW	569 49%	53 49%	211 43%	361 46%	319 47%	14 43%	129 43%	151 49%	93 40%	20 36%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 128 (continuation)

B7-3. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer to buy (a)	No preference (b)	Prefer to include (c)	Easier (a)	No difference (b)	Harder (c)
Unweighted row	1127	629	668	1127	402	404	972	1007	776	1051	546	168	412	414	211	449
Effective sample size	782	426	443	782	278	263	678	694	537	729	388	121	272	293	150	303
Total	1153	622	645	1153	417	380	1003	1021	794	1076	576	181	395	436	225	441
Yes	585 51%	354c 57%	332 51%	585 51%	218 52%	217 57%	519 52%	523 51%	423 53%	557 52%	296 51%	90 50%	199 50%	254C 58%	115 51%	201 46%
No	549 48%	259 42%	301 47%	549a 48%	191 46%	155 41%	469 47%	483 47%	357 45%	500 47%	274 48%	84 47%	190 48%	180 41%	109 48%	231A 52%
Don't know	19 2%	10 2%	13 2%	19 2%	9 2%	8 2%	16 2%	15 1%	14 2%	18 2%	6 1%	6 4%	7 2%	2 1%	2 1%	9 2%
NO / DON'T KNOW	569 49%	268 43%	314 49%	569a 49%	199 48%	163 43%	485 48%	498 49%	371 47%	519 48%	280 49%	90 50%	196 50%	182 42%	111 49%	240A 54%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 129

B7-3. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Courtesy car/ temporary replacement vehicle	
		Included in policy (a)	Considered (b)
Unweighted row	1127	1023	104
Effective sample size	782	707	75
Total	1153	1043	111
Yes	585 51%	548B 53%	37 33%
No	549 48%	478 46%	72A 65%
Don't know	19 2%	17 2%	2 2%
NO / DON'T KNOW	569 49%	495 47%	74A 67%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 130

B7-4. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	487	337	150	57	182	248	324	150	487	339	257	57	82	91	331	156
Effective sample size	334	233	101	39	118	177	225	99	334	284	257	57	82	91	231	103
Total	500	353	147	60	173	267	340	145	500	456	432	27	25	16	349	151
Yes	127 25%	105B 30%	23 15%	12 20%	50 29%	66 25%	90 27%	35 24%	127 25%	120 26%	112 26%	4 16%	8d 30%	3 18%	94 27%	33 22%
No	358 72%	245 69%	114 77%	48 80%	123 71%	187 70%	238 70%	108 74%	358 72%	322 71%	306 71%	23bce 84%	16 66%	14abce 82%	244 70%	114 76%
Don't know	14 3%	4 1%	11A 7%	0 -%	0 -%	14b 5%	12 4%	2 2%	14 3%	14 3%	13 3%	0 -%	1 4%	0 -%	10 3%	4 3%
NO / DON'T KNOW	373 75%	248 70%	124A 85%	48 80%	123 71%	202 75%	250 73%	110 76%	373 75%	336 74%	319 74%	23e 84%	17 70%	14 82%	255 73%	118 78%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 130 (continuation)

B7-4. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	487	330	155	261	217	40	429	149	338	73	411	437	31	304	61
Effective sample size	334	230	103	168	159	25	295	103	231	51	282	296	22	206	44
Total	500	345	153	248	241	35	443	152	348	77	421	441	34	306	66
Yes	127 25%	92 27%	35 23%	61 24%	62 26%	12 33%	110 25%	35 23%	93 27%	16 21%	111 26%	116 26%	7 20%	81 26%	25 37%
No	358 72%	239 69%	118 77%	180 73%	174 72%	23 66%	319 72%	115 76%	243 70%	59 77%	298 71%	313 71%	26 75%	213 70%	42 63%
Don't know	14 3%	14b 4%	0 -%	7 3%	6 2%	* 1%	14 3%	2 1%	12 3%	2 2%	13 3%	13 3%	2 5%	13 4%	0 -%
NO / DON'T KNOW	373 75%	253 73%	118 77%	187 76%	180 74%	23 67%	333 75%	117 77%	255 73%	60 79%	310 74%	326 74%	27 80%	226 74%	42 63%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 130 (continuation)

B7-4. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	487	117	182	127	114	192	135	130	114	78	116	94	264	275	134
Effective sample size	334	79	123	98	68	129	98	83	81	51	75	66	183	180	98
Total	500	117	183	154	96	189	151	122	121	75	110	99	276	265	150
Yes	127 25%	34 29%	46 25%	43 28%	25 26%	41 21%	32 21%	28 23%	28 23%	26 35%	19 17%	33a 34%	72 26%	67 25%	37 24%
No	358 72%	79 68%	128 70%	109 71%	71 74%	143 76%	112 74%	93 76%	89 73%	48 65%	90B 82%	60 61%	199 72%	189 71%	112 74%
Don't know	14 3%	4 3%	9 5%	2 1%	0 -%	5 3%	7 4%	1 *%	5 4%	0 -%	2 2%	6 6%	5 2%	9 3%	2 1%
NO / DON'T KNOW	373 75%	83 71%	137 75%	111 72%	71 74%	149 79%	118 79%	94 77%	94 77%	48 65%	92b 83%	66 66%	204 74%	198 75%	113 76%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 130 (continuation)

B7-4. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	487	47	220	197	138	53	369	201	230	288	57	73	65
Effective sample size	334	28	148	145	103	38	252	140	158	197	42	49	44
Total	500	40	218	222	159	59	376	212	236	296	63	72	66
Yes	127 25%	9 22%	43 20%	71b 32%	44 27%	27Bd 46%	97 26%	60 28%	57 24%	80 27%	13 21%	21 29%	12 19%
No	358 72%	31 78%	168cF 77%	148 66%	112 70%	32 54%	270 72%	147 69%	171 73%	209 71%	46 73%	49 68%	52 79%
Don't know	14 3%	0 -%	8 3%	3 2%	3 2%	0 -%	9 2%	5 2%	8 3%	7 2%	4 6%	2 3%	2 3%
NO / DON'T KNOW	373 75%	31 78%	175cF 80%	151 68%	115f 73%	32 54%	279 74%	152 72%	179 76%	215 73%	50 79%	51 71%	53 81%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 130 (continuation)

B7-4. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	487	52	211	333	287	156	131	91	32	296	273	402	487	205	414	433	340	466	
Effective sample size	334	33	145	230	199	108	89	68	19	194	172	278	334	133	283	294	233	318	
Total	500	47	218	345	299	163	132	105	25	284	248	417	500	194	421	437	349	475	
Yes	127 25%	14 30%	56 26%	94 27%	83 28%	41 25%	38 29%	27 26%	6 23%	74 26%	76 31%	108 26%	127 25%	62 32%	107 25%	108 25%	102 29%	125 26%	
No	358 72%	30 63%	155 71%	244 71%	214 72%	118 73%	94 71%	78 74%	19 76%	203 71%	161 65%	295 71%	358 72%	127 65%	300 71%	314 72%	235 67%	336 71%	
Don't know	14 3%	3D 7%	7 3%	7 2%	2 1%	4 2%	* **	0 -%	* 1%	8 3%	11 4%	14 3%	14 3%	5 3%	14 3%	14 3%	11 3%	14 3%	
NO / DON'T KNOW	373 75%	33 70%	162 74%	251 73%	216 72%	122 75%	94 71%	78 74%	19 77%	211 74%	172 69%	310 74%	373 75%	132 68%	314 75%	329 75%	246 71%	350 74%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 130 (continuation)

B7-4. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	487	250	61	175	154	84	228
Effective sample size	334	172	45	116	110	57	153
Total	500	257	70	171	167	84	228
Yes	127 25%	68 26%	18 26%	41 24%	46 28%	26 31%	50 22%
No	358 72%	181 70%	49 71%	127 74%	116 69%	56 67%	171 75%
Don't know	14 3%	9 3%	2 3%	4 2%	5 3%	2 2%	7 3%
NO / DON'T KNOW	373 75%	189 74%	51 74%	130 76%	121 72%	58 69%	178 78%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 131

B7-4. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	Foreign use cover	
		Included in policy (a)	Considered (b)
Unweighted row	487	432	55
Effective sample size	334	297	37
Total	500	445	55
Yes	127 25%	111 25%	16 29%
No	358 72%	322 72%	37 67%
Don't know	14 3%	12 3%	2 4%
NO / DON'T KNOW	373 75%	334 75%	39 71%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 132

B7-5. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	469	275	194	70	175	224	251	202	469	278	212	75	66	116	326	141
Effective sample size	300	181	118	47	111	142	156	131	300	234	212	75	66	116	216	83
Total	433	266	167	71	162	200	226	188	433	376	356	36	20	21	319	111
Yes	121 28%	84 32%	37 22%	19 26%	40 24%	63 31%	61 27%	56 30%	121 28%	105 28%	99 28%	11 29%	6 29%	6 28%	93 29%	28 25%
No	299 69%	175 66%	124 74%	51 71%	120 74%	128 64%	159 71%	124 66%	299 69%	259 69%	245 69%	25 71%	14 70%	14 69%	217 68%	79 71%
Don't know	13 3%	7 3%	6 4%	2 2%	2 1%	9 5%	6 2%	7 4%	13 3%	12 3%	12 3%	0 -%	* 2%	1d 3%	9 3%	4 4%
NO / DON'T KNOW	312 72%	182 68%	130 78%	52 74%	122 76%	137 69%	165 73%	132 70%	312 72%	271 72%	257 72%	25 71%	14 71%	15 72%	226 71%	83 75%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 132 (continuation)

B7-5. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc erned (a)	Not co ncerned (b)
Unweighted row	469	303	162	215	239	426	134	335	63	402	444	302	50	126	173
Effective sample size	300	192	105	129	161	271	88	212	38	260	283	182	34	77	103
Total	433	272	157	183	235	392	125	308	52	378	406	254	51	108	144
Yes	121 28%	79 29%	42 27%	52 28%	64 27%	110 28%	25 20%	96a 31%	20 38%	101 27%	113 28%	71 28%	18 35%	32 30%	38 27%
No	299 69%	184 68%	111 70%	130 71%	161 68%	271 69%	98b 78%	201 65%	29 56%	267 71%	282 70%	172 68%	31 61%	74 68%	97 67%
Don't know	13 3%	8 3%	5 3%	2 1%	10 4%	11 3%	2 2%	11 4%	3 6%	9 2%	11 3%	11 4%	2 4%	2 2%	9 6%
NO / DON'T KNOW	312 72%	192 71%	116 73%	131 72%	171 73%	282 72%	100b 80%	211 69%	32 62%	276 73%	293 72%	183 72%	33 65%	76 70%	106 73%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 132 (continuation)

B7-5. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual Insu rance	
		High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/June (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	co (a)	Broker (b)
Unweighted row	469	144	99	173	131	120	97	92	105	91	260	237	153
Effective sample size	300	103	60	103	83	75	60	59	55	61	175	147	103
Total	433	158	85	140	121	107	82	87	70	92	258	211	151
Yes	121	38	21	44	31	28	20	33	21	24	75	50	51
	28%	24%	25%	32%	25%	26%	24%	38%	29%	26%	29%	24%	34%
No	299	115	62	91	85	78	59	54	49	64	180	155	97
	69%	73%	73%	65%	70%	73%	72%	62%	70%	70%	70%	74%	64%
Don't know	13	5	2	4	5	2	3	*	1	4	3	6	4
	3%	3%	2%	3%	4%	2%	4%	1%	1%	4%	1%	3%	2%
NO / DON'T KNOW	312	120	64	95	90	80	63	54	49	68	183	161	100
	72%	76%	75%	68%	75%	74%	76%	62%	71%	74%	71%	76%	66%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 132 (continuation)

B7-5. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	469	53	204	192	145	38	336	189	218	280	56	60	70
Effective sample size	300	25	124	142	107	30	217	118	146	176	37	37	47
Total	433	30	175	216	160	47	312	170	213	252	54	53	70
Yes	121 28%	8 27%	46 26%	61 28%	41 26%	17 37%	85 27%	46 27%	61 29%	84 33%	9 17%	10 19%	17 25%
No	299 69%	22 72%	123 71%	148 69%	112 70%	30 63%	219 70%	120 71%	146 68%	163 64%	43 79%	39 74%	52 74%
Don't know	13 3%	* 1%	6 3%	7 3%	7 4%	0 -%	8 2%	4 2%	7 3%	6 2%	2 3%	3 6%	* 1%
NO / DON'T KNOW	312 72%	22 73%	129 74%	155 72%	119 74%	30 63%	227 73%	123 73%	152 71%	168 67%	45 83%	43 81%	52 75%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 132 (continuation)

B7-5. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at		Feature included or considered								
		In person	Online Phone	Online - Total	Online - PCW	Online - other	1	2	Personal belongings	Breakdown	Coverage	Foreign use	Key loss	Legal protection	No claims bonus	Personal injury	Wind screen
		(a)	(b)	(c)	(d)	(f)	(a)	(b)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted row	469	46	226	289	255	114	121	72	336	321	404	205	469	422	432	374	453
Effective sample size	300	28	138	196	172	72	83	51	215	198	263	133	300	272	274	240	290
Total	433	41	195	291	254	105	125	77	309	283	380	194	433	394	392	346	420
Yes	121 28%	19 47%	69d 35%	75 26%	60 24%	32 31%	34 27%	18 24%	95 31%	73 26%	106 28%	53 27%	121 28%	110 28%	113 29%	108 31%	120 29%
No	299 69%	22 53%	122 63%	208 71%	189b 74%	68 65%	91 73%	55 72%	205 66%	197 70%	261 69%	135 70%	299 69%	272 69%	268 68%	227 66%	287 68%
Don't know	13 3%	0 -%	4 2%	9 3%	5 2%	5 5%	* **	3 4%	9 3%	12 4%	13 3%	6 3%	13 3%	13 3%	11 3%	11 3%	13 3%
NO / DON'T KNOW	312 72%	22 53%	126 65%	217 74%	194b 76%	73 69%	92 73%	59 76%	214 69%	209 74%	274 72%	141 73%	312 72%	284 72%	279 71%	238 69%	300 71%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 132 (continuation)

B7-5. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	469	201	66	202	175	88	182
Effective sample size	300	130	44	126	117	55	111
Total	433	190	65	177	172	78	157
Yes	121 28%	54 29%	17 27%	49 28%	58 33%	20 26%	38 24%
No	299 69%	130 68%	44 68%	124 70%	107 62%	57 72%	117 74%
Don't know	13 3%	6 3%	4 5%	4 2%	7 4%	2 2%	2 1%
NO / DON'T KNOW	312 72%	136 71%	48 73%	128 72%	114 67%	58 74%	119 76%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 133

B7-5. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Key loss cover	
		Included in policy (a)	Considered (b)
Unweighted row	469	377	92
Effective sample size	300	243	57
Total	433	353	80
Yes	121 28%	110B 31%	11 14%
No	299 69%	236 67%	63 79%
Don't know	13 3%	7 2%	6a 7%
NO / DON'T KNOW	312 72%	243 69%	69A 86%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 134

B7-6. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1226	695	531	142	510	574	752	443	1226	834	625	202	209	190	834	388
Effective sample size	843	481	362	102	346	395	513	306	843	695	625	202	209	190	593	248
Total	1243	712	531	154	510	580	757	449	1243	1112	1049	97	63	34	891	348
Yes	619	370	249	83	253	283	376	220	619	553	526	49	28	16	428	187
	50%	52%	47%	54%	50%	49%	50%	49%	50%	50%	50%	51%	44%	47%	48%	54%
No	603	330	273	69	248	287	372	217	603	539	505	46	34	18	444	158
	49%	46%	51%	45%	49%	50%	49%	48%	49%	48%	48%	48%	54%	53%	50%	46%
Don't know	21	12	9	2	9	10	9	11	21	19	18	1	1	0	19	2
	2%	2%	2%	1%	2%	2%	1%	2%	2%	2%	2%	1%	1%	-%	2%	1%
NO / DON'T KNOW	624	343	282	70	257	297	381	228	624	559	524	48	35	18	463	161
	50%	48%	53%	46%	50%	51%	50%	51%	50%	50%	50%	49%	56%	53%	52%	46%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 134 (continuation)

B7-6. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1226	830	390	595	601	73	1121	360	866	157	1061	1128	54	792	125
Effective sample size	843	565	274	391	430	50	768	247	596	106	731	769	39	531	90
Total	1243	827	410	571	640	72	1131	360	883	157	1079	1129	59	774	136
Yes	619	414	203	275	326	39	555	172	447	81	531	575	25	364	64
	50%	50%	50%	48%	51%	55%	49%	48%	51%	52%	49%	51%	42%	47%	47%
No	603	397	201	287	303	31	557	184	419	74	528	541	29	396	69
	49%	48%	49%	50%	47%	43%	49%	51%	47%	47%	49%	48%	48%	51%	50%
Don't know	21	16	5	9	12	2	19	4	17	2	19	14	6A	14	3
	2%	2%	1%	2%	2%	2%	2%	1%	2%	1%	2%	1%	9%	2%	2%
NO / DON'T KNOW	624	412	206	296	315	33	576	188	436	76	547	554	34	410	72
	50%	50%	50%	52%	49%	45%	51%	52%	49%	48%	51%	49%	58%	53%	53%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 134 (continuation)

B7-6. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1226	312	464	338	258	475	338	323	274	200	291	245	646	680	361
Effective sample size	843	211	309	250	176	315	228	219	191	136	181	175	457	457	256
Total	1243	309	450	384	263	446	334	318	284	200	256	263	679	665	380
Yes	619 50%	163 53%	199 44%	175 45%	131 50%	234 52%	174 52%	143 45%	151 53%	103 52%	98 38%	147A 56%	357A 53%	317 48%	199 52%
No	603 49%	140 45%	243 54%	199 52%	131 50%	206 46%	154 46%	173c 54%	126 44%	94 47%	153BC 60%	112 43%	312 46%	341 51%	173 45%
Don't know	21 2%	6 2%	7 2%	10b 3%	* **	6 1%	6 2%	2 1%	7 2%	3 1%	4 2%	4 1%	9 1%	8 1%	8 2%
NO / DON'T KNOW	624 50%	145 47%	250 56%	210 55%	132 50%	212 48%	160 48%	175 55%	133 47%	97 48%	157BC 62%	116 44%	321 47%	348 52%	181 48%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 134 (continuation)

B7-6. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1226	123	538	508	362	124	936	494	570	681	148	195	193
Effective sample size	843	69	360	377	268	93	646	341	399	468	102	138	129
Total	1243	95	528	565	401	141	949	506	589	693	151	206	185
Yes	619 50%	37 39%	240 45%	319AB 56%	221ab 55%	87AB 62%	482 51%	282 56%	294 50%	395CD 57%	92CD 61%	79 38%	52 28%
No	603 49%	55cF 58%	272cf 52%	243 43%	180 45%	52 37%	451 48%	222 44%	283 48%	292 42%	58 39%	120AB 58%	128AB 69%
Don't know	21 2%	2d 3%	16CD 3%	2 *%	* *%	2 1%	16 2%	2 *%	12 2%	6 1%	* *%	7a 3%	6 3%
NO / DON'T KNOW	624 50%	58CdF 61%	288CdF 55%	246 44%	181 45%	54 38%	467 49%	224 44%	295 50%	298 43%	59 39%	127AB 62%	134AB 72%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 134 (continuation)

B7-6. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1226	131	532	803	694	30	332	332	212	59
Effective sample size	843	90	358	568	492	21	229	232	155	39
Total	1243	136	528	843	730	31	339	343	234	55
Yes	619 50%	81 59%	276 52%	452 54%	391 54%	17 56%	185 54%	184 54%	135 58%	31 57%
No	603 49%	51 38%	244 46%	383 45%	333 46%	14 44%	148 44%	157 46%	97 41%	23 43%
Don't know	21 2%	4 3%	7 1%	8 1%	6 1%	0 -%	7 2%	3 1%	2 1%	0 -%
NO / DON'T KNOW	624 50%	55 41%	252 48%	391 46%	339 46%	14 44%	155 46%	159 46%	98 42%	23 43%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 134 (continuation)

B7-6. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1226	668	683	972	414	422	1226	1099	862	1123	620	170	435	423	241	501
Effective sample size	843	447	450	678	283	272	843	750	594	771	436	120	286	301	167	335
Total	1243	653	655	1003	421	394	1243	1102	881	1136	646	179	417	449	248	491
Yes	619	382	335	526	229	242	619	560	473	584	319	84	216	253bc	115	233
	50%	bcFGi 59%	51%	52%	54%	BcFGhI 61%	50%	51%	54%	51%	49%	47%	52%	56%	46%	47%
No	603	261	304e	459e	189	146	603AE	527AE	392e	534aE	316	90	195	187	131a	253a
	49%	40%	46%	46%	45%	37%	49%	48%	45%	47%	49%	50%	47%	42%	53%	52%
Don't know	21	10	16	19	3	7	21	15	15	18	11	5	5	9	2	5
	2%	1%	2%	2%	1%	2%	2%	1%	2%	2%	2%	3%	1%	2%	1%	1%
NO / DON'T KNOW	624	270	320aE	478ae	192	153	624AE	542AE	408e	552aE	327	95	201	196	133a	258a
	50%	41%	49%	48%	46%	39%	50%	49%	46%	49%	51%	53%	48%	44%	54%	53%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 135

B7-6. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Legal Expenses/Legal protection		
	Total	Included in policy (a)	Considered (b)
Unweighted row	1226	1128	98
Effective sample size	843	772	71
Total	1243	1137	106
Yes	619 50%	577 51%	42 40%
No	603 49%	540 48%	63 60%
Don't know	21 2%	20 2%	* *%
NO / DON'T KNOW	624 50%	561 49%	64 60%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 136

B7-7. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	Gender		Age			Social Grade		UK		Country		NI		Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1300	732	568	148	534	618	795	465	1300	861	645	218	216	221	875	421
Effective sample size	881	501	380	107	353	422	538	312	881	717	645	218	216	221	613	266
Total	1292	737	555	164	515	613	792	452	1292	1148	1083	105	65	40	914	374
Yes	767 59%	447 61%	320 58%	105 64%	318 62%	344 56%	473 60%	271 60%	767 59%	683 60%	643 59%	62 60%	40 62%	21 54%	530 58%	235 63%
No	504 39%	277 38%	227 41%	59 36%	189 37%	256 42%	307 39%	174 38%	504 39%	446 39%	421 39%	41 39%	24 38%	18 44%	367 40%	136 36%
Don't know	21 2%	13 2%	8 1%	* *%	7 1%	13 2%	13 2%	8 2%	21 2%	19 2%	18 2%	1 1%	* *%	1 2%	17 2%	4 1%
NO / DON'T KNOW	525 41%	290 39%	235 42%	59 36%	197 38%	269 44%	320 40%	181 40%	525 41%	465 40%	440 41%	42 40%	25 38%	18 46%	384 42%	140 37%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 136 (continuation)

B7-7. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1300	880	414	642	624	80	1181	378	922	166	1126	1187	65	907	72
Effective sample size	881	592	285	419	438	53	798	254	627	106	770	795	48	604	50
Total	1292	859	426	610	645	76	1169	368	924	153	1133	1158	74	878	75
Yes	767	518	248	348	398	45	695	208	559	95	669	705	41	524B	30
	59%	60%	58%	57%	62%	59%	59%	56%	61%	62%	59%	61%	56%	60%	40%
No	504	324	175	253	237	31	455	157	348	58	444	437	31	341	42a
	39%	38%	41%	41%	37%	41%	39%	43%	38%	38%	39%	38%	42%	39%	57%
Don't know	21	17	4	9	10	0	19	4	17	0	21	16	2	14	2
	2%	2%	1%	1%	2%	-%	2%	1%	2%	-%	2%	1%	2%	2%	3%
NO / DON'T KNOW	525	341	179	262	246	31	474	160	365	58	464	453	33	355	45A
	41%	40%	42%	43%	38%	41%	41%	44%	39%	38%	41%	39%	44%	40%	60%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 136 (continuation)

B7-7. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1300	352	537	347	280	518	361	342	277	229	312	263	684	727	370
Effective sample size	881	236	356	255	186	340	240	229	191	153	193	181	479	481	262
Total	1292	345	517	393	275	481	351	331	283	224	272	269	711	699	388
Yes	767 59%	241B 70%	273 53%	231 59%	165 60%	280 58%	205 58%	184 56%	174 62%	140 63%	141 52%	181A 67%	426 60%	415 59%	228 59%
No	504 39%	99 29%	236A 46%	157 40%	109 40%	188 39%	136 39%	145 44%	101 36%	82 37%	125B 46%	84 31%	276 39%	273 39%	156 40%
Don't know	21 2%	5 1%	8 2%	6 1%	* **	12b 3%	9 3%	2 1%	7 3%	2 1%	6 2%	4 1%	9 1%	11 2%	4 1%
NO / DON'T KNOW	525 41%	104 30%	244A 47%	162 41%	109 40%	200 42%	146 42%	147 44%	109 38%	84 37%	131B 48%	88 33%	284 40%	285 41%	160 41%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 136 (continuation)

B7-7. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1300	123	571	541	391	126	997	513	599	705	162	215	212
Effective sample size	881	66	380	394	286	92	682	353	409	481	108	149	139
Total	1292	89	556	588	426	139	999	524	599	710	159	220	197
Yes	767 59%	53 59%	313 56%	366 62%	258 60%	92 66%	599 60%	334 64%	374 62%	454D 64%	102D 65%	131D 59%	78 39%
No	504 39%	36 40%	227 41%	218 37%	165 39%	47 34%	386 39%	181 34%	220 37%	250 35%	55 34%	84 38%	114ABC 58%
Don't know	21 2%	1 1%	16c 3%	3 1%	3 1%	0 -%	14 1%	9 2%	6 1%	6 1%	2 1%	6 3%	6 3%
NO / DON'T KNOW	525 41%	37 41%	243 44%	222 38%	168 40%	47 34%	400 40%	189 36%	225 38%	256 36%	56 35%	90 41%	120ABC 61%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 136 (continuation)

B7-7. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1300	130	556	840	723	31	343	339	222	63
Effective sample size	881	88	370	588	508	22	231	236	161	40
Total	1292	131	545	872	755	33	338	351	241	56
Yes	767 59%	81 62%	340 62%	552 63%	474 63%	25 77%	218 65%	220 63%	156 65%	35 63%
No	504 39%	48 37%	193 35%	314 36%	275 36%	7 23%	118 35%	129 37%	85 35%	19 34%
Don't know	21 2%	2 1%	12c 2%	6 1%	5 1%	0 -%	2 1%	2 *%	* *%	2b 3%
NO / DON'T KNOW	525 41%	50 38%	205 38%	320 37%	281 37%	7 23%	120 35%	131 37%	86 35%	21 37%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 136 (continuation)

B7-7. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer to buy (a)	No prefer to buy (b)	Prefer to include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1300	682	717	1007	433	432	1099	1300	854	1196	658	181	460	450	254	532
Effective sample size	881	451	463	694	294	274	750	881	579	810	455	128	298	313	179	349
Total	1292	653	669	1021	437	392	1102	1292	853	1188	669	189	432	462	268	507
Yes	767 59%	419b 64%	384 57%	622 61%	279 64%	250 64%	685 62%	767 59%	544b 64%	728 61%	416b 62%	98 52%	251 58%	302b 65%	147 55%	298 59%
No	504 39%	221 34%	269a 40%	383 37%	152 35%	135 34%	399 36%	504 39%	292 34%	444 37%	246 37%	86 45%	172 40%	156 34%	115a 43%	201 40%
Don't know	21 2%	13 2%	16 2%	16 2%	7 2%	7 2%	19 2%	21 2%	16 2%	17 1%	6 1%	6 3%	9 2%	4 1%	5 2%	8 2%
NO / DON'T KNOW	525 41%	234 36%	285ah 43%	398 39%	159 36%	142 36%	417 38%	525 41%	309 36%	461 39%	253 38%	92a 48%	181 42%	160 35%	120a 45%	209 41%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 137

B7-7. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	No claims bonus protection	
		Included in policy (a)	Considered (b)
Unweighted row	1300	1210	90
Effective sample size	881	816	65
Total	1292	1194	98
Yes	767 59%	729B 61%	38 39%
No	504 39%	448 38%	56A 57%
Don't know	21 2%	17 1%	4 4%
NO / DON'T KNOW	525 41%	465 39%	60A 61%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 138

B7-8. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	953	535	418	125	376	452	569	355	953	625	481	155	144	173	665	284
Effective sample size	649	368	281	92	248	308	385	241	649	529	481	155	144	173	472	175
Total	956	544	412	141	365	450	568	351	956	851	808	74	43	31	710	242
Yes	425	246	178	60	154	211	258	152	425	376	358	36	19	13	295	125a
	44%	45%	43%	43%	42%	47%	45%	43%	44%	44%	44%	48%	43%	41%	42%	52%
No	514	288	226	80	204	231	303	190	514	461	437	36	24	18	400b	114
	54%	53%	55%	56%	56%	51%	53%	54%	54%	54%	54%	48%	56%	58%	56%	47%
Don't know	18	10	8	2	7	9	8	9	18	14	13	3abcf	1	*	14	3
	2%	2%	2%	1%	2%	2%	1%	3%	2%	2%	2%	5%	1%	1%	2%	1%
NO / DON'T KNOW	532	298	234	81	211	240	311	200	532	475	450	39	25	18	415b	117
	56%	55%	57%	57%	58%	53%	55%	57%	56%	56%	56%	52%	57%	59%	58%	48%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 138 (continuation)

B7-8. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	953	626	320	450	476	51	875	271	682	127	819	885	40	620	96
Effective sample size	649	421	223	288	342	35	592	183	465	84	560	599	28	411	68
Total	956	612	337	419	511	52	870	266	690	123	827	879	42	597	104
Yes	425	288	133	174	235	19	396	95	330A	51	368	410	6	259b	32
	44%	47%	39%	42%	46%	36%	45%	36%	48%	42%	45%	47%	15%	43%	31%
No	514	309	201a	237	266	33	457	168B	346	68	445	457	33	323	70a
	54%	51%	60%	57%	52%	63%	53%	63%	50%	56%	54%	52%	78%	54%	67%
Don't know	18	15	3	7	10	*	17	3	14	3	14	13	3	15	2
	2%	2%	1%	2%	2%	1%	2%	1%	2%	3%	2%	1%	8%	2%	2%
NO / DON'T KNOW	532	324	204	244	276	33	475	171B	361	72	459	470	36	338	72a
	56%	53%	61%	58%	54%	64%	55%	64%	52%	58%	55%	53%	85%	57%	69%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 138 (continuation)

B7-8. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	953	244	365	272	197	368	275	237	211	157	232	188	499	522	279
Effective sample size	649	160	242	201	129	240	184	161	143	105	138	135	351	347	199
Total	956	232	353	310	190	341	268	237	209	156	192	204	523	506	297
Yes	425	110	148	131	81	165	110	95	103	77	79	96	239	218	138
	44%	47%	42%	42%	42%	49%	41%	40%	49%	49%	41%	47%	46%	43%	46%
No	514	117	198	174	109	168	156c	141c	98	77	106	107	278	279	156
	54%	50%	56%	56%	57%	49%	58%	59%	47%	49%	55%	52%	53%	55%	53%
Don't know	18	6	7	5	*	7	3	1	8b	3	6	2	6	9	3
	2%	2%	2%	2%	%	2%	1%	%	4%	2%	3%	1%	1%	2%	1%
NO / DON'T KNOW	532	123	205	179	109	175	158	142	106	80	113	108	283	288	159
	56%	53%	58%	58%	58%	51%	59%	60%	51%	51%	59%	53%	54%	57%	54%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 138 (continuation)

B7-8. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	953	91	426	382	267	96	721	383	430	537	112	142	155
Effective sample size	649	45	281	286	200	73	496	258	301	368	75	98	103
Total	956	57	410	432	301	112	730	382	446	545	110	145	148
Yes	425 44%	15 27%	173 42%	215A 50%	144a 48%	60A 54%	330 45%	187 49%	203 46%	265D 49%	51 46%	56 39%	49 33%
No	514 54%	41bCdF 72%	225 55%	214 50%	155 51%	51 46%	388 53%	195 51%	231 52%	277 51%	57 52%	83 57%	93a 63%
Don't know	18 2%	* 1%	12c 3%	3 1%	3 1%	* **	12 2%	0 -%	12A 3%	2 **	2 2%	6A 4%	6A 4%
NO / DON'T KNOW	532 56%	42CdF 73%	238 58%	217 50%	157 52%	52 46%	400 55%	195 51%	242 54%	279 51%	59 54%	89 61%	99A 67%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 138 (continuation)

B7-8. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Forei gn use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	953	99	410	622	531	252	274	153	41	591	572	776	340	374	862	854	953	887	
Effective sample size	649	67	274	437	376	170	190	114	27	396	376	537	233	240	594	579	649	603	
Total	956	99	403	649	560	250	281	174	38	578	550	794	349	346	881	853	956	889	
Yes	425 44%	53 54%	179 44%	302 46%	258 46%	116 46%	131 47%	78 45%	18 46%	295h 51%	255 46%	376 47%	160 46%	180h 52%	401 46%	395 46%	425 44%	408 46%	
No	514 54%	44 44%	220 55%	339 52%	296 53%	128 51%	146 52%	96 55%	21 54%	272 47%	285 52%	403 51%	184 53%	162 47%	464 53%	443 52%	514a 54%	464 52%	
Don't know	18 2%	2 2%	4 1%	9 1%	6 1%	6 2%	4 1%	0 -%	0 -%	11 2%	10 2%	15 2%	4 1%	4 1%	16 2%	14 2%	18 2%	17 2%	
NO / DON'T KNOW	532 56%	46 46%	224 56%	347 54%	301 54%	134 54%	150 53%	96 55%	21 54%	283 49%	295 54%	418 53%	189 54%	166 48%	480 54%	457 54%	532ae 56%	481 54%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 138 (continuation)

B7-8. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	953	435	135	382	342	181	377
Effective sample size	649	303	98	247	241	128	246
Total	956	448	148	359	360	192	357
Yes	425 44%	196 44%	58 39%	171 48%	179 50%	80 42%	153 43%
No	514 54%	243 54%	86 58%	184 51%	174 48%	110 58%	201 56%
Don't know	18 2%	9 2%	4 3%	4 1%	6 2%	1 1%	4 1%
NO / DON'T KNOW	532 56%	252 56%	90 61%	188 52%	180 50%	112 58%	205 57%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 139

B7-8. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Personal Accident/Personal injury/ Medical expenses	
		Included in policy (a)	Considered (b)
Unweighted row	953	856	97
Effective sample size	649	576	73
Total	956	845	112
Yes	425 44%	392B 46%	33 29%
No	514 54%	438 52%	77A 69%
Don't know	18 2%	15 2%	2 2%
NO / DON'T KNOW	532 56%	453 54%	79A 71%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 140

B7-9. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1335	768	567	163	554	618	811	485	1335	885	665	223	220	227	891	439
Effective sample size	906	527	380	113	369	425	551	326	906	738	665	223	220	227	626	277
Total	1330	776	554	169	541	621	813	472	1330	1183	1117	107	66	41	936	389
Yes	675	407	268	91	280	304	404	250	675	602	568	54	35	19	469	203
	51%	52%	48%	54%	52%	49%	50%	53%	51%	51%	51%	50%	53%	46%	50%	52%
No	632	358	274	77	252	303	390	217	632	560	529	51	31	21	450	178
	47%	46%	49%	46%	47%	49%	48%	46%	47%	47%	47%	48%	47%	52%	48%	46%
Don't know	24	12	12	*	9	15	18	5	24	20	20	2	*	1	16	8
	2%	2%	2%	*%	2%	2%	2%	1%	2%	2%	2%	2%	*%	2%	2%	2%
NO / DON'T KNOW	656	370	286	78	261	317	408	222	656	580	549	53	31	22	466	186
	49%	48%	52%	46%	48%	51%	50%	47%	49%	49%	49%	50%	47%	54%	50%	48%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 140 (continuation)

B7-9. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1335	889	439	673	627	85	1225	389	946	180	1145	1218	64	857	135
Effective sample size	906	600	301	436	446	57	832	268	639	119	781	819	46	571	94
Total	1330	872	449	631	663	82	1223	390	940	172	1148	1196	71	828	141
Yes	675 51%	444 51%	228 51%	292 46%	366A 55%	40 48%	617 50%	203 52%	472 50%	99 58%	567 49%	616b 52%	26 36%	414 50%	65 46%
No	632 47%	407 47%	219 49%	324b 51%	289 44%	42 51%	583 48%	183 47%	449 48%	71 41%	559 49%	560 47%	43 61%	398 48%	75 53%
Don't know	24 2%	21b 2%	2 1%	15 2%	9 1%	1 1%	23 2%	5 1%	19 2%	2 1%	22 2%	20 2%	2 2%	16 2%	1 1%
NO / DON'T KNOW	656 49%	429 49%	221 49%	338B 54%	297 45%	43 52%	606 50%	187 48%	468 50%	73 42%	581 51%	580 48%	45a 64%	414 50%	76 54%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 140 (continuation)

B7-9. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1335	331	508	357	279	535	367	356	288	226	316	267	707	739	378
Effective sample size	906	222	336	265	184	350	247	236	197	152	194	184	497	485	271
Total	1330	323	488	411	271	493	361	341	289	224	273	273	738	702	404
Yes	675 51%	180b 56%	229 47%	212 52%	142 52%	245 50%	177 49%	158 46%	142 49%	134abc 60%	123 45%	152a 56%	386 52%	343 49%	211 52%
No	632 47%	138 43%	250a 51%	190 46%	129 48%	240 49%	179 49%	179d 53%	136 47%	88 39%	144b 53%	114 42%	344 47%	347 49%	187 46%
Don't know	24 2%	6 2%	8 2%	9 2%	1 *	8 2%	6 2%	3 1%	11b 4%	2 1%	5 2%	7 3%	8 1%	12 2%	6 1%
NO / DON'T KNOW	656 49%	143 44%	258a 53%	199 48%	130 48%	248 50%	185d 51%	182d 54%	147d 51%	90 40%	150b 55%	121 44%	352 48%	359 51%	193 48%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 140 (continuation)

B7-9. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1335	125	586	558	394	139	1008	546	604	727	168	220	212
Effective sample size	906	68	390	406	289	102	688	375	414	496	115	152	138
Total	1330	93	572	606	431	153	1008	557	606	732	170	225	196
Yes	675 51%	45 48%	264 46%	332b 55%	238b 55%	84 55%	506 50%	297 53%	317 52%	403D 55%	88d 52%	108 48%	73 37%
No	632 47%	46 49%	296cd 52%	267 44%	187 43%	68 44%	486 48%	254 46%	278 46%	323 44%	80 47%	111 50%	115A 59%
Don't know	24 2%	3 3%	12 2%	7 1%	6 1%	2 1%	17 2%	6 1%	11 2%	7 1%	2 1%	6 2%	8A 4%
NO / DON'T KNOW	656 49%	49 52%	308cd 54%	274 45%	193 45%	69 45%	502 50%	259 47%	289 48%	329 45%	82 48%	117 52%	123Ab 63%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 140 (continuation)

B7-9. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1335	134	570	882	760	33	369	351	237	71
Effective sample size	906	91	383	613	530	23	248	240	171	47
Total	1330	135	565	906	784	35	363	354	256	66
Yes	675 51%	75 56%	311 55%	469 52%	412 53%	18 52%	186 51%	187 53%	139 54%	36 54%
No	632 47%	58 43%	249 44%	425 47%	364 47%	17 48%	174 48%	165 47%	113 44%	30 45%
Don't know	24 2%	2 2%	5 1%	11 1%	8 1%	0 -%	4 1%	2 1%	3 1%	* *%
NO / DON'T KNOW	656 49%	60 44%	254 45%	437 48%	372 47%	17 48%	177 49%	167 47%	116 46%	30 46%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 140 (continuation)

B7-9. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Windscreen (i)	Prefer to include (a)	No preference (b)	Prefer to include (c)	Easier (a)	No difference (b)	Harder (c)
Unweighted row	1335	718	741	1051	466	453	1123	1196	887	1335	688	178	468	473	254	543
Effective sample size	906	479	483	729	318	290	771	810	603	906	477	125	302	332	175	358
Total	1330	698	702	1076	475	420	1136	1188	889	1330	705	186	438	492	258	520
Yes	675 51%	405dfgI 58%	375 54%	572 53%	240 51%	247dgi 59%	595 52%	616 52%	497i 56%	675 51%	356 50%	86 46%	231 53%	268c 55%	147c 57%	241 46%
No	632 47%	281 40%	313 45%	485 45%	228ae 48%	167 40%	521 46%	554ae 47%	377 42%	632ae 47%	339 48%	93 50%	200 46%	216 44%	111 43%	270a 52%
Don't know	24 2%	11 2%	13 2%	20 2%	7 1%	5 1%	20 2%	17 1%	15 2%	24 2%	10 1%	7 4%	7 2%	8 2%	* **	10 2%
NO / DON'T KNOW	656 49%	292 42%	326 46%	505 47%	235ae 49%	173 41%	541a 48%	572ae 48%	392 44%	656Aeh 49%	349 50%	100 54%	206 47%	224 45%	111 43%	280ab 54%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 141

B7-9. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

	Total	Windscreen cover	
		Included in policy (a)	Considered (b)
Unweighted row	1335	1294	41
Effective sample size	906	875	31
Total	1330	1282	49
Yes	675 51%	654 51%	21 44%
No	632 47%	605 47%	27 55%
Don't know	24 2%	23 2%	* 1%
NO / DON'T KNOW	656 49%	628 49%	27 56%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 142

B7-1. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal belongings cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	217 14%	123 14%	95 15%	30 15%	88 15%	99 14%	125 14%	88 16%	217 14%	193 14%	180 14%	18 15%	13 17%	6 14%	145 14%	72 17%
No	485 32%	286 33%	199 32%	63 31%	187 31%	235 34%	281 31%	185 35%	485 32%	427 32%	403 32%	41 34%	24 32%	17 37%	341 32%	142 33%
Don't know	29 2%	11 1%	18 3%	0 -	11 2%	18 3%	25b 3%	4 1%	29 2%	27 2%	25 2%	1 1%	2 2%	1 1%	22 2%	7 2%
NO / DON'T KNOW	514 34%	298 34%	216 35%	63 31%	197 32%	254 37%	306 33%	189 35%	514 34%	454 34%	428 34%	42 35%	26 35%	17 38%	363 34%	148 35%
Not stated	770 51%	455 52%	315 50%	112 55%	322 53%	336 49%	482 53%	257 48%	770 51%	689 52%	653 52%	60 50%	36 48%	21 47%	559 52%	207 48%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 142 (continuation)

B7-1. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal belongings cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	217	146	71	93	119	17	192	58	159	31	183	209b	5	127	29
	14%	15%	13%	13%	16%	20%	14%	13%	15%	17%	14%	16%	5%	14%	17%
No	485	323	158	227	246	24	446	141	343	72	408	441	28	300	50
	32%	34%	30%	33%	32%	28%	33%	33%	32%	38%	31%	33%	28%	33%	29%
Don't know	29	23	6	11	17	0	29	5	24	4	25	26	0	18	5
	2%	2%	1%	2%	2%	-%	2%	1%	2%	2%	2%	2%	-%	2%	3%
NO / DON'T KNOW	514	346	164	238	263	24	475	147	367	75	434	466	28	318	55
	34%	36%	31%	34%	35%	28%	35%	34%	34%	40%	33%	35%	28%	35%	32%
Not stated	770	472	293a	369	377	45	687	230	540	81	688a	643	68A	469	90
	51%	49%	56%	53%	50%	52%	51%	53%	51%	43%	53%	49%	67%	51%	52%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 142 (continuation)

B7-1. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal belongings cover

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	217 14%	59 17%	67 12%	67 14%	46 15%	79 15%	63 16%	40 10%	56b 17%	41 16%	34 11%	44 14%	133 16%	101 12%	73 16%
No	485 32%	112 31%	184 34%	141 30%	101 33%	186 35%	114 28%	128 33%	117 36%	81 32%	107 35%	103 34%	256 30%	246 30%	158 36%
Don't know	29 2%	6 2%	11 2%	9 2%	4 1%	9 2%	10 2%	6 2%	7 2%	2 1%	6 2%	6 2%	13 2%	15 2%	8 2%
NO / DON'T KNOW	514 34%	118 33%	195 36%	149 32%	105 34%	195 36%	124 31%	134 34%	124 38%	84 33%	113 37%	109 35%	269 32%	261 32%	166 38%
Not stated	770 51%	178 50%	276 51%	256 54%	157 51%	263 49%	214 54%	215c 55%	145 45%	130 51%	155 51%	156 50%	438 52%	451B 56%	203 46%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 142 (continuation)

B7-1. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal belongings cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	217 14%	13 12%	79 13%	117 17%	80 16%	31 19%	160 14%	97 15%	106 16%	140cd 17%	28 15%	27 11%	21 9%
No	485 32%	47cD 43%	217 34%	204 30%	142 28%	58 35%	361 31%	201 32%	218 32%	243 29%	75a 41%	78 31%	89a 39%
Don't know	29 2%	* *%	9 1%	17 2%	11 2%	3 2%	22 2%	7 1%	15 2%	8 1%	6a 3%	7 3%	6 3%
NO / DON'T KNOW	514 34%	47cd 44%	226 36%	221 32%	153 31%	62 37%	384 33%	208 33%	233 34%	251 30%	81A 44%	85 34%	95A 42%
Not stated	770 51%	47 44%	328 52%	355 51%	268 53%	74 44%	605 53%	323 51%	342 50%	436b 53%	75 41%	140b 56%	112 49%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 142 (continuation)

B7-1. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal belongings cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	217 14%	22 15%	95 15%	152 15%	124 14%	7 20%	64 16%	76bc 19%	35 12%	6 8%
No	485 32%	49 34%	208 34%	317 31%	275 31%	14 37%	132 33%	126 32%	90 31%	25 34%
Don't know	29 2%	4 3%	13 2%	19 2%	15 2%	2 5%	8 2%	9 2%	2 1%	* **
NO / DON'T KNOW	514 34%	53 36%	220 36%	336 33%	291 33%	15 41%	140 35%	135 34%	92 32%	25 35%
Not stated	770 51%	71 49%	302 49%	532 52%	471 53%	14 39%	201 50%	187 47%	163a 56%	41 57%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 142 (continuation)

B7-1. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal belongings cover

Base: All

	Total	Per sonal belon gings (a)	Brea kdown (b)	Feature included or considered							Features - buy			Features - ease		
				Cou rtesy car (c)	Forei gn use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	217	217 BCDFGHI	130	194	89	108 BCdFGI	203	202	190gi	210	111	28	78	99c	41	70
	14%	30%	17%	17%	18%	25%	16%	16%	20%	16%	14%	13%	16%	18%	13%	12%
No	485	485 BCDEFGH	285	402	181	193 bCdFGI	423	426	364g	462	229	69	187A	166	105	191
	32%	66% I	37%	35%	36%	45%	34%	33%	38%	35%	29%	31%	39%	30%	34%	33%
Don't know	29	29gi	18	27	14	8	27	25	25	26	10	10a	10	8	4	13
	2%	4%	2%	2%	3%	2%	2%	2%	3%	2%	1%	4%	2%	1%	1%	2%
NO / DON'T KNOW	514	514 BCDEFGH	304	429	195	201CFGI	449	451	389g	488	238	79	197A	173	109	205
	34%	70% I	40%	37%	39%	46%	36%	35%	41%	37%	30%	36%	41%	32%	35%	35%
Not stated	770	0	327AE	531AEh	216AE	124A	591AEH	639 AbdEH	378AE	633AEH	450C	114	204	271	157	312
	51%	-%	43%	46%	43%	29%	48%	49%	40%	48%	56%	52%	43%	50%	51%	53%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 143

B7-2. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Breakdown cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	359 24%	196 22%	164 26%	57 28%	140 23%	161 23%	213 23%	138 26%	359 24%	316 24%	299 24%	31 26%	17 23%	12 28%	261 24%	98 23%
No	375 25%	219 25%	156 25%	49 24%	145 24%	181 26%	222 24%	139 26%	375 25%	328 25%	309 25%	29 24%	19 25%	18ABCDE 40%	280 26%	93 22%
Don't know	27 2%	13 1%	14 2%	2 1%	8 1%	17 2%	18 2%	8 1%	27 2%	24 2%	24 2%	1 1%	1 1%	1 2%	22 2%	5 1%
NO / DON'T KNOW	402 27%	232 26%	170 27%	51 25%	153 25%	198 29%	239 26%	147 27%	402 27%	352 26%	332 26%	31 26%	20 26%	19ABCDE 42%	302 28%	98 23%
Not stated	740 49%	448 51%	292 47%	96 47%	315 52%	330 48%	461 50%	249 47%	740F 49%	668F 50%	630F 50%	59F 49%	38F 51%	14 30%	505 47%	232a 54%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 143 (continuation)

B7-2. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Breakdown cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	359	222	136	134	216A	26	319	99	261	61b	295	326	15	206	41
	24%	23%	26%	19%	28%	30%	24%	23%	24%	33%	23%	25%	15%	23%	24%
No	375	228	143	180	182	22	338	114	261	37	332	335	24	236	42
	25%	24%	27%	26%	24%	26%	25%	26%	24%	20%	25%	25%	24%	26%	24%
Don't know	27	19	8	11	12	2	25	2	25	0	27	24	2	18	0
	2%	2%	1%	2%	2%	2%	2%	1%	2%	-%	2%	2%	2%	2%	-%
NO / DON'T KNOW	402	247	151	192	193	24	363	117	285	37	359	359	26	254	42
	27%	26%	29%	27%	26%	28%	27%	27%	27%	20%	28%	27%	26%	28%	24%
Not stated	740	495	242	374b	349	36	672	220	520	89	651	634	59	454	91
	49%	51%	46%	53%	46%	42%	50%	51%	49%	47%	50%	48%	59%	50%	52%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 143 (continuation)

B7-2. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Breakdown cover

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	359 24%	88 25%	113 21%	124 26%	82 27%	117 22%	82 20%	94 24%	88 27%	65 25%	51 17%	74 24%	223A 27%	185 23%	114 26%
No	375 25%	97 27%	137 25%	128 27%	76 25%	118 22%	102 26%	100 26%	79 24%	67 26%	105bC 35%	72 23%	182 22%	196 24%	120 27%
Don't know	27 2%	3 1%	15 3%	7 2%	* **	14b 3%	4 1%	5 1%	13ad 4%	2 1%	5 2%	6 2%	13 2%	18 2%	3 1%
NO / DON'T KNOW	402 27%	100 28%	152 28%	136 29%	77 25%	132 25%	106 27%	105 27%	92 28%	69 27%	109bC 36%	78 25%	195 23%	215 26%	123 28%
Not stated	740 49%	167 47%	273 51%	212 45%	149 48%	288a 54%	212 53%	190 49%	145 45%	122 48%	142 47%	157 51%	421 50%	412 51%	206 47%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 143 (continuation)

B7-2. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Breakdown cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	359 24%	21 20%	150 24%	169 24%	120 24%	43 26%	268 23%	156 25%	178 26%	210 25%	54d 30%	51 20%	41 18%
No	375 25%	32 30%	172d 27%	150 22%	105 21%	39 23%	288 25%	125 20%	165 24%	184 22%	34 18%	70 28%	84AB 37%
Don't know	27 2%	1 1%	19c 3%	6 1%	6 1%	0 -%	21 2%	9 1%	12 2%	10 1%	3 2%	6 2%	7 3%
NO / DON'T KNOW	402 27%	33 31%	191Cd 30%	156 23%	110 22%	39 23%	309 27%	134 21%	177 26%	193 23%	37 20%	75 30%	91AB 40%
Not stated	740 49%	53 50%	292 46%	368b 53%	271b 54%	85 51%	572 50%	337 54%	326 48%	423d 51%	93 50%	126 50%	96 42%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 143 (continuation)

B7-2. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Breakdown cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	359 24%	41 28%	162 26%	265 26%	232 26%	10 28%	110 27%	97 24%	90 31%	21 30%
No	375 25%	28 19%	133 22%	226 22%	192 22%	8 21%	82 20%	95 24%	50 17%	19 27%
Don't know	27 2%	2 1%	15 2%	11 1%	10 1%	0 -%	6 1%	1 *%	3 1%	* 1%
NO / DON'T KNOW	402 27%	30 20%	148 24%	237 23%	202 23%	8 21%	87 22%	96 24%	54 19%	20 27%
Not stated	740 49%	75 52%	307 50%	518 51%	452 51%	19 51%	208 51%	205 51%	146 50%	31 43%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 143 (continuation)

B7-2. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Breakdown cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	359	229DfGi	359ACDEFGHI	318	112	136dgi	322	316	267	342	198	47	114	159C	80c	110
	24%	31%	47%	28%	22%	32%	26%	24%	28%	26%	25%	21%	24%	29%	26%	19%
No	375	195	375	304	123	136fgi	310	326	263	337	166	57	151A	123	72	154
	25%	27%	49%	26%	25%	31%	25%	25%	27%	25%	21%	26%	32%	23%	23%	26%
Don't know	27	10	27afi	23	12	11	22	27	20	22	10	9a	8	11	3	8
	2%	1%	4%	2%	2%	2%	2%	2%	2%	2%	1%	4%	2%	2%	1%	1%
NO / DON'T KNOW	402	205	402	327	136	146fgi	333	352	283	360	177	66a	159A	134	74	162
	27%	28%	53%	28%	27%	34%	27%	27%	30%	27%	22%	30%	33%	25%	24%	28%
Not stated	740	297B	0	508BE	252ABEh	150B	589aBE	624ABEh	406Be	629aBE	424C	107	207	251	153	315a
	49%	41%	-%	44%	50%	35%	47%	48%	42%	47%	53%	49%	43%	46%	50%	54%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 144

B7-3. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Courtesy car/ temporary replacement vehicle

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Country Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	585 39%	328 37%	257 41%	85 42%	250 41%	250 36%	356 39%	214 40%	585F 39%	523F 39%	492F 39%	50F 42%	32F 42%	11 24%	424 40%	161 38%
No	549 37%	306 35%	243 39%	74 36%	220 36%	256 37%	334 37%	198 37%	549 37%	492 37%	467 37%	40 34%	25 33%	17 39%	409 38%	140 33%
Don't know	19 1%	10 1%	9 2%	* *%	4 1%	15 2%	16 2%	3 1%	19 1%	16 1%	15 1%	2 2%	1 1%	1 2%	14 1%	5 1%
NO / DON'T KNOW	569 38%	316 36%	253 40%	74 36%	224 37%	271 39%	350 38%	202 38%	569 38%	508 38%	482 38%	43 36%	26 34%	18 41%	423 40%	146 34%
Not stated	348 23%	231B 26%	117 19%	46 22%	134 22%	168 24%	208 23%	118 22%	348 23%	305 23%	287 23%	27 22%	18 24%	16ABCDE 35%	220 21%	121A 28%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 144 (continuation)

B7-3. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Courtesy car/ temporary replacement vehicle

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	585	362	221	249	321a	42	530	201B	384	76	503	541B	23	356	68
	39%	38%	42%	36%	42%	48%	39%	46%	36%	41%	39%	41%	23%	39%	39%
No	549	355	190	262	272	36	502	164	385	57	490	492	31	348	51
	37%	37%	36%	38%	36%	42%	37%	38%	36%	31%	38%	37%	31%	38%	30%
Don't know	19	19b	1	10	8	*	19	1	18	1	19	17	*	15	0
	1%	2%	*%	1%	1%	1%	1%	*%	2%	*%	1%	1%	*%	2%	-%
NO / DON'T KNOW	569	373	190	273	280	37	521	166	403	58	508	510	31	363b	51
	38%	39%	36%	39%	37%	43%	38%	38%	38%	31%	39%	39%	31%	40%	30%
Not stated	348	229	117	178	157	7	303a	68	279A	53	293	268	47A	195	54a
	23%	24%	22%	25%	21%	9%	22%	16%	26%	28%	22%	20%	46%	21%	31%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 144 (continuation)

B7-3. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Courtesy car/ temporary replacement vehicle

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	585 39%	155 44%	193 36%	208c 44%	124 40%	191 36%	165 41%	145 37%	131 40%	105 41%	96 32%	132a 43%	341a 41%	325 40%	174 39%
No	549 37%	134 38%	210 39%	173 37%	111 36%	197 37%	147 37%	144 37%	121 37%	88 34%	131b 43%	99 32%	302 36%	298 37%	174 39%
Don't know	19 1%	1 *	12a 2%	7 2%	1 *	4 1%	3 1%	7 2%	6 2%	* **	4 1%	7c 2%	3 **	9 1%	4 1%
NO / DON'T KNOW	569 38%	135 38%	222 41%	181 38%	112 36%	202 38%	149 37%	151 39%	127 39%	88 35%	134bc 44%	106 34%	305 36%	307 38%	178 40%
Not stated	348 23%	66 18%	124 23%	83 18%	71 23%	144A 27%	86 22%	93 24%	67 21%	62 24%	72 24%	70 23%	194 23%	180 22%	90 20%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 144 (continuation)

B7-3. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Courtesy car/ temporary replacement vehicle

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	585 39%	39 36%	240 38%	282 41%	201 40%	70 42%	458 40%	258 41%	286 42%	348D 42%	85D 46%	89 35%	61 27%
No	549 37%	44 41%	245 39%	234 34%	166 33%	56 34%	430 37%	207 33%	241 35%	279 34%	61 33%	96 38%	109Ab 48%
Don't know	19 1%	1 1%	11 2%	4 1%	4 1%	0 -%	13 1%	8 1%	6 1%	6 1%	2 1%	4 2%	6 2%
NO / DON'T KNOW	569 38%	45 42%	256 40%	237 34%	170 34%	56 34%	443 39%	215 34%	246 36%	285 34%	63 34%	100 40%	115AB 50%
Not stated	348 23%	24 22%	137 22%	173 25%	130 26%	40 24%	248 22%	154 25%	148 22%	194 23%	36 20%	63 25%	53 23%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 144 (continuation)

B7-3. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Courtesy car/ temporary replacement vehicle

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	585 39%	56 38%	274 44%	421 41%	367 41%	19 50%	171 42%	157 39%	140 48%	36 50%
No	549 37%	53 36%	205 33%	353 35%	313 35%	14 39%	124 31%	149 37%	93 32%	20 28%
Don't know	19 1%	0 -%	6 1%	8 1%	6 1%	0 -%	5 1%	2 1%	* **	0 -%
NO / DON'T KNOW	569 38%	53 36%	211 34%	361 35%	319 36%	14 39%	129 32%	151 38%	93 32%	20 28%
Not stated	348 23%	37 25%	132 21%	237 23%	199 22%	4 11%	104 26%	90 23%	56 19%	16 22%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 144 (continuation)

B7-3. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Courtesy car/ temporary replacement vehicle

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	585	354fGi	332	585 bdFGhI	218	217fGi	519	523	423	557	296	90	199	254bc	115	201
	39%	48%	44%	51%	44%	50%	42%	40%	44%	42%	37%	41%	41%	47%	37%	34%
No	549	259	301	549 ABDEFGH I	191	155	469	483	357	500	274	84	190	180	109	231
	37%	35%	40%	48%	38%	36%	38%	37%	37%	38%	34%	38%	40%	33%	35%	39%
Don't know	19	10	13	19	9	8	16	15	14	18	6	6a	7	2	2	9
	1%	1%	2%	2%	2%	2%	1%	1%	1%	1%	1%	3%	1%	1%	1%	2%
NO / DON'T KNOW	569	268	314	569 ABDEFGH I	199	163	485	498	371	519	280	90	196	182	111	240a
	38%	37%	41%	49%	40%	38%	39%	39%	39%	39%	35%	41%	41%	34%	36%	41%
Not stated	348	109C	116C	0	82C	53C	240aCE	272	162C	254aCE	223bC	40	85	108	82	145
	23%	15%	15%	-%	16%	12%	19%	21%	17%	19%	28%	18%	18%	20%	27%	25%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 145

B7-4. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Foreign use cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Country Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	127 8%	105B 12%	23 4%	12 6%	50 8%	66 10%	90 10%	35 7%	127d 8%	120D 9%	112D 9%	4 4%	8D 10%	3 6%	94 9%	33 8%
No	358 24%	245B 28%	114 18%	48 23%	123 20%	187b 27%	238b 26%	108 20%	358 24%	322 24%	306 24%	23 19%	16 22%	14aDe 30%	244 23%	114 27%
Don't know	14 1%	4 *	11a 2%	0 -%	0 -%	14B 2%	12 1%	2 **	14 1%	14 1%	13 1%	0 -%	1d 1%	0 -%	10 1%	4 1%
NO / DON'T KNOW	373 25%	248B 28%	124 20%	48 23%	123 20%	202B 29%	250b 27%	110 21%	373 25%	336 25%	319 25%	23 19%	17 23%	14D 30%	255 24%	118 28%
Not stated	1001 67%	522 60%	479A 77%	145c 71%	435C 72%	421 61%	574 63%	389A 73%	1001 67%	880 66%	829 66%	93ABCeF 77%	50 67%	29 64%	718 67%	277 65%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 145 (continuation)

B7-4. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Foreign use cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	127 8%	92 10%	35 7%	61 9%	62 8%	12 13%	110 8%	35 8%	93 9%	16 9%	111 8%	116 9%	7 7%	81 9%	25 14%
No	358 24%	239 25%	118 22%	180 26%	174 23%	23 27%	319 24%	115 27%	243 23%	59b 31%	298 23%	313 24%	26 25%	213 23%	42 24%
Don't know	14 1%	14b 1%	0 -%	7 1%	6 1%	* *%	14 1%	2 1%	12 1%	2 1%	13 1%	13 1%	2 2%	13 1%	0 -%
NO / DON'T KNOW	373 25%	253 26%	118 22%	187 27%	180 24%	23 27%	333 25%	117 27%	255 24%	60b 32%	310 24%	326 25%	27 27%	226 25%	42 24%
Not stated	1001 67%	619 64%	375a 71%	452 65%	517 68%	51 60%	911 67%	283 65%	718 67%	110 59%	883 68%	877 67%	67 66%	608 67%	107 62%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 145 (continuation)

B7-4. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Foreign use cover

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	127 8%	34 10%	46 9%	43 9%	25 8%	41 8%	32 8%	28 7%	28 8%	26 10%	19 6%	33 11%	72 9%	67 8%	37 8%
No	358 24%	79 22%	128 24%	109 23%	71 23%	143 27%	112d 28%	93 24%	89 27%	48 19%	90b 30%	60 19%	199 24%	189 23%	112 25%
Don't know	14 1%	4 1%	9 2%	2 *	0 -%	5 1%	7 2%	1 *	5 2%	0 -%	2 1%	6 2%	5 1%	9 1%	2 *
NO / DON'T KNOW	373 25%	83 23%	137 25%	111 24%	71 23%	149 28%	118d 30%	94 24%	94d 29%	48 19%	92b 30%	66 21%	204 24%	198 24%	113 26%
Not stated	1001 67%	239 67%	355 66%	318 67%	212 69%	348 65%	250 62%	267 69%	203 63%	180 71%	192 64%	210 68%	564 67%	547 67%	292 66%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 145 (continuation)

B7-4. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Foreign use cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	127 8%	9 8%	43 7%	71 10%	44 9%	27Bd 17%	97 8%	60 10%	57 8%	80 10%	13 7%	21 8%	12 5%
No	358 24%	31 29%	168 26%	148 21%	112 22%	32 19%	270 23%	147 23%	171 25%	209 25%	46 25%	49 19%	52 23%
Don't know	14 1%	0 -%	8 1%	3 *%	3 1%	0 -%	9 1%	5 1%	8 1%	7 1%	4 2%	2 1%	2 1%
NO / DON'T KNOW	373 25%	31 29%	175c 28%	151 22%	115 23%	32 19%	279 24%	152 24%	179 26%	215 26%	50 27%	51 20%	53 23%
Not stated	1001 67%	68 63%	415 66%	470 68%	342 68%	107 64%	773 67%	416 66%	445 65%	531 64%	121 66%	179 71%	163 71%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 145 (continuation)

B7-4. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Foreign use cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	127 8%	14 10%	56 9%	94 9%	83 9%	7 19%	41 10%	38 10%	27 9%	6 8%
No	358 24%	30 21%	155 25%	244 24%	214 24%	12 33%	118 29%	94 24%	78 27%	19 27%
Don't know	14 1%	3d 2%	7 1%	7 1%	2 *	0 -%	4 1%	* *%	0 -%	* *%
NO / DON'T KNOW	373 25%	33 23%	162 26%	251 25%	216 24%	12 33%	122 30%	94 24%	78 27%	19 27%
Not stated	1001 67%	98 68%	399 65%	675 66%	587 66%	18 49%	242 60%	266 67%	184 64%	47 65%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 145 (continuation)

B7-4. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Foreign use cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	127	74	76	108	127	62	107	108	102	125	68	18	41	46	26	50
	8%	10%	10%	9%	25%	14%	9%	8%	11%	9%	9%	8%	9%	9%	8%	9%
No	358	203	161	295	358	127	300	314	235	336	181	49	127	116	56	171
	24%	28%	21%	26%	72%	29%	24%	24%	25%	25%	23%	22%	26%	21%	18%	29%
Don't know	14	8	11	14	14	5	14	14	11	14	9	2	4	5	2	7
	1%	1%	1%	1%	3%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
NO / DON'T KNOW	373	211	172	310	373	132	314	329	246	350	189	51	130	121	58	178
	25%	29%	23%	27%	75%	31%	25%	25%	26%	26%	24%	23%	27%	22%	19%	30%
Not stated	1001	447	513	736	0	238	822	855	608	856	542	151	308	377	223	358
	67%	61%	67%	64%	-%	55%	66%	66%	64%	64%	68%	68%	64%	69%	73%	61%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 146

B7-5. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Key loss cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	121 8%	84b 10%	37 6%	19 9%	40 7%	63 9%	61 7%	56a 11%	121 8%	105 8%	99 8%	11 9%	6 8%	6abce 13%	93 9%	28 7%
No	299 20%	175 20%	124 20%	51 25%	120 20%	128 19%	159 17%	124a 23%	299 20%	259 19%	245 19%	25 21%	14 18%	14ABCDE 32%	217 20%	79 18%
Don't know	13 1%	7 1%	6 1%	2 1%	2 **	9 1%	6 1%	7 1%	13 1%	12 1%	12 1%	0 -%	* **	1D 2%	9 1%	4 1%
NO / DON'T KNOW	312 21%	182 21%	130 21%	52 26%	122 20%	137 20%	165 18%	132a 25%	312 21%	271 20%	257 20%	25 21%	14 19%	15ABCDE 34%	226 21%	83 19%
Not stated	1068 71%	609 70%	459 73%	133 65%	446 73%	489 71%	688B 75%	346 65%	1068F 71%	960F 72%	905F 72%	84F 70%	55F 74%	24 54%	748 70%	317 74%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 146 (continuation)

B7-5. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Key loss cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	121 8%	79 8%	42 8%	52 7%	64 8%	6 7%	110 8%	25 6%	96 9%	20 11%	101 8%	113 9%	7 7%	71 8%	18 10%
No	299 20%	184 19%	111 21%	130 19%	161 21%	16 19%	271 20%	98 23%	201 19%	29 15%	267 20%	282b 21%	11 11%	172 19%	31 18%
Don't know	13 1%	8 1%	5 1%	2 *%	10 1%	2 2%	11 1%	2 *%	11 1%	3 2%	9 1%	11 1%	2 2%	11 1%	2 1%
NO / DON'T KNOW	312 21%	192 20%	116 22%	131 19%	171 23%	18 21%	282 21%	100 23%	211 20%	32 17%	276 21%	293 22%	12 12%	183 20%	33 19%
Not stated	1068 71%	693 72%	370 70%	516 74%	523 69%	62 72%	962 71%	310 71%	759 71%	135 72%	926 71%	913 69%	81a 81%	660 72%	123 71%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 146 (continuation)

B7-5. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Key loss cover

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	121 8%	32 9%	38 7%	38 8%	21 7%	44 8%	31 8%	28 7%	20 6%	33bc 13%	21 7%	24 8%	75 9%	50 6%	51A 11%
No	299 20%	74 21%	97 18%	115c 24%	62 20%	91 17%	85 21%	78 20%	59 18%	54 21%	49 16%	64 21%	180 21%	155 19%	97 22%
Don't know	13 1%	2 1%	9 2%	5 1%	2 1%	4 1%	5 1%	2 *	3 1%	* **	1 **	4 1%	3 **	6 1%	4 1%
NO / DON'T KNOW	312 21%	76 21%	106 20%	120c 25%	64 21%	95 18%	90 23%	80 21%	63 19%	54 21%	49 16%	68 22%	183 22%	161 20%	100 23%
Not stated	1068 71%	247 70%	395 73%	314 67%	222 72%	397a 74%	280 70%	282 72%	242 75%	168 66%	233c 77%	217 70%	582 69%	602b 74%	291 66%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 146 (continuation)

B7-5. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Key loss cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	121 8%	8 8%	46 7%	61 9%	41 8%	17 11%	85 7%	46 7%	61 9%	84c 10%	9 5%	10 4%	17 8%
No	299 20%	22 20%	123 19%	148 21%	112 22%	30 18%	219 19%	120 19%	146 21%	163 20%	43 23%	39 16%	52 23%
Don't know	13 1%	* *%	6 1%	7 1%	7 1%	0 -%	8 1%	4 1%	7 1%	6 1%	2 1%	3 1%	* *%
NO / DON'T KNOW	312 21%	22 20%	129 20%	155 22%	119 24%	30 18%	227 20%	123 20%	152 22%	168 20%	45 24%	43 17%	52 23%
Not stated	1068 71%	78 72%	459 72%	477 69%	341 68%	119 72%	837 73%	457 73%	467 69%	574 69%	130 71%	199ad 79%	159 69%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 146 (continuation)

B7-5. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Key loss cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	121 8%	19d 13%	69cd 11%	75 7%	60 7%	6 15%	32 8%	34 9%	18 6%	4 5%
No	299 20%	22 15%	122 20%	208 20%	189 21%	8 22%	68 17%	91 23%	55 19%	19 27%
Don't know	13 1%	0 -%	4 1%	9 1%	5 1%	0 -%	5 1%	* *%	3 1%	0 -%
NO / DON'T KNOW	312 21%	22 15%	126 20%	217 21%	194 22%	8 22%	73 18%	92 23%	59 20%	19 27%
Not stated	1068 71%	105 72%	422 68%	728 71%	632 71%	23 63%	300 74%	272 68%	213 73%	49 68%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 146 (continuation)

B7-5. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Key loss cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	121	95cfgi	73	106	53	121 ABCDEFGHI	110	113	108	120	54	17	49	58c	20	38
	8%	13%	10%	9%	11%	28%	9%	9%	11%	9%	7%	8%	10%	11%	7%	7%
No	299	205cfGI	197g	261	135gi	299 ABCDEFGHI	272	268	227	287	130	44	124A	107	57	117
	20%	28%	26%	23%	27%	69%	22%	21%	24%	22%	16%	20%	26%	20%	18%	20%
Don't know	13	9	12	13	6	13cfGhi	13	11	11	13	6	4	4	7	2	2
	1%	1%	2%	1%	1%	3%	1%	1%	1%	1%	1%	2%	1%	1%	1%	**
NO / DON'T KNOW	312	214cFGI	209gi	274	141gi	312 ABCDEFGHI	284	279	238	300	136	48	128A	114	58	119
	21%	29%	27%	24%	28%	72%	23%	22%	25%	23%	17%	22%	27%	21%	19%	20%
Not stated	1068	422E	478E	774AE	305E	0	849AbdE	900	611aE	911AbdE	609C	156	302	372	229	429
	71%	58%	63%	67%	61%	-%	68%	70%	64%	68%	76%	70%	63%	68%	75%	73%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 147

B7-6. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Legal Expenses/Legal protection

Base: All

	Total	Gender		Age			Social Grade		UK		Country		NI		Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	619 41%	370 42%	249 40%	83 41%	253 42%	283 41%	376 41%	220 41%	619 41%	553 41%	526 42%	49 41%	28 37%	16 36%	428 40%	187 44%
No	603 40%	330 38%	273 44%	69 34%	248 41%	287 42%	372 41%	217 41%	603 40%	539 40%	505 40%	46 38%	34 45%	18 40%	444 42%	158 37%
Don't know	21 1%	12 1%	9 1%	2 1%	9 2%	10 1%	9 1%	11 2%	21 1%	19 1%	18 1%	1 1%	1 1%	0 -	19 2%	2 1%
NO / DON'T KNOW	624 42%	343 39%	282 45%	70 34%	257 42%	297 43%	381 42%	228 43%	624 42%	559 42%	524 42%	48 40%	35 46%	18 40%	463 43%	161 38%
Not stated	258 17%	163 19%	95 15%	51bc 25%	98 16%	109 16%	157 17%	85 16%	258 17%	224 17%	212 17%	23 19%	12 16%	11aBCe 24%	176 17%	80 19%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 147 (continuation)

B7-6. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Legal Expenses/Legal protection

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	619	414	203	275	326	39	555	172	447	81	531	575B	25	364	64
	41%	43%	39%	39%	43%	45%	41%	40%	42%	43%	41%	44%	25%	40%	37%
No	603	397	201	287	303	31	557	184	419	74	528	541b	29	396	69
	40%	41%	38%	41%	40%	36%	41%	42%	39%	40%	40%	41%	28%	43%	40%
Don't know	21	16	5	9	12	2	19	4	17	2	19	14	6A	14	3
	1%	2%	1%	1%	2%	2%	1%	1%	2%	1%	1%	1%	5%	2%	2%
NO / DON'T KNOW	624	412	206	296	315	33	576	188	436	76	547	554	34	410	72
	42%	43%	39%	42%	41%	38%	43%	43%	41%	41%	42%	42%	34%	45%	42%
Not stated	258	138	118A	129	119	14	223	74	183	30	226	189	42A	140	37
	17%	14%	22%	18%	16%	17%	16%	17%	17%	16%	17%	14%	41%	15%	21%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 147 (continuation)

B7-6. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Legal Expenses/Legal protection

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	619 41%	163b 46%	199 37%	175 37%	131 43%	234 44%	174 43%	143 37%	151b 46%	103 41%	98 33%	147A 48%	357a 43%	317 39%	199 45%
No	603 40%	140 39%	243 45%	199 42%	131 43%	206 38%	154 38%	173 45%	126 39%	94 37%	153BC 50%	112 36%	312 37%	341 42%	173 39%
Don't know	21 1%	6 2%	7 1%	10b 2%	* **	6 1%	6 1%	2 1%	7 2%	3 1%	4 1%	4 1%	9 1%	8 1%	8 2%
NO / DON'T KNOW	624 42%	145 41%	250 46%	210 44%	132 43%	212 40%	160 40%	175 45%	133 41%	97 38%	157BC 52%	116 38%	321 38%	348 43%	181 41%
Not stated	258 17%	47 13%	89 17%	88 19%	45 15%	91 17%	67 17%	71 18%	41 13%	55c 21%	47 16%	46 15%	161 19%	147 18%	62 14%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 147 (continuation)

B7-6. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Legal Expenses/Legal protection

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	619 41%	37 35%	240 38%	319b 46%	221 44%	87aB 52%	482 42%	282 45%	294 43%	395CD 48%	92CD 50%	79 31%	52 23%
No	603 40%	55CdF 51%	272cdf 43%	243 35%	180 36%	52 31%	451 39%	222 35%	283 42%	292 35%	58 32%	120AB 48%	128AB 56%
Don't know	21 1%	2cd 2%	16CD 3%	2 *%	* *%	2 1%	16 1%	2 *%	12a 2%	6 1%	* *%	7a 3%	6 2%
NO / DON'T KNOW	624 42%	58CDF 53%	288CDF 45%	246 35%	181 36%	54 32%	467 41%	224 36%	295a 43%	298 36%	59 32%	127AB 51%	134AB 59%
Not stated	258 17%	13 12%	105 17%	128 19%	99 20%	25 15%	200 17%	121b 19%	92 14%	134 16%	33 18%	46 18%	43 19%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 147 (continuation)

B7-6. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Legal Expenses/Legal protection

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	619 41%	81cd 55%	276 45%	452 44%	391 44%	17 47%	185 46%	184 46%	135 47%	31 44%
No	603 40%	51 35%	244 40%	383 38%	333 38%	14 37%	148 36%	157 39%	97 33%	23 32%
Don't know	21 1%	4 3%	7 1%	8 1%	6 1%	0 -%	7 2%	3 1%	2 1%	0 -%
NO / DON'T KNOW	624 42%	55 38%	252 41%	391 38%	339 38%	14 37%	155 38%	159 40%	98 34%	23 32%
Not stated	258 17%	10 7%	89a 14%	177A 17%	156A 18%	6 16%	66a 16%	55 14%	56 19%	17 24%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 147 (continuation)

B7-6. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Legal Expenses/Legal protection

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer to buy (a)	No preference (b)	Prefer to include (c)	Easier (a)	No difference (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	619	382	BcGI 335	526	229	242	619	BGI 560	473	gi 584	319	84	216	253	b 115	233
	41%	52%	44%	46%	46%	56%	50%	43%	49%	44%	40%	38%	45%	46%	37%	40%
No	603	261	304	459	189	146	603	527	e 392	e 534	316	90	195	187	131	253
	40%	36%	40%	40%	38%	34%	49%	41%	41%	40%	40%	41%	41%	34%	43%	43%
Don't know	21	10	16	19	3	7	21	15	15	18	11	5	5	9	2	5
	1%	1%	2%	2%	1%	2%	2%	1%	2%	1%	1%	2%	1%	2%	1%	1%
NO / DON'T KNOW	624	270	320	478	192	153	624	542	e 408	e 552	327	95	201	196	133	258
	42%	37%	42%	41%	38%	35%	50%	42%	43%	42%	41%	43%	42%	36%	43%	44%
Not stated	258	79	F 106	eFH 150	FH 79	aEFH 38	F 0	190	aEFH 76	F 194	aeFH 153	c 42	63	94	59	95
	17%	11%	14%	13%	16%	9%	-%	15%	8%	15%	19%	19%	13%	17%	19%	16%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 148

B7-7. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: No claims bonus protection

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	767 51%	447 51%	320 51%	105 51%	318 52%	344 50%	473 52%	271 51%	767 51%	683 51%	643 51%	62 52%	40 54%	21 48%	530 50%	235 55%
No	504 34%	277 32%	227 36%	59 29%	189 31%	256 37%	307 34%	174 33%	504 34%	446 33%	421 33%	41 34%	24 32%	18 39%	367 34%	136 32%
Don't know	21 1%	13 1%	8 1%	* *%	7 1%	13 2%	13 1%	8 1%	21 1%	19 1%	18 1%	1 1%	* *%	1 2%	17 2%	4 1%
NO / DON'T KNOW	525 35%	290 33%	235 38%	59 29%	197 32%	269ab 39%	320 35%	181 34%	525 35%	465 35%	440 35%	42 35%	25 33%	18 41%	384 36%	140 33%
Not stated	209 14%	137b 16%	71 11%	40c 20%	93 15%	76 11%	121 13%	81 15%	209 14%	188 14%	178 14%	15 13%	10 14%	5 12%	153 14%	54 13%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 148 (continuation)

B7-7. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: No claims bonus protection

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	767 51%	518b 54%	248 47%	348 50%	398 53%	45 53%	695 51%	208 48%	559 52%	95 51%	669 51%	705b 53%	41 41%	524B 57%	30 17%
No	504 34%	324 34%	175 33%	253 36%	237 31%	31 36%	455 34%	157 36%	348 33%	58 31%	444 34%	437 33%	31 31%	341B 37%	42 24%
Don't know	21 1%	17 2%	4 1%	9 1%	10 1%	0 -%	19 1%	4 1%	17 2%	0 -%	21 2%	16 1%	2 2%	14 1%	2 1%
NO / DON'T KNOW	525 35%	341 35%	179 34%	262 37%	246 32%	31 36%	474 35%	160 37%	365 34%	58 31%	464 36%	453 34%	33 33%	355B 39%	45 26%
Not stated	209 14%	105 11%	102A 19%	90 13%	114 15%	10 11%	185 14%	67 15%	142 13%	34 18%	171 13%	160 12%	27A 26%	36 4%	99A 57%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 148 (continuation)

B7-7. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: No claims bonus protection

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	767 51%	241B 68%	273 51%	231 49%	165 54%	280 52%	205 51%	184 47%	174 54%	140 55%	141 47%	181a 59%	426 51%	415 51%	228 52%
No	504 34%	99 28%	236A 44%	157 33%	109 35%	188 35%	136 34%	145 37%	101 31%	82 32%	125Bc 41%	84 27%	276 33%	273 34%	156 35%
Don't know	21 1%	5 1%	8 1%	6 1%	* **	12b 2%	9 2%	2 1%	7 2%	2 1%	6 2%	4 1%	9 1%	11 1%	4 1%
NO / DON'T KNOW	525 35%	104 29%	244A 45%	162 34%	109 35%	200 37%	146 36%	147 38%	109 34%	84 33%	131Bc 43%	88 28%	284 34%	285 35%	160 36%
Not stated	209 14%	11 3%	22 4%	79c 17%	33 11%	57 11%	50 12%	58 15%	42 13%	31 12%	31 10%	40 13%	129 15%	113 14%	54 12%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 148 (continuation)

B7-7. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: No claims bonus protection

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	767 51%	53 49%	313 49%	366 53%	258 52%	92 56%	599 52%	334 53%	374 55%	454D 55%	102D 56%	131D 52%	78 34%
No	504 34%	36 33%	227 36%	218 31%	165 33%	47 28%	386 34%	181 29%	220 32%	250 30%	55 30%	84 33%	114ABC 50%
Don't know	21 1%	1 1%	16Cd 3%	3 *	3 1%	0 -	14 1%	9 1%	6 1%	6 1%	2 1%	6 2%	6 3%
NO / DON'T KNOW	525 35%	37 34%	243cf 38%	222 32%	168 34%	47 28%	400 35%	189 30%	225 33%	256 31%	56 31%	90 36%	120ABC 52%
Not stated	209 14%	19 17%	77 12%	105 15%	74 15%	27 16%	149 13%	104 17%	81 12%	116 14%	25 14%	32 13%	31 14%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 148 (continuation)

B7-7. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: No claims bonus protection

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	767 51%	81 56%	340 55%	552 54%	474 54%	25 69%	218 54%	220 55%	156 54%	35 49%
No	504 34%	48 33%	193 31%	314 31%	275 31%	7 20%	118 29%	129 33%	85 29%	19 27%
Don't know	21 1%	2 1%	12cd 2%	6 1%	5 1%	0 -%	2 *%	2 *%	* *%	2b 2%
NO / DON'T KNOW	525 35%	50 34%	205 33%	320 31%	281 32%	7 20%	120 30%	131 33%	86 30%	21 29%
Not stated	209 14%	15 10%	72 12%	148 15%	131 15%	4 10%	67 16%	47 12%	48 17%	16 22%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 148 (continuation)

B7-7. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: No claims bonus protection

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	767 51%	419b 57%	384 50%	622 54%	279 56%	250b 58%	685 55%	767Bci 59%	544b 57%	728 55%	416 52%	98 44%	251 52%	302 56%	147 48%	298 51%
No	504 34%	221 30%	269 35%	383 33%	152 30%	135 31%	399 32%	504 39%	292 31%	444 33%	246 31%	86 39%	172 36%	156 29%	115a 38%	201 34%
Don't know	21 1%	13 2%	16 2%	16 1%	7 1%	7 2%	19 1%	21 2%	16 2%	17 1%	6 1%	6 3%	9 2%	4 1%	5 2%	8 1%
NO / DON'T KNOW	525 35%	234 32%	285 37%	398 35%	159 32%	142 33%	417 34%	525 41%	309 32%	461 35%	253 32%	92a 42%	181 38%	160 29%	120a 39%	209 36%
Not stated	209 14%	78G 11%	92G 12%	133G 12%	63G 13%	41G 9%	141G 11%	0 -%	104G 11%	142G 11%	130C 16%	31 14%	47 10%	82 15%	39 13%	79 14%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 149

B7-8. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Country Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	425 28%	246 28%	178 28%	60 29%	154 25%	211 31%	258 28%	152 28%	425 28%	376 28%	358 28%	36 30%	19 25%	13 28%	295 28%	125 29%
No	514 34%	288 33%	226 36%	80 39%	204 34%	231 33%	303 33%	190 36%	514 34%	461 34%	437 35%	36 30%	24 32%	18De 40%	400B 38%	114 27%
Don't know	18 1%	10 1%	8 1%	2 1%	7 1%	9 1%	8 1%	9 2%	18 1%	14 1%	13 1%	3abc 3%	1 1%	* **	14 1%	3 1%
NO / DON'T KNOW	532 35%	298 34%	234 37%	81 40%	211 35%	240 35%	311 34%	200 37%	532 35%	475 36%	450 36%	39 32%	25 33%	18d 41%	415B 39%	117 27%
Not stated	545 36%	331 38%	214 34%	63 31%	243 40%	238 35%	345 38%	182 34%	545 36%	485 36%	453 36%	46 38%	32F 42%	14 31%	357 33%	186A 43%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 149 (continuation)

B7-8. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	425	288	133	174	235a	19	396	95	330A	51	368	410B	6	259b	32
	28%	30%	25%	25%	31%	22%	29%	22%	31%	27%	28%	31%	6%	28%	18%
No	514	309	201	237	266	33	457	168	346	68	445	457	33	323	70
	34%	32%	38%	34%	35%	38%	34%	39%	32%	37%	34%	35%	33%	35%	40%
Don't know	18	15	3	7	10	*	17	3	14	3	14	13	3	15	2
	1%	2%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%	3%	2%	1%
NO / DON'T KNOW	532	324	204	244	276	33	475	171	361	72	459	470	36	338	72
	35%	34%	39%	35%	36%	38%	35%	39%	34%	38%	35%	36%	36%	37%	41%
Not stated	545	352	191	281b	248	34	484	168	376	64	477	439	58A	317	70
	36%	37%	36%	40%	33%	40%	36%	39%	35%	34%	37%	33%	58%	35%	40%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 149 (continuation)

B7-8. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	425 28%	110 31%	148 27%	131 28%	81 26%	165 31%	110 27%	95 24%	103 32%	77 30%	79 26%	96 31%	239 28%	218 27%	138 31%
No	514 34%	117 33%	198 37%	174 37%	109 35%	168 31%	156c 39%	141 36%	98 30%	77 30%	106 35%	107 35%	278 33%	279 34%	156 35%
Don't know	18 1%	6 2%	7 1%	5 1%	* **	7 1%	3 1%	1 **	8b 2%	3 1%	6 2%	2 1%	6 1%	9 1%	3 1%
NO / DON'T KNOW	532 35%	123 34%	205 38%	179 38%	109 35%	175 33%	158 40%	142 36%	106 33%	80 31%	113 37%	108 35%	283 34%	288 35%	159 36%
Not stated	545 36%	124 35%	186 34%	162 34%	118 38%	196 37%	132 33%	152 39%	116 36%	99 39%	111 37%	104 34%	317 38%	307 38%	145 33%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 149 (continuation)

B7-8. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	425 28%	15 14%	173a 27%	215A 31%	144A 29%	60A 36%	330 29%	187 30%	203 30%	265cd 32%	51 28%	56 22%	49 22%
No	514 34%	41 38%	225 36%	214 31%	155 31%	51 31%	388 34%	195 31%	231 34%	277 34%	57 31%	83 33%	93 41%
Don't know	18 1%	* *%	12c 2%	3 *%	3 1%	* *%	12 1%	0 -%	12A 2%	2 *%	2 1%	6A 2%	6A 3%
NO / DON'T KNOW	532 35%	42 39%	238 38%	217 31%	157 31%	52 31%	400 35%	195 31%	242 36%	279 34%	59 32%	89 35%	99a 43%
Not stated	545 36%	51bf 47%	223 35%	261 38%	200 40%	54 33%	419 36%	245 39%	235 35%	282 34%	74 40%	106 42%	80 35%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 149 (continuation)

B7-8. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	425 28%	53 37%	179 29%	302 30%	258 29%	8 21%	116 29%	131 33%	78 27%	18 25%
No	514 34%	44 30%	220 36%	339 33%	296 33%	17 45%	128 32%	146 37%	96 33%	21 29%
Don't know	18 1%	2 1%	4 1%	9 1%	6 1%	0 -%	6 1%	4 1%	0 -%	0 -%
NO / DON'T KNOW	532 35%	46 32%	224 36%	347 34%	301 34%	17 45%	134 33%	150 38%	96 33%	21 29%
Not stated	545 36%	46 32%	214 35%	370 36%	326 37%	13 34%	155 38%	117 29%	116a 40%	33a 47%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 149 (continuation)

B7-8. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	425	295	255	376	160	180	401	395	425	408	196	58	171Ab	179c	80	153
	28%	40%	34%	33%	32%	41%	32%	31%	44%	31%	25%	26%	36%	33%	26%	26%
No	514	272	285	403	184	162	464	443	514	464	243	86	184a	174	110	201
	34%	37%	37%	35%	37%	37%	37%	34%	54%	35%	30%	39%	38%	32%	36%	34%
Don't know	18	11	10	15	4	4	16	14	18	17	9	4	4	6	1	4
	1%	2%	1%	1%	1%	1%	1%	1%	2%	1%	1%	2%	1%	1%	1%	1%
NO / DON'T KNOW	532	283	295	418	189	166	480	457	532	481	252	90a	188a	180	112	205
	35%	39%	39%	36%	38%	38%	39%	35%	56%	36%	32%	41%	39%	33%	36%	35%
Not stated	545	153H	211aeH	359AEH	151AEH	87H	363AEH	440AbEfH	0	442AbEH	351bC	73	121	184	115	229
	36%	21%	28%	31%	30%	20%	29%	34%	-%	33%	44%	33%	25%	34%	38%	39%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 150

B7-9. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Windscreen cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	675 45%	407 46%	268 43%	91 45%	280 46%	304 44%	404 44%	250 47%	675 45%	602 45%	568 45%	54 45%	35 46%	19 42%	469 44%	203 48%
No	632 42%	358 41%	274 44%	77 38%	252 41%	303 44%	390 43%	217 41%	632 42%	560 42%	529 42%	51 42%	31 41%	21 47%	450 42%	178 42%
Don't know	24 2%	12 1%	12 2%	* *%	9 1%	15 2%	18 2%	5 1%	24 2%	20 2%	20 2%	2 2%	* *%	1 2%	16 2%	8 2%
NO / DON'T KNOW	656 44%	370 42%	286 46%	78 38%	261 43%	317 46%	408 45%	222 42%	656 44%	580 43%	549 44%	53 44%	31 42%	22 49%	466 44%	186 43%
Not stated	171 11%	99 11%	72 11%	36c 17%	67 11%	68 10%	101 11%	61 12%	171 11%	153 11%	144 11%	13 11%	9 12%	4 9%	131 12%	39 9%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 150 (continuation)

B7-9. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Windscreen cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	675 45%	444 46%	228 43%	292 42%	366a 48%	40 46%	617 46%	203 47%	472 44%	99b 53%	567 43%	616B 47%	26 26%	414 45%	65 37%
No	632 42%	407 42%	219 42%	324B 46%	289 38%	42 49%	583 43%	183 42%	449 42%	71 38%	559 43%	560 42%	43 43%	398 44%	75 43%
Don't know	24 2%	21b 2%	2 *%	15 2%	9 1%	1 1%	23 2%	5 1%	19 2%	2 1%	22 2%	20 2%	2 2%	16 2%	1 1%
NO / DON'T KNOW	656 44%	429 44%	221 42%	338B 48%	297 39%	43 49%	606 45%	187 43%	468 44%	73 39%	581 45%	580 44%	45 45%	414 45%	76 44%
Not stated	171 11%	92 10%	79a 15%	69 10%	96 13%	4 4%	131 10%	44 10%	126 12%	14 8%	156 12%	123 9%	30A 30%	86 9%	32A 19%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 150 (continuation)

B7-9. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Windscreen cover

Base: All

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	675 45%	180 50%	229 43%	212 45%	142 46%	245 46%	177 44%	158 41%	142 44%	134b 52%	123 41%	152 49%	386 46%	343 42%	211 48%
No	632 42%	138 39%	250 46%	190 40%	129 42%	240 45%	179d 45%	179d 46%	136 42%	88 35%	144b 48%	114 37%	344 41%	347 43%	187 42%
Don't know	24 2%	6 2%	8 2%	9 2%	1 *	8 1%	6 1%	3 1%	11b 3%	2 1%	5 2%	7 2%	8 1%	12 2%	6 1%
NO / DON'T KNOW	656 44%	143 40%	258 48%	199 42%	130 42%	248 46%	185d 46%	182d 47%	147d 45%	90 35%	150b 50%	121 39%	352 42%	359 44%	193 44%
Not stated	171 11%	33 9%	51 9%	61c 13%	36 12%	44 8%	39 10%	49 12%	36 11%	31 12%	30 10%	36 12%	102 12%	110b 14%	38 9%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 150 (continuation)

B7-9. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Windscreen cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	675 45%	45 42%	264 42%	332 48%	238 47%	84 51%	506 44%	297 47%	317 47%	403D 49%	88D 48%	108d 43%	73 32%
No	632 42%	46 43%	296cD 47%	267 38%	187 37%	68 41%	486 42%	254 40%	278 41%	323 39%	80 43%	111 44%	115A 50%
Don't know	24 2%	3 2%	12 2%	7 1%	6 1%	2 1%	17 1%	6 1%	11 2%	7 1%	2 1%	6 2%	8A 4%
NO / DON'T KNOW	656 44%	49 45%	308CD 49%	274 40%	193 38%	69 42%	502 44%	259 41%	289 42%	329 40%	82 44%	117 46%	123A 54%
Not stated	171 11%	14 13%	62 10%	87 13%	70 14%	13 8%	140 12%	70 11%	75 11%	95 11%	14 8%	27 11%	32 14%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 150 (continuation)

B7-9. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Windscreen cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	675 45%	75 52%	311 50%	469 46%	412 46%	18 50%	186 46%	187 47%	139 48%	36 50%
No	632 42%	58 40%	249 40%	425 42%	364 41%	17 45%	174 43%	165 41%	113 39%	30 42%
Don't know	24 2%	2 1%	5 1%	11 1%	8 1%	0 -%	4 1%	2 1%	3 1%	* *%
NO / DON'T KNOW	656 44%	60 41%	254 41%	437 43%	372 42%	17 45%	177 44%	167 42%	116 40%	30 42%
Not stated	171 11%	11 7%	52 8%	114 11%	102 12%	2 5%	42 10%	44 11%	34 12%	6 8%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 150 (continuation)

B7-9. Last time you compared insurers or policies did you compare what sort of cover different insurers offered under their: Windscreen cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Windscreen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	675	405	375	572	240	247	595	616	497	675	356	86	231	268c	147	241
	45%	55%	49%	50%	48%	57%	48%	48%	52%	51%	45%	39%	48%	49%	48%	41%
No	632	281	313	485	228a	167	521	554	377	632AbcEfH	339	93	200	216	111	270b
	42%	38%	41%	42%	46%	39%	42%	43%	39%	47%	42%	42%	42%	40%	36%	46%
Don't know	24	11	13	20	7	5	20	17	15	24	10	7	7	8	*	10
	2%	2%	2%	2%	1%	1%	2%	1%	2%	2%	1%	3%	1%	1%	1%	2%
NO / DON'T KNOW	656	292	326	505	235a	173	541	572	392	656	349	100	206	224	111	280B
	44%	40%	43%	44%	47%	40%	44%	44%	41%	49%	44%	45%	43%	41%	36%	48%
Not stated	171	33I	59aEI	77eI	25I	13I	107AdEI	104aEI	68eI	0	94	35c	42	52	49a	66
	11%	5%	8%	7%	5%	3%	9%	8%	7%	0%	12%	16%	9%	10%	16%	11%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 151

B8 Summary. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers?

Base: All

	Total	Very difficult	Quite difficult	Neither easy or difficult	Quite easy	Very easy	VERY / QUITE EASY	VERY / QUITE DIFFICULT	Don't know	Not stated
Personal belongings cover (a)	1501	10 1%	26 2%	62 4%	61 4%	42 3%	103 7%	36 2%	17 1%	1284 86%
Breakdown cover (b)	1501	15 1%	29 2%	100 7%	122 8%	81 5%	203 14%	44 3%	13 1%	1142 76%
Courtesy car/ temporary replacement vehicle (c)	1501	21 1%	56 4%	153 10%	173 12%	156 10%	329 22%	78 5%	26 2%	916 61%
Foreign use cover (d)	1501	8 1%	14 1%	30 2%	41 3%	31 2%	72 5%	22 1%	4 *	1374 92%
Key loss cover (e)	1501	8 1%	10 1%	37 2%	27 2%	34 2%	62 4%	18 1%	4 *	1380 92%
Legal Expenses/Legal protection (f)	1501	27 2%	73 5%	164 11%	180 12%	142 9%	322 21%	99 7%	33 2%	882 59%
No claims bonus protection	1501	23 2%	63 4%	167 11%	225 15%	252 17%	478 32%	87 6%	35 2%	734 49%
Personal Accident/ Personal injury/ Medical expenses	1501	33 2%	36 2%	120 8%	116 8%	96 6%	212 14%	69 5%	24 2%	1076 72%
Windscreen cover	1501	10 1%	47 3%	117 8%	205 14%	277 18%	482 32%	57 4%	19 1%	826 55%

Table 152  
 B8-1. On a five point scale where 5 is very easy and 1 is very difficult,  
 how easy was it to compare the feature in question with the same product from other insurers? Personal belongings cover

Base: All those who compared the cover offered for Personal belongings cover last time they compared insurers or policies

	Total	Gender		Age		Social Grade		Country		Area		Years - MI					
		Male (a)	Female (b)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK Eng/Wal (a)	Eng (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)	High (a)	Low (b)
Unweighted row	224	139	85	93	106	134	86	224	150	107	38	43	36	145	79	156	68
Effective sample size	150	88	62	61	70	86	61	150	121	107	38	43	36	98	52	103	47
Total	217	123	95	88	99	125	88	217	193	180	18	13	6	145	72	146	71
Very difficult	(+1) 10 4%	9b 8%	* *%	4 5%	5 5%	5 4%	4 5%	10 4%	9 5%	8 5%	* 3%	* 2%	* 6%	6 4%	4 6%	9 6%	1 1%
Quite difficult	(+2) 26 12%	14 11%	12 13%	14 15%	13 13%	20 16%	6 7%	26 12%	25 13%	22 12%	1 8%	3 21%	* 6%	14 10%	12 17%	18 13%	8 11%
Neither easy or difficult	(+3) 62 28%	35 29%	27 28%	26 29%	28 28%	36 29%	26 29%	62 28%	52 27%	47 26%	7 39%	5 37%	3bc 44%	42 29%	20 27%	43 29%	19 27%
Quite easy	(+4) 61 28%	30 25%	30 32%	20 22%	26 26%	32 25%	27 30%	61 28%	52 27%	49 27%	6 34%	4 28%	2 33%	40 28%	20 28%	36 24%	25 35%
Very easy	(+5) 42 19%	27 22%	15 16%	19 22%	18 18%	24 19%	17 19%	42 19%	40f 21%	39f 21%	2 11%	1 9%	* 6%	31 22%	11 15%	29 20%	13 19%
VERY / QUITE EASY	103 47%	57 47%	45 48%	39 44%	44 44%	56 44%	43 49%	103 47%	92 48%	87 49%	8 45%	5 37%	3 39%	72 50%	31 43%	64 44%	38 54%
VERY / QUITE DIFFICULT	36 17%	23 19%	13 13%	18 20%	18 18%	26 21%	10 12%	36 17%	33 17%	30 17%	2 11%	3 23%	1 11%	19 13%	16 23%	27 19%	9 12%
Don't know	17 8%	7 6%	10 10%	6 6%	10 10%	8 7%	9 10%	17 8%	15 8%	15 8%	1 5%	* 2%	* 6%	11 8%	5 7%	12 8%	5 7%
Median	4.0	3.0	4.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	3.0	3.0	3.0	4.0	3.0	3.0	4.0
Mean score	3.5	3.5	3.6	3.4	3.4	3.4	3.6	3.5	3.5	3.5	3.4	3.2	3.3	3.6	3.3	3.4	3.6
Standard deviation	1.1	1.2	1.0	1.2	1.1	1.1	1.1	1.1	1.1	1.1	.9	1.0	1.0	1.1	1.1	1.2	1.0
Standard error	.09	.13	.13	.15	.14	.13	.14	.09	.11	.12	.15	.16	.17	.11	.16	.12	.15
Error variance	.01	.02	.02	.02	.02	.02	.02	.01	.01	.01	.02	.02	.03	.01	.03	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 152 (continuation)

B8-1. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Personal belongings cover

Base: All those who compared the cover offered for Personal belongings cover last time they compared insurers or policies

	Total	Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion	No claims bonus	NCB - concerned		Cost of PMI			
		High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	
Unweighted row	224	109	110	197	65	159	33	188	215	139	62	77	62	47	88	
Effective sample size	150	67	79	132	42	108	22	126	144	89	41	48	44	31	57	
Total	217	93	119	192	58	159	31	183	209	127	59	67	67	46	79	
Very difficult	(+1)	10 4%	4 5%	5 4%	10 5%	1 1%	9 6%	2 6%	8 4%	8 4%	7 6%	4 6%	4 6%	2 5%	2 2%	
Quite difficult	(+2)	26 12%	12 13%	14 12%	22 12%	4 7%	22 14%	4 13%	22 12%	24 12%	20 16%	11 18%	9 14%	9 13%	1 2%	16b 20%
Neither easy or difficult	(+3)	62 28%	30 32%	30 26%	54 28%	19 33%	43 27%	12 40%	50 27%	61 29%	39 31%	18 29%	22 32%	24 35%	13 29%	19 24%
Quite easy	(+4)	61 28%	25 27%	35 29%	56 29%	14 24%	47 30%	7 22%	50 28%	58 28%	32 25%	17 29%	14 21%	18 26%	13 28%	19 25%
Very easy	(+5)	42 19%	15 16%	24 20%	35 18%	18b 31%	24 15%	4 12%	38 21%	40 19%	23 18%	7 12%	16 23%	11 16%	13 30%	16 20%
VERY / QUITE EASY		103 47%	40 44%	59 49%	91 47%	32 55%	71 45%	11 35%	89 49%	99 47%	54 43%	24 41%	30 44%	28 42%	26 57%	35 45%
VERY / QUITE DIFFICULT		36 17%	16 18%	19 16%	32 17%	4 8%	31 20%	6 19%	30 16%	32 15%	27 22%	14 24%	13 20%	13 19%	3 7%	17 22%
Don't know		17 8%	6 6%	11 9%	15 8%	2 4%	14 9%	2 7%	14 8%	17 8%	6 5%	3 6%	2 3%	2 3%	3 7%	8 10%
Median		4.0	3.0	4.0	4.0	4.0	3.0	3.0	4.0	4.0	3.0	3.0	3.0	3.0	4.0	3.0
Mean score		3.5	3.4	3.5	3.5	3.8b	3.4	3.2	3.5	3.5	3.3	3.3	3.4	3.3	3.8	3.5
Standard deviation		1.1	1.1	1.1	1.1	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.1
Standard error		.09	.14	.13	.10	.16	.11	.24	.10	.09	.12	.18	.17	.17	.20	.16
Error variance		.01	.02	.02	.01	.03	.01	.06	.01	.01	.02	.03	.03	.03	.04	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 152 (continuation)

B8-1. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Personal belongings cover

Base: All those who compared the cover offered for Personal belongings cover last time they compared insurers or policies

	Total	Policy renewal				Policy renewal - longevity			Insurance channel - actual		Purchase - actual			In surance company - actual	Last compared	
		Jan/ Feb/Mar	Apr/ May/June	Jul/ Aug/Sep	Oct/ Nov/Dec	High	Medium	Low	Insu rance co	Broker	Phone	Online - Total	Online - PCW	Top 10	Rec ently (a)	Not re cently (b)
		(a)	(b)	(c)	(d)	(a)	(b)	(c)	(a)	(b)	(b)	(c)	(d)			
Unweighted row	224	69	46	55	38	45	47	126	116	66	93	99	67	166	97	112
Effective sample size	150	44	29	38	27	26	31	89	72	49	58	76	52	111	65	75
Total	217	63	40	56	41	34	44	133	101	73	79	117	80	160	97	106
Very difficult	(+1) 4%	* 4%	4 10%	* 1%	5 12%	2 5%	2 5%	4 3%	4 4%	2 3%	6 7%	4 3%	2 2%	4 3%	2 2%	6 5%
Quite difficult	(+2) 12%	10 16%	6 14%	5 9%	5 13%	4 12%	10 22%	13 9%	12 12%	9 13%	9 11%	14 12%	8 10%	20 12%	15 16%	11 10%
Neither easy or difficult	(+3) 28%	18 30%	13 31%	17 30%	8 20%	9 27%	13 29%	40 30%	28 28%	22 30%	28 36%	29 25%	19 24%	48 30%	32 33%	26 24%
Quite easy	(+4) 28%	20 32%	11 26%	21 37%	3 7%	6 18%	13 29%	38 29%	25 25%	21 28%	21 26%	35 30%	24 29%	45 28%	26 27%	32 30%
Very easy	(+5) 19%	8 13%	7 17%	9 17%	14 35%	11 33%	7 15%	24 18%	18 18%	17 23%	10 13%	24 21%	21 26%	30 19%	19 20%	19 18%
VERY / QUITE EASY	103 47%	28 45%	18 43%	30 54%	17 42%	18 51%	19 44%	62 46%	44 43%	38 52%	31 39%	59 51%	44 55%	75 47%	45 47%	51 48%
VERY / QUITE DIFFICULT	36 17%	10 16%	10 24%	5 10%	10 25%	6 17%	12 27%	17 13%	15 15%	12 16%	14 18%	17 15%	10 13%	25 15%	18 18%	16 15%
Don't know	17 8%	6 9%	* 1%	3 6%	5 13%	2 6%	* *	15 11%	13b 13%	2 3%	6 7%	11 9%	7 8%	13 8%	2 2%	13a 12%
Median	4.0	3.0	3.0	4.0	3.0	4.0	3.0	4.0	3.0	4.0	3.0	4.0	4.0	4.0	3.0	4.0
Mean score	3.5	3.5	3.3	3.6	3.4	3.7	3.3	3.5	3.5	3.6	3.3	3.6	3.7	3.5	3.5	3.5
Standard deviation	1.1	1.0	1.2	.9	1.5	1.2	1.1	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
Standard error	.09	.15	.23	.15	.31	.25	.20	.12	.14	.16	.15	.13	.15	.10	.13	.14
Error variance	.01	.02	.05	.02	.09	.06	.04	.01	.02	.03	.02	.02	.02	.01	.02	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 152 (continuation)

B8-1. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Personal belongings cover

Base: All those who compared the cover offered for Personal belongings cover last time they compared insurers or policies

	Total	Generally compare			In person (a)	Comparisons made				PCW - number looked at	
		Every year (a)	Most years (b)	Some years (c)		Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)
Unweighted row	224	138	31	32	32	109	149	118	70	74	33
Effective sample size	150	94	20	20	18	68	102	82	44	50	23
Total	217	140	28	27	22	95	152	124	64	76	35
Very difficult	(+1) 10 4%	8 6%	0 -%	0 -%	4 17%	4 5%	4 3%	4 3%	2 3%	3 4%	0 -%
Quite difficult	(+2) 26 12%	19 14%	4 14%	3 10%	1 4%	6 6%	22 15%	16 13%	14b 21%	10 13%	3 7%
Neither easy or difficult	(+3) 62 28%	37 26%	8 28%	6 22%	5 22%	26 28%	46 30%	41 33%	17 27%	25 33%	14 39%
Quite easy	(+4) 61 28%	39 28%	7 25%	11 42%	7 30%	28 29%	45 30%	33 27%	20 31%	21 28%	7 19%
Very easy	(+5) 42 19%	28 20%	6 20%	5 17%	4 18%	21 23%	26 17%	21 17%	9 14%	14 18%	7 20%
VERY / QUITE EASY	103 47%	67 48%	12 45%	16 59%	11 48%	49 52%	71 47%	54 44%	29 45%	35 46%	14 39%
VERY / QUITE DIFFICULT	36 17%	27 19%	4 14%	3 10%	5 21%	10 11%	26 17%	20 16%	16b 25%	13 18%	3 7%
Don't know	17 8%	9 6%	4 13%	2 9%	2 8%	9 10%	9 6%	9 7%	2 3%	2 2%	5 14%
Median	4.0	4.0	4.0	4.0	4.0	4.0	3.0	3.0	3.0	3.0	3.0
Mean score	3.5	3.5	3.6	3.7	3.3	3.7	3.5	3.4	3.3	3.4	3.6
Standard deviation	1.1	1.2	1.0	.9	1.4	1.1	1.0	1.0	1.1	1.1	1.0
Standard error	.09	.12	.25	.21	.34	.14	.11	.12	.17	.15	.21
Error variance	.01	.02	.06	.05	.12	.02	.01	.01	.03	.02	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 152 (continuation)

B8-1. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Personal belongings cover

Base: All those who compared the cover offered for Personal belongings cover last time they compared insurers or policies

	Total	Feature included or considered									Features - buy		Features - ease		
		Per sonal belon gings (a)	Brea kdown (b)	Cou rtesy car (c)	Forei gn use (d)	Key loss (e)	Leg al pro tec tion (f)	No cla ims bonus (g)	Per sonal injury (h)	Wind screen (i)	Prefer se par ate (a)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	224	224	146	198	97	112	205	210	196	218	109	87	97	37	85
Effective sample size	150	150	93	134	62	74	139	140	131	145	75	55	67	27	51
Total	217	217	130	194	89	108	203	202	190	210	111	78	99	41	70
Very difficult	(+1) 10 4%	10 4%	6 5%	8 4%	3 3%	4 4%	10 5%	8 4%	8 4%	10 5%	6 5%	4 5%	4 4%	0 -%	6 8%
Quite difficult	(+2) 26 12%	26 12%	12 9%	25 13%	14 16%	12 12%	24 12%	26 13%	22 12%	24 12%	10 9%	14 18%	7 7%	2 5%	17A 25%
Neither easy or difficult	(+3) 62 28%	62 28%	34 27%	56 29%	25 28%	31 29%	58 28%	58 29%	51 27%	60 28%	37 34%	20 25%	30 31%	6 14%	24 34%
Quite easy	(+4) 61 28%	61 28%	40 31%	55 29%	19 21%	28 26%	60 29%	55 27%	56 30%	59 28%	29 26%	18 23%	30c 31%	21 52%	9 13%
Very easy	(+5) 42 19%	42 19%	26 20%	39 20%	23 25%	23 22%	37 18%	40 20%	37 20%	42 20%	21 19%	17 22%	21 21%	10 23%	12 17%
VERY / QUITE EASY	103 47%	103 47%	66 51%	94 49%	41 46%	52 48%	97 48%	95 47%	93 49%	101 48%	51 46%	35 45%	51c 51%	31 75%	21 30%
VERY / QUITE DIFFICULT	36 17%	36 17%	18 14%	32 17%	17 19%	17 16%	34 17%	34 17%	30 16%	34 16%	16 14%	18 22%	11 11%	2 5%	23A 33%
Don't know	17 8%	17 8%	12 9%	12 6%	6 6%	9 8%	15 7%	15 7%	15 8%	15 7%	7 6%	6 7%	7 7%	2 5%	2 3%
Median	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	3.0	3.0	4.0	4.0	3.0
Mean score	3.5	3.5	3.6	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.4	3.6C	4.0C	3.1
Standard deviation	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.0	.8	1.2
Standard error	.09	.09	.12	.10	.15	.13	.10	.10	.10	.10	.13	.17	.13	.16	.17
Error variance	.01	.01	.01	.01	.02	.02	.01	.01	.01	.01	.02	.03	.02	.02	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 153  
 B8-1. On a five point scale where 5 is very easy and 1 is very difficult,  
 how easy was it to compare the feature in question with the same product from other insurers? Personal belongings cover  
 Base: All those who compared the cover offered for Personal belongings cover last time they compared insurers or policies

		Total	Personal belongings cover Included in policy (a)
Unweighted row		224	207
Effective sample size		150	139
Total		217	202
Very difficult	(+1)	10 4%	9 5%
Quite difficult	(+2)	26 12%	25 12%
Neither easy or difficult	(+3)	62 28%	59 29%
Quite easy	(+4)	61 28%	55 27%
Very easy	(+5)	42 19%	39 19%
VERY / QUITE EASY		103 47%	94 47%
VERY / QUITE DIFFICULT		36 17%	35 17%
Don't know		17 8%	15 7%
Median		4.0	4.0
Mean score		3.5	3.5
Standard deviation		1.1	1.1
Standard error		.09	.10
Error variance		.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 154

B8-2. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Breakdown cover

Base: All those who compared the cover offered for Breakdown cover last time they compared insurers or policies

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	368	206	162	48	148	172	229	131	368	235	178	64	57	69	255	112
Effective sample size	246	136	110	37	96	114	148	93	246	197	178	64	57	69	175	71
Total	359	196	164	57	140	161	213	138	359	316	299	31	17	12	261	98
Very difficult	(+1) 15 4%	11 6%	4 3%	2 4%	5 3%	8 5%	13 6%	3 2%	15 4%	13 4%	12 4%	1 5%	1 7%	1 7%	11 4%	4 4%
Quite difficult	(+2) 29 8%	19 9%	10 6%	3 6%	10 7%	16 10%	12 6%	15 11%	29 8%	26 8%	24 8%	2 6%	2 14%	1 6%	21 8%	7 8%
Neither easy or difficult	(+3) 100 28%	49 25%	51 31%	16 28%	38 27%	46 29%	60 28%	38 27%	100 28%	86 27%	81 27%	9 28%	6 33%	5 38%	74 28%	26 26%
Quite easy	(+4) 122 34%	64 33%	58 35%	19 34%	55 39%	47 29%	67 31%	52 38%	122 34%	106 34%	102 34%	12 38%	4 23%	4 30%	91 35%	30 31%
Very easy	(+5) 81 23%	45 23%	36 22%	13 23%	31 22%	37 23%	53 25%	27 19%	81 23%	74 23%	71 24%	5 16%	4 21%	2 17%	55 21%	26 26%
VERY / QUITE EASY	203 56%	109 56%	94 57%	32 56%	87 62%	84 52%	120 56%	79 57%	203 56%	180 57%	173 58%	16 53%	8 44%	6 48%	146 56%	56 57%
VERY / QUITE DIFFICULT	44 12%	30 15%	14 9%	5 9%	14 10%	24 15%	25 12%	18 13%	44 12%	39 12%	35 12%	3 11%	4 21%	2 13%	32 12%	12 12%
Don't know	13 4%	8 4%	5 3%	4 7%	2 1%	7 4%	9 4%	4 3%	13 4%	10 3%	10 3%	2 8%	* 2%	* 1%	9 3%	4 4%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	3.0	4.0	4.0
Mean score	3.6	3.6	3.7	3.7	3.7	3.6	3.7	3.6	3.6	3.7	3.7	3.6	3.4	3.5	3.6	3.7
Standard deviation	1.1	1.1	1.0	1.0	1.0	1.1	1.1	1.0	1.1	1.1	1.1	1.0	1.2	1.1	1.1	1.1
Standard error	.07	.10	.10	.18	.10	.11	.09	.10	.07	.08	.08	.13	.16	.14	.08	.13
Error variance	*	.01	.01	.03	.01	.01	.01	.01	*	.01	.01	.02	.03	.02	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 154 (continuation)

B8-2. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Breakdown cover

Base: All those who compared the cover offered for Breakdown cover last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc (a)	Not concerned (b)
Unweighted row	368	245	122	150	209	332	105	263	56	309	339	225	36	102	119
Effective sample size	246	157	88	94	146	219	69	177	40	204	225	144	27	64	78
Total	359	222	136	134	216	319	99	261	61	295	326	206	41	88	113
Very difficult	(+1) 15 4%	11 5%	4 3%	4 3%	8 4%	14 4%	1 1%	14 6%	4 7%	11 4%	13 4%	9 4%	4 10%	* 1%	7 6%
Quite difficult	(+2) 29 8%	25b 11%	4 3%	11 8%	18 8%	23 7%	11 12%	17 7%	4 6%	25 8%	24 7%	18 9%	2 4%	5 5%	11 10%
Neither easy or difficult	(+3) 100 28%	54 24%	44 33%	39 29%	59 27%	88 27%	30 30%	70 27%	15 24%	83 28%	88 27%	68 33%	11 27%	29 33%	39 34%
Quite easy	(+4) 122 34%	73 33%	49 36%	45 33%	75 35%	108 34%	29 29%	93 36%	20 32%	100 34%	111 34%	62 30%	10 25%	37b 41%	26 23%
Very easy	(+5) 81 23%	54 25%	27 20%	31 23%	47 22%	74 23%	26 27%	55 21%	16 26%	65 22%	79 24%	45 22%	9 21%	17 20%	28 25%
VERY / QUITE EASY	203 56%	127 57%	76 56%	76 57%	123 57%	182 57%	55 56%	148 57%	35 58%	166 56%	190 58%	108 52%	19 46%	54 61%	54 48%
VERY / QUITE DIFFICULT	44 12%	36b 16%	8 6%	14 11%	26 12%	37 11%	12 12%	32 12%	8 12%	36 12%	36 11%	27 13%	6 14%	5 6%	18 16%
Don't know	13 4%	6 3%	7 5%	4 3%	8 4%	12 4%	1 1%	12 4%	3 6%	10 3%	11 3%	3 2%	6 13%	* 1%	3 2%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.6	3.6	3.7	3.7	3.7	3.7	3.7	3.6	3.7	3.6	3.7	3.6	3.5	3.7	3.5
Standard deviation	1.1	1.1	.9	1.0	1.0	1.1	1.0	1.1	1.2	1.1	1.1	1.1	1.2	.9	1.2
Standard error	.07	.09	.10	.11	.09	.07	.12	.08	.19	.07	.07	.09	.26	.11	.13
Error variance	*	.01	.01	.01	.01	.01	.02	.01	.04	.01	.01	.01	.07	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 154 (continuation)

B8-2. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Breakdown cover

Base: All those who compared the cover offered for Breakdown cover last time they compared insurers or policies

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		Purchase - actual			
		High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insurance co (a)	Broker (b)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)
Unweighted row	368	110	81	132	101	97	81	64	71	71	215	197	106	163	156	116	35
Effective sample size	246	81	55	84	60	65	58	43	39	49	151	129	75	105	113	82	28
Total	359	124	82	117	82	94	88	65	51	74	223	185	114	150	169	120	43
Very difficult (+1)	15 4%	8 6%	3 3%	3 3%	1 1%	4 4%	2 3%	4 6%	4 8%	1 1%	10 4%	3 2%	11a 10%	4 3%	7 4%	3 2%	3 6%
Quite difficult (+2)	29 8%	11 9%	4 5%	9 8%	6 7%	11 12%	8 9%	4 6%	5 9%	8 11%	16 7%	9 5%	10 8%	16 11%	10 6%	7 6%	2 4%
Neither easy or difficult (+3)	100 28%	31 25%	26 31%	34 29%	27 33%	27 28%	22 25%	17 26%	10 20%	27 36%	62 28%	53 29%	35 30%	48 32%	47 28%	34 28%	11 26%
Quite easy (+4)	122 34%	41 33%	32 39%	38 33%	30 36%	30 32%	37 42%	19 30%	16 30%	22 29%	77 35%	70 38%	35 30%	48 32%	57 34%	47 39%	10 24%
Very easy (+5)	81 23%	27 22%	17 21%	30 26%	18 22%	21 22%	17 20%	18 28%	13 24%	16 22%	52 23%	44 24%	20 18%	26 17%	43 26%	28 23%	16 37%
VERY / QUITE EASY	203 56%	68 55%	49 59%	68 58%	48 58%	51 54%	54 61%	38 58%	28 55%	38 52%	129 58%	114 62%	55 48%	74 49%	101 60%	74 62%	26 61%
VERY / QUITE DIFFICULT	44 12%	19 15%	7 8%	12 10%	6 8%	15 16%	10 12%	8 12%	9 18%	9 12%	26 12%	13 7%	21a 18%	20 13%	17 10%	10 8%	4 10%
Don't know	13 4%	6 5%	1 1%	2 2%	1 2%	2 2%	2 2%	2 3%	4 7%	* 1%	7 3%	5 3%	4 3%	8 5%	4 3%	2 2%	2 4%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0
Mean score	3.6	3.6	3.7	3.7	3.7	3.6	3.7	3.7	3.6	3.6	3.7	3.8b	3.4	3.5	3.7	3.8	3.9
Standard deviation	1.1	1.1	1.0	1.0	.9	1.1	1.0	1.2	1.2	1.0	1.1	.9	1.2	1.0	1.1	1.0	1.2
Standard error	.07	.13	.13	.11	.12	.14	.13	.18	.21	.14	.09	.08	.14	.10	.10	.11	.23
Error variance	*	.02	.02	.01	.01	.02	.02	.03	.04	.02	.01	.01	.02	.01	.01	.01	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 154 (continuation)

B8-2. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Breakdown cover

Base: All those who compared the cover offered for Breakdown cover last time they compared insurers or policies

	In surance company - actual		Last compared		Generally compare				In person (a)	Comparisons made				PCW - number looked at		
	Total	Top 10	Rec ently	Not re cently	Every year	Most years	Some years	Never		Phone	Online Total	Online - PCW	Online - other	1 (a)	2 (b)	
			(a)	(b)	(a)	(b)	(c)	(d)		(b)	(c)	(d)	(f)			
Unweighted row	368	271	162	176	220	54	55	37	43	181	264	227	118	97	80	
Effective sample size	246	184	107	122	145	37	36	27	28	114	180	157	76	66	59	
Total	359	268	156	178	210	54	51	41	41	162	265	232	110	97	90	
Very difficult	(+1) 4%	15 4%	11 4%	6 3%	4 3%	6 3%	2 3%	* 1%	7 17%	4 10%	1 1%	8 3%	7 3%	1 1%	4 4%	* **
Quite difficult	(+2) 8%	29 8%	15 6%	15 10%	11 6%	15 7%	5 9%	8 16%	* 1%	7 18%	15 9%	22 8%	21 9%	10 9%	10 10%	8 9%
Neither easy or difficult	(+3) 28%	100 28%	76 28%	37 23%	59 33%	53 25%	23a 42%	15 29%	9 22%	6 14%	45 28%	82 31%	71 31%	37 33%	35 36%	23 25%
Quite easy	(+4) 34%	122 34%	100 37%	53 34%	61 34%	74 35%	17 31%	16 32%	12 29%	14 35%	56 35%	93 35%	83 36%	37 34%	33 34%	34 38%
Very easy	(+5) 23%	81 23%	57 21%	43 27%	36 20%	56 26%	8 14%	9 17%	9 21%	7 18%	42 26%	52 20%	43 19%	22 20%	16 16%	23 26%
VERY / QUITE EASY		203 56%	157 58%	95 61%	97 54%	130 62%	25 46%	25 49%	21 51%	21 53%	98 61%	145 55%	126 54%	59 54%	49 50%	57 63%
VERY / QUITE DIFFICULT		44 12%	26 10%	21 13%	15 9%	21 10%	7 12%	8 17%	8 18%	11 28%	16 10%	30 11%	29 12%	11 10%	13 14%	8 9%
Don't know		13 4%	9 3%	4 2%	7 4%	6 3%	0 -	3 5%	4 9%	2 5%	3 2%	9 3%	6 3%	3 2%	* **	2 2%
Median		4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		3.6	3.7	3.7	3.7	3.8	3.4	3.5	3.4	3.3	3.8	3.6	3.6	3.6	3.5	3.8C
Standard deviation		1.1	1.0	1.1	1.0	1.0	1.0	1.0	1.4	1.3	1.0	1.0	1.0	1.0	1.0	.9
Standard error		.07	.08	.11	.09	.09	.16	.17	.28	.25	.09	.08	.08	.11	.12	.12
Error variance		*	.01	.01	.01	.01	.02	.03	.08	.06	.01	.01	.01	.01	.02	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 154 (continuation)

B8-2. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Breakdown cover

Base: All those who compared the cover offered for Breakdown cover last time they compared insurers or policies

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	368	241	368	324	132	151	328	330	273	352	198	43	127	155	67	136
Effective sample size	246	158	246	219	80	95	220	218	183	235	134	32	80	106	52	81
Total	359	229	359	318	112	136	322	316	267	342	198	47	114	159	80	110
Very difficult	(+1) 15 4%	10 4%	15 4%	14 5%	6 5%	5 4%	15 5%	11 4%	14 5%	15 4%	7 4%	2 4%	6 6%	8 5%	* *	7 6%
Quite difficult	(+2) 29 8%	11 5%	29 8%	23 7%	9 8%	11 8%	27 8%	25 8%	17 7%	29 8%	14 7%	4 8%	11 10%	6 4%	9 11%	13a 12%
Neither easy or difficult	(+3) 100 28%	60 26%	100 28%	90 28%	31 28%	40 29%	93 29%	92 29%	72 27%	97 28%	58 29%	12 24%	30 26%	45 29%	15 19%	35 32%
Quite easy	(+4) 122 34%	73 32%	122 34%	109 34%	32 28%	41 30%	104 32%	103 33%	82 31%	113 33%	73 37%	16 35%	32 28%	56 35%	29 36%	35 32%
Very easy	(+5) 81 23%	64 28%	81 23%	73 23%	30 27%	32 23%	72 22%	74 23%	71 27%	75 22%	41 21%	11 23%	29 25%	41c 26%	23c 29%	15 14%
VERY / QUITE EASY	203 56%	137 60%	203 56%	181 57%	62 55%	73 54%	176 55%	177 56%	153 57%	188 55%	114 58%	27 58%	61 53%	97c 61%	52c 65%	50 46%
VERY / QUITE DIFFICULT	44 12%	21 9%	44 12%	38 12%	15 14%	16 12%	42 13%	36 12%	32 12%	44 13%	21 11%	5 11%	17 15%	14 9%	9 12%	20 19%
Don't know	13 4%	11 5%	13 4%	10 3%	4 4%	7 5%	11 3%	11 3%	10 4%	12 4%	4 2%	3 6%	6 5%	2 1%	3 4%	4 4%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.6	3.8	3.6	3.7	3.7	3.6	3.6	3.7	3.7	3.6	3.7	3.7	3.6	3.7c	3.8c	3.4
Standard deviation	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.0	1.1	1.1	1.0	1.1	1.2	1.1	1.0	1.1
Standard error	.07	.09	.07	.07	.13	.11	.07	.07	.08	.07	.09	.20	.13	.10	.14	.12
Error variance	*	.01	*	.01	.02	.01	.01	.01	.01	.01	.01	.04	.02	.01	.02	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 155

B8-2. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Breakdown cover

Base: All those who compared the cover offered for Breakdown cover last time they compared insurers or policies

	Total	Breakdown cover	
		Included in policy (a)	Considered (b)
Unweighted row	368	303	65
Effective sample size	246	201	45
Total	359	293	66
Very difficult	(+1) 15 4%	14 5%	2 2%
Quite difficult	(+2) 29 8%	21 7%	8 12%
Neither easy or difficult	(+3) 100 28%	71 24%	29A 44%
Quite easy	(+4) 122 34%	108b 37%	14 21%
Very easy	(+5) 81 23%	71 24%	10 16%
VERY / QUITE EASY	203 56%	179B 61%	24 37%
VERY / QUITE DIFFICULT	44 12%	35 12%	9 14%
Don't know	13 4%	9 3%	4 6%
Median	4.0	4.0	3.0
Mean score	3.6	3.7	3.4
Standard deviation	1.1	1.1	1.0
Standard error	.07	.08	.15
Error variance	*	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 156

B8-3. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Courtesy car/ temporary replacement vehicle

Base: All those who compared the cover offered for Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country				Area				
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)	
Unweighted row	563	317	246	75	246	242	343	208	563	398	293	105	105	60	392	171	
Effective sample size	397	223	174	56	170	171	241	146	397	328	293	105	105	60	283	114	
Total	585	328	257	85	250	250	356	214	585	523	492	50	32	11	424	161	
Very difficult	(+1) 4%	21 5%	15 2%	6 -	0 2%	5 7%	16ab 5%	17 1%	2 1%	21 4%	20 4%	18 4%	1 3%	1 4%	0 -	14 3%	7 4%
Quite difficult	(+2) 10%	56 11%	35 8%	21 13%	11 10%	25 8%	20 10%	36 9%	20 9%	56 10%	51 10%	47 10%	5 10%	4 11%	1 5%	37 9%	19 12%
Neither easy or difficult	(+3) 26%	153 25%	80 28%	72 29%	25 28%	70 23%	58 27%	94 24%	52 24%	153 26%	134 26%	124 25%	16 32%	10 30%	3 23%	110 26%	43 27%
Quite easy	(+4) 30%	173 30%	99 30%	74 29%	27 32%	73 29%	72 29%	93 26%	77a 36%	173 30%	155 30%	146 30%	14 28%	9 28%	4 37%	129 30%	44 27%
Very easy	(+5) 27%	156 27%	82 25%	74 29%	19 23%	71 29%	65 26%	97 27%	56 26%	156 27%	142 27%	134 27%	11 21%	8 26%	3 28%	113 27%	43 27%
VERY / QUITE EASY	329 56%	181 55%	148 58%	47 55%	144 58%	138 55%	190 53%	132 62%	329 56%	297 57%	280 57%	24 49%	17 53%	7d 65%	242 57%	87 54%	
VERY / QUITE DIFFICULT	78 13%	50 15%	27 11%	11 13%	30 12%	37 15%	53 15%	22 10%	78 13%	70 13%	65 13%	7 13%	5 15%	1 5%	51 12%	26 16%	
Don't know	26 4%	16 5%	9 4%	2 3%	6 2%	18b 7%	18 5%	8 4%	26 4%	22 4%	22 4%	3 6%	* 1%	1e 7%	21 5%	5 3%	
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	
Mean score	3.7	3.6	3.8	3.7	3.7	3.6	3.6	3.8	3.7	3.7	3.7	3.6	3.6	3.9d	3.7	3.6	
Standard deviation	1.1	1.1	1.0	1.0	1.0	1.2	1.2	1.0	1.1	1.1	1.1	1.1	1.1	.9	1.1	1.1	
Standard error	.06	.08	.08	.13	.08	.09	.08	.08	.06	.06	.07	.11	.11	.12	.07	.11	
Error variance	*	.01	.01	.02	.01	.01	.01	.01	*	*	*	.01	.01	.02	*	.01	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 156 (continuation)

B8-3. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Courtesy car/ temporary replacement vehicle

Base: All those who compared the cover offered for Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned		
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc erned (a)	Not co ncerned (b)	
Unweighted row	563	366	196	263	287	42	509	192	371	72	486	529	346	62	152	186	
Effective sample size	397	250	145	175	213	29	359	136	260	52	341	369	242	45	106	130	
Total	585	362	221	249	321	42	530	201	384	76	503	541	356	68	155	193	
Very difficult	(+1) 4%	21 4%	15 4%	4 2%	10 4%	11 4%	0 -	21 4%	7 4%	14 4%	4 5%	17 3%	21 4%	17 5%	2 3%	9 6%	8 4%
Quite difficult	(+2) 10%	56 10%	33 9%	24 11%	26 10%	29 9%	6 14%	50 10%	17 8%	40 10%	4 6%	52 10%	53 10%	35 10%	6 8%	14 9%	19 10%
Neither easy or difficult	(+3) 26%	153 26%	92 25%	61 28%	59 24%	92 29%	16 38%	133 25%	62 31%	90 24%	25 33%	126 25%	130 24%	97 27%	19 28%	44 29%	51 26%
Quite easy	(+4) 30%	173 30%	102 28%	71 32%	74 30%	93 29%	12 28%	153 29%	50 25%	123 32%	12 16%	157a 31%	163 30%	102 29%	19 28%	52 34%	50 26%
Very easy	(+5) 27%	156 27%	101 28%	55 25%	76 30%	77 24%	8 19%	146 28%	59 29%	98 25%	22 29%	134 27%	151 28%	88 25%	20 30%	32 20%	56 29%
VERY / QUITE EASY		329 56%	203 56%	126 57%	150 60%	170 53%	19 47%	300 57%	108 54%	221 57%	34 45%	291 58%	314 58%	190 53%	39 58%	84 54%	105 55%
VERY / QUITE DIFFICULT		78 13%	48 13%	28 13%	36 14%	40 12%	6 14%	72 14%	24 12%	53 14%	8 11%	69 14%	74 14%	52 15%	8 11%	23 15%	27 14%
Don't know		26 4%	20 6%	6 3%	4 2%	19a 6%	* 1%	25 5%	6 3%	20 5%	9B 12%	17 3%	24 4%	18 5%	2 4%	4 3%	10 5%
Median		4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		3.7	3.7	3.7	3.7	3.6	3.5	3.7	3.7	3.7	3.7	3.7	3.7	3.6	3.8	3.6	3.7
Standard deviation		1.1	1.1	1.0	1.1	1.1	1.0	1.1	1.1	1.1	1.2	1.1	1.1	1.1	1.1	1.1	1.1
Standard error		.06	.07	.09	.09	.08	.18	.06	.10	.07	.17	.06	.06	.07	.17	.11	.10
Error variance		*	.01	.01	.01	.01	.03	*	.01	*	.03	*	*	.01	.03	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 156 (continuation)

B8-3. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Courtesy car/ temporary replacement vehicle

Base: All those who compared the cover offered for Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
		High	Medium	Low	Jan/ Feb/Mar	Apr/ May/Jun	Jul/ Aug/Sep	Oct/ Nov/Dec	High	Medium	Low	Insu rance co	Broker	
		(a)	(b)	(c)	(a)	(b)	(c)	(d)	(a)	(b)	(c)	(a)	(b)	
Unweighted row	563	176	122	204	165	136	124	104	105	118	327	317	166	
Effective sample size	397	134	84	137	114	97	88	72	68	87	232	222	118	
Total	585	208	124	191	165	145	131	105	96	132	341	325	174	
Very difficult	(+1) 4%	21 3%	6 4%	4 5%	9 1%	2 6%	9a 4%	5 3%	3 6%	11C 8%	4 1%	9 3%	11 6%	
Quite difficult	(+2) 10%	56 14%	29 10%	13 7%	14 10%	17 15%	22c 6%	8 7%	7 3%	12 9%	41a 12%	38 12%	12 7%	
Neither easy or difficult	(+3) 26%	153 26%	52 25%	26 21%	59 31%	47 28%	25 17%	36 28%	31 30%	27 28%	31 23%	93 27%	84 26%	54 31%
Quite easy	(+4) 30%	173 30%	72 35%	30 24%	49 25%	46 28%	43 30%	51 39%	30 29%	23 24%	46 35%	97 28%	93 29%	51 29%
Very easy	(+5) 27%	156 27%	47 23%	46a 37%	51 27%	50 30%	39 27%	29 22%	27 26%	29 30%	32 24%	94 28%	85 26%	40 23%
VERY / QUITE EASY		329 56%	119 57%	76 61%	100 52%	96 58%	83 57%	79 61%	57 55%	52 55%	78 59%	191 56%	178 55%	92 53%
VERY / QUITE DIFFICULT		78 13%	35 17%	17 14%	23 12%	19 11%	31acd 22%	13 10%	10 10%	9 9%	23 17%	45 13%	48 15%	23 13%
Don't know		26 4%	3 1%	5 4%	10 5%	4 2%	5 4%	2 1%	6 6%	8b 8%	1 1%	12 3%	16 5%	6 3%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		3.7	3.6	3.8	3.7	3.8	3.6	3.7	3.7	3.8	3.6	3.7	3.7	3.6
Standard deviation		1.1	1.1	1.2	1.1	1.0	1.2	1.0	1.0	1.1	1.2	1.1	1.1	1.1
Standard error		.06	.09	.13	.10	.10	.13	.11	.13	.15	.13	.07	.08	.11
Error variance		*	.01	.02	.01	.01	.02	.01	.02	.02	.02	*	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 156 (continuation)

B8-3. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Courtesy car/ temporary replacement vehicle

Base: All those who compared the cover offered for Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	In person (a)	Purchase - actual			In insurance company - actual Top 10	Last compared		Generally compare			Never (d)	
			Phone - (b)	Online - Total (c)	Online - PCW (d)		Online - other (f)	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)		Some years (c)
Unweighted row	563	44	232	265	191	63	439	249	271	339	82	82	58
Effective sample size	397	27	163	191	137	47	311	175	194	236	58	60	41
Total	585	39	240	282	201	70	458	258	286	348	85	89	61
Very difficult	(+1) 21 4%	5 14%	9 4%	5 2%	3 1%	2 3%	15 3%	8 3%	9 3%	8 2%	7ac 8%	* 1%	5c 8%
Quite difficult	(+2) 56 10%	2 5%	22 9%	31 11%	21 10%	8 12%	43 9%	29 11%	24 8%	33 9%	10 12%	5 5%	9 15%
Neither easy or difficult	(+3) 153 26%	5 13%	62 26%	77 27%	50 25%	24 34%	128 28%	70 27%	75 26%	90 26%	26d 31%	29d 33%	7 12%
Quite easy	(+4) 173 30%	13 33%	68 28%	86 30%	68 34%	16 23%	135 29%	80 31%	82 29%	103 30%	21 25%	32 36%	15 24%
Very easy	(+5) 156 27%	13 33%	63 26%	77 27%	58 29%	17 24%	116 25%	68 26%	77 27%	105 30%	17 20%	17 19%	17 28%
VERY / QUITE EASY	329 56%	26 66%	131 54%	163 58%	126 62%	33 47%	250 55%	148 57%	159 56%	209b 60%	37 44%	49 55%	32 52%
VERY / QUITE DIFFICULT	78 13%	7 19%	31 13%	35 13%	23 11%	11 15%	58 13%	37 14%	34 12%	41 12%	17c 20%	5 6%	14c 23%
Don't know	26 4%	1 2%	16d 7%	7 2%	2 1%	2 3%	22 5%	4 1%	18a 6%	8 2%	4 5%	6 6%	8A 13%
Median	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0
Mean score	3.7	3.7	3.7	3.7	3.8	3.5	3.7	3.7	3.7	3.8b	3.4	3.7	3.6
Standard deviation	1.1	1.4	1.1	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.2	.9	1.4
Standard error	.06	.27	.09	.08	.09	.16	.06	.08	.08	.07	.16	.12	.23
Error variance	*	.07	.01	.01	.01	.03	*	.01	.01	*	.03	.01	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 156 (continuation)

B8-3. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Courtesy car/ temporary replacement vehicle

Base: All those who compared the cover offered for Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at			Feature included or considered									
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)	Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	
Unweighted row	563	55	267	405	352	177	151	127	38	353	336	563	215	223	503	507	411	534	
Effective sample size	397	38	185	286	249	119	106	93	26	243	228	397	147	150	353	356	288	378	
Total	585	56	274	421	367	171	157	140	36	354	332	585	218	217	519	523	423	557	
Very difficult	(+1) 4%	21 10%	6bcd 3%	8 3%	12 3%	11 3%	5 3%	4 3%	3 2%	1 2%	15 4%	11 3%	21 4%	11 5%	12 5%	21 4%	14 4%	21 4%	
Quite difficult	(+2) 10%	56 10%	6 10%	30 11%	40 9%	37 10%	16 10%	15 10%	12 9%	8 23%	32 9%	25 7%	56 10%	20 9%	20 9%	51 10%	49 9%	39 9%	53 10%
Neither easy or difficult	(+3) 26%	153 26%	16 29%	73 27%	119 28%	102 28%	59 34%	42 26%	41 29%	10 27%	90 25%	82 25%	153 26%	62 29%	49 22%	136 26%	143 27%	109 26%	143 26%
Quite easy	(+4) 30%	173 30%	10 18%	76 28%	125 30%	114 31%	45 26%	48 31%	47 33%	9 24%	97 27%	113 34%	173 30%	60 27%	71 32%	155 30%	143 27%	121 29%	164 29%
Very easy	(+5) 27%	156 27%	15 27%	78 28%	110 26%	95 26%	42 25%	46 29%	37 26%	6 18%	107 30%	84 25%	156 27%	54 25%	59 27%	137 26%	143 27%	119 28%	151 27%
VERY / QUITE EASY	329 56%	25 45%	154 56%	235 56%	209 57%	87 51%	94 60%	84 60%	15 42%	204 58%	197 60%	329 56%	114 52%	130 60%	293 56%	286 55%	240 57%	315 57%	
VERY / QUITE DIFFICULT	78 13%	11 20%	38 14%	52 12%	47 13%	21 12%	19 12%	15 11%	9 25%	46 13%	36 11%	78 13%	31 14%	32 15%	72 14%	70 13%	53 12%	74 13%	
Don't know	26 4%	3 6%	9 3%	15 4%	9 2%	5 3%	2 1%	1 *	2 5%	13 4%	17 5%	26 4%	11 5%	7 3%	18 3%	23 4%	22 5%	25 5%	
Median	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	
Mean score	3.7	3.4	3.7	3.7	3.7	3.6	3.8	3.7	3.3	3.7	3.7	3.7	3.6	3.7	3.7	3.7	3.7	3.7	
Standard deviation	1.1	1.3	1.1	1.1	1.1	1.1	1.1	1.0	1.1	1.1	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	
Standard error	.06	.22	.08	.06	.07	.10	.10	.11	.23	.07	.07	.06	.10	.10	.06	.06	.07	.06	
Error variance	*	.05	.01	*	*	.01	.01	.01	.05	.01	.01	*	.01	.01	*	*	*	*	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 156 (continuation)

B8-3. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Courtesy car/ temporary replacement vehicle

Base: All those who compared the cover offered for Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer separate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	563	283	78	202	237	99	214
Effective sample size	397	201	59	137	170	75	142
Total	585	296	90	199	254	115	201
Very difficult	(+1) 21 4%	12 4%	0 -%	9 5%	3 1%	3 3%	15A 7%
Quite difficult	(+2) 56 10%	35 12%	6 7%	15 8%	24 9%	9 8%	22 11%
Neither easy or difficult	(+3) 153 26%	82 28%	23 25%	48 24%	56 22%	23 20%	70ab 35%
Quite easy	(+4) 173 30%	88 30%	27 30%	58 29%	84 33%	28 25%	56 28%
Very easy	(+5) 156 27%	70 24%	27 29%	59 30%	77C 30%	47C 41%	30 15%
VERY / QUITE EASY	329 56%	158 53%	53 59%	118 59%	161C 64%	75C 66%	86 43%
VERY / QUITE DIFFICULT	78 13%	47 16%	6 7%	24 12%	27 10%	12 11%	37a 18%
Don't know	26 4%	9 3%	8 9%	8 4%	10 4%	4 4%	9 4%
Median	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.7	3.6	3.9	3.8	3.9C	4.0C	3.3
Standard deviation	1.1	1.1	.9	1.1	1.0	1.1	1.1
Standard error	.06	.08	.13	.10	.08	.13	.10
Error variance	*	.01	.02	.01	.01	.02	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 157

B8-3. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Courtesy car/ temporary replacement vehicle

Base: All those who compared the cover offered for Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Courtesy car/ temporary replacement vehicle	
		Included in policy (a)	Considered (b)
Unweighted row	563	526	37
Effective sample size	397	371	26
Total	585	548	37
Very difficult	(+1) 21 4%	19 3%	2 5%
Quite difficult	(+2) 56 10%	52 10%	4 11%
Neither easy or difficult	(+3) 153 26%	143 26%	10 26%
Quite easy	(+4) 173 30%	158 29%	15 40%
Very easy	(+5) 156 27%	150 27%	6 16%
VERY / QUITE EASY	329 56%	308 56%	21 56%
VERY / QUITE DIFFICULT	78 13%	72 13%	6 16%
Don't know	26 4%	25 5%	* 1%
Median	4.0	4.0	4.0
Mean score	3.7	3.7	3.5
Standard deviation	1.1	1.1	1.1
Standard error	.06	.06	.21
Error variance	*	*	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 158

B8-4. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Foreign use cover

Base: All those who compared the cover offered for Foreign use cover last time they compared insurers or policies

	Total	Gender	Age		Social Grade		Country			Area		Years - MI		Miles per annum		Made MI claim (past 12 months)
		Male (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Urban (a)	Rural (b)	High (a)	Low (b)	High (a)	Low (b)	No (b)
Unweighted row	117	96	46	58	81	34	117	92	67	82	35	84	33	65	49	102
Effective sample size	84	69	33	43	59	24	84	75	67	61	23	61	23	42	39	73
Total	127	105	50	66	90	35	127	120	112	94	33	92	35	61	62	110
Very difficult	(+1) 8 6%	8 7%	2 4%	4 6%	8 9%	0 -%	8 6%	7 6%	7 6%	6 6%	2 7%	6 6%	2 5%	2 4%	6 9%	8 7%
Quite difficult	(+2) 14 11%	10 10%	7 13%	4 6%	11 12%	3 10%	14 11%	13 11%	12 10%	9 10%	5 15%	7 8%	7 20%	5 8%	7 12%	10 9%
Neither easy or difficult	(+3) 30 23%	24 23%	11 22%	15 22%	17 19%	13 37%	30 23%	28 24%	27 24%	25 27%	5 14%	19 21%	11 31%	20b 33%	8 14%	24 22%
Quite easy	(+4) 41 32%	36 34%	17 34%	22 33%	30 34%	9 26%	41 32%	39 33%	37 33%	29 31%	11 35%	31 34%	10 28%	21 34%	20 33%	37 34%
Very easy	(+5) 31 24%	24 23%	13 26%	18 27%	21 23%	10 28%	31 24%	29 24%	27 24%	21 23%	10 29%	25 28%	6 16%	13 21%	16 27%	27 25%
VERY / QUITE EASY	72 56%	59 57%	30 60%	39 60%	51 57%	19 54%	72 56%	68 57%	64 57%	51 54%	21 64%	57 62%	15 43%	33 55%	37 60%	65 58%
VERY / QUITE DIFFICULT	22 17%	18 17%	9 18%	8 12%	19 21%	3 10%	22 17%	20 17%	18 16%	15 16%	7 21%	13 14%	9 26%	7 12%	13 21%	18 16%
Don't know	4 3%	4 3%	0 -%	4 5%	3 4%	0 -%	4 3%	3 3%	3 3%	4 4%	0 -%	4 4%	0 -%	0 -%	4 6%	4 3%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0
Mean score	3.6	3.6	3.6a	3.7a	3.5	3.7	3.6	3.6	3.6	3.6	3.7	3.7	3.3	3.6	3.6	3.6
Standard deviation	1.2	1.2	1.1	1.1	1.2	1.0	1.2	1.2	1.2	1.1	1.2	1.2	1.1	1.0	1.3	1.2
Standard error	.13	.14	.20	.18	.16	.20	.13	.13	.14	.15	.26	.15	.24	.16	.21	.14
Error variance	.02	.02	.04	.03	.03	.04	.02	.02	.02	.02	.07	.02	.06	.03	.05	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 158 (continuation)

B8-4. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Foreign use cover

Base: All those who compared the cover offered for Foreign use cover last time they compared insurers or policies

	Total	Past experience - MI		Links to industry	Risk aversion	No claims bonus	NCB - concerned		Cost of PMI			Policy renewal	Policy renewal - longevity	Insurance channel - actual	
		Yes (a)	No (b)	No (b)	High (a)	Yes (a)	Concerned (a)	Not concerned (b)	High (a)	Medium (b)	Low (c)	Apr/May/June (b)	Low (c)	Insurance range (a)	Broker (b)
Unweighted row	117	32	85	99	104	76	31	45	35	30	38	31	66	65	30
Effective sample size	84	23	61	72	76	53	23	31	27	18	27	19	47	45	24
Total	127	35	93	111	116	81	34	46	43	25	41	28	72	67	37
Very difficult	(+1) 8 6%	* 1% 8%	7 8%	8 7%	7 6%	6 7%	2 6%	3 7%	4 8%	2 7%	2 5%	0 -%	6 8%	4 6%	3 9%
Quite difficult	(+2) 14 11%	6 16%	9 9%	11 10%	12 11%	5 6%	* 1% 9%	4 9%	7 17%	4 16%	3 6%	4 15%	13 18%	8 12%	6 15%
Neither easy or difficult	(+3) 30 23%	11 32%	19 20%	27 25%	26 23%	21 26%	11 32%	10 21%	13 29%	3 12%	11 27%	4 15%	19 27%	12 17%	13 34%
Quite easy	(+4) 41 32%	11 32%	30 32%	35 32%	37 32%	26 32%	7 22%	19 40%	13 29%	6 25%	17 42%	12 41%	19 26%	28 41%	5 15%
Very easy	(+5) 31 24%	6 18%	25 27%	28 25%	29 25%	22 27%	13 39%	8 18%	7 17%	9 34%	8 20%	6 22%	12 16%	16 24%	8 22%
VERY / QUITE EASY	72 56%	17 51%	54 59%	63 57%	66 57%	48 59%	21 61%	27 59%	20 46%	15 59%	25 62%	18 63%	30 42%	44 65%	13 37%
VERY / QUITE DIFFICULT	22 17%	6 17%	16 17%	19 17%	20 17%	10 13%	3 8%	7 16%	11 25%	6 22%	4 11%	4 15%	19 26%	12 18%	9 24%
Don't know	4 3%	0 -%	4 4%	2 2%	4 3%	2 2%	0 -%	2 4%	0 -%	2 7%	0 -%	2 7%	3 5%	* *%	2 5%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	3.0	4.0	3.0
Mean score	3.6	3.5	3.6	3.6	3.6	3.7	3.9	3.6	3.3	3.7	3.7	3.7	3.3	3.7	3.3
Standard deviation	1.2	1.0	1.2	1.2	1.2	1.1	1.2	1.1	1.2	1.3	1.0	1.0	1.2	1.1	1.3
Standard error	.13	.21	.16	.14	.14	.16	.24	.21	.23	.33	.20	.24	.18	.17	.27
Error variance	.02	.04	.03	.02	.02	.03	.06	.04	.05	.11	.04	.06	.03	.03	.07

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 158 (continuation)

B8-4. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Foreign use cover

Base: All those who compared the cover offered for Foreign use cover last time they compared insurers or policies

	Total	Purchase - actual			In surance company - actual Top 10	Last compared		Ge nerally compare Every year (a)	Comparisons made				PCW - number looked at  1 (a)
		Phone (b)	Online Total (c)	Online - PCW (d)		Rec ently (a)	Not re cently (b)		Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)	
Unweighted row	117	42	59	36	89	48	58	75	56	84	70	43	36
Effective sample size	84	29	45	28	64	38	39	53	37	61	53	28	25
Total	127	43	71	44	97	60	57	80	56	94	83	41	38
Very difficult	(+1) 8 6%	0 -%	6 8%	4 8%	6 6%	2 3%	2 4%	4 5%	2 3%	4 5%	4 4%	2 6%	2 4%
Quite difficult	(+2) 14 11%	3 6%	11 15%	2 4%	13 14%	8 13%	7 11%	6 8%	7 12%	14 15%	12 14%	8 20%	6 16%
Neither easy or difficult	(+3) 30 23%	14 34%	15 21%	13 29%	24 25%	12 20%	16 28%	21 26%	20 35%	23 24%	22 27%	4 10%	6 16%
Quite easy	(+4) 41 32%	15 35%	21 29%	15 34%	33 34%	19 31%	22 38%	23 29%	14 24%	29 31%	25 30%	17 42%	13 34%
Very easy	(+5) 31 24%	9 21%	18 25%	10 24%	19 20%	18 30%	9 16%	24 30%	12 22%	20 21%	18 22%	8 18%	11 29%
VERY / QUITE EASY	72 56%	24 56%	38 54%	25 58%	52 54%	36 61%	31 54%	47 59%	26 46%	49 53%	43 52%	25 60%	24 63%
VERY / QUITE DIFFICULT	22 17%	3 6%	16 23%	6 13%	19 20%	10 16%	9 15%	10 13%	9 15%	18 19%	15 18%	10 25%	8 20%
Don't know	4 3%	2 4%	2 2%	0 -%	2 2%	2 3%	2 3%	2 2%	2 3%	4 4%	2 2%	2 5%	* *%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0
Mean score	3.6	3.7	3.5	3.6	3.5	3.7	3.5	3.7b	3.5	3.5	3.5	3.5	3.7
Standard deviation	1.2	.9	1.3	1.2	1.1	1.1	1.0	1.1	1.1	1.1	1.1	1.2	1.2
Standard error	.13	.17	.19	.22	.14	.19	.17	.16	.18	.15	.16	.23	.24
Error variance	.02	.03	.04	.05	.02	.03	.03	.02	.03	.02	.02	.05	.06

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 158 (continuation)

B8-4. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Foreign use cover

Base: All those who compared the cover offered for Foreign use cover last time they compared insurers or policies

	Total	Feature included or considered									Features - buy		Features - ease	
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferate (a)	Prefer include (c)	Easier (a)	Harder (c)
Unweighted row	117	75	70	96	117	58	99	100	87	113	64	38	42	48
Effective sample size	84	50	50	70	84	41	71	71	66	82	45	27	30	33
Total	127	74	76	108	127	62	107	108	102	125	68	41	46	50
Very difficult (+1)	8 6%	4 5%	4 6%	6 5%	8 6%	4 6%	6 5%	6 5%	4 4%	8 6%	5 8%	2 5%	2 4%	6 11%
Quite difficult (+2)	14 11%	10 14%	5 6%	12 11%	14 11%	3 4%	12 12%	10 9%	12 12%	14 11%	5 7%	3 6%	3 6%	8 16%
Neither easy or difficult (+3)	30 23%	16 22%	17 22%	26 24%	30 23%	18 28%	27 25%	27 24%	26 25%	30 24%	18 27%	10 23%	11 23%	15 30%
Quite easy (+4)	41 32%	18 25%	24 32%	35 33%	41 32%	19 30%	34 31%	34 31%	29 28%	39 31%	23 33%	11 28%	15 32%	13 27%
Very easy (+5)	31 24%	23 31%	22 29%	26 24%	31 24%	17 28%	27 25%	28 26%	28 28%	31 25%	15 23%	13 33%	16 34%	7 14%
VERY / QUITE EASY	72 56%	41 56%	46 61%	61 57%	72 56%	36 58%	61 57%	62 58%	57 56%	70 56%	38 56%	25 61%	31 66%	20 40%
VERY / QUITE DIFFICULT	22 17%	14 19%	9 12%	17 16%	22 17%	7 11%	18 17%	16 15%	16 16%	21 17%	10 15%	5 12%	5 10%	13 27%
Don't know	4 3%	2 3%	4 5%	4 3%	4 3%	2 3%	2 2%	4 3%	4 3%	4 3%	2 3%	2 4%	* **	2 3%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.6	3.6	3.8	3.6	3.6	3.7	3.6	3.7	3.7	3.6	3.6	3.8	3.9c	3.2
Standard deviation	1.2	1.2	1.1	1.1	1.2	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.1	1.2
Standard error	.13	.18	.17	.14	.13	.18	.14	.14	.14	.13	.18	.23	.20	.21
Error variance	.02	.03	.03	.02	.02	.03	.02	.02	.02	.02	.03	.05	.04	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 159

B8-4. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Foreign use cover

Base: All those who compared the cover offered for Foreign use cover last time they compared insurers or policies

	Total	Foreign use cover Included in policy (a)
Unweighted row	117	105
Effective sample size	84	74
Total	127	111
Very difficult	(+1) 8 6%	8 7%
Quite difficult	(+2) 14 11%	9 8%
Neither easy or difficult	(+3) 30 23%	28 25%
Quite easy	(+4) 41 32%	37 33%
Very easy	(+5) 31 24%	27 24%
VERY / QUITE EASY	72 56%	64 58%
VERY / QUITE DIFFICULT	22 17%	17 15%
Don't know	4 3%	2 2%
Median	4.0	4.0
Mean score	3.6	3.6
Standard deviation	1.2	1.2
Standard error	.13	.14
Error variance	.02	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 160

B8-5. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Key loss cover

Base: All those who compared the cover offered for Key loss cover last time they compared insurers or policies

	Total	Gender		Age		Social Grade		Country			Area		Years - MI		Miles per annum		
		Male (a)	Female (b)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	NI (f)	Urban (a)	Rural (b)	High (a)	Low (b)	High (a)	Low (b)
Unweighted row	132	86	46	42	73	68	61	132	78	59	32	95	37	91	41	61	68
Effective sample size	84	57	27	27	45	42	40	84	65	59	32	63	21	57	27	37	45
Total	121	84	37	40	63	61	56	121	105	99	6	93	28	79	42	52	64
Very difficult	(+1) 8 6%	6 7%	2 6%	2 5%	4 6%	4 6%	4 8%	8 6%	7 7%	7 7%	* 6%	6 6%	2 7%	6 7%	2 5%	6 12%	2 3%
Quite difficult	(+2) 10 8%	8 9%	2 6%	3 6%	4 7%	6 9%	4 8%	10 8%	9 9%	8 8%	1 9%	7 8%	3 9%	5 6%	5 13%	4 8%	6 9%
Neither easy or difficult	(+3) 37 31%	28 33%	9 25%	13 32%	21 33%	17 28%	18 33%	37 31%	33 32%	32 32%	1 25%	28 30%	10 35%	24 31%	13 31%	16 30%	20 31%
Quite easy	(+4) 27 23%	18 21%	9 25%	4 11%	18 28%	16 26%	11 20%	27 23%	22 21%	20 20%	1 22%	21 22%	7 23%	17 22%	10 24%	13 24%	15 23%
Very easy	(+5) 34 28%	22 26%	13 34%	16 41%	14 22%	17 27%	16 28%	34 28%	30 29%	29 29%	2 31%	30 32%	5 17%	26 33%	8 19%	13 24%	18 28%
VERY / QUITE EASY	62 51%	40 47%	22 59%	21 52%	32 50%	33 54%	27 48%	62 51%	52 50%	49 49%	3 53%	50 54%	11 40%	44 55%	18 43%	25 49%	33 51%
VERY / QUITE DIFFICULT	18 15%	14 16%	4 11%	5 12%	8 13%	9 15%	9 15%	18 15%	16 15%	15 15%	1 16%	13 14%	5 16%	10 13%	7 18%	10 20%	7 12%
Don't know	4 3%	3 3%	2 5%	2 4%	3 4%	2 3%	2 4%	4 3%	3 3%	3 3%	* 6%	2 2%	2 8%	1 1%	3 8%	* 1%	4 6%
Median	4.0	3.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	3.0	3.0	4.0
Mean score	3.6	3.5	3.8	3.8	3.6	3.6	3.6	3.6	3.6	3.6	3.7	3.7	3.4	3.7	3.4	3.4	3.7
Standard deviation	1.2	1.2	1.2	1.2	1.1	1.2	1.2	1.2	1.2	1.2	1.4	1.2	1.1	1.2	1.1	1.3	1.1
Standard error	.13	.16	.23	.24	.17	.18	.20	.13	.15	.16	.25	.15	.26	.16	.22	.21	.17
Error variance	.02	.03	.05	.06	.03	.03	.04	.02	.02	.03	.06	.02	.07	.03	.05	.05	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 160 (continuation)

B8-5. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Key loss cover

Base: All those who compared the cover offered for Key loss cover last time they compared insurers or policies

	Total	Made MI claim (past 12 months)	Past experience - MI		Links to industry	Risk aversion	No claims bonus	NCB - concerned		Cost of PMI			Policy renewal		
		No (b)	Yes (a)	No (b)	No (b)	High (a)	Yes (a)	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Oct/ Nov/ Dec (d)
Unweighted row	132	123	31	101	109	126	86	40	45	36	31	49	33	30	34
Effective sample size	84	77	19	66	70	79	51	23	27	25	17	32	21	19	22
Total	121	110	25	96	101	113	71	32	38	38	21	44	31	28	33
Very difficult	(+1) 8 6%	8 7%	2 9%	6 6%	4 4%	6 5%	6 8%	2 5%	4 11%	2 4%	* 2%	6 13%	2 8%	0 -	5 16%
Quite difficult	(+2) 10 8%	8 7%	2 9%	8 8%	9 9%	10 9%	7 9%	1 4%	5 14%	2 5%	4 16%	4 10%	2 6%	2 7%	6 18%
Neither easy or difficult	(+3) 37 31%	32 29%	5 19%	33 34%	27 27%	34 30%	24 34%	13 41%	11 28%	12 33%	8 39%	12 27%	13 43%	8 28%	4 12%
Quite easy	(+4) 27 23%	27 24%	6 22%	22 23%	25 25%	25 23%	13 19%	7 22%	6 16%	8 22%	3 16%	14 31%	6 20%	8 30%	6 17%
Very easy	(+5) 34 28%	31 28%	9 35%	26 27%	31 31%	33 29%	21 29%	9 28%	11 30%	14 36%	4 18%	8 18%	7 22%	9 33%	10 31%
VERY / QUITE EASY	62 51%	58 52%	14 57%	47 49%	56 56%	58 52%	34 48%	16 50%	18 46%	22 58%	7 34%	22 49%	13 42%	18 64%	16 49%
VERY / QUITE DIFFICULT	18 15%	16 14%	4 17%	14 14%	14 14%	16 14%	13 18%	3 9%	10 25%	4 9%	4 18%	10 23%	4 14%	2 7%	11 35%
Don't know	4 3%	4 4%	2 7%	3 3%	4 4%	4 4%	1 1%	0 -	* **	0 -	2 9%	1 1%	* 2%	* 1%	2 5%
Median	4.0	4.0	4.0	4.0	4.0	4.0	3.0	3.0	3.0	4.0	3.0	3.0	3.0	4.0	4.0
Mean score	3.6	3.6	3.7	3.6	3.7	3.6	3.5	3.6	3.4	3.8	3.3	3.3	3.4	3.9	3.3
Standard deviation	1.2	1.2	1.3	1.2	1.2	1.2	1.2	1.1	1.4	1.1	1.1	1.3	1.1	1.0	1.5
Standard error	.13	.14	.32	.15	.14	.13	.18	.23	.26	.23	.27	.23	.25	.23	.33
Error variance	.02	.02	.10	.02	.02	.02	.03	.05	.07	.05	.07	.05	.06	.05	.11

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 160 (continuation)

B8-5. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Key loss cover

Base: All those who compared the cover offered for Key loss cover last time they compared insurers or policies

	Total	Policy renewal - longevity		Insurance channel - actual		Purchase - actual			In surance company - actual	Last compared		Ge nerally compare	Comparisons made			
		High	Low	Insu rance co (a)	Broker (b)	Phone (b)	Online	Online	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Online	Online	Online	
		(a)	(c)				Total (c)	- PCW (d)					- Total (b)	- PCW (d)	- other (f)	
Unweighted row	132	32	72	64	45	59	50	36	97	50	64	89	74	76	63	37
Effective sample size	84	17	50	36	34	35	39	27	60	32	42	57	48	50	41	22
Total	121	21	75	50	51	46	61	41	85	46	61	84	69	75	60	32
Very difficult	(+1)	8 6%	* 2%	5 7%	4 8%	2 4%	2 5%	4 9%	4 5%	4 9%	3 6%	7 9%	5 8%	4 5%	4 7%	* 1%
Quite difficult	(+2)	10 8%	1 4%	4 6%	6 12%	3 7%	5 10%	3 6%	3 8%	8 9%	7 12%	3 3%	5 7%	7 10%	2 3%	5 17%
Neither easy or difficult	(+3)	37 31%	6 27%	24 32%	14 27%	20 40%	14 31%	21 35%	14 34%	29 34%	21 34%	31 36%	23 33%	24 32%	22 36%	13 40%
Quite easy	(+4)	27 23%	5 25%	19 26%	12 25%	11 22%	11 23%	10 17%	7 16%	23 27%	13 22%	18 21%	15 21%	16 21%	14 23%	6 17%
Very easy	(+5)	34 28%	7 32%	21 28%	10 20%	13 27%	12 26%	18 29%	13 31%	17 20%	14 23%	24 28%	20 29%	21 28%	17 29%	6 19%
VERY / QUITE EASY		62 51%	12 57%	40 54%	23 45%	24 48%	23 49%	28 46%	20 48%	40 47%	27 44%	41 49%	34 50%	37 49%	31 52%	12 37%
VERY / QUITE DIFFICULT		18 15%	1 6%	10 13%	10 20%	6 11%	7 15%	9 15%	7 18%	12 14%	11 18%	10 12%	10 15%	11 15%	6 10%	6 18%
Don't know		4 3%	2 9%	1 1%	4 7%	1 1%	2 4%	2 4%	0 -%	4 5%	* *%	2 4%	2 3%	3 3%	1 1%	2 6%
Median		4.0	4.0	4.0	3.0	3.0	4.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	3.0
Mean score		3.6	3.9	3.6	3.4	3.6	3.6	3.5	3.5	3.5	3.7	3.5	3.6	3.6	3.7	3.4
Standard deviation		1.2	1.1	1.2	1.2	1.1	1.2	1.3	1.3	1.1	1.2	1.2	1.2	1.2	1.1	1.0
Standard error		.13	.26	.17	.21	.19	.20	.21	.25	.14	.21	.18	.16	.18	.17	.23
Error variance		.02	.07	.03	.04	.04	.04	.04	.06	.02	.05	.03	.03	.03	.03	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 160 (continuation)

B8-5. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Key loss cover

Base: All those who compared the cover offered for Key loss cover last time they compared insurers or policies

	Total	PCW - number looked at	Feature included or considered									Features - buy		Features - ease	
		1 (a)	Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer separate (a)	Prefer include (c)	Easier (a)	Harder (c)
Unweighted row	132	34	106	84	114	62	132	118	125	115	129	57	59	62	46
Effective sample size	84	22	67	52	74	38	84	76	79	74	83	37	35	40	27
Total	121	34	95	73	106	53	121	110	113	108	120	54	49	58	38
Very difficult	(+1) 8 6%	2 6%	6 6%	2 3%	6 6%	4 7%	8 6%	6 6%	8 7%	6 6%	8 7%	2 4%	4 8%	2 3%	6 14%
Quite difficult	(+2) 10 8%	* 1%	10 11%	7 10%	10 9%	3 5%	10 8%	8 8%	10 9%	8 8%	10 8%	2 3%	8 16%	2 4%	6 15%
Neither easy or difficult	(+3) 37 31%	12 37%	32 33%	15 20%	32 30%	15 29%	37 31%	36 33%	36 32%	32 30%	37 31%	21 38%	9 18%	21 37%	11 29%
Quite easy	(+4) 27 23%	8 22%	15 16%	18 25%	24 22%	10 19%	27 23%	25 23%	23 21%	24 22%	27 23%	19 34%	8 16%	12 21%	8 20%
Very easy	(+5) 34 28%	11 34%	28 30%	27 37%	32 30%	20 37%	34 28%	30 27%	33 29%	33 31%	34 28%	11 20%	18 37%	18 31%	8 22%
VERY / QUITE EASY	62 51%	19 56%	43 45%	45 61%	56 53%	30 56%	62 51%	55 50%	56 49%	57 53%	61 51%	29 54%	26 53%	30 52%	16 41%
VERY / QUITE DIFFICULT	18 15%	2 7%	16 17%	10 13%	16 15%	6 12%	18 15%	15 13%	18 15%	14 13%	18 15%	4 7%	12a 24%	4 7%	11 29%
Don't know	4 3%	* 1%	4 4%	4 6%	3 2%	2 4%	4 3%	4 4%	4 4%	4 4%	4 3%	* *%	2 5%	2 4%	* *%
Median	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.6	3.8	3.5	3.9	3.6	3.8	3.6	3.6	3.6	3.7	3.6	3.6	3.6	3.8	3.2
Standard deviation	1.2	1.1	1.2	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.0	1.4	1.1	1.3
Standard error	.13	.24	.15	.16	.14	.20	.13	.13	.14	.14	.13	.16	.24	.17	.26
Error variance	.02	.06	.02	.03	.02	.04	.02	.02	.02	.02	.02	.03	.06	.03	.07

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 161

B8-5. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Key loss cover

Base: All those who compared the cover offered for Key loss cover last time they compared insurers or policies

		Total	Key loss cover Included in policy (a)
Unweighted row		132	119
Effective sample size		84	76
Total		121	110
Very difficult	(+1)	8 6%	6 6%
Quite difficult	(+2)	10 8%	10 9%
Neither easy or difficult	(+3)	37 31%	33 30%
Quite easy	(+4)	27 23%	26 24%
Very easy	(+5)	34 28%	32 29%
VERY / QUITE EASY		62 51%	58 53%
VERY / QUITE DIFFICULT		18 15%	16 15%
Don't know		4 3%	3 2%
Median		4.0	4.0
Mean score		3.6	3.6
Standard deviation		1.2	1.2
Standard error		.13	.14
Error variance		.02	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 162  
 B8-6. On a five point scale where 5 is very easy and 1 is very difficult,  
 how easy was it to compare the feature in question with the same product from other insurers? Legal Expenses/Legal protection

Base: All those who compared the cover offered for Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country			Area					
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)	
Unweighted row	599	350	249	73	254	272	373	208	599	406	313	103	93	90	402	194	
Effective sample size	418	248	170	54	173	191	255	149	418	344	313	103	93	90	285	130	
Total	619	370	249	83	253	283	376	220	619	553	526	49	28	16	428	187	
Very difficult	(+1) 4%	27 5%	17 4%	10 4%	4 5%	9 4%	14 5%	18 5%	8 4%	27 4%	25 4%	24 4%	2 4%	1 4%	* 2%	16 4%	11 6%
Quite difficult	(+2) 12%	73 11%	40 11%	33 13%	10 12%	27 11%	36 13%	49 13%	23 11%	73 12%	66 12%	62 12%	4 9%	4 14%	2 13%	38 9%	34A 18%
Neither easy or difficult	(+3) 27%	164 27%	98 27%	66 26%	28c 34%	78c 31%	58 20%	104 28%	54 25%	164 27%	147 26%	139 27%	13 27%	7 26%	4 27%	115 27%	47 25%
Quite easy	(+4) 29%	180 29%	104 28%	76 30%	26 31%	76 30%	79 28%	100 26%	71 32%	180 29%	158 28%	151 29%	18 36%	7 24%	4 27%	137b 32%	41 22%
Very easy	(+5) 23%	142 23%	94 25%	48 19%	14 17%	54 21%	74 26%	84 22%	53 24%	142 23%	127 23%	119 23%	11 22%	8 29%	4 23%	103 24%	39 21%
VERY / QUITE EASY		322 52%	198 54%	124 50%	39 47%	130 51%	152 54%	184 49%	124 56%	322 52%	285 52%	270 51%	29 58%	15 53%	8 50%	240b 56%	80 43%
VERY / QUITE DIFFICULT		99 16%	57 15%	42 17%	14 16%	36 14%	50 18%	66 18%	31 14%	99 16%	91 16%	86 16%	6 13%	5 18%	3 16%	54 13%	45A 24%
Don't know		33 5%	16 4%	17 7%	2 2%	9 4%	22 8%	22 6%	11 5%	33 5%	31 6%	30 6%	1 2%	1 3%	1d 8%	19 4%	15 8%
Median		4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score		3.6	3.6	3.5	3.4	3.6	3.6	3.5	3.7	3.6	3.6	3.6	3.7	3.6	3.6	3.7b	3.4
Standard deviation		1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.2
Standard error		.06	.07	.09	.15	.08	.09	.07	.09	.06	.06	.07	.11	.13	.12	.06	.11
Error variance		*	.01	.01	.02	.01	.01	.01	.01	*	*	*	.01	.02	.02	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 162 (continuation)

B8-6. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Legal Expenses/Legal protection

Base: All those who compared the cover offered for Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc erved (a)	Not co ncerned (b)
Unweighted row	599	406	192	287	295	38	542	177	422	83	511	565	368	59	168	197
Effective sample size	418	281	136	190	216	27	375	120	298	56	358	390	248	43	112	135
Total	619	414	203	275	326	39	555	172	447	81	531	575	364	64	163	199
Very difficult	(+1) 27 4%	17 4%	8 4%	14 5%	11 3%	* 1%	23 4%	5 3%	22 5%	9B 11%	18 3%	22 4%	21 6%	6 9%	7 4%	14 7%
Quite difficult	(+2) 73 12%	51 12%	22 11%	39 14%	31 10%	9 23%	58 11%	18 10%	55 12%	7 8%	66 12%	67 12%	53 14%	6 10%	31 19%	22 11%
Neither easy or difficult	(+3) 164 27%	107 26%	57 28%	74 27%	86 26%	10 25%	148 27%	51 29%	114 25%	19 23%	144 27%	150 26%	92 25%	22 34%	45 27%	48 24%
Quite easy	(+4) 180 29%	114 27%	66 32%	79 29%	96 29%	8 21%	167 30%	46 26%	134 30%	26 32%	152 29%	169 29%	89 24%	17 26%	40 24%	49 25%
Very easy	(+5) 142 23%	101 24%	42 20%	58 21%	79 24%	10 25%	127 23%	45 26%	97 22%	15 19%	125 24%	135 24%	91 25%	11 17%	38 23%	53 27%
VERY / QUITE EASY	322 52%	214 52%	108 53%	136 50%	174 54%	18 46%	294 53%	91 53%	231 52%	41 51%	277 52%	304 53%	180 50%	28 43%	77 47%	102 51%
VERY / QUITE DIFFICULT	99 16%	68 16%	30 15%	53 19%	43 13%	9 24%	82 15%	23 13%	77 17%	16 19%	84 16%	89 15%	74 20%	12 18%	38 23%	36 18%
Don't know	33 5%	25 6%	9 4%	11 4%	22 7%	2 5%	31 6%	8 5%	25 6%	5 6%	26 5%	32 6%	17 5%	3 5%	4 2%	14 7%
Median	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	3.0	4.0
Mean score	3.6	3.6	3.6	3.5	3.7	3.5	3.6	3.7	3.5	3.4	3.6	3.6	3.5	3.3	3.4	3.6
Standard deviation	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.1	1.3	1.1	1.1	1.2	1.2	1.2	1.2
Standard error	.06	.07	.09	.08	.08	.23	.06	.10	.07	.17	.06	.06	.08	.18	.11	.11
Error variance	*	*	.01	.01	.01	.05	*	.01	*	.03	*	*	.01	.03	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 162 (continuation)

B8-6. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Legal Expenses/Legal protection

Base: All those who compared the cover offered for Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Cost of PMI			Policy renewal					Policy renewal - longevity			Insurance channel - actual	
		High	Medium	Low	Jan/ Feb/Mar	Apr/ May/June	Jul/ Aug/Sep	Oct/ Nov/Dec	High	Medium	Low	Insu rance co	Broker	
		(a)	(b)	(c)	(a)	(b)	(c)	(d)	(a)	(b)	(c)	(a)	(b)	
Unweighted row	599	159	124	234	180	144	135	103	111	127	346	322	180	
Effective sample size	418	114	87	162	120	98	99	70	69	95	244	218	132	
Total	619	175	131	234	174	143	151	103	98	147	357	317	199	
Very difficult	(+1) 4%	27 3%	6 5%	6 6%	13 5%	9 3%	4 4%	6 6%	6 9%	7 5%	11 3%	15 5%	10 5%	
Quite difficult	(+2) 12%	73 8%	14 18%	24a 13%	30 12%	21 15%	21c 5%	8 13%	13 7%	6 17%	26a 11%	39 11%	34 13%	26 13%
Neither easy or difficult	(+3) 27%	164 27%	64Bc 37%	25 19%	58 25%	47 27%	28 20%	50b 33%	29 28%	27 28%	41 28%	95 26%	88 28%	52 26%
Quite easy	(+4) 29%	180 29%	52 30%	32 24%	69 29%	51 29%	53d 37%	44 29%	22 21%	16 17%	41 28%	116a 32%	86 27%	57 29%
Very easy	(+5) 23%	142 23%	33 19%	39 30%	53 23%	38 22%	33 23%	30 20%	26 25%	31 32%	31 21%	78 22%	72 23%	49 24%
VERY / QUITE EASY		322 52%	85 49%	71 54%	122 52%	89 51%	85 60%	74 49%	48 46%	48 49%	72 49%	193 54%	158 50%	105 53%
VERY / QUITE DIFFICULT		99 16%	19 11%	30a 23%	43 18%	31 18%	25 18%	14 10%	19 19%	15 16%	32 22%	50 14%	49 16%	36 18%
Don't know		33 5%	7 4%	6 4%	11 5%	8 4%	4 3%	13 8%	7 7%	8b 8%	2 1%	19 5%	21 7%	5 3%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	3.0	4.0	4.0	4.0
Mean score		3.6	3.6	3.6	3.5	3.5	3.6	3.6	3.5	3.6	3.4	3.6	3.6	3.6
Standard deviation		1.1	1.0	1.2	1.2	1.1	1.1	1.0	1.2	1.3	1.1	1.1	1.1	1.2
Standard error		.06	.10	.14	.09	.11	.11	.11	.15	.16	.12	.07	.08	.10
Error variance		*	.01	.02	.01	.01	.01	.01	.02	.03	.01	*	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 162 (continuation)

B8-6. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Legal Expenses/Legal protection

Base: All those who compared the cover offered for Legal Expenses/Legal protection last time they compared insurers or policies

	Total	In person (a)	Purchase - actual			In surance company - actual Top 10	Last compared		Generally compare			Never (d)	
			Phone - (b)	Online Total - (c)	Online - PCW - (d)		Online other (f)	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)		Some years (c)
Unweighted row	599	47	245	281	201	72	463	267	280	383	86	75	53
Effective sample size	418	26	164	212	148	57	326	189	198	267	61	54	35
Total	619	37	240	319	221	87	482	282	294	395	92	79	52
Very difficult	(+1) 27 4%	2 5%	11 4%	14 4%	12 5%	* 1%	21 4%	11 4%	9 3%	17 4%	2 2%	4 5%	4 8%
Quite difficult	(+2) 73 12%	2 6%	24 10%	43 13%	32 14%	11 12%	55 11%	35 12%	35 12%	44 11%	14 15%	5 6%	8 15%
Neither easy or difficult	(+3) 164 27%	6 15%	72 30%	81 25%	57 26%	22 26%	131 27%	83 29%	70 24%	99 25%	32 35%	21 26%	13 25%
Quite easy	(+4) 180 29%	18 47%	61 26%	95 30%	73 33%	23 26%	137 28%	81 29%	91 31%	121 30%	22 24%	26 33%	12 23%
Very easy	(+5) 142 23%	10 26%	53 22%	75 23%	44 20%	26 29%	112 23%	60 21%	73 25%	101 25%	15 17%	15 19%	11 21%
VERY / QUITE EASY	322 52%	27 73%	115 48%	170 53%	116 53%	48 56%	249 52%	141 50%	163 56%	221b 56%	37 40%	41 52%	23 44%
VERY / QUITE DIFFICULT	99 16%	4 11%	34 14%	57 18%	44 20%	11 13%	76 16%	46 16%	44 15%	62 16%	16 17%	8 11%	12 23%
Don't know	33 5%	1 1%	19d 8%	11 3%	4 2%	5 6%	26 5%	13 5%	16 5%	14 3%	7 8%	9a 11%	4 8%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	3.0
Mean score	3.6	3.8	3.6	3.6	3.5	3.8	3.6	3.5	3.7	3.6	3.4	3.6	3.4
Standard deviation	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.0	1.1	1.3
Standard error	.06	.21	.09	.08	.09	.14	.06	.08	.08	.07	.14	.15	.22
Error variance	*	.04	.01	.01	.01	.02	*	.01	.01	*	.02	.02	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 162 (continuation)

B8-6. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Legal Expenses/Legal protection

Base: All those who compared the cover offered for Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at			Feature included or considered									
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)	Personal belongings (a)	Breakdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss tection (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	599	75	277	425	369	180	179	115	34	376	349	510	226	242	599	545	459	566	
Effective sample size	418	53	188	303	263	125	125	88	22	259	231	356	154	164	418	378	319	394	
Total	619	81	276	452	391	185	184	135	31	382	335	526	229	242	619	560	473	584	
Very difficult	(+1) 4%	27 6%	5 5%	13 4%	18 4%	13 3%	11 6%	8 4%	2 2%	1 2%	10 3%	14 4%	19 4%	7 3%	6 2%	27 4%	24 4%	19 4%	22 4%
Quite difficult	(+2) 12%	73 11%	9 11%	22 8%	61 14%	55b 14%	19 10%	33 18%	15 11%	4 13%	45 12%	34 10%	67 13%	29 13%	33 14%	73 12%	72 13%	53 11%	65 11%
Neither easy or difficult	(+3) 27%	164 25%	20 25%	78 28%	122 27%	105 27%	53 29%	35 19%	51A 38%	12 37%	105 27%	80 24%	131 25%	50 22%	64 26%	164 27%	146 26%	129 27%	153 26%
Quite easy	(+4) 29%	180 43%	35cdf 43%	88 32%	125 28%	114 29%	50 27%	58 32%	32 23%	9 28%	105 28%	108 32%	153 29%	69 30%	71 29%	180 29%	153 27%	133 28%	172 29%
Very easy	(+5) 23%	142 8%	7 22%	62a 23%	104a 23%	90a 24%	44a 24%	46 25%	33 25%	5 15%	97 25%	81 24%	128 24%	62 27%	59 24%	142 23%	134 24%	116 24%	138 24%
VERY / QUITE EASY	322 52%	41 51%	150 54%	229 51%	204 52%	94 51%	104 57%	65 48%	13 42%	202 53%	189 56%	281 53%	132 58%	130 54%	322 52%	286 51%	249 53%	310 53%	
VERY / QUITE DIFFICULT	99 16%	14 17%	36 13%	79 17%	68 17%	30 16%	40 22%	17 13%	5 15%	55 14%	48 14%	85 16%	36 16%	38 16%	99 16%	96 17%	73 15%	87 15%	
Don't know	33 5%	5 6%	14 5%	22 5%	14 4%	7 4%	4 2%	2 2%	2 5%	21 6%	18 5%	28 5%	11 5%	10 4%	33 5%	32 6%	22 5%	33 6%	
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	
Mean score	3.6	3.4	3.6	3.6	3.6	3.5	3.6	3.6	3.4	3.6	3.7	3.6	3.7	3.6	3.6	3.6	3.6	3.6	
Standard deviation	1.1	1.0	1.1	1.1	1.1	1.2	1.2	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	
Standard error	.06	.15	.08	.07	.07	.11	.11	.11	.22	.07	.07	.06	.09	.09	.06	.06	.06	.06	
Error variance	*	.02	.01	*	*	.01	.01	.01	.05	*	.01	*	.01	.01	*	*	*	*	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 162 (continuation)

B8-6. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Legal Expenses/Legal protection

Base: All those who compared the cover offered for Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer separate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	599	308	75	216	234	105	240
Effective sample size	418	216	55	146	168	77	160
Total	619	319	84	216	253	115	233
Very difficult	(+1) 27 4%	15 5%	3 4%	8 4%	14 6%	2 1%	11 5%
Quite difficult	(+2) 73 12%	27 8%	14 17%	32 15%	16 6%	13 11%	42A 18%
Neither easy or difficult	(+3) 164 27%	97 30%	16 19%	51 24%	58 23%	28 25%	73 31%
Quite easy	(+4) 180 29%	100 31%	25 29%	56 26%	86 34%	29 25%	59 25%
Very easy	(+5) 142 23%	69 22%	13 16%	60 28%	62 24%	39C 34%	37 16%
VERY / QUITE EASY	322 52%	169 53%	38 45%	115 53%	148C 58%	68C 59%	96 41%
VERY / QUITE DIFFICULT	99 16%	42 13%	17 21%	40 19%	31 12%	14 13%	53a 23%
Don't know	33 5%	11 4%	13AC 15%	9 4%	16 6%	4 4%	11 5%
Median	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.6	3.6	3.4	3.6	3.7C	3.8C	3.3
Standard deviation	1.1	1.1	1.1	1.2	1.1	1.1	1.1
Standard error	.06	.07	.17	.10	.09	.13	.09
Error variance	*	.01	.03	.01	.01	.02	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 163  
 B8-6. On a five point scale where 5 is very easy and 1 is very difficult,  
 how easy was it to compare the feature in question with the same product from other insurers? Legal Expenses/Legal protection  
 Base: All those who compared the cover offered for Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Legal Expenses/Legal protection	
		Included in policy (a)	Considered (b)
Unweighted row	599	563	36
Effective sample size	418	390	28
Total	619	577	42
Very difficult	(+1) 27 4%	27 5%	0 -%
Quite difficult	(+2) 73 12%	62 11%	11 26%
Neither easy or difficult	(+3) 164 27%	151 26%	13 31%
Quite easy	(+4) 180 29%	173 30%	7 16%
Very easy	(+5) 142 23%	134 23%	8 20%
VERY / QUITE EASY	322 52%	307 53%	15 36%
VERY / QUITE DIFFICULT	99 16%	89 15%	11 26%
Don't know	33 5%	30 5%	3 8%
Median	4.0	4.0	3.0
Mean score	3.6	3.6	3.3
Standard deviation	1.1	1.1	1.1
Standard error	.06	.06	.22
Error variance	*	*	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 164  
 B8-7. On a five point scale where 5 is very easy and 1 is very difficult,  
 how easy was it to compare the feature in question with the same product from other insurers? No claims bonus protection

Base: All those who compared the cover offered for No claims bonus protection last time they compared insurers or policies

	Total	Gender		Age			Social Grade		UK Eng/Wal		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	(b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	766	445	321	89	333	344	475	269	766	517	383	130	134	119	508	255
Effective sample size	523	305	218	68	219	236	322	185	523	428	383	130	134	119	356	165
Total	767	447	320	105	318	344	473	271	767	683	643	62	40	21	530	235
Very difficult	(+1) 23 3%	10 2%	13 4%	* *%	13 4%	10 3%	19 4%	4 1%	23 3%	20 3%	20 3%	2 4%	* 1%	* 2%	14 3%	9 4%
Quite difficult	(+2) 63 8%	43 10%	20 6%	9 9%	29 9%	24 7%	33 7%	26 10%	63 8%	59 9%	55 9%	3 5%	3 8%	1 6%	40 8%	23 10%
Neither easy or difficult	(+3) 167 22%	96 21%	71 22%	25 23%	76 24%	66 19%	107 23%	53 20%	167 22%	149 22%	141 22%	13 22%	8 19%	5 24%	124 23%	43 18%
Quite easy	(+4) 225 29%	124 28%	101 32%	35 34%	83 26%	107 31%	130 28%	87 32%	225 29%	195 29%	185 29%	24be 38%	10 25%	7 33%	167 31%	57 24%
Very easy	(+5) 252 33%	158 35%	94 29%	35 33%	106 33%	111 32%	154 33%	94 35%	252 33%	227 33%	210 33%	18 29%	17abcd 43%	7 32%	163 31%	89 38%
VERY / QUITE EASY	478 62%	283 63%	195 61%	71 67%	190 60%	218 63%	284 60%	181 67%	478 62%	422 62%	395 61%	42 67%	28 69%	14 65%	329 62%	146 62%
VERY / QUITE DIFFICULT	87 11%	53 12%	34 10%	10 9%	42 13%	34 10%	53 11%	30 11%	87 11%	79 12%	76 12%	6 9%	4 9%	2 8%	55 10%	32 14%
Don't know	35 5%	16 4%	20 6%	0 -	10 3%	26ab 7%	29 6%	7 2%	35 5%	33 5%	32 5%	1 2%	1 3%	1 4%	22 4%	13 6%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.9	3.8	3.9	3.8	3.9	3.8	3.9	3.8	3.8	3.8	3.9	4.1c	3.9	3.8	3.9
Standard deviation	1.1	1.1	1.1	1.0	1.1	1.1	1.1	1.0	1.1	1.1	1.1	1.0	1.0	1.0	1.1	1.2
Standard error	.05	.06	.08	.12	.08	.07	.06	.08	.05	.05	.06	.09	.09	.09	.06	.09
Error variance	*	*	.01	.01	.01	.01	*	.01	*	*	*	.01	.01	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 164 (continuation)

B8-7. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? No claims bonus protection

Base: All those who compared the cover offered for No claims bonus protection last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	766	528	237	369	379	46	698	218	548	100	662	712	36	539	30
Effective sample size	523	356	165	240	269	31	474	145	378	66	454	483	27	361	20
Total	767	518	248	348	398	45	695	208	559	95	669	705	41	524	30
Very difficult	(+1) 23 3%	15 3%	6 2%	14 4%	8 2%	* 1%	21 3%	5 2%	19 3%	4 4%	19 3%	20 3%	0 -%	18 3%	2 7%
Quite difficult	(+2) 63 8%	43 8%	21 8%	36 10%	24 6%	7 16%	52 8%	14 7%	49 9%	4 4%	58 9%	53 7%	7 17%	48 9%	3 11%
Neither easy or difficult	(+3) 167 22%	108 21%	59 24%	76 22%	85 21%	6 13%	154 22%	51 24%	117 21%	18 19%	150 22%	155 22%	9 22%	125 24%	5 17%
Quite easy	(+4) 225 29%	151 29%	74 30%	92 26%	131 33%	15 33%	204 29%	59 29%	166 30%	37 39%	186 28%	209 30%	12 29%	150 29%	8 28%
Very easy	(+5) 252 33%	171 33%	81 33%	118 34%	128 32%	13 30%	233 33%	70 34%	183 33%	28 30%	224 34%	234 33%	11 27%	158 30%	9 31%
VERY / QUITE EASY	478 62%	322 62%	155 63%	210 60%	259 65%	28 63%	437 63%	129 62%	349 62%	66 69%	410 61%	444 63%	23 56%	308 59%	18 59%
VERY / QUITE DIFFICULT	87 11%	58 11%	27 11%	49b 14%	32 8%	7 16%	73 11%	19 9%	68 12%	8 8%	77 11%	72 10%	7 17%	66 13%	6 18%
Don't know	35 5%	29 6%	6 2%	13 4%	23 6%	4 8%	32 5%	9 4%	26 5%	3 4%	32 5%	34 5%	2 4%	25 5%	2 6%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.9	3.8	3.8	3.9	3.8	3.9	3.9	3.8	3.9	3.8	3.9	3.7	3.8	3.7
Standard deviation	1.1	1.1	1.1	1.2	1.0	1.1	1.1	1.0	1.1	1.0	1.1	1.1	1.1	1.1	1.3
Standard error	.05	.06	.08	.08	.06	.20	.05	.09	.06	.13	.05	.05	.21	.06	.29
Error variance	*	*	.01	.01	*	.04	*	.01	*	.02	*	*	.05	*	.08

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 164 (continuation)

B8-7. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? No claims bonus protection

Base: All those who compared the cover offered for No claims bonus protection last time they compared insurers or policies

		NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
		Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	766	250	281	202	169	297	215	190	165	141	161	172	414	433	209	
Effective sample size	523	166	188	149	113	198	142	127	117	95	100	121	289	288	151	
Total	767	241	273	231	165	280	205	184	174	140	141	181	426	415	228	
Very difficult	(+1) 3%	23 4%	8 3%	6 2%	1 *	12b 4%	6 3%	6 3%	2 1%	4 3%	4 3%	7 4%	12 3%	15 4%	6 2%	
Quite difficult	(+2) 8%	63 10%	21 8%	14 6%	15 9%	25 9%	12 6%	16 9%	15 8%	10 7%	10 7%	23c 12%	28 7%	38 9%	21 9%	
Neither easy or difficult	(+3) 22%	167 28%	58 21%	63c 27%	41 25%	48 17%	50 24%	42 23%	40 23%	23 16%	33 24%	48 26%	85 20%	104b 25%	35 16%	
Quite easy	(+4) 29%	225 27%	82 30%	68 29%	44 27%	87 31%	55 27%	48 26%	60 35%	48 35%	31 22%	55 30%	135 32%	117 28%	74 32%	
Very easy	(+5) 33%	252 27%	90 33%	74 32%	56 34%	99 35%	75 36%	65 36%	47 27%	48 35%	50 36%	44 24%	153b 36%	121 29%	84 37%	
VERY / QUITE EASY		478 62%	131 54%	173 63%	142 61%	101 61%	186 66%	129 63%	114 62%	108 62%	97 69%	81 58%	99 55%	288b 68%	239 58%	158a 69%
VERY / QUITE DIFFICULT		87 11%	34 14%	29 10%	20 9%	16 10%	37 13%	18 9%	22 12%	17 10%	13 10%	14 10%	30c 17%	39 9%	53 13%	27 12%
Don't know		35 5%	8 3%	14 5%	6 3%	7 5%	9 3%	8 4%	6 3%	9 5%	7 5%	13bc 9%	4 2%	14 3%	19 5%	8 4%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	
Mean score		3.8	3.7	3.9	3.8	3.9	3.9	3.9	3.8	4.0	3.9	3.6	3.9B	3.7	4.0	
Standard deviation		1.1	1.1	1.1	1.0	1.0	1.1	1.1	1.0	1.0	1.1	1.1	1.0	1.1	1.1	
Standard error		.05	.09	.08	.09	.10	.09	.10	.09	.11	.12	.10	.06	.07	.09	
Error variance		*	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	*	*	.01	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 164 (continuation)

B8-7. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? No claims bonus protection

Base: All those who compared the cover offered for No claims bonus protection last time they compared insurers or policies

	Total	In person (a)	Purchase - actual			In surance company - actual Top 10	Last compared		Generally compare			Never (d)	
			Phone - (b)	Online Total - (c)	Online - PCW - (d)		Online other (f)	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)		Some years (c)
Unweighted row	766	62	323	348	254	81	595	335	365	458	103	123	80
Effective sample size	523	36	214	248	177	61	409	227	255	310	70	88	54
Total	767	53	313	366	258	92	599	334	374	454	102	131	78
Very difficult	(+1) 23 3%	* *%	9 3%	12 3%	6 2%	4 5%	19 3%	14 4%	8 2%	15 3%	4 3%	1 1%	3 4%
Quite difficult	(+2) 63 8%	5 10%	30 10%	26 7%	13 5%	11 11%	56 9%	31 9%	28 8%	37 8%	11 10%	9 7%	7 9%
Neither easy or difficult	(+3) 167 22%	18 34%	64 20%	74 20%	56 22%	17 18%	133 22%	65 19%	88 24%	96 21%	30 30%	26 20%	16 20%
Quite easy	(+4) 225 29%	13 25%	93 30%	114 31%	88 34%	23 25%	179 30%	111 33%	104 28%	142b 31%	19 19%	37 28%	26 34%
Very easy	(+5) 252 33%	16 30%	98 31%	129 35%	90 35%	34 36%	186 31%	103 31%	131 35%	156 34%	33 32%	47 36%	17 21%
VERY / QUITE EASY	478 62%	29 56%	190 61%	243 66%	178 69%	56 61%	365 61%	214 64%	235 63%	297b 65%	52 51%	84 64%	43 55%
VERY / QUITE DIFFICULT	87 11%	6 11%	39 13%	38 10%	19 7%	15d 16%	75 13%	45 13%	36 10%	52 11%	14 14%	10 8%	10 13%
Don't know	35 5%	* *%	19d 6%	12 3%	5 2%	4 4%	26 4%	11 3%	15 4%	10 2%	6 6%	11A 8%	9A 12%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.8	3.8	3.9	4.0	3.8	3.8	3.8	3.9	3.9	3.7	4.0	3.7
Standard deviation	1.1	1.0	1.1	1.1	1.0	1.2	1.1	1.1	1.1	1.1	1.2	1.0	1.1
Standard error	.05	.17	.08	.07	.08	.16	.06	.08	.07	.06	.14	.11	.16
Error variance	*	.03	.01	*	.01	.03	*	.01	*	*	.02	.01	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 164 (continuation)

B8-7. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? No claims bonus protection

Base: All those who compared the cover offered for No claims bonus protection last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at			Feature included or considered								
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)	Personal belongings (a)	Breakdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss tection (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)
Unweighted row	766	82	349	538	463	224	215	144	44	435	416	611	279	270	680	766	537	723
Effective sample size	523	55	232	374	322	150	148	104	27	290	269	424	188	174	466	523	369	495
Total	767	81	340	552	474	218	220	156	35	419	384	622	279	250	685	767	544	728
Very difficult	(+1) 23 3%	7cdf 8%	11 3%	15 3%	14 3%	5 2%	4 2%	7 5%	* 1%	10 2%	12 3%	19 3%	9 3%	5 2%	18 3%	23 3%	16 3%	23 3%
Quite difficult	(+2) 63 8%	4 5%	16 5%	55b 10%	44b 9%	21 9%	22 10%	10 6%	8 23%	27 7%	29 8%	48 8%	22 8%	17 7%	59 9%	63 8%	40 7%	59 8%
Neither easy or difficult	(+3) 167 22%	7 9%	75a 22%	115a 21%	105a 22%	52a 24%	40 18%	48a 31%	7 20%	82 20%	75 20%	129 21%	56 20%	45 18%	145 21%	167 22%	110 20%	153 21%
Quite easy	(+4) 225 29%	30 37%	97 29%	170 31%	146 31%	64 29%	75 34%	48 31%	9 27%	112 27%	122 32%	187 30%	71 26%	70 28%	208 30%	225 29%	154 28%	211 29%
Very easy	(+5) 252 33%	27 34%	131 39%	172 31%	148 31%	67 31%	74 34%	39 25%	11 30%	171fghi 41%	129 34%	214 34%	102 37%	104g 42%	228 33%	252 33%	200 37%	245 34%
VERY / QUITE EASY	478 62%	57 71%	229 67%	342 62%	294 62%	131 60%	149 68%	87 56%	20 57%	283 68%	251 65%	402 65%	173 62%	174 70%	436 64%	478 62%	354 65%	457 63%
VERY / QUITE DIFFICULT	87 11%	11 14%	27 8%	70 13%	57 12%	26 12%	26 12%	17 11%	8 24%	37 9%	42 11%	68 11%	31 11%	22 9%	76 11%	87 11%	56 10%	83 11%
Don't know	35 5%	5 6%	10 3%	26 5%	18 4%	9 4%	5 2%	4 2%	0 -%	16 4%	16 4%	25 4%	18 6%	9 4%	28 4%	35 5%	24 4%	35 5%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.9	4.0	3.8	3.8	3.8	3.9	3.7	3.6	4.0g	3.9	3.9	3.9	4.0g	3.9	3.8	3.9	3.9
Standard deviation	1.1	1.2	1.1	1.1	1.1	1.1	1.0	1.1	1.2	1.1	1.1	1.1	1.1	1.0	1.1	1.1	1.1	1.1
Standard error	.05	.17	.07	.06	.06	.09	.09	.11	.23	.06	.07	.05	.08	.08	.05	.05	.06	.05
Error variance	*	.03	*	*	*	.01	.01	.01	.05	*	*	*	.01	.01	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 164 (continuation)

B8-7. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? No claims bonus protection

Base: All those who compared the cover offered for No claims bonus protection last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer separate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	766	409	93	263	301	135	310
Effective sample size	523	283	66	173	206	98	205
Total	767	416	98	251	302	147	298
Very difficult	(+1) 23 3%	12 3%	3 3%	8 3%	6 2%	2 1%	15 5%
Quite difficult	(+2) 63 8%	34 8%	7 7%	22 9%	21 7%	11 7%	28 9%
Neither easy or difficult	(+3) 167 22%	104 25%	16 16%	47 19%	57 19%	28 19%	79 27%
Quite easy	(+4) 225 29%	121 29%	34 34%	71 28%	103 34%	39 26%	77 26%
Very easy	(+5) 252 33%	128 31%	32 32%	91 36%	107 35%	63C 43%	80 27%
VERY / QUITE EASY	478 62%	249 60%	65 67%	162 64%	210C 70%	102C 69%	156 52%
VERY / QUITE DIFFICULT	87 11%	46 11%	10 11%	30 12%	27 9%	12 8%	43 14%
Don't know	35 5%	17 4%	6 6%	12 5%	8 3%	6 4%	20a 7%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.8	3.9	3.9	4.0C	4.1C	3.6
Standard deviation	1.1	1.1	1.1	1.1	1.0	1.0	1.2
Standard error	.05	.07	.14	.09	.07	.11	.08
Error variance	*	*	.02	.01	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 165  
 B8-7. On a five point scale where 5 is very easy and 1 is very difficult,  
 how easy was it to compare the feature in question with the same product from other insurers? No claims bonus protection  
 Base: All those who compared the cover offered for No claims bonus protection last time they compared insurers or policies

		No claims bonus protection	
	Total	Included in policy (a)	Considered (b)
Unweighted row	766	731	35
Effective sample size	523	498	25
Total	767	729	38
Very difficult	(+1) 23 3%	19 3%	4 10%
Quite difficult	(+2) 63 8%	60 8%	4 9%
Neither easy or difficult	(+3) 167 22%	161 22%	6 17%
Quite easy	(+4) 225 29%	212 29%	14 36%
Very easy	(+5) 252 33%	242 33%	11 28%
VERY / QUITE EASY	478 62%	454 62%	24 63%
VERY / QUITE DIFFICULT	87 11%	79 11%	7 19%
Don't know	35 5%	35 5%	* *%
Median	4.0	4.0	4.0
Mean score	3.8	3.9	3.6
Standard deviation	1.1	1.1	1.3
Standard error	.05	.05	.25
Error variance	*	*	.06

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 166

B8-8. On a five point scale where 5 is very easy and 1 is very difficult, how

easy was it to compare the feature in question with the same product from other insurers? Personal Accident/Personal injury/ Medical expenses

Base: All those who compared the cover offered for Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country					Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)	
Unweighted row	420	242	178	51	165	204	259	148	420	275	213	74	62	71	281	136	
Effective sample size	288	168	120	39	106	143	175	104	288	234	213	74	62	71	197	89	
Total	425	246	178	60	154	211	258	152	425	376	358	36	19	13	295	125	
Very difficult	(+1) 8%	33 8%	19 8%	15 8%	6 9%	10 6%	17 8%	20 8%	13 9%	33 8%	31 8%	30 8%	1 4%	1 5%	1 4%	17 6%	16 12%
Quite difficult	(+2) 8%	36 8%	21 8%	15 8%	4 6%	13 8%	19 9%	19 8%	15 10%	36 8%	30 8%	27 8%	4 12%	3bc 16%	1 11%	22 7%	14 11%
Neither easy or difficult	(+3) 28%	120 28%	71 29%	49 27%	16 26%	51 33%	53 25%	84b 33%	32 21%	120 28%	102 27%	96 27%	14abc 41%	6 34%	3 25%	83 28%	34 27%
Quite easy	(+4) 27%	116 27%	71 29%	44 25%	16 27%	39 25%	61 29%	63 24%	47 31%	116 27%	105 28%	101 28%	7 20%	4 23%	4 28%	85 29%	29 24%
Very easy	(+5) 23%	96 23%	52 21%	44 25%	13 22%	38 25%	45 21%	57 22%	35 23%	96 23%	86 23%	82 23%	6 18%	4 23%	3 25%	70 24%	26 21%
VERY / QUITE EASY		212 50%	123 50%	88 50%	30 50%	77 50%	105 50%	120 47%	83 55%	212 50%	191 51%	183d 51%	13 38%	8 45%	7 54%	155 52%	55 44%
VERY / QUITE DIFFICULT		69 16%	39 16%	30 17%	10 16%	23 15%	36 17%	39 15%	29 19%	69 16%	61 16%	57 16%	6 16%	4 21%	2 15%	40 13%	29a 23%
Don't know		24 6%	13 5%	11 6%	5 8%	4 2%	16 8%	14 6%	8 6%	24 6%	22 6%	22 6%	2 5%	0 -%	1e 6%	18 6%	6 5%
Median		4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	3.0	3.0	4.0	4.0	4.0	3.0
Mean score		3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.4	3.4	3.6	3.6	3.6	3.3
Standard deviation		1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.1	1.2	1.2	1.1	1.1	1.3
Standard error		.07	.09	.11	.21	.11	.10	.09	.12	.07	.08	.08	.13	.15	.14	.08	.14
Error variance		.01	.01	.01	.04	.01	.01	.01	.02	.01	.01	.01	.02	.02	.02	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 166 (continuation)

B8-8. On a five point scale where 5 is very easy and 1 is very difficult, how

easy was it to compare the feature in question with the same product from other insurers? Personal Accident/Personal injury/ Medical expenses

Base: All those who compared the cover offered for Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc erved (a)	Not concerned (b)
Unweighted row	420	294	124	191	214	391	106	314	53	363	407	268	32	121	145
Effective sample size	288	198	88	122	156	268	68	220	35	250	279	178	22	78	100
Total	425	288	133	174	235	396	95	330	51	368	410	259	32	110	148
Very difficult	(+1) 33 8%	21 7%	10 8%	14 8%	17 7%	30 8%	5 5%	28 9%	7 14%	24 7%	30 7%	24 9%	7 23%	12 11%	11 8%
Quite difficult	(+2) 36 8%	27 10%	8 6%	13 8%	22 9%	35 9%	7 7%	29 9%	4 9%	31 8%	33 8%	25 10%	4 12%	14 13%	10 7%
Neither easy or difficult	(+3) 120 28%	77 27%	43 32%	60b 35%	55 24%	109 28%	29 30%	91 28%	11 21%	109 30%	116 28%	70 27%	8 25%	31 28%	39 26%
Quite easy	(+4) 116 27%	81 28%	34 26%	46 26%	68 29%	113 28%	20 22%	95 29%	17 33%	95 26%	115 28%	68 26%	2 6%	25 23%	43 29%
Very easy	(+5) 96 23%	66 23%	29 22%	31 18%	59 25%	85 21%	28 30%	68 21%	10 20%	86 23%	91 22%	64 24%	6 18%	26 23%	38 26%
VERY / QUITE EASY	212 50%	147 51%	63 47%	77 44%	127 54%	198 50%	49 51%	163 49%	27 53%	181 49%	206 50%	132 51%	8 24%	51 47%	80 54%
VERY / QUITE DIFFICULT	69 16%	49 17%	18 14%	27 16%	39 17%	65 16%	11 12%	57 17%	12 23%	55 15%	63 15%	49 19%	11 35%	26 24%	21 14%
Don't know	24 6%	16 6%	9 6%	9 5%	14 6%	24 6%	6 6%	18 6%	2 3%	23 6%	24 6%	9 3%	5 16%	1 1%	8 5%
Median	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	3.0	4.0
Mean score	3.5	3.5	3.5	3.4	3.6	3.5	3.7	3.5	3.4	3.5	3.5	3.5b	2.8	3.4	3.6
Standard deviation	1.2	1.2	1.2	1.1	1.2	1.2	1.2	1.2	1.3	1.2	1.2	1.2	1.5	1.3	1.2
Standard error	.07	.09	.13	.11	.10	.07	.14	.08	.23	.08	.07	.09	.35	.15	.12
Error variance	.01	.01	.02	.01	.01	.01	.02	.01	.05	.01	.01	.01	.12	.02	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 166 (continuation)

B8-8. On a five point scale where 5 is very easy and 1 is very difficult, how

easy was it to compare the feature in question with the same product from other insurers? Personal Accident/Personal injury/ Medical expenses

Base: All those who compared the cover offered for Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Cost of PMI			Policy renewal					Policy renewal - longevity			Insurance channel - actual		Purchase - actual			
		High (a)	Medium (b)	Low (c)	Jan/Feb/Mar (a)	Apr/May/June (b)	Jul/Aug/Sep (c)	Oct/Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insurance channel - actual (a)	Broker (b)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	
Unweighted row	420	122	83	162	119	92	102	75	88	90	232	228	122	187	184	123	51	
Effective sample size	288	86	55	114	78	64	70	51	55	64	162	151	91	120	141	95	39	
Total	425	131	81	165	110	95	103	77	79	96	239	218	138	173	215	144	60	
Very difficult	(+1) 8%	33 10%	13 7%	6 7%	12 5%	5 11%	11 12%	12 5%	4 8%	6 12%	15 6%	22 10%	9 7%	17 10%	15 7%	9 7%	2 3%	
Quite difficult	(+2) 8%	36 7%	9 11%	9 10%	17 6%	7 11%	11 5%	6 11%	8 11%	8 11%	10 7%	17 10%	11 8%	18 10%	17 8%	8 5%	9 15%	
Neither easy or difficult	(+3) 28%	120 30%	39 27%	22 28%	46 31%	34 19%	18 34%	35 23%	18 25%	28 30%	69 29%	66 30%	34 25%	46 27%	56 26%	41 28%	13 21%	
Quite easy	(+4) 27%	116 26%	34 17%	13 32%	54b 31%	34 30%	28 30%	28 27%	18 23%	19 24%	20 21%	71 30%	53 24%	44 32%	46 26%	62 29%	45 31%	15 25%
Very easy	(+5) 23%	96 23%	30 23%	25 31%	31 19%	25 23%	24 25%	16 15%	24c 31%	19 24%	20 21%	55 23%	46 21%	34 25%	33 19%	56 26%	38 26%	16 27%
VERY / QUITE EASY	212 50%	64 49%	38 48%	84 51%	59 54%	52 54%	44 42%	42 54%	38 48%	40 42%	126 53%	99 45%	79 57%	79 46%	118 55%	83 58%	31 52%	
VERY / QUITE DIFFICULT	69 16%	22 17%	15 19%	29 17%	12 11%	21 22%	17 17%	12 16%	15 18%	22 23%	32 13%	44 20%	20 14%	35 20%	31 15%	17 12%	11 18%	
Don't know	24 6%	6 4%	5 6%	6 4%	4 4%	4 4%	7 7%	5 7%	7 9%	5 6%	12 5%	9 4%	5 4%	13 8%	9 4%	3 2%	5 8%	
Median	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	3.0	4.0	3.0	4.0	3.0	4.0	4.0	4.0	
Mean score	3.5	3.5	3.6	3.5	3.6	3.5	3.3	3.7	3.5	3.3	3.6	3.4	3.6	3.4	3.6	3.7	3.6	
Standard deviation	1.2	1.2	1.3	1.1	1.1	1.3	1.2	1.2	1.2	1.3	1.1	1.2	1.2	1.2	1.2	1.1	1.2	
Standard error	.07	.14	.18	.11	.12	.17	.15	.17	.17	.17	.09	.10	.12	.12	.10	.12	.20	
Error variance	.01	.02	.03	.01	.02	.03	.02	.03	.03	.03	.01	.01	.02	.01	.01	.01	.04	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 166 (continuation)

B8-8. On a five point scale where 5 is very easy and 1 is very difficult, how

easy was it to compare the feature in question with the same product from other insurers? Personal Accident/Personal injury/ Medical expenses

Base: All those who compared the cover offered for Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	In surance company - actual		Last compared		Generally compare			Never (d)	In person (a)	Comparisons made				PCW - number looked at	
	Total	Top 10	Rec	Not re	Every	Most	Some			Phone	Online	Online	Online	1	2
			ently (a)	cently (b)	year (a)	years (b)	years (c)				- Total (b)	- PCW (c)	- other (d)		
Unweighted row	420	322	188	194	261	54	53	50	53	196	292	248	124	130	67
Effective sample size	288	224	128	137	180	35	37	34	36	125	203	174	80	89	51
Total	425	330	187	203	265	51	56	49	53	179	302	258	116	131	78
Very difficult	(+1) 33 8%	26 8%	12 6%	17 9%	17 6%	8a 16%	2 4%	6 12%	8cf 16%	16 9%	19 6%	16 6%	4 4%	9 7%	2 3%
Quite difficult	(+2) 36 8%	30 9%	16 9%	19 9%	22 8%	4 7%	7 13%	1 3%	3 5%	15 8%	28 9%	27 11%	7 6%	14 10%	8 10%
Neither easy or difficult	(+3) 120 28%	96 29%	56 30%	56 28%	77 29%	17 33%	14 25%	12 24%	17 32%	56 32%	86 28%	74 29%	44 38%	29 22%	29 37%
Quite easy	(+4) 116 27%	94 28%	54 29%	56 28%	75 28%	13 26%	18 32%	9 18%	13 24%	42 24%	89 29%	72 28%	35 30%	40 31%	17 22%
Very easy	(+5) 96 23%	74 22%	41 22%	44 22%	66 25%	6 12%	12 20%	12 24%	9 17%	41 23%	67 22%	57 22%	23 20%	35 26%	18 24%
VERY / QUITE EASY	212 50%	167 51%	96 51%	100 49%	141 53%	19 38%	29 52%	21 43%	22 41%	83 46%	156 51%	129 50%	58 50%	75 57%	35 46%
VERY / QUITE DIFFICULT	69 16%	56 17%	28 15%	37 18%	38 14%	12 24%	9 16%	7 15%	11 21%	30 17%	46 15%	44 17%	11 10%	22 17%	10 13%
Don't know	24 6%	10 3%	8 4%	10 5%	9 3%	3 6%	4 6%	9A 18%	3 6%	9 5%	14 5%	12 5%	2 2%	5 4%	3 4%
Median	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	3.0	3.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.5	3.5	3.5	3.5	3.6b	3.1	3.6	3.5	3.2	3.5	3.5	3.5	3.6	3.6C	3.6C
Standard deviation	1.2	1.2	1.1	1.2	1.1	1.3	1.1	1.4	1.3	1.2	1.1	1.2	1.0	1.2	1.1
Standard error	.07	.08	.10	.11	.09	.22	.19	.25	.22	.11	.08	.09	.11	.13	.15
Error variance	.01	.01	.01	.01	.01	.05	.03	.06	.05	.01	.01	.01	.01	.02	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 166 (continuation)

B8-8. On a five point scale where 5 is very easy and 1 is very difficult, how

easy was it to compare the feature in question with the same product from other insurers? Personal Accident/Personal injury/ Medical expenses

Base: All those who compared the cover offered for Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	420	303	270	372	162	188	395	393	420	405	192	53	175	173	74	159
Effective sample size	288	203	177	256	109	124	272	269	288	277	133	38	117	121	54	105
Total	425	295	255	376	160	180	401	395	425	408	196	58	171	179	80	153
Very difficult (+1)	33 8%	18 6%	30 12%	30 8%	9 6%	14 8%	31 8%	28 7%	33 8%	31 8%	15 8%	4 7%	14 8%	12 7%	2 3%	17 11%
Quite difficult (+2)	36 8%	21 7%	16 6%	35 9%	16 10%	14 8%	33 8%	33 8%	36 8%	34 8%	18 9%	7 13%	10 6%	9 5%	2 3%	24Ab 16%
Neither easy or difficult (+3)	120 28%	84 28%	71 28%	105 28%	42 26%	46 25%	114 28%	114 29%	120 28%	114 28%	62 32%	13 23%	44 26%	42 23%	18 23%	59ab 39%
Quite easy (+4)	116 27%	83 28%	64 25%	104 28%	46 29%	50 28%	113 28%	107 27%	116 27%	110 27%	51 26%	15 26%	49 29%	62c 34%	18 23%	32 21%
Very easy (+5)	96 23%	71 24%	59 23%	84 22%	39 24%	43 24%	89 22%	90 23%	96 23%	94 23%	42 21%	11 19%	44 26%	46C 26%	32C 39%	15 10%
VERY / QUITE EASY	212 50%	153 52%	123 48%	187 50%	85 53%	93 52%	202 50%	197 50%	212 50%	204 50%	93 48%	26 45%	93 54%	108C 60%	50C 62%	47 31%
VERY / QUITE DIFFICULT	69 16%	40 13%	46 18%	65 17%	25 16%	28 15%	65 16%	61 15%	69 16%	65 16%	33 17%	11 19%	25 15%	21 12%	4 6%	41AB 27%
Don't know	24 6%	18 6%	16 6%	19 5%	8 5%	14 8%	21 5%	23 6%	24 6%	24 6%	8 4%	7 12%	9 6%	9 5%	8 10%	5 3%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.5	3.6	3.4	3.5	3.6	3.6	3.5	3.5	3.5	3.5	3.5	3.4	3.6	3.7C	4.0C	3.0
Standard deviation	1.2	1.1	1.3	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.1	1.0	1.1
Standard error	.07	.08	.10	.08	.11	.11	.07	.07	.07	.07	.10	.21	.11	.11	.15	.11
Error variance	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.04	.01	.01	.02	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 167

B8-8. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Personal Accident/Personal injury/ Medical expenses

Base: All those who compared the cover offered for Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Personal Accident/Personal injury/ Medical expenses	
		Included in policy (a)	Considered (b)
Unweighted row	420	390	30
Effective sample size	288	266	22
Total	425	392	33
Very difficult	(+1) 33 8%	31 8%	2 6%
Quite difficult	(+2) 36 8%	35 9%	* 1%
Neither easy or difficult	(+3) 120 28%	104 26%	16 49%
Quite easy	(+4) 116 27%	110 28%	6 17%
Very easy	(+5) 96 23%	90 23%	6 17%
VERY / QUITE EASY	212 50%	201 51%	11 34%
VERY / QUITE DIFFICULT	69 16%	66 17%	2 7%
Don't know	24 6%	21 5%	3 10%
Median	4.0	4.0	3.0
Mean score	3.5	3.5	3.4
Standard deviation	1.2	1.2	1.0
Standard error	.07	.08	.23
Error variance	.01	.01	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 168

B8-9. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Windscreen cover

Base: All those who compared the cover offered for Windscreen cover last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Country Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	671	403	268	85	285	301	405	248	671	454	338	112	116	105	446	223
Effective sample size	459	277	182	61	191	208	274	171	459	377	338	112	116	105	314	144
Total	675	407	268	91	280	304	404	250	675	602	568	54	35	19	469	203
Very difficult	(+1) 10 1%	3 1%	7 3%	0 -%	6 2%	3 1%	7 2%	3 1%	10 1%	8 1%	7 1%	2 4%	1 3%	* 1%	6 1%	4 2%
Quite difficult	(+2) 47 7%	29 7%	18 7%	9 10%	17 6%	21 7%	30 7%	18 7%	47 7%	42 7%	40 7%	4 7%	2 6%	1 6%	27 6%	20 10%
Neither easy or difficult	(+3) 117 17%	64 16%	54 20%	13 14%	65C 23%	40 13%	72 18%	40 16%	117 17%	101 17%	96 17%	13bc 25%	5 16%	3 15%	76 16%	39 19%
Quite easy	(+4) 205 30%	127 31%	78 29%	33 36%	73 26%	99 33%	127 31%	72 29%	205 30%	182 30%	171 30%	17 31%	11 30%	6 32%	148 32%	57 28%
Very easy	(+5) 277 41%	175 43%	102 38%	36 39%	117 42%	124 41%	154 38%	112 45%	277 41%	251 42%	237 42%	17 32%	15 42%	8 43%	199 42%	78 38%
VERY / QUITE EASY	482 71%	302 74%	180 67%	69 75%	190 68%	223 73%	282 70%	185 74%	482 71%	433 72%	408 72%	34 63%	25 72%	14 75%	347 74%	134 66%
VERY / QUITE DIFFICULT	57 8%	32 8%	25 9%	9 10%	23 8%	24 8%	36 9%	21 8%	57 8%	50 8%	47 8%	6 11%	3 9%	1 7%	33 7%	24 12%
Don't know	19 3%	9 2%	10 4%	0 -%	2 1%	17B 6%	14 3%	5 2%	19 3%	18 3%	17 3%	* 1%	1 3%	1 3%	13 3%	6 3%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.1	4.1	4.0	4.0	4.0	4.1	4.0	4.1	4.1d	4.1d	4.1d	3.8	4.1	4.1d	4.1	3.9
Standard deviation	1.0	1.0	1.1	1.0	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.0	1.0	1.1
Standard error	.05	.06	.08	.13	.08	.07	.06	.08	.05	.05	.06	.10	.10	.10	.06	.09
Error variance	*	*	.01	.02	.01	*	*	.01	*	*	*	.01	.01	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 168 (continuation)

B8-9. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Windscreen cover

Base: All those who compared the cover offered for Windscreen cover last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc erned (a)	Not co ncerned (b)
Unweighted row	671	452	217	318	338	46	610	203	468	105	560	619	421	67	186	229
Effective sample size	459	305	152	204	244	29	418	139	320	69	385	421	283	44	124	155
Total	675	444	228	292	366	40	617	203	472	99	567	616	414	65	180	229
Very difficult	(+1) 10 1%	5 1%	3 1%	3 1%	6 2%	0 -	10 2%	1 1%	8 2%	4b 4%	6 1%	9 1%	8 2%	1 1%	4 2%	4 2%
Quite difficult	(+2) 47 7%	33 8%	14 6%	25 9%	22 6%	7 18%	40 7%	17 8%	30 6%	9 9%	39 7%	42 7%	30 7%	6 9%	14 8%	15 6%
Neither easy or difficult	(+3) 117 17%	80 18%	38 17%	53 18%	59 16%	9 22%	102 17%	47b 23%	70 15%	18 18%	100 18%	94 15%	74 18%	16 24%	38 21%	35 15%
Quite easy	(+4) 205 30%	131 30%	73 32%	84 29%	117 32%	10 25%	190 31%	50 25%	154 33%	38 38%	162 29%	189 31%	121 29%	21 33%	57 32%	63 27%
Very easy	(+5) 277 41%	181 41%	94 41%	124 42%	146 40%	10 25%	259 42%	81 40%	196 41%	30 30%	244a 43%	262 43%	165 40%	20 31%	63 35%	102 44%
VERY / QUITE EASY	482 71%	312 70%	168 74%	208 71%	262 72%	20 51%	450 73%	132 65%	350a 74%	67 68%	406 72%	452 73%	286 69%	41 63%	120 67%	164 72%
VERY / QUITE DIFFICULT	57 8%	38 9%	17 8%	28 10%	29 8%	7 18%	50 8%	18 9%	39 8%	13 13%	44 8%	51 8%	38 9%	6 10%	18 10%	19 8%
Don't know	19 3%	14 3%	5 2%	4 1%	15 4%	4 9%	15 2%	6 3%	13 3%	2 2%	17 3%	19 3%	15 4%	2 3%	4 2%	11 5%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.1	4.0	4.1	4.0	4.1	3.6	4.1a	4.0	4.1	3.8	4.1a	4.1	4.0	3.9	3.9	4.1
Standard deviation	1.0	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0	1.1	1.0
Standard error	.05	.06	.08	.07	.07	.21	.05	.09	.06	.13	.05	.05	.06	.15	.10	.08
Error variance	*	*	.01	.01	*	.05	*	.01	*	.02	*	*	*	.02	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 168 (continuation)

B8-9. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Windscreen cover

Base: All those who compared the cover offered for Windscreen cover last time they compared insurers or policies

		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual Insu rance		
		Total	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/June (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	co (a)	Broker (b)
Unweighted row		671	182	144	264	185	165	136	134	137	146	374	358	194
Effective sample size		459	137	96	174	123	110	96	90	85	101	263	237	141
Total		675	212	142	245	177	158	142	134	123	152	386	343	211
Very difficult	(+1)	10 1%	2 1%	2 2%	5 2%	2 1%	3 2%	4 3%	* **	2 2%	6c 4%	2 **	3 1%	6 3%
Quite difficult	(+2)	47 7%	14 7%	11 8%	18 7%	15c 9%	15c 10%	3 2%	6 4%	6 5%	12 8%	30 8%	24 7%	18 8%
Neither easy or difficult	(+3)	117 17%	39 18%	22 15%	44 18%	27 15%	30 19%	28 20%	26 19%	22 18%	31 21%	62 16%	68 20%	30 14%
Quite easy	(+4)	205 30%	65 31%	36 25%	81 33%	41 23%	43 27%	59Ab 42%	41 31%	34 27%	45 30%	121 31%	112 33%	64 30%
Very easy	(+5)	277 41%	87 41%	69 48%	95 39%	87C 49%	65 41%	44 31%	56 42%	50 41%	57 38%	164 43%	132 38%	87 41%
VERY / QUITE EASY		482 71%	152 72%	105 74%	176 72%	128 72%	108 68%	103 72%	96 72%	84 68%	102 68%	285 74%	243 71%	150 71%
VERY / QUITE DIFFICULT		57 8%	17 8%	14 10%	22 9%	18 10%	18 11%	7 5%	6 5%	8 6%	17 12%	32 8%	27 8%	24 11%
Don't know		19 3%	4 2%	2 1%	2 1%	4 2%	2 2%	4 3%	5 4%	9Bc 7%	* **	7 2%	5 1%	7 3%
Median		4.0	4.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		4.1	4.1	4.1	4.0	4.1	4.0	4.0	4.1	4.1	3.9	4.1	4.0	4.0
Standard deviation		1.0	1.0	1.1	1.0	1.1	1.1	.9	.9	1.0	1.1	1.0	1.0	1.1
Standard error		.05	.09	.11	.08	.10	.10	.10	.10	.11	.11	.06	.06	.09
Error variance		*	.01	.01	.01	.01	.01	.01	.01	.01	.01	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 168 (continuation)

B8-9. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Windscreen cover

Base: All those who compared the cover offered for Windscreen cover last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	671	50	280	305	218	77	502	298	307	403	90	100	75
Effective sample size	459	30	183	223	159	56	345	202	215	274	61	72	50
Total	675	45	264	332	238	84	506	297	317	403	88	108	73
Very difficult	(+1) 10 1%	* *%	4 2%	5 1%	2 1%	3 3%	9 2%	6 2%	4 1%	6 2%	2 2%	1 1%	0 -%
Quite difficult	(+2) 47 7%	4 8%	18 7%	24 7%	15 6%	5 6%	36 7%	16 6%	25 8%	23 6%	7 8%	11 10%	7 9%
Neither easy or difficult	(+3) 117 17%	4 9%	42 16%	64 19%	48 20%	16 19%	91 18%	52 18%	51 16%	74 18%	16 18%	18 17%	10 14%
Quite easy	(+4) 205 30%	16 36%	76 29%	104 31%	71 30%	30 35%	163 32%	105 35%	92 29%	129 32%	24 27%	32 30%	18 25%
Very easy	(+5) 277 41%	19 42%	111 42%	135 41%	102 43%	31 37%	196 39%	117 39%	134 42%	166 41%	40 45%	40 37%	29 40%
VERY / QUITE EASY	482 71%	35 78%	187 71%	238 72%	173 73%	60 72%	359 71%	223 75%	226 71%	295 73%	63 72%	72 67%	47 64%
VERY / QUITE DIFFICULT	57 8%	4 8%	22 9%	29 9%	17 7%	8 10%	45 9%	22 7%	29 9%	29 7%	9 10%	12 11%	7 9%
Don't know	19 3%	2Cd 5%	12CD 5%	1 *%	* *%	0 -%	11 2%	* *%	11a 3%	5 1%	0 -%	6a 5%	9AB 12%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.1	4.2e	4.1e	4.0e	4.1e	4.0e	4.0	4.1	4.1	4.1	4.0	4.0	4.1
Standard deviation	1.0	.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.0
Standard error	.05	.18	.08	.07	.08	.14	.06	.07	.07	.06	.14	.13	.15
Error variance	*	.03	.01	*	.01	.02	*	*	.01	*	.02	.02	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 168 (continuation)

B8-9. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Windscreen cover

Base: All those who compared the cover offered for Windscreen cover last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at			Feature included or considered								
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)	1 (a)	2 (b)	3+ (c)	Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Windscreen (i)
Unweighted row	671	75	317	464	402	199	195	122	36	412	389	559	242	262	589	612	493	671
Effective sample size	459	51	212	318	279	129	129	91	25	278	258	388	162	171	405	419	337	459
Total	675	75	311	469	412	186	187	139	36	405	375	572	240	247	595	616	497	675
Very difficult	(+1) 10 1%	* 1%	5 2%	5 1%	3 1%	3 2%	2 1%	1 1%	0 -%	6 1%	7 2%	8 1%	2 1%	1 *%	9 2%	9 2%	8 2%	10 1%
Quite difficult	(+2) 47 7%	1 1%	18 6%	40 9%	35 8%	19a 10%	13 7%	10 7%	6 18%	21 5%	22 6%	39 7%	17 7%	11 5%	41 7%	43 7%	31 6%	47 7%
Neither easy or difficult	(+3) 117 17%	11 15%	57 18%	81 17%	77 19%	35 19%	34 18%	30 21%	6 18%	64 16%	58 15%	89 16%	40 17%	39 16%	95 16%	101 16%	79 16%	117 17%
Quite easy	(+4) 205 30%	25 33%	90 29%	156 33%	136 33%	58 31%	59 31%	47 34%	12 34%	118 29%	115 31%	184 32%	68 28%	77 31%	186 31%	181 29%	144 29%	205 30%
Very easy	(+5) 277 41%	36 48%	138 45%	176 38%	156 38%	64 34%	78 42%	52 38%	11 30%	184 45%	162 43%	237 42%	105 44%	114 46%	250 42%	265 43%	220 44%	277 41%
VERY / QUITE EASY	482 71%	61f 81%	228 73%	332 71%	293 71%	122 66%	137 73%	99 71%	23 64%	302 75%	277 74%	421 74%	173 72%	191 77%	436 73%	446 72%	364 73%	482 71%
VERY / QUITE DIFFICULT	57 8%	1 2%	23 7%	46 10%	38 9%	21a 12%	16 8%	10 8%	6 18%	27 7%	29 8%	47 8%	18 8%	13 5%	51 9%	53 9%	40 8%	57 8%
Don't know	19 3%	2 2%	3 1%	10 2%	4 1%	7d 4%	* *%	0 -%	0 -%	12 3%	11 3%	15 3%	9 4%	5 2%	14 2%	17 3%	14 3%	19 3%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.1	4.3cdf	4.1	4.0	4.0	3.9	4.1	4.0	3.8	4.2	4.1	4.1	4.1	4.2	4.1	4.1	4.1	4.1
Standard deviation	1.0	.8	1.0	1.0	1.0	1.1	1.0	1.0	1.1	1.0	1.0	1.0	1.0	.9	1.0	1.0	1.0	1.0
Standard error	.05	.12	.07	.06	.06	.09	.09	.10	.22	.06	.06	.05	.08	.07	.05	.05	.06	.05
Error variance	*	.01	*	*	*	.01	.01	.01	.05	*	*	*	.01	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 168 (continuation)

B8-9. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Windscreen cover

Base: All those who compared the cover offered for Windscreen cover last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	671	356	79	235	263	132	259
Effective sample size	459	243	57	157	182	98	167
Total	675	356	86	231	268	147	241
Very difficult	(+1) 10 1%	6 2%	0 -%	4 2%	3 1%	0 -%	7 3%
Quite difficult	(+2) 47 7%	26 7%	6 7%	15 7%	9 3%	16a 11%	20 8%
Neither easy or difficult	(+3) 117 17%	68 19%	18 20%	32 14%	41 15%	14 9%	57B 24%
Quite easy	(+4) 205 30%	112 31%	29 34%	64 28%	90 33%	38 26%	74 31%
Very easy	(+5) 277 41%	135 38%	30 35%	109 47%	120c 45%	72c 49%	81 34%
VERY / QUITE EASY	482 71%	247 69%	59 69%	174 75%	209C 78%	110 74%	155 64%
VERY / QUITE DIFFICULT	57 8%	32 9%	6 7%	19 8%	12 5%	16a 11%	26a 11%
Don't know	19 3%	9 2%	3 3%	7 3%	5 2%	7 5%	3 1%
Median	4.0	4.0	4.0	4.0	4.0	5.0	4.0
Mean score	4.1	4.0	4.0	4.2	4.2C	4.2c	3.9
Standard deviation	1.0	1.0	.9	1.0	.9	1.0	1.1
Standard error	.05	.07	.13	.08	.07	.11	.08
Error variance	*	*	.02	.01	*	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 169

B8-9. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Windscreen cover

Base: All those who compared the cover offered for Windscreen cover last time they compared insurers or policies

		Total	Windscreen cover Included in policy (a)
Unweighted row		671	653
Effective sample size		459	445
Total		675	654
Very difficult	(+1)	10 1%	10 1%
Quite difficult	(+2)	47 7%	46 7%
Neither easy or difficult	(+3)	117 17%	113 17%
Quite easy	(+4)	205 30%	195 30%
Very easy	(+5)	277 41%	272 42%
VERY / QUITE EASY		482 71%	467 71%
VERY / QUITE DIFFICULT		57 8%	55 8%
Don't know		19 3%	19 3%
Median		4.0	4.0
Mean score		4.1	4.1
Standard deviation		1.0	1.0
Standard error		.05	.05
Error variance		*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 170  
 B8-1. On a five point scale where 5 is very easy and 1 is very difficult,  
 how easy was it to compare the feature in question with the same product from other insurers? Personal belongings cover

Base: All

	Total	Gender		Age			Social Grade		Country		Area					
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK Eng/Wal (a)	Eng (b)	Sco (c)	Wal (d)	NI (e)	Urban (a)	Rural (b)	
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Very difficult	(+1) 10 1%	9b 1%	* *%	* *%	4 1%	5 1%	5 1%	4 1%	10 1%	9 1%	8 1%	* *%	* *%	* 1%	6 1%	4 1%
Quite difficult	(+2) 26 2%	14 2%	12 2%	0 -%	14 2%	13 2%	20 2%	6 1%	26 2%	25 2%	22 2%	1 1%	3f 4%	* 1%	14 1%	12 3%
Neither easy or difficult	(+3) 62 4%	35 4%	27 4%	8 4%	26 4%	28 4%	36 4%	26 5%	62 4%	52 4%	47 4%	7 6%	5 6%	3 6%	42 4%	20 5%
Quite easy	(+4) 61 4%	30 3%	30 5%	15b 7%	20 3%	26 4%	32 3%	27 5%	61 4%	52 4%	49 4%	6 5%	4 5%	2 5%	40 4%	20 5%
Very easy	(+5) 42 3%	27 3%	15 2%	5 2%	19 3%	18 3%	24 3%	17 3%	42 3%	40 3%	39 3%	2 2%	1 2%	* 1%	31 3%	11 3%
VERY / QUITE EASY	103 7%	57 7%	45 7%	20 10%	39 6%	44 6%	56 6%	43 8%	103 7%	92 7%	87 7%	8 7%	5 6%	3 6%	72 7%	31 7%
VERY / QUITE DIFFICULT	36 2%	23 3%	13 2%	* *%	18 3%	18 3%	26 3%	10 2%	36 2%	33 2%	30 2%	2 2%	3 4%	1 2%	19 2%	16 4%
Don't know	17 1%	7 1%	10 2%	2 1%	6 1%	10 1%	8 1%	9 2%	17 1%	15 1%	15 1%	1 1%	* *%	* 1%	11 1%	5 1%
Not stated	1284 86%	752 86%	531 85%	175 85%	519 85%	590 86%	788 86%	446 84%	1284 86%	1143 86%	1081 86%	102 85%	62 83%	39 86%	922 86%	356 83%
Median	4.0	3.0	4.0	4.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	3.0	3.0	3.0	4.0	3.0
Mean score	3.5	3.5	3.6	3.9	3.4	3.4	3.4	3.6	3.5	3.5	3.5	3.4	3.2	3.3	3.6	3.3
Standard deviation	1.1	1.2	1.0	.7	1.2	1.1	1.1	1.1	1.1	1.1	1.1	.9	1.0	1.0	1.1	1.1
Standard error	.09	.13	.13	.17	.15	.14	.13	.14	.09	.11	.12	.15	.16	.17	.11	.16
Error variance	.01	.02	.02	.03	.02	.02	.02	.02	.01	.01	.01	.02	.02	.03	.01	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 170 (continuation)

B8-1. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Personal belongings cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Very difficult	(+1) 10 1%	9 1%	1 *%	4 1%	5 1%	0 -%	10 1%	1 *%	9 1%	2 1%	8 1%	8 1%	* *%	7 1%	2 1%
Quite difficult	(+2) 26 2%	18 2%	8 1%	12 2%	14 2%	1 1%	22 2%	4 1%	22 2%	4 2%	22 2%	24 2%	* *%	20 2%	3 2%
Neither easy or difficult	(+3) 62 4%	43 4%	19 4%	30 4%	30 4%	7 8%	54 4%	19 4%	43 4%	12 7%	50 4%	61 5%	* *%	39 4%	7 4%
Quite easy	(+4) 61 4%	36 4%	25 5%	25 4%	35 5%	4 5%	56 4%	14 3%	47 4%	7 4%	50 4%	58 4%	2 2%	32 3%	4 2%
Very easy	(+5) 42 3%	29 3%	13 3%	15 2%	24 3%	5 6%	35 3%	18 4%	24 2%	4 2%	38 3%	40 3%	2 2%	23 2%	8 5%
VERY / QUITE EASY	103 7%	64 7%	38 7%	40 6%	59 8%	9 11%	91 7%	32 7%	71 7%	11 6%	89 7%	99 7%	4 4%	54 6%	13 7%
VERY / QUITE DIFFICULT	36 2%	27 3%	9 2%	16 2%	19 3%	1 1%	32 2%	4 1%	31 3%	6 3%	30 2%	32 2%	* *%	27 3%	6 3%
Don't know	17 1%	12 1%	5 1%	6 1%	11 1%	0 -%	15 1%	2 1%	14 1%	2 1%	14 1%	17 1%	0 -%	6 1%	3 2%
Not stated	1284 86%	818 85%	457 87%	607 87%	640 84%	69 80%	1162 86%	377 87%	907 85%	156 83%	1121 86%	1109 84%	96a 95%	788 86%	144 83%
Median	4.0	3.0	4.0	3.0	4.0	4.0	4.0	4.0	3.0	3.0	4.0	4.0	4.0	3.0	3.0
Mean score	3.5	3.4	3.6	3.4	3.5	3.8	3.5	3.8b	3.4	3.2	3.5	3.5	4.0	3.3	3.5
Standard deviation	1.1	1.2	1.0	1.1	1.1	1.0	1.1	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.3
Standard error	.09	.12	.15	.14	.13	.27	.10	.16	.11	.24	.10	.09	.56	.12	.32
Error variance	.01	.01	.02	.02	.02	.07	.01	.03	.01	.06	.01	.01	.32	.02	.10

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 170 (continuation)

B8-1. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Personal belongings cover

Base: All

		NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
		Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424	
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299	
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442	
Very difficult	(+1)	10 1%	3 1%	4 1%	4 1%	2 1%	2 *%	4 1%	* *%	5a 2%	2 1%	2 1%	4 *%	4 *%	2 1%	
Quite difficult	(+2)	26 2%	11 3%	9 2%	9 2%	1 *%	16b 3%	6 1%	5 2%	5 2%	4 1%	10 3%	13 2%	12 1%	9 2%	
Neither easy or difficult	(+3)	62 4%	18 5%	22 4%	24 5%	13 4%	19 4%	13 3%	17 5%	8 3%	9 3%	13 4%	40 5%	28 4%	22 5%	
Quite easy	(+4)	61 4%	17 5%	14 3%	18 4%	13 4%	19 4%	11 3%	21bD 6%	3 1%	6 2%	13 4%	38 5%	25 3%	21 5%	
Very easy	(+5)	42 3%	7 2%	16 3%	11 2%	13 4%	16 3%	7 2%	9 3%	14ab 6%	11 4%	7 2%	24 3%	18 2%	17 4%	
VERY / QUITE EASY		103 7%	24 7%	30 6%	28 6%	26 8%	35 7%	18 5%	30b 9%	17 7%	18 6%	19 6%	62 7%	44 5%	38 9%	
VERY / QUITE DIFFICULT		36 2%	14 4%	13 2%	13 3%	3 1%	17 3%	10 2%	5 2%	10 4%	6 2%	12 4%	17 2%	15 2%	12 3%	
Don't know		17 1%	3 1%	2 *%	2 *%	3 1%	8 1%	* *%	3 1%	5b 2%	2 1%	* *%	15 2%	13 2%	2 *%	
Not stated		1284 86%	296 83%	472 88%	405 86%	262 85%	458 85%	338 84%	349c 90%	269 83%	214 84%	268 89%	265 86%	706 84%	712 88%	369 84%
Median		4.0	3.0	3.0	3.0	4.0	3.0	3.0	4.0	3.0	4.0	3.0	4.0	3.0	4.0	
Mean score		3.5	3.3	3.4	3.3	3.8	3.5	3.3	3.6	3.4	3.7	3.3	3.5	3.5	3.6	
Standard deviation		1.1	1.1	1.2	1.1	1.1	1.1	1.2	.9	1.5	1.2	1.1	1.0	1.1	1.1	
Standard error		.09	.18	.17	.17	.20	.16	.23	.15	.31	.25	.20	.12	.14	.16	
Error variance		.01	.03	.03	.03	.04	.02	.05	.02	.09	.06	.04	.01	.02	.03	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 170 (continuation)

B8-1. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Personal belongings cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Very difficult	(+1) 10 1%	* **	6 1%	4 1%	2 **	* **	4 **	2 **	6 1%	8 1%	0 -%	0 -%	2 1%
Quite difficult	(+2) 26 2%	2 2%	9 1%	14 2%	8 2%	5 3%	20 2%	15 2%	11 2%	19 2%	4 2%	3 1%	* **
Neither easy or difficult	(+3) 62 4%	2 2%	28 4%	29 4%	19 4%	10 6%	48 4%	32 5%	26 4%	37 4%	8 4%	6 2%	12 5%
Quite easy	(+4) 61 4%	3 3%	21 3%	35 5%	24 5%	8 5%	45 4%	26 4%	32 5%	39d 5%	7 4%	11d 5%	2 1%
Very easy	(+5) 42 3%	5 5%	10 2%	24 4%	21b 4%	4 2%	30 3%	19 3%	19 3%	28 3%	6 3%	5 2%	4 2%
VERY / QUITE EASY	103 7%	8 8%	31 5%	59b 9%	44b 9%	12 7%	75 7%	45 7%	51 8%	67d 8%	12 7%	16 6%	5 2%
VERY / QUITE DIFFICULT	36 2%	3 3%	14 2%	17 2%	10 2%	6 3%	25 2%	18 3%	16 2%	27 3%	4 2%	3 1%	2 1%
Don't know	17 1%	* **	6 1%	11 2%	7 1%	3 2%	13 1%	2 **	13a 2%	9 1%	4 2%	2 1%	2 1%
Not stated	1284 86%	94 88%	554 87%	576 83%	420 84%	135 81%	988 86%	531 85%	574 84%	687 83%	156 85%	225a 89%	207a 91%
Median	4.0	4.0	3.0	4.0	4.0	3.0	4.0	3.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.5	3.8	3.3	3.6	3.7	3.4	3.5	3.5	3.5	3.5	3.6	3.7	3.3
Standard deviation	1.1	1.3	1.1	1.1	1.1	1.0	1.1	1.1	1.1	1.2	1.0	.9	1.1
Standard error	.09	.40	.15	.13	.15	.23	.10	.13	.14	.12	.25	.21	.30
Error variance	.01	.16	.02	.02	.02	.05	.01	.02	.02	.02	.06	.05	.09

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 170 (continuation)

B8-1. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Personal belongings cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Very difficult	(+1) 10 1%	4Cd 3%	4 1%	4 *%	4 *%	0 -%	2 1%	3 1%	0 -%	0 -%
Quite difficult	(+2) 26 2%	1 1%	6 1%	22 2%	16 2%	0 -%	14b 3%	10 3%	3 1%	2 2%
Neither easy or difficult	(+3) 62 4%	5 3%	26 4%	46 4%	41 5%	2 5%	17 4%	25 6%	14 5%	* 1%
Quite easy	(+4) 61 4%	7 5%	28 4%	45 4%	33 4%	2 5%	20 5%	21 5%	7 2%	3 5%
Very easy	(+5) 42 3%	4 3%	21 3%	26 3%	21 2%	* 1%	9 2%	14 3%	7 2%	0 -%
VERY / QUITE EASY	103 7%	11 7%	49 8%	71 7%	54 6%	2 6%	29 7%	35 9%	14 5%	3 5%
VERY / QUITE DIFFICULT	36 2%	5 3%	10 2%	26 3%	20 2%	0 -%	16 4%	13 3%	3 1%	2 2%
Don't know	17 1%	2 1%	9 2%	9 1%	9 1%	3 9%	2 1%	2 *%	5 2%	0 -%
Not stated	1284 86%	124 85%	522 85%	868 85%	762 86%	30 80%	341 84%	322 81%	255a 88%	66a 92%
Median	4.0	4.0	4.0	3.0	3.0	4.0	3.0	3.0	3.0	4.0
Mean score	3.5	3.3	3.7	3.5	3.4	3.7	3.3	3.4	3.6	3.3
Standard deviation	1.1	1.4	1.1	1.0	1.0	.8	1.1	1.1	1.0	1.0
Standard error	.09	.34	.14	.11	.12	.50	.17	.15	.21	.53
Error variance	.01	.12	.02	.01	.01	.25	.03	.02	.05	.29

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 170 (continuation)

B8-1. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Personal belongings cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease			
		Personal belongings (a)	Breadth (b)	Coverage (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)	
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604	
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401	
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586	
Very difficult	(+1)	10 1%	10 1%	6 1%	8 1%	3 1%	4 1%	10 1%	8 1%	8 1%	10 1%	6 1%	* **	4 1%	4 1%	0 -%	6 1%
Quite difficult	(+2)	26 2%	26bi 4%	12 2%	25 2%	14 3%	12 3%	24 2%	26 2%	22 2%	24 2%	10 1%	2 1%	14 3%	7 1%	2 1%	17 3%
Neither easy or difficult	(+3)	62 4%	62 bCFGhI 8%	34 5%	56 5%	25 5%	31 7%	58 5%	58 4%	51 5%	60 4%	37 5%	5 2%	20 4%	30b 6%	6 2%	24 4%
Quite easy	(+4)	61 4%	61cDFGI 8%	40 5%	55 5%	19 4%	28 7%	60 5%	55 4%	56 6%	59 4%	29 4%	13 6%	18 4%	30C 6%	21C 7%	9 2%
Very easy	(+5)	42 3%	42cfgi 6%	26 3%	39 3%	23 5%	23 5%	37 3%	40 3%	37 4%	42 3%	21 3%	4 2%	17 4%	21 4%	10 3%	12 2%
VERY / QUITE EASY		103 7%	103 BCdFGhI 14%	66 9%	94 8%	41 8%	52fgi 12%	97 8%	95 7%	93 10%	101 8%	51 6%	17 8%	35 7%	51C 9%	31C 10%	21 4%
VERY / QUITE DIFFICULT		36 2%	36bcfghi 5%	18 2%	32 3%	17 3%	17 4%	34 3%	34 3%	30 3%	34 3%	16 2%	2 1%	18 4%	11 2%	2 1%	23b 4%
Don't know		17 1%	17 2%	12 2%	12 1%	6 1%	9 2%	15 1%	15 1%	15 2%	15 1%	7 1%	4 2%	6 1%	7 1%	2 1%	2 **
Not stated		1284 86%	514 70%	631AE 83%	960AE 83%	411Ae 82%	325 75%	1040AE 84%	1090AEh 84%	767A 80%	1121AEh 84%	688 86%	193 87%	401 84%	444 82%	266 87%	516a 88%
Median		4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	3.0	4.0	4.0	3.0
Mean score		3.5	3.5	3.6	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.8	3.4	3.6C	4.0C	3.1
Standard deviation		1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.1	1.1	1.1	1.1	.9	1.2	1.0	.8	1.2
Standard error		.09	.09	.12	.10	.15	.13	.10	.10	.10	.10	.13	.22	.17	.13	.16	.17
Error variance		.01	.01	.01	.01	.02	.02	.01	.01	.01	.01	.02	.05	.03	.02	.02	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 171

B8-2. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Breakdown cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Very difficult	(+1) 15 1%	11 1%	4 1%	2 1%	5 1%	8 1%	13 1%	3 *	15 1%	13 1%	12 1%	1 1%	1 2%	1 2%	11 1%	4 1%
Quite difficult	(+2) 29 2%	19 2%	10 2%	3 2%	10 2%	16 2%	12 1%	15 3%	29 2%	26 2%	24 2%	2 2%	2 3%	1 2%	21 2%	7 2%
Neither easy or difficult	(+3) 100 7%	49 6%	51 8%	16 8%	38 6%	46 7%	60 7%	38 7%	100 7%	86 6%	81 6%	9 7%	6 8%	5abc 10%	74 7%	26 6%
Quite easy	(+4) 122 8%	64 7%	58 9%	19 9%	55 9%	47 7%	67 7%	52 10%	122 8%	106 8%	102 8%	12 10%	4 5%	4 8%	91 9%	30 7%
Very easy	(+5) 81 5%	45 5%	36 6%	13 6%	31 5%	37 5%	53 6%	27 5%	81 5%	74 6%	71 6%	5 4%	4 5%	2 5%	55 5%	26 6%
VERY / QUITE EASY	203 14%	109 12%	94 15%	32 16%	87 14%	84 12%	120 13%	79 15%	203 14%	180 14%	173 14%	16 14%	8 10%	6 13%	146 14%	56 13%
VERY / QUITE DIFFICULT	44 3%	30 3%	14 2%	5 3%	14 2%	24 3%	25 3%	18 3%	44 3%	39 3%	35 3%	3 3%	4 5%	2 4%	32 3%	12 3%
Don't know	13 1%	8 1%	5 1%	4 2%	2 *	7 1%	9 1%	4 1%	13 1%	10 1%	10 1%	2 2%	* *	* *	9 1%	4 1%
Not stated	1142 76%	679 78%	463 74%	147 72%	467 77%	527 77%	701 77%	396 74%	1142 76%	1020 76%	962 76%	89 74%	58 77%	33 72%	806 76%	330 77%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	3.0	4.0	4.0
Mean score	3.6	3.6	3.7	3.7	3.7	3.6	3.7	3.6	3.6	3.7	3.7	3.6	3.4	3.5	3.6	3.7
Standard deviation	1.1	1.1	1.0	1.0	1.0	1.1	1.1	1.0	1.1	1.1	1.1	1.0	1.2	1.1	1.1	1.1
Standard error	.07	.10	.10	.18	.10	.11	.09	.10	.07	.08	.08	.13	.16	.14	.08	.13
Error variance	*	.01	.01	.03	.01	.01	.01	.01	*	.01	.01	.02	.03	.02	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 171 (continuation)

B8-2. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Breakdown cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Very difficult	(+1) 15 1%	11 1%	4 1%	4 1%	8 1%	0 -%	14 1%	1 *%	14 1%	4 2%	11 1%	13 1%	* *%	9 1%	4 2%
Quite difficult	(+2) 29 2%	25b 3%	4 1%	11 2%	18 2%	6B 7%	23 2%	11 3%	17 2%	4 2%	25 2%	24 2%	2 2%	18 2%	2 1%
Neither easy or difficult	(+3) 100 7%	54 6%	44 8%	39 6%	59 8%	9 10%	88 6%	30 7%	70 7%	15 8%	83 6%	88 7%	7 7%	68 7%	11 6%
Quite easy	(+4) 122 8%	73 8%	49 9%	45 6%	75a 10%	6 7%	108 8%	29 7%	93 9%	20 10%	100 8%	111 8%	2 2%	62 7%	10 6%
Very easy	(+5) 81 5%	54 6%	27 5%	31 4%	47 6%	5 6%	74 5%	26 6%	55 5%	16 8%	65 5%	79 6%	2 2%	45 5%	9 5%
VERY / QUITE EASY	203 14%	127 13%	76 14%	76 11%	123a 16%	11 13%	182 13%	55 13%	148 14%	35 19%	166 13%	190b 14%	4 4%	108 12%	19 11%
VERY / QUITE DIFFICULT	44 3%	36 4%	8 2%	14 2%	26 3%	6 7%	37 3%	12 3%	32 3%	8 4%	36 3%	36 3%	2 2%	27 3%	6 3%
Don't know	13 1%	6 1%	7 1%	4 1%	8 1%	* 1%	12 1%	1 *%	12 1%	3 2%	10 1%	11 1%	2 2%	3 *%	6A 3%
Not stated	1142 76%	742 77%	392 74%	566B 81%	543 72%	60 70%	1035 76%	336 77%	806 76%	126 67%	1009a 77%	993 75%	85 85%	708 77%	132 76%
Median	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0
Mean score	3.6	3.6	3.7	3.7	3.7	3.4	3.7	3.7	3.6	3.7	3.6	3.7	3.3	3.6	3.5
Standard deviation	1.1	1.1	.9	1.0	1.0	1.1	1.1	1.0	1.1	1.2	1.1	1.1	1.0	1.1	1.2
Standard error	.07	.09	.10	.11	.09	.26	.07	.12	.08	.19	.07	.07	.32	.09	.26
Error variance	*	.01	.01	.01	.01	.07	.01	.02	.01	.04	.01	.01	.11	.01	.07

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 171 (continuation)

B8-2. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Breakdown cover

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Very difficult	(+1) 15 1%	* *	7 1%	8 2%	3 1%	3 1%	1 *	4 1%	2 1%	4 2%	4 1%	1 *	10 1%	3 *	11A 2%
Quite difficult	(+2) 29 2%	5 1%	11 2%	11 2%	4 1%	9 2%	6 1%	11 3%	8 2%	4 2%	5 2%	8 3%	16 2%	9 1%	10 2%
Neither easy or difficult	(+3) 100 7%	29 8%	39 7%	31 7%	26 8%	34 6%	27 7%	27 7%	22 7%	17 7%	10 3%	27a 9%	62a 7%	53 7%	35 8%
Quite easy	(+4) 122 8%	37B 10%	26 5%	41 9%	32 10%	38 7%	30 7%	30 8%	37 11%	19 8%	16 5%	22 7%	77 9%	70 9%	35 8%
Very easy	(+5) 81 5%	17 5%	28 5%	27 6%	17 5%	30 6%	18 5%	21 5%	17 5%	18 7%	13 4%	16 5%	52 6%	44 5%	20 5%
VERY / QUITE EASY	203 14%	54 15%	54 10%	68 14%	49 16%	68 13%	48 12%	51 13%	54 17%	38 15%	28 9%	38 12%	129a 15%	114 14%	55 12%
VERY / QUITE DIFFICULT	44 3%	5 2%	18 3%	19 4%	7 2%	12 2%	6 2%	15 4%	10 3%	8 3%	9 3%	9 3%	26 3%	13 2%	21A 5%
Don't know	13 1%	* *	3 *	6 1%	1 *	2 *	1 *	2 1%	2 1%	2 1%	4 1%	* *	7 1%	5 1%	4 1%
Not stated	1142 76%	267 75%	426 79%	348 74%	225 73%	420 78%	319 80%	295 76%	237 73%	190 75%	252C 83%	235 76%	616 73%	627 77%	328 74%
Median	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.6	3.7	3.5	3.6	3.7	3.7	3.7	3.6	3.7	3.7	3.6	3.6	3.7	3.8b	3.4
Standard deviation	1.1	.9	1.2	1.1	1.0	1.0	.9	1.1	1.0	1.2	1.2	1.0	1.1	.9	1.2
Standard error	.07	.11	.13	.13	.13	.11	.12	.14	.13	.18	.21	.14	.09	.08	.14
Error variance	*	.01	.02	.02	.02	.01	.01	.02	.02	.03	.04	.02	.01	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 171 (continuation)

B8-2. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Breakdown cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online - Total (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Very difficult	(+1) 15 1%	2 2%	4 1%	7 1%	3 1%	3 2%	11 1%	6 1%	4 1%	6 1%	2 1%	* *%	7ac 3%
Quite difficult	(+2) 29 2%	1 1%	16 2%	10 2%	7 1%	2 1%	15 1%	15 2%	11 2%	15 2%	5 3%	8d 3%	* *%
Neither easy or difficult	(+3) 100 7%	1 1%	48a 8%	47 7%	34 7%	11 7%	76 7%	37 6%	59 9%	53 6%	23acD 12%	15 6%	9 4%
Quite easy	(+4) 122 8%	11 10%	48 8%	57 8%	47 9%	10 6%	100 9%	53 8%	61 9%	74 9%	17 9%	16 7%	12 5%
Very easy	(+5) 81 5%	6 5%	26 4%	43 6%	28 6%	16b 10%	57 5%	43 7%	36 5%	56 7%	8 4%	9 3%	9 4%
VERY / QUITE EASY	203 14%	17 15%	74 12%	101 15%	74 15%	26 16%	157 14%	95 15%	97 14%	130d 16%	25 13%	25 10%	21 9%
VERY / QUITE DIFFICULT	44 3%	3 3%	20 3%	17 2%	10 2%	4 3%	26 2%	21 3%	15 2%	21 2%	7 4%	8 3%	8 3%
Don't know	13 1%	* *%	8 1%	4 1%	2 *%	2 1%	9 1%	4 1%	7 1%	6 1%	0 -%	3 1%	4 2%
Not stated	1142 76%	86 80%	483 76%	524 76%	381 76%	123 74%	881 77%	471 75%	503 74%	616 75%	130 70%	201 80%	187b 82%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0
Mean score	3.6	3.8	3.5	3.7	3.8	3.9	3.7	3.7	3.7	3.8	3.4	3.5	3.4
Standard deviation	1.1	1.2	1.0	1.1	1.0	1.2	1.0	1.1	1.0	1.0	1.0	1.0	1.4
Standard error	.07	.31	.10	.10	.11	.23	.08	.11	.09	.09	.16	.17	.28
Error variance	*	.10	.01	.01	.01	.05	.01	.01	.01	.01	.02	.03	.08

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 171 (continuation)

B8-2. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Breakdown cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Very difficult	(+1) 15 1%	4Bf 3%	1 *%	8 1%	7 1%	0 -%	1 *%	4 1%	* *%	3B 4%
Quite difficult	(+2) 29 2%	7 5%	15 2%	22 2%	21 2%	* 1%	10 2%	10 2%	8 3%	4 5%
Neither easy or difficult	(+3) 100 7%	6 4%	45 7%	82 8%	71 8%	4 10%	37 9%	35 9%	23 8%	7 9%
Quite easy	(+4) 122 8%	14 10%	56 9%	93 9%	83 9%	6 15%	37 9%	33 8%	34 12%	7 10%
Very easy	(+5) 81 5%	7 5%	42 7%	52 5%	43 5%	* 1%	22 5%	16 4%	23 8%	1 2%
VERY / QUITE EASY	203 14%	21 15%	98 16%	145 14%	126 14%	6 16%	59 15%	49 12%	57a 20%	8 12%
VERY / QUITE DIFFICULT	44 3%	11bcd 8%	16 3%	30 3%	29 3%	* 1%	11 3%	13 3%	8 3%	6b 9%
Don't know	13 1%	2 1%	3 *%	9 1%	6 1%	0 -%	3 1%	* *%	2 1%	0 -%
Not stated	1142 76%	105 72%	455 74%	755 74%	653 74%	27 72%	295 73%	301 76%	200 69%	50 70%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.6	3.3	3.8	3.6	3.6	3.6	3.6	3.5	3.8C	3.0
Standard deviation	1.1	1.3	1.0	1.0	1.0	.7	1.0	1.0	.9	1.1
Standard error	.07	.25	.09	.08	.08	.25	.11	.12	.12	.29
Error variance	*	.06	.01	.01	.01	.06	.01	.02	.02	.08

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 171 (continuation)

B8-2. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Breakdown cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Very difficult	(+1) 15 1%	10 1%	15 2%	14 1%	6 1%	5 1%	15 1%	11 1%	14 1%	15 1%	7 1%	2 1%	6 1%	8 1%	* *%	7 1%
Quite difficult	(+2) 29 2%	11 2%	29 4%	23 2%	9 2%	11 2%	27 2%	25 2%	17 2%	29 2%	14 2%	4 2%	11 2%	6 1%	9 3%	13 2%
Neither easy or difficult	(+3) 100 7%	60 8%	100 13%	90 8%	31 6%	40 9%	93 8%	92 7%	72 8%	97 7%	58 7%	12 5%	30 6%	45 8%	15 5%	35 6%
Quite easy	(+4) 122 8%	73 10%	122 16%	109 9%	32 6%	41 9%	104 8%	103 8%	82 9%	113 8%	73 9%	16 7%	32 7%	56 10%	29 9%	35 6%
Very easy	(+5) 81 5%	64 9%	81 11%	73 6%	30 6%	32 7%	72 6%	74 6%	71 7%	75 6%	41 5%	11 5%	29 6%	41 8%	23 7%	15 3%
VERY / QUITE EASY	203 14%	137 19%	203 27%	181 16%	62 12%	73 17%	176 14%	177 14%	153 16%	188 14%	114 14%	27 12%	61 13%	97 18%	52 17%	50 9%
VERY / QUITE DIFFICULT	44 3%	21 3%	44 6%	38 3%	15 3%	16 4%	42 3%	36 3%	32 3%	44 3%	21 3%	5 2%	17 4%	14 3%	9 3%	20 3%
Don't know	13 1%	11 1%	13 2%	10 1%	4 1%	7 2%	11 1%	11 1%	10 1%	12 1%	4 1%	3 1%	6 1%	2 *%	3 1%	4 1%
Not stated	1142 76%	502 69%	402 53%	835 72%	388 78%	296 68%	921 74%	976 76%	689 72%	989 74%	601 75%	174 79%	365 76%	385 71%	228 74%	476 81%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.6	3.8	3.6	3.7	3.7	3.6	3.6	3.7	3.7	3.6	3.7	3.7	3.6	3.7	3.8	3.4
Standard deviation	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.0	1.1	1.1	1.0	1.1	1.2	1.1	1.0	1.1
Standard error	.07	.09	.07	.07	.13	.11	.07	.07	.08	.07	.09	.20	.13	.10	.14	.12
Error variance	*	.01	*	.01	.02	.01	.01	.01	.01	.01	.01	.04	.02	.01	.02	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 172

B8-3. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Courtesy car/ temporary replacement vehicle

Base: All

	Total	Gender		Age			Social Grade		UK Eng/Wal		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	(b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Very difficult	(+1) 21 1%	15 2%	6 1%	0 -%	5 1%	16 2%	17 2%	2 *%	21 1%	20 1%	18 1%	1 1%	1 2%	0 -%	14 1%	7 2%
Quite difficult	(+2) 56 4%	35 4%	21 3%	11 5%	25 4%	20 3%	36 4%	20 4%	56 4%	51 4%	47 4%	5 4%	4f 5%	1 1%	37 4%	19 4%
Neither easy or difficult	(+3) 153 10%	80 9%	72 12%	25 12%	70 12%	58 8%	94 10%	52 10%	153f 10%	134f 10%	124f 10%	16F 14%	10F 13%	3 6%	110 10%	43 10%
Quite easy	(+4) 173 12%	99 11%	74 12%	27 13%	73 12%	72 11%	93 10%	77 14%	173 12%	155 12%	146 12%	14 12%	9 12%	4 9%	129 12%	44 10%
Very easy	(+5) 156 10%	82 9%	74 12%	19 9%	71 12%	65 10%	97 11%	56 10%	156 10%	142 11%	134 11%	11 9%	8 11%	3 7%	113 11%	43 10%
VERY / QUITE EASY	329 22%	181 21%	148 24%	47 23%	144 24%	138 20%	190 21%	132 25%	329f 22%	297f 22%	280f 22%	24 20%	17 22%	7 16%	242 23%	87 20%
VERY / QUITE DIFFICULT	78 5%	50 6%	27 4%	11 5%	30 5%	37 5%	53 6%	22 4%	78f 5%	70f 5%	65f 5%	7f 6%	5F 6%	1 1%	51 5%	26 6%
Don't know	26 2%	16 2%	9 2%	2 1%	6 1%	18 3%	18 2%	8 1%	26 2%	22 2%	22 2%	3 2%	* *%	1 2%	21 2%	5 1%
Not stated	916 61%	547 63%	369 59%	119 58%	358 59%	439 64%	558 61%	320 60%	916 61%	813 61%	769 61%	70 58%	43 58%	34ABCDE 76%	644 60%	267 62%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.6	3.8	3.7	3.7	3.6	3.6	3.8	3.7	3.7	3.7	3.6	3.6	3.9d	3.7	3.6
Standard deviation	1.1	1.1	1.0	1.0	1.0	1.2	1.2	1.0	1.1	1.1	1.1	1.1	1.1	.9	1.1	1.1
Standard error	.06	.08	.08	.13	.08	.09	.08	.08	.06	.06	.07	.11	.11	.12	.07	.11
Error variance	*	.01	.01	.02	.01	.01	.01	.01	*	*	*	.01	.01	.02	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 172 (continuation)

B8-3. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Courtesy car/ temporary replacement vehicle

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Very difficult	(+1) 21 1%	15 2%	4 1%	10 1%	11 2%	0 -%	21 2%	7 2%	14 1%	4 2%	17 1%	21 2%	0 -%	17 2%	2 1%
Quite difficult	(+2) 56 4%	33 3%	24 5%	26 4%	29 4%	6 7%	50 4%	17 4%	40 4%	4 2%	52 4%	53 4%	0 -%	35 4%	6 3%
Neither easy or difficult	(+3) 153 10%	92 10%	61 12%	59 8%	92 12%	16b 18%	133 10%	62B 14%	90 8%	25 13%	126 10%	130 10%	13 13%	97 11%	19 11%
Quite easy	(+4) 173 12%	102 11%	71 13%	74 11%	93 12%	12 14%	153 11%	50 11%	123 12%	12 7%	157 12%	163 12%	4 4%	102 11%	19 11%
Very easy	(+5) 156 10%	101 10%	55 10%	76 11%	77 10%	8 9%	146 11%	59b 13%	98 9%	22 12%	134 10%	151b 11%	3 3%	88 10%	20 12%
VERY / QUITE EASY	329 22%	203 21%	126 24%	150 21%	170 22%	19 23%	300 22%	108 25%	221 21%	34 18%	291 22%	314B 24%	8 8%	190 21%	39 23%
VERY / QUITE DIFFICULT	78 5%	48 5%	28 5%	36 5%	40 5%	6 7%	72 5%	24 6%	53 5%	8 4%	69 5%	74b 6%	0 -%	52 6%	8 4%
Don't know	26 2%	20 2%	6 1%	4 1%	19a 3%	* *%	25 2%	6 1%	20 2%	9B 5%	17 1%	24 2%	2 2%	18 2%	2 1%
Not stated	916 61%	602 62%	307 58%	451b 64%	438 58%	44 52%	824 61%	234 54%	682A 64%	111 59%	801 61%	777 59%	78A 77%	558 61%	105 61%
Median	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0
Mean score	3.7	3.7	3.7	3.7	3.6	3.5	3.7	3.7	3.7	3.7	3.7	3.7	3.5	3.6	3.8
Standard deviation	1.1	1.1	1.0	1.1	1.1	1.0	1.1	1.1	1.1	1.2	1.1	1.1	.8	1.1	1.1
Standard error	.06	.07	.09	.09	.08	.18	.06	.10	.07	.17	.06	.06	.21	.07	.17
Error variance	*	.01	.01	.01	.01	.03	*	.01	*	.03	*	*	.04	.01	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 172 (continuation)

B8-3. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Courtesy car/ temporary replacement vehicle

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Very difficult	(+1) 21 1%	9 3%	8 2%	6 1%	4 1%	9 2%	2 *	9 2%	5 2%	3 1%	6 2%	11C 4%	4 1%	9 1%	11 2%
Quite difficult	(+2) 56 4%	14 4%	19 3%	29c 6%	13 4%	14 3%	17 4%	22 6%	8 2%	7 3%	3 1%	12 4%	41a 5%	38 5%	12 3%
Neither easy or difficult	(+3) 153 10%	44 12%	51 9%	52 11%	26 9%	59 11%	47b 12%	25 7%	36 11%	31b 12%	27 9%	31 10%	93 11%	84 10%	54 12%
Quite easy	(+4) 173 12%	52b 15%	50 9%	72c 15%	30 10%	49 9%	46 11%	43 11%	51 16%	30 12%	23 8%	46a 15%	97 12%	93 11%	51 12%
Very easy	(+5) 156 10%	32 9%	56 10%	47 10%	46c 15%	51 9%	50 12%	39 10%	29 9%	27 11%	29 10%	32 10%	94 11%	85 10%	40 9%
VERY / QUITE EASY	329 22%	84 24%	105 20%	119c 25%	76 25%	100 19%	96 24%	83 21%	79 24%	57 23%	52 17%	78a 25%	191 23%	178 22%	92 21%
VERY / QUITE DIFFICULT	78 5%	23 6%	27 5%	35 7%	17 6%	23 4%	19 5%	31 8%	13 4%	10 4%	9 3%	23a 7%	45 5%	48 6%	23 5%
Don't know	26 2%	4 1%	10 2%	3 1%	5 2%	10 2%	4 1%	5 1%	2 1%	6 2%	8b 3%	1 *	12 1%	16 2%	6 1%
Not stated	916 61%	201 56%	346 64%	264 56%	183 60%	346a 64%	235 59%	244 63%	194 60%	150 59%	207bc 68%	176 57%	499 59%	487 60%	268 61%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.6	3.7	3.6	3.8	3.7	3.8	3.6	3.7	3.7	3.8	3.6	3.7	3.7	3.6
Standard deviation	1.1	1.1	1.1	1.1	1.2	1.1	1.0	1.2	1.0	1.0	1.1	1.2	1.1	1.1	1.1
Standard error	.06	.11	.10	.09	.13	.10	.10	.13	.11	.13	.15	.13	.07	.08	.11
Error variance	*	.01	.01	.01	.02	.01	.01	.02	.01	.02	.02	.02	*	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 172 (continuation)

B8-3. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Courtesy car/ temporary replacement vehicle

Base: All

	Total	In person (a)	Purchase - actual				In insurance company - actual Top 10	Last compared		Generally compare			Never (d)
			Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Very difficult (+1)	21 1%	5bCD 5%	9 1%	5 1%	3 1%	2 1%	15 1%	8 1%	9 1%	8 1%	7ac 4%	* *%	5 2%
Quite difficult (+2)	56 4%	2 2%	22 3%	31 4%	21 4%	8 5%	43 4%	29 5%	24 4%	33 4%	10 6%	5 2%	9 4%
Neither easy or difficult (+3)	153 10%	5 5%	62 10%	77 11%	50 10%	24a 14%	128 11%	70 11%	75 11%	90D 11%	26D 14%	29D 12%	7 3%
Quite easy (+4)	173 12%	13 12%	68 11%	86 12%	68 14%	16 10%	135 12%	80 13%	82 12%	103d 12%	21 11%	32d 13%	15 6%
Very easy (+5)	156 10%	13 12%	63 10%	77 11%	58 12%	17 10%	116 10%	68 11%	77 11%	105c 13%	17 9%	17 7%	17 8%
VERY / QUITE EASY	329 22%	26 24%	131 21%	163 23%	126 25%	33 20%	250 22%	148 24%	159 23%	209D 25%	37 20%	49 20%	32 14%
VERY / QUITE DIFFICULT	78 5%	7 7%	31 5%	35 5%	23 5%	11 6%	58 5%	37 6%	34 5%	41 5%	17C 9%	5 2%	14 6%
Don't know	26 2%	1 1%	16d 3%	7 1%	2 *%	2 1%	22 2%	4 1%	18a 3%	8 1%	4 2%	6 2%	8a 4%
Not stated	916 61%	69 64%	393 62%	411 59%	299 60%	96 58%	691 60%	369 59%	395 58%	479 58%	99 54%	163 65%	167AB 73%
Median	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0
Mean score	3.7	3.7	3.7	3.7	3.8	3.5	3.7	3.7	3.7	3.8b	3.4	3.7	3.6
Standard deviation	1.1	1.4	1.1	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.2	.9	1.4
Standard error	.06	.27	.09	.08	.09	.16	.06	.08	.08	.07	.16	.12	.23
Error variance	*	.07	.01	.01	.01	.03	*	.01	.01	*	.03	.01	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 172 (continuation)

B8-3. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Courtesy car/ temporary replacement vehicle

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Very difficult	(+1) 21 1%	6cd 4%	8 1%	12 1%	11 1%	0 -%	5 1%	4 1%	3 1%	1 1%
Quite difficult	(+2) 56 4%	6 4%	30 5%	40 4%	37 4%	2 5%	16 4%	15 4%	12 4%	8ab 12%
Neither easy or difficult	(+3) 153 10%	16 11%	73 12%	119 12%	102 12%	8 23%	59 14%	42 10%	41 14%	10 14%
Quite easy	(+4) 173 12%	10 7%	76 12%	125 12%	114 13%	6 16%	45 11%	48 12%	47 16%	9 12%
Very easy	(+5) 156 10%	15 10%	78 13%	110 11%	95 11%	* 1%	42 10%	46 12%	37 13%	6 9%
VERY / QUITE EASY	329 22%	25 17%	154 25%	235 23%	209 24%	6 18%	87 21%	94 24%	84 29%	15 21%
VERY / QUITE DIFFICULT	78 5%	11 8%	38 6%	52 5%	47 5%	2 5%	21 5%	19 5%	15 5%	9a 13%
Don't know	26 2%	3 2%	9 1%	15 1%	9 1%	2 5%	5 1%	2 *%	1 *%	2 2%
Not stated	916 61%	90 62%	343 56%	598 59%	519 59%	18 50%	234 58%	241 61%	149 52%	36 50%
Median	4.0	3.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	3.0
Mean score	3.7	3.4	3.7	3.7	3.7	3.3	3.6	3.8	3.7	3.3
Standard deviation	1.1	1.3	1.1	1.1	1.1	.7	1.1	1.1	1.0	1.1
Standard error	.06	.22	.08	.06	.07	.21	.10	.10	.11	.23
Error variance	*	.05	.01	*	*	.04	.01	.01	.01	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 172 (continuation)

B8-3. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Courtesy car/ temporary replacement vehicle

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferate (a)	No prefer (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Very difficult	(+1) 21 1%	15 2%	11 1%	21 2%	11 2%	12 3%	21 2%	21 2%	14 1%	21 2%	12 2%	0 -%	9 2%	3 1%	3 1%	15a 3%
Quite difficult	(+2) 56 4%	32 4%	25 3%	56 5%	20 4%	20 5%	51 4%	49 4%	39 4%	53 4%	35 4%	6 3%	15 3%	24 4%	9 3%	22 4%
Neither easy or difficult	(+3) 153 10%	90 12%	82 11%	153 13%	62 12%	49 11%	136 11%	143 11%	109 11%	143 11%	82 10%	23 10%	48 10%	56 10%	23 7%	70 12%
Quite easy	(+4) 173 12%	97 13%	113g 15%	173g 15%	60 12%	71g 16%	155 12%	143 11%	121 13%	164 12%	88 11%	27 12%	58 12%	84bc 16%	28 9%	56 10%
Very easy	(+5) 156 10%	107 15%	84 11%	156 14%	54 11%	59 14%	137 11%	143 11%	119 12%	151 11%	70 9%	27 12%	59 12%	77C 14%	47C 15%	30 5%
VERY / QUITE EASY	329 22%	204g 28%	197 26%	329fGi 28%	114 23%	130dfGi 30%	293 24%	286 22%	240 25%	315 24%	158 20%	53 24%	118 25%	161C 30%	75C 25%	86 15%
VERY / QUITE DIFFICULT	78 5%	46 6%	36 5%	78 7%	31 6%	32 7%	72 6%	70 5%	53 6%	74 6%	47 6%	6 3%	24 5%	27 5%	12 4%	37 6%
Don't know	26 2%	13 2%	17 2%	26 2%	11 2%	7 2%	18 1%	23 2%	22 2%	25 2%	9 1%	8a 4%	8 2%	10 2%	4 1%	9 1%
Not stated	916 61%	377 52%	429c 56%	569 49%	282c 56%	215 50%	725aCe 58%	770ACE 60%	533c 56%	773aCe 58%	503 63%	131 59%	281 59%	290 53%	192a 63%	385A 66%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.7	3.7	3.7	3.7	3.6	3.7	3.7	3.7	3.7	3.7	3.6	3.9	3.8	3.9C	4.0C	3.3
Standard deviation	1.1	1.1	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	.9	1.1	1.0	1.1	1.1
Standard error	.06	.07	.07	.06	.10	.10	.06	.06	.07	.06	.08	.13	.10	.08	.13	.10
Error variance	*	.01	.01	*	.01	.01	*	*	*	*	.01	.02	.01	.01	.02	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 173

B8-4. On a five point scale where 5 is very easy and 1 is very difficult,  
 how easy was it to compare the feature in question with the same product from other insurers? Foreign use cover

Base: All

	Total	Gender		Age			Social Grade		Country		Area					
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK Eng/Wal (a) (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)	
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Very difficult	(+1) 8 1%	8 1%	0 -%	2 1%	2 *%	4 1%	8 1%	0 -%	8 1%	7 1%	7 1%	* *%	* *%	* *%	6 1%	2 1%
Quite difficult	(+2) 14 1%	10 1%	4 1%	4 2%	7 1%	4 1%	11 1%	3 1%	14 1%	13 1%	12 1%	* *%	2 2%	1 1%	9 1%	5 1%
Neither easy or difficult	(+3) 30 2%	24b 3%	6 1%	4 2%	11 2%	15 2%	17 2%	13 2%	30 2%	28 2%	27 2%	1 1%	2 2%	1 1%	25 2%	5 1%
Quite easy	(+4) 41 3%	36B 4%	5 1%	2 1%	17 3%	22 3%	30 3%	9 2%	41d 3%	39d 3%	37d 3%	* *%	2D 3%	1d 2%	29 3%	11 3%
Very easy	(+5) 31 2%	24 3%	7 1%	* *%	13 2%	18 3%	21 2%	10 2%	31 2%	29 2%	27 2%	2 2%	2 2%	* 1%	21 2%	10 2%
VERY / QUITE EASY	72 5%	59B 7%	12 2%	3 1%	30 5%	39a 6%	51 6%	19 4%	72 5%	68d 5%	64d 5%	2 2%	4d 6%	1 3%	51 5%	21 5%
VERY / QUITE DIFFICULT	22 1%	18 2%	4 1%	5 3%	9 1%	8 1%	19 2%	3 1%	22 1%	20 2%	18 1%	1 1%	2 2%	1 2%	15 1%	7 2%
Don't know	4 *%	4 *%	0 -%	0 -%	0 -%	4 1%	3 *%	0 -%	4 *%	3 *%	3 *%	0 -%	0 -%	* *%	4 *%	0 -%
Not stated	1374 92%	770 88%	604A 96%	193 94%	558 92%	623 90%	824 90%	499 93%	1374 92%	1216 91%	1149 91%	116aBCE 96%	67 90%	42 94%	973 91%	395 92%
Median	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.6	3.6	3.7	2.7	3.6a	3.7a	3.5	3.7	3.6	3.6	3.6	3.7	3.5	3.3	3.6	3.7
Standard deviation	1.2	1.2	1.1	1.1	1.1	1.1	1.2	1.0	1.2	1.2	1.2	1.6	1.3	1.4	1.1	1.2
Standard error	.13	.14	.29	.39	.20	.18	.16	.20	.13	.13	.14	.54	.25	.37	.15	.26
Error variance	.02	.02	.09	.15	.04	.03	.03	.04	.02	.02	.02	.29	.06	.14	.02	.07

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 173 (continuation)

B8-4. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Foreign use cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus		
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No	
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166	
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116	
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173	
Very difficult	(+1)	8 1%	6 1%	2 *%	2 *%	6 1%	0 -%	8 1%	* *%	7 1%	0 -%	8 1%	7 1%	* *%	6 1%	2 1%
Quite difficult	(+2)	14 1%	7 1%	7 1%	5 1%	7 1%	2 2%	10 1%	6 1%	9 1%	3 2%	11 1%	12 1%	* *%	5 1%	7A 4%
Neither easy or difficult	(+3)	30 2%	19 2%	11 2%	20b 3%	8 1%	4 5%	24 2%	11 3%	19 2%	2 1%	27 2%	26 2%	2 2%	21 2%	4 2%
Quite easy	(+4)	41 3%	31 3%	10 2%	21 3%	20 3%	4 4%	37 3%	11 3%	30 3%	6 3%	35 3%	37 3%	3 3%	26 3%	7 4%
Very easy	(+5)	31 2%	25 3%	6 1%	13 2%	16 2%	2 2%	27 2%	6 1%	25 2%	3 2%	28 2%	29 2%	2 2%	22 2%	5 3%
VERY / QUITE EASY		72 5%	57b 6%	15 3%	33 5%	37 5%	6 7%	65 5%	17 4%	54 5%	9 5%	63 5%	66 5%	4 4%	48 5%	12 7%
VERY / QUITE DIFFICULT		22 1%	13 1%	9 2%	7 1%	13 2%	2 2%	18 1%	6 1%	16 2%	3 2%	19 1%	20 2%	* *%	10 1%	9A 5%
Don't know		4 *%	4 *%	0 -%	0 -%	4 *%	0 -%	4 *%	0 -%	4 *%	2 1%	2 *%	4 *%	0 -%	2 *%	0 -%
Not stated		1374 92%	872 90%	493 93%	639 91%	697 92%	74 87%	1244 92%	400 92%	974 91%	171 91%	1193 92%	1203 91%	94 93%	834 91%	149 86%
Median		4.0	4.0	3.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score		3.6	3.7	3.3	3.6	3.6	3.5	3.6	3.5	3.6	3.6	3.6	3.8	3.7	3.3	
Standard deviation		1.2	1.2	1.1	1.0	1.3	1.0	1.2	1.0	1.2	1.1	1.2	1.2	1.1	1.3	
Standard error		.13	.15	.24	.16	.21	.36	.14	.21	.16	.34	.14	.14	.46	.33	
Error variance		.02	.02	.06	.03	.05	.13	.02	.04	.03	.12	.02	.02	.22	.11	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 173 (continuation)

B8-4. On a five point scale where 5 is very easy and 1 is very difficult,  
 how easy was it to compare the feature in question with the same product from other insurers? Foreign use cover

Base: All

		NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424	
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299	
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442	
Very difficult	(+1)	8 1%	2 1%	3 1%	4 1%	2 1%	2 *%	* *%	0 -%	4 1%	4 1%	2 1%	* *%	6 1%	4 *%	3 1%
Quite difficult	(+2)	14 1%	* *%	4 1%	7 2%	4 1%	3 *%	4 1%	4 1%	2 1%	3 1%	* *%	1 *%	13 2%	8 1%	6 1%
Neither easy or difficult	(+3)	30 2%	11 3%	10 2%	13 3%	3 1%	11 2%	7 2%	4 1%	10 3%	7 3%	2 1%	7 2%	19 2%	12 1%	13 3%
Quite easy	(+4)	41 3%	7 2%	19 3%	13 3%	6 2%	17 3%	13 3%	12 3%	9 3%	7 3%	10 3%	11 3%	19 2%	28 3%	5 1%
Very easy	(+5)	31 2%	13 4%	8 2%	7 2%	9 3%	8 1%	9 2%	6 2%	2 1%	6 2%	5 2%	14C 5%	12 1%	16 2%	8 2%
VERY / QUITE EASY		72 5%	21 6%	27 5%	20 4%	15 5%	25 5%	21 5%	18 5%	12 4%	13 5%	15 5%	25c 8%	30 4%	44 5%	13 3%
VERY / QUITE DIFFICULT		22 1%	3 1%	7 1%	11 2%	6 2%	4 1%	4 1%	4 1%	6 2%	6 2%	2 1%	1 *%	19 2%	12 1%	9 2%
Don't know		4 *%	0 -%	2 *%	0 -%	2 1%	0 -%	2 *%	0 -%	0 -%	* *%	0 -%	3 *%	* *%	2 *%	
Not stated		1374 92%	321 90%	492 91%	429 91%	282 92%	497 92%	368 92%	361 93%	297 92%	228 90%	284 94%	276 89%	768 91%	745 92%	405 92%
Median		4.0	4.0	4.0	3.0	4.0	4.0	4.0	3.0	3.0	4.0	4.0	3.0	4.0	3.0	
Mean score		3.6	3.9	3.6	3.3	3.7	3.7	3.8	3.7	3.2	3.4	3.9	4.1C	3.3	3.7	3.3
Standard deviation		1.2	1.2	1.1	1.2	1.3	1.0	1.0	1.0	1.2	1.3	1.1	.9	1.2	1.1	1.3
Standard error		.13	.24	.21	.23	.33	.20	.22	.24	.27	.32	.32	.20	.18	.17	.27
Error variance		.02	.06	.04	.05	.11	.04	.05	.06	.07	.10	.10	.04	.03	.03	.07

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 173 (continuation)

B8-4. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Foreign use cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			Never (d)
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Very difficult	(+1) 8 1%	2B 2%	0 -%	6 1%	4 1%	2b 1%	6 *%	2 *%	2 *%	4 *%	2 1%	* *%	2 1%
Quite difficult	(+2) 14 1%	1 1%	3 *%	11 2%	2 *%	9BCD 5%	13 1%	8 1%	7 1%	6 1%	4 2%	4 2%	* *%
Neither easy or difficult	(+3) 30 2%	0 -%	14 2%	15 2%	13 3%	2 1%	24 2%	12 2%	16 2%	21 3%	4 2%	3 1%	2 1%
Quite easy	(+4) 41 3%	4 3%	15 2%	21 3%	15 3%	6 3%	33 3%	19 3%	22 3%	23 3%	4 2%	12d 5%	2 1%
Very easy	(+5) 31 2%	2 2%	9 1%	18 3%	10 2%	7 4%	19 2%	18 3%	9 1%	24 3%	* *%	1 *%	5 2%
VERY / QUITE EASY	72 5%	6 5%	24 4%	38 6%	25 5%	13 8%	52 5%	36 6%	31 5%	47 6%	4 2%	13 5%	7 3%
VERY / QUITE DIFFICULT	22 1%	3b 3%	3 *%	16b 2%	6 1%	11BCD 6%	19 2%	10 2%	9 1%	10 1%	5 3%	4 2%	2 1%
Don't know	4 *%	0 -%	2 *%	2 *%	0 -%	2 1%	2 *%	2 *%	2 *%	2 *%	0 -%	0 -%	2 1%
Not stated	1374 92%	99 92%	590F 93%	622 90%	457f 91%	139 83%	1052 92%	567 90%	624 92%	746 90%	171 93%	231 92%	216 95%
Median	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0
Mean score	3.6	3.2	3.7	3.5	3.6	3.3	3.5	3.7	3.5	3.7b	2.8	3.4	3.8
Standard deviation	1.2	1.6	.9	1.3	1.2	1.4	1.1	1.1	1.0	1.1	1.1	.9	1.5
Standard error	.13	.64	.17	.19	.22	.34	.14	.19	.17	.16	.37	.25	.59
Error variance	.02	.41	.03	.04	.05	.12	.02	.03	.03	.02	.14	.06	.34

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 173 (continuation)

B8-4. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Foreign use cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Very difficult	(+1) 8 1%	2 1%	2 *%	4 *%	4 *%	0 -%	2 1%	2 *%	0 -%	2b 3%
Quite difficult	(+2) 14 1%	1 *%	7 1%	14 1%	12 1%	2 5%	8 2%	6 2%	3 1%	2 2%
Neither easy or difficult	(+3) 30 2%	4 2%	20 3%	23 2%	22 3%	2 5%	4 1%	6 2%	11 4%	0 -%
Quite easy	(+4) 41 3%	4 3%	14 2%	29 3%	25 3%	0 -%	17 4%	13 3%	8 3%	2 3%
Very easy	(+5) 31 2%	2 1%	12 2%	20 2%	18 2%	2 5%	8 2%	11 3%	5 2%	* *%
VERY / QUITE EASY	72 5%	6 4%	26 4%	49 5%	43 5%	2 5%	25 6%	24 6%	13 5%	2 3%
VERY / QUITE DIFFICULT	22 1%	2 2%	9 1%	18 2%	15 2%	2 5%	10 3%	8 2%	3 1%	4 5%
Don't know	4 *%	2 1%	2 *%	4 *%	2 *%	2 5%	2 *%	* *%	0 -%	0 -%
Not stated	1374 92%	132 90%	561 91%	926 91%	803 91%	30 81%	364 90%	360 90%	262 91%	66 92%
Median	4.0	4.0	3.0	4.0	4.0	3.0	4.0	4.0	3.0	2.0
Mean score	3.6	3.4	3.5	3.5	3.5	3.3	3.5	3.7	3.6	2.4
Standard deviation	1.2	1.3	1.1	1.1	1.1	1.4	1.2	1.2	.9	1.5
Standard error	.13	.44	.18	.15	.16	.76	.23	.24	.23	.74
Error variance	.02	.19	.03	.02	.02	.58	.05	.06	.05	.55

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 173 (continuation)

B8-4. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Foreign use cover

Base: All

			Feature included or considered								Features - buy			Features - ease			
	Total	Per	Breake	Courtesy	Foreign	Key	Legal	No	Per	Wind	Prefer	Prefer		Easier	No diff	Harder	
		sonal										ings	se				include
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604	
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401	
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586	
Very difficult	(+1)	8 1%	4 1%	4 1%	6 *% 2%	8g 4 1%	6 *% 1%	6 *% 1%	4 *% 1%	8 1%	5 1%	* *% 1%	2 *% 1%	2 *% 1%	* *% 1%	6 1%	
Quite difficult	(+2)	14 1%	10 1%	5 1%	12 1% 3%	14BcefGi 3 1%	12 1% 1%	10 1% 1%	12 1% 1%	14 1% 1%	5 1% 1%	7Ac 3 1%	3 1% 1%	3 1% 1%	4 1% 1%	8 1% 1%	
Neither easy or difficult	(+3)	30 2%	16 2%	17 2%	26 2% 2%	30 ABCfGhI 6% 4%	18 2% 2%	27 2% 2%	27 2% 2%	26 3% 2%	30 2% 2%	18 2% 1%	2 1% 2%	10 2% 2%	11 2% 1%	4 1% 3%	15 3%
Quite easy	(+4)	41 3%	18 3%	24 3%	35 3% 3%	41 ABCfGhI 8% 4%	19 4% 3%	34 3% 3%	34 3% 3%	29 3% 3%	39 3% 3%	23 3% 3%	7 3% 2%	11 2% 2%	15 3% 3%	11 4% 2%	13 2%
Very easy	(+5)	31 2%	23 3%	22 3%	26 2% 2%	31 abCFgHI 6% 4%	17 4% 2%	27 2% 2%	28 2% 2%	28 3% 2%	31 2% 2%	15 2% 1%	2 1% 3%	13 3% 3%	16 3% 3%	5 2% 1%	7 1%
VERY / QUITE EASY		72 5%	41 6%	46 6%	61 5% 14%	72 ABCeFGH I 8% 5%	61 5% 5%	62 5% 5%	57 6% 5%	70 5% 5%	38 5% 4%	9 4% 5%	25 5% 6%	31 6% 5%	16 5% 3%	20 3%	
VERY / QUITE DIFFICULT		22 1%	14 2%	9 1%	17 2% 4%	22 aBCeFGh I 2% 1%	7 2% 1%	18 1% 1%	16 1% 1%	16 2% 2%	21 2% 2%	10 1% 3%	7 3% 1%	5 1% 1%	5 1% 1%	4 1% 2%	13 2%
Don't know		4 *%	2 *%	4 *%	4 *% 1%	4 *% 1%	2 *% *%	2 *% *%	4 *% *%	4 *% *%	4 *% *%	2 *% -%	0 *% *%	2 *% *%	* *% 1%	2 1% *%	2 *% *%
Not stated		1374 92%	658D 90%	685D 90%	1046De 91%	373 75%	370D 86%	1136DE 91%	1184DE 92%	854D 89%	1206De 91%	731 91%	202 92%	439 91%	497 91%	281 92%	536 91%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	3.0	
Mean score		3.6	3.6	3.8	3.6	3.6	3.7	3.6	3.7	3.7	3.6	3.6	3.2	3.8	3.9c	3.7	3.2
Standard deviation		1.2	1.2	1.1	1.1	1.2	1.1	1.1	1.1	1.1	1.2	1.2	1.1	1.2	1.1	1.0	1.2
Standard error		.13	.18	.17	.14	.13	.18	.14	.14	.14	.13	.18	.33	.23	.20	.25	.21
Error variance		.02	.03	.03	.02	.02	.03	.02	.02	.02	.02	.03	.11	.05	.04	.06	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 174

B8-5. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Key loss cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area				
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)	
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482	
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304	
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428	
Very difficult	(+1)	8 1%	6 1%	2 *%	2 1%	4 *%	4 *%	4 1%	8 1%	7 1%	7 1%	* *%	* *%	* 1%	6 1%	2 *%	
Quite difficult	(+2)	10 1%	8 1%	2 *%	3 2%	3 *%	4 1%	4 1%	10 1%	9 1%	8 1%	* *%	1 1%	1 1%	7 1%	3 1%	
Neither easy or difficult	(+3)	37 2%	28 3%	9 1%	4 2%	13 2%	21 3%	17 3%	37 2%	33 2%	32 3%	3 2%	1 2%	1 3%	28 3%	10 2%	
Quite easy	(+4)	27 2%	18 2%	9 1%	5 3%	4 1%	18b 3%	16 2%	27 2%	22 2%	20 2%	4 3%	2 3%	1 3%	21 2%	7 2%	
Very easy	(+5)	34 2%	22 2%	13 2%	4 2%	16 3%	14 2%	17 3%	34 2%	30 2%	29 2%	2 2%	2 2%	2 4%	30 3%	5 1%	
VERY / QUITE EASY		62 4%	40 5%	22 3%	9 5%	21 3%	32 5%	33 4%	62 4%	52 4%	49 4%	6 5%	4 5%	3bc 7%	50 5%	11 3%	
VERY / QUITE DIFFICULT		18 1%	14 2%	4 1%	5 3%	5 1%	8 1%	9 1%	18 1%	16 1%	15 1%	1 1%	1 1%	1 2%	13 1%	5 1%	
Don't know		4 *%	3 *%	2 *%	0 -%	2 *%	3 *%	2 *%	4 *%	3 *%	3 *%	* *%	0 -%	* 1%	2 *%	2 1%	
Not stated		1380 92%	791 90%	589a 94%	186 91%	568 93%	626 91%	853b 93%	477 89%	1380f 92%	1231f 92%	1162f 92%	109 91%	69f 92%	39 87%	974 91%	400 93%
Median		4.0	3.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	
Mean score		3.6	3.5	3.8	3.3	3.8	3.6	3.6	3.6	3.6	3.6	3.7	3.7	3.7	3.7	3.4	
Standard deviation		1.2	1.2	1.2	1.3	1.2	1.1	1.2	1.2	1.2	1.2	1.1	1.2	1.4	1.2	1.1	
Standard error		.13	.16	.23	.38	.24	.17	.18	.20	.13	.15	.16	.24	.28	.15	.26	
Error variance		.02	.03	.05	.14	.06	.03	.04	.02	.02	.03	.06	.08	.06	.02	.07	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 174 (continuation)

B8-5. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Key loss cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus		
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)	
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166	
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116	
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173	
Very difficult	(+1)	8 1%	6 1%	2 *%	6 1%	2 *%	0 -%	8 1%	2 *%	6 1%	3b 2%	4 *%	6 *%	2 2%	6 1%	* *%
Quite difficult	(+2)	10 1%	5 *%	5 1%	4 1%	6 1%	2 2%	8 1%	2 *%	8 1%	1 *%	9 1%	10 1%	0 -%	7 1%	2 1%
Neither easy or difficult	(+3)	37 2%	24 3%	13 2%	16 2%	20 3%	2 2%	32 2%	5 1%	33 3%	10b 6%	27 2%	34 3%	2 2%	24 3%	4 2%
Quite easy	(+4)	27 2%	17 2%	10 2%	13 2%	15 2%	* 1%	27 2%	6 1%	22 2%	2 1%	25 2%	25 2%	2 2%	13 1%	4 3%
Very easy	(+5)	34 2%	26 3%	8 1%	13 2%	18 2%	2 2%	31 2%	9 2%	26 2%	3 2%	31 2%	33 2%	2 2%	21 2%	4 2%
VERY / QUITE EASY		62 4%	44 5%	18 3%	25 4%	33 4%	2 3%	58 4%	14 3%	47 4%	5 3%	56 4%	58 4%	4 4%	34 4%	9 5%
VERY / QUITE DIFFICULT		18 1%	10 1%	7 1%	10 2%	7 1%	2 2%	16 1%	4 1%	14 1%	4 2%	14 1%	16 1%	2 2%	13 1%	2 1%
Don't know		4 *%	1 *%	3 1%	* *%	4 *%	0 -%	4 *%	2 *%	3 *%	0 -%	4 *%	4 *%	0 -%	1 *%	3A 2%
Not stated		1380 92%	885 92%	486 92%	648 93%	695 92%	80 93%	1244 92%	410 94%	970 91%	167 89%	1203 92%	1206 91%	94 93%	843 92%	156 90%
Median		4.0	4.0	3.0	3.0	4.0	3.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	3.0	4.0
Mean score		3.6	3.7	3.4	3.4	3.7	3.3	3.6	3.7	3.6	3.0	3.7	3.6	3.3	3.5	3.7
Standard deviation		1.2	1.2	1.1	1.3	1.1	1.3	1.2	1.3	1.2	1.2	1.2	1.2	1.6	1.2	1.1
Standard error		.13	.16	.22	.21	.17	.68	.14	.32	.15	.33	.14	.13	.77	.18	.35
Error variance		.02	.03	.05	.05	.03	.46	.02	.10	.02	.11	.02	.02	.60	.03	.12

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 174 (continuation)

B8-5. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Key loss cover

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Very difficult	(+1) 8 1%	2 *	4 1%	2 *	* *	6 1%	2 1%	0 -	0 -	5bc 2%	* *	2 1%	5 1%	4 *	2 *
Quite difficult	(+2) 10 1%	1 *	5 1%	2 *	4 1%	4 1%	2 *	2 1%	* *	6c 2%	1 *	5 2%	4 *	6 1%	3 1%
Neither easy or difficult	(+3) 37 2%	13 4%	11 2%	12 3%	8 3%	12 2%	13 3%	8 2%	6 2%	4 2%	6 2%	8 2%	24 3%	14 2%	20a 5%
Quite easy	(+4) 27 2%	7 2%	6 1%	8 2%	3 1%	14 3%	6 2%	8 2%	7 2%	6 2%	5 2%	3 1%	19 2%	12 2%	11 2%
Very easy	(+5) 34 2%	9 3%	11 2%	14 3%	4 1%	8 1%	7 2%	9 2%	6 2%	10 4%	7 2%	4 1%	21 3%	10 1%	13 3%
VERY / QUITE EASY	62 4%	16 5%	18 3%	22 5%	7 2%	22 4%	13 3%	18 5%	13 4%	16 6%	12 4%	7 2%	40 5%	23 3%	24a 6%
VERY / QUITE DIFFICULT	18 1%	3 1%	10 2%	4 1%	4 1%	10 2%	4 1%	2 1%	* *	11aBC 4%	1 *	7 2%	10 1%	10 1%	6 1%
Don't know	4 *	0 -	* *	0 -	2 1%	1 *	* *	* *	0 -	2 1%	2 1%	2 1%	1 *	4 *	1 *
Not stated	1380 92%	323 91%	501 93%	434 92%	286 93%	493 92%	370 92%	361d 93%	305d 94%	222 87%	282 93%	285 92%	765 91%	762B 94%	391 89%
Median	4.0	3.0	3.0	4.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	3.0	4.0	3.0	3.0
Mean score	3.6	3.6	3.4	3.8	3.3	3.3	3.4	3.9	4.0	3.3	3.9	3.1	3.6	3.4	3.6
Standard deviation	1.2	1.1	1.4	1.1	1.1	1.3	1.1	1.0	.9	1.5	1.1	1.3	1.2	1.2	1.1
Standard error	.13	.23	.26	.23	.27	.23	.25	.23	.22	.33	.26	.32	.17	.21	.19
Error variance	.02	.05	.07	.05	.07	.05	.06	.05	.05	.11	.07	.10	.03	.04	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 174 (continuation)

B8-5. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Key loss cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Very difficult	(+1) 8 1%	0 -%	2 *%	6 1%	4 1%	2 1%	4 *%	4 1%	3 *%	7 1%	0 -%	0 -%	* *%
Quite difficult	(+2) 10 1%	* *%	5 1%	3 *%	3 1%	0 -%	8 1%	1 *%	7 1%	3 *%	3 2%	* *%	4 2%
Neither easy or difficult	(+3) 37 2%	1 1%	14 2%	21 3%	14 3%	7 4%	29 2%	16 3%	21 3%	31 4%	2 1%	3 1%	2 1%
Quite easy	(+4) 27 2%	5 4%	11 2%	10 1%	7 1%	3 2%	23 2%	11 2%	13 2%	18 2%	1 1%	6 2%	3 1%
Very easy	(+5) 34 2%	2 2%	12 2%	18 3%	13 3%	3 2%	17 1%	15 2%	14 2%	24 3%	2 1%	1 1%	7 3%
VERY / QUITE EASY	62 4%	7 6%	23 4%	28 4%	20 4%	7 4%	40 3%	25 4%	27 4%	41 5%	4 2%	7 3%	10 4%
VERY / QUITE DIFFICULT	18 1%	* *%	7 1%	9 1%	7 1%	2 1%	12 1%	5 1%	11 2%	10 1%	3 2%	* *%	4 2%
Don't know	4 *%	0 -%	2 *%	2 *%	0 -%	2d 1%	4 *%	* *%	2 *%	2 *%	* *%	0 -%	2 1%
Not stated	1380 92%	100 92%	587 93%	632 91%	460 92%	149 89%	1064 93%	581 93%	620 91%	743 90%	175 95%	242a 96%	211 92%
Median	4.0	4.0	4.0	3.0	3.0	3.0	3.0	4.0	3.0	4.0	3.0	4.0	4.0
Mean score	3.6	4.1	3.6	3.5	3.5	3.4	3.5	3.7	3.5	3.6	3.3	3.8	3.8
Standard deviation	1.2	.7	1.2	1.3	1.3	1.2	1.1	1.2	1.2	1.2	1.3	.7	1.4
Standard error	.13	.28	.20	.21	.25	.40	.14	.21	.18	.16	.49	.25	.42
Error variance	.02	.08	.04	.04	.06	.16	.02	.05	.03	.03	.24	.06	.17

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 174 (continuation)

B8-5. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Key loss cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Very difficult	(+1) 8 1%	2 1%	5 1%	4 *%	4 *%	0 -%	* *%	2 1%	2 1%	0 -%
Quite difficult	(+2) 10 1%	2 1%	5 1%	7 1%	2 *%	2 5%	5d 1%	* *%	2 1%	0 -%
Neither easy or difficult	(+3) 37 2%	4 3%	23 4%	24 2%	22 2%	* 1%	13 3%	12 3%	5 2%	3 4%
Quite easy	(+4) 27 2%	4 3%	15 2%	16 2%	14 2%	2 5%	6 1%	8 2%	4 1%	0 -%
Very easy	(+5) 34 2%	4 2%	20 3%	21 2%	17 2%	2 5%	6 2%	11 3%	5 2%	* 1%
VERY / QUITE EASY	62 4%	8 6%	34 6%	37 4%	31 4%	4 10%	12 3%	19 5%	9 3%	* 1%
VERY / QUITE DIFFICULT	18 1%	4 3%	10 2%	11 1%	6 1%	2 5%	6 1%	2 1%	4 1%	0 -%
Don't know	4 *%	3bCD 2%	2 *%	3 *%	1 *%	0 -%	2 *%	* *%	0 -%	0 -%
Not stated	1380 92%	127 87%	548 89%	945b 93%	826ab 93%	31 85%	373 92%	364 91%	271 94%	68 95%
Median	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	3.0
Mean score	3.6	3.4	3.6	3.6	3.7	3.7	3.4	3.8	3.5	3.3
Standard deviation	1.2	1.3	1.2	1.2	1.1	1.3	1.0	1.1	1.3	.8
Standard error	.13	.38	.18	.17	.18	.69	.23	.24	.39	.42
Error variance	.02	.15	.03	.03	.03	.48	.05	.06	.15	.18

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 174 (continuation)

B8-5. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Key loss cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease			
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)	
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604	
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401	
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586	
Very difficult	(+1)	8 1%	6 1%	2 *	6 1%	4 1%	8bcf 2%	6 *	8 1%	6 1%	8 1%	2 *	2 1%	4 1%	2 *	* *	6 1%
Quite difficult	(+2)	10 1%	10 1%	7 1%	10 1%	3 1%	10fgi 2%	8 1%	10 1%	8 1%	10 1%	2 *	* *	8a 2%	2 *	* *	6 1%
Neither easy or difficult	(+3)	37 2%	32b 4%	15 2%	32 3%	15 3%	37 aBCDFGH I 9%	36 3%	36 3%	32 3%	37 3%	21 3%	7 3%	9 2%	21 4%	5 2%	11 2%
Quite easy	(+4)	27 2%	15 2%	18 2%	24 2%	10 2%	27 aBCDFGH I 6%	25 2%	23 2%	24 2%	27 2%	19 2%	1 *	8 2%	12 2%	8 2%	8 1%
Very easy	(+5)	34 2%	28 4%	27 4%	32 3%	20 4%	34 aBCdFGH I 8%	30 2%	33 3%	33 3%	34 3%	11 1%	5 2%	18a 4%	18 3%	6 2%	8 1%
VERY / QUITE EASY	62 4%	43 6%	45 6%	56 5%	30 6%	62 aBCDFGH I 14%	55 4%	56 4%	57 6%	61 5%	29 4%	6 3%	26 5%	30c 5%	14 5%	16 3%	
VERY / QUITE DIFFICULT	18 1%	16 2%	10 1%	16 1%	6 1%	18 BCdFGhI 4%	15 1%	18 1%	14 1%	18 1%	4 1%	2 1%	12a 2%	4 1%	1 *	11 2%	
Don't know	4 *	4 1%	4 1%	3 *	2 *	4 1%	4 *	4 *	4 *	4 *	4 *	* 1%	2 1%	2 *	2 *	0 -	* *
Not stated	1380 92%	636E 87%	688E 90%	1048aE 91%	447E 89%	312 72%	1133aE 91%	1179aE 91%	849E 89%	1210aE 91%	745 93%	203 92%	430 90%	486 89%	287 93%	548a 93%	
Median	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	3.0	
Mean score	3.6	3.5	3.9	3.6	3.8	3.6	3.6	3.6	3.7	3.6	3.6	3.5	3.6	3.8	3.9	3.2	
Standard deviation	1.2	1.2	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.0	1.3	1.4	1.1	1.0	1.3	
Standard error	.13	.15	.16	.14	.20	.13	.13	.14	.14	.13	.16	.40	.24	.17	.26	.26	
Error variance	.02	.02	.03	.02	.04	.02	.02	.02	.02	.02	.03	.16	.06	.03	.07	.07	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 175  
 B8-6. On a five point scale where 5 is very easy and 1 is very difficult,  
 how easy was it to compare the feature in question with the same product from other insurers? Legal Expenses/Legal protection

Base: All

	Total	Gender		Age			Social Grade		Country			Area					
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)	
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482	
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304	
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428	
Very difficult	(+1) 2%	27 2%	17 2%	10 2%	4 2%	9 1%	14 2%	8 1%	27 2%	25 2%	24 2%	2 2%	1 2%	* 1%	16 2%	11 3%	
Quite difficult	(+2) 5%	73 5%	40 5%	33 5%	10 5%	27 4%	36 5%	23 4%	49 5%	23 4%	62 5%	4 4%	4 5%	2 5%	38 4%	34A 8%	
Neither easy or difficult	(+3) 11%	164 11%	98 11%	66 11%	28 14%	78c 13%	58 8%	104 11%	54 10%	164 11%	147 11%	139 11%	13 11%	7 10%	4 10%	115 11%	47 11%
Quite easy	(+4) 12%	180 12%	104 12%	76 12%	26 13%	76 12%	79 11%	100 11%	71 13%	180 12%	158 12%	151 12%	18e 15%	7 9%	4 10%	137 13%	41 10%
Very easy	(+5) 9%	142 9%	94 11%	48 8%	14 7%	54 9%	74 11%	84 9%	53 10%	142 9%	127 10%	119 9%	11 9%	8 11%	4 8%	103 10%	39 9%
VERY / QUITE EASY		322 21%	198 23%	124 20%	39 19%	130 21%	152 22%	184 20%	124 23%	322 21%	285 21%	270 21%	29 24%	15 20%	8 18%	240 22%	80 19%
VERY / QUITE DIFFICULT		99 7%	57 7%	42 7%	14 7%	36 6%	50 7%	66 7%	31 6%	99 7%	91 7%	86 7%	6 5%	5 7%	3 6%	54 5%	45A 11%
Don't know		33 2%	16 2%	17 3%	2 1%	9 2%	22 3%	22 2%	11 2%	33 2%	31 2%	30 2%	1 1%	1 1%	1 3%	19 2%	15 3%
Not stated		882 59%	505 58%	377 60%	121 59%	355 58%	406 59%	538 59%	313 59%	882 59%	783 59%	735 58%	71 59%	47 63%	29 64%	639 60%	241 56%
Median		4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score		3.6	3.6	3.5	3.4	3.6	3.6	3.5	3.7	3.6	3.6	3.6	3.7	3.6	3.6	3.7b	3.4
Standard deviation		1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.2
Standard error		.06	.07	.09	.15	.08	.09	.07	.09	.06	.06	.07	.11	.13	.12	.06	.11
Error variance		*	.01	.01	.02	.01	.01	.01	.01	*	*	*	.01	.02	.02	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 175 (continuation)

B8-6. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Legal Expenses/Legal protection

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Very difficult	(+1) 27 2%	17 2%	8 2%	14 2%	11 1%	* **	23 2%	5 1%	22 2%	9B 5%	18 1%	22 2%	2 2%	21 2%	6 3%
Quite difficult	(+2) 73 5%	51 5%	22 4%	39 6%	31 4%	9b 10%	58 4%	18 4%	55 5%	7 4%	66 5%	67 5%	2 2%	53 6%	6 4%
Neither easy or difficult	(+3) 164 11%	107 11%	57 11%	74 11%	86 11%	10 12%	148 11%	51 12%	114 11%	19 10%	144 11%	150 11%	10 10%	92 10%	22 13%
Quite easy	(+4) 180 12%	114 12%	66 13%	79 11%	96 13%	8 9%	167 12%	46 10%	134 13%	26 14%	152 12%	169 13%	6 6%	89 10%	17 10%
Very easy	(+5) 142 9%	101 10%	42 8%	58 8%	79 10%	10 11%	127 9%	45 10%	97 9%	15 8%	125 10%	135 10%	5 5%	91 10%	11 6%
VERY / QUITE EASY	322 21%	214 22%	108 20%	136 19%	174 23%	18 21%	294 22%	91 21%	231 22%	41 22%	277 21%	304b 23%	11 11%	180 20%	28 16%
VERY / QUITE DIFFICULT	99 7%	68 7%	30 6%	53 8%	43 6%	9 11%	82 6%	23 5%	77 7%	16 8%	84 6%	89 7%	4 4%	74 8%	12 7%
Don't know	33 2%	25 3%	9 2%	11 2%	22 3%	2 2%	31 2%	8 2%	25 2%	5 3%	26 2%	32 2%	0 -%	17 2%	3 2%
Not stated	882 59%	550 57%	325 61%	425 61%	433 57%	47 55%	799 59%	262 60%	619 58%	106 57%	773 59%	743 56%	76A 75%	550 60%	109 63%
Median	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	3.0
Mean score	3.6	3.6	3.6	3.5	3.7	3.5	3.6	3.7	3.5	3.4	3.6	3.6	3.5	3.5	3.3
Standard deviation	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.1	1.3	1.1	1.1	1.1	1.2	1.2
Standard error	.06	.07	.09	.08	.08	.23	.06	.10	.07	.17	.06	.06	.29	.08	.18
Error variance	*	*	.01	.01	.01	.05	*	.01	*	.03	*	*	.08	.01	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 175 (continuation)

B8-6. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Legal Expenses/Legal protection

Base: All

		NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
		Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424	
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299	
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442	
Very difficult	(+1) 2%	7 2%	14 3%	6 1%	6 2%	13 2%	9 2%	4 1%	6 2%	6 2%	9 3%	7 2%	11 1%	15 2%	10 2%	
Quite difficult	(+2) 5%	31b 9%	22 4%	14 3%	24a 8%	30 6%	21 5%	21 5%	8 2%	13 5%	6 2%	26A 8%	39 5%	34 4%	26 6%	
Neither easy or difficult	(+3) 11%	45 13%	48 9%	64 14%	25 8%	58 11%	47 12%	28 7%	50B 15%	29 11%	27 9%	41 13%	95 11%	88 11%	52 12%	
Quite easy	(+4) 12%	40 11%	49 9%	52 11%	32 10%	69 13%	51 13%	53 14%	44 14%	22 9%	16 5%	41A 13%	116A 14%	86 11%	57 13%	
Very easy	(+5) 9%	38 11%	53 10%	33 7%	39a 13%	53 10%	38 10%	33 8%	30 9%	26 10%	31 10%	31 10%	78 9%	72 9%	49 11%	
VERY / QUITE EASY		322 21%	77 22%	102 19%	85 18%	71 23%	122 23%	89 22%	85 22%	74 23%	48 19%	48 16%	72 23%	193a 23%	158 19%	105 24%
VERY / QUITE DIFFICULT		99 7%	38 11%	36 7%	19 4%	30A 10%	43a 8%	31 8%	25 6%	14 4%	19 8%	15 5%	32ac 11%	50 6%	49 6%	36 8%
Don't know		33 2%	4 1%	14 3%	7 1%	6 2%	11 2%	8 2%	4 1%	13b 4%	7 3%	8 3%	2 1%	19 2%	21 3%	5 1%
Not stated		882 59%	192 54%	339a 63%	297 63%	176 57%	303 56%	227 57%	246c 63%	174 54%	151 59%	204Bc 67%	162 52%	482 57%	495 61%	243 55%
Median		4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	3.0	4.0	4.0	4.0	
Mean score		3.6	3.4	3.6	3.6	3.6	3.5	3.6	3.6	3.5	3.6	3.4	3.6	3.6	3.6	
Standard deviation		1.1	1.2	1.2	1.0	1.2	1.1	1.1	1.0	1.2	1.3	1.1	1.1	1.1	1.2	
Standard error		.06	.11	.11	.10	.14	.09	.11	.11	.11	.15	.16	.12	.07	.10	
Error variance		*	.01	.01	.01	.02	.01	.01	.01	.02	.03	.01	*	.01	.01	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 175 (continuation)

B8-6. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Legal Expenses/Legal protection

Base: All

	Total	In person (a)	Purchase - actual				In insurance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online - Total (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Very difficult	(+1) 27 2%	2 2%	11 2%	14 2%	12 2%	* **	21 2%	11 2%	9 1%	17 2%	2 1%	4 2%	4 2%
Quite difficult	(+2) 73 5%	2 2%	24 4%	43 6%	32 6%	11 6%	55 5%	35 6%	35 5%	44 5%	14c 8%	5 2%	8 3%
Neither easy or difficult	(+3) 164 11%	6 5%	72 11%	81 12%	57 11%	22 14%	131 11%	83 13%	70 10%	99d 12%	32cD 17%	21 8%	13 6%
Quite easy	(+4) 180 12%	18 16%	61 10%	95 14%	73b 14%	23 14%	137 12%	81 13%	91 13%	121D 15%	22d 12%	26 10%	12 5%
Very easy	(+5) 142 9%	10 9%	53 8%	75 11%	44 9%	26bd 15%	112 10%	60 10%	73 11%	101cD 12%	15 8%	15 6%	11 5%
VERY / QUITE EASY	322 21%	27 25%	115 18%	170b 25%	116 23%	48b 29%	249 22%	141 22%	163 24%	221CD 27%	37d 20%	41 16%	23 10%
VERY / QUITE DIFFICULT	99 7%	4 4%	34 5%	57 8%	44 9%	11 7%	76 7%	46 7%	44 7%	62 7%	16c 9%	8 3%	12 5%
Don't know	33 2%	1 1%	19d 3%	11 2%	4 1%	5 3%	26 2%	13 2%	16 2%	14 2%	7 4%	9 3%	4 2%
Not stated	882 59%	70f 65%	393cF 62%	374 54%	280 56%	79 48%	667 58%	345 55%	387 57%	431 52%	92 50%	173AB 69%	177AB 77%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	3.0
Mean score	3.6	3.8	3.6	3.6	3.5	3.8	3.6	3.5	3.7	3.6	3.4	3.6	3.4
Standard deviation	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.0	1.1	1.3
Standard error	.06	.21	.09	.08	.09	.14	.06	.08	.08	.07	.14	.15	.22
Error variance	*	.04	.01	.01	.01	.02	*	.01	.01	*	.02	.02	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 175 (continuation)

B8-6. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Legal Expenses/Legal protection

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Very difficult	(+1) 27 2%	5 3%	13 2%	18 2%	13 1%	* 1%	11 3%	8 2%	2 1%	1 1%
Quite difficult	(+2) 73 5%	9 6%	22 4%	61 6%	55 6%	1 2%	19 5%	33 8%	15 5%	4 6%
Neither easy or difficult	(+3) 164 11%	20 14%	78 13%	122 12%	105 12%	5 14%	53 13%	35 9%	51A 18%	12 16%
Quite easy	(+4) 180 12%	35bCDF 24%	88 14%	125 12%	114 13%	4 11%	50 12%	58 15%	32 11%	9 12%
Very easy	(+5) 142 9%	7 5%	62 10%	104 10%	90 10%	7 20%	44 11%	46 12%	33 11%	5 6%
VERY / QUITE EASY	322 21%	41 28%	150 24%	229 22%	204 23%	11 30%	94 23%	104 26%	65 22%	13 19%
VERY / QUITE DIFFICULT	99 7%	14 9%	36 6%	79 8%	68 8%	1 3%	30 8%	40 10%	17 6%	5 7%
Don't know	33 2%	5 4%	14 2%	22 2%	14 2%	0 -%	7 2%	4 1%	2 1%	2 2%
Not stated	882 59%	65 45%	341 55%	568a 56%	495a 56%	19 53%	220 54%	214 54%	154 53%	40 56%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	3.0
Mean score	3.6	3.4	3.6	3.6	3.6	4.0	3.5	3.6	3.6	3.4
Standard deviation	1.1	1.0	1.1	1.1	1.1	1.1	1.2	1.2	1.0	1.0
Standard error	.06	.15	.08	.07	.07	.31	.11	.11	.11	.22
Error variance	*	.02	.01	*	*	.10	.01	.01	.01	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 175 (continuation)

B8-6. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? Legal Expenses/Legal protection

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Very difficult (+1)	27 2%	10 1%	14 2%	19 2%	7 1%	6 1%	27 2%	24 2%	19 2%	22 2%	15 2%	3 2%	8 2%	14 3%	2 1%	11 2%
Quite difficult (+2)	73 5%	45 6%	34 4%	67 6%	29 6%	33 8%	73 6%	72 6%	53 6%	65 5%	27 3%	14 6%	32a 7%	16 3%	13 4%	42A 7%
Neither easy or difficult (+3)	164 11%	105 14%	80 11%	131 11%	50 10%	64 15%	164 13%	146 11%	129 13%	153 11%	97 12%	16 7%	51 11%	58 11%	28 9%	73 12%
Quite easy (+4)	180 12%	105 14%	108 14%	153 13%	69 14%	71g 16%	180 14%	153 12%	133 14%	172 13%	100 12%	25 11%	56 12%	86bc 16%	29 9%	59 10%
Very easy (+5)	142 9%	97 13%	81 11%	128 11%	62 13%	59 14%	142 11%	134 10%	116 12%	138 10%	69 9%	13 6%	60b 12%	62c 11%	39C 13%	37 6%
VERY / QUITE EASY	322 21%	202g 28%	189 25%	281 24%	132 26%	130Gi 30%	322 26%	286 22%	249 26%	310 23%	169 21%	38 17%	115 24%	148C 27%	68 22%	96 16%
VERY / QUITE DIFFICULT	99 7%	55 7%	48 6%	85 7%	36 7%	38 9%	99 8%	96 7%	73 8%	87 7%	42 5%	17 8%	40 8%	31 6%	14 5%	53 9%
Don't know	33 2%	21 3%	18 2%	28 2%	11 2%	10 2%	33 3%	32 2%	22 2%	33 3%	11 1%	13Ac 6%	9 2%	16 3%	4 1%	11 2%
Not stated	882 59%	349 48%	426AEf 56%	628aE 54%	271e 54%	191 44%	624 50%	732AEFh 57%	483 51%	746AEfh 56%	480 60%	137 62%	263 55%	291 54%	192a 63%	353 60%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.6	3.6	3.7	3.6	3.7	3.6	3.6	3.6	3.6	3.6	3.6	3.4	3.6	3.7C	3.8C	3.3
Standard deviation	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.1
Standard error	.06	.07	.07	.06	.09	.09	.06	.06	.06	.06	.07	.17	.10	.09	.13	.09
Error variance	*	*	.01	*	.01	.01	*	*	*	*	.01	.03	.01	.01	.02	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 176  
 B8-7. On a five point scale where 5 is very easy and 1 is very difficult,  
 how easy was it to compare the feature in question with the same product from other insurers? No claims bonus protection

Base: All

	Total	Gender		Age			Social Grade		UK Eng/Wal		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	(b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Very difficult	(+1) 2%	23 1%	13 2%	* *%	13 2%	10 1%	19 2%	4 1%	23 2%	20 2%	20 2%	2 2%	* *%	* 1%	14 1%	9 2%
Quite difficult	(+2) 4%	63 5%	20 3%	9 5%	29 5%	24 4%	33 4%	26 5%	63 4%	59 4%	55 4%	3 3%	3 4%	1 3%	40 4%	23 5%
Neither easy or difficult	(+3) 11%	167 11%	71 11%	25 12%	76 13%	66 10%	107 12%	53 10%	167 11%	149 11%	141 11%	13 11%	8 10%	5 11%	124 12%	43 10%
Quite easy	(+4) 15%	225 14%	101 16%	35 17%	83 14%	107 16%	130 14%	87 16%	225 15%	195 15%	185 15%	24 20%	10 14%	7 16%	167 16%	57 13%
Very easy	(+5) 17%	252 18%	94 15%	35 17%	106 17%	111 16%	154 17%	94 18%	252 17%	227 17%	210 17%	18 15%	17abcdf 23%	7 15%	163 15%	89a 21%
VERY / QUITE EASY	478 32%	283 32%	195 31%	71 34%	190 31%	218 32%	284 31%	181 34%	478 32%	422 32%	395 31%	42 35%	28 37%	14 31%	329 31%	146 34%
VERY / QUITE DIFFICULT	87 6%	53 6%	34 5%	10 5%	42 7%	34 5%	53 6%	30 6%	87 6%	79 6%	76 6%	6 5%	4 5%	2 4%	55 5%	32 7%
Don't know	35 2%	16 2%	20 3%	0 -%	10 2%	26a 4%	29 3%	7 1%	35 2%	33 2%	32 3%	1 1%	1 2%	1 2%	22 2%	13 3%
Not stated	734 49%	428 49%	306 49%	99 49%	290 48%	345 50%	441 48%	263 49%	734 49%	653 49%	618 49%	58 48%	35 46%	24 52%	537 50%	193 45%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.9	3.8	3.9	3.8	3.9	3.8	3.9	3.8	3.8	3.8	3.9	4.1c	3.9	3.8	3.9
Standard deviation	1.1	1.1	1.1	1.0	1.1	1.1	1.1	1.0	1.1	1.1	1.1	1.0	1.0	1.0	1.1	1.2
Standard error	.05	.06	.08	.12	.08	.07	.06	.08	.05	.05	.06	.09	.09	.09	.06	.09
Error variance	*	*	.01	.01	.01	.01	*	.01	*	*	*	.01	.01	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 176 (continuation)

B8-7. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? No claims bonus protection

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Very difficult	(+1) 23 2%	15 2%	6 1%	14 2%	8 1%	* **	21 2%	5 1%	19 2%	4 2%	19 1%	20 2%	0 -%	18 2%	2 1%
Quite difficult	(+2) 63 4%	43 4%	21 4%	36 5%	24 3%	7 8%	52 4%	14 3%	49 5%	4 2%	58 4%	53 4%	7 7%	48 5%	3 2%
Neither easy or difficult	(+3) 167 11%	108 11%	59 11%	76 11%	85 11%	6 7%	154 11%	51 12%	117 11%	18 10%	150 11%	155 12%	9 9%	125B 14%	5 3%
Quite easy	(+4) 225 15%	151 16%	74 14%	92 13%	131 17%	15 17%	204 15%	59 14%	166 16%	37 20%	186 14%	209 16%	12 12%	150B 16%	8 5%
Very easy	(+5) 252 17%	171 18%	81 15%	118 17%	128 17%	13 16%	233 17%	70 16%	183 17%	28 15%	224 17%	234 18%	11 11%	158B 17%	9 5%
VERY / QUITE EASY	478 32%	322 33%	155 29%	210 30%	259 34%	28 33%	437 32%	129 30%	349 33%	66 35%	410 31%	444 34%	23 23%	308B 34%	18 10%
VERY / QUITE DIFFICULT	87 6%	58 6%	27 5%	49 7%	32 4%	7 9%	73 5%	19 4%	68 6%	8 4%	77 6%	72 5%	7 7%	66 7%	6 3%
Don't know	35 2%	29 3%	6 1%	13 2%	23 3%	4 4%	32 2%	9 2%	26 2%	3 2%	32 2%	34 3%	2 2%	25 3%	2 1%
Not stated	734 49%	446 46%	280a 53%	352 50%	360 47%	41 47%	659 49%	227 52%	507 48%	92 49%	636 49%	613 47%	59a 59%	390 43%	143A 83%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.9	3.8	3.8	3.9	3.8	3.9	3.9	3.8	3.9	3.8	3.9	3.7	3.8	3.7
Standard deviation	1.1	1.1	1.1	1.2	1.0	1.1	1.1	1.0	1.1	1.0	1.1	1.1	1.1	1.1	1.3
Standard error	.05	.06	.08	.08	.06	.20	.05	.09	.06	.13	.05	.05	.21	.06	.29
Error variance	*	*	.01	.01	*	.04	*	.01	*	.02	*	*	.05	*	.08

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 176 (continuation)

B8-7. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? No claims bonus protection

Base: All

		NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424	
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299	
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442	
Very difficult	(+1) 2%	23 3%	8 1%	6 1%	1 *	12 2%	6 1%	6 1%	2 1%	4 2%	4 1%	7 2%	12 1%	15 2%	6 1%	
Quite difficult	(+2) 4%	63 7%	21 4%	14 3%	15 5%	25 5%	12 3%	16 4%	15 5%	10 4%	10 3%	23c 7%	28 3%	38 5%	21 5%	
Neither easy or difficult	(+3) 11%	167 19%	58 11%	63 13%	41 13%	48 9%	50 12%	42 11%	40 12%	23 9%	33 11%	48c 15%	85 10%	104b 13%	35 8%	
Quite easy	(+4) 15%	225 18%	82 15%	68 14%	44 14%	87 16%	55 14%	48 12%	60 19%	48 19%	31 10%	55a 18%	135a 16%	117 14%	74 17%	
Very easy	(+5) 17%	252 19%	90 17%	74 16%	56 18%	99 18%	75 19%	65 17%	47 15%	48 19%	50 17%	44 14%	153 18%	121 15%	84 19%	
VERY / QUITE EASY		478 32%	173 32%	142 30%	101 33%	186 35%	129 32%	114 29%	108 33%	97 38%	81 27%	99 32%	288a 34%	239 29%	158 36%	
VERY / QUITE DIFFICULT		87 6%	29 5%	20 4%	16 5%	37 7%	18 4%	22 6%	17 5%	13 5%	14 4%	30aC 10%	39 5%	53 7%	27 6%	
Don't know		35 2%	14 3%	6 1%	7 2%	9 2%	8 2%	6 1%	9 3%	7 3%	13c 4%	4 1%	14 2%	19 2%	8 2%	
Not stated		734 49%	265A 49%	241 51%	142 46%	257 48%	196 49%	205 53%	151 46%	115 45%	162b 53%	128 41%	413 49%	397 49%	214 48%	
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	
Mean score		3.8	3.9	3.8	3.9	3.9	3.9	3.9	3.8	4.0	3.9	3.6	3.9B	3.7	4.0	
Standard deviation		1.1	1.1	1.0	1.0	1.1	1.1	1.1	1.0	1.0	1.1	1.1	1.0	1.1	1.1	
Standard error		.05	.08	.09	.10	.08	.09	.10	.09	.11	.12	.10	.06	.07	.09	
Error variance		*	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	*	*	.01	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 176 (continuation)

B8-7. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? No claims bonus protection

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			Never (d)
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Very difficult	(+1) 23 2%	* **	9 1%	12 2%	6 1%	4 3%	19 2%	14 2%	8 1%	15 2%	4 2%	1 **	3 1%
Quite difficult	(+2) 63 4%	5 5%	30 5%	26 4%	13 3%	11 6%	56 5%	31 5%	28 4%	37 4%	11 6%	9 4%	7 3%
Neither easy or difficult	(+3) 167 11%	18 16%	64 10%	74 11%	56 11%	17 10%	133 12%	65 10%	88 13%	96 12%	30d 16%	26 10%	16 7%
Quite easy	(+4) 225 15%	13 12%	93 15%	114 16%	88 18%	23 14%	179 16%	111 18%	104 15%	142 17%	19 10%	37 15%	26 12%
Very easy	(+5) 252 17%	16 15%	98 15%	129 19%	90 18%	34 20%	186 16%	103 16%	131 19%	156D 19%	33D 18%	47D 19%	17 7%
VERY / QUITE EASY	478 32%	29 27%	190 30%	243 35%	178 36%	56 34%	365 32%	214 34%	235 34%	297D 36%	52 28%	84D 33%	43 19%
VERY / QUITE DIFFICULT	87 6%	6 5%	39 6%	38 5%	19 4%	15d 9%	75 7%	45 7%	36 5%	52 6%	14 8%	10 4%	10 4%
Don't know	35 2%	* **	19 3%	12 2%	5 1%	4 2%	26 2%	11 2%	15 2%	10 1%	6 3%	11A 4%	9a 4%
Not stated	734 49%	55 51%	321 51%	327 47%	243 48%	74 44%	549 48%	293 47%	307 45%	372 45%	82 44%	121 48%	151ABC 66%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.8	3.8	3.9	4.0	3.8	3.8	3.8	3.9	3.9	3.7	4.0	3.7
Standard deviation	1.1	1.0	1.1	1.1	1.0	1.2	1.1	1.1	1.1	1.1	1.2	1.0	1.1
Standard error	.05	.17	.08	.07	.08	.16	.06	.08	.07	.06	.14	.11	.16
Error variance	*	.03	.01	*	.01	.03	*	.01	*	*	.02	.01	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 176 (continuation)

B8-7. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? No claims bonus protection

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Very difficult	(+1) 23 2%	7cdf 5%	11 2%	15 2%	14 2%	2 5%	5 1%	4 1%	7 2%	* 1%
Quite difficult	(+2) 63 4%	4 3%	16 3%	55b 5%	44 5%	3 9%	21 5%	22 6%	10 3%	8b 11%
Neither easy or difficult	(+3) 167 11%	7 5%	75a 12%	115 11%	105a 12%	3 8%	52a 13%	40 10%	48a 17%	7 10%
Quite easy	(+4) 225 15%	30 21%	97 16%	170 17%	146 16%	6 17%	64 16%	75 19%	48 16%	9 13%
Very easy	(+5) 252 17%	27 19%	131 21%	172 17%	148 17%	8 22%	67 17%	74 19%	39 14%	11 15%
VERY / QUITE EASY	478 32%	57 39%	229 37%	342 33%	294 33%	14 39%	131 32%	149 37%	87 30%	20 28%
VERY / QUITE DIFFICULT	87 6%	11 8%	27 4%	70 7%	57 6%	5 14%	26 6%	26 7%	17 6%	8 12%
Don't know	35 2%	5 3%	10 2%	26 3%	18 2%	3 9%	9 2%	5 1%	4 1%	0 -%
Not stated	734 49%	65 44%	277 45%	468 46%	411 46%	11 31%	187 46%	178 45%	134 46%	36 51%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.9	4.0	3.8	3.8	3.7	3.8	3.9	3.7	3.6
Standard deviation	1.1	1.2	1.1	1.1	1.1	1.3	1.1	1.0	1.1	1.2
Standard error	.05	.17	.07	.06	.06	.34	.09	.09	.11	.23
Error variance	*	.03	*	*	*	.12	.01	.01	.01	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 176 (continuation)

B8-7. On a five point scale where 5 is very easy and 1 is very difficult,

how easy was it to compare the feature in question with the same product from other insurers? No claims bonus protection

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Very difficult	(+1) 23 2%	10 1%	12 2%	19 2%	9 2%	5 1%	18 1%	23 2%	16 2%	23 2%	12 1%	3 2%	8 2%	6 1%	2 1%	15 3%
Quite difficult	(+2) 63 4%	27 4%	29 4%	48 4%	22 4%	17 4%	59 5%	63 5%	40 4%	59 4%	34 4%	7 3%	22 5%	21 4%	11 3%	28 5%
Neither easy or difficult	(+3) 167 11%	82 11%	75 10%	129 11%	56 11%	45 10%	145 12%	167 13%	110 12%	153 11%	104 13%	16 7%	47 10%	57 10%	28 9%	79 14%
Quite easy	(+4) 225 15%	112 15%	122 16%	187 16%	71 14%	70 16%	208 17%	225 17%	154 16%	211 16%	121 15%	34 15%	71 15%	103c 19%	39 13%	77 13%
Very easy	(+5) 252 17%	171Bcfi 23%	129 17%	214 19%	102 20%	104bcfi 24%	228 18%	252 20%	200 21%	245 18%	128 16%	32 14%	91 19%	107c 20%	63c 20%	80 14%
VERY / QUITE EASY	478 32%	283 39%	251 33%	402 35%	173 35%	174b 40%	436 35%	478 37%	354 37%	457 34%	249 31%	65 29%	162 34%	210C 39%	102 33%	156 27%
VERY / QUITE DIFFICULT	87 6%	37 5%	42 5%	68 6%	31 6%	22 5%	76 6%	87 7%	56 6%	83 6%	46 6%	10 5%	30 6%	27 5%	12 4%	43 7%
Don't know	35 2%	16 2%	16 2%	25 2%	18 4%	9 2%	28 2%	35 3%	24 3%	35 3%	17 2%	6 3%	12 3%	8 1%	6 2%	20 3%
Not stated	734 49%	312 43%	377aeGh 50%	531g 46%	221 44%	183 42%	558 45%	525 41%	412 43%	603g 45%	383 48%	123 56%	228 48%	242 44%	160 52%	288 49%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	4.0g	3.9	3.9	3.9	4.0g	3.9	3.8	3.9	3.9	3.8	3.9	3.9	4.0C	4.1C	3.6
Standard deviation	1.1	1.1	1.1	1.1	1.1	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.0	1.0	1.2
Standard error	.05	.06	.07	.05	.08	.08	.05	.05	.06	.05	.07	.14	.09	.07	.11	.08
Error variance	*	*	*	*	.01	.01	*	*	*	*	*	.02	.01	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 177

B8-8. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Gender		Age			Social Grade		Country			Area				
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Very difficult	(+1) 33 2%	19 2%	15 2%	6 3%	10 2%	17 3%	20 2%	13 3%	33 2%	31 2%	30 2%	1 1%	1 1%	1 1%	17 2%	16a 4%
Quite difficult	(+2) 36 2%	21 2%	15 2%	4 2%	13 2%	19 3%	19 2%	15 3%	36 2%	30 2%	27 2%	4 4%	3 4%	1 3%	22 2%	14 3%
Neither easy or difficult	(+3) 120 8%	71 8%	49 8%	16 8%	51 8%	53 8%	84 9%	32 6%	120 8%	102 8%	96 8%	14abc 12%	6 8%	3 7%	83 8%	34 8%
Quite easy	(+4) 116 8%	71 8%	44 7%	16 8%	39 6%	61 9%	63 7%	47 9%	116 8%	105 8%	101 8%	7 6%	4 6%	4 8%	85 8%	29 7%
Very easy	(+5) 96 6%	52 6%	44 7%	13 7%	38 6%	45 6%	57 6%	35 7%	96 6%	86 6%	82 7%	6 5%	4 6%	3 7%	70 7%	26 6%
VERY / QUITE EASY	212 14%	123 14%	88 14%	30 15%	77 13%	105 15%	120 13%	83 16%	212 14%	191 14%	183 15%	13 11%	8 11%	7 15%	155 15%	55 13%
VERY / QUITE DIFFICULT	69 5%	39 4%	30 5%	10 5%	23 4%	36 5%	39 4%	29 5%	69 5%	61 5%	57 5%	6 5%	4 5%	2 4%	40 4%	29a 7%
Don't know	24 2%	13 1%	11 2%	5 2%	4 1%	16b 2%	14 2%	8 2%	24 2%	22 2%	22 2%	2 2%	0 -	1e 2%	18 2%	6 2%
Not stated	1076 72%	628 72%	448 72%	144 71%	454 75%	478 69%	656 72%	382 72%	1076 72%	960 72%	903 72%	84 70%	56 75%	32 72%	772 72%	303 71%
Median	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	3.0	3.0	4.0	4.0	3.0
Mean score	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.4	3.4	3.6	3.6	3.3
Standard deviation	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.1	1.2	1.2	1.1	1.3
Standard error	.07	.09	.11	.21	.11	.10	.09	.12	.07	.08	.08	.13	.15	.14	.08	.14
Error variance	.01	.01	.01	.04	.01	.01	.01	.02	.01	.01	.01	.02	.02	.02	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 177 (continuation)

B8-8. On a five point scale where 5 is very easy and 1 is very difficult, how

easy was it to compare the feature in question with the same product from other insurers? Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Very difficult	(+1) 33 2%	21 2%	10 2%	14 2%	17 2%	3 4%	30 2%	5 1%	28 3%	7 4%	24 2%	30 2%	2 2%	24 3%	7 4%
Quite difficult	(+2) 36 2%	27 3%	8 2%	13 2%	22 3%	1 1%	35 3%	7 2%	29 3%	4 2%	31 2%	33 3%	* *%	25 3%	4 2%
Neither easy or difficult	(+3) 120 8%	77 8%	43 8%	60 9%	55 7%	5 6%	109 8%	29 7%	91 9%	11 6%	109 8%	116b 9%	0 -%	70 8%	8 5%
Quite easy	(+4) 116 8%	81 8%	34 7%	46 7%	68 9%	2 3%	113 8%	20 5%	95a 9%	17 9%	95 7%	115b 9%	* *%	68b 7%	2 1%
Very easy	(+5) 96 6%	66 7%	29 5%	31 4%	59a 8%	7 9%	85 6%	28 6%	68 6%	10 5%	86 7%	91 7%	4 4%	64 7%	6 3%
VERY / QUITE EASY	212 14%	147 15%	63 12%	77 11%	127a 17%	10 11%	198 15%	49 11%	163 15%	27 15%	181 14%	206B 16%	4 4%	132B 14%	8 4%
VERY / QUITE DIFFICULT	69 5%	49 5%	18 3%	27 4%	39 5%	4 5%	65 5%	11 3%	57 5%	12 6%	55 4%	63 5%	2 2%	49 5%	11 6%
Don't know	24 2%	16 2%	9 2%	9 1%	14 2%	0 -%	24 2%	6 1%	18 2%	2 1%	23 2%	24 2%	0 -%	9 1%	5 3%
Not stated	1076 72%	676 70%	395 75%	525b 75%	524 69%	67 78%	958 71%	340B 78%	737 69%	135 73%	936 72%	908 69%	94A 94%	655 72%	142a 82%
Median	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0	3.0
Mean score	3.5	3.5	3.5	3.4	3.6	3.5	3.5	3.7	3.5	3.4	3.5	3.5	3.5	3.5b	2.8
Standard deviation	1.2	1.2	1.2	1.1	1.2	1.5	1.2	1.2	1.2	1.3	1.2	1.2	2.0	1.2	1.5
Standard error	.07	.09	.13	.11	.10	.42	.07	.14	.08	.23	.08	.07	.97	.09	.35
Error variance	.01	.01	.02	.01	.01	.17	.01	.02	.01	.05	.01	.01	.94	.01	.12

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 177 (continuation)

B8-8. On a five point scale where 5 is very easy and 1 is very difficult, how

easy was it to compare the feature in question with the same product from other insurers? Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Very difficult	(+1) 2%	33 3%	11 2%	13 3%	6 2%	12 2%	5 1%	11 3%	12 4%	4 2%	6 2%	12 4%	15 2%	22 3%	9 2%
Quite difficult	(+2) 2%	36 4%	10 2%	9 2%	9 3%	17 3%	7 2%	11 3%	6 2%	8 3%	8 3%	10 3%	17 2%	22 3%	11 2%
Neither easy or difficult	(+3) 8%	120 9%	39 7%	39 8%	22 7%	46 9%	34 9%	18 5%	35B 11%	18 7%	20 6%	28 9%	69 8%	66 8%	34 8%
Quite easy	(+4) 8%	116 7%	43 8%	34 7%	13 4%	54b 10%	34 8%	28 7%	28 9%	18 7%	19 6%	20 7%	71 8%	53 6%	44 10%
Very easy	(+5) 6%	96 7%	38 7%	30 6%	25 8%	31 6%	25 6%	24 6%	16 5%	24 9%	19 6%	20 7%	55 7%	46 6%	34 8%
VERY / QUITE EASY	212 14%	51 14%	80 15%	64 13%	38 12%	84 16%	59 15%	52 13%	44 14%	42 16%	38 12%	40 13%	126 15%	99 12%	79a 18%
VERY / QUITE DIFFICULT	69 5%	26 7%	21 4%	22 5%	15 5%	29 5%	12 3%	21 5%	17 5%	12 5%	15 5%	22 7%	32 4%	44 5%	20 5%
Don't know	24 2%	1 *	8 1%	6 1%	5 2%	6 1%	4 1%	4 1%	7 2%	5 2%	7 2%	5 2%	12 1%	9 1%	5 1%
Not stated	1076 72%	246 69%	391 73%	341 72%	227 74%	372 69%	291 73%	294 76%	221 68%	178 70%	224 74%	213 69%	601 72%	595 73%	304 69%
Median	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	3.0	4.0	3.0	4.0
Mean score	3.5	3.4	3.6	3.5	3.6	3.5	3.6	3.5	3.3	3.7	3.5	3.3	3.6	3.4	3.6
Standard deviation	1.2	1.3	1.2	1.2	1.3	1.1	1.1	1.3	1.2	1.2	1.2	1.3	1.1	1.2	1.2
Standard error	.07	.15	.12	.14	.18	.11	.12	.17	.15	.17	.17	.17	.09	.10	.12
Error variance	.01	.02	.01	.02	.03	.01	.02	.03	.02	.03	.03	.03	.01	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 177 (continuation)

B8-8. On a five point scale where 5 is very easy and 1 is very difficult, how

easy was it to compare the feature in question with the same product from other insurers? Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	In person (a)	Purchase - actual			In insurance company - actual Top 10	Last compared		Generally compare				
			Phone (b)	Online Total (c)	Online - PCW (d)		Online other (f)	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Very difficult (+1)	33 2%	* **	17 3%	15 2%	9 2%	2 1%	26 2%	12 2%	17 3%	17 2%	8c 5%	2 1%	6 3%
Quite difficult (+2)	36 2%	1 1%	18 3%	17 2%	8 2%	9d 6%	30 3%	16 3%	19 3%	22 3%	4 2%	7 3%	1 1%
Neither easy or difficult (+3)	120 8%	6 5%	46 7%	56 8%	41 8%	13 8%	96 8%	56 9%	56 8%	77 9%	17 9%	14 6%	12 5%
Quite easy (+4)	116 8%	4 4%	46 7%	62 9%	45 9%	15 9%	94 8%	54 9%	56 8%	75d 9%	13 7%	18 7%	9 4%
Very easy (+5)	96 6%	4 3%	33 5%	56 8%	38 8%	16 10%	74 6%	41 7%	44 6%	66 8%	6 3%	12 5%	12 5%
VERY / QUITE EASY	212 14%	8 8%	79 12%	118a 17%	83a 17%	31a 19%	167 15%	96 15%	100 15%	141d 17%	19 10%	29 12%	21 9%
VERY / QUITE DIFFICULT	69 5%	1 1%	35 5%	31 5%	17 3%	11 7%	56 5%	28 4%	37 5%	38 5%	12 7%	9 4%	7 3%
Don't know	24 2%	* **	13 2%	9 1%	3 1%	5 3%	10 1%	8 1%	10 1%	9 1%	3 2%	4 1%	9a 4%
Not stated	1076 72%	93bCDF 86%	460 73%	478 69%	357 71%	106 64%	819 71%	441 70%	478 70%	561 68%	133 72%	196a 78%	179a 78%
Median	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0
Mean score	3.5	3.7	3.4	3.6	3.7	3.6	3.5	3.5	3.5	3.6b	3.1	3.6	3.5
Standard deviation	1.2	1.0	1.2	1.2	1.1	1.2	1.2	1.1	1.2	1.1	1.3	1.1	1.4
Standard error	.07	.28	.12	.10	.12	.20	.08	.10	.11	.09	.22	.19	.25
Error variance	.01	.08	.01	.01	.01	.04	.01	.01	.01	.01	.05	.03	.06

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 177 (continuation)

B8-8. On a five point scale where 5 is very easy and 1 is very difficult, how

easy was it to compare the feature in question with the same product from other insurers? Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Very difficult	(+1) 33 2%	8cdF 6%	16 3%	19 2%	16 2%	0 -%	4 1%	9 2%	2 1%	5aB 7%
Quite difficult	(+2) 36 2%	3 2%	15 2%	28 3%	27 3%	0 -%	7 2%	14 3%	8 3%	3 5%
Neither easy or difficult	(+3) 120 8%	17 12%	56 9%	86 8%	74 8%	4 10%	44 11%	29 7%	29 10%	6 9%
Quite easy	(+4) 116 8%	13 9%	42 7%	89 9%	72 8%	0 -%	35 9%	40 10%	17 6%	2 3%
Very easy	(+5) 96 6%	9 6%	41 7%	67 7%	57 6%	4 10%	23 6%	35 9%	18 6%	1 1%
VERY / QUITE EASY	212 14%	22 15%	83 13%	156 15%	129 15%	4 10%	58 14%	75C 19%	35 12%	3 4%
VERY / QUITE DIFFICULT	69 5%	11f 8%	30 5%	46 5%	44 5%	0 -%	11 3%	22 6%	10 3%	9b 12%
Don't know	24 2%	3 2%	9 1%	14 1%	12 1%	0 -%	2 1%	5 1%	3 1%	0 -%
Not stated	1076 72%	92 63%	438 71%	718 70%	628 71%	29 79%	289 71%	267 67%	212 73%	54 75%
Median	4.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	3.0	3.0
Mean score	3.5	3.2	3.5	3.5	3.5	4.0	3.6	3.6C	3.6C	2.4
Standard deviation	1.2	1.3	1.2	1.1	1.2	1.1	1.0	1.2	1.1	1.2
Standard error	.07	.22	.11	.08	.09	.48	.11	.13	.15	.33
Error variance	.01	.05	.01	.01	.01	.23	.01	.02	.02	.11

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 177 (continuation)

B8-8. On a five point scale where 5 is very easy and 1 is very difficult, how

easy was it to compare the feature in question with the same product from other insurers? Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferate (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Very difficult	(+1) 33 2%	18 3%	30 4%	30 3%	9 2%	14 3%	31 3%	28 2%	33 3%	31 2%	15 2%	4 2%	14 3%	12 2%	2 1%	17 3%
Quite difficult	(+2) 36 2%	21 3%	16 2%	35 3%	16 3%	14 3%	33 3%	33 3%	36 4%	34 3%	18 2%	7 3%	10 2%	9 2%	2 1%	24ab 4%
Neither easy or difficult	(+3) 120 8%	84 11%	71 9%	105 9%	42 8%	46 11%	114 9%	114 9%	120 13%	114 9%	62 8%	13 6%	44 9%	42 8%	18 6%	59 10%
Quite easy	(+4) 116 8%	83 11%	64 8%	104 9%	46 9%	50 11%	113 9%	107 8%	116bgi 12%	110 8%	51 6%	15 7%	49a 10%	62bc 11%	18 6%	32 5%
Very easy	(+5) 96 6%	71 10%	59 8%	84 7%	39 8%	43 10%	89 7%	90 7%	96fgi 10%	94 7%	42 5%	11 5%	44a 9%	46C 9%	32C 10%	15 3%
VERY / QUITE EASY	212 14%	153 bcfGI 21%	123 16%	187 16%	85 17%	93cfgi 21%	202 16%	197 15%	212 bcFGI 22%	204 15%	93 12%	26 12%	93Ab 19%	108C 20%	50C 16%	47 8%
VERY / QUITE DIFFICULT	69 5%	40 5%	46 6%	65 6%	25 5%	28 6%	65 5%	61 5%	69g 7%	65 5%	33 4%	11 5%	25 5%	21 4%	4 1%	41B 7%
Don't know	24 2%	18 2%	16 2%	19 2%	8 2%	14 3%	21 2%	23 2%	24 3%	24 2%	8 1%	7a 3%	9 2%	9 2%	8 3%	5 1%
Not stated	1076 72%	436 60%	506aeH 66%	777AEH 67%	340aeH 68%	253 59%	842AEH 68%	897AEH 69%	532 56%	923AEH 69%	603C 75%	163c 74%	309 64%	364 67%	227 74%	433a 74%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.5	3.6	3.4	3.5	3.6	3.6	3.5	3.5	3.5	3.5	3.5	3.4	3.6	3.7C	4.0C	3.0
Standard deviation	1.2	1.1	1.3	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.1	1.0	1.1
Standard error	.07	.08	.10	.08	.11	.11	.07	.07	.07	.07	.10	.21	.11	.11	.15	.11
Error variance	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.04	.01	.01	.02	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 178

B8-9. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Windscreen cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Very difficult	(+1) 10 1%	3 *	7 1%	0 -%	6 1%	3 *	7 1%	3 1%	10 1%	8 1%	7 1%	2 2%	1 1%	* **	6 1%	4 1%
Quite difficult	(+2) 47 3%	29 3%	18 3%	9 5%	17 3%	21 3%	30 3%	18 3%	47 3%	42 3%	40 3%	4 3%	2 3%	1 2%	27 3%	20 5%
Neither easy or difficult	(+3) 117 8%	64 7%	54 9%	13 6%	65C 11%	40 6%	72 8%	40 7%	117 8%	101 8%	96 8%	13 11%	5 7%	3 6%	76 7%	39 9%
Quite easy	(+4) 205 14%	127 14%	78 12%	33 16%	73 12%	99 14%	127 14%	72 14%	205 14%	182 14%	171 14%	17 14%	11 14%	6 14%	148 14%	57 13%
Very easy	(+5) 277 18%	175 20%	102 16%	36 18%	117 19%	124 18%	154 17%	112 21%	277 18%	251 19%	237 19%	17 14%	15 20%	8 18%	199 19%	78 18%
VERY / QUITE EASY	482 32%	302b 35%	180 29%	69 34%	190 31%	223 32%	282 31%	185 35%	482 32%	433 32%	408 32%	34 28%	25 34%	14 32%	347 33%	134 31%
VERY / QUITE DIFFICULT	57 4%	32 4%	25 4%	9 5%	23 4%	24 4%	36 4%	21 4%	57 4%	50 4%	47 4%	6 5%	3 4%	1 3%	33 3%	24 6%
Don't know	19 1%	9 1%	10 2%	0 -%	2 **	17B 2%	14 2%	5 1%	19 1%	18 1%	17 1%	* **	1 2%	1 1%	13 1%	6 1%
Not stated	826 55%	468 54%	358 57%	113 55%	328 54%	385 56%	510 56%	284 53%	826 55%	734 55%	693 55%	66 55%	40 54%	26 58%	598 56%	225 52%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.1	4.1	4.0	4.0	4.0	4.1	4.0	4.1	4.1d	4.1d	4.1d	3.8	4.1	4.1d	4.1	3.9
Standard deviation	1.0	1.0	1.1	1.0	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.0	1.0	1.1
Standard error	.05	.06	.08	.13	.08	.07	.06	.08	.05	.05	.06	.10	.10	.10	.06	.09
Error variance	*	*	.01	.02	.01	*	*	.01	*	*	*	.01	.01	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 178 (continuation)

B8-9. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Windscreen cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus		
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No	
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166	
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116	
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173	
Very difficult	(+1)	10 1%	5 *%	3 1%	3 *%	6 1%	0 -%	10 1%	1 *%	8 1%	4b 2%	6 *%	9 1%	1 1%	8 1%	1 *%
Quite difficult	(+2)	47 3%	33 3%	14 3%	25 4%	22 3%	7b 8%	40 3%	17 4%	30 3%	9 5%	39 3%	42 3%	0 -%	30 3%	6 3%
Neither easy or difficult	(+3)	117 8%	80 8%	38 7%	53 8%	59 8%	9 10%	102 8%	47b 11%	70 7%	18 9%	100 8%	94 7%	9 9%	74 8%	16 9%
Quite easy	(+4)	205 14%	131 14%	73 14%	84 12%	117 15%	10 12%	190 14%	50 12%	154 14%	38b 20%	162 12%	189 14%	8 8%	121 13%	21 12%
Very easy	(+5)	277 18%	181 19%	94 18%	124 18%	146 19%	10 12%	259 19%	81 19%	196 18%	30 16%	244 19%	262b 20%	8 8%	165 18%	20 12%
VERY / QUITE EASY		482 32%	312 32%	168 32%	208 30%	262 35%	20 23%	450 33%	132 30%	350 33%	67 36%	406 31%	452B 34%	16 16%	286 31%	41 24%
VERY / QUITE DIFFICULT		57 4%	38 4%	17 3%	28 4%	29 4%	7 8%	50 4%	18 4%	39 4%	13 7%	44 3%	51 4%	1 1%	38 4%	6 4%
Don't know		19 1%	14 1%	5 1%	4 1%	15a 2%	4b 4%	15 1%	6 1%	13 1%	2 1%	17 1%	19 1%	0 -%	15 2%	2 1%
Not stated		826 55%	521 54%	300 57%	407b 58%	393 52%	46 54%	737 54%	232 53%	594 56%	87 47%	737a 57%	702 53%	75A 74%	501 55%	109 63%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		4.1	4.0	4.1	4.0	4.1	3.6	4.1a	4.0	4.1	3.8	4.1a	4.1	3.9	4.0	3.9
Standard deviation		1.0	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.1	1.0	1.0	.9	1.0	1.0
Standard error		.05	.06	.08	.07	.07	.21	.05	.09	.06	.13	.05	.05	.23	.06	.15
Error variance		*	*	.01	.01	*	.05	*	.01	*	.02	*	*	.05	*	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 178 (continuation)

B8-9. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Windscreen cover

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Very difficult	(+1) 10 1%	4 1%	4 1%	2 *%	2 1%	5 1%	2 1%	3 1%	4 1%	* *%	2 1%	6c 2%	2 *%	3 *%	6 1%
Quite difficult	(+2) 47 3%	14 4%	15 3%	14 3%	11 4%	18 3%	15c 4%	15c 4%	3 1%	6 2%	6 2%	12 4%	30 4%	24 3%	18 4%
Neither easy or difficult	(+3) 117 8%	38 11%	35 7%	39 8%	22 7%	44 8%	27 7%	30 8%	28 9%	26 10%	22 7%	31 10%	62 7%	68 8%	30 7%
Quite easy	(+4) 205 14%	57 16%	63 12%	65 14%	36 12%	81 15%	41 10%	43 11%	59ab 18%	41 16%	34 11%	45 15%	121 14%	112 14%	64 14%
Very easy	(+5) 277 18%	63 18%	102 19%	87 19%	69 22%	95 18%	87c 22%	65 17%	44 13%	56c 22%	50 17%	57 19%	164 20%	132 16%	87 20%
VERY / QUITE EASY	482 32%	120 34%	164 31%	152 32%	105 34%	176 33%	128 32%	108 28%	103 32%	96b 38%	84 28%	102 33%	285 34%	243 30%	150 34%
VERY / QUITE DIFFICULT	57 4%	18 5%	19 3%	17 4%	14 4%	22 4%	18 4%	18 5%	7 2%	6 3%	8 3%	17 6%	32 4%	27 3%	24 5%
Don't know	19 1%	4 1%	11 2%	4 1%	2 1%	2 *%	4 1%	2 1%	4 1%	5 2%	9bc 3%	* *%	7 1%	5 1%	7 2%
Not stated	826 55%	176 50%	310 57%	260 55%	166 54%	292 54%	224 56%	231d 59%	183 56%	121 48%	180 59%	157 51%	454 54%	469 58%	231 52%
Median	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.1	3.9	4.1	4.1	4.1	4.0	4.1	4.0	4.0	4.1	4.1	3.9	4.1	4.0	4.0
Standard deviation	1.0	1.1	1.0	1.0	1.1	1.0	1.1	1.1	.9	.9	1.0	1.1	1.0	1.0	1.1
Standard error	.05	.10	.08	.09	.11	.08	.10	.10	.10	.10	.11	.11	.06	.06	.09
Error variance	*	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 178 (continuation)

B8-9. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Windscreen cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Very difficult	(+1) 10 1%	* *%	4 1%	5 1%	2 *%	3 2%	9 1%	6 1%	4 1%	6 1%	2 1%	1 1%	0 -%
Quite difficult	(+2) 47 3%	4 3%	18 3%	24 3%	15 3%	5 3%	36 3%	16 3%	25 4%	23 3%	7 4%	11 4%	7 3%
Neither easy or difficult	(+3) 117 8%	4 4%	42 7%	64 9%	48 10%	16 9%	91 8%	52 8%	51 7%	74 9%	16 9%	18 7%	10 5%
Quite easy	(+4) 205 14%	16 15%	76 12%	104 15%	71 14%	30 18%	163 14%	105 17%	92 14%	129d 16%	24 13%	32 13%	18 8%
Very easy	(+5) 277 18%	19 18%	111 17%	135 19%	102 20%	31 18%	196 17%	117 19%	134 20%	166d 20%	40d 22%	40 16%	29 13%
VERY / QUITE EASY	482 32%	35 32%	187 30%	238 34%	173 35%	60 36%	359 31%	223 36%	226 33%	295D 36%	63D 34%	72 29%	47 21%
VERY / QUITE DIFFICULT	57 4%	4 3%	22 4%	29 4%	17 3%	8 5%	45 4%	22 4%	29 4%	29 4%	9 5%	12 5%	7 3%
Don't know	19 1%	2cd 2%	12Cd 2%	1 *%	* *%	0 -%	11 1%	* *%	11a 2%	5 1%	0 -%	6 2%	9Ab 4%
Not stated	826 55%	63 58%	370 58%	361 52%	263 53%	82 49%	642 56%	330 53%	364 53%	424 51%	96 52%	144 57%	156ABc 68%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.1	4.2e	4.1e	4.0e	4.1e	4.0e	4.0	4.1	4.1	4.1	4.0	4.0	4.1
Standard deviation	1.0	.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.0
Standard error	.05	.18	.08	.07	.08	.14	.06	.07	.07	.06	.14	.13	.15
Error variance	*	.03	.01	*	.01	.02	*	*	.01	*	.02	.02	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 178 (continuation)

B8-9. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Windscreen cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Very difficult	(+1) 10 1%	* *% 1%	5 1%	5 1%	3 *% 1%	0 -% 1%	3 1%	2 1%	1 *% 1%	0 -% 1%
Quite difficult	(+2) 47 3%	1 1%	18 3%	40 4%	35 4%	2 5%	19 5%	13 3%	10 3%	6 9%
Neither easy or difficult	(+3) 117 8%	11 8%	57 9%	81 8%	77 9%	6 16%	35 9%	34 8%	30 10%	6 9%
Quite easy	(+4) 205 14%	25 17%	90 15%	156 15%	136 15%	3 9%	58 14%	59 15%	47 16%	12 17%
Very easy	(+5) 277 18%	36f 25%	138cf 22%	176 17%	156 18%	7 20%	64 16%	78 20%	52 18%	11 15%
VERY / QUITE EASY	482 32%	61f 42%	228 37%	332 33%	293 33%	11 29%	122 30%	137 34%	99 34%	23 32%
VERY / QUITE DIFFICULT	57 4%	1 1%	23 4%	46 4%	38 4%	2 5%	21 5%	16 4%	10 4%	6 9%
Don't know	19 1%	2 1%	3 *% 1%	10 1%	4 *% 1%	0 -% 2%	7d 2%	* *% 1%	0 -% 1%	0 -% 1%
Not stated	826 55%	70 48%	306 50%	551 54%	474 54%	19 50%	219 54%	211 53%	150 52%	36 50%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.1	4.3cdf	4.1	4.0	4.0	3.9	3.9	4.1	4.0	3.8
Standard deviation	1.0	.8	1.0	1.0	1.0	1.1	1.1	1.0	1.0	1.1
Standard error	.05	.12	.07	.06	.06	.30	.09	.09	.10	.22
Error variance	*	.01	*	*	*	.09	.01	.01	.01	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 178 (continuation)

B8-9. On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the feature in question with the same product from other insurers? Windscreen cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Windscreen (i)	Prefer to buy (a)	No preference (b)	Prefer to include (c)	Easier (a)	No difference (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Very difficult	(+1) 10 1%	6 1%	7 1%	8 1%	2 *	1 *	9 1%	9 1%	8 1%	10 1%	6 1%	0 -	4 1%	3 1%	0 -	7 1%
Quite difficult	(+2) 47 3%	21 3%	22 3%	39 3%	17 3%	11 3%	41 3%	43 3%	31 3%	47 4%	26 3%	6 3%	15 3%	9 2%	16a 5%	20 3%
Neither easy or difficult	(+3) 117 8%	64 9%	58 8%	89 8%	40 8%	39 9%	95 8%	101 8%	79 8%	117 9%	68 9%	18 8%	32 7%	41 8%	14 5%	57b 10%
Quite easy	(+4) 205 14%	118 16%	115 15%	184 16%	68 14%	77 18%	186 15%	181 14%	144 15%	205 15%	112 14%	29 13%	64 13%	90 17%	38 12%	74 13%
Very easy	(+5) 277 18%	184fg 25%	162 21%	237 21%	105 21%	114cfgi 26%	250 20%	265 21%	220 23%	277 21%	135 17%	30 14%	109ab 23%	120C 22%	72C 23%	81 14%
VERY / QUITE EASY	482 32%	302dfg 41%	277 36%	421 36%	173 35%	191 44%	436 35%	446 34%	364 38%	482 36%	247 31%	59 27%	174b 36%	209C 39%	110c 36%	155 26%
VERY / QUITE DIFFICULT	57 4%	27 4%	29 4%	47 4%	18 4%	13 3%	51 4%	53 4%	40 4%	57 4%	32 4%	6 3%	19 4%	12 2%	16 5%	26 4%
Don't know	19 1%	12 2%	11 1%	15 1%	9 2%	5 1%	14 1%	17 1%	14 2%	19 1%	9 1%	3 1%	7 2%	5 1%	7c 2%	3 *
Not stated	826 55%	326 45%	386ae 51%	582ae 50%	260ae 52%	185 43%	648AE 52%	676AE 52%	459 48%	656 49%	443 55%	135 61%	248 52%	275 51%	160 52%	346a 59%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0
Mean score	4.1	4.2	4.1	4.1	4.1	4.2	4.1	4.1	4.1	4.1	4.0	4.0	4.2	4.2C	4.2c	3.9
Standard deviation	1.0	1.0	1.0	1.0	1.0	.9	1.0	1.0	1.0	1.0	1.0	.9	1.0	.9	1.0	1.1
Standard error	.05	.06	.06	.05	.08	.07	.05	.05	.06	.05	.07	.13	.08	.07	.11	.08
Error variance	*	*	*	*	.01	*	*	*	*	*	*	.02	.01	*	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 179

B9 Summary. 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 feature in question available to you?

Base: All

	Total	Quite poor value	Neither good or poor value	Quite good value	Very good value	VERY / QUITE GOOD VALUE	VERY / QUITE POOR VALUE	Don't know	Not stated
Unweighted row	1501	57	265	157	107	264	84	137	751
Effective sample size	1022	36	174	102	73	176	55	96	520
Total	1501	49	255	147	107	254	79	143	770
Personal belongings cover	1501	49	255	147	107	254	79	143	770
	100%	100%	100%	100%	100%	100%	100%	100%	100%
Breakdown cover	1501	50	173	193	235	427	74	87	740
	100%	101%	68%	131%	219%	168%	94%	61%	96%
Courtesy car/ temporary replacement vehicle	1501	78	272	292	298	590	113	178	348
	100%	158%	107%	199%	278%	233%	142%	124%	45%
Foreign use cover	1501	52	109	87	92	178	85	128	1001
	100%	105%	43%	59%	85%	70%	107%	89%	130%
Key loss cover	1501	31	101	82	124	206	43	83	1068
	100%	63%	39%	56%	116%	81%	54%	58%	139%
Legal Expenses/Legal protection	1501	62	341	333	284	617	95	190	258
	100%	125%	134%	227%	265%	243%	121%	133%	33%
No claims bonus protection	1501	64	243	362	490	852	95	102	209
	100%	130%	95%	247%	457%	336%	120%	71%	27%
Personal Accident/ Personal injury/ Medical expenses	1501	67	281	253	210	463	83	130	545
	100%	135%	110%	173%	196%	182%	105%	90%	71%
Windscreen cover	1501	72	277	415	428	843	110	100	171
	100%	145%	109%	283%	399%	332%	139%	70%	22%

Table 180  
 B9-1. 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 feature in question available to you? Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country		Area					
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	750	435	315	87	295	368	448	283	750	492	362	126	130	132	497	251
Effective sample size	502	289	212	61	195	245	295	192	502	405	362	126	130	132	342	159
Total	731	420	311	93	286	353	431	277	731	647	608	60	39	24	508	221
Very poor value	(+1) 30 4%	18 4%	12 4%	2 2%	9 3%	19 5%	21 5%	9 3%	30 4%	27 4%	25 4%	2 4%	2 5%	* 1%	18 4%	12 5%
Quite poor value	(+2) 49 7%	38b 9%	12 4%	4 4%	27 9%	19 5%	35 8%	15 5%	49 7%	42 7%	39 6%	5 9%	4 9%	2 8%	36 7%	14 6%
Neither good or poor value	(+3) 255 35%	142 34%	113 36%	42c 45%	108 38%	105 30%	148 34%	94 34%	255 35%	226 35%	213 35%	19 31%	13 33%	10 42%	183 36%	70 32%
Quite good value	(+4) 147 20%	85 20%	62 20%	19 20%	45 16%	83b 23%	76 18%	67 24%	147 20%	128 20%	119 20%	13 22%	9 22%	5 22%	99 19%	48 22%
Very good value	(+5) 107 15%	61 15%	46 15%	12 13%	51 18%	45 13%	57 13%	48 17%	107 15%	94 15%	89 15%	11 17%	5 12%	3 12%	74 14%	34 15%
VERY / QUITE GOOD VALUE	254 35%	146 35%	108 35%	30 33%	96 34%	127 36%	133 31%	115a 42%	254 35%	222 34%	208 34%	24 40%	14 35%	8 34%	172 34%	82 37%
VERY / QUITE POOR VALUE	79 11%	56b 13%	23 8%	6 6%	36 13%	38 11%	55 13%	24 9%	79 11%	69 11%	64 10%	8 13%	5 14%	2 9%	54 11%	25 11%
Don't know	143 20%	76 18%	67 22%	15 16%	46 16%	82 23%	95 22%	44 16%	143 20%	130 20%	123 20%	10 17%	7 18%	3 14%	100 20%	44 20%
Median	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Mean score	3.4	3.4	3.5	3.4	3.4	3.4	3.3	3.6a	3.4	3.4	3.4	3.5	3.3	3.4	3.4	3.4
Standard deviation	1.0	1.1	1.0	.9	1.1	1.1	1.1	1.0	1.0	1.0	1.0	1.1	1.1	.9	1.0	1.1
Standard error	.05	.07	.08	.12	.08	.08	.07	.08	.05	.06	.06	.11	.10	.08	.06	.10
Error variance	*	*	.01	.02	.01	.01	*	.01	*	*	*	.01	.01	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 180 (continuation)

B9-1. 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 feature in question available to you? Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	750	517	230	369	362	45	684	214	536	107	634	702	31	482	79
Effective sample size	502	342	157	232	257	29	457	143	359	72	423	466	22	312	55
Total	731	493	235	331	382	41	667	205	526	106	617	675	33	445	84
Very poor value	(+1) 30 4%	23 5%	6 3%	10 3%	18 5%	* 1%	29 4%	6 3%	24 5%	7 7%	22 4%	22 3%	2 7%	19 4%	2 3%
Quite poor value	(+2) 49 7%	32 6%	18 7%	26 8%	23 6%	2 5%	40 6%	16 8%	34 6%	11 10%	39 6%	44 6%	4 11%	26 6%	9 11%
Neither good or poor value	(+3) 255 35%	158 32%	95 40%	130b 39%	117 31%	18 44%	231 35%	74 36%	181 34%	32 31%	219 35%	234 35%	9 28%	147 33%	30 35%
Quite good value	(+4) 147 20%	107 22%	40 17%	65 20%	80 21%	8 19%	137 21%	41 20%	105 20%	16 15%	129 21%	140 21%	5 16%	91 21%	10 12%
Very good value	(+5) 107 15%	73 15%	34 14%	37 11%	66 17%	6 15%	95 14%	25 12%	82 16%	12 11%	95 15%	104 15%	3 10%	73 16%	13 16%
VERY / QUITE GOOD VALUE	254 35%	180 37%	74 31%	102 31%	146 38%	14 34%	232 35%	66 32%	188 36%	28 27%	224 36%	244 36%	9 26%	164 37%	23 28%
VERY / QUITE POOR VALUE	79 11%	55 11%	24 10%	36 11%	41 11%	2 6%	69 10%	21 10%	58 11%	18 17%	61 10%	66 10%	6 17%	45 10%	12 14%
Don't know	143 20%	99 20%	42 18%	63 19%	78 20%	7 16%	135 20%	43 21%	100 19%	27 26%	113 18%	132 20%	9 29%	89 20%	19 23%
Median	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Mean score	3.4	3.4	3.4	3.3	3.5	3.5	3.4	3.4	3.4	3.2	3.5	3.5	3.2	3.5	3.3
Standard deviation	1.0	1.1	1.0	1.0	1.1	.9	1.0	1.0	1.1	1.1	1.0	1.0	1.2	1.1	1.1
Standard error	.05	.06	.09	.07	.08	.18	.05	.09	.06	.15	.05	.05	.29	.07	.16
Error variance	*	*	.01	*	.01	.03	*	.01	*	.02	*	*	.09	*	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 180 (continuation)

B9-1. 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 feature in question available to you? Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

		NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)
Unweighted row	750	183	290	199	166	288	200	188	176	131	183	148	390	401	222
Effective sample size	502	122	185	142	105	192	130	122	121	85	108	103	272	254	160
Total	731	177	262	216	151	274	186	174	179	125	147	153	402	361	239
Very poor value	(+1) 4%	30 6%	8 3%	11 5%	5 3%	11 4%	7 4%	10 6%	7 4%	2 1%	6 4%	10 7%	13 3%	10 3%	11 5%
Quite poor value	(+2) 7%	49 6%	15 6%	20 9%	10 7%	13 5%	10 5%	10 6%	14 8%	12 10%	9 6%	13 9%	24 6%	25 7%	12 5%
Neither good or poor value	(+3) 35%	255 40%	74 28%	78 36%	58 39%	96 35%	71 38%	57 33%	68 38%	29 23%	45 31%	49 32%	157 39%	131 36%	83 35%
Quite good value	(+4) 20%	147 14%	66 25%	40 18%	31 20%	61 22%	35 19%	35 20%	45 25%	26 21%	35 24%	31 20%	77 19%	65 18%	61 25%
Very good value	(+5) 15%	107 15%	45 17%	31 14%	25 17%	34 12%	26 14%	31 18%	13 7%	33 26%	21 14%	21 14%	60 15%	50 14%	38 16%
VERY / QUITE GOOD VALUE		254 35%	111 42%	71 33%	56 37%	95 35%	62 33%	66 38%	58 32%	59 47%	56 38%	52 34%	137 34%	115 32%	99 41%
VERY / QUITE POOR VALUE		79 11%	23 9%	31 14%	15 10%	24 9%	17 9%	21 12%	21 12%	14 11%	15 10%	24 15%	37 9%	35 10%	23 10%
Don't know		143 20%	54 21%	36 16%	21 14%	59 22%	37 20%	31 18%	33 18%	23 19%	31 21%	28 18%	71 18%	80 22%	34 14%
Median		3.0	4.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	3.0	3.0	3.0	3.0	3.0
Mean score		3.4	3.6	3.3	3.5	3.4	3.4	3.5	3.3	3.8	3.5	3.3	3.4	3.4	3.5
Standard deviation		1.0	1.0	1.1	1.0	1.0	1.0	1.1	.9	1.1	1.0	1.1	1.0	1.0	1.0
Standard error		.05	.08	.10	.11	.08	.10	.11	.09	.13	.11	.12	.07	.07	.09
Error variance		*	.01	.01	.01	.01	.01	.01	.01	.02	.01	.02	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 180 (continuation)

B9-1. 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 feaure in question available to you? Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

	Total	In person (a)	Purchase - actual			In surance company - actual Top 10	Last compared		Generally compare			Never (d)	
			Phone - (b)	Online Total - (c)	Online - PCW - (d)		Online other (f)	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)		Some years (c)
Unweighted row	750	79	337	302	210	80	561	305	344	395	109	121	122
Effective sample size	502	44	215	224	155	60	375	206	233	266	74	78	81
Total	731	60	306	338	233	92	544	305	339	391	109	112	116
Very poor value	(+1) 30 4%	5 8%	12 4%	12 3%	8 4%	2 2%	16 3%	11 4%	13 4%	12 3%	7 6%	2 2%	9 8%
Quite poor value	(+2) 49 7%	2 3%	22 7%	24 7%	11 5%	11d 12%	37 7%	17 6%	30 9%	25 7%	8 8%	11 10%	4 4%
Neither good or poor value	(+3) 255 35%	17 28%	101 33%	126 37%	92 40%	29 32%	195 36%	112 37%	120 35%	151 39%	36 33%	34 31%	33 29%
Quite good value	(+4) 147 20%	18 31%	62 20%	62 18%	42 18%	18 20%	108 20%	51 17%	82 24%	73 19%	23 21%	26 23%	23 19%
Very good value	(+5) 107 15%	5 8%	40 13%	61 18%	44 19%	16 17%	80 15%	43 14%	50 15%	63 16%	10 9%	14 13%	20 17%
VERY / QUITE GOOD VALUE	254 35%	23 39%	102 34%	123 36%	86 37%	34 37%	188 35%	94 31%	132 39%	136 35%	33 31%	40 36%	42 36%
VERY / QUITE POOR VALUE	79 11%	7 12%	34 11%	36 11%	19 8%	13 14%	53 10%	28 9%	43 13%	37 10%	15 14%	13 12%	13 12%
Don't know	143 20%	13 21%	68 22%	53 16%	36 16%	16 17%	108 20%	71B 23%	44 13%	66 17%	24 22%	25 22%	27 23%
Median	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Mean score	3.4	3.3	3.4	3.5	3.5	3.4	3.5	3.4	3.4	3.5	3.3	3.4	3.4
Standard deviation	1.0	1.1	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0	1.1	1.0	1.2
Standard error	.05	.18	.08	.08	.09	.15	.06	.08	.07	.07	.14	.13	.15
Error variance	*	.03	.01	.01	.01	.02	*	.01	.01	*	.02	.02	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 180 (continuation)

B9-1. 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 feature in question available to you? Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

		Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
		Total	In person (a)	Online Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)	1 (a)	2 (b)		3+ (c)	Brea kdown (b)	Cou rtesy car (c)	Forei gn use (d)	Key loss (e)	Leg al pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)
Unweighted row		750	80	327	483	406	210	206	118	31	750	466	629	296	336	668	682	591	718
Effective sample size		502	52	216	331	280	139	142	84	21	502	301	426	194	215	447	451	396	479
Total		731	75	315	488	414	204	211	127	30	731	434	622	284	309	653	653	578	698
Very poor value	(+1)	30 4%	9bCd 12%	14 4%	18 4%	17 4%	9 5%	8 4%	2 2%	2 6%	30 4%	17 4%	25 4%	10 4%	11 3%	27 4%	28 4%	21 4%	30 4%
Quite poor value	(+2)	49 7%	6 8%	17 5%	37 7%	30 7%	14 7%	17 8%	8 6%	1 3%	49 7%	27 6%	39 6%	20 7%	17 6%	45 7%	42 7%	39 7%	46 7%
Neither good or poor value	(+3)	255 35%	20 27%	117 37%	178 37%	155 37%	79 39%	79 38%	51 40%	14 46%	255 35%	138 32%	217 35%	93 33%	101 33%	228 35%	227 35%	211 36%	243 35%
Quite good value	(+4)	147 20%	16 22%	69 22%	92 19%	73 18%	44 22%	31 15%	30 24%	7 22%	147 20%	85 20%	128 21%	49 17%	68 22%	136 21%	133 20%	124 21%	137 20%
Very good value	(+5)	107 15%	9 12%	34 11%	77 16%	67 16%	25 12%	40 19%	19 15%	2 7%	107 15%	82 19%	89 14%	48 17%	64ac 21%	102 16%	97 15%	94 16%	104 15%
VERY / QUITE GOOD VALUE		254 35%	25 33%	103 33%	169 35%	139 34%	69 34%	71 34%	49 38%	9 29%	254 35%	167 38%	217 35%	97 34%	132ai 43%	238 37%	230 35%	218 38%	240 34%
VERY / QUITE POOR VALUE		79 11%	15b 20%	31 10%	54 11%	47 11%	23 11%	25 12%	10 8%	2 8%	79 11%	44 10%	64 10%	30 11%	28 9%	72 11%	70 11%	60 10%	76 11%
Don't know		143 20%	15 20%	64 20%	86 18%	73 18%	33 16%	35 17%	17 13%	5 17%	143 20%	85 20%	125 20%	64h 22%	48 15%	115 18%	126 19%	89 15%	139 20%
Median		3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	3.0	3.0	3.0	3.0
Mean score		3.4	3.2	3.4	3.4	3.4	3.4	3.4	3.5	3.3	3.4	3.5	3.4	3.5	3.6	3.4	3.4	3.5	3.4
Standard deviation		1.0	1.2	1.0	1.0	1.1	1.0	1.1	.9	.9	1.0	1.1	1.0	1.1	1.1	1.0	1.0	1.0	1.0
Standard error		.05	.19	.07	.06	.07	.09	.10	.11	.22	.05	.07	.06	.09	.08	.05	.05	.06	.05
Error variance		*	.04	.01	*	*	.01	.01	.01	.05	*	*	*	.01	.01	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 180 (continuation)

B9-1. 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 feature in question available to you? Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer separate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	750	347	105	298	262	151	304
Effective sample size	502	238	72	191	184	103	192
Total	731	349	107	275	273	150	274
Very poor value	(+1) 30 4%	17 5%	4 4%	8 3%	12 4%	2 1%	15 6%
Quite poor value	(+2) 49 7%	27 8%	10 9%	13 5%	18 6%	9 6%	22 8%
Neither good or poor value	(+3) 255 35%	126 36%	31 29%	98 36%	91 33%	49 33%	104 38%
Quite good value	(+4) 147 20%	55 16%	30a 28%	62 23%	63c 23%	39c 26%	40 14%
Very good value	(+5) 107 15%	45 13%	11 10%	51 18%	44 16%	25 17%	34 13%
VERY / QUITE GOOD VALUE	254 35%	100 29%	41 38%	113A 41%	107c 39%	64C 43%	74 27%
VERY / QUITE POOR VALUE	79 11%	44 13%	14 13%	21 8%	30 11%	11 8%	38 14%
Don't know	143 20%	79 23%	21 20%	43 16%	45 17%	25 17%	59 21%
Median	3.0	3.0	3.0	3.0	3.0	4.0	3.0
Mean score	3.4	3.3	3.4	3.6a	3.5	3.6c	3.3
Standard deviation	1.0	1.1	1.0	1.0	1.1	.9	1.1
Standard error	.05	.08	.13	.08	.09	.10	.09
Error variance	*	.01	.02	.01	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 181  
 B9-1. 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 feature in question available to you? Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

	Total	Personal belongings cover	
		Included in policy (a)	Considered (b)
Unweighted row	750	681	69
Effective sample size	502	454	48
Total	731	659	72
Very poor value	(+1) 30 4%	21 3%	8A 11%
Quite poor value	(+2) 49 7%	44 7%	6 8%
Neither good or poor value	(+3) 255 35%	233 35%	22 30%
Quite good value	(+4) 147 20%	141b 21%	5 8%
Very good value	(+5) 107 15%	100 15%	7 10%
VERY / QUITE GOOD VALUE	254 35%	241B 37%	13 18%
VERY / QUITE POOR VALUE	79 11%	65 10%	14 19%
Don't know	143 20%	120 18%	24a 33%
Median	3.0	3.0	3.0
Mean score	3.4	3.5B	3.0
Standard deviation	1.0	1.0	1.2
Standard error	.05	.05	.22
Error variance	*	*	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 182  
 B9-1. 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 feaure in question available to you? Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

	Total	Understanding of Personal belongings cover		
		High (a)	Med (b)	Low (c)
Unweighted row	750	417	199	99
Effective sample size	502	287	123	67
Total	731	423	174	99
Very poor value	(+1) 30 4%	13 3%	6 3%	10a 10%
Quite poor value	(+2) 49 7%	21 5%	15 9%	13a 13%
Neither good or poor value	(+3) 255 35%	133 31%	81A 47%	38 38%
Quite good value	(+4) 147 20%	113BC 27%	23 13%	10 10%
Very good value	(+5) 107 15%	82bc 19%	16 9%	9 9%
VERY / QUITE GOOD VALUE	254 35%	195BC 46%	40 23%	19 19%
VERY / QUITE POOR VALUE	79 11%	35 8%	21 12%	22A 23%
Don't know	143 20%	61 14%	31 18%	20 20%
Median	3.0	4.0	3.0	3.0
Mean score	3.4	3.6BC	3.2	2.9
Standard deviation	1.0	1.0	.9	1.1
Standard error	.05	.06	.09	.15
Error variance	*	*	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 183  
 B9-1. 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 feaure in question available to you? Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

		Total	Claimed against Personal belongings cover No (b)
Unweighted row		750	664
Effective sample size		502	442
Total		731	641
Very poor value	(+1)	30 4%	20 3%
Quite poor value	(+2)	49 7%	42 7%
Neither good or poor value	(+3)	255 35%	230 36%
Quite good value	(+4)	147 20%	137 21%
Very good value	(+5)	107 15%	96 15%
VERY / QUITE GOOD VALUE		254 35%	234 36%
VERY / QUITE POOR VALUE		79 11%	62 10%
Don't know		143 20%	116 18%
Median		3.0	3.0
Mean score		3.4	3.5
Standard deviation		1.0	1.0
Standard error		.05	.05
Error variance		*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 184

B9-2. 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 feature in question available to you? Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country						Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	801	450	351	104	311	386	486	292	801	499	376	128	123	174	555	244
Effective sample size	523	294	230	71	201	251	312	195	523	417	376	128	123	174	379	144
Total	761	427	334	109	293	359	452	285	761	668	631	61	37	31	562	196
Very poor value	(+1) 24 3%	20b 5%	4 1%	4 3%	10 3%	10 3%	13 3%	11 4%	24 3%	21 3%	18 3%	2 3%	2c 7%	1 4%	21 4%	3 2%
Quite poor value	(+2) 50 7%	34 8%	16 5%	10 9%	27c 9%	13 4%	35 8%	13 5%	50 7%	43 7%	42 7%	5 8%	2 4%	2 5%	43 8%	7 4%
Neither good or poor value	(+3) 173 23%	101 24%	72 22%	39bC 36%	70 24%	63 18%	94 21%	68 24%	173 23%	156d 23%	148d 23%	9 15%	8 22%	8d 25%	126 22%	45 23%
Quite good value	(+4) 193 25%	104 24%	89 27%	32 29%	73 25%	88 24%	121 27%	69 24%	193 25%	166 25%	156 25%	17 28%	10 28%	9 29%	145 26%	48 24%
Very good value	(+5) 235 31%	122 29%	113 34%	21 19%	80 27%	134Ab 37%	134 30%	96 34%	235 31%	210 31%	198 31%	17 28%	11 31%	8 25%	160 28%	75a 38%
VERY / QUITE GOOD VALUE	427 56%	226 53%	201 60%	52 48%	153 52%	222ab 62%	254 56%	164 58%	427 56%	376 56%	354 56%	35 56%	22 59%	17 54%	304 54%	123 63%
VERY / QUITE POOR VALUE	74 10%	53b 12%	21 6%	13 12%	37c 13%	24 7%	48 11%	24 8%	74 10%	64 10%	60 10%	7 11%	4 11%	3 9%	63b 11%	11 5%
Don't know	87 11%	47 11%	40 12%	3 3%	33a 11%	51a 14%	56 12%	28 10%	87 11%	72 11%	69 11%	11abce 18%	3 9%	4 11%	69 12%	18 9%
Median	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.7	4.0a	3.5	3.7	4.0AB	3.8	3.9	3.8	3.8	3.8	3.9	3.8	3.7	3.8	4.0a
Standard deviation	1.1	1.2	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.0
Standard error	.05	.07	.07	.12	.08	.07	.07	.08	.05	.06	.06	.11	.11	.09	.06	.09
Error variance	*	.01	*	.02	.01	.01	*	.01	*	*	*	.01	.01	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 184 (continuation)

B9-2. 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 feature in question available to you? Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	801	517	279	377	397	53	723	234	567	105	688	735	38	514	77
Effective sample size	523	330	191	229	277	35	470	151	372	67	450	474	28	323	55
Total	761	469	286	326	409	50	682	215	546	98	654	684	41	460	83
Very poor value	(+1) 24 3%	14 3%	10 3%	10 3%	14 3%	3 7%	19 3%	8 4%	16 3%	5 5%	19 3%	19 3%	3 6%	15 3%	2 3%
Quite poor value	(+2) 50 7%	27 6%	23 8%	22 7%	27 7%	6 11%	43 6%	16 7%	34 6%	6 6%	42 6%	40 6%	5 11%	25 5%	9 11%
Neither good or poor value	(+3) 173 23%	88 19%	83A 29%	83 25%	85 21%	9 18%	151 22%	50 23%	122 22%	23 23%	149 23%	155 23%	9 22%	94 20%	19 23%
Quite good value	(+4) 193 25%	116 25%	77 27%	75 23%	108 26%	9 17%	179 26%	54 25%	139 25%	28 29%	163 25%	173 25%	9 23%	118 26%	22 27%
Very good value	(+5) 235 31%	164B 35%	67 23%	96 30%	131 32%	21 42%	208 31%	74 35%	160 29%	27 28%	205 31%	217 32%	10 25%	152 33%	19 23%
VERY / QUITE GOOD VALUE	427 56%	280b 60%	144 50%	172 53%	239 58%	30 60%	387 57%	128 60%	299 55%	56 57%	368 56%	390 57%	20 48%	270 59%	41 49%
VERY / QUITE POOR VALUE	74 10%	41 9%	33 12%	33 10%	41 10%	9 18%	61 9%	23 11%	51 9%	10 11%	62 9%	60 9%	7 17%	39 9%	12 14%
Don't know	87 11%	60 13%	27 9%	39 12%	44 11%	2 4%	83 12%	13 6%	74a 14%	9 10%	75 11%	79 12%	5 13%	57 12%	12 14%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	4.0B	3.6	3.8	3.9	3.8	3.9	3.8	3.8	3.8	3.9	3.9	3.6	3.9	3.6
Standard deviation	1.1	1.1	1.1	1.1	1.1	1.3	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1
Standard error	.05	.06	.08	.08	.07	.23	.05	.09	.06	.14	.05	.05	.26	.06	.16
Error variance	*	*	.01	.01	*	.05	*	.01	*	.02	*	*	.07	*	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 184 (continuation)

B9-2. 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 feature in question available to you? Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

		NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
		Total	Concerned (a)	Not concerned (b)	High (a)	Medium (b)	Low (c)	Jan/Feb/Mar (a)	Apr/May/June (b)	Jul/Aug/Sep (c)	Oct/Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insurance co (a)	Broker (b)
Unweighted row	801	207	299	236	171	294	213	215	181	140	209	151	412	437	232	
Effective sample size	523	132	186	169	109	181	133	139	122	91	118	103	283	278	161	
Total	761	189	265	260	159	249	188	199	179	133	161	152	418	400	236	
Very poor value	(+1)	24 3%	5 3%	9 3%	7 3%	4 2%	12 5%	8 4%	2 1%	6 3%	8b 6%	8 5%	6 4%	10 2%	9 2%	7 3%
Quite poor value	(+2)	50 7%	10 5%	13 5%	20 8%	14 9%	10 4%	8 4%	20 10%	13 7%	6 5%	6 4%	11 7%	33 8%	26 7%	21 9%
Neither good or poor value	(+3)	173 23%	37 20%	57 21%	78bc 30%	28 18%	48 19%	47 25%	33 16%	44 25%	38b 28%	23 14%	41a 27%	103a 25%	105 26%	49 21%
Quite good value	(+4)	193 25%	64B 34%	51 19%	71 27%	43 27%	61 24%	50 27%	37 19%	57b 32%	35 26%	36 23%	48 32%	105 25%	102 26%	50 21%
Very good value	(+5)	235 31%	49 26%	102a 38%	66 25%	59a 37%	79 32%	53 28%	81aCd 41%	45 25%	37 27%	59b 37%	33 22%	126 30%	107 27%	89a 37%
VERY / QUITE GOOD VALUE		427 56%	113 60%	153 58%	136 53%	102 64%	140 56%	103 55%	118 59%	103 57%	71 53%	96 59%	82 54%	232 55%	209 52%	139 59%
VERY / QUITE POOR VALUE		74 10%	15 8%	22 8%	27 11%	18 11%	22 9%	17 9%	22 11%	19 11%	14 11%	14 9%	17 11%	43 10%	35 9%	28 12%
Don't know		87 11%	23 12%	33 12%	18 7%	11 7%	39Ab 16%	21 11%	27 14%	13 7%	10 7%	28c 17%	13 8%	41 10%	50 13%	20 9%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		3.8	3.9	4.0	3.7	3.9	3.9	3.8	4.0d	3.7	3.7	4.0b	3.7	3.8	3.8	3.9
Standard deviation		1.1	1.0	1.1	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.0	1.1
Standard error		.05	.09	.09	.08	.11	.09	.10	.10	.10	.12	.12	.11	.07	.07	.09
Error variance		*	.01	.01	.01	.01	.01	.01	.01	.01	.02	.01	.01	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 184 (continuation)

B9-2. 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 feature in question available to you? Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online - Total (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	801	80	381	294	208	72	597	312	359	426	99	129	140
Effective sample size	523	41	238	216	153	53	397	200	243	277	64	86	92
Total	761	54	341	325	230	82	577	290	355	404	91	126	132
Very poor value	(+1) 24 3%	* 1%	9 3%	15 5%	10 4%	5 6%	13 2%	13 4%	9 2%	18 5%	2 2%	1 1%	3 2%
Quite poor value	(+2) 50 7%	2 4%	20 6%	27 8%	21 9%	3 4%	33 6%	20 7%	21 6%	24 6%	10 11%	6 5%	11 8%
Neither good or poor value	(+3) 173 23%	14 26%	64 19%	85 26%	64b 28%	16 19%	144 25%	73 25%	84 24%	104D 26%	27D 30%	24d 19%	12 9%
Quite good value	(+4) 193 25%	12 21%	89 26%	84 26%	59 26%	24 29%	143 25%	76 26%	98 28%	102 25%	21 23%	38 30%	32 24%
Very good value	(+5) 235 31%	18 33%	118d 35%	88 27%	56 24%	28 35%	177 31%	83 28%	107 30%	119 29%	23 25%	43 34%	48 36%
VERY / QUITE GOOD VALUE	427 56%	30 55%	207d 61%	172 53%	115 50%	52 64%	320 55%	159 55%	206 58%	221 55%	45 49%	81 64%	79 60%
VERY / QUITE POOR VALUE	74 10%	2 5%	29 9%	42 13%	31 14%	8 10%	46 8%	33 11%	30 8%	42 10%	11 12%	7 6%	14 10%
Don't know	87 11%	8 15%	40 12%	26 8%	20 9%	5 7%	67 12%	26 9%	36 10%	37 9%	8 9%	14 11%	27A 21%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	4.0	4.0cD	3.7	3.6	3.9	3.9	3.7	3.9	3.8	3.7	4.0b	4.0b
Standard deviation	1.1	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.0	1.1	1.1	1.0	1.1
Standard error	.05	.17	.07	.08	.09	.16	.06	.08	.07	.07	.14	.11	.13
Error variance	*	.03	.01	.01	.01	.03	*	.01	.01	.01	.02	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 184 (continuation)

B9-2. 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 feature in question available to you? Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at			Personal belongings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	
Unweighted row	801	79	354	502	429	209	197	131	44	466	801	668	273	321	683	717	572	741	
Effective sample size	523	49	218	340	294	135	132	95	29	301	523	443	172	198	450	463	376	483	
Total	761	70	310	502	434	197	193	144	41	434	761	645	248	283	655	669	550	702	
Very poor value	(+1) 24 3%	2 3%	11 4%	18 4%	16 4%	8 4%	9 5%	6 4%	1 1%	16 4%	24 3%	21 3%	14 6%	11 4%	21 3%	21 3%	20 4%	22 3%	
Quite poor value	(+2) 50 7%	6 9%	17 5%	36 7%	33 8%	16 8%	21b 11%	3 2%	7 16%	22 5%	50 7%	45 7%	13 5%	20 7%	43 7%	39 6%	30 5%	43 6%	
Neither good or poor value	(+3) 173 23%	12 18%	70 22%	129 26%	115 26%	62 31%	40 21%	46 32%	18 43%	78 18%	173 23%	145 22%	55 22%	65 23%	137 21%	151 23%	112 20%	157 22%	
Quite good value	(+4) 193 25%	18 26%	74 24%	137 27%	117 27%	58 29%	60 31%	43 30%	7 18%	111 26%	193 25%	163 25%	56 23%	59 21%	172 26%	170 25%	138 25%	183 26%	
Very good value	(+5) 235 31%	23 33%	110cdF 36%	134 27%	113 26%	39 20%	50 26%	33 23%	5 12%	158 36%	235 31%	201 31%	82 33%	98 35%	207 32%	208 31%	189 34%	222 32%	
VERY / QUITE GOOD VALUE	427 56%	42 59%	184 59%	271 54%	230 53%	97 49%	110 57%	75 52%	12 30%	269 62%	427 56%	364 56%	138 55%	157 56%	380 58%	378 57%	327 59%	405 58%	
VERY / QUITE POOR VALUE	74 10%	9 12%	28 9%	54 11%	49 11%	24 12%	30b 15%	9 6%	7 18%	38 9%	74 10%	66 10%	27 11%	31 11%	64 10%	60 9%	50 9%	64 9%	
Don't know	87 11%	7 10%	28 9%	48 10%	40 9%	15 8%	13 7%	14 10%	4 9%	49 11%	87 11%	70 11%	29 12%	29 10%	75 11%	79 12%	62 11%	76 11%	
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	
Mean score	3.8	3.9E	3.9EF	3.7E	3.7E	3.6e	3.7	3.7c	3.3	4.0	3.8	3.8	3.8	3.8	3.9	3.9	3.9	3.9	
Standard deviation	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.1	1.1	1.1	1.1	
Standard error	.05	.17	.08	.06	.07	.09	.10	.11	.19	.07	.05	.06	.10	.09	.05	.05	.06	.05	
Error variance	*	.03	.01	*	*	.01	.01	.01	.04	*	*	*	.01	.01	*	*	*	*	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 184 (continuation)

B9-2. 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 feature in question available to you? Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	801	384	109	308	291	154	314
Effective sample size	523	256	76	191	198	104	192
Total	761	375	114	273	292	154	271
Very poor value	(+1) 24 3%	7 2%	* *%	17ab 6%	8 3%	2 2%	14 5%
Quite poor value	(+2) 50 7%	33c 9%	7 6%	10 4%	18 6%	11 7%	19 7%
Neither good or poor value	(+3) 173 23%	88 23%	24 21%	61 22%	72 25%	37 24%	55 20%
Quite good value	(+4) 193 25%	93 25%	34 30%	65 24%	73 25%	39 25%	77 28%
Very good value	(+5) 235 31%	110 29%	33 29%	91 33%	98 33%	43 28%	75 28%
VERY / QUITE GOOD VALUE	427 56%	204 54%	67 59%	156 57%	170 58%	83 54%	151 56%
VERY / QUITE POOR VALUE	74 10%	40 11%	7 6%	27 10%	26 9%	13 8%	33 12%
Don't know	87 11%	43 11%	15 13%	29 11%	23 8%	22 14%	32 12%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.8	3.9	3.8	3.9	3.8	3.7
Standard deviation	1.1	1.1	.9	1.2	1.1	1.0	1.2
Standard error	.05	.07	.12	.09	.08	.11	.09
Error variance	*	.01	.01	.01	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 185

B9-2. 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 feaure in question available to you? Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

	Total	Breakdown cover	
		Included in policy (a)	Considered (b)
Unweighted row	801	624	177
Effective sample size	523	403	121
Total	761	586	175
Very poor value	(+1) 24 3%	13 2%	11a 6%
Quite poor value	(+2) 50 7%	27 5%	23A 13%
Neither good or poor value	(+3) 173 23%	121 21%	52a 30%
Quite good value	(+4) 193 25%	164B 28%	28 16%
Very good value	(+5) 235 31%	211B 36%	24 13%
VERY / QUITE GOOD VALUE	427 56%	375B 64%	52 30%
VERY / QUITE POOR VALUE	74 10%	40 7%	34A 20%
Don't know	87 11%	50 8%	37A 21%
Median	4.0	4.0	3.0
Mean score	3.8	4.0B	3.2
Standard deviation	1.1	1.0	1.2
Standard error	.05	.05	.12
Error variance	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 186

B9-2. 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 feaure in question available to you? Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

	Total	Understanding of Breakdown cover		
		High (a)	Med (b)	Low (c)
Unweighted row	801	584	130	54
Effective sample size	523	393	80	33
Total	761	576	115	46
Very poor value	(+1) 24 3%	19 3%	2 2%	3 6%
Quite poor value	(+2) 50 7%	27 5%	11 9%	13Ab 27%
Neither good or poor value	(+3) 173 23%	98 17%	53A 46%	13 27%
Quite good value	(+4) 193 25%	166b 29%	18 16%	8 18%
Very good value	(+5) 235 31%	213BC 37%	15 13%	4 9%
VERY / QUITE GOOD VALUE	427 56%	379BC 66%	33 29%	12 27%
VERY / QUITE POOR VALUE	74 10%	45 8%	13 11%	16AB 34%
Don't know	87 11%	55 9%	16 14%	6 12%
Median	4.0	4.0	3.0	3.0
Mean score	3.8	4.0BC	3.3	2.9
Standard deviation	1.1	1.1	.9	1.1
Standard error	.05	.06	.11	.21
Error variance	*	*	.01	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 187

B9-2. 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 feaure in question available to you? Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

	Total	Claimed against Breakdown cover	
		Yes (a)	No (b)
Unweighted row	801	83	538
Effective sample size	523	61	340
Total	761	92	491
Very poor value	(+1) 24 3%	3 3%	10 2%
Quite poor value	(+2) 50 7%	3 4%	23 5%
Neither good or poor value	(+3) 173 23%	15 17%	105 21%
Quite good value	(+4) 193 25%	22 24%	142 29%
Very good value	(+5) 235 31%	48B 52%	161 33%
VERY / QUITE GOOD VALUE	427 56%	70b 76%	303 62%
VERY / QUITE POOR VALUE	74 10%	6 6%	34 7%
Don't know	87 11%	1 1%	49a 10%
Median	4.0	5.0	4.0
Mean score	3.8	4.2	4.0
Standard deviation	1.1	1.0	1.0
Standard error	.05	.13	.06
Error variance	*	.02	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 188  
 B9-3. 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 feature in question available to you? Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Gender		Age			Social Grade		UK Eng/Wal		Country		Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	(b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1127	630	497	146	462	519	688	410	1127	771	580	194	191	162	780	347
Effective sample size	782	437	345	105	320	357	476	284	782	643	580	194	191	162	562	221
Total	1153	644	509	159	473	521	706	415	1153	1031	974	93	57	29	847	307
Very poor value	(+1) 35 3%	20 3%	14 3%	3 2%	19 4%	12 2%	21 3%	12 3%	35 3%	31 3%	30 3%	3 3%	1 2%	1 2%	22 3%	12 4%
Quite poor value	(+2) 78 7%	51 8%	27 5%	11 7%	40 8%	27 5%	40 6%	36 9%	78 7%	69 7%	67 7%	7 8%	2 4%	2 6%	63 7%	15 5%
Neither good or poor value	(+3) 272 24%	149 23%	124 24%	48c 30%	121 26%	103 20%	173 25%	87 21%	272 24%	245 24%	228 23%	21 23%	17 29%	6 22%	193 23%	79 26%
Quite good value	(+4) 292 25%	175 27%	117 23%	39 25%	106 22%	147 28%	181 26%	106 25%	292 25%	261 25%	247 25%	23 25%	14 24%	8 29%	215 25%	77 25%
Very good value	(+5) 298 26%	156 24%	143 28%	32 20%	118 25%	148 28%	174 25%	114 28%	298 26%	265 26%	247 25%	26 28%	18 31%	8 27%	211 25%	87 28%
VERY / QUITE GOOD VALUE	590 51%	330 51%	260 51%	71 45%	225 47%	295ab 57%	354 50%	220 53%	590 51%	525 51%	494 51%	49 53%	32 55%	16 56%	426 50%	164 54%
VERY / QUITE POOR VALUE	113 10%	71 11%	42 8%	15 9%	59c 13%	38 7%	61 9%	48 12%	113 10%	100 10%	97 10%	10 11%	3 5%	2 7%	85 10%	28 9%
Don't know	178 15%	94 15%	84 16%	25 16%	68 14%	85 16%	117 17%	60 14%	178 15%	161 16%	154 16%	13 14%	6 11%	5 15%	142 17%	36 12%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.7	3.8	3.6	3.7	3.9aB	3.8	3.8	3.8	3.8	3.7	3.8	3.9	3.9	3.8	3.8
Standard deviation	1.1	1.1	1.1	1.0	1.1	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.0	1.0	1.1	1.1
Standard error	.04	.06	.06	.11	.07	.06	.05	.07	.04	.05	.05	.09	.08	.09	.05	.08
Error variance	*	*	*	.01	*	*	*	.01	*	*	*	.01	.01	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 188 (continuation)

B9-3. 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 feaure in question available to you? Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1127	745	377	543	554	83	1023	358	769	140	978	1043	50	726	108
Effective sample size	782	506	271	360	401	55	711	249	532	93	683	716	36	492	79
Total	1153	736	411	521	601	78	1051	366	787	134	1011	1050	54	719	119
Very poor value	(+1) 35 3%	17 2%	16 4%	12 2%	21 4%	5 7%	28 3%	13 3%	22 3%	8 6%	25 3%	24 2%	4 7%	15 2%	7 6%
Quite poor value	(+2) 78 7%	53 7%	25 6%	35 7%	41 7%	7 9%	69 7%	26 7%	52 7%	13 10%	65 6%	67 6%	6 11%	41 6%	9 7%
Neither good or poor value	(+3) 272 24%	149 20%	121A 29%	131 25%	136 23%	19 25%	246 23%	90 24%	183 23%	29 22%	243 24%	250 24%	12 22%	170 24%	29 24%
Quite good value	(+4) 292 25%	192 26%	98 24%	145 28%	142 24%	22 27%	265 25%	100 27%	192 24%	29 21%	263 26%	267 25%	13 23%	189 26%	26 22%
Very good value	(+5) 298 26%	211b 29%	86 21%	120 23%	164 27%	19 24%	275 26%	102 28%	197 25%	32 24%	263 26%	279 27%	11 21%	197 27%	25 21%
VERY / QUITE GOOD VALUE	590 51%	403B 55%	184 45%	265 51%	306 51%	41 52%	540 51%	202 55%	388 49%	61 46%	525 52%	546 52%	24 44%	386 54%	51 43%
VERY / QUITE POOR VALUE	113 10%	70 9%	41 10%	46 9%	63 10%	13 16%	97 9%	39 11%	74 9%	21b 15%	90 9%	91 9%	10 18%	56 8%	15 13%
Don't know	178 15%	113 15%	65 16%	79 15%	97 16%	6 8%	169 16%	36 10%	143A 18%	24 18%	152 15%	164 16%	9 17%	107 15%	24 20%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.8B	3.6	3.7	3.8	3.6	3.8	3.8	3.8	3.6	3.8	3.8	3.5	3.8	3.6
Standard deviation	1.1	1.1	1.1	1.0	1.1	1.2	1.1	1.1	1.1	1.2	1.1	1.1	1.2	1.0	1.2
Standard error	.04	.05	.07	.06	.06	.17	.04	.07	.05	.14	.04	.04	.23	.05	.15
Error variance	*	*	.01	*	*	.03	*	.01	*	.02	*	*	.05	*	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 188 (continuation)

B9-3. 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 feature in question available to you? Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
		Conc erved	Not co ncerned	High	Medium	Low	Jan/ Feb/Mar	Apr/ May/ Jun	Jul/ Aug/ Sep	Oct/ Nov/ Dec	High	Medium	Low	Insu rance co	Broker	
		(a)	(b)	(a)	(b)	(c)	(a)	(b)	(c)	(d)	(a)	(b)	(c)	(a)	(b)	
Unweighted row	1127	292	420	329	240	419	309	298	249	197	260	222	612	633	328	
Effective sample size	782	199	284	250	159	279	214	203	174	131	163	159	435	431	236	
Total	1153	290	415	388	236	393	314	296	257	193	230	239	646	632	352	
Very poor value	(+1) 3%	35 1%	4 3%	11 3%	16b 4%	1 *	12 3%	8 3%	10 3%	9 4%	4 2%	4 2%	5 2%	25 4%	14 2%	14 4%
Quite poor value	(+2) 7%	78 6%	17 5%	20 5%	33 9%	13 5%	27 7%	28 9%	19 6%	10 4%	12 6%	9 4%	16 7%	51 8%	48 8%	24 7%
Neither good or poor value	(+3) 24%	272 24%	71 24%	97 23%	106 27%	59 25%	79 20%	77 24%	61 21%	64 25%	48 25%	36 16%	56 24%	174A 27%	163 26%	75 21%
Quite good value	(+4) 25%	292 25%	93b 32%	94 23%	95 24%	62 26%	105 27%	68 22%	78 26%	82a 32%	45 23%	67 29%	66 28%	155 24%	157 25%	94 27%
Very good value	(+5) 26%	298 26%	65 22%	130a 31%	88 23%	72 31%	100 26%	79 25%	83 28%	59 23%	58 30%	71 31%	57 24%	154 24%	155 24%	89 25%
VERY / QUITE GOOD VALUE		590 51%	158 54%	224 54%	183 47%	134 57%	205 52%	147 47%	161 54%	141 55%	103 53%	137c 60%	123 52%	309 48%	312 49%	183 52%
VERY / QUITE POOR VALUE		113 10%	21 7%	31 8%	49b 13%	14 6%	39 10%	37 12%	28 10%	20 8%	15 8%	13 6%	21 9%	77a 12%	62 10%	38 11%
Don't know		178 15%	40 14%	62 15%	50 13%	30 13%	69 18%	54 17%	46 15%	33 13%	26 13%	44 19%	38 16%	86 13%	95 15%	56 16%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		3.8	3.8	3.9	3.6	3.9A	3.8	3.7	3.8	3.8	3.8	4.0bC	3.8	3.6	3.7	3.7
Standard deviation		1.1	1.0	1.1	1.1	1.0	1.1	1.1	1.1	1.0	1.1	1.0	1.0	1.1	1.1	1.1
Standard error		.04	.07	.07	.08	.08	.07	.08	.08	.08	.10	.08	.09	.06	.06	.08
Error variance		*	.01	*	.01	.01	.01	.01	.01	.01	.01	.01	.01	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 188 (continuation)

B9-3. 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 feature in question available to you? Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	In person (a)	Purchase - actual			Online (f)	In surance company - actual Top 10	Last compared		Generally compare			Never (d)
			Phone - (b)	Online Total (c)	Online - PCW (d)			Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	
Unweighted row	1127	108	495	469	338	109	872	462	511	615	143	180	181
Effective sample size	782	61	337	347	249	83	610	319	361	427	100	127	122
Total	1153	84	496	519	371	126	901	473	532	633	148	189	176
Very poor value	(+1) 35 3%	2 2%	15 3%	14 3%	10 3%	* **	24 3%	14 3%	16 3%	20 3%	4 3%	6 3%	5 3%
Quite poor value	(+2) 78 7%	1 1%	34 7%	40 8%	27 7%	11 9%	66 7%	33 7%	38 7%	45 7%	8 5%	14 8%	11 6%
Neither good or poor value	(+3) 272 24%	17 21%	107 21%	137 26%	100 27%	28 22%	224 25%	119 25%	130 24%	166D 26%	34 23%	46 24%	26 15%
Quite good value	(+4) 292 25%	28 34%	129 26%	127 25%	99 27%	27 22%	227 25%	122 26%	138 26%	166 26%	46c 31%	38 20%	39 22%
Very good value	(+5) 298 26%	23 27%	125 25%	131 25%	89 24%	37 29%	220 24%	104 22%	142 27%	149 24%	30 21%	49 26%	67ABc 38%
VERY / QUITE GOOD VALUE	590 51%	51 61%	255 51%	259 50%	188 51%	64 51%	447 50%	227 48%	280 53%	315 50%	77 52%	87 46%	106ac 60%
VERY / QUITE POOR VALUE	113 10%	3 4%	49 10%	54 10%	37 10%	12 9%	90 10%	47 10%	54 10%	65 10%	12 8%	20 11%	16 9%
Don't know	178 15%	12 14%	86 17%	70 13%	47 13%	22 17%	140 16%	80 17%	68 13%	87 14%	25 17%	36 19%	28 16%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	4.0	3.8	3.7	3.7	3.9	3.7	3.7	3.8	3.7	3.7	3.7	4.0Ac
Standard deviation	1.1	.9	1.1	1.1	1.1	1.0	1.1	1.1	1.1	1.1	1.0	1.1	1.1
Standard error	.04	.13	.06	.06	.07	.12	.05	.07	.06	.06	.11	.11	.11
Error variance	*	.02	*	*	.01	.02	*	*	*	*	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 188 (continuation)

B9-3. 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 feaure in question available to you? Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1127	108	484	742	646	30	300	298	206	57
Effective sample size	782	73	329	527	461	22	205	208	154	39
Total	1153	109	485	783	687	33	301	308	234	56
Very poor value	(+1) 35 3%	2 2%	14 3%	21 3%	18 3%	2 5%	9 3%	8 3%	5 2%	2 3%
Quite poor value	(+2) 78 7%	6 6%	38 8%	61 8%	56 8%	6 17%	17 6%	25 8%	17 7%	6 11%
Neither good or poor value	(+3) 272 24%	27 25%	119 25%	209 27%	193 28%	4 12%	95 31%	84 27%	67 29%	18 32%
Quite good value	(+4) 292 25%	28 26%	118 24%	199 25%	177 26%	10 29%	67 22%	88 29%	66 28%	12 22%
Very good value	(+5) 298 26%	22 20%	128 26%	183 23%	153 22%	8 26%	73 24%	70 23%	49 21%	11 20%
VERY / QUITE GOOD VALUE	590 51%	50 46%	246 51%	382 49%	330 48%	18 55%	140 47%	158 51%	115 49%	23 42%
VERY / QUITE POOR VALUE	113 10%	8 8%	52 11%	83 11%	74 11%	7 22%	26 9%	34 11%	23 10%	8 14%
Don't know	178 15%	23 21%	68 14%	108 14%	90 13%	4 11%	40 13%	32 10%	29 13%	7 13%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.8	3.7	3.7	3.7	3.7	3.6	3.7	3.7	3.7	3.5
Standard deviation	1.1	1.0	1.1	1.1	1.1	1.3	1.1	1.0	1.0	1.1
Standard error	.04	.13	.06	.05	.05	.29	.08	.08	.09	.19
Error variance	*	.02	*	*	*	.08	.01	.01	.01	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 188 (continuation)

B9-3. 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 feature in question available to you? Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Feature included or considered									Features - buy			Features - ease			
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferate (a)	No prefer (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)	
Unweighted row	1127	629	668	1127	402	404	972	1007	776	1051	546	168	412	414	211	449	
Effective sample size	782	426	443	782	278	263	678	694	537	729	388	121	272	293	150	303	
Total	1153	622	645	1153	417	380	1003	1021	794	1076	576	181	395	436	225	441	
Very poor value	(+1) 3%	35 3%	19 3%	24 4%	35 3%	8 2%	12 3%	27 3%	25 2%	24 3%	29 3%	12 2%	7 4%	15 4%	9 2%	2 1%	18 4%
Quite poor value	(+2) 7%	78 7%	29 5%	36 6%	78 7%	24 6%	20 5%	63 6%	74 7%	51 6%	76 7%	46 8%	11 6%	21 5%	26 6%	15 6%	34 8%
Neither good or poor value	(+3) 24%	272 24%	140 22%	133 21%	272 24%	96 23%	82 22%	240 24%	248 24%	177 22%	250 23%	143 25%	40 22%	89 23%	100 23%	62 27%	106 24%
Quite good value	(+4) 25%	292 25%	158 25%	161 25%	292 25%	120 29%	99 26%	261 26%	264 26%	201 25%	269 25%	152 26%	43 24%	97 25%	115 26%	55 24%	115 26%
Very good value	(+5) 26%	298 26%	201cfgi 32%	196 30%	298 26%	112 27%	120 32%	265 26%	262 26%	236 30%	288 27%	124 22%	49 27%	123A 31%	118 27%	69c 31%	91 21%
VERY / QUITE GOOD VALUE	590 51%	358c 58%	357 55%	590 51%	233 56%	219 58%	526 52%	526 52%	437 55%	557 52%	276 48%	92 51%	220a 56%	233 53%	124 55%	206 47%	
VERY / QUITE POOR VALUE	113 10%	48 8%	60 9%	113 10%	32 8%	32 8%	90 9%	99 10%	75 9%	105 10%	58 10%	18 10%	36 9%	35 8%	17 7%	52 12%	
Don't know	178 15%	76 12%	95 15%	178 15%	56 13%	47 12%	148 15%	147 14%	106 13%	164 15%	99 17%	30 17%	49 13%	67 15%	23 10%	78b 18%	
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	
Mean score	3.8	3.9cg	3.9	3.8	3.8	3.9	3.8	3.8	3.8	3.8	3.8	3.7	3.8	3.8	3.8c	3.9c	3.6
Standard deviation	1.1	1.1	1.1	1.1	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.0	1.1	1.1	1.0	1.0	1.1
Standard error	.04	.06	.06	.04	.07	.07	.04	.04	.05	.04	.06	.11	.07	.07	.07	.09	.07
Error variance	*	*	*	*	*	.01	*	*	*	*	*	.01	.01	.01	*	.01	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 189  
 B9-3. 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 feaure in question available to you? Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Courtesy car/ temporary replacement vehicle	
		Included in policy (a)	Considered (b)
Unweighted row	1127	1023	104
Effective sample size	782	707	75
Total	1153	1043	111
Very poor value	(+1) 35 3%	24 2%	11A 10%
Quite poor value	(+2) 78 7%	69 7%	9 8%
Neither good or poor value	(+3) 272 24%	241 23%	32 29%
Quite good value	(+4) 292 25%	278B 27%	14 12%
Very good value	(+5) 298 26%	285B 27%	13 11%
VERY / QUITE GOOD VALUE	590 51%	564B 54%	27 24%
VERY / QUITE POOR VALUE	113 10%	93 9%	20a 18%
Don't know	178 15%	145 14%	33A 30%
Median	4.0	4.0	3.0
Mean score	3.8	3.8B	3.1
Standard deviation	1.1	1.0	1.2
Standard error	.04	.04	.17
Error variance	*	*	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 190  
 B9-3. 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 feature in question available to you? Courtesy car/ temporary replacement vehicle  
 Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Understanding of Courtesy car/ temporary replacement vehicle		
		High (a)	Med (b)	Low (c)
Unweighted row	1127	788	207	101
Effective sample size	782	545	147	71
Total	1153	804	219	106
Very poor value	(+1) 35 3%	13 2%	9 4%	12Ab 12%
Quite poor value	(+2) 78 7%	28 4%	30A 14%	20A 18%
Neither good or poor value	(+3) 272 24%	165 20%	78A 35%	28 26%
Quite good value	(+4) 292 25%	227b 28%	42 19%	21 19%
Very good value	(+5) 298 26%	265BC 33%	21 10%	10 9%
VERY / QUITE GOOD VALUE	590 51%	492BC 61%	64 29%	31 29%
VERY / QUITE POOR VALUE	113 10%	41 5%	39A 18%	32Ab 30%
Don't know	178 15%	106 13%	39 18%	16 15%
Median	4.0	4.0	3.0	3.0
Mean score	3.8	4.0BC	3.2	3.0
Standard deviation	1.1	1.0	1.0	1.2
Standard error	.04	.04	.09	.15
Error variance	*	*	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 191  
 B9-3. 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 feaure in question available to you? Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Claimed against Courtesy car/ temporary replacement vehicle	
		Yes (a)	No (b)
Unweighted row	1127	149	872
Effective sample size	782	103	603
Total	1153	152	889
Very poor value	(+1) 35 3%	4 3%	20 2%
Quite poor value	(+2) 78 7%	9 6%	60 7%
Neither good or poor value	(+3) 272 24%	28 18%	212 24%
Quite good value	(+4) 292 25%	46 30%	232 26%
Very good value	(+5) 298 26%	56b 37%	229 26%
VERY / QUITE GOOD VALUE	590 51%	102B 67%	461 52%
VERY / QUITE POOR VALUE	113 10%	13 9%	80 9%
Don't know	178 15%	9 6%	136a 15%
Median	4.0	4.0	4.0
Mean score	3.8	4.0	3.8
Standard deviation	1.1	1.0	1.0
Standard error	.04	.11	.05
Error variance	*	.01	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 192

B9-4. 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 feaure in question available to you? Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	Gender		Age			Social Grade		UK		Country		NI		Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	(f)	Urban (a)	Rural (b)
Unweighted row	487	337	150	57	182	248	324	150	487	339	257	57	82	91	331	156
Effective sample size	334	233	101	39	118	177	225	99	334	284	257	57	82	91	231	103
Total	500	353	147	60	173	267	340	145	500	456	432	27	25	16	349	151
Very poor value	(+1) 33 7%	22 6%	11 8%	5 9%	10 6%	17 6%	18 5%	13 9%	33 7%	30 7%	29 7%	1 5%	1 5%	2 10%	20 6%	13 8%
Quite poor value	(+2) 52 10%	41 12%	11 7%	4 6%	28c 16%	20 7%	44b 13%	6 4%	52 10%	49 11%	47 11%	1 5%	2 6%	2 11%	39 11%	13 9%
Neither good or poor value	(+3) 109 22%	84 24%	25 17%	25bC 41%	39 22%	46 17%	70 21%	34 23%	109 22%	97 21%	91 21%	7 25%	7 27%	5abc 32%	82 24%	27 18%
Quite good value	(+4) 87 17%	67 19%	20 13%	11 18%	22 13%	53 20%	58 17%	27 19%	87 17%	80 18%	76 18%	4 14%	5 20%	3 15%	59 17%	27 18%
Very good value	(+5) 92 18%	66 19%	25 17%	7 13%	34 20%	50 19%	61 18%	29 20%	92f 18%	85f 19%	79f 18%	6f 21%	6F 23%	1 8%	59 17%	33 22%
VERY / QUITE GOOD VALUE	178 36%	133 38%	45 31%	18 31%	57 33%	103 39%	119 35%	56 39%	178f 36%	165f 36%	154f 36%	10 35%	11F 43%	4 23%	118 34%	60 40%
VERY / QUITE POOR VALUE	85 17%	63 18%	22 15%	9 15%	39 22%	37 14%	62 18%	19 13%	85 17%	78 17%	76 18%	3 11%	3 11%	3 21%	59 17%	26 17%
Don't know	128 26%	73 21%	55A 37%	8 13%	39 22%	81a 30%	89 26%	36 25%	128 26%	116 25%	111 26%	8 30%	5 20%	4 24%	90 26%	38 25%
Median	3.0	3.0	3.0	3.0	3.0	4.0	3.0	4.0	3.0	3.0	3.0	3.5	4.0	3.0	3.0	4.0
Mean score	3.4	3.4	3.4	3.2	3.3	3.5	3.4	3.5	3.4f	3.4f	3.4f	3.6f	3.6F	3.0	3.4	3.5
Standard deviation	1.2	1.2	1.3	1.1	1.3	1.2	1.2	1.3	1.2	1.2	1.3	1.2	1.2	1.2	1.2	1.3
Standard error	.08	.09	.17	.19	.13	.11	.10	.15	.08	.09	.09	.20	.15	.14	.09	.15
Error variance	.01	.01	.03	.04	.02	.01	.01	.02	.01	.01	.01	.04	.02	.02	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 192 (continuation)

B9-4. 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 feature in question available to you? Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	487	330	155	261	217	40	429	149	338	73	411	437	31	304	61
Effective sample size	334	230	103	168	159	25	295	103	231	51	282	296	22	206	44
Total	500	345	153	248	241	35	443	152	348	77	421	441	34	306	66
Very poor value	(+1) 33 7%	22 6%	11 7%	17 7%	16 7%	* 1%	29 7%	8 5%	25 7%	9 11%	24 6%	26 6%	3 8%	19 6%	3 5%
Quite poor value	(+2) 52 10%	33 10%	19 12%	34 14%	18 7%	2 7%	44 10%	16 11%	35 10%	6 7%	46 11%	43 10%	6 16%	25 8%	11 16%
Neither good or poor value	(+3) 109 22%	65 19%	44a 29%	57 23%	50 21%	11 31%	95 21%	40 26%	69 20%	15 20%	94 22%	94 21%	7 22%	55 18%	21 31%
Quite good value	(+4) 87 17%	62 18%	25 16%	47 19%	34 14%	6 17%	75 17%	24 16%	63 18%	11 14%	76 18%	74 17%	7 21%	56 18%	11 17%
Very good value	(+5) 92 18%	69 20%	23 15%	42 17%	50 21%	5 14%	85 19%	16 11%	75a 22%	10 13%	81 19%	84 19%	4 11%	62 20%	11 16%
VERY / QUITE GOOD VALUE	178 36%	131 38%	48 31%	89 36%	84 35%	11 31%	160 36%	40 27%	138a 40%	21 27%	157 37%	159 36%	11 33%	118 38%	22 33%
VERY / QUITE POOR VALUE	85 17%	55 16%	30 19%	51 21%	34 14%	3 8%	73 16%	25 16%	60 17%	14 18%	70 17%	69 16%	8 24%	44 14%	14 21%
Don't know	128 26%	95 27%	31 20%	51 20%	73a 30%	11 31%	115 26%	47 31%	81 23%	26 34%	100 24%	119 27%	7 21%	89 29%	10 15%
Median	3.0	4.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	3.0	3.0	3.0	3.0	4.0	3.0
Mean score	3.4	3.5	3.2	3.3	3.5	3.5	3.4	3.2	3.5	3.2	3.4	3.5	3.1	3.5	3.3
Standard deviation	1.2	1.3	1.2	1.2	1.3	1.0	1.3	1.1	1.3	1.4	1.2	1.2	1.2	1.3	1.2
Standard error	.08	.10	.13	.11	.12	.23	.08	.13	.10	.23	.08	.08	.29	.10	.19
Error variance	.01	.01	.02	.01	.01	.05	.01	.02	.01	.05	.01	.01	.09	.01	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 192 (continuation)

B9-4. 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 feature in question available to you? Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

		NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
		Total	Concerned (a)	Not concerned (b)	High (a)	Medium (b)	Low (c)	Jan/Feb/Mar (a)	Apr/May/June (b)	Jul/Aug/Sep (c)	Oct/Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insurance co (a)	Broker (b)
Unweighted row	487	117	182	127	114	192	135	130	114	78	116	94	264	275	134	
Effective sample size	334	79	123	98	68	129	98	83	81	51	75	66	183	180	98	
Total	500	117	183	154	96	189	151	122	121	75	110	99	276	265	150	
Very poor value	(+1)	33 7%	8 7%	11 6%	10 7%	10 10%	9 5%	10 7%	9 8%	4 3%	7 10%	3 2%	6 6%	24 9%	12 5%	14 10%
Quite poor value	(+2)	52 10%	12 10%	13 7%	21 14%	6 7%	18 10%	20 13%	11 9%	16 13%	4 6%	11 10%	11 11%	27 10%	30 11%	12 8%
Neither good or poor value	(+3)	109 22%	22 19%	32 17%	44 29%	22 23%	34 18%	39d 26%	26 21%	32d 26%	7 10%	23 21%	16 17%	68 25%	62 23%	36 24%
Quite good value	(+4)	87 17%	23 20%	31 17%	31 20%	10 11%	38 20%	16 11%	19 16%	28a 23%	14 19%	19 17%	16 16%	52 19%	49 18%	27 18%
Very good value	(+5)	92 18%	27 23%	35 19%	20 13%	19 20%	38 20%	23 15%	25 20%	15 13%	22ac 30%	20 18%	17 17%	50 18%	41 16%	27 18%
VERY / QUITE GOOD VALUE		178 36%	50 43%	66 36%	51 33%	29 31%	75 40%	40 26%	44 36%	43 36%	37A 49%	39 35%	33 33%	102 37%	90 34%	54 36%
VERY / QUITE POOR VALUE		85 17%	20 17%	24 13%	32 20%	16 17%	28 15%	30 20%	20 17%	20 16%	11 15%	14 13%	17 17%	51 19%	42 16%	27 18%
Don't know		128 26%	25 21%	62 34%	27 18%	28 29%	52 28%	42 28%	32 26%	26 21%	19 26%	34c 31%	33c 33%	54 20%	72 27%	34 22%
Median		3.0	4.0	4.0	3.0	3.0	4.0	3.0	3.0	3.0	4.0	4.0	3.0	3.0	3.0	
Mean score		3.4	3.5	3.5	3.2	3.3	3.6	3.2	3.4	3.4	3.7	3.6	3.4	3.3	3.4c	3.3
Standard deviation		1.2	1.3	1.3	1.2	1.4	1.2	1.2	1.3	1.1	1.4	1.1	1.3	1.3	1.2	1.3
Standard error		.08	.16	.14	.13	.19	.13	.15	.16	.13	.23	.16	.19	.10	.10	.15
Error variance		.01	.03	.02	.02	.04	.02	.02	.03	.02	.05	.02	.04	.01	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 192 (continuation)

B9-4. 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 feature in question available to you? Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	487	47	220	197	138	53	369	201	230	288	57	73	65
Effective sample size	334	28	148	145	103	38	252	140	158	197	42	49	44
Total	500	40	218	222	159	59	376	212	236	296	63	72	66
Very poor value	(+1) 33 7%	1 1%	10 4%	22 10%	20b 12%	3 4%	19 5%	13 6%	19 8%	21 7%	7c 11%	* *%	4 6%
Quite poor value	(+2) 52 10%	3 7%	25 12%	22 10%	16 10%	4 7%	39 10%	29 14%	19 8%	29 10%	7 12%	9 13%	6 9%
Neither good or poor value	(+3) 109 22%	11 28%	47 21%	49 22%	35 22%	14 23%	91 24%	45 21%	59 25%	71 24%	10 16%	18 25%	8 13%
Quite good value	(+4) 87 17%	3 7%	43 20%	37 17%	25 16%	12 20%	70 19%	46 22%	31 13%	50 17%	7 11%	17 23%	13 20%
Very good value	(+5) 92 18%	11 28%	30 14%	48 22%	35 22%	13 21%	62 16%	33 15%	40 17%	58 19%	9 14%	10 15%	15 22%
VERY / QUITE GOOD VALUE	178 36%	14 35%	73 33%	85 38%	60 38%	25 42%	131 35%	79 37%	71 30%	108 37%	15 24%	27 38%	28 42%
VERY / QUITE POOR VALUE	85 17%	3 8%	35 16%	44 20%	36 23%	7 11%	58 15%	42 20%	39 16%	51 17%	14 23%	10 13%	9 14%
Don't know	128 26%	12 30%	64d 29%	44 20%	27 17%	15 25%	95 25%	46 22%	67 28%	66 22%	24a 37%	18 24%	21 31%
Median	3.0	3.0	3.0	3.0	3.0	4.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0
Mean score	3.4	3.8	3.4	3.4	3.3	3.6	3.4	3.3	3.3	3.4	3.1	3.5	3.6
Standard deviation	1.2	1.2	1.2	1.3	1.4	1.2	1.2	1.2	1.3	1.2	1.4	1.0	1.3
Standard error	.08	.26	.11	.12	.15	.22	.09	.11	.12	.10	.27	.17	.23
Error variance	.01	.07	.01	.02	.02	.05	.01	.01	.01	.01	.07	.03	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 192 (continuation)

B9-4. 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 feature in question available to you? Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at			Personal belongings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	
Unweighted row	487	52	211	333	287	156	131	91	32	296	273	402	487	205	414	433	340	466	
Effective sample size	334	33	145	230	199	108	89	68	19	194	172	278	334	133	283	294	233	318	
Total	500	47	218	345	299	163	132	105	25	284	248	417	500	194	421	437	349	475	
Very poor value	(+1) 33 7%	6 12%	15 7%	27 8%	23 8%	13 8%	11 8%	6 6%	2 10%	23 8%	15 6%	28 7%	33 7%	15 8%	26 6%	25 6%	22 6%	31 7%	
Quite poor value	(+2) 52 10%	1 2%	27 12%	42 12%	39 13%	22 14%	15 11%	16 15%	6 24%	27 10%	23 9%	45 11%	52 10%	15 8%	40 10%	45 10%	32 9%	50 11%	
Neither good or poor value	(+3) 109 22%	8 16%	43 20%	85 25%	75 25%	43 26%	36 27%	28 26%	7 28%	67 24%	45 18%	85 20%	109 22%	42 21%	95 23%	96 22%	80 23%	104 22%	
Quite good value	(+4) 87 17%	7 14%	37 17%	56 16%	51 17%	24 15%	17 13%	18 17%	4 16%	38 14%	48 19%	72 17%	87 17%	34 17%	63 15%	78 18%	50 14%	85 18%	
Very good value	(+5) 92 18%	7 15%	31 14%	61 18%	53 18%	20 12%	31 23%	16 15%	2 10%	60 21%	58 23%	76 18%	92 18%	43 22%	78 19%	80 18%	72 21%	88 18%	
VERY / QUITE GOOD VALUE	178 36%	14 30%	68 31%	117 34%	104 35%	45 27%	47 36%	34 32%	7 26%	98 35%	106f 43%	148 36%	178 36%	76 39%	141 34%	158 36%	122 35%	172 36%	
VERY / QUITE POOR VALUE	85 17%	6 14%	42 19%	69 20%	62 21%	35 22%	25 19%	22 21%	8 34%	50 18%	39 16%	74 18%	85 17%	30 16%	67 16%	70 16%	53 15%	81 17%	
Don't know	128 26%	19cD 40%	64d 29%	74 21%	58 19%	41 25%	24 18%	22 20%	3 12%	69 24%	58 24%	110 26%	128 26%	46 24%	118 28%	113 26%	94 27%	117 25%	
Median	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	3.0	3.0	4.0	3.0	3.0	3.0	3.0	
Mean score	3.4	3.3	3.3	3.3	3.3	3.1	3.4	3.3	2.9	3.4	3.6	3.4	3.4	3.5	3.4	3.4	3.5	3.4	
Standard deviation	1.2	1.4	1.3	1.3	1.2	1.2	1.3	1.2	1.2	1.3	1.3	1.3	1.2	1.3	1.2	1.2	1.3	1.2	
Standard error	.08	.32	.12	.09	.10	.13	.15	.16	.30	.11	.11	.09	.08	.13	.09	.08	.10	.08	
Error variance	.01	.10	.02	.01	.01	.02	.02	.03	.09	.01	.01	.01	.01	.02	.01	.01	.01	.01	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 192 (continuation)

B9-4. 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 feature in question available to you? Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	487	250	61	175	154	84	228
Effective sample size	334	172	45	116	110	57	153
Total	500	257	70	171	167	84	228
Very poor value	(+1) 33 7%	21 8%	2 3%	9 6%	15 9%	4 5%	14 6%
Quite poor value	(+2) 52 10%	33 13%	5 8%	14 8%	5 3%	9a 11%	37A 16%
Neither good or poor value	(+3) 109 22%	63 24%	11 16%	35 21%	34 20%	14 17%	59 26%
Quite good value	(+4) 87 17%	45 17%	13 18%	29 17%	39c 23%	16 18%	28 12%
Very good value	(+5) 92 18%	37 14%	17 25%	37 22%	31 19%	19 23%	34 15%
VERY / QUITE GOOD VALUE	178 36%	82 32%	30 43%	67 39%	70c 42%	35c 41%	62 27%
VERY / QUITE POOR VALUE	85 17%	54 21%	8 11%	23 14%	20 12%	13 15%	51a 22%
Don't know	128 26%	59 23%	21 30%	46 27%	43 26%	22 27%	56 25%
Median	3.0	3.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.4	3.2	3.8a	3.6a	3.5c	3.6	3.2
Standard deviation	1.2	1.2	1.2	1.2	1.3	1.2	1.2
Standard error	.08	.11	.21	.13	.14	.19	.11
Error variance	.01	.01	.05	.02	.02	.04	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 193

B9-4. 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 feaure in question available to you? Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

		Foreign use cover	
	Total	Included in policy (a)	Considered (b)
Unweighted row	487	432	55
Effective sample size	334	297	37
Total	500	445	55
Very poor value	(+1) 33 7%	32 7%	* 1%
Quite poor value	(+2) 52 10%	41 9%	11 19%
Neither good or poor value	(+3) 109 22%	98 22%	12 21%
Quite good value	(+4) 87 17%	83 19%	4 8%
Very good value	(+5) 92 18%	88b 20%	4 6%
VERY / QUITE GOOD VALUE	178 36%	171B 38%	8 14%
VERY / QUITE POOR VALUE	85 17%	74 17%	11 20%
Don't know	128 26%	103 23%	24A 45%
Median	3.0	3.0	3.0
Mean score	3.4	3.4	3.0
Standard deviation	1.2	1.3	1.0
Standard error	.08	.08	.22
Error variance	.01	.01	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 194

B9-4. 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 feature in question available to you? Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	Understanding of Foreign use cover		
		High (a)	Med (b)	Low (c)
Unweighted row	487	265	106	74
Effective sample size	334	182	72	48
Total	500	271	108	72
Very poor value	(+1) 33 7%	13 5%	7 6%	13Ab 18%
Quite poor value	(+2) 52 10%	29 11%	11 10%	11 16%
Neither good or poor value	(+3) 109 22%	53 20%	42AC 39%	11 15%
Quite good value	(+4) 87 17%	59 22%	17 16%	10 14%
Very good value	(+5) 92 18%	78BC 29%	5 4%	6 8%
VERY / QUITE GOOD VALUE	178 36%	137BC 50%	22 20%	16 22%
VERY / QUITE POOR VALUE	85 17%	42 16%	18 17%	24Ab 34%
Don't know	128 26%	39 14%	25 24%	21a 29%
Median	3.0	4.0	3.0	3.0
Mean score	3.4	3.7BC	3.0	2.7
Standard deviation	1.2	1.2	1.0	1.3
Standard error	.08	.10	.13	.23
Error variance	.01	.01	.02	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 195

B9-4. 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 feaure in question available to you? Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	Claimed against Foreign use cover No (b)
Unweighted row	487	414
Effective sample size	334	283
Total	500	423
Very poor value	(+1) 33 7%	32 8%
Quite poor value	(+2) 52 10%	37 9%
Neither good or poor value	(+3) 109 22%	94 22%
Quite good value	(+4) 87 17%	81 19%
Very good value	(+5) 92 18%	82 19%
VERY / QUITE GOOD VALUE	178 36%	163 39%
VERY / QUITE POOR VALUE	85 17%	70 16%
Don't know	128 26%	97 23%
Median	3.0	3.0
Mean score	3.4	3.4
Standard deviation	1.2	1.3
Standard error	.08	.09
Error variance	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 196

B9-5. 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 feature in question available to you? Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	469	275	194	70	175	224	251	202	469	278	212	75	66	116	326	141
Effective sample size	300	181	118	47	111	142	156	131	300	234	212	75	66	116	216	83
Total	433	266	167	71	162	200	226	188	433	376	356	36	20	21	319	111
Very poor value	(+1) 12 3%	6 2%	6 4%	2 3%	4 3%	5 3%	5 2%	7 4%	12 3%	9 2%	8 2%	2 5%	1 3%	1 5%	9 3%	3 3%
Quite poor value	(+2) 31 7%	22 8%	9 5%	3 4%	15 9%	13 6%	14 6%	15 8%	31 7%	27 7%	27 8%	3 8%	* 2%	1 4%	22 7%	9 8%
Neither good or poor value	(+3) 101 23%	65 25%	35 21%	26b 36%	30 18%	45 23%	52 23%	46 24%	101 23%	90e 24%	87e 25%	6 16%	2 12%	5e 24%	76 24%	25 22%
Quite good value	(+4) 82 19%	49 19%	32 19%	15 21%	31 19%	36 18%	37 16%	43 23%	82 19%	71 19%	65 18%	6 17%	6 29%	4 20%	62 19%	20 18%
Very good value	(+5) 124 29%	72 27%	53 32%	20 28%	52 32%	52 26%	65 29%	55 29%	124 29%	109 29%	102 29%	10 27%	7 33%	6 28%	88 28%	34 31%
VERY / QUITE GOOD VALUE	206 48%	121 46%	85 51%	35 49%	83 52%	88 44%	102 45%	97 52%	206 48%	180 48%	168 47%	16 44%	12abcd 62%	10 47%	150 47%	54 49%
VERY / QUITE POOR VALUE	43 10%	28 11%	15 9%	5 7%	19 12%	18 9%	19 9%	22 12%	43 10%	36 10%	35 10%	5 13%	1 5%	2 9%	31 10%	12 11%
Don't know	83 19%	51 19%	32 19%	5 7%	29 18%	49a 24%	53b 23%	23 12%	83 19%	70 19%	65 18%	10 27%	4 21%	4 19%	62 20%	20 18%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.7	3.9	3.7	3.8	3.8	3.8	3.7	3.8	3.8	3.8	3.7	4.1	3.7	3.8	3.8
Standard deviation	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.3	1.0	1.2	1.1	1.2
Standard error	.07	.09	.12	.16	.12	.11	.10	.11	.07	.08	.08	.17	.14	.12	.08	.14
Error variance	.01	.01	.01	.03	.01	.01	.01	.01	.01	.01	.01	.03	.02	.02	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 196 (continuation)

B9-5. 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 feature in question available to you? Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc (a)	Not concerned (b)
Unweighted row	469	303	162	215	239	426	134	335	63	402	444	302	50	126	173
Effective sample size	300	192	105	129	161	271	88	212	38	260	283	182	34	77	103
Total	433	272	157	183	235	392	125	308	52	378	406	254	51	108	144
Very poor value	(+1) 12 3%	6 2%	6 4%	2 1%	9 4%	10 2%	1 1%	11 3%	* 1%	12 3%	11 3%	5 2%	2 5%	3 2%	2 2%
Quite poor value	(+2) 31 7%	18 7%	11 7%	23B 12%	8 3%	27 7%	3 3%	28 9%	4 8%	26 7%	28 7%	17 7%	7 14%	11 10%	6 4%
Neither good or poor value	(+3) 101 23%	62 23%	38 24%	42 23%	55 23%	93 24%	31 25%	70 23%	9 18%	91 24%	95 23%	58 23%	6 13%	20 19%	38 26%
Quite good value	(+4) 82 19%	53 20%	28 18%	25 13%	53a 23%	76 19%	23 19%	58 19%	15 28%	67 18%	78 19%	48 19%	13 26%	24 22%	24 16%
Very good value	(+5) 124 29%	79 29%	46 29%	53 29%	68 29%	113 29%	37 29%	88 29%	12 23%	112 30%	114 28%	76 30%	10 20%	29 27%	47 32%
VERY / QUITE GOOD VALUE	206 48%	132 48%	74 47%	77 42%	121 52%	189 48%	60 48%	146 48%	27 51%	179 47%	192 47%	124 49%	24 46%	53 49%	70 49%
VERY / QUITE POOR VALUE	43 10%	24 9%	18 11%	24 13%	17 7%	37 9%	5 4%	38a 12%	4 9%	38 10%	39 10%	22 9%	9 19%	13 12%	9 6%
Don't know	83 19%	54 20%	28 17%	40 22%	42 18%	74 19%	30 24%	54 17%	12 22%	69 18%	80 20%	50 20%	12 23%	22 20%	27 19%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.8	3.7	3.7	3.8	3.8	3.9	3.7	3.8	3.8	3.8	3.8	3.6	3.8	3.9
Standard deviation	1.1	1.1	1.2	1.2	1.1	1.1	1.0	1.2	1.0	1.1	1.1	1.1	1.2	1.1	1.1
Standard error	.07	.09	.13	.11	.10	.07	.12	.09	.19	.08	.07	.09	.24	.14	.12
Error variance	.01	.01	.02	.01	.01	.01	.01	.01	.03	.01	.01	.01	.06	.02	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 196 (continuation)

B9-5. 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 feature in question available to you? Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insurance co (a)	Broker (b)
Unweighted row	469	144	99	173	131	120	97	92	105	91	260	237	153
Effective sample size	300	103	60	103	83	75	60	59	55	61	175	147	103
Total	433	158	85	140	121	107	82	87	70	92	258	211	151
Very poor value	(+1) 12 3%	8 5%	1 1%	3 2%	1 1%	3 3%	1 1%	7a 9%	2 3%	1 1%	9 3%	5 2%	5 3%
Quite poor value	(+2) 31 7%	12 8%	9 10%	9 6%	7 6%	12 12%	3 3%	7 8%	1 1%	8 9%	22 8%	8 4%	15a 10%
Neither good or poor value	(+3) 101 23%	45 29%	18 21%	29 21%	36d 30%	20 18%	29bD 36%	11 13%	11 16%	26 29%	61 24%	59 28%	29 19%
Quite good value	(+4) 82 19%	29 18%	14 16%	29 21%	18 14%	24 22%	15 18%	15 17%	14 20%	16 17%	52 20%	40 19%	33 22%
Very good value	(+5) 124 29%	46 29%	25 29%	39 28%	33 27%	28 26%	16 20%	39abC 45%	23 32%	22 23%	75 29%	47 22%	50a 33%
VERY / QUITE GOOD VALUE	206 48%	75 48%	39 46%	68 48%	50 41%	52 48%	31 38%	54aC 62%	37 52%	37 40%	127 49%	86 41%	83a 55%
VERY / QUITE POOR VALUE	43 10%	20 13%	10 11%	11 8%	8 7%	15 14%	4 5%	14c 16%	3 4%	9 10%	31 12%	13 6%	21a 14%
Don't know	83 19%	17 11%	19 22%	32a 23%	27d 22%	21 20%	18d 22%	7 9%	19c 28%	19 21%	39 15%	53b 25%	18 12%
Median	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.7	3.8	3.9	3.8	3.7	3.7	3.9	4.1	3.7	3.7	3.7	3.8
Standard deviation	1.1	1.2	1.1	1.1	1.0	1.2	1.0	1.4	1.1	1.1	1.1	1.0	1.2
Standard error	.07	.12	.16	.12	.13	.15	.14	.19	.17	.15	.09	.10	.12
Error variance	.01	.02	.03	.01	.02	.02	.02	.03	.03	.02	.01	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 196 (continuation)

B9-5. 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 feature in question available to you? Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	469	53	204	192	145	38	336	189	218	280	56	60	70
Effective sample size	300	25	124	142	107	30	217	118	146	176	37	37	47
Total	433	30	175	216	160	47	312	170	213	252	54	53	70
Very poor value	(+1) 12 3%	2 6%	5 3%	5 2%	3 2%	2 4%	6 2%	6 4%	5 3%	9 3%	* 1%	1 1%	2 3%
Quite poor value	(+2) 31 7%	2 7%	11 6%	16 8%	14 9%	2 5%	21 7%	11 6%	14 7%	17 7%	4 7%	2 4%	6 9%
Neither good or poor value	(+3) 101 23%	5 17%	41 23%	52 24%	42 27%	7 16%	79 25%	36 21%	57 27%	59 23%	15 28%	17d 32%	9 13%
Quite good value	(+4) 82 19%	6 19%	35 20%	39 18%	35 22%	4 8%	66 21%	33 19%	42 20%	46 18%	16 29%	9 17%	11 16%
Very good value	(+5) 124 29%	8 27%	48 28%	63 29%	41 25%	17 37%	78 25%	44 26%	63 29%	76 30%	8 16%	15 28%	25b 36%
VERY / QUITE GOOD VALUE	206 48%	14 46%	83 47%	102 48%	75 47%	21 45%	144 46%	77 46%	104 49%	122 48%	24 44%	24 45%	36 51%
VERY / QUITE POOR VALUE	43 10%	4 13%	16 9%	21 10%	17 10%	4 9%	27 9%	17 10%	20 9%	26 10%	4 8%	3 5%	8 12%
Don't know	83 19%	7 25%	35 20%	40 19%	26 16%	14 30%	62 20%	40 23%	32 15%	45 18%	11 19%	9 17%	17 24%
Median	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.7	3.8	3.8	3.7	4.0	3.8	3.8	3.8	3.8	3.6	3.8	3.9
Standard deviation	1.1	1.3	1.1	1.1	1.1	1.3	1.1	1.2	1.1	1.2	.9	1.0	1.2
Standard error	.07	.30	.11	.10	.11	.28	.08	.12	.10	.10	.17	.18	.20
Error variance	.01	.09	.01	.01	.01	.08	.01	.01	.01	.01	.03	.03	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 196 (continuation)

B9-5. 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 feature in question available to you? Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at		Feature included or considered								
		In person	Online Phone	Online - Total	Online - PCW	Online - other	1	2	Personal belongings	Breakdown	Coverage car	Foreign use	Key loss	Legal protection	No claims bonus	Personal injury	Wind screen
		(a)	(b)	(c)	(d)	(f)	(a)	(b)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Unweighted row	469	46	226	289	255	114	121	72	336	321	404	205	469	422	432	374	453
Effective sample size	300	28	138	196	172	72	83	51	215	198	263	133	300	272	274	240	290
Total	433	41	195	291	254	105	125	77	309	283	380	194	433	394	392	346	420
Very poor value	(+1) 3%	2 5%	5 3%	10 3%	7 3%	5 5%	3 2%	3 3%	8 3%	10 3%	11 3%	5 2%	12 3%	11 3%	12 3%	11 3%	12 3%
Quite poor value	(+2) 7%	5 13%	15 8%	27 9%	24 9%	6 6%	13 10%	8 10%	18 6%	17 6%	27 7%	13 7%	31 7%	26 7%	23 6%	27 8%	30 7%
Neither good or poor value	(+3) 23%	10 24%	44 22%	69 24%	63 25%	27 25%	30 24%	23 30%	77 25%	63 22%	89 23%	45 23%	101 23%	93 24%	97 25%	79 23%	95 23%
Quite good value	(+4) 19%	2 6%	44 22%	55 19%	51 20%	20 19%	19 15%	22 29%	52 17%	52 18%	72 19%	32 16%	82 19%	74 19%	69 17%	62 18%	79 19%
Very good value	(+5) 29%	11 26%	51 26%	81 28%	64 25%	29 28%	40b 32%	11 14%	100 32%	88 31%	105 28%	54 28%	124 29%	115 29%	115 29%	105 30%	120 29%
VERY / QUITE GOOD VALUE	206 48%	13 32%	95 49%	136 47%	115 45%	49 47%	58 47%	33 42%	152 49%	140 49%	178 47%	86 44%	206 48%	188 48%	184 47%	167 48%	199 47%
VERY / QUITE POOR VALUE	43 10%	7 18%	20 10%	37 13%	31 12%	11 11%	15 12%	10 13%	25 8%	27 9%	38 10%	17 9%	43 10%	37 9%	35 9%	38 11%	42 10%
Don't know	83 19%	11 26%	36 19%	50 17%	44 17%	18 17%	22 18%	11 14%	54 18%	53 19%	75 20%	46 24%	83 19%	76 19%	76 19%	62 18%	83 20%
Median	4.0	3.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.5	3.8	3.7	3.7	3.7	3.8	3.5	3.9	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8
Standard deviation	1.1	1.3	1.1	1.2	1.1	1.2	1.2	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.1
Standard error	.07	.29	.10	.09	.10	.15	.14	.16	.08	.09	.08	.11	.07	.08	.08	.08	.07
Error variance	.01	.08	.01	.01	.01	.02	.02	.02	.01	.01	.01	.01	.01	.01	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 196 (continuation)

B9-5. 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 feature in question available to you? Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	469	201	66	202	175	88	182
Effective sample size	300	130	44	126	117	55	111
Total	433	190	65	177	172	78	157
Very poor value	(+1) 12 3%	6 3%	2 3%	4 2%	6 4%	2 2%	4 2%
Quite poor value	(+2) 31 7%	10 5%	7 11%	13 7%	10 6%	4 5%	18 11%
Neither good or poor value	(+3) 101 23%	53c 28%	16 25%	31 17%	45 26%	14 18%	37 23%
Quite good value	(+4) 82 19%	27 14%	8 13%	46a 26%	30 18%	21 27%	26 16%
Very good value	(+5) 124 29%	54 28%	13 20%	58 33%	51 30%	28 36%	36 23%
VERY / QUITE GOOD VALUE	206 48%	81 43%	21 33%	104aB 59%	81 47%	49C 63%	62 39%
VERY / QUITE POOR VALUE	43 10%	17 9%	9 14%	17 10%	16 9%	5 7%	21 14%
Don't know	83 19%	39 21%	18c 28%	26 14%	30 17%	9 12%	37 24%
Median	4.0	4.0	3.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.7	3.5	3.9	3.8	4.0c	3.6
Standard deviation	1.1	1.1	1.2	1.1	1.1	1.0	1.2
Standard error	.07	.11	.21	.10	.12	.15	.13
Error variance	.01	.01	.04	.01	.01	.02	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 197

B9-5. 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 feature in question available to you? Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Key loss cover	
		Included in policy (a)	Considered (b)
Unweighted row	469	377	92
Effective sample size	300	243	57
Total	433	353	80
Very poor value	(+1) 12 3%	5 1%	7A 9%
Quite poor value	(+2) 31 7%	24 7%	7 9%
Neither good or poor value	(+3) 101 23%	87 25%	13 17%
Quite good value	(+4) 82 19%	71 20%	10 13%
Very good value	(+5) 124 29%	113B 32%	11 14%
VERY / QUITE GOOD VALUE	206 48%	184B 52%	21 27%
VERY / QUITE POOR VALUE	43 10%	29 8%	14a 17%
Don't know	83 19%	52 15%	31A 39%
Median	4.0	4.0	3.0
Mean score	3.8	3.9B	3.2
Standard deviation	1.1	1.1	1.3
Standard error	.07	.07	.23
Error variance	.01	.01	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 198

B9-5. 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 feature in question available to you? Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Understanding of Key loss cover		
		High (a)	Med (b)	Low (c)
Unweighted row	469	294	88	54
Effective sample size	300	186	58	33
Total	433	266	86	47
Very poor value	(+1) 12 3%	7 3%	3 4%	2 3%
Quite poor value	(+2) 31 7%	16 6%	7 8%	6 12%
Neither good or poor value	(+3) 101 23%	52 20%	31a 36%	14 29%
Quite good value	(+4) 82 19%	64b 24%	10 11%	8 16%
Very good value	(+5) 124 29%	92 35%	19 23%	10 22%
VERY / QUITE GOOD VALUE	206 48%	157Bc 59%	29 34%	18 38%
VERY / QUITE POOR VALUE	43 10%	23 9%	11 12%	7 15%
Don't know	83 19%	34 13%	15 18%	8 17%
Median	4.0	4.0	3.0	3.0
Mean score	3.8	3.9b	3.5	3.5
Standard deviation	1.1	1.1	1.1	1.2
Standard error	.07	.09	.17	.23
Error variance	.01	.01	.03	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 199

B9-5. 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 feaure in question available to you? Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

		Total	Claimed against Key loss cover No (b)
Unweighted row		469	369
Effective sample size		300	239
Total		433	348
Very poor value	(+1)	12 3%	5 1%
Quite poor value	(+2)	31 7%	24 7%
Neither good or poor value	(+3)	101 23%	85 25%
Quite good value	(+4)	82 19%	71 20%
Very good value	(+5)	124 29%	111 32%
VERY / QUITE GOOD VALUE		206 48%	182 52%
VERY / QUITE POOR VALUE		43 10%	29 8%
Don't know		83 19%	52 15%
Median		4.0	4.0
Mean score		3.8	3.9
Standard deviation		1.1	1.1
Standard error		.07	.07
Error variance		.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 200  
 B9-6. 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 feature in question available to you? Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Gender		Age			Social Grade		UK Eng/Wal		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	(b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1226	695	531	142	510	574	752	443	1226	834	625	202	209	190	834	388
Effective sample size	843	481	362	102	346	395	513	306	843	695	625	202	209	190	593	248
Total	1243	712	531	154	510	580	757	449	1243	1112	1049	97	63	34	891	348
Very poor value	(+1) 34 3%	21 3%	13 2%	4 2%	16 3%	14 2%	23 3%	9 2%	34 3%	30 3%	29 3%	3 3%	2 2%	1 2%	27 3%	7 2%
Quite poor value	(+2) 62 5%	41 6%	21 4%	6 4%	32 6%	24 4%	36 5%	24 5%	62 5%	55 5%	52 5%	6 6%	3 4%	1 4%	40 5%	20 6%
Neither good or poor value	(+3) 341 27%	202 28%	139 26%	49 32%	138 27%	154 27%	214 28%	114 25%	341 27%	307 28%	290 28%	26 27%	16 26%	8 24%	242 27%	98 28%
Quite good value	(+4) 333 27%	187 26%	146 27%	57C 37%	145 29%	131 23%	203 27%	123 27%	333 27%	298 27%	282 27%	25 26%	16 25%	10 29%	242 27%	91 26%
Very good value	(+5) 284 23%	166 23%	117 22%	22 15%	112 22%	150a 26%	157 21%	117 26%	284 23%	251 23%	235 22%	24 24%	16 26%	9 27%	195 22%	88 25%
VERY / QUITE GOOD VALUE	617 50%	354 50%	263 50%	79 52%	257 50%	281 48%	360 48%	240 53%	617 50%	549 49%	517 49%	48 50%	32 51%	19 56%	437 49%	179 51%
VERY / QUITE POOR VALUE	95 8%	62 9%	34 6%	10 6%	48 9%	37 6%	60 8%	32 7%	95 8%	85 8%	81 8%	9 9%	4 7%	2 6%	67 7%	27 8%
Don't know	190 15%	95 13%	95 18%	16 10%	67 13%	107b 18%	123 16%	62 14%	190 15%	171 15%	161 15%	14 14%	10 16%	5 14%	146 16%	44 13%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.7	3.8	3.6	3.7	3.8	3.7	3.8	3.7	3.7	3.7	3.7	3.8	3.9	3.7	3.8
Standard deviation	1.0	1.0	1.0	.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0
Standard error	.04	.05	.06	.09	.06	.06	.05	.06	.04	.04	.04	.08	.08	.08	.05	.07
Error variance	*	*	*	.01	*	*	*	*	*	*	*	.01	.01	.01	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 200 (continuation)

B9-6. 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 feature in question available to you? Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1226	830	390	595	601	73	1121	360	866	157	1061	1128	54	792	125
Effective sample size	843	565	274	391	430	50	768	247	596	106	731	769	39	531	90
Total	1243	827	410	571	640	72	1131	360	883	157	1079	1129	59	774	136
Very poor value	(+1) 34 3%	22 3%	11 3%	18 3%	16 2%	* 1%	33 3%	16 4%	18 2%	6 4%	28 3%	25 2%	4 6%	15 2%	3 2%
Quite poor value	(+2) 62 5%	31 4%	30a 7%	24 4%	36 6%	3 4%	54 5%	15 4%	46 5%	* **	60a 6%	46 4%	7a 12%	41 5%	6 4%
Neither good or poor value	(+3) 341 27%	226 27%	114 28%	166 29%	161 25%	22 31%	308 27%	98 27%	243 27%	47 30%	294 27%	306 27%	19 32%	209 27%	39 29%
Quite good value	(+4) 333 27%	214 26%	119 29%	149 26%	177 28%	19 27%	301 27%	88 24%	245 28%	34 22%	299 28%	307 27%	9 15%	205 26%	39 29%
Very good value	(+5) 284 23%	202 24%	80 20%	119 21%	160 25%	16 22%	263 23%	90 25%	194 22%	35 22%	244 23%	275 24%	9 15%	190 25%	25 18%
VERY / QUITE GOOD VALUE	617 50%	416 50%	199 49%	268 47%	337 53%	35 49%	563 50%	177 49%	440 50%	69 44%	542 50%	582B 52%	18 30%	395 51%	64 47%
VERY / QUITE POOR VALUE	95 8%	54 7%	42 10%	42 7%	52 8%	4 5%	87 8%	31 9%	64 7%	6 4%	88 8%	71 6%	11A 18%	56 7%	9 7%
Don't know	190 15%	131 16%	55 13%	94 17%	91 14%	11 16%	173 15%	54 15%	136 15%	35b 22%	154 14%	170 15%	12 20%	114 15%	24 18%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0
Mean score	3.7	3.8	3.6	3.7	3.8	3.8	3.7	3.7	3.7	3.8	3.7	3.8B	3.3	3.8	3.7
Standard deviation	1.0	1.0	1.0	1.0	1.0	.9	1.0	1.1	1.0	1.0	1.0	1.0	1.2	1.0	1.0
Standard error	.04	.05	.07	.06	.05	.14	.04	.08	.04	.11	.04	.04	.21	.05	.11
Error variance	*	*	*	*	*	.02	*	.01	*	.01	*	*	.04	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 200 (continuation)

B9-6. 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 feature in question available to you? Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1226	312	464	338	258	475	338	323	274	200	291	245	646	680	361
Effective sample size	843	211	309	250	176	315	228	219	191	136	181	175	457	457	256
Total	1243	309	450	384	263	446	334	318	284	200	256	263	679	665	380
Very poor value	(+1) 3%	34 2%	9 2%	12 3%	8 3%	11 3%	12d 3%	10d 3%	10d 3%	0 -%	2 1%	5 2%	25 4%	20 3%	9 2%
Quite poor value	(+2) 5%	62 6%	21 5%	17 4%	13 5%	27 6%	21 6%	11 3%	14 5%	8 4%	11 4%	17 7%	32 5%	39 6%	15 4%
Neither good or poor value	(+3) 27%	341 27%	121 27%	117c 30%	79c 30%	99 22%	74 22%	90 28%	82 29%	61 31%	60 24%	73 28%	199 29%	200 30%	100 26%
Quite good value	(+4) 27%	333 29%	112 25%	118 31%	61 23%	128 29%	111B 33%	68 21%	85b 30%	51 25%	76 30%	72 27%	177 26%	178 27%	113 30%
Very good value	(+5) 23%	284 22%	121 27%	74 19%	70 27%	101 23%	64 19%	83 26%	52 19%	55c 28%	56 22%	58 22%	154 23%	134 20%	94 25%
VERY / QUITE GOOD VALUE	617 50%	158 51%	233 52%	192 50%	131 50%	229 51%	176 53%	151 48%	138 49%	106 53%	132 52%	130 49%	332 49%	312 47%	206 54%
VERY / QUITE POOR VALUE	95 8%	24 8%	30 7%	29 8%	21 8%	39 9%	32d 10%	21 7%	24 8%	8 4%	13 5%	22 8%	57 8%	59 9%	24 6%
Don't know	190 15%	43 14%	65 15%	46 12%	31 12%	80 18%	51 15%	56 18%	40 14%	25 13%	51c 20%	38 15%	91 13%	94 14%	49 13%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.7	3.8	3.7	3.7	3.8	3.7	3.8	3.6	3.9c	3.8	3.7	3.7	3.6	3.8
Standard deviation	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.1	1.0	.9	.9	1.0	1.1	1.0	1.0
Standard error	.04	.07	.06	.07	.09	.06	.07	.08	.08	.08	.08	.08	.05	.05	.07
Error variance	*	.01	*	*	.01	*	.01	.01	.01	.01	.01	.01	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 200 (continuation)

B9-6. 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 feature in question available to you? Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Total	In person (a)	Purchase - actual			In surance company - actual Top 10	Last compared		Generally compare			Never (d)	
			Phone - (b)	Online Total - (c)	Online - PCW - (d)		Online other (f)	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)		Some years (c)
Unweighted row	1226	123	538	508	362	124	936	494	570	681	148	195	193
Effective sample size	843	69	360	377	268	93	646	341	399	468	102	138	129
Total	1243	95	528	565	401	141	949	506	589	693	151	206	185
Very poor value	(+1) 34 3%	2 2%	16 3%	12 2%	10 2%	* **	24 3%	16 3%	16 3%	22 3%	4 2%	4 2%	4 2%
Quite poor value	(+2) 62 5%	1 1%	28 5%	33 6%	26 7%	5 4%	48 5%	30 6%	28 5%	43 6%	6 4%	8 4%	6 3%
Neither good or poor value	(+3) 341 27%	13 14%	146a 28%	165A 29%	114a 28%	44a 31%	272 29%	151 30%	164 28%	192 28%	47 31%	59 29%	39 21%
Quite good value	(+4) 333 27%	31 33%	124 23%	165 29%	126b 31%	34 24%	266 28%	132 26%	165 28%	194 28%	45 30%	52 25%	42 23%
Very good value	(+5) 284 23%	27 28%	127 24%	119 21%	76 19%	38 27%	208 22%	97 19%	141 24%	146 21%	33 22%	47 23%	57a 31%
VERY / QUITE GOOD VALUE	617 50%	58b 61%	251 48%	284 50%	202 50%	71 51%	474 50%	229 45%	306 52%	340 49%	77 51%	99 48%	99 53%
VERY / QUITE POOR VALUE	95 8%	3 3%	44 8%	45 8%	36 9%	6 4%	73 8%	46 9%	44 7%	65 9%	9 6%	11 5%	9 5%
Don't know	190 15%	21cd 22%	87 16%	71 13%	50 12%	20 14%	131 14%	80 16%	74 13%	95 14%	18 12%	37 18%	38 21%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	4.1bcd	3.7	3.7	3.7	3.9	3.7	3.6	3.8	3.7	3.7	3.8	4.0A
Standard deviation	1.0	.9	1.1	1.0	1.0	.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Standard error	.04	.13	.06	.05	.06	.10	.04	.06	.05	.05	.10	.09	.10
Error variance	*	.02	*	*	*	.01	*	*	*	*	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 200 (continuation)

B9-6. 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 feature in question available to you? Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1226	131	532	803	694	30	332	332	212	59
Effective sample size	843	90	358	568	492	21	229	232	155	39
Total	1243	136	528	843	730	31	339	343	234	55
Very poor value	(+1) 34 3%	4 3%	15 3%	26 3%	24 3%	2 6%	16 5%	12 4%	6 2%	3 5%
Quite poor value	(+2) 62 5%	10 7%	23 4%	49 6%	44 6%	5 17%	20 6%	22 6%	16 7%	4 8%
Neither good or poor value	(+3) 341 27%	39 28%	142 27%	250 30%	224 31%	5 15%	94 28%	103 30%	70 30%	17 32%
Quite good value	(+4) 333 27%	26 19%	149 28%	238 28%	210 29%	9 30%	95 28%	91 27%	83 36%	14 25%
Very good value	(+5) 284 23%	30 22%	118 22%	177 21%	143 20%	6 20%	75 22%	78 23%	35 15%	12 22%
VERY / QUITE GOOD VALUE	617 50%	56 42%	268 51%	416 49%	353 48%	16 51%	170 50%	169 49%	118 51%	26 47%
VERY / QUITE POOR VALUE	95 8%	13 10%	38 7%	75 9%	69 9%	7 24%	35 10%	34 10%	22 9%	7 13%
Don't know	190 15%	27cdf 20%	81 15%	102 12%	85 12%	3 11%	39 12%	37 11%	24 10%	4 8%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.6	3.7	3.7	3.6	3.5	3.6	3.7	3.6	3.5
Standard deviation	1.0	1.1	1.0	1.0	1.0	1.3	1.1	1.1	.9	1.1
Standard error	.04	.13	.06	.05	.05	.29	.08	.07	.08	.19
Error variance	*	.02	*	*	*	.08	.01	.01	.01	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 200 (continuation)

B9-6. 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 feature in question available to you? Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Feature included or considered									Features - buy			Features - ease			
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)	
Unweighted row	1226	668	683	972	414	422	1226	1099	862	1123	620	170	435	423	241	501	
Effective sample size	843	447	450	678	283	272	843	750	594	771	436	120	286	301	167	335	
Total	1243	653	655	1003	421	394	1243	1102	881	1136	646	179	417	449	248	491	
Very poor value	(+1) 3%	34 3%	18 3%	18 3%	25 2%	12 3%	7 2%	34 3%	27 2%	29 3%	30 3%	21 3%	7 4%	5 1%	14 3%	6 2%	14 3%
Quite poor value	(+2) 5%	62 5%	27 4%	27 4%	42 4%	18 4%	10 2%	62 5%	54 5%	40 5%	53 5%	39 6%	5 3%	18 4%	18 4%	13 5%	28 6%
Neither good or poor value	(+3) 27%	341 27%	164 25%	172 26%	271 27%	101 24%	91 23%	341 27%	306 28%	234 27%	306 27%	194 30%	47 26%	100 24%	116 26%	69 28%	148 30%
Quite good value	(+4) 27%	333 27%	184 28%	174 27%	278 28%	119 28%	122 31%	333 27%	292 27%	249 28%	311 27%	182 28%	42 23%	109 26%	131 29%	70 28%	123 25%
Very good value	(+5) 23%	284 23%	191f 29%	167 25%	243 24%	111 26%	123cF 31%	284 23%	257 23%	222 25%	268 24%	110 17%	48a 27%	126A 30%	106 24%	63 25%	97 20%
VERY / QUITE GOOD VALUE	50%	617 50%	375F 57%	340 52%	521 52%	230 55%	244 62%	617 50%	549 50%	471 53%	580 51%	292 45%	90 50%	235A 56%	237c 53%	133 54%	220 45%
VERY / QUITE POOR VALUE	8%	95 8%	45 7%	45 7%	67 7%	29 7%	17 4%	95 8%	81 7%	69 8%	83 7%	60 9%	12 7%	23 6%	31 7%	19 7%	42 9%
Don't know	15%	190 15%	69 11%	97 15%	145 14%	61 14%	42 11%	190a 15%	167a 15%	107 12%	168a 15%	99 15%	30 17%	59 14%	65 14%	27 11%	80 16%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.9f	3.8	3.8	3.8	3.8	4.0 bcFGhI	3.7	3.7	3.8	3.8	3.6	3.8	3.9A	3.8	3.8	3.6
Standard deviation	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0
Standard error	.04	.05	.05	.04	.07	.06	.04	.04	.05	.05	.04	.05	.11	.06	.06	.08	.06
Error variance	*	*	*	*	*	*	*	*	*	*	*	*	.01	*	*	.01	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 201  
 B9-6. 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 feature in question available to you? Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Legal Expenses/Legal protection	
		Included in policy (a)	Considered (b)
Unweighted row	1226	1128	98
Effective sample size	843	772	71
Total	1243	1137	106
Very poor value	(+1) 34 3%	19 2%	15A 14%
Quite poor value	(+2) 62 5%	48 4%	14A 13%
Neither good or poor value	(+3) 341 27%	317 28%	24 22%
Quite good value	(+4) 333 27%	322B 28%	11 11%
Very good value	(+5) 284 23%	276B 24%	8 8%
VERY / QUITE GOOD VALUE	617 50%	597B 53%	20 18%
VERY / QUITE POOR VALUE	95 8%	66 6%	29A 27%
Don't know	190 15%	156 14%	34A 32%
Median	4.0	4.0	3.0
Mean score	3.7	3.8B	2.8
Standard deviation	1.0	1.0	1.3
Standard error	.04	.04	.18
Error variance	*	*	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 202  
 B9-6. 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 feature in question available to you? Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Understanding of Legal Expenses/Legal protection		
		High (a)	Med (b)	Low (c)
Unweighted row	1226	686	329	189
Effective sample size	843	471	227	131
Total	1243	693	337	194
Very poor value	(+1) 34 3%	12 2%	6 2%	16AB 8%
Quite poor value	(+2) 62 5%	18 3%	22a 7%	21A 11%
Neither good or poor value	(+3) 341 27%	144 21%	139Ac 41%	58a 30%
Quite good value	(+4) 333 27%	205 30%	82 24%	43 22%
Very good value	(+5) 284 23%	224BC 32%	41 12%	15 8%
VERY / QUITE GOOD VALUE	617 50%	430BC 62%	123 36%	58 30%
VERY / QUITE POOR VALUE	95 8%	30 4%	28a 8%	37AB 19%
Don't know	190 15%	88 13%	47 14%	42a 21%
Median	4.0	4.0	3.0	3.0
Mean score	3.7	4.0BC	3.4C	3.1
Standard deviation	1.0	1.0	.9	1.1
Standard error	.04	.05	.06	.11
Error variance	*	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 203  
 B9-6. 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 feature in question available to you? Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Claimed against Legal Expenses/Legal protection	
		Yes (a)	No (b)
Unweighted row	1226	38	1083
Effective sample size	843	24	743
Total	1243	34	1097
Very poor value	(+1) 34 3%	0 -%	16 1%
Quite poor value	(+2) 62 5%	2 5%	46 4%
Neither good or poor value	(+3) 341 27%	5 16%	311 28%
Quite good value	(+4) 333 27%	12 37%	309 28%
Very good value	(+5) 284 23%	11 33%	262 24%
VERY / QUITE GOOD VALUE	617 50%	23 69%	572 52%
VERY / QUITE POOR VALUE	95 8%	2 5%	63 6%
Don't know	190 15%	3 10%	151 14%
Median	4.0	4.0	4.0
Mean score	3.7	4.1	3.8
Standard deviation	1.0	.9	1.0
Standard error	.04	.19	.04
Error variance	*	.04	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 204  
 B9-7. 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 feature in question available to you? No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country		Area					
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK Eng/Wal (a) (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)	
Unweighted row	1300	732	568	148	534	618	795	465	1300	861	645	218	216	221	875	421
Effective sample size	881	501	380	107	353	422	538	312	881	717	645	218	216	221	613	266
Total	1292	737	555	164	515	613	792	452	1292	1148	1083	105	65	40	914	374
Very poor value	(+1) 31 2%	22 3%	9 2%	6 4%	16 3%	8 1%	18 2%	12 3%	31 2%	27 2%	27 2%	2 2%	* *%	1e 3%	21 2%	10 3%
Quite poor value	(+2) 64 5%	49B 7%	15 3%	12 8%	23 4%	29 5%	42 5%	18 4%	64 5%	60 5%	57 5%	3 3%	3 5%	1 3%	56B 6%	7 2%
Neither good or poor value	(+3) 243 19%	145 20%	98 18%	44C 27%	111c 22%	89 14%	140 18%	89 20%	243 19%	220 19%	207 19%	17 16%	13 20%	7 17%	168 18%	75 20%
Quite good value	(+4) 362 28%	196 27%	167 30%	48 29%	144 28%	170 28%	236 30%	114 25%	362 28%	320 28%	302 28%	32 30%	18 27%	11 27%	267 29%	94 25%
Very good value	(+5) 490 38%	285 39%	205 37%	48 29%	187 36%	255a 42%	295 37%	187 41%	490 38%	433 38%	408 38%	41 39%	25 38%	16 40%	330 36%	158 42%
VERY / QUITE GOOD VALUE	852 66%	481 65%	371 67%	96 58%	332 64%	425a 69%	531 67%	301 67%	852 66%	753 66%	710 66%	73 70%	42 65%	27 67%	597 65%	252 67%
VERY / QUITE POOR VALUE	95 7%	71B 10%	24 4%	19 11%	39 8%	37 6%	60 8%	31 7%	95 7%	88 8%	84 8%	5 5%	4 6%	2 5%	77b 8%	17 4%
Don't know	102 8%	40 5%	61A 11%	6 4%	33 6%	62a 10%	61 8%	31 7%	102 8%	88 8%	82 8%	10 9%	6 9%	4 10%	72 8%	30 8%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.0	4.0	4.1	3.8	4.0	4.2Ab	4.0	4.1	4.0	4.0	4.0	4.1	4.1	4.1	4.0	4.1
Standard deviation	1.0	1.1	.9	1.1	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Standard error	.04	.05	.05	.11	.06	.05	.05	.06	.04	.04	.04	.07	.07	.07	.04	.06
Error variance	*	*	*	.01	*	*	*	*	*	*	*	*	*	.01	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 204 (continuation)

B9-7. 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 feature in question available to you? No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1300	880	414	642	624	80	1181	378	922	166	1126	1187	65	907	72
Effective sample size	881	592	285	419	438	53	798	254	627	106	770	795	48	604	50
Total	1292	859	426	610	645	76	1169	368	924	153	1133	1158	74	878	75
Very poor value	(+1) 31 2%	14 2%	17a 4%	10 2%	21 3%	2 3%	23 2%	7 2%	24 3%	2 1%	29 3%	17 1%	10A 14%	10 1%	7A 9%
Quite poor value	(+2) 64 5%	40 5%	24 6%	30 5%	35 5%	3 4%	54 5%	17 5%	48 5%	8 5%	57 5%	48 4%	9a 12%	37 4%	9a 12%
Neither good or poor value	(+3) 243 19%	144 17%	99a 23%	110 18%	120 19%	15 20%	215 18%	68 19%	175 19%	31 21%	210 19%	210 18%	15 20%	152 17%	14 19%
Quite good value	(+4) 362 28%	235 27%	125 29%	176 29%	178 28%	22 28%	328 28%	115 31%	247 27%	43 28%	319 28%	332 29%	13 18%	255 29%	16 22%
Very good value	(+5) 490 38%	358B 42%	132 31%	234 38%	245 38%	28 36%	455 39%	133 36%	357 39%	52 34%	435 38%	459 40%	20 28%	364B 41%	14 18%
VERY / QUITE GOOD VALUE	852 66%	593b 69%	257 60%	410 67%	422 65%	49 65%	782 67%	249 68%	604 65%	95 62%	754 67%	791B 68%	33 45%	620B 71%	30 40%
VERY / QUITE POOR VALUE	95 7%	54 6%	41 10%	39 6%	56 9%	6 7%	77 7%	24 6%	71 8%	10 6%	85 8%	65 6%	19A 26%	48 5%	16A 21%
Don't know	102 8%	68 8%	29 7%	50 8%	47 7%	6 8%	95 8%	27 7%	74 8%	16 11%	83 7%	92 8%	6 8%	59 7%	14A 19%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	3.0
Mean score	4.0	4.1B	3.8	4.1	4.0	4.0	4.1	4.0	4.0	4.0	4.0	4.1B	3.4	4.1B	3.3
Standard deviation	1.0	1.0	1.1	1.0	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.4	1.0	1.3
Standard error	.04	.04	.07	.05	.05	.15	.04	.06	.04	.10	.04	.04	.22	.04	.20
Error variance	*	*	*	*	*	.02	*	*	*	.01	*	*	.05	*	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 204 (continuation)

B9-7. 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 feature in question available to you? No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

		NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Total	Concerned (a)	Not concerned (b)	High (a)	Medium (b)	Low (c)	Jan/Feb/Mar (a)	Apr/May/June (b)	Jul/Aug/Sep (c)	Oct/Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insurance channel (a)
Unweighted row	1300	352	537	347	280	518	361	342	277	229	312	263	684	727	370
Effective sample size	881	236	356	255	186	340	240	229	191	153	193	181	479	481	262
Total	1292	345	517	393	275	481	351	331	283	224	272	269	711	699	388
Very poor value	(+1) 2%	3 1%	8 1%	10 2%	8 3%	11 2%	13 4%	10 3%	3 1%	3 1%	1 *	3 1%	26a 4%	16 2%	8 2%
Quite poor value	(+2) 5%	16 5%	21 4%	24 6%	12 4%	20 4%	13 4%	20 6%	19 7%	8 4%	9 3%	15 6%	38 5%	31 4%	26 7%
Neither good or poor value	(+3) 19%	53 15%	99 19%	97bc 25%	40 15%	80 17%	60 17%	53 16%	58 21%	45 20%	37 14%	60a 22%	138 19%	136 20%	71 18%
Quite good value	(+4) 28%	106 31%	143 28%	110 28%	94c 34%	123 26%	118d 34%	93 28%	73 26%	55 24%	74 27%	82 30%	194 27%	221 32%	98 25%
Very good value	(+5) 38%	147 43%	211 41%	126 32%	107 39%	204A 42%	114 33%	128 39%	115 41%	100a 44%	123bc 45%	93 35%	262 37%	247 35%	152 39%
VERY / QUITE GOOD VALUE	852 66%	253 73%	354 69%	236 60%	202A 73%	327a 68%	233 66%	221 67%	188 66%	154 69%	197c 73%	174 65%	455 64%	468 67%	250 64%
VERY / QUITE POOR VALUE	95 7%	18 5%	29 6%	34 9%	20 7%	31 7%	26 7%	30 9%	21 8%	11 5%	11 4%	18 7%	64a 9%	47 7%	33 9%
Don't know	102 8%	21 6%	35 7%	27 7%	13 5%	42 9%	31 9%	28 8%	16 6%	13 6%	27 10%	16 6%	53 7%	48 7%	34 9%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0
Mean score	4.0	4.2	4.1	3.9	4.1	4.1A	4.0	4.0	4.0	4.1	4.3BC	4.0	4.0	4.0	4.0
Standard deviation	1.0	.9	1.0	1.0	1.0	1.0	1.0	1.1	1.0	1.0	.9	1.0	1.1	1.0	1.1
Standard error	.04	.06	.05	.07	.08	.06	.07	.07	.08	.08	.07	.08	.05	.05	.07
Error variance	*	*	*	*	.01	*	*	.01	.01	.01	*	.01	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 204 (continuation)

B9-7. 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 feature in question available to you? No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	In person (a)	Purchase - actual			In surance company - actual Top 10	Last compared		Generally compare			Never (d)	
			Phone (b)	Online Total (c)	Online - PCW (d)		Online other (f)	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)		Some years (c)
Unweighted row	1300	123	571	541	391	126	997	513	599	705	162	215	212
Effective sample size	881	66	380	394	286	92	682	353	409	481	108	149	139
Total	1292	89	556	588	426	139	999	524	599	710	159	220	197
Very poor value	(+1) 31 2%	2 3%	8 1%	20 3%	18b 4%	2 1%	18 2%	21b 4%	9 1%	28bd 4%	* **	2 1%	1 **
Quite poor value	(+2) 64 5%	4 5%	33 6%	26 4%	17 4%	9 6%	49 5%	26 5%	36 6%	44d 6%	5 3%	12 6%	3 1%
Neither good or poor value	(+3) 243 19%	11 12%	96 17%	122 21%	91 21%	26 19%	195 20%	113 22%	110 18%	145 20%	28 18%	40 18%	30 15%
Quite good value	(+4) 362 28%	24 26%	159 29%	161 27%	116 27%	38 27%	288 29%	141 27%	176 29%	199 28%	46 29%	62 28%	52 26%
Very good value	(+5) 490 38%	38 43%	206 37%	225 38%	162 38%	54 39%	370 37%	177 34%	235 39%	254 36%	59 37%	89 40%	88 45%
VERY / QUITE GOOD VALUE	852 66%	62 69%	365 66%	386 66%	278 65%	92 66%	657 66%	318 61%	411a 69%	453 64%	105 66%	151 69%	139 71%
VERY / QUITE POOR VALUE	95 7%	6 7%	41 7%	46 8%	35 8%	11 8%	67 7%	47 9%	45 7%	72bd 10%	6 3%	14 6%	4 2%
Don't know	102 8%	10 11%	54cd 10%	33 6%	22 5%	10 7%	79 8%	45 9%	33 6%	40 6%	20A 13%	15 7%	24A 12%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0
Mean score	4.0	4.1	4.0	4.0	4.0	4.0	4.0	3.9	4.0a	3.9	4.1	4.1	4.3A
Standard deviation	1.0	1.0	1.0	1.1	1.1	1.0	1.0	1.1	1.0	1.1	.9	1.0	.8
Standard error	.04	.14	.05	.06	.07	.11	.04	.06	.05	.05	.09	.08	.08
Error variance	*	.02	*	*	*	.01	*	*	*	*	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 204 (continuation)

B9-7. 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 feature in question available to you? No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1300	130	556	840	723	31	343	339	222	63
Effective sample size	881	88	370	588	508	22	231	236	161	40
Total	1292	131	545	872	755	33	338	351	241	56
Very poor value	(+1) 31 2%	5 4%	16 3%	26 3%	22 3%	2 5%	11 3%	9 3%	10 4%	0 -%
Quite poor value	(+2) 64 5%	12 9%	26 5%	46 5%	37 5%	* 1%	24 7%	18 5%	11 4%	5 8%
Neither good or poor value	(+3) 243 19%	28 21%	90 17%	181 21%	164 22%	9 28%	79b 23%	60 17%	61a 25%	23Ab 42%
Quite good value	(+4) 362 28%	35 27%	152 28%	246 28%	217 29%	6 19%	95 28%	104 30%	75 31%	13 23%
Very good value	(+5) 490 38%	42 32%	221 40%	322 37%	270 36%	12 37%	119 35%	141b 40%	69 29%	15 26%
VERY / QUITE GOOD VALUE	852 66%	77 59%	373 68%	568 65%	486 64%	19 56%	214 63%	245bc 70%	144 60%	27 49%
VERY / QUITE POOR VALUE	95 7%	17 13%	42 8%	71 8%	59 8%	2 6%	35 10%	28 8%	20 8%	5 8%
Don't know	102 8%	9 7%	40f 7%	52 6%	45 6%	3 10%	11 3%	18 5%	16 7%	1 1%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score	4.0	3.8	4.1af	4.0	4.0	3.9	3.9	4.0bc	3.8	3.7
Standard deviation	1.0	1.1	1.1	1.1	1.0	1.1	1.1	1.0	1.1	1.0
Standard error	.04	.13	.06	.05	.05	.25	.07	.07	.09	.15
Error variance	*	.02	*	*	*	.06	.01	*	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 204 (continuation)

B9-7. 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 feature in question available to you? No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferate (a)	No prefer (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1300	682	717	1007	433	432	1099	1300	854	1196	658	181	460	450	254	532
Effective sample size	881	451	463	694	294	274	750	881	579	810	455	128	298	313	179	349
Total	1292	653	669	1021	437	392	1102	1292	853	1188	669	189	432	462	268	507
Very poor value	(+1) 31 2%	18 3%	15 2%	19 2%	11 3%	12 3%	22 2%	31 2%	20 2%	23 2%	16 2%	3 2%	11 3%	10 2%	5 2%	16 3%
Quite poor value	(+2) 64 5%	26 4%	29 4%	45 4%	23 5%	17 4%	49 4%	64 5%	42 5%	58 5%	42 6%	8 4%	15 3%	19 4%	12 4%	32 6%
Neither good or poor value	(+3) 243 19%	108 17%	123 18%	183 18%	64 15%	65 17%	208 19%	243 19%	140 16%	210 18%	127 19%	42 22%	74 17%	97 21%	39 15%	99 20%
Quite good value	(+4) 362 28%	186 28%	191 29%	294 29%	135 31%	109 28%	314 29%	362 28%	251 29%	333 28%	197 30%	54 29%	111 26%	133 29%	65 24%	147 29%
Very good value	(+5) 490 38%	271 41%	257 38%	414 41%	175 40%	160 41%	436 40%	490 38%	345 40%	467 39%	234 35%	69 36%	186a 43%	179 39%	120C 45%	169 33%
VERY / QUITE GOOD VALUE	852 66%	457 70%	448 67%	707 69%	311 71%	269 69%	751 68%	852 66%	595 70%	800 67%	431 64%	123 65%	296 69%	312 67%	185 69%	316 62%
VERY / QUITE POOR VALUE	95 7%	44 7%	44 7%	64 6%	34 8%	29 7%	71 6%	95 7%	62 7%	82 7%	58 9%	11 6%	26 6%	28 6%	17 6%	48 9%
Don't know	102 8%	44 7%	54 8%	66 6%	29 7%	29 7%	73 7%	102 8%	55 6%	96 8%	53 8%	13 7%	35 8%	25 5%	26 10%	44 9%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.0	4.1	4.0	4.1	4.1	4.1	4.1	4.0	4.1	4.1	4.0	4.0	4.1a	4.0	4.2C	3.9
Standard deviation	1.0	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1
Standard error	.04	.05	.05	.04	.06	.07	.04	.04	.04	.04	.05	.09	.06	.06	.08	.06
Error variance	*	*	*	*	*	*	*	*	*	*	*	.01	*	*	.01	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 205  
 B9-7. 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 feature in question available to you? No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	No claims bonus protection	
		Included in policy (a)	Considered (b)
Unweighted row	1300	1210	90
Effective sample size	881	816	65
Total	1292	1194	98
Very poor value	(+1) 31 2%	20 2%	11A 11%
Quite poor value	(+2) 64 5%	54 5%	10a 10%
Neither good or poor value	(+3) 243 19%	215 18%	28a 28%
Quite good value	(+4) 362 28%	343 29%	20 20%
Very good value	(+5) 490 38%	477B 40%	13 13%
VERY / QUITE GOOD VALUE	852 66%	820B 69%	32 33%
VERY / QUITE POOR VALUE	95 7%	74 6%	21A 21%
Don't know	102 8%	85 7%	17A 17%
Median	4.0	4.0	3.0
Mean score	4.0	4.1B	3.2
Standard deviation	1.0	1.0	1.2
Standard error	.04	.04	.17
Error variance	*	*	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 206  
 B9-7. 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 feature in question available to you? No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	Understanding of No claims bonus protection		
		High (a)	Med (b)	Low (c)
Unweighted row	1300	996	187	102
Effective sample size	881	675	124	72
Total	1292	991	182	107
Very poor value	(+1) 31 2%	12 1%	8A 5%	8A 8%
Quite poor value	(+2) 64 5%	30 3%	25A 14%	10A 10%
Neither good or poor value	(+3) 243 19%	139 14%	73A 40%	30A 28%
Quite good value	(+4) 362 28%	302b 30%	37 21%	21 20%
Very good value	(+5) 490 38%	443BC 45%	22 12%	24 22%
VERY / QUITE GOOD VALUE	852 66%	745BC 75%	59 33%	45 42%
VERY / QUITE POOR VALUE	95 7%	42 4%	33A 18%	19A 17%
Don't know	102 8%	65 7%	16 9%	14a 13%
Median	4.0	4.0	3.0	3.0
Mean score	4.0	4.2BC	3.2	3.5
Standard deviation	1.0	.9	1.0	1.2
Standard error	.04	.04	.10	.16
Error variance	*	*	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 207  
 B9-7. 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 feaure in question available to you? No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	Claimed against No	
		claims bonus protection	
		Yes	No
		(a)	(b)
Unweighted row	1300	140	1058
Effective sample size	881	99	710
Total	1292	146	1038
Very poor value	(+1) 31 2%	2 2%	17 2%
Quite poor value	(+2) 64 5%	5 4%	49 5%
Neither good or poor value	(+3) 243 19%	26 18%	188 18%
Quite good value	(+4) 362 28%	47 33%	292 28%
Very good value	(+5) 490 38%	59 41%	412 40%
VERY / QUITE GOOD VALUE	852 66%	107 73%	704 68%
VERY / QUITE POOR VALUE	95 7%	8 5%	66 6%
Don't know	102 8%	5 4%	79 8%
Median	4.0	4.0	4.0
Mean score	4.0	4.1	4.1
Standard deviation	1.0	1.0	1.0
Standard error	.04	.10	.04
Error variance	*	.01	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 208

B9-8. 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 feature in question available to you? Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country			Area				
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	953	535	418	125	376	452	569	355	953	625	481	155	144	173	665	284
Effective sample size	649	368	281	92	248	308	385	241	649	529	481	155	144	173	472	175
Total	956	544	412	141	365	450	568	351	956	851	808	74	43	31	710	242
Very poor value	(+1) 16 2%	10 2%	6 1%	2 1%	8 2%	6 1%	11 2%	3 1%	16 2%	13 1%	12 1%	3bc 4%	1 2%	1 2%	12 2%	3 1%
Quite poor value	(+2) 67 7%	43 8%	24 6%	10 7%	36c 10%	21 5%	44 8%	20 6%	67 7%	62 7%	60 7%	3 5%	2 3%	1 5%	54 8%	11 5%
Neither good or poor value	(+3) 281 29%	183B 34%	98 24%	52c 37%	112 31%	117 26%	163 29%	103 29%	281 29%	253 30%	238 30%	19 25%	15 34%	9 28%	210 30%	70 29%
Quite good value	(+4) 253 26%	133 24%	120 29%	48 34%	97 27%	108 24%	172b 30%	75 21%	253 26%	224 26%	212 26%	21 28%	13 30%	8 25%	191 27%	62 26%
Very good value	(+5) 210 22%	116 21%	95 23%	21 15%	72 20%	117a 26%	105 18%	100A 29%	210 22%	184 22%	175 22%	18 24%	9 21%	9 28%	140 20%	68a 28%
VERY / QUITE GOOD VALUE	463 48%	248 46%	215 52%	69 49%	170 46%	225 50%	277 49%	175 50%	463 48%	408 48%	386 48%	38 52%	22 51%	17 53%	331 47%	130 54%
VERY / QUITE POOR VALUE	83 9%	53 10%	30 7%	12 8%	44c 12%	27 6%	55 10%	23 7%	83 9%	75 9%	72 9%	6 8%	2 6%	2 7%	67 9%	14 6%
Don't know	130 14%	60 11%	70a 17%	9 7%	39 11%	81Ab 18%	74 13%	50 14%	130 14%	115 14%	111 14%	11 15%	4 10%	4 12%	102 14%	27 11%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.6	3.8a	3.6	3.6	3.8aB	3.6	3.8a	3.7	3.7	3.7	3.7	3.7	3.8	3.6	3.8a
Standard deviation	1.0	1.0	1.0	.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0
Standard error	.04	.06	.06	.10	.07	.06	.05	.07	.04	.05	.05	.09	.08	.08	.05	.08
Error variance	*	*	*	.01	*	*	*	*	*	*	*	.01	.01	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 208 (continuation)

B9-8. 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 feature in question available to you? Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	953	626	320	450	476	51	875	271	682	127	819	885	40	620	96
Effective sample size	649	421	223	288	342	35	592	183	465	84	560	599	28	411	68
Total	956	612	337	419	511	52	870	266	690	123	827	879	42	597	104
Very poor value	(+1) 16 2%	11 2%	5 2%	7 2%	9 2%	0 -	15 2%	5 2%	11 2%	2 2%	14 2%	11 1%	4 9%	6 1%	4 3%
Quite poor value	(+2) 67 7%	38 6%	29 9%	34 8%	31 6%	2 4%	62 7%	21 8%	45 7%	7 6%	60 7%	58 7%	2 4%	33 6%	8 8%
Neither good or poor value	(+3) 281 29%	168 27%	109 32%	134 32%	142 28%	12 23%	258 30%	74 28%	206 30%	46 38%	234 28%	256 29%	13 31%	163 27%	36 35%
Quite good value	(+4) 253 26%	156 25%	97 29%	111 26%	127 25%	17 33%	226 26%	66 25%	187 27%	22 18%	230 28%	238 27%	6 15%	156 26%	30 29%
Very good value	(+5) 210 22%	148 24%	62 18%	77 18%	131a 26%	12 23%	191 22%	59 22%	151 22%	22 18%	185 22%	201 23%	7 16%	148b 25%	11 11%
VERY / QUITE GOOD VALUE	463 48%	304 50%	159 47%	188 45%	258 50%	29 56%	417 48%	125 47%	338 49%	44 36%	415a 50%	439 50%	13 31%	304 51%	41 40%
VERY / QUITE POOR VALUE	83 9%	49 8%	34 10%	41 10%	40 8%	2 4%	76 9%	27 10%	56 8%	9 8%	74 9%	69 8%	6 14%	40 7%	11 11%
Don't know	130 14%	92 15%	35 10%	55 13%	70 14%	9 17%	119 14%	40 15%	89 13%	23 19%	104 13%	115 13%	10 24%	91 15%	15 14%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	3.0	4.0	3.0
Mean score	3.7	3.8	3.6	3.6	3.8a	3.9	3.7	3.7	3.7	3.6	3.7	3.7	3.3	3.8B	3.4
Standard deviation	1.0	1.0	1.0	1.0	1.0	.9	1.0	1.0	1.0	1.0	1.0	1.0	1.2	1.0	1.0
Standard error	.04	.05	.07	.06	.06	.16	.04	.08	.05	.12	.05	.04	.27	.05	.13
Error variance	*	*	*	*	*	.02	*	.01	*	.01	*	*	.07	*	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 208 (continuation)

B9-8. 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 feature in question available to you? Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

		NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)
Unweighted row	953	244	365	272	197	368	275	237	211	157	232	188	499	522	279
Effective sample size	649	160	242	201	129	240	184	161	143	105	138	135	351	347	199
Total	956	232	353	310	190	341	268	237	209	156	192	204	523	506	297
Very poor value	(+1) 2%	1 1%	5 1%	7 2%	3 2%	4 1%	5 2%	5 2%	4 2%	0 -%	2 1%	1 *%	11 2%	6 1%	6 2%
Quite poor value	(+2) 7%	18 8%	15 4%	26 8%	20c 11%	17 5%	23 9%	14 6%	11 5%	9 6%	10 5%	13 6%	42 8%	46 9%	15 5%
Neither good or poor value	(+3) 29%	64 28%	93 26%	113C 36%	51 27%	82 24%	82 31%	66 28%	65 31%	43 28%	45 24%	61 30%	168 32%	161 32%	79 27%
Quite good value	(+4) 26%	63 27%	91 26%	95 31%	42 22%	101 30%	82 30%	57 24%	56 27%	41 26%	62 32%	54 27%	131 25%	130 26%	87 29%
Very good value	(+5) 22%	58 25%	90 25%	50 16%	43 23%	82a 24%	46 17%	59 25%	44 21%	44a 28%	40 21%	42 21%	114 22%	100 20%	76 25%
VERY / QUITE GOOD VALUE	463 48%	121 52%	181 51%	145 47%	85 45%	183 54%	128 48%	116 49%	101 48%	84 54%	102 53%	97 47%	245 47%	230 45%	162a 55%
VERY / QUITE POOR VALUE	83 9%	19 8%	20 6%	33 11%	23 12%	22 6%	29 11%	19 8%	15 7%	9 6%	12 6%	14 7%	53 10%	52 10%	21 7%
Don't know	130 14%	27 12%	59 17%	19 6%	31A 16%	54A 16%	29 11%	36 15%	28 13%	20 13%	33 17%	33 16%	56 11%	63 12%	35 12%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.8	3.8	3.5	3.6	3.8A	3.6	3.8	3.7	3.9a	3.8	3.7	3.6	3.6	3.8a
Standard deviation	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0	.9	.9	.9	1.0	1.0	1.0
Standard error	.04	.08	.07	.07	.10	.07	.08	.09	.09	.10	.09	.09	.06	.06	.08
Error variance	*	.01	*	*	.01	*	.01	.01	.01	.01	.01	.01	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 208 (continuation)

B9-8. 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 feature in question available to you? Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	In person (a)	Purchase - actual			In surance company - actual Top 10	Last compared		Generally compare			Never (d)	
			Phone (b)	Online Total (c)	Online - PCW (d)		Online other (f)	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)		Some years (c)
Unweighted row	953	91	426	382	267	96	721	383	430	537	112	142	155
Effective sample size	649	45	281	286	200	73	496	258	301	368	75	98	103
Total	956	57	410	432	301	112	730	382	446	545	110	145	148
Very poor value	(+1) 16 2%	* 1%	3 1%	12 3%	10b 3%	1 1%	12 2%	7 2%	9 2%	15 3%	0 -%	* *%	1 1%
Quite poor value	(+2) 67 7%	2 4%	33 8%	25 6%	14 5%	9 8%	55 7%	28 7%	32 7%	35 7%	8 7%	12 9%	11 7%
Neither good or poor value	(+3) 281 29%	16 29%	115 28%	138 32%	97 32%	32 28%	214 29%	118 31%	142 32%	165D 30%	37D 33%	51D 35%	25 17%
Quite good value	(+4) 253 26%	12 20%	116 28%	115 27%	84 28%	30 27%	194 27%	108 28%	111 25%	146 27%	31 29%	30 20%	45 30%
Very good value	(+5) 210 22%	18 32%	81 20%	104 24%	73 24%	27 24%	163 22%	70 18%	104 23%	118 22%	18 16%	36 25%	38 26%
VERY / QUITE GOOD VALUE	463 48%	30 52%	197 48%	219 51%	157 52%	57 51%	357 49%	178 47%	215 48%	264 48%	49 45%	66 45%	83 56%
VERY / QUITE POOR VALUE	83 9%	3 4%	35 9%	36 8%	24 8%	10 9%	66 9%	35 9%	41 9%	50 9%	8 7%	13 9%	12 8%
Don't know	130 14%	8 14%	62cd 15%	39 9%	23 8%	13 12%	93 13%	51 13%	49 11%	66 12%	16 15%	16 11%	29 19%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.9	3.7	3.7	3.7	3.7	3.7	3.6	3.7	3.7	3.6	3.7	3.9a
Standard deviation	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	.9	1.0	1.0
Standard error	.04	.16	.06	.06	.08	.12	.05	.07	.06	.06	.11	.11	.11
Error variance	*	.03	*	*	.01	.02	*	*	*	*	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 208 (continuation)

B9-8. 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 feature in question available to you? Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at			Feature included or considered									
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)	Personal belongings (a)	Breakdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	
Unweighted row	953	99	410	622	531	252	274	153	41	591	572	776	340	374	862	854	953	887	
Effective sample size	649	67	274	437	376	170	190	114	27	396	376	537	233	240	594	579	649	603	
Total	956	99	403	649	560	250	281	174	38	578	550	794	349	346	881	853	956	889	
Very poor value	(+1) 16 2%	2 2%	10 3%	14 2%	13 2%	5 2%	7 2%	3 2%	2 6%	7 1%	8 2%	10 1%	5 1%	5 1%	15 2%	15 2%	16 2%	13 1%	
Quite poor value	(+2) 67 7%	9 9%	27 7%	52 8%	49 9%	19 7%	22 8%	15 9%	3 9%	34 6%	31 6%	54 7%	20 6%	16 5%	61 7%	60 7%	67 7%	66 7%	
Neither good or poor value	(+3) 281 29%	41 41%	127 31%	205 32%	182 32%	81 32%	85 30%	67 39%	14 36%	169 29%	147 27%	230 29%	95 27%	90 26%	257 29%	242 28%	281 29%	263 30%	
Quite good value	(+4) 253 26%	22 22%	102 25%	170 26%	147 26%	68 27%	75 27%	45 26%	13 34%	148 26%	147 27%	218 27%	90 26%	100 29%	240 27%	227 27%	253 26%	232 26%	
Very good value	(+5) 210 22%	13 13%	76 19%	139 21%	112 20%	49 19%	65 23%	30 17%	4 11%	158h 27%	146 26%	179 22%	87 25%	98h 28%	200 23%	191 22%	210 22%	202 23%	
VERY / QUITE GOOD VALUE	463 48%	35 35%	178 44%	309 48%	259 46%	117 47%	139 50%	75 43%	17 45%	306 53%	292 53%	396 50%	177 51%	198ghi 57%	439 50%	418 49%	463 48%	434 49%	
VERY / QUITE POOR VALUE	83 9%	11 11%	37 9%	65 10%	63 11%	24 10%	29 10%	18 10%	6 14%	41 7%	39 7%	64 8%	25 7%	21 6%	76 9%	75 9%	83 9%	79 9%	
Don't know	130 14%	12 12%	60 15%	70 11%	57 10%	28 11%	28 10%	14 8%	2 5%	62 11%	72 13%	104 13%	51 15%	36 11%	108 12%	118 14%	130 14%	114 13%	
Median	4.0	3.0	4.0	4.0	4.0	4.0	4.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	
Mean score	3.7	3.4	3.6	3.6	3.6	3.6	3.7	3.5	3.4	3.8	3.8	3.7	3.8	3.9fghi	3.7	3.7	3.7	3.7	
Standard deviation	1.0	.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	
Standard error	.04	.12	.07	.05	.06	.08	.08	.09	.20	.05	.06	.05	.07	.07	.04	.04	.04	.04	
Error variance	*	.02	*	*	*	.01	.01	.01	.04	*	*	*	*	*	*	*	*	*	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 208 (continuation)

B9-8. 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 feature in question available to you? Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer separate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	953	435	135	382	342	181	377
Effective sample size	649	303	98	247	241	128	246
Total	956	448	148	359	360	192	357
Very poor value	(+1) 16 2%	7 2%	5 3%	4 1%	3 1%	3 2%	10 3%
Quite poor value	(+2) 67 7%	44c 10%	6 4%	17 5%	29B 8%	2 1%	32B 9%
Neither good or poor value	(+3) 281 29%	157C 35%	39 27%	85 24%	100 28%	52 27%	119 33%
Quite good value	(+4) 253 26%	116 26%	34 23%	103 29%	103 29%	56 29%	85 24%
Very good value	(+5) 210 22%	68 15%	39A 27%	103A 29%	84 23%	51 26%	64 18%
VERY / QUITE GOOD VALUE	463 48%	183 41%	74 50%	206A 57%	187c 52%	107c 56%	150 42%
VERY / QUITE POOR VALUE	83 9%	51c 11%	11 7%	21 6%	32b 9%	6 3%	42B 12%
Don't know	130 14%	57 13%	24 16%	48 13%	40 11%	26 14%	47 13%
Median	4.0	3.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.7	3.5	3.8a	3.9A	3.7c	3.9C	3.5
Standard deviation	1.0	1.0	1.1	1.0	1.0	.9	1.0
Standard error	.04	.06	.12	.07	.07	.09	.07
Error variance	*	*	.01	*	*	.01	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 209

B9-8. 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 feature in question available to you? Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Personal Accident/Personal injury/ Medical expenses	
		Included in policy (a)	Considered (b)
Unweighted row	953	856	97
Effective sample size	649	576	73
Total	956	845	112
Very poor value	(+1) 16 2%	13 2%	3 3%
Quite poor value	(+2) 67 7%	47 6%	20A 18%
Neither good or poor value	(+3) 281 29%	249 30%	31 28%
Quite good value	(+4) 253 26%	238B 28%	14 13%
Very good value	(+5) 210 22%	195 23%	15 13%
VERY / QUITE GOOD VALUE	463 48%	434B 51%	29 26%
VERY / QUITE POOR VALUE	83 9%	60 7%	23A 20%
Don't know	130 14%	101 12%	29A 26%
Median	4.0	4.0	3.0
Mean score	3.7	3.7B	3.2
Standard deviation	1.0	1.0	1.1
Standard error	.04	.04	.15
Error variance	*	*	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 210

B9-8. 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 feature in question available to you? Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Understanding of Personal Accident/ Personal injury/ Medical expenses		
		High (a)	Med (b)	Low (c)
Unweighted row	953	511	274	131
Effective sample size	649	347	187	89
Total	956	510	278	133
Very poor value	(+1) 16 2%	9 2%	1 *	7B 5%
Quite poor value	(+2) 67 7%	13 3%	27A 10%	27Ab 21%
Neither good or poor value	(+3) 281 29%	121 24%	115A 41%	39 30%
Quite good value	(+4) 253 26%	157c 31%	71 26%	25 18%
Very good value	(+5) 210 22%	171BC 34%	27 10%	10 8%
VERY / QUITE GOOD VALUE	463 48%	328BC 64%	98 35%	35 26%
VERY / QUITE POOR VALUE	83 9%	21 4%	27a 10%	34AB 26%
Don't know	130 14%	39 8%	38a 14%	25A 19%
Median	4.0	4.0	3.0	3.0
Mean score	3.7	4.0BC	3.4C	3.0
Standard deviation	1.0	.9	.8	1.1
Standard error	.04	.05	.07	.12
Error variance	*	*	*	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 211

B9-8. 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 feature in question available to you? Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Claimed against Personal Accident/ Personal injury/ Medical expenses No (b)
Unweighted row	953	827
Effective sample size	649	557
Total	956	818
Very poor value	(+1) 16 2%	13 2%
Quite poor value	(+2) 67 7%	45 6%
Neither good or poor value	(+3) 281 29%	243 30%
Quite good value	(+4) 253 26%	233 28%
Very good value	(+5) 210 22%	190 23%
VERY / QUITE GOOD VALUE	463 48%	423 52%
VERY / QUITE POOR VALUE	83 9%	59 7%
Don't know	130 14%	94 11%
Median	4.0	4.0
Mean score	3.7	3.7
Standard deviation	1.0	1.0
Standard error	.04	.04
Error variance	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 212

B9-9. 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 feature in question available to you? Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Country Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1335	768	567	163	554	618	811	485	1335	885	665	223	220	227	891	439
Effective sample size	906	527	380	113	369	425	551	326	906	738	665	223	220	227	626	277
Total	1330	776	554	169	541	621	813	472	1330	1183	1117	107	66	41	936	389
Very poor value	(+1) 38 3%	26 3%	12 2%	6 4%	18 3%	13 2%	26 3%	12 3%	38 3%	34 3%	32 3%	2 2%	2 4%	1 3%	26 3%	11 3%
Quite poor value	(+2) 72 5%	49 6%	23 4%	13 8%	29 5%	30 5%	44 5%	27 6%	72 5%	65 5%	60 5%	6 6%	4 6%	1 3%	53 6%	19 5%
Neither good or poor value	(+3) 277 21%	171 22%	106 19%	31 18%	132c 24%	114 18%	165 20%	100 21%	277d 21%	253d 21%	240d 22%	16 15%	13 20%	8 20%	200 21%	77 20%
Quite good value	(+4) 415 31%	249 32%	167 30%	58 34%	175 32%	183 29%	260 32%	137 29%	415 31%	371 31%	351 31%	33 30%	20 30%	12 30%	303 32%	109 28%
Very good value	(+5) 428 32%	246 32%	182 33%	51 30%	159 29%	217 35%	250 31%	167 35%	428 32%	373 32%	351 31%	40 38%	22 34%	15 36%	285 30%	141 36%
VERY / QUITE GOOD VALUE	843 63%	495 64%	349 63%	109 65%	334 62%	400 64%	510 63%	304 64%	843 63%	744 63%	702 63%	73 68%	42 64%	27 65%	588 63%	250 64%
VERY / QUITE POOR VALUE	110 8%	74 10%	35 6%	19 12%	47 9%	43 7%	70 9%	39 8%	110 8%	99 8%	92 8%	9 8%	7 10%	2 5%	80 9%	30 8%
Don't know	100 8%	36 5%	64A 12%	10 6%	27 5%	63B 10%	68 8%	30 6%	100 8%	87 7%	82 7%	10 9%	5 7%	4 9%	68 7%	33 8%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.9	3.9	4.0	3.8	3.8	4.0b	3.9	3.9	3.9	3.9	3.9	4.0	3.9	4.0	3.9	4.0
Standard deviation	1.0	1.1	1.0	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0
Standard error	.04	.05	.05	.11	.06	.05	.05	.06	.04	.04	.04	.07	.08	.07	.04	.07
Error variance	*	*	*	.01	*	*	*	*	*	*	*	.01	.01	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 212 (continuation)

B9-9. 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 feature in question available to you? Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1335	889	439	673	627	85	1225	389	946	180	1145	1218	64	857	135
Effective sample size	906	600	301	436	446	57	832	268	639	119	781	819	46	571	94
Total	1330	872	449	631	663	82	1223	390	940	172	1148	1196	71	828	141
Very poor value	(+1) 38 3%	26 3%	11 3%	16 3%	21 3%	2 2%	36 3%	10 3%	27 3%	11b 6%	27 2%	27 2%	6a 8%	22 3%	4 3%
Quite poor value	(+2) 72 5%	45 5%	27 6%	36 6%	36 5%	2 3%	70 6%	14 4%	58 6%	5 3%	67 6%	68 6%	2 2%	35 4%	10 7%
Neither good or poor value	(+3) 277 21%	170 19%	102 23%	147 23%	121 18%	16 19%	255 21%	76 19%	202 21%	34 20%	241 21%	243 20%	14 20%	172 21%	36 25%
Quite good value	(+4) 415 31%	275 32%	140 31%	191 30%	210 32%	29 35%	374 31%	123 32%	292 31%	50 29%	364 32%	363 30%	27 38%	255 31%	49 35%
Very good value	(+5) 428 32%	291 33%	135 30%	201 32%	218 33%	25 30%	397 32%	137 35%	291 31%	60 35%	363 32%	405b 34%	13 19%	285B 34%	29 21%
VERY / QUITE GOOD VALUE	843 63%	566 65%	276 61%	392 62%	428 65%	54 65%	771 63%	261 67%	583 62%	110 64%	727 63%	768 64%	40 56%	540 65%	78 55%
VERY / QUITE POOR VALUE	110 8%	71 8%	39 9%	52 8%	58 9%	4 5%	105 9%	25 6%	85 9%	16 9%	94 8%	95 8%	7 11%	57 7%	14 10%
Don't know	100 8%	66 8%	33 7%	40 6%	56 8%	9 11%	91 7%	29 8%	71 8%	13 7%	87 8%	89 7%	9 12%	58 7%	13 9%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.9	3.9	3.9	3.9	3.9	4.0	3.9	4.0	3.9	3.9	3.9	4.0	3.6	4.0b	3.7
Standard deviation	1.0	1.0	1.0	1.0	1.1	.9	1.0	1.0	1.0	1.2	1.0	1.0	1.1	1.0	1.0
Standard error	.04	.04	.06	.05	.05	.13	.04	.06	.04	.11	.04	.04	.18	.04	.11
Error variance	*	*	*	*	*	.02	*	*	*	.01	*	*	.03	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 212 (continuation)

B9-9. 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 feature in question available to you? Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

		NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
		Total	Concerned (a)	Not concerned (b)	High (a)	Medium (b)	Low (c)	Jan/Feb/Mar (a)	Apr/May/June (b)	Jul/Aug/Sep (c)	Oct/Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insurance co (a)	Broker (b)
Unweighted row	1335	331	508	357	279	535	367	356	288	226	316	267	707	739	378	
Effective sample size	906	222	336	265	184	350	247	236	197	152	194	184	497	485	271	
Total	1330	323	488	411	271	493	361	341	289	224	273	273	738	702	404	
Very poor value	(+1) 3%	38 3%	11 2%	11 2%	15 4%	7 3%	14 3%	11 3%	14 4%	3 1%	7 3%	6 2%	6 2%	25 3%	22 3%	10 3%
Quite poor value	(+2) 5%	72 5%	15 5%	20 4%	35B 8%	6 2%	27 6%	17 5%	29 9%	14 5%	9 4%	9 3%	15 5%	46 6%	43 6%	22 6%
Neither good or poor value	(+3) 21%	277 21%	56 18%	112 23%	88 21%	71 26%	93 19%	76 21%	62 18%	61 21%	56 25%	49 18%	66 24%	156 21%	140 20%	81 20%
Quite good value	(+4) 31%	415 31%	119B 37%	130 27%	145 35%	77 28%	150 30%	120 33%	86 25%	108B 37%	62 28%	94 34%	85 31%	220 30%	230 33%	136 34%
Very good value	(+5) 32%	428 32%	99 31%	185 38%	104 25%	98a 36%	170a 34%	110 30%	125 37%	81 28%	75 34%	91 33%	83 30%	237 32%	216 31%	132 33%
VERY / QUITE GOOD VALUE		843 63%	218 68%	314 64%	249 61%	175 65%	320 65%	230 64%	210 62%	189 65%	137 61%	185 68%	168 61%	458 62%	445 63%	269 67%
VERY / QUITE POOR VALUE		110 8%	27 8%	31 6%	50B 12%	13 5%	41 8%	28 8%	43c 13%	17 6%	16 7%	15 6%	21 8%	72 10%	65 9%	33 8%
Don't know		100 8%	22 7%	30 6%	24 6%	12 5%	39 8%	27 8%	24 7%	22 8%	14 6%	24 9%	18 7%	53 7%	52 7%	22 5%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		3.9	3.9	4.0	3.7	4.0a	4.0a	3.9	3.9	3.9	3.9	4.0	3.9	3.9	3.9	3.9
Standard deviation		1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.2	.9	1.0	1.0	1.0	1.1	1.0	1.0
Standard error		.04	.07	.06	.07	.08	.06	.07	.08	.07	.09	.07	.08	.05	.05	.06
Error variance		*	.01	*	*	.01	*	*	.01	*	.01	.01	.01	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 212 (continuation)

B9-9. 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 feature in question available to you? Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1335	125	586	558	394	139	1008	546	604	727	168	220	212
Effective sample size	906	68	390	406	289	102	688	375	414	496	115	152	138
Total	1330	93	572	606	431	153	1008	557	606	732	170	225	196
Very poor value	(+1) 3%	38 1%	21 4%	16 3%	15 3%	1 1%	28 3%	25 4%	13 2%	28c 4%	6 3%	1 1%	3 1%
Quite poor value	(+2) 5%	72 4%	30 5%	39 6%	27 6%	8 5%	54 5%	29 5%	33 5%	40 5%	10 6%	15 7%	7 4%
Neither good or poor value	(+3) 21%	277 13%	122 21%	130 21%	94 22%	30 19%	195 19%	138 25%	116 19%	166d 23%	34 20%	48 21%	26 13%
Quite good value	(+4) 31%	415 28%	182 32%	185 31%	126 29%	57 37%	344 34%	166 30%	199 33%	223 30%	57 33%	72 32%	60 31%
Very good value	(+5) 32%	428 47%	167 29%	200 33%	140 33%	50 33%	316 31%	161 29%	205 34%	234 32%	47 28%	72 32%	74 38%
VERY / QUITE GOOD VALUE	843 63%	71bd 76%	350 61%	385 63%	266 62%	107 70%	660 65%	327 59%	404a 67%	456 62%	104 61%	145 64%	134 68%
VERY / QUITE POOR VALUE	110 8%	5 5%	51 9%	54 9%	41 10%	9 6%	82 8%	54 10%	46 8%	68 9%	15 9%	16 7%	10 5%
Don't know	100 8%	6 6%	49 9%	37 6%	29 7%	8 5%	71 7%	39 7%	40 7%	42 6%	17 10%	15 7%	26A 13%
Median	4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.9	4.2Bcd	3.9	3.9	3.9	4.0	3.9	3.8	4.0a	3.9	3.9	4.0	4.1Ab
Standard deviation	1.0	.9	1.1	1.0	1.1	.9	1.0	1.1	1.0	1.1	1.0	1.0	.9
Standard error	.04	.12	.06	.05	.07	.09	.04	.06	.05	.05	.10	.08	.09
Error variance	*	.01	*	*	*	.01	*	*	*	*	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 212 (continuation)

B9-9. 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 feature in question available to you? Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

	Total	Comparisons made						PCW - number looked at			
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)	
Unweighted row	1335	134	570	882	760	33	369	351	237	71	
Effective sample size	906	91	383	613	530	23	248	240	171	47	
Total	1330	135	565	906	784	35	363	354	256	66	
Very poor value	(+1) 3%	38 3%	5 3%	18 3%	27 3%	25 3%	2 5%	12 3%	8 2%	13 5%	* *%
Quite poor value	(+2) 5%	72 5%	9 7%	31 5%	45 5%	43 5%	4 10%	18 5%	15 4%	25a 10%	3 5%
Neither good or poor value	(+3) 21%	277 21%	32 23%	129 23%	206 23%	176 23%	7 21%	90 25%	73 21%	60 23%	23a 35%
Quite good value	(+4) 31%	415 31%	35 26%	167 30%	291 32%	256 33%	11 33%	116 32%	122 35%	77 30%	21 31%
Very good value	(+5) 32%	428 32%	45 34%	181 32%	279 31%	237 30%	9 26%	104 29%	117 33%	67 26%	17 26%
VERY / QUITE GOOD VALUE		843 63%	81 60%	347 62%	570 63%	493 63%	20 59%	220 61%	239b 67%	144 57%	38 57%
VERY / QUITE POOR VALUE		110 8%	14 10%	48 9%	72 8%	67 9%	5 15%	31 8%	23 6%	37A 15%	4 5%
Don't know		100 8%	9 7%	40 7%	58 6%	47 6%	2 5%	22 6%	19 5%	14 6%	2 3%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		3.9	3.9	3.9	3.9	3.9	3.7	3.8	4.0B	3.7	3.8
Standard deviation		1.0	1.1	1.1	1.0	1.0	1.2	1.0	1.0	1.1	.9
Standard error		.04	.12	.06	.04	.05	.24	.07	.07	.09	.14
Error variance		*	.01	*	*	*	.06	*	*	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 212 (continuation)

B9-9. 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 feature in question available to you? Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Windscreen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1335	718	741	1051	466	453	1123	1196	887	1335	688	178	468	473	254	543
Effective sample size	906	479	483	729	318	290	771	810	603	906	477	125	302	332	175	358
Total	1330	698	702	1076	475	420	1136	1188	889	1330	705	186	438	492	258	520
Very poor value	(+1) 38 3%	16 2%	14 2%	21 2%	21c 4%	10 2%	25 2%	33 3%	19 2%	38 3%	20 3%	6 3%	12 3%	13 3%	6 2%	20 4%
Quite poor value	(+2) 72 5%	33 5%	35 5%	61 6%	32 7%	18 4%	56 5%	61 5%	44 5%	72 5%	52c 7%	5 3%	15 3%	21 4%	17 6%	32 6%
Neither good or poor value	(+3) 277 21%	132 19%	131 19%	215 20%	91 19%	87 21%	238 21%	248 21%	193 22%	277 21%	156 22%	37 20%	84 19%	111 23%	42 16%	114 22%
Quite good value	(+4) 415 31%	211 30%	213 30%	336 31%	137 29%	122 29%	363 32%	369 31%	275 31%	415 31%	226 32%	69c 37%	119 27%	154 31%	78 30%	171 33%
Very good value	(+5) 428 32%	260 37%	251 36%	365 34%	159 33%	153 36%	366 32%	389 33%	296 33%	428 32%	197 28%	58 31%	172A 39%	161 33%	101C 39%	143 28%
VERY / QUITE GOOD VALUE	843 63%	472 68%	463 66%	700 65%	296 62%	275 65%	728 64%	758 64%	571 64%	843 63%	423 60%	127 68%	292 67%	316 64%	179c 70%	314 60%
VERY / QUITE POOR VALUE	110 8%	49 7%	49 7%	83 8%	53abfh 11%	29 7%	82 7%	94 8%	63 7%	110 8%	72 10%	10 6%	28 6%	34 7%	22 9%	52 10%
Don't know	100 8%	45 6%	58 8%	79 7%	35 7%	29 7%	88 8%	89 7%	63 7%	100 8%	55 8%	11 6%	34 8%	31 6%	15 6%	40 8%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.9	4.0	4.0	4.0	3.9	4.0	3.9	3.9	4.0	3.9	3.8	4.0	4.1A	3.9	4.0c	3.8
Standard deviation	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0	1.1
Standard error	.04	.05	.05	.04	.07	.06	.04	.04	.04	.04	.05	.09	.06	.06	.08	.06
Error variance	*	*	*	*	*	*	*	*	*	*	*	.01	*	*	.01	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 213

B9-9. 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 feaure in question available to you? Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

		Windscreen cover	
	Total	Included in policy (a)	Considered (b)
Unweighted row	1335	1294	41
Effective sample size	906	875	31
Total	1330	1282	49
Very poor value	(+1) 38 3%	34 3%	3 7%
Quite poor value	(+2) 72 5%	68 5%	4 9%
Neither good or poor value	(+3) 277 21%	259 20%	18a 37%
Quite good value	(+4) 415 31%	405 32%	10 21%
Very good value	(+5) 428 32%	423B 33%	5 10%
VERY / QUITE GOOD VALUE	843 63%	828B 65%	15 31%
VERY / QUITE POOR VALUE	110 8%	102 8%	7 15%
Don't know	100 8%	92 7%	8 16%
Median	4.0	4.0	3.0
Mean score	3.9	3.9B	3.2
Standard deviation	1.0	1.0	1.1
Standard error	.04	.04	.21
Error variance	*	*	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 214

B9-9. 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 feaure in question available to you? Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

	Total	Understanding of Windscreen cover		
		High (a)	Med (b)	Low (c)
Unweighted row	1335	1057	186	67
Effective sample size	906	721	120	48
Total	1330	1061	172	73
Very poor value	(+1) 38 3%	22 2%	8 5%	8A 10%
Quite poor value	(+2) 72 5%	33 3%	25A 15%	14A 19%
Neither good or poor value	(+3) 277 21%	198 19%	65Ac 37%	15 20%
Quite good value	(+4) 415 31%	356b 34%	41 24%	16 22%
Very good value	(+5) 428 32%	396BC 37%	17 10%	10 14%
VERY / QUITE GOOD VALUE	843 63%	752BC 71%	59 34%	27 37%
VERY / QUITE POOR VALUE	110 8%	55 5%	33A 19%	21A 29%
Don't know	100 8%	57 5%	16 9%	10a 14%
Median	4.0	4.0	3.0	3.0
Mean score	3.9	4.1BC	3.2	3.1
Standard deviation	1.0	1.0	1.0	1.3
Standard error	.04	.04	.10	.20
Error variance	*	*	.01	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 215

B9-9. 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 feaure in question available to you? Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

	Total	Claimed against Windscreen cover	
		Yes (a)	No (b)
Unweighted row	1335	279	1014
Effective sample size	906	196	679
Total	1330	289	992
Very poor value	(+1) 38 3%	4 1%	31 3%
Quite poor value	(+2) 72 5%	8 3%	60 6%
Neither good or poor value	(+3) 277 21%	37 13%	222A 22%
Quite good value	(+4) 415 31%	106 37%	299 30%
Very good value	(+5) 428 32%	124B 43%	299 30%
VERY / QUITE GOOD VALUE	843 63%	231B 80%	598 60%
VERY / QUITE POOR VALUE	110 8%	12 4%	91a 9%
Don't know	100 8%	10 4%	82a 8%
Median	4.0	4.0	4.0
Mean score	3.9	4.2B	3.9
Standard deviation	1.0	.9	1.1
Standard error	.04	.06	.04
Error variance	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 216  
 B9-1. 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 feature in question available to you? Personal belongings cover

Base: All

	Total	Gender		Age			Social Grade		UK Eng/Wal		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	(b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Very poor value	(+1) 30 2%	18 2%	12 2%	2 1%	9 1%	19 3%	21 2%	9 2%	30 2%	27 2%	25 2%	2 2%	2 2%	* **	18 2%	12 3%
Quite poor value	(+2) 49 3%	38b 4%	12 2%	4 2%	27 4%	19 3%	35 4%	15 3%	49 3%	42 3%	39 3%	5 4%	4 5%	2 4%	36 3%	14 3%
Neither good or poor value	(+3) 255 17%	142 16%	113 18%	42 20%	108 18%	105 15%	148 16%	94 18%	255 17%	226 17%	213 17%	19 16%	13 17%	10abcd 22%	183 17%	70 16%
Quite good value	(+4) 147 10%	85 10%	62 10%	19 9%	45 7%	83b 12%	76 8%	67a 13%	147 10%	128 10%	119 9%	13 11%	9 12%	5 12%	99 9%	48 11%
Very good value	(+5) 107 7%	61 7%	46 7%	12 6%	51 8%	45 6%	57 6%	48 9%	107 7%	94 7%	89 7%	11 9%	5 6%	3 6%	74 7%	34 8%
VERY / QUITE GOOD VALUE	254 17%	146 17%	108 17%	30 15%	96 16%	127 18%	133 15%	115A 22%	254 17%	222 17%	208 17%	24 20%	14 18%	8 18%	172 16%	82 19%
VERY / QUITE POOR VALUE	79 5%	56 6%	23 4%	6 3%	36 6%	38 5%	55 6%	24 4%	79 5%	69 5%	64 5%	8 6%	5 7%	2 5%	54 5%	25 6%
Don't know	143 10%	76 9%	67 11%	15 7%	46 8%	82b 12%	95 10%	44 8%	143 10%	130 10%	123 10%	10 8%	7 10%	3 8%	100 9%	44 10%
Not stated	770 51%	455 52%	315 50%	112 55%	322 53%	336 49%	482 53%	257 48%	770 51%	689 52%	653 52%	60 50%	36 48%	21 47%	559 52%	207 48%
Median	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Mean score	3.4	3.4	3.5	3.4	3.4	3.4	3.3	3.6a	3.4	3.4	3.4	3.5	3.3	3.4	3.4	3.4
Standard deviation	1.0	1.1	1.0	.9	1.1	1.1	1.1	1.0	1.0	1.0	1.0	1.1	1.1	.9	1.0	1.1
Standard error	.05	.07	.08	.12	.08	.08	.07	.08	.05	.06	.06	.11	.10	.08	.06	.10
Error variance	*	*	.01	.02	.01	.01	*	.01	*	*	*	.01	.01	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 216 (continuation)

B9-1. 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 feaure in question available to you? Personal belongings cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Very poor value	(+1) 30 2%	23 2%	6 1%	10 1%	18 2%	* **	29 2%	6 1%	24 2%	7 4%	22 2%	22 2%	2 2%	19 2%	2 1%
Quite poor value	(+2) 49 3%	32 3%	18 3%	26 4%	23 3%	2 2%	40 3%	16 4%	34 3%	11 6%	39 3%	44 3%	4 4%	26 3%	9 5%
Neither good or poor value	(+3) 255 17%	158 16%	95 18%	130 19%	117 15%	18 21%	231 17%	74 17%	181 17%	32 17%	219 17%	234 18%	9 9%	147 16%	30 17%
Quite good value	(+4) 147 10%	107 11%	40 8%	65 9%	80 10%	8 9%	137 10%	41 10%	105 10%	16 9%	129 10%	140 11%	5 5%	91 10%	10 6%
Very good value	(+5) 107 7%	73 8%	34 6%	37 5%	66a 9%	6 7%	95 7%	25 6%	82 8%	12 7%	95 7%	104 8%	3 3%	73 8%	13 8%
VERY / QUITE GOOD VALUE	254 17%	180 19%	74 14%	102 15%	146a 19%	14 16%	232 17%	66 15%	188 18%	28 15%	224 17%	244b 18%	9 9%	164 18%	23 13%
VERY / QUITE POOR VALUE	79 5%	55 6%	24 5%	36 5%	41 5%	2 3%	69 5%	21 5%	58 5%	18b 10%	61 5%	66 5%	6 6%	45 5%	12 7%
Don't know	143 10%	99 10%	42 8%	63 9%	78 10%	7 8%	135 10%	43 10%	100 9%	27b 15%	113 9%	132 10%	9 9%	89 10%	19 11%
Not stated	770 51%	472 49%	293a 56%	369 53%	377 50%	45 52%	687 51%	230 53%	540 51%	81 43%	688a 53%	643 49%	68A 67%	469 51%	90 52%
Median	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Mean score	3.4	3.4	3.4	3.3	3.5	3.5	3.4	3.4	3.4	3.2	3.5	3.5	3.2	3.5	3.3
Standard deviation	1.0	1.1	1.0	1.0	1.1	.9	1.0	1.0	1.1	1.1	1.0	1.0	1.2	1.1	1.1
Standard error	.05	.06	.09	.07	.08	.18	.05	.09	.06	.15	.05	.05	.29	.07	.16
Error variance	*	*	.01	*	.01	.03	*	.01	*	.02	*	*	.09	*	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 216 (continuation)

B9-1. 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 feature in question available to you? Personal belongings cover

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Very poor value	(+1) 30 2%	11 3%	8 1%	11 2%	5 2%	11 2%	7 2%	10 3%	7 2%	2 1%	6 2%	10 3%	13 2%	10 1%	11 3%
Quite poor value	(+2) 49 3%	10 3%	15 3%	20 4%	10 3%	13 2%	10 3%	10 3%	14 4%	12 5%	9 3%	13 4%	24 3%	25 3%	12 3%
Neither good or poor value	(+3) 255 17%	71b 20%	74 14%	78 17%	58 19%	96 18%	71 18%	57 15%	68D 21%	29 11%	45 15%	49 16%	157 19%	131 16%	83 19%
Quite good value	(+4) 147 10%	25 7%	66a 12%	40 8%	31 10%	61 11%	35 9%	35 9%	45 14%	26 10%	35 12%	31 10%	77 9%	65 8%	61A 14%
Very good value	(+5) 107 7%	27 8%	45 8%	31 7%	25 8%	34 6%	26 7%	31 8%	13 4%	33aC 13%	21 7%	21 7%	60 7%	50 6%	38 9%
VERY / QUITE GOOD VALUE	254 17%	52 15%	111 21%	71 15%	56 18%	95 18%	62 15%	66 17%	58 18%	59a 23%	56 18%	52 17%	137 16%	115 14%	99A 22%
VERY / QUITE POOR VALUE	79 5%	21 6%	23 4%	31 7%	15 5%	24 4%	17 4%	21 5%	21 6%	14 5%	15 5%	24 8%	37 4%	35 4%	23 5%
Don't know	143 10%	34 9%	54 10%	36 8%	21 7%	59 11%	37 9%	31 8%	33 10%	23 9%	31 10%	28 9%	71 8%	80 10%	34 8%
Not stated	770 51%	178 50%	276 51%	256 54%	157 51%	263 49%	214 54%	215c 55%	145 45%	130 51%	155 51%	156 50%	438 52%	451B 56%	203 46%
Median	3.0	3.0	4.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	3.0	3.0	3.0	3.0	3.0
Mean score	3.4	3.3	3.6a	3.3	3.5	3.4	3.4	3.5	3.3	3.8aC	3.5	3.3	3.4	3.4	3.5
Standard deviation	1.0	1.1	1.0	1.1	1.0	1.0	1.0	1.1	.9	1.1	1.0	1.1	1.0	1.0	1.0
Standard error	.05	.11	.08	.10	.11	.08	.10	.11	.09	.13	.11	.12	.07	.07	.09
Error variance	*	.01	.01	.01	.01	.01	.01	.01	.01	.02	.01	.02	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 216 (continuation)

B9-1. 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 feature in question available to you? Personal belongings cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			Never (d)
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Very poor value	(+1) 30 2%	5 5%	12 2%	12 2%	8 2%	2 1%	16 1%	11 2%	13 2%	12 1%	7 4%	2 1%	9 4%
Quite poor value	(+2) 49 3%	2 2%	22 3%	24 3%	11 2%	11d 7%	37 3%	17 3%	30 4%	25 3%	8 4%	11 4%	4 2%
Neither good or poor value	(+3) 255 17%	17 16%	101 16%	126 18%	92 18%	29 18%	195 17%	112 18%	120 18%	151 18%	36 20%	34 14%	33 15%
Quite good value	(+4) 147 10%	18cd 17%	62 10%	62 9%	42 8%	18 11%	108 9%	51 8%	82 12%	73 9%	23 13%	26 10%	23 10%
Very good value	(+5) 107 7%	5 5%	40 6%	61 9%	44 9%	16 9%	80 7%	43 7%	50 7%	63 8%	10 5%	14 6%	20 9%
VERY / QUITE GOOD VALUE	254 17%	23 22%	102 16%	123 18%	86 17%	34 20%	188 16%	94 15%	132 19%	136 16%	33 18%	40 16%	42 19%
VERY / QUITE POOR VALUE	79 5%	7 7%	34 5%	36 5%	19 4%	13 8%	53 5%	28 4%	43 6%	37 5%	15 8%	13 5%	13 6%
Don't know	143 10%	13 12%	68 11%	53 8%	36 7%	16 10%	108 9%	71b 11%	44 6%	66 8%	24 13%	25 10%	27 12%
Not stated	770 51%	47 44%	328 52%	355 51%	268 53%	74 44%	605 53%	323 51%	342 50%	436b 53%	75 41%	140b 56%	112 49%
Median	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Mean score	3.4	3.3	3.4	3.5	3.5	3.4	3.5	3.4	3.4	3.5	3.3	3.4	3.4
Standard deviation	1.0	1.1	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0	1.1	1.0	1.2
Standard error	.05	.18	.08	.08	.09	.15	.06	.08	.07	.07	.14	.13	.15
Error variance	*	.03	.01	.01	.01	.02	*	.01	.01	*	.02	.02	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 216 (continuation)

B9-1. 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 feature in question available to you? Personal belongings cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Very poor value	(+1) 30 2%	9bCd 6%	14 2%	18 2%	17 2%	2 5%	9 2%	8 2%	2 1%	2 2%
Quite poor value	(+2) 49 3%	6 4%	17 3%	37 4%	30 3%	2 5%	14 3%	17 4%	8 3%	1 1%
Neither good or poor value	(+3) 255 17%	20 14%	117 19%	178 17%	155 17%	7 20%	79 19%	79 20%	51 18%	14 20%
Quite good value	(+4) 147 10%	16 11%	69 11%	92 9%	73 8%	2 5%	44 11%	31 8%	30 10%	7 9%
Very good value	(+5) 107 7%	9 6%	34 6%	77 8%	67 8%	3 7%	25 6%	40 10%	19 6%	2 3%
VERY / QUITE GOOD VALUE	254 17%	25 17%	103 17%	169 17%	139 16%	4 12%	69 17%	71 18%	49 17%	9 12%
VERY / QUITE POOR VALUE	79 5%	15b 10%	31 5%	54 5%	47 5%	4 10%	23 6%	25 6%	10 4%	2 3%
Don't know	143 10%	15 10%	64 10%	86 8%	73 8%	7 19%	33 8%	35 9%	17 6%	5 7%
Not stated	770 51%	71 49%	302 49%	532 52%	471 53%	14 39%	201 50%	187 47%	163a 56%	41 57%
Median	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Mean score	3.4	3.2	3.4	3.4	3.4	3.1	3.4	3.4	3.5	3.3
Standard deviation	1.0	1.2	1.0	1.0	1.1	1.2	1.0	1.1	.9	.9
Standard error	.05	.19	.07	.06	.07	.37	.09	.10	.11	.22
Error variance	*	.04	.01	*	*	.14	.01	.01	.01	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 216 (continuation)

B9-1. 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 feature in question available to you? Personal belongings cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease			
		Personal belongings (a)	Breadth (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No difference (b)	Harder (c)	
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604	
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401	
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586	
Very poor value	(+1)	30 2%	30c 4%	17 2%	25 2%	10 2%	11 2%	27 2%	28 2%	21 2%	30 2%	17 2%	4 2%	8 2%	12 2%	2 1%	15 3%
Quite poor value	(+2)	49 3%	49 bCFGhI 7%	27 4%	39 3%	20 4%	17 4%	45 4%	42 3%	39 4%	46 3%	27 3%	10 4%	13 3%	18 3%	9 3%	22 4%
Neither good or poor value	(+3)	255 17%	255 BCDEFGH I 35%	138 18%	217 19%	93 19%	101g 23%	228 18%	227 18%	211g 22%	243 18%	126 16%	31 14%	98 20%	91 17%	49 16%	104 18%
Quite good value	(+4)	147 10%	147 BCDFGHI 20%	85 11%	128 11%	49 10%	68 cdfgi 16%	136 11%	133 10%	124 13%	137 10%	55 7%	30a 13%	62A 13%	63c 12%	39c 13%	40 7%
Very good value	(+5)	107 7%	107 CdFGhI 15%	82g 11%	89 8%	48 10%	64 CdFGhI 15%	102 8%	97 8%	94 10%	104 8%	45 6%	11 5%	51Ab 11%	44 8%	25 8%	34 6%
VERY / QUITE GOOD VALUE		254 17%	254 BCDFGHI 35%	167 22%	217 19%	97 19%	132 BCDFGhI 30%	238 19%	230 18%	218gi 23%	240 18%	100 13%	41 18%	113A 24%	107C 20%	64C 21%	74 13%
VERY / QUITE POOR VALUE		79 5%	79 BCdeFGH I 11%	44 6%	64 6%	30 6%	28 6%	72 6%	70 5%	60 6%	76 6%	44 6%	14 6%	21 4%	30 5%	11 4%	38 6%
Don't know		143 10%	143 BCDEFGH I 20%	85 11%	125 11%	64 13%	48 11%	115 9%	126 10%	89 9%	139 10%	79 10%	21 10%	43 9%	45 8%	25 8%	59 10%
Not stated		770 51%	0 -%	327AE 43%	531AEh 46%	216AE 43%	124A 29%	591AEH 48%	639 49%	378AE 40%	633AEH 48%	450C 56%	114 52%	204 43%	271 50%	157 51%	312 53%
Median		3.0	3.0	3.0	3.0	3.0	4.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	3.0
Mean score		3.4	3.4	3.5	3.4	3.5	3.6	3.4	3.4	3.5	3.4	3.3	3.4	3.6a	3.5	3.6c	3.3
Standard deviation		1.0	1.0	1.1	1.0	1.1	1.1	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.1	.9	1.1
Standard error		.05	.05	.07	.06	.09	.08	.05	.05	.06	.05	.08	.13	.08	.09	.10	.09
Error variance		*	*	*	*	.01	.01	*	*	*	*	.01	.02	.01	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 217

B9-2. 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 feaure in question available to you? Breakdown cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Very poor value	(+1) 24 2%	20 2%	4 1%	4 2%	10 2%	10 2%	13 1%	11 2%	24 2%	21 2%	18 1%	2 2%	2 3%	1 3%	21 2%	3 1%
Quite poor value	(+2) 50 3%	34 4%	16 3%	10 5%	27c 4%	13 2%	35 4%	13 2%	50 3%	43 3%	42 3%	5 4%	2 2%	2 4%	43 4%	7 2%
Neither good or poor value	(+3) 173 12%	101 12%	72 12%	39bC 19%	70 12%	63 9%	94 10%	68 13%	173 12%	156 12%	148 12%	9 8%	8 11%	8AbcDe 18%	126 12%	45 11%
Quite good value	(+4) 193 13%	104 12%	89 14%	32 16%	73 12%	88 13%	121 13%	69 13%	193 13%	166 12%	156 12%	17 14%	10 14%	9ABC 20%	145 14%	48 11%
Very good value	(+5) 235 16%	122 14%	113 18%	21 10%	80 13%	134ab 19%	134 15%	96 18%	235 16%	210 16%	198 16%	17 14%	11 15%	8 18%	160 15%	75 17%
VERY / QUITE GOOD VALUE	427 28%	226 26%	201a 32%	52 26%	153 25%	222b 32%	254 28%	164 31%	427 28%	376 28%	354 28%	35 29%	22 29%	17ABCde 38%	304 29%	123 29%
VERY / QUITE POOR VALUE	74 5%	53b 6%	21 3%	13 7%	37 6%	24 3%	48 5%	24 4%	74 5%	64 5%	60 5%	7 6%	4 5%	3 6%	63b 6%	11 2%
Don't know	87 6%	47 5%	40 6%	3 2%	33 5%	51a 7%	56 6%	28 5%	87 6%	72 5%	69 5%	11abce 9%	3 4%	4 8%	69 6%	18 4%
Not stated	740 49%	448 51%	292 47%	96 47%	315 52%	330 48%	461 50%	249 47%	740F 49%	668F 50%	630F 50%	59F 49%	38F 51%	14 30%	505 47%	232a 54%
Median	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.7	4.0a	3.5	3.7	4.0AB	3.8	3.9	3.8	3.8	3.8	3.9	3.8	3.7	3.8	4.0a
Standard deviation	1.1	1.2	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.0
Standard error	.05	.07	.07	.12	.08	.07	.07	.08	.05	.06	.06	.11	.11	.09	.06	.09
Error variance	*	.01	*	.02	.01	.01	*	.01	*	*	*	.01	.01	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 217 (continuation)

B9-2. 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 feature in question available to you? Breakdown cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Very poor value	(+1) 24 2%	14 1%	10 2%	10 1%	14 2%	3 4%	19 1%	8 2%	16 2%	5 2%	19 1%	19 1%	3 3%	15 2%	2 1%
Quite poor value	(+2) 50 3%	27 3%	23 4%	22 3%	27 4%	6 6%	43 3%	16 4%	34 3%	6 3%	42 3%	40 3%	5 5%	25 3%	9 5%
Neither good or poor value	(+3) 173 12%	88 9%	83A 16%	83 12%	85 11%	9 11%	151 11%	50 12%	122 11%	23 12%	149 11%	155 12%	9 9%	94 10%	19 11%
Quite good value	(+4) 193 13%	116 12%	77 15%	75 11%	108 14%	9 10%	179 13%	54 12%	139 13%	28 15%	163 12%	173 13%	9 9%	118 13%	22 13%
Very good value	(+5) 235 16%	164 17%	67 13%	96 14%	131 17%	21 25%	208 15%	74 17%	160 15%	27 15%	205 16%	217 16%	10 10%	152 17%	19 11%
VERY / QUITE GOOD VALUE	427 28%	280 29%	144 27%	172 25%	239a 32%	30 35%	387 29%	128 30%	299 28%	56 30%	368 28%	390 30%	20 20%	270 30%	41 23%
VERY / QUITE POOR VALUE	74 5%	41 4%	33 6%	33 5%	41 5%	9b 10%	61 5%	23 5%	51 5%	10 6%	62 5%	60 5%	7 7%	39 4%	12 7%
Don't know	87 6%	60 6%	27 5%	39 6%	44 6%	2 3%	83 6%	13 3%	74a 7%	9 5%	75 6%	79 6%	5 5%	57 6%	12 7%
Not stated	740 49%	495 51%	242 46%	374b 53%	349 46%	36 42%	672 50%	220 51%	520 49%	89 47%	651 50%	634 48%	59 59%	454 50%	91 52%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	4.0B	3.6	3.8	3.9	3.8	3.9	3.8	3.8	3.8	3.9	3.9	3.6	3.9	3.6
Standard deviation	1.1	1.1	1.1	1.1	1.1	1.3	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1
Standard error	.05	.06	.08	.08	.07	.23	.05	.09	.06	.14	.05	.05	.26	.06	.16
Error variance	*	*	.01	.01	*	.05	*	.01	*	.02	*	*	.07	*	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 217 (continuation)

B9-2. 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 feature in question available to you? Breakdown cover

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Very poor value	(+1) 24 2%	5 2%	9 2%	7 1%	4 1%	12 2%	8 2%	2 *	6 2%	8b 3%	8 3%	6 2%	10 1%	9 1%	7 2%
Quite poor value	(+2) 50 3%	10 3%	13 2%	20 4%	14 5%	10 2%	8 2%	20 5%	13 4%	6 3%	6 2%	11 4%	33 4%	26 3%	21 5%
Neither good or poor value	(+3) 173 12%	37 10%	57 11%	78bC 17%	28 9%	48 9%	47 12%	33 8%	44 14%	38b 15%	23 8%	41 13%	103 12%	105 13%	49 11%
Quite good value	(+4) 193 13%	64B 18%	51 10%	71 15%	43 14%	61 11%	50 13%	37 10%	57B 18%	35 14%	36 12%	48 16%	105 13%	102 13%	50 11%
Very good value	(+5) 235 16%	49 14%	102 19%	66 14%	59 19%	79 15%	53 13%	81a 21%	45 14%	37 14%	59b 20%	33 11%	126 15%	107 13%	89A 20%
VERY / QUITE GOOD VALUE	427 28%	113 32%	153 28%	136 29%	102 33%	140 26%	103 26%	118 30%	103 32%	71 28%	96 32%	82 26%	232 28%	209 26%	139 31%
VERY / QUITE POOR VALUE	74 5%	15 4%	22 4%	27 6%	18 6%	22 4%	17 4%	22 6%	19 6%	14 6%	14 5%	17 5%	43 5%	35 4%	28 6%
Don't know	87 6%	23 7%	33 6%	18 4%	11 4%	39a 7%	21 5%	27 7%	13 4%	10 4%	28bc 9%	13 4%	41 5%	50 6%	20 5%
Not stated	740 49%	167 47%	273 51%	212 45%	149 48%	288a 54%	212 53%	190 49%	145 45%	122 48%	142 47%	157 51%	421 50%	412 51%	206 47%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.9	4.0	3.7	3.9	3.9	3.8	4.0d	3.7	3.7	4.0b	3.7	3.8	3.8	3.9
Standard deviation	1.1	1.0	1.1	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.0	1.1
Standard error	.05	.09	.09	.08	.11	.09	.10	.10	.10	.12	.12	.11	.07	.07	.09
Error variance	*	.01	.01	.01	.01	.01	.01	.01	.01	.02	.01	.01	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 217 (continuation)

B9-2. 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 feature in question available to you? Breakdown cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online - Total (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Very poor value	(+1) 24 2%	* *%	9 1%	15 2%	10 2%	5 3%	13 1%	13 2%	9 1%	18 2%	2 1%	1 *%	3 1%
Quite poor value	(+2) 50 3%	2 2%	20 3%	27 4%	21 4%	3 2%	33 3%	20 3%	21 3%	24 3%	10 5%	6 2%	11 5%
Neither good or poor value	(+3) 173 12%	14 13%	64 10%	85 12%	64 13%	16 10%	144 13%	73 12%	84 12%	104D 13%	27D 15%	24 10%	12 5%
Quite good value	(+4) 193 13%	12 11%	89 14%	84 12%	59 12%	24 14%	143 12%	76 12%	98 14%	102 12%	21 12%	38 15%	32 14%
Very good value	(+5) 235 16%	18 17%	118cD 19%	88 13%	56 11%	28 17%	177 15%	83 13%	107 16%	119 14%	23 13%	43 17%	48a 21%
VERY / QUITE GOOD VALUE	427 28%	30 28%	207CD 33%	172 25%	115 23%	52 32%	320 28%	159 25%	206 30%	221 27%	45 24%	81 32%	79a 35%
VERY / QUITE POOR VALUE	74 5%	2 2%	29 5%	42 6%	31 6%	8 5%	46 4%	33 5%	30 4%	42 5%	11 6%	7 3%	14 6%
Don't know	87 6%	8 7%	40 6%	26 4%	20 4%	5 3%	67 6%	26 4%	36 5%	37 5%	8 5%	14 6%	27Abc 12%
Not stated	740 49%	53 50%	292 46%	368b 53%	271b 54%	85 51%	572 50%	337 54%	326 48%	423d 51%	93 50%	126 50%	96 42%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	4.0	4.0cD	3.7	3.6	3.9	3.9	3.7	3.9	3.8	3.7	4.0b	4.0b
Standard deviation	1.1	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.0	1.1	1.1	1.0	1.1
Standard error	.05	.17	.07	.08	.09	.16	.06	.08	.07	.07	.14	.11	.13
Error variance	*	.03	.01	.01	.01	.03	*	.01	.01	.01	.02	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 217 (continuation)

B9-2. 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 feaure in question available to you? Breakdown cover

Base: All

	Total	Comparisons made						PCW - number looked at			
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)	
Unweighted row	1501	146	626	982	849	35	405	391	261	80	
Effective sample size	1022	98	418	689	597	25	275	270	192	52	
Total	1501	146	617	1020	886	37	405	398	290	72	
Very poor value	(+1) 2%	24 2%	2 2%	11 2%	18 2%	16 2%	3 9%	8 2%	9 2%	6 2%	1 1%
Quite poor value	(+2) 3%	50 3%	6 4%	17 3%	36 4%	33 4%	2 5%	16 4%	21b 5%	3 1%	7B 9%
Neither good or poor value	(+3) 12%	173 12%	12 9%	70 11%	129 13%	115 13%	8 22%	62 15%	40 10%	46 16%	18A 25%
Quite good value	(+4) 13%	193 13%	18 13%	74 12%	137 13%	117 13%	4 10%	58 14%	60 15%	43 15%	7 10%
Very good value	(+5) 16%	235 16%	23 16%	110cdF 18%	134 13%	113 13%	1 3%	39 10%	50 13%	33 11%	5 7%
VERY / QUITE GOOD VALUE		427 28%	42 29%	184 30%	271 27%	230 26%	4 12%	97 24%	110 28%	75 26%	12 17%
VERY / QUITE POOR VALUE		74 5%	9 6%	28 5%	54 5%	49 5%	5 14%	24 6%	30b 8%	9 3%	7b 10%
Don't know		87 6%	7 5%	28 5%	48 5%	40 5%	* **	15 4%	13 3%	14 5%	4 5%
Not stated		740 49%	75 52%	307 50%	518 51%	452 51%	19 51%	208 51%	205 51%	146 50%	31 43%
Median		4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	3.0
Mean score		3.8	3.9E	3.9EF	3.7E	3.7E	2.8	3.6e	3.7	3.7c	3.3
Standard deviation		1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.0	1.0
Standard error		.05	.17	.08	.06	.07	.33	.09	.10	.11	.19
Error variance		*	.03	.01	*	*	.11	.01	.01	.01	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 217 (continuation)

B9-2. 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 feature in question available to you? Breakdown cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Very poor value	(+1)	24 2%	16 2% 24 3%	21 2%	14 3%	11 2%	21 2%	21 2%	20 2%	22 2%	7 1%	* **	17Ab 4%	8 1%	2 1%	14 2%
Quite poor value	(+2)	50 3%	22 3% 50 7%	45 4%	13 3%	20 5%	43 3%	39 3%	30 3%	43 3%	33 4%	7 3%	10 2%	18 3%	11 3%	19 3%
Neither good or poor value	(+3)	173 12%	78 11% 173 23%	145 13%	55 11%	65 15%	137 11%	151 12%	112 12%	157 12%	88 11%	24 11%	61 13%	72 13%	37 12%	55 9%
Quite good value	(+4)	193 13%	111 15% 193 25%	163 14%	56 11%	59 14%	172 14%	170 13%	138 14%	183 14%	93 12%	34 15%	65 14%	73 13%	39 13%	77 13%
Very good value	(+5)	235 16%	158fgi 22% 235 31%	201 17%	82 16%	98dfgi 23% 207 17%	207 17%	208 16%	189 20%	222 17%	110 14%	33 15%	91a 19%	98c 18%	43 14%	75 13%
VERY / QUITE GOOD VALUE		427 28%	269DfGi 37% 427 56%	364 32%	138 28%	157dg 36%	380 31%	378 29%	327dg 34%	405 30%	204 26%	67 30%	156a 33%	170 31%	83 27%	151 26%
VERY / QUITE POOR VALUE		74 5%	38 5% 74 10%	66 6%	27 5%	31 7%	64 5%	60 5%	50 5%	64 5%	40 5%	7 3%	27 6%	26 5%	13 4%	33 6%
Don't know		87 6%	49 7% 87 11%	70 6%	29 6%	29 7%	75 6%	79 6%	62 6%	76 6%	43 5%	15 7%	29 6%	23 4%	22 7%	32 5%
Not stated		740 49%	297B 41% 0 -	508BE 44%	252ABeh 50%	150B 35%	589aBE 47%	624ABeh 48%	406Be 42%	629aBE 47%	424C 53%	107 49%	207 43%	251 46%	153 50%	315a 54%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		3.8	4.0	3.8	3.8	3.8	3.9	3.9	3.9	3.9	3.8	3.9	3.8	3.9	3.8	3.7
Standard deviation		1.1	1.1	1.1	1.1	1.2	1.2	1.1	1.1	1.1	1.1	.9	1.2	1.1	1.0	1.2
Standard error		.05	.07	.05	.06	.10	.09	.05	.05	.06	.07	.12	.09	.08	.11	.09
Error variance		*	*	*	*	.01	.01	*	*	*	.01	.01	.01	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 218  
 B9-3. 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 feaure in question available to you? Courtesy car/ temporary replacement vehicle

Base: All

	Total	Gender		Age			Social Grade		Country		Area					
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Very poor value	(+1) 35 2%	20 2%	14 2%	3 2%	19 3%	12 2%	21 2%	12 2%	35 2%	31 2%	30 2%	3 2%	1 1%	1 1%	22 2%	12 3%
Quite poor value	(+2) 78 5%	51 6%	27 4%	11 6%	40 7%	27 4%	40 4%	36 7%	78 5%	69 5%	67 5%	7 6%	2 3%	2 4%	63 6%	15 4%
Neither good or poor value	(+3) 272 18%	149 17%	124 20%	48c 23%	121 20%	103 15%	173 19%	87 16%	272 18%	245 18%	228 18%	21 18%	17f 22%	6 14%	193 18%	79 18%
Quite good value	(+4) 292 19%	175 20%	117 19%	39 19%	106 17%	147 21%	181 20%	106 20%	292 19%	261 20%	247 20%	23 19%	14 18%	8 19%	215 20%	77 18%
Very good value	(+5) 298 20%	156 18%	143a 23%	32 16%	118 19%	148 21%	174 19%	114 21%	298 20%	265 20%	247 20%	26 22%	18 24%	8 17%	211 20%	87 20%
VERY / QUITE GOOD VALUE	590 39%	330 38%	260 42%	71 35%	225 37%	295 43%	354 39%	220 41%	590 39%	525 39%	494 39%	49 41%	32 42%	16 36%	426 40%	164 38%
VERY / QUITE POOR VALUE	113 8%	71 8%	42 7%	15 7%	59c 10%	38 6%	61 7%	48 9%	113 8%	100 8%	97 8%	10e 8%	3 4%	2 5%	85 8%	28 6%
Don't know	178 12%	94 11%	84 13%	25 12%	68 11%	85 12%	117 13%	60 11%	178 12%	161 12%	154 12%	13 11%	6 8%	5 10%	142b 13%	36 8%
Not stated	348 23%	231B 26%	117 19%	46 22%	134 22%	168 24%	208 23%	118 22%	348 23%	305 23%	287 23%	27 22%	18 24%	16ABCDE 35%	220 21%	121A 28%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.7	3.8	3.6	3.7	3.9aB	3.8	3.8	3.8	3.8	3.7	3.8	3.9	3.9	3.8	3.8
Standard deviation	1.1	1.1	1.1	1.0	1.1	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.0	1.0	1.1	1.1
Standard error	.04	.06	.06	.11	.07	.06	.05	.07	.04	.05	.05	.09	.08	.09	.05	.08
Error variance	*	*	*	.01	*	*	*	.01	*	*	*	.01	.01	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 218 (continuation)

B9-3. 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 feaure in question available to you? Courtesy car/ temporary replacement vehicle

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Very poor value	(+1) 35 2%	17 2%	16 3%	12 2%	21 3%	5b 6%	28 2%	13 3%	22 2%	8 4%	25 2%	24 2%	4 4%	15 2%	7 4%
Quite poor value	(+2) 78 5%	53 5%	25 5%	35 5%	41 5%	7 8%	69 5%	26 6%	52 5%	13 7%	65 5%	67 5%	6 6%	41 4%	9 5%
Neither good or poor value	(+3) 272 18%	149 16%	121A 23%	131 19%	136 18%	19 22%	246 18%	90 21%	183 17%	29 15%	243 19%	250 19%	12 12%	170 19%	29 17%
Quite good value	(+4) 292 19%	192 20%	98 19%	145 21%	142 19%	22 25%	265 20%	100 23%	192 18%	29 15%	263 20%	267 20%	13 12%	189 21%	26 15%
Very good value	(+5) 298 20%	211b 22%	86 16%	120 17%	164 22%	19 22%	275 20%	102 23%	197 18%	32 17%	263 20%	279b 21%	11 11%	197 22%	25 15%
VERY / QUITE GOOD VALUE	590 39%	403b 42%	184 35%	265 38%	306 40%	41 47%	540 40%	202B 46%	388 36%	61 33%	525 40%	546B 41%	24 23%	386b 42%	51 29%
VERY / QUITE POOR VALUE	113 8%	70 7%	41 8%	46 7%	63 8%	13b 15%	97 7%	39 9%	74 7%	21 11%	90 7%	91 7%	10 10%	56 6%	15 9%
Don't know	178 12%	113 12%	65 12%	79 11%	97 13%	6 7%	169 12%	36 8%	143a 13%	24 13%	152 12%	164 12%	9 9%	107 12%	24 14%
Not stated	348 23%	229 24%	117 22%	178 25%	157 21%	7 9%	303a 22%	68 16%	279A 26%	53 28%	293 22%	268 20%	47A 46%	195 21%	54a 31%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.8B	3.6	3.7	3.8	3.6	3.8	3.8	3.8	3.6	3.8	3.8	3.5	3.8	3.6
Standard deviation	1.1	1.1	1.1	1.0	1.1	1.2	1.1	1.1	1.1	1.2	1.1	1.1	1.2	1.0	1.2
Standard error	.04	.05	.07	.06	.06	.17	.04	.07	.05	.14	.04	.04	.23	.05	.15
Error variance	*	*	.01	*	*	.03	*	.01	*	.02	*	*	.05	*	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 218 (continuation)

B9-3. 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 feaure in question available to you? Courtesy car/ temporary replacement vehicle

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved	Not co ncerned	High	Medium	Low	Jan/ Feb/Mar	Apr/ May/ Jun	Jul/ Aug/ Sep	Oct/ Nov/ Dec	High	Medium	Low	Insu rance co	Broker
		(a)	(b)	(a)	(b)	(c)	(a)	(b)	(c)	(d)	(a)	(b)	(c)	(a)	(b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Very poor value	(+1) 2%	35 1%	11 2%	16b 3%	1 *	12 2%	8 2%	10 2%	9 3%	4 2%	4 1%	5 2%	25 3%	14 2%	14 3%
Quite poor value	(+2) 5%	78 5%	20 4%	33 7%	13 4%	27 5%	28 7%	19 5%	10 3%	12 5%	9 3%	16 5%	51 6%	48 6%	24 5%
Neither good or poor value	(+3) 18%	272 18%	97 18%	106C 23%	59 19%	79 15%	77 19%	61 16%	64 20%	48 19%	36 12%	56 18%	174A 21%	163 20%	75 17%
Quite good value	(+4) 19%	292 19%	94 17%	95 20%	62 20%	105 20%	68 17%	78 20%	82a 25%	45 18%	67 22%	66 21%	155 18%	157 19%	94 21%
Very good value	(+5) 20%	298 20%	130 24%	88 19%	72 23%	100 19%	79 20%	83 21%	59 18%	58 23%	71 23%	57 19%	154 18%	155 19%	89 20%
VERY / QUITE GOOD VALUE	39%	590 39%	224 42%	183 39%	134 44%	205 38%	147 37%	161 41%	141 43%	103 40%	137c 45%	123 40%	309 37%	312 38%	183 41%
VERY / QUITE POOR VALUE	8%	113 8%	31 6%	49b 10%	14 5%	39 7%	37 9%	28 7%	20 6%	15 6%	13 4%	21 7%	77a 9%	62 8%	38 9%
Don't know	12%	178 12%	62 12%	50 11%	30 10%	69 13%	54 13%	46 12%	33 10%	26 10%	44 15%	38 12%	86 10%	95 12%	56 13%
Not stated	23%	348 23%	124 23%	83 18%	71 23%	144A 27%	86 22%	93 24%	67 21%	62 24%	72 24%	70 23%	194 23%	180 22%	90 20%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.8	3.9	3.6	3.9A	3.8	3.7	3.8	3.8	3.8	4.0bC	3.8	3.6	3.7	3.7
Standard deviation	1.1	1.0	1.1	1.1	1.0	1.1	1.1	1.1	1.0	1.1	1.0	1.0	1.1	1.1	1.1
Standard error	.04	.07	.07	.08	.08	.07	.08	.08	.08	.10	.08	.09	.06	.06	.08
Error variance	*	.01	*	.01	.01	.01	.01	.01	.01	.01	.01	.01	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 218 (continuation)

B9-3. 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 feature in question available to you? Courtesy car/ temporary replacement vehicle

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Very poor value	(+1) 35 2%	2 2%	15 2%	14 2%	10 2%	* **	24 2%	14 2%	16 2%	20 2%	4 2%	6 2%	5 2%
Quite poor value	(+2) 78 5%	1 1%	34 5%	40 6%	27 5%	11 7%	66 6%	33 5%	38 6%	45 5%	8 4%	14 6%	11 5%
Neither good or poor value	(+3) 272 18%	17 16%	107 17%	137 20%	100 20%	28 17%	224 20%	119 19%	130 19%	166d 20%	34 19%	46 18%	26 11%
Quite good value	(+4) 292 19%	28 26%	129 20%	127 18%	99 20%	27 17%	227 20%	122 20%	138 20%	166 20%	46c 25%	38 15%	39 17%
Very good value	(+5) 298 20%	23 21%	125 20%	131 19%	89 18%	37 22%	220 19%	104 17%	142 21%	149 18%	30 17%	49 20%	67Abc 29%
VERY / QUITE GOOD VALUE	590 39%	51 48%	255 40%	259 37%	188 37%	64 39%	447 39%	227 36%	280 41%	315 38%	77 42%	87 34%	106c 46%
VERY / QUITE POOR VALUE	113 8%	3 3%	49 8%	54 8%	37 7%	12 7%	90 8%	47 8%	54 8%	65 8%	12 6%	20 8%	16 7%
Don't know	178 12%	12 11%	86 14%	70 10%	47 9%	22 13%	140 12%	80 13%	68 10%	87 11%	25 13%	36 14%	28 12%
Not stated	348 23%	24 22%	137 22%	173 25%	130 26%	40 24%	248 22%	154 25%	148 22%	194 23%	36 20%	63 25%	53 23%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	4.0	3.8	3.7	3.7	3.9	3.7	3.7	3.8	3.7	3.7	3.7	4.0Ac
Standard deviation	1.1	.9	1.1	1.1	1.1	1.0	1.1	1.1	1.1	1.1	1.0	1.1	1.1
Standard error	.04	.13	.06	.06	.07	.12	.05	.07	.06	.06	.11	.11	.11
Error variance	*	.02	*	*	.01	.02	*	*	*	*	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 218 (continuation)

B9-3. 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 feaure in question available to you? Courtesy car/ temporary replacement vehicle

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Very poor value	(+1) 35 2%	2 1%	14 2%	21 2%	18 2%	2 5%	9 2%	8 2%	5 2%	2 2%
Quite poor value	(+2) 78 5%	6 4%	38 6%	61 6%	56 6%	6 15%	17 4%	25 6%	17 6%	6 8%
Neither good or poor value	(+3) 272 18%	27 19%	119 19%	209 21%	193 22%	4 11%	95 23%	84 21%	67 23%	18 25%
Quite good value	(+4) 292 19%	28 19%	118 19%	199 20%	177 20%	10 26%	67 17%	88 22%	66 23%	12 17%
Very good value	(+5) 298 20%	22 15%	128 21%	183 18%	153 17%	8 23%	73 18%	70 17%	49 17%	11 15%
VERY / QUITE GOOD VALUE	590 39%	50 34%	246 40%	382 37%	330 37%	18 49%	140 35%	158 40%	115 40%	23 33%
VERY / QUITE POOR VALUE	113 8%	8 6%	52 8%	83 8%	74 8%	7 20%	26 6%	34 8%	23 8%	8 11%
Don't know	178 12%	23 16%	68 11%	108 11%	90 10%	4 10%	40 10%	32 8%	29 10%	7 10%
Not stated	348 23%	37 25%	132 21%	237 23%	199 22%	4 11%	104 26%	90 23%	56 19%	16 22%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.8	3.7	3.7	3.7	3.7	3.6	3.7	3.7	3.7	3.5
Standard deviation	1.1	1.0	1.1	1.1	1.1	1.3	1.1	1.0	1.0	1.1
Standard error	.04	.13	.06	.05	.05	.29	.08	.08	.09	.19
Error variance	*	.02	*	*	*	.08	.01	.01	.01	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 218 (continuation)

B9-3. 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 feaure in question available to you? Courtesy car/ temporary replacement vehicle

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Per sonal belon gings (a)	Brea kdown (b)	Cou rtesy car (c)	Forei gn use (d)	Key loss (e)	Leg al pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Very poor value	(+1) 35 2%	19 3%	24 3%	35 3%	8 2%	12 3%	27 2%	25 2%	24 3%	29 2%	12 2%	7 3%	15 3%	9 2%	2 1%	18 3%
Quite poor value	(+2) 78 5%	29 4%	36 5%	78a 7%	24 5%	20 5%	63 5%	74 6%	51 5%	76 6%	46 6%	11 5%	21 4%	26 5%	15 5%	34 6%
Neither good or poor value	(+3) 272 18%	140 19%	133 18%	272Bfghi 24%	96 19%	82 19%	240 19%	248 19%	177 18%	250 19%	143 18%	40 18%	89 19%	100 18%	62 20%	106 18%
Quite good value	(+4) 292 19%	158 22%	161 21%	292fgi 25%	120 24%	99 23%	261 21%	264 20%	201 21%	269 20%	152 19%	43 19%	97 20%	115 21%	55 18%	115 20%
Very good value	(+5) 298 20%	201fGi 27%	196g 26%	298fGi 26%	112 22%	120fGi 28%	265 21%	262 20%	236g 25%	288 22%	124 16%	49 22%	123A 26%	118c 22%	69c 23%	91 16%
VERY / QUITE GOOD VALUE	590 39%	358fGi 49%	357g 47%	590FGhI 51%	233 47%	219fGI 51%	526 42%	526 41%	437 46%	557 42%	276 35%	92 42%	220A 46%	233c 43%	124 40%	206 35%
VERY / QUITE POOR VALUE	113 8%	48 7%	60 8%	113a 10%	32 6%	32 7%	90 7%	99 8%	75 8%	105 8%	58 7%	18 8%	36 8%	35 7%	17 5%	52 9%
Don't know	178 12%	76 10%	95 12%	178afgh 15%	56 11%	47 11%	148 12%	147 11%	106 11%	164 12%	99 12%	30 14%	49 10%	67 12%	23 7%	78b 13%
Not stated	348	109C	116C	0	82C	53C	240aCE	272 ABCEh	162C	254aCE	223bC	40	85	108	82	145
Median	23% 4.0	15% 4.0	15% 4.0	-% 4.0	16% 4.0	12% 4.0	19% 4.0	21% 4.0	17% 4.0	19% 4.0	28% 4.0	18% 4.0	18% 4.0	20% 4.0	27% 4.0	25% 4.0
Mean score	3.8	3.9cg	3.9	3.8	3.8	3.9	3.8	3.8	3.8	3.8	3.7	3.8	3.8	3.8c	3.9c	3.6
Standard deviation	1.1	1.1	1.1	1.1	1.0	1.1	1.1	1.1	1.1	1.1	1.0	1.1	1.1	1.0	1.0	1.1
Standard error	.04	.06	.06	.04	.07	.07	.04	.04	.05	.04	.06	.11	.07	.07	.09	.07
Error variance	*	*	*	*	*	.01	*	*	*	*	*	.01	.01	*	.01	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 219

B9-4. 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 feaure in question available to you? Foreign use cover

Base: All

	Total	Gender		Age			Social Grade		Country		Country		Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Very poor value	(+1) 33 2%	22 2%	11 2%	5 3%	10 2%	17 2%	18 2%	13 2%	33 2%	30 2%	29 2%	1 1%	1 2%	2d 4%	20 2%	13 3%
Quite poor value	(+2) 52 3%	41B 5%	11 2%	4 2%	28 5%	20 3%	44B 5%	6 1%	52 3%	49 4%	47 4%	1 1%	2 2%	2d 4%	39 4%	13 3%
Neither good or poor value	(+3) 109 7%	84B 10%	25 4%	25bc 12%	39 6%	46 7%	70 8%	34 6%	109 7%	97 7%	91 7%	7 6%	7 9%	5abcd 12%	82 8%	27 6%
Quite good value	(+4) 87 6%	67B 8%	20 3%	11 5%	22 4%	53B 8%	58 6%	27 5%	87 6%	80 6%	76 6%	4 3%	5 6%	3 6%	59 6%	27 6%
Very good value	(+5) 92 6%	66b 8%	25 4%	7 4%	34 6%	50 7%	61 7%	29 6%	92f 6%	85f 6%	79f 6%	6 5%	6f 8%	1 3%	59 6%	33 8%
VERY / QUITE GOOD VALUE	178 12%	133B 15%	45 7%	18 9%	57 9%	103b 15%	119 13%	56 11%	178 12%	165 12%	154 12%	10 8%	11d 14%	4 8%	118 11%	60 14%
VERY / QUITE POOR VALUE	85 6%	63b 7%	22 3%	9 4%	39 6%	37 5%	62b 7%	19 4%	85d 6%	78d 6%	76d 6%	3 2%	3 4%	3De 8%	59 6%	26 6%
Don't know	128 9%	73 8%	55 9%	8 4%	39 6%	81AB 12%	89 10%	36 7%	128 9%	116 9%	111 9%	8 7%	5 6%	4 9%	90 8%	38 9%
Not stated	1001 67%	522 60%	479A 77%	145c 71%	435C 72%	421 61%	574 63%	389A 73%	1001 67%	880 66%	829 66%	93ABCeF 77%	50 67%	29 64%	718 67%	277 65%
Median	3.0	3.0	3.0	3.0	3.0	4.0	3.0	4.0	3.0	3.0	3.0	3.5	4.0	3.0	3.0	4.0
Mean score	3.4	3.4	3.4	3.2	3.3	3.5	3.4	3.5	3.4f	3.4f	3.4f	3.6f	3.6F	3.0	3.4	3.5
Standard deviation	1.2	1.2	1.3	1.1	1.3	1.2	1.2	1.3	1.2	1.2	1.3	1.2	1.2	1.2	1.2	1.3
Standard error	.08	.09	.17	.19	.13	.11	.10	.15	.08	.09	.09	.20	.15	.14	.09	.15
Error variance	.01	.01	.03	.04	.02	.01	.01	.02	.01	.01	.01	.04	.02	.02	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 219 (continuation)

B9-4. 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 feature in question available to you? Foreign use cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Very poor value	(+1) 33 2%	22 2%	11 2%	17 2%	16 2%	* *%	29 2%	8 2%	25 2%	9b 5%	24 2%	26 2%	3 3%	19 2%	3 2%
Quite poor value	(+2) 52 3%	33 3%	19 4%	34b 5%	18 2%	2 3%	44 3%	16 4%	35 3%	6 3%	46 4%	43 3%	6 5%	25 3%	11 6%
Neither good or poor value	(+3) 109 7%	65 7%	44 8%	57 8%	50 7%	11 13%	95 7%	40 9%	69 6%	15 8%	94 7%	94 7%	7 7%	55 6%	21a 12%
Quite good value	(+4) 87 6%	62 6%	25 5%	47 7%	34 5%	6 7%	75 6%	24 6%	63 6%	11 6%	76 6%	74 6%	7 7%	56 6%	11 6%
Very good value	(+5) 92 6%	69 7%	23 4%	42 6%	50 7%	5 6%	85 6%	16 4%	75a 7%	10 5%	81 6%	84 6%	4 4%	62 7%	11 6%
VERY / QUITE GOOD VALUE	178 12%	131b 14%	48 9%	89 13%	84 11%	11 12%	160 12%	40 9%	138 13%	21 11%	157 12%	159 12%	11 11%	118 13%	22 13%
VERY / QUITE POOR VALUE	85 6%	55 6%	30 6%	51 7%	34 4%	3 3%	73 5%	25 6%	60 6%	14 8%	70 5%	69 5%	8 8%	44 5%	14 8%
Don't know	128 9%	95b 10%	31 6%	51 7%	73 10%	11 12%	115 9%	47 11%	81 8%	26b 14%	100 8%	119 9%	7 7%	89 10%	10 6%
Not stated	1001 67%	619 64%	375a 71%	452 65%	517 68%	51 60%	911 67%	283 65%	718 67%	110 59%	883 68%	877 67%	67 66%	608 67%	107 62%
Median	3.0	4.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0	3.0	3.0	3.0	3.0	4.0	3.0
Mean score	3.4	3.5	3.2	3.3	3.5	3.5	3.4	3.2	3.5	3.2	3.4	3.5	3.1	3.5	3.3
Standard deviation	1.2	1.3	1.2	1.2	1.3	1.0	1.3	1.1	1.3	1.4	1.2	1.2	1.2	1.3	1.2
Standard error	.08	.10	.13	.11	.12	.23	.08	.13	.10	.23	.08	.08	.29	.10	.19
Error variance	.01	.01	.02	.01	.01	.05	.01	.02	.01	.05	.01	.01	.09	.01	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 219 (continuation)

B9-4. 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 feature in question available to you? Foreign use cover

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Very poor value	(+1) 33 2%	8 2%	11 2%	10 2%	10 3%	9 2%	10 2%	9 2%	4 1%	7 3%	3 1%	6 2%	24 3%	12 1%	14 3%
Quite poor value	(+2) 52 3%	12 3%	13 2%	21 4%	6 2%	18 3%	20 5%	11 3%	16 5%	4 2%	11 4%	11 4%	27 3%	30 4%	12 3%
Neither good or poor value	(+3) 109 7%	22 6%	32 6%	44 9%	22 7%	34 6%	39D 10%	26 7%	32D 10%	7 3%	23 8%	16 5%	68 8%	62 8%	36 8%
Quite good value	(+4) 87 6%	23 7%	31 6%	31 7%	10 3%	38 7%	16 4%	19 5%	28a 9%	14 6%	19 6%	16 5%	52 6%	49 6%	27 6%
Very good value	(+5) 92 6%	27 8%	35 7%	20 4%	19 6%	38 7%	23 6%	25 6%	15 5%	22 9%	20 7%	17 5%	50 6%	41 5%	27 6%
VERY / QUITE GOOD VALUE	178 12%	50 14%	66 12%	51 11%	29 10%	75 14%	40 10%	44 11%	43 13%	37 14%	39 13%	33 11%	102 12%	90 11%	54 12%
VERY / QUITE POOR VALUE	85 6%	20 6%	24 4%	32 7%	16 5%	28 5%	30 7%	20 5%	20 6%	11 4%	14 5%	17 6%	51 6%	42 5%	27 6%
Don't know	128 9%	25 7%	62 11%	27 6%	28 9%	52 10%	42 10%	32 8%	26 8%	19 8%	34c 11%	33 11%	54 6%	72 9%	34 8%
Not stated	1001 67%	239 67%	355 66%	318 67%	212 69%	348 65%	250 62%	267 69%	203 63%	180 71%	192 64%	210 68%	564 67%	547 67%	292 66%
Median	3.0	4.0	4.0	3.0	3.0	4.0	3.0	3.0	3.0	4.0	4.0	3.0	3.0	3.0	3.0
Mean score	3.4	3.5	3.5	3.2	3.3	3.6	3.2	3.4	3.4	3.7	3.6	3.4	3.3	3.4c	3.3
Standard deviation	1.2	1.3	1.3	1.2	1.4	1.2	1.2	1.3	1.1	1.4	1.1	1.3	1.3	1.2	1.3
Standard error	.08	.16	.14	.13	.19	.13	.15	.16	.13	.23	.16	.19	.10	.10	.15
Error variance	.01	.03	.02	.02	.04	.02	.02	.03	.02	.05	.02	.04	.01	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 219 (continuation)

B9-4. 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 feature in question available to you? Foreign use cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Very poor value	(+1) 33 2%	1 1%	10 2%	22 3%	20b 4%	3 2%	19 2%	13 2%	19 3%	21c 3%	7c 4%	* **	4 2%
Quite poor value	(+2) 52 3%	3 2%	25 4%	22 3%	16 3%	4 2%	39 3%	29 5%	19 3%	29 4%	7 4%	9 4%	6 2%
Neither good or poor value	(+3) 109 7%	11 10%	47 7%	49 7%	35 7%	14 8%	91 8%	45 7%	59 9%	71d 9%	10 5%	18 7%	8 4%
Quite good value	(+4) 87 6%	3 3%	43 7%	37 5%	25 5%	12 7%	70 6%	46 7%	31 5%	50 6%	7 4%	17 7%	13 6%
Very good value	(+5) 92 6%	11b 10%	30 5%	48 7%	35 7%	13 8%	62 5%	33 5%	40 6%	58 7%	9 5%	10 4%	15 6%
VERY / QUITE GOOD VALUE	178 12%	14 13%	73 11%	85 12%	60 12%	25 15%	131 11%	79 13%	71 10%	108 13%	15 8%	27 11%	28 12%
VERY / QUITE POOR VALUE	85 6%	3 3%	35 6%	44 6%	36 7%	7 4%	58 5%	42 7%	39 6%	51 6%	14 8%	10 4%	9 4%
Don't know	128 9%	12 11%	64cd 10%	44 6%	27 5%	15 9%	95 8%	46 7%	67 10%	66 8%	24 13%	18 7%	21 9%
Not stated	1001 67%	68 63%	415 66%	470 68%	342 68%	107 64%	773 67%	416 66%	445 65%	531 64%	121 66%	179 71%	163 71%
Median	3.0	3.0	3.0	3.0	3.0	4.0	3.0	3.0	3.0	3.0	3.0	3.0	4.0
Mean score	3.4	3.8	3.4	3.4	3.3	3.6	3.4	3.3	3.3	3.4	3.1	3.5	3.6
Standard deviation	1.2	1.2	1.2	1.3	1.4	1.2	1.2	1.2	1.3	1.2	1.4	1.0	1.3
Standard error	.08	.26	.11	.12	.15	.22	.09	.11	.12	.10	.27	.17	.23
Error variance	.01	.07	.01	.02	.02	.05	.01	.01	.01	.01	.07	.03	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 219 (continuation)

B9-4. 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 feaure in question available to you? Foreign use cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Very poor value	(+1) 2%	33 4%	15 3%	27 3%	23 3%	2 5%	13 3%	11 3%	6 2%	2 3%
Quite poor value	(+2) 3%	52 1%	27 4%	42 4%	39 4%	5 14%	22a 5%	15 4%	16 6%	6 8%
Neither good or poor value	(+3) 7%	109 5%	43 7%	85 8%	75 9%	4 12%	43 11%	36 9%	28 10%	7 10%
Quite good value	(+4) 6%	87 5%	37 6%	56 5%	51 6%	* 1%	24 6%	17 4%	18 6%	4 6%
Very good value	(+5) 6%	92 5%	31 5%	61 6%	53 6%	4 10%	20 5%	31 8%	16 5%	2 3%
VERY / QUITE GOOD VALUE	178 12%	14 10%	68 11%	117 11%	104 12%	4 11%	45 11%	47 12%	34 12%	7 9%
VERY / QUITE POOR VALUE	85 6%	6 4%	42 7%	69 7%	62 7%	7 18%	35 9%	25 6%	22 8%	8 12%
Don't know	128 9%	19cd 13%	64d 10%	74 7%	58 7%	4 10%	41 10%	24 6%	22 7%	3 4%
Not stated	1001 67%	98 68%	399 65%	675 66%	587 66%	18 49%	242 60%	266 67%	184 64%	47 65%
Median	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Mean score	3.4	3.3	3.3	3.3	3.3	3.0	3.1	3.4	3.3	2.9
Standard deviation	1.2	1.4	1.3	1.3	1.2	1.4	1.2	1.3	1.2	1.2
Standard error	.08	.32	.12	.09	.10	.43	.13	.15	.16	.30
Error variance	.01	.10	.02	.01	.01	.19	.02	.02	.03	.09

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 219 (continuation)

B9-4. 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 feature in question available to you? Foreign use cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease			
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)	
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604	
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401	
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586	
Very poor value	(+1)	33	23	15	28	33	15	26	25	22	31	21	2	9	15	4	14
		2%	3%	2%	2%	7%	3%	2%	2%	2%	2%	3%	1%	2%	3%	1%	2%
Quite poor value	(+2)	52	27	23	45	52	15	40	45	32	50	33	5	14	5	9	37A
		3%	4%	3%	4%	10%	3%	3%	3%	3%	4%	4%	2%	3%	1%	3%	6%
Neither good or poor value	(+3)	109	67b	45	85	109	42b	95	96	80	104	63	11	35	34	14	59b
		7%	9%	6%	7%	22%	10%	8%	7%	8%	8%	8%	5%	7%	6%	5%	10%
Quite good value	(+4)	87	38	48	72	87	34	63	78	50	85	45	13	29	39	16	28
		6%	5%	6%	6%	17%	8%	5%	6%	5%	6%	6%	6%	6%	7%	5%	5%
Very good value	(+5)	92	60	58	76	92	43fg	78	80	72	88	37	17	37	31	19	34
		6%	8%	8%	7%	18%	10%	6%	6%	8%	7%	5%	8%	8%	6%	6%	6%
VERY / QUITE GOOD VALUE		178	98	106	148	178	76	141	158	122	172	82	30	67	70	35	62
		12%	13%	14%	13%	36%	18%	11%	12%	13%	13%	10%	14%	14%	13%	11%	11%
VERY / QUITE POOR VALUE		85	50	39	74	85	30	67	70	53	81	54	8	23	20	13	51Ab
		6%	7%	5%	6%	17%	7%	5%	5%	6%	6%	7%	3%	5%	4%	4%	9%
Don't know		128	69	58	110	128	46	118	113	94	117	59	21	46	43	22	56
		9%	9%	8%	10%	26%	11%	9%	9%	10%	9%	7%	10%	10%	8%	7%	10%
Not stated		1001	447D	513aDE	736DE	0	238D	822DE	855DE	608De	856DE	542	151	308	377c	223C	358
		67%	61%	67%	64%	-%	55%	66%	66%	64%	64%	68%	68%	64%	69%	73%	61%
Median		3.0	3.0	4.0	3.0	3.0	4.0	3.0	3.0	3.0	3.0	3.0	4.0	4.0	4.0	4.0	3.0

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 219 (continuation)

B9-4. 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 feature in question available to you? Foreign use cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer to include (a)	No preference (b)	Prefer to include (c)	Easier (a)	No difference (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Mean score	3.4	3.4	3.6	3.4	3.4	3.5	3.4	3.4	3.5	3.4	3.2	3.8a	3.6a	3.5c	3.6	3.2
Standard deviation	1.2	1.3	1.3	1.3	1.2	1.3	1.2	1.2	1.3	1.2	1.2	1.2	1.2	1.3	1.2	1.2
Standard error	.08	.11	.11	.09	.08	.13	.09	.08	.10	.08	.11	.21	.13	.14	.19	.11
Error variance	.01	.01	.01	.01	.01	.02	.01	.01	.01	.01	.01	.05	.02	.02	.04	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 220

B9-5. 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 feature in question available to you? Key loss cover

Base: All

	Total	Gender		Age			Social Grade		UK		Country		NI		Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Very poor value	(+1) 12 1%	6 1%	6 1%	2 1%	4 1%	5 1%	5 1%	7 1%	12 1%	9 1%	8 1%	2 2%	1 1%	1aBC 2%	9 1%	3 1%
Quite poor value	(+2) 31 2%	22 3%	9 1%	3 1%	15 3%	13 2%	14 2%	15 3%	31 2%	27 2%	27 2%	3 2%	* *%	1 2%	22 2%	9 2%
Neither good or poor value	(+3) 101 7%	65 7%	35 6%	26Bc 13%	30 5%	45 7%	52 6%	46 9%	101e 7%	90e 7%	87e 7%	6 5%	2 3%	5abcDE 11%	76 7%	25 6%
Quite good value	(+4) 82 5%	49 6%	32 5%	15 7%	31 5%	36 5%	37 4%	43A 8%	82 5%	71 5%	65 5%	6 5%	6 8%	4abc 9%	62 6%	20 5%
Very good value	(+5) 124 8%	72 8%	53 8%	20 10%	52 9%	52 8%	65 7%	55 10%	124 8%	109 8%	102 8%	10 8%	7 9%	6abc 13%	88 8%	34 8%
VERY / QUITE GOOD VALUE	206 14%	121 14%	85 14%	35 17%	83 14%	88 13%	102 11%	97A 18%	206 14%	180 13%	168 13%	16 13%	12 16%	10ABCD 22%	150 14%	54 13%
VERY / QUITE POOR VALUE	43 3%	28 3%	15 2%	5 3%	19 3%	18 3%	19 2%	22 4%	43 3%	36 3%	35 3%	5 4%	1 1%	2e 4%	31 3%	12 3%
Don't know	83 6%	51 6%	32 5%	5 2%	29 5%	49a 7%	53 6%	23 4%	83 6%	70 5%	65 5%	10 8%	4 6%	4abc 9%	62 6%	20 5%
Not stated	1068 71%	609 70%	459 73%	133 65%	446 73%	489 71%	688B 75%	346 65%	1068F 71%	960F 72%	905F 72%	84F 70%	55F 74%	24 54%	748 70%	317 74%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.7	3.9	3.7	3.8	3.8	3.8	3.7	3.8	3.8	3.8	3.7	4.1	3.7	3.8	3.8
Standard deviation	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.3	1.0	1.2	1.1	1.2
Standard error	.07	.09	.12	.16	.12	.11	.10	.11	.07	.08	.08	.17	.14	.12	.08	.14
Error variance	.01	.01	.01	.03	.01	.01	.01	.01	.01	.01	.01	.03	.02	.02	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 220 (continuation)

B9-5. 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 feature in question available to you? Key loss cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Very poor value	(+1) 12 1%	6 1%	6 1%	2 *	9 1%	1 1%	10 1%	1 *	11 1%	* *	12 1%	11 1%	* *	5 1%	2 1%
Quite poor value	(+2) 31 2%	18 2%	11 2%	23b 3%	8 1%	2 2%	27 2%	3 1%	28 3%	4 2%	26 2%	28 2%	2 2%	17 2%	7 4%
Neither good or poor value	(+3) 101 7%	62 6%	38 7%	42 6%	55 7%	5 6%	93 7%	31 7%	70 7%	9 5%	91 7%	95 7%	2 2%	58 6%	6 4%
Quite good value	(+4) 82 5%	53 5%	28 5%	25 4%	53a 7%	2 3%	76 6%	23 5%	58 5%	15 8%	67 5%	78 6%	4 4%	48 5%	13 8%
Very good value	(+5) 124 8%	79 8%	46 9%	53 8%	68 9%	6 7%	113 8%	37 8%	88 8%	12 6%	112 9%	114 9%	9 9%	76 8%	10 6%
VERY / QUITE GOOD VALUE	206 14%	132 14%	74 14%	77 11%	121a 16%	9 10%	189 14%	60 14%	146 14%	27 14%	179 14%	192 15%	12 12%	124 14%	24 14%
VERY / QUITE POOR VALUE	43 3%	24 2%	18 3%	24 3%	17 2%	2 3%	37 3%	5 1%	38a 4%	4 2%	38 3%	39 3%	2 2%	22 2%	9 5%
Don't know	83 6%	54 6%	28 5%	40 6%	42 6%	8 9%	74 5%	30 7%	54 5%	12 6%	69 5%	80 6%	3 3%	50 5%	12 7%
Not stated	1068 71%	693 72%	370 70%	516 74%	523 69%	62 72%	962 71%	310 71%	759 71%	135 72%	926 71%	913 69%	81a 81%	660 72%	123 71%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0
Mean score	3.8	3.8	3.7	3.7	3.8	3.7	3.8	3.9	3.7	3.8	3.8	3.8	4.1	3.8	3.6
Standard deviation	1.1	1.1	1.2	1.2	1.1	1.3	1.1	1.0	1.2	1.0	1.1	1.1	1.2	1.1	1.2
Standard error	.07	.09	.13	.11	.10	.36	.07	.12	.09	.19	.08	.07	.36	.09	.24
Error variance	.01	.01	.02	.01	.01	.13	.01	.01	.01	.03	.01	.01	.13	.01	.06

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 220 (continuation)

B9-5. 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 feature in question available to you? Key loss cover

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Very poor value	(+1) 12 1%	3 1%	2 *%	8 2%	1 *%	3 1%	1 *%	3 1%	1 *%	7ac 3%	2 1%	1 *%	9 1%	5 1%	5 1%
Quite poor value	(+2) 31 2%	11 3%	6 1%	12 3%	9 3%	9 2%	7 2%	12 3%	3 1%	7 3%	1 *%	8a 3%	22a 3%	8 1%	15A 4%
Neither good or poor value	(+3) 101 7%	20 6%	38 7%	45c 10%	18 6%	29 5%	36 9%	20 5%	29 9%	11 4%	11 4%	26a 9%	61 7%	59 7%	29 7%
Quite good value	(+4) 82 5%	24 7%	24 4%	29 6%	14 4%	29 5%	18 4%	24 6%	15 5%	15 6%	14 5%	16 5%	52 6%	40 5%	33 7%
Very good value	(+5) 124 8%	29 8%	47 9%	46 10%	25 8%	39 7%	33 8%	28 7%	16 5%	39aBC 15%	23 8%	22 7%	75 9%	47 6%	50A 11%
VERY / QUITE GOOD VALUE	206 14%	53 15%	70 13%	75 16%	39 13%	68 13%	50 13%	52 13%	31 10%	54abC 21%	37 12%	37 12%	127 15%	86 11%	83A 19%
VERY / QUITE POOR VALUE	43 3%	13 4%	9 2%	20 4%	10 3%	11 2%	8 2%	15 4%	4 1%	14ac 6%	3 1%	9 3%	31a 4%	13 2%	21A 5%
Don't know	83 6%	22 6%	27 5%	17 4%	19 6%	32 6%	27 7%	21 5%	18 6%	7 3%	19 6%	19 6%	39 5%	53 6%	18 4%
Not stated	1068 71%	247 70%	395 73%	314 67%	222 72%	397a 74%	280 70%	282 72%	242 75%	168 66%	233c 77%	217 70%	582 69%	602b 74%	291 66%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.8	3.9	3.7	3.8	3.9	3.8	3.7	3.7	3.9	4.1	3.7	3.7	3.7	3.8
Standard deviation	1.1	1.1	1.1	1.2	1.1	1.1	1.0	1.2	1.0	1.4	1.1	1.1	1.1	1.0	1.2
Standard error	.07	.14	.12	.12	.16	.12	.13	.15	.14	.19	.17	.15	.09	.10	.12
Error variance	.01	.02	.01	.02	.03	.01	.02	.02	.02	.03	.03	.02	.01	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 220 (continuation)

B9-5. 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 feature in question available to you? Key loss cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Very poor value	(+1) 12 1%	2 2%	5 1%	5 1%	3 1%	2 1%	6 1%	6 1%	5 1%	9 1%	* **	1 **	2 1%
Quite poor value	(+2) 31 2%	2 2%	11 2%	16 2%	14 3%	2 1%	21 2%	11 2%	14 2%	17 2%	4 2%	2 1%	6 3%
Neither good or poor value	(+3) 101 7%	5 5%	41 6%	52 8%	42 8%	7 4%	79 7%	36 6%	57 8%	59 7%	15 8%	17 7%	9 4%
Quite good value	(+4) 82 5%	6 5%	35 5%	39 6%	35 7%	4 2%	66 6%	33 5%	42 6%	46 6%	16 8%	9 4%	11 5%
Very good value	(+5) 124 8%	8 7%	48 8%	63 9%	41 8%	17 10%	78 7%	44 7%	63 9%	76 9%	8 5%	15 6%	25 11%
VERY / QUITE GOOD VALUE	206 14%	14 13%	83 13%	102 15%	75 15%	21 13%	144 13%	77 12%	104 15%	122 15%	24 13%	24 10%	36 16%
VERY / QUITE POOR VALUE	43 3%	4 4%	16 3%	21 3%	17 3%	4 3%	27 2%	17 3%	20 3%	26 3%	4 2%	3 1%	8 4%
Don't know	83 6%	7 7%	35 6%	40 6%	26 5%	14 9%	62 5%	40 6%	32 5%	45 5%	11 6%	9 4%	17 7%
Not stated	1068 71%	78 72%	459 72%	477 69%	341 68%	119 72%	837 73%	457 73%	467 69%	574 69%	130 71%	199ad 79%	159 69%
Median	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.7	3.8	3.8	3.7	4.0	3.8	3.8	3.8	3.8	3.6	3.8	3.9
Standard deviation	1.1	1.3	1.1	1.1	1.1	1.3	1.1	1.2	1.1	1.2	.9	1.0	1.2
Standard error	.07	.30	.11	.10	.11	.28	.08	.12	.10	.10	.17	.18	.20
Error variance	.01	.09	.01	.01	.01	.08	.01	.01	.01	.01	.03	.03	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 220 (continuation)

B9-5. 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 feaure in question available to you? Key loss cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Very poor value	(+1) 12 1%	2 1%	5 1%	10 1%	7 1%	0 -	5 1%	3 1%	3 1%	2 3%
Quite poor value	(+2) 31 2%	5 4%	15 2%	27 3%	24 3%	2 5%	6 2%	13 3%	8 3%	2 3%
Neither good or poor value	(+3) 101 7%	10 7%	44 7%	69 7%	63 7%	4 10%	27 7%	30 7%	23 8%	5 7%
Quite good value	(+4) 82 5%	2 2%	44a 7%	55 5%	51 6%	2 5%	20 5%	19 5%	22 8%	3 5%
Very good value	(+5) 124 8%	11 7%	51 8%	81 8%	64 7%	6 17%	29 7%	40b 10%	11 4%	7 10%
VERY / QUITE GOOD VALUE	206 14%	13 9%	95 15%	136 13%	115 13%	8 21%	49 12%	58 15%	33 11%	11 15%
VERY / QUITE POOR VALUE	43 3%	7 5%	20 3%	37 4%	31 4%	2 5%	11 3%	15 4%	10 4%	4 6%
Don't know	83 6%	11 7%	36 6%	50 5%	44 5%	0 -	18 4%	22 6%	11 4%	2 3%
Not stated	1068 71%	105 72%	422 68%	728 71%	632 71%	23 63%	300 74%	272 68%	213 73%	49 68%
Median	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0
Mean score	3.8	3.5	3.8	3.7	3.7	3.9	3.7	3.8	3.5	3.6
Standard deviation	1.1	1.3	1.1	1.2	1.1	1.2	1.2	1.2	1.0	1.4
Standard error	.07	.29	.10	.09	.10	.39	.15	.14	.16	.36
Error variance	.01	.08	.01	.01	.01	.15	.02	.02	.02	.13

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 220 (continuation)

B9-5. 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 feature in question available to you? Key loss cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease			
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)	
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604	
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401	
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586	
Very poor value	(+1)	12 1%	8 1%	10 1%	11 1%	5 1%	12c 3%	fgi 1%	11 1%	12 1%	6 1%	2 1%	4 1%	6 1%	2 1%	4 1%	
Quite poor value	(+2)	31 2%	18 2%	17 2%	27 2%	13 3%	31 7% ABCDEFGHI	26 2%	23 2%	27 3%	30 2%	10 1%	7 3%	13 3%	10 2%	4 1%	18 3%
Neither good or poor value	(+3)	101 7%	77i 11%	63 8%	89 8%	45 9%	101 23% ABCDEFGHI	93 7%	97 8%	79 8%	95 7%	53 7%	16 7%	31 6%	45 8%	14 5%	37 6%
Quite good value	(+4)	82 5%	52 7%	52 7%	72 6%	32 6%	82 19% ABCDEFGHI	74 6%	69 5%	62 6%	79 6%	27 3%	8 4%	46Ab 10%	30 6%	21 7%	26 4%
Very good value	(+5)	124 8%	100cfGI 14%	88 12%	105 9%	54 11%	124 29% ABCDEFGHI	115 9%	115 9%	105 11%	120 9%	54 7%	13 6%	58Ab 12%	51 9%	28 9%	36 6%
VERY / QUITE GOOD VALUE		206 14%	152cFGI 21%	140g 18%	178 15%	86 17%	206 48% ABCDEFGHI	188 15%	184 14%	167 17%	199 15%	81 10%	21 10%	104AB 22%	81 15%	49 16%	62 11%
VERY / QUITE POOR VALUE		43 3%	25 3%	27 4%	38 3%	17 3%	43 10% ABCDEFGHI	37 3%	35 3%	38 4%	42 3%	17 2%	9 4%	17 4%	16 3%	5 2%	21 4%
Don't know		83 6%	54 7%	53 7%	75 7%	46g 9%	83 19% ABCDEFGHI	76 6%	76 6%	62 6%	83 6%	39 5%	18 8%	26 5%	30 5%	9 3%	37 6%
Not stated		1068 71%	422E 58%	478E 63%	774AE 67%	305E 61%	0 -% ABCDEh	849AbdE 68%	900 70%	611aE 64%	911AbdE 68%	609C 76%	156 70%	302 63%	372 68%	229 75%	429 73%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 220 (continuation)

B9-5. 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 feature in question available to you? Key loss cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer to include (a)	No preference (b)	Prefer to include (c)	Easier (a)	No difference (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Mean score	3.8	3.9	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.7	3.5	3.9	3.8	4.0c	3.6
Standard deviation	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.2	1.1	1.1	1.0	1.2
Standard error	.07	.08	.09	.08	.11	.07	.08	.08	.08	.07	.11	.21	.10	.12	.15	.13
Error variance	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.04	.01	.01	.02	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 221  
 B9-6. 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 feature in question available to you? Legal Expenses/Legal protection

Base: All

	Total	Gender		Age			Social Grade		Country			Area				
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Very poor value	(+1) 34 2%	21 2%	13 2%	4 2%	16 3%	14 2%	23 3%	9 2%	34 2%	30 2%	29 2%	3 2%	2 2%	1 2%	27 2%	7 2%
Quite poor value	(+2) 62 4%	41 5%	21 3%	6 3%	32 5%	24 3%	36 4%	24 4%	62 4%	55 4%	52 4%	6 5%	3 4%	1 3%	40 4%	20 5%
Neither good or poor value	(+3) 341 23%	202 23%	139 22%	49 24%	138 23%	154 22%	214 23%	114 21%	341 23%	307 23%	290 23%	26 22%	16 22%	8 18%	242 23%	98 23%
Quite good value	(+4) 333 22%	187 21%	146 23%	57c 28%	145 24%	131 19%	203 22%	123 23%	333 22%	298 22%	282 22%	25 21%	16 21%	10 22%	242 23%	91 21%
Very good value	(+5) 284 19%	166 19%	117 19%	22 11%	112a 18%	150A 22%	157 17%	117 22%	284 19%	251 19%	235 19%	24 20%	16 22%	9 20%	195 18%	88 21%
VERY / QUITE GOOD VALUE	617 41%	354 40%	263 42%	79 39%	257 42%	281 41%	360 39%	240 45%	617 41%	549 41%	517 41%	48 40%	32 43%	19 43%	437 41%	179 42%
VERY / QUITE POOR VALUE	95 6%	62 7%	34 5%	10 5%	48 8%	37 5%	60 7%	32 6%	95 6%	85 6%	81 6%	9 7%	4 6%	2 4%	67 6%	27 6%
Don't know	190 13%	95 11%	95a 15%	16 8%	67 11%	107ab 16%	123 14%	62 12%	190 13%	171 13%	161 13%	14 12%	10 14%	5 10%	146 14%	44 10%
Not stated	258 17%	163 19%	95 15%	51bc 25%	98 16%	109 16%	157 17%	85 16%	258 17%	224 17%	212 17%	23 19%	12 16%	11aBCe 24%	176 17%	80 19%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.7	3.8	3.6	3.7	3.8	3.7	3.8	3.7	3.7	3.7	3.7	3.8	3.9	3.7	3.8
Standard deviation	1.0	1.0	1.0	.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0
Standard error	.04	.05	.06	.09	.06	.06	.05	.06	.04	.04	.04	.08	.08	.08	.05	.07
Error variance	*	*	*	.01	*	*	*	*	*	*	*	.01	.01	.01	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 221 (continuation)

B9-6. 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 feature in question available to you? Legal Expenses/Legal protection

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Very poor value	(+1) 34 2%	22 2%	11 2%	18 3%	16 2%	* 1%	33 2%	16 4%	18 2%	6 3%	28 2%	25 2%	4 4%	15 2%	3 2%
Quite poor value	(+2) 62 4%	31 3%	30 6%	24 3%	36 5%	3 4%	54 4%	15 4%	46 4%	* **	60a 5%	46 4%	7 7%	41 4%	6 3%
Neither good or poor value	(+3) 341 23%	226 23%	114 22%	166 24%	161 21%	22 26%	308 23%	98 23%	243 23%	47 25%	294 23%	306 23%	19 19%	209 23%	39 23%
Quite good value	(+4) 333 22%	214 22%	119 23%	149 21%	177 23%	19 22%	301 22%	88 20%	245 23%	34 18%	299 23%	307B 23%	9 9%	205 22%	39 23%
Very good value	(+5) 284 19%	202b 21%	80 15%	119 17%	160 21%	16 18%	263 19%	90 21%	194 18%	35 19%	244 19%	275b 21%	9 9%	190 21%	25 14%
VERY / QUITE GOOD VALUE	617 41%	416 43%	199 38%	268 38%	337 44%	35 40%	563 42%	177 41%	440 41%	69 37%	542 42%	582B 44%	18 18%	395 43%	64 37%
VERY / QUITE POOR VALUE	95 6%	54 6%	42 8%	42 6%	52 7%	4 4%	87 6%	31 7%	64 6%	6 3%	88 7%	71 5%	11 11%	56 6%	9 5%
Don't know	190 13%	131 14%	55 10%	94 13%	91 12%	11 13%	173 13%	54 12%	136 13%	35b 19%	154 12%	170 13%	12 11%	114 12%	24 14%
Not stated	258 17%	138 14%	118A 22%	129 18%	119 16%	14 17%	223 16%	74 17%	183 17%	30 16%	226 17%	189 14%	42A 41%	140 15%	37 21%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0
Mean score	3.7	3.8	3.6	3.7	3.8	3.8	3.7	3.7	3.7	3.8	3.7	3.8B	3.3	3.8	3.7
Standard deviation	1.0	1.0	1.0	1.0	1.0	.9	1.0	1.1	1.0	1.0	1.0	1.0	1.2	1.0	1.0
Standard error	.04	.05	.07	.06	.05	.14	.04	.08	.04	.11	.04	.04	.21	.05	.11
Error variance	*	*	*	*	*	.02	*	.01	*	.01	*	*	.04	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 221 (continuation)

B9-6. 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 feature in question available to you? Legal Expenses/Legal protection

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Very poor value	(+1) 34 2%	6 2%	9 2%	12 3%	8 3%	11 2%	12d 3%	10d 3%	10d 3%	0 -%	2 1%	5 2%	25 3%	20 2%	9 2%
Quite poor value	(+2) 62 4%	18 5%	21 4%	17 4%	13 4%	27 5%	21 5%	11 3%	14 4%	8 3%	11 4%	17 6%	32 4%	39 5%	15 3%
Neither good or poor value	(+3) 341 23%	83 23%	121 22%	117c 25%	79c 26%	99 18%	74 19%	90 23%	82 25%	61 24%	60 20%	73 24%	199 24%	200 25%	100 23%
Quite good value	(+4) 333 22%	90 25%	112 21%	118 25%	61 20%	128 24%	111B 28%	68 18%	85b 26%	51 20%	76 25%	72 23%	177 21%	178 22%	113 25%
Very good value	(+5) 284 19%	68 19%	121 23%	74 16%	70a 23%	101 19%	64 16%	83 21%	52 16%	55 22%	56 18%	58 19%	154 18%	134 16%	94 21%
VERY / QUITE GOOD VALUE	617 41%	158 45%	233 43%	192 41%	131 42%	229 43%	176 44%	151 39%	138 42%	106 42%	132 44%	130 42%	332 40%	312 38%	206a 47%
VERY / QUITE POOR VALUE	95 6%	24 7%	30 6%	29 6%	21 7%	39 7%	32d 8%	21 5%	24 7%	8 3%	13 4%	22 7%	57 7%	59 7%	24 6%
Don't know	190 13%	43 12%	65 12%	46 10%	31 10%	80a 15%	51 13%	56 14%	40 12%	25 10%	51c 17%	38 12%	91 11%	94 12%	49 11%
Not stated	258 17%	47 13%	89 17%	88 19%	45 15%	91 17%	67 17%	71 18%	41 13%	55c 21%	47 16%	46 15%	161 19%	147 18%	62 14%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.7	3.8	3.7	3.7	3.8	3.7	3.8	3.6	3.9c	3.8	3.7	3.7	3.6	3.8
Standard deviation	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.1	1.0	.9	.9	1.0	1.1	1.0	1.0
Standard error	.04	.07	.06	.07	.09	.06	.07	.08	.08	.08	.08	.08	.05	.05	.07
Error variance	*	.01	*	*	.01	*	.01	.01	.01	.01	.01	.01	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 221 (continuation)

B9-6. 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 feature in question available to you? Legal Expenses/Legal protection

Base: All

	Total	In person (a)	Purchase - actual			Online - other (f)	In surance company - actual Top 10	Last compared		Generally compare			Never (d)
			Phone (b)	Online - Total (c)	Online - PCW (d)			Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Very poor value	(+1) 34 2%	2 2%	16 3%	12 2%	10 2%	* **	24 2%	16 3%	16 2%	22 3%	4 2%	4 1%	4 2%
Quite poor value	(+2) 62 4%	1 1%	28 4%	33 5%	26 5%	5 3%	48 4%	30 5%	28 4%	43 5%	6 3%	8 3%	6 2%
Neither good or poor value	(+3) 341 23%	13 12%	146a 23%	165a 24%	114a 23%	44a 26%	272 24%	151 24%	164 24%	192 23%	47 25%	59 24%	39 17%
Quite good value	(+4) 333 22%	31 29%	124 20%	165 24%	126 25%	34 20%	266 23%	132 21%	165 24%	194 24%	45 24%	52 21%	42 18%
Very good value	(+5) 284 19%	27d 25%	127 20%	119 17%	76 15%	38 23%	208 18%	97 16%	141a 21%	146 18%	33 18%	47 19%	57a 25%
VERY / QUITE GOOD VALUE	617 41%	58bcd 54%	251 40%	284 41%	202 40%	71 43%	474 41%	229 37%	306a 45%	340 41%	77 42%	99 39%	99 43%
VERY / QUITE POOR VALUE	95 6%	3 3%	44 7%	45 7%	36 7%	6 3%	73 6%	46 7%	44 6%	65 8%	9 5%	11 4%	9 4%
Don't know	190 13%	21cd 19%	87 14%	71 10%	50 10%	20 12%	131 11%	80 13%	74 11%	95 12%	18 10%	37 15%	38 17%
Not stated	258 17%	13 12%	105 17%	128 19%	99 20%	25 15%	200 17%	121b 19%	92 14%	134 16%	33 18%	46 18%	43 19%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	4.1bcd	3.7	3.7	3.7	3.9	3.7	3.6	3.8	3.7	3.7	3.8	4.0A
Standard deviation	1.0	.9	1.1	1.0	1.0	.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Standard error	.04	.13	.06	.05	.06	.10	.04	.06	.05	.05	.10	.09	.10
Error variance	*	.02	*	*	*	.01	*	*	*	*	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 221 (continuation)

B9-6. 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 feature in question available to you? Legal Expenses/Legal protection

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Very poor value	(+1) 34 2%	4 2%	15 2%	26 3%	24 3%	2 5%	16 4%	12 3%	6 2%	3 4%
Quite poor value	(+2) 62 4%	10 7%	23 4%	49 5%	44 5%	5 14%	20 5%	22 6%	16 5%	4 6%
Neither good or poor value	(+3) 341 23%	39 26%	142 23%	250 24%	224 25%	5 13%	94 23%	103 26%	70 24%	17 24%
Quite good value	(+4) 333 22%	26 18%	149 24%	238 23%	210 24%	9 26%	95 24%	91 23%	83 29%	14 19%
Very good value	(+5) 284 19%	30 21%	118 19%	177 17%	143 16%	6 17%	75 19%	78b 20%	35 12%	12 17%
VERY / QUITE GOOD VALUE	617 41%	56 39%	268 43%	416 41%	353 40%	16 43%	170 42%	169 42%	118 41%	26 36%
VERY / QUITE POOR VALUE	95 6%	13 9%	38 6%	75 7%	69 8%	7 20%	35 9%	34 9%	22 7%	7 10%
Don't know	190 13%	27Cdf 19%	81 13%	102 10%	85 10%	3 9%	39 10%	37 9%	24 8%	4 6%
Not stated	258 17%	10 7%	89a 14%	177A 17%	156A 18%	6 16%	66a 16%	55 14%	56 19%	17 24%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.6	3.7	3.7	3.6	3.5	3.6	3.7	3.6	3.5
Standard deviation	1.0	1.1	1.0	1.0	1.0	1.3	1.1	1.1	.9	1.1
Standard error	.04	.13	.06	.05	.05	.29	.08	.07	.08	.19
Error variance	*	.02	*	*	*	.08	.01	.01	.01	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 221 (continuation)

B9-6. 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 feature in question available to you? Legal Expenses/Legal protection

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferate (a)	No prefer (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Very poor value	(+1) 34 2%	18 2%	18 2%	25 2%	12 2%	7 2%	34 3%	27 2%	29 3%	30 2%	21 3%	7 3%	5 1%	14 3%	6 2%	14 2%
Quite poor value	(+2) 62 4%	27 4%	27 4%	42 4%	18 4%	10 2%	62e 5%	54 4%	40 4%	53 4%	39 5%	5 2%	18 4%	18 3%	13 4%	28 5%
Neither good or poor value	(+3) 341 23%	164 22%	172 23%	271 23%	101 20%	91 21%	341 27% abdei	306 24%	234 24%	306 23%	194 24%	47 21%	100 21%	116 21%	69 22%	148 25%
Quite good value	(+4) 333 22%	184 25%	174 23%	278 24%	119 24%	122 28%	333g 27%	292 23%	249 26%	311 23%	182 23%	42 19%	109 23%	131 24%	70 23%	123 21%
Very good value	(+5) 284 19%	191cGI 26%	167 22%	243 21%	111 22%	123bcGI 28%	284 23%	257 20%	222 23%	268 20%	110 14%	48a 22%	126A 26%	106 19%	63 21%	97 17%
VERY / QUITE GOOD VALUE	617 41%	375bcGI 51%	340 45%	521 45%	230 46%	244 56% BCDfGhI	617Gi 50%	549 43%	471Gi 49%	580 44%	292 37%	90 41%	235A 49%	237 44%	133 43%	220 38%
VERY / QUITE POOR VALUE	95 6%	45 6%	45 6%	67 6%	29 6%	17 4%	95e 8%	81 6%	69 7%	83 6%	60 8%	12 6%	23 5%	31 6%	19 6%	42 7%
Don't know	190 13%	69 9%	97 13%	145 13%	61 12%	42 10%	190Aeh 15%	167 13%	107 11%	168 13%	99 12%	30 13%	59 12%	65 12%	27 9%	80 14%
Not stated	258 17%	79F 11%	106eFH 14%	150FH 13%	79aEFH 16%	38F 9%	0 -%	190aEFH 15%	76F 8%	194aeFH 15%	153c 19%	42 19%	63 13%	94 17%	59 19%	95 16%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.9f	3.8	3.8	3.8	4.0	3.7	3.7	3.8	3.8	3.6	3.8	3.9A	3.8	3.8	3.6
Standard deviation	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0
Standard error	.04	.05	.05	.04	.07	.06	.04	.04	.05	.04	.05	.11	.06	.06	.08	.06
Error variance	*	*	*	*	*	*	*	*	*	*	*	.01	*	*	.01	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 222  
 B9-7. 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 feature in question available to you? No claims bonus protection

Base: All

	Total	Gender		Age			Social Grade		Country		Area		NI (f)	Urban (a)	Rural (b)	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK Eng/Wal (a)	Eng (b)	Sco (c)	Wal (d)				(e)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Very poor value	(+1) 31 2%	22 3%	9 1%	6 3%	16 3%	8 1%	18 2%	12 2%	31 2%	27 2%	27 2%	2 2%	* *%	1e 2%	21 2%	10 2%
Quite poor value	(+2) 64 4%	49b 6%	15 2%	12 6%	23 4%	29 4%	42 5%	18 3%	64 4%	60 5%	57 5%	3 2%	3 4%	1 2%	56B 5%	7 2%
Neither good or poor value	(+3) 243 16%	145 17%	98 16%	44c 21%	111c 18%	89 13%	140 15%	89 17%	243 16%	220 16%	207 16%	17 14%	13 18%	7 15%	168 16%	75 18%
Quite good value	(+4) 362 24%	196 22%	167 27%	48 24%	144 24%	170 25%	236 26%	114 21%	362 24%	320 24%	302 24%	32 26%	18 24%	11 24%	267 25%	94 22%
Very good value	(+5) 490 33%	285 33%	205 33%	48 23%	187 31%	255A 37%	295 32%	187 35%	490 33%	433 32%	408 32%	41 34%	25 33%	16 36%	330 31%	158 37%
VERY / QUITE GOOD VALUE	852 57%	481 55%	371 59%	96 47%	332 55%	425Ab 62%	531 58%	301 56%	852 57%	753 56%	710 56%	73 61%	42 56%	27 60%	597 56%	252 59%
VERY / QUITE POOR VALUE	95 6%	71B 8%	24 4%	19 9%	39 6%	37 5%	60 7%	31 6%	95 6%	88 7%	84 7%	5 4%	4 5%	2 5%	77b 7%	17 4%
Don't know	102 7%	40 5%	61A 10%	6 3%	33 5%	62ab 9%	61 7%	31 6%	102 7%	88 7%	82 7%	10 8%	6 8%	4 9%	72 7%	30 7%
Not stated	209 14%	137b 16%	71 11%	40C 20%	93 15%	76 11%	121 13%	81 15%	209 14%	188 14%	178 14%	15 13%	10 14%	5 12%	153 14%	54 13%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.0	4.0	4.1	3.8	4.0	4.2Ab	4.0	4.1	4.0	4.0	4.0	4.1	4.1	4.1	4.0	4.1
Standard deviation	1.0	1.1	.9	1.1	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Standard error	.04	.05	.05	.11	.06	.05	.05	.06	.04	.04	.04	.07	.07	.07	.04	.06
Error variance	*	*	*	.01	*	*	*	*	*	*	*	*	*	.01	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 222 (continuation)

B9-7. 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 feature in question available to you? No claims bonus protection

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Very poor value	(+1) 31 2%	14 1%	17 3%	10 1%	21 3%	2 3%	23 2%	7 2%	24 2%	2 1%	29 2%	17 1%	10A 10%	10 1%	7a 4%
Quite poor value	(+2) 64 4%	40 4%	24 5%	30 4%	35 5%	3 4%	54 4%	17 4%	48 4%	8 4%	57 4%	48 4%	9a 9%	37 4%	9 5%
Neither good or poor value	(+3) 243 16%	144 15%	99 19%	110 16%	120 16%	15 18%	215 16%	68 16%	175 16%	31 17%	210 16%	210 16%	15 15%	152b 17%	14 8%
Quite good value	(+4) 362 24%	235 24%	125 24%	176 25%	178 23%	22 25%	328 24%	115 27%	247 23%	43 23%	319 24%	332b 25%	13 13%	255B 28%	16 9%
Very good value	(+5) 490 33%	358B 37%	132 25%	234 33%	245 32%	28 32%	455 34%	133 31%	357 33%	52 28%	435 33%	459b 35%	20 20%	364B 40%	14 8%
VERY / QUITE GOOD VALUE	852 57%	593B 61%	257 49%	410 59%	422 56%	49 57%	782 58%	249 57%	604 57%	95 51%	754 58%	791B 60%	33 33%	620B 68%	30 17%
VERY / QUITE POOR VALUE	95 6%	54 6%	41 8%	39 6%	56 7%	6 6%	77 6%	24 5%	71 7%	10 5%	85 7%	65 5%	19A 19%	48 5%	16 9%
Don't know	102 7%	68 7%	29 5%	50 7%	47 6%	6 7%	95 7%	27 6%	74 7%	16 9%	83 6%	92 7%	6 6%	59 6%	14 8%
Not stated	209 14%	105 11%	102A 19%	90 13%	114 15%	10 11%	185 14%	67 15%	142 13%	34 18%	171 13%	160 12%	27A 26%	36 4%	99A 57%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	3.0
Mean score	4.0	4.1B	3.8	4.1	4.0	4.0	4.1	4.0	4.0	4.0	4.0	4.1B	3.4	4.1B	3.3
Standard deviation	1.0	1.0	1.1	1.0	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.4	1.0	1.3
Standard error	.04	.04	.07	.05	.05	.15	.04	.06	.04	.10	.04	.04	.22	.04	.20
Error variance	*	*	*	*	*	.02	*	*	*	.01	*	*	.05	*	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 222 (continuation)

B9-7. 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 feature in question available to you? No claims bonus protection

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Very poor value	(+1) 2%	31 1%	8 1%	10 2%	8 3%	11 2%	13 3%	10 2%	3 1%	3 1%	1 *	3 1%	26a 3%	16 2%	8 2%
Quite poor value	(+2) 4%	64 4%	21 4%	24 5%	12 4%	20 4%	13 3%	20 5%	19 6%	8 3%	9 3%	15 5%	38 5%	31 4%	26 6%
Neither good or poor value	(+3) 16%	243 15%	99 18%	97b 20%	40 13%	80 15%	60 15%	53 14%	58 18%	45 18%	37 12%	60a 20%	138 16%	136 17%	71 16%
Quite good value	(+4) 24%	362 30%	143 27%	110 23%	94c 31%	123 23%	118 30%	93 24%	73 22%	55 21%	74 24%	82 26%	194 23%	221 27%	98 22%
Very good value	(+5) 33%	490 41%	211 39%	126 27%	107a 35%	204A 38%	114 29%	128 33%	115 35%	100a 39%	123bc 41%	93 30%	262 31%	247 30%	152 34%
VERY / QUITE GOOD VALUE	852 57%	253 71%	354 66%	236 50%	202A 66%	327A 61%	233 58%	221 57%	188 58%	154 61%	197C 65%	174 56%	455 54%	468 58%	250 57%
VERY / QUITE POOR VALUE	95 6%	18 5%	29 5%	34 7%	20 7%	31 6%	26 7%	30 8%	21 7%	11 4%	11 4%	18 6%	64a 8%	47 6%	33 8%
Don't know	102 7%	21 6%	35 6%	27 6%	13 4%	42 8%	31 8%	28 7%	16 5%	13 5%	27 9%	16 5%	53 6%	48 6%	34 8%
Not stated	209 14%	11 3%	22 4%	79c 17%	33 11%	57 11%	50 12%	58 15%	42 13%	31 12%	31 10%	40 13%	129 15%	113 14%	54 12%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0
Mean score	4.0	4.2	4.1	3.9	4.1	4.1A	4.0	4.0	4.0	4.1	4.3BC	4.0	4.0	4.0	4.0
Standard deviation	1.0	.9	1.0	1.0	1.0	1.0	1.0	1.1	1.0	1.0	.9	1.0	1.1	1.0	1.1
Standard error	.04	.06	.05	.07	.08	.06	.07	.07	.08	.08	.07	.08	.05	.05	.07
Error variance	*	*	*	*	.01	*	*	.01	.01	.01	*	.01	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 222 (continuation)

B9-7. 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 feature in question available to you? No claims bonus protection

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			Never (d)
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Very poor value	(+1) 31 2%	2 2%	8 1%	20 3%	18b 4%	2 1%	18 2%	21b 3%	9 1%	28bd 3%	* **	2 1%	1 **
Quite poor value	(+2) 64 4%	4 4%	33 5%	26 4%	17 3%	9 5%	49 4%	26 4%	36 5%	44d 5%	5 3%	12 5%	3 1%
Neither good or poor value	(+3) 243 16%	11 10%	96 15%	122 18%	91 18%	26 16%	195 17%	113 18%	110 16%	145 18%	28 15%	40 16%	30 13%
Quite good value	(+4) 362 24%	24 22%	159 25%	161 23%	116 23%	38 23%	288 25%	141 23%	176 26%	199 24%	46 25%	62 25%	52 23%
Very good value	(+5) 490 33%	38 35%	206 33%	225 32%	162 32%	54 33%	370 32%	177 28%	235a 34%	254 31%	59 32%	89 35%	88 38%
VERY / QUITE GOOD VALUE	852 57%	62 57%	365 58%	386 56%	278 56%	92 55%	657 57%	318 51%	411A 60%	453 55%	105 57%	151 60%	139 61%
VERY / QUITE POOR VALUE	95 6%	6 6%	41 6%	46 7%	35 7%	11 7%	67 6%	47 8%	45 7%	72bD 9%	6 3%	14 6%	4 2%
Don't know	102 7%	10 9%	54cd 9%	33 5%	22 4%	10 6%	79 7%	45 7%	33 5%	40 5%	20A 11%	15 6%	24A 11%
Not stated	209 14%	19 17%	77 12%	105 15%	74 15%	27 16%	149 13%	104 17%	81 12%	116 14%	25 14%	32 13%	31 14%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0
Mean score	4.0	4.1	4.0	4.0	4.0	4.0	4.0	3.9	4.0a	3.9	4.1	4.1	4.3A
Standard deviation	1.0	1.0	1.0	1.1	1.1	1.0	1.0	1.1	1.0	1.1	.9	1.0	.8
Standard error	.04	.14	.05	.06	.07	.11	.04	.06	.05	.05	.09	.08	.08
Error variance	*	.02	*	*	*	.01	*	*	*	*	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 222 (continuation)

B9-7. 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 feature in question available to you? No claims bonus protection

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Very poor value	(+1) 31 2%	5 4%	16 3%	26 3%	22 2%	2 5%	11 3%	9 2%	10 3%	0 -%
Quite poor value	(+2) 64 4%	12 8%	26 4%	46 4%	37 4%	* *%	24 6%	18 5%	11 4%	5 6%
Neither good or poor value	(+3) 243 16%	28 19%	90 15%	181 18%	164 19%	9 25%	79 20%	60 15%	61 21%	23A 33%
Quite good value	(+4) 362 24%	35 24%	152 25%	246 24%	217 24%	6 17%	95 23%	104 26%	75 26%	13 18%
Very good value	(+5) 490 33%	42 29%	221 36%	322 32%	270 30%	12 33%	119 29%	141Bc 35%	69 24%	15 20%
VERY / QUITE GOOD VALUE	852 57%	77 53%	373f 60%	568 56%	486 55%	19 50%	214 53%	245bc 61%	144 50%	27 38%
VERY / QUITE POOR VALUE	95 6%	17 12%	42 7%	71 7%	59 7%	2 5%	35 9%	28 7%	20 7%	5 6%
Don't know	102 7%	9 6%	40f 6%	52 5%	45 5%	3 9%	11 3%	18 5%	16 6%	1 1%
Not stated	209 14%	15 10%	72 12%	148 15%	131 15%	4 10%	67 16%	47 12%	48 17%	16 22%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score	4.0	3.8	4.1af	4.0	4.0	3.9	3.9	4.0bc	3.8	3.7
Standard deviation	1.0	1.1	1.1	1.1	1.0	1.1	1.1	1.0	1.1	1.0
Standard error	.04	.13	.06	.05	.05	.25	.07	.07	.09	.15
Error variance	*	.02	*	*	*	.06	.01	*	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 222 (continuation)

B9-7. 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 feature in question available to you? No claims bonus protection

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferate (a)	No prefer (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Very poor value	(+1) 31 2%	18 2%	15 2%	19 2%	11 2%	12 3%	22 2%	31 2%	20 2%	23 2%	16 2%	3 2%	11 2%	10 2%	5 2%	16 3%
Quite poor value	(+2) 64 4%	26 4%	29 4%	45 4%	23 5%	17 4%	49 4%	64 5%	42 4%	58 4%	42 5%	8 4%	15 3%	19 3%	12 4%	32 5%
Neither good or poor value	(+3) 243 16%	108 15%	123 16%	183 16%	64 13%	65 15%	208 17%	243dh 19%	140 15%	210 16%	127 16%	42 19%	74 16%	97 18%	39 13%	99 17%
Quite good value	(+4) 362 24%	186 25%	191 25%	294 25%	135 27%	109 25%	314 25%	362 28%	251 26%	333 25%	197 25%	54 25%	111 23%	133 24%	65 21%	147 25%
Very good value	(+5) 490 33%	271 37%	257 34%	414 36%	175 35%	160 37%	436 35%	490 38%	345 36%	467 35%	234 29%	69 31%	186A 39%	179 33%	120c 39%	169 29%
VERY / QUITE GOOD VALUE	852 57%	457 62%	448 59%	707 61%	311 62%	269 62%	751 60%	852Bcfi 66%	595 62%	800 60%	431 54%	123 56%	296a 62%	312 57%	185 60%	316 54%
VERY / QUITE POOR VALUE	95 6%	44 6%	44 6%	64 6%	34 7%	29 7%	71 6%	95 7%	62 6%	82 6%	58 7%	11 5%	26 5%	28 5%	17 5%	48 8%
Don't know	102 7%	44 6%	54 7%	66 6%	29 6%	29 7%	73 6%	102 8%	55 6%	96 7%	53 7%	13 6%	35 7%	25 5%	26 9%	44 8%
Not stated	209 14%	78G 11%	92G 12%	133G 12%	63G 13%	41G 9%	141G 11%	0 -	104G 11%	142G 11%	130C 16%	31 14%	47 10%	82 15%	39 13%	79 14%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.0	4.1	4.0	4.1	4.1	4.1	4.1	4.0	4.1	4.1	4.0	4.0	4.1a	4.0	4.2C	3.9
Standard deviation	1.0	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1
Standard error	.04	.05	.05	.04	.06	.07	.04	.04	.04	.04	.05	.09	.06	.06	.08	.06
Error variance	*	*	*	*	*	*	*	*	*	*	*	.01	*	*	.01	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 223

B9-8. 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 feature in question available to you? Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Gender		Age			Social Grade		Country		Area					
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK Eng/Wal (a)	Eng (b)	Sco (c)	Wal (d)	NI (e)	Urban (f)	Rural (g)	
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Very poor value	(+1) 16 1%	10 1%	6 1%	2 1%	8 1%	6 1%	11 1%	3 1%	16 1%	13 1%	12 1%	3bc 2%	1 1%	1 2%	12 1%	3 1%
Quite poor value	(+2) 67 4%	43 5%	24 4%	10 5%	36c 6%	21 3%	44 5%	20 4%	67 4%	62 5%	60 5%	3 3%	2 2%	1 3%	54 5%	11 3%
Neither good or poor value	(+3) 281 19%	183b 21%	98 16%	52c 25%	112 18%	117 17%	163 18%	103 19%	281 19%	253 19%	238 19%	19 16%	15 20%	9 20%	210 20%	70 16%
Quite good value	(+4) 253 17%	133 15%	120 19%	48c 23%	97 16%	108 16%	172 19%	75 14%	253 17%	224 17%	212 17%	21 17%	13 17%	8 17%	191 18%	62 14%
Very good value	(+5) 210 14%	116 13%	95 15%	21 10%	72 12%	117b 17%	105 11%	100A 19%	210 14%	184 14%	175 14%	18 15%	9 12%	9abce 20%	140 13%	68 16%
VERY / QUITE GOOD VALUE	463 31%	248 28%	215a 34%	69 34%	170 28%	225 33%	277 30%	175 33%	463 31%	408 31%	386 31%	38 32%	22 29%	17 37%	331 31%	130 30%
VERY / QUITE POOR VALUE	83 6%	53 6%	30 5%	12 6%	44c 7%	27 4%	55 6%	23 4%	83 6%	75 6%	72 6%	6 5%	2 3%	2 5%	67 6%	14 3%
Don't know	130 9%	60 7%	70a 11%	9 5%	39 6%	81aB 12%	74 8%	50 9%	130 9%	115 9%	111 9%	11 9%	4 6%	4 8%	102 10%	27 6%
Not stated	545 36%	331 38%	214 34%	63 31%	243 40%	238 35%	345 38%	182 34%	545 36%	485 36%	453 36%	46 38%	32F 42%	14 31%	357 33%	186A 43%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.6	3.8a	3.6	3.6	3.8aB	3.6	3.8a	3.7	3.7	3.7	3.7	3.7	3.8	3.6	3.8a
Standard deviation	1.0	1.0	1.0	.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0
Standard error	.04	.06	.06	.10	.07	.06	.05	.07	.04	.05	.05	.09	.08	.08	.05	.08
Error variance	*	*	*	.01	*	*	*	*	*	*	*	.01	.01	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 223 (continuation)

B9-8. 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 feature in question available to you? Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Very poor value	(+1) 16 1%	11 1%	5 1%	7 1%	9 1%	0 -	15 1%	5 1%	11 1%	2 1%	14 1%	11 1%	4a 4%	6 1%	4 2%
Quite poor value	(+2) 67 4%	38 4%	29 5%	34 5%	31 4%	2 2%	62 5%	21 5%	45 4%	7 4%	60 5%	58 4%	2 2%	33 4%	8 5%
Neither good or poor value	(+3) 281 19%	168 17%	109 21%	134 19%	142 19%	12 14%	258 19%	74 17%	206 19%	46 25%	234 18%	256 19%	13 13%	163 18%	36 21%
Quite good value	(+4) 253 17%	156 16%	97 18%	111 16%	127 17%	17 20%	226 17%	66 15%	187 18%	22 12%	230 18%	238b 18%	6 6%	156 17%	30 17%
Very good value	(+5) 210 14%	148 15%	62 12%	77 11%	131A 17%	12 14%	191 14%	59 14%	151 14%	22 12%	185 14%	201 15%	7 7%	148B 16%	11 6%
VERY / QUITE GOOD VALUE	463 31%	304 32%	159 30%	188 27%	258a 34%	29 34%	417 31%	125 29%	338 32%	44 24%	415 32%	439B 33%	13 13%	304b 33%	41 24%
VERY / QUITE POOR VALUE	83 6%	49 5%	34 7%	41 6%	40 5%	2 2%	76 6%	27 6%	56 5%	9 5%	74 6%	69 5%	6 6%	40 4%	11 7%
Don't know	130 9%	92 9%	35 7%	55 8%	70 9%	9 10%	119 9%	40 9%	89 8%	23 12%	104 8%	115 9%	10 10%	91 10%	15 9%
Not stated	545 36%	352 37%	191 36%	281b 40%	248 33%	34 40%	484 36%	168 39%	376 35%	64 34%	477 37%	439 33%	58A 58%	317 35%	70 40%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	3.0	4.0	3.0
Mean score	3.7	3.8	3.6	3.6	3.8a	3.9	3.7	3.7	3.7	3.6	3.7	3.7	3.3	3.8B	3.4
Standard deviation	1.0	1.0	1.0	1.0	1.0	.9	1.0	1.0	1.0	1.0	1.0	1.0	1.2	1.0	1.0
Standard error	.04	.05	.07	.06	.06	.16	.04	.08	.05	.12	.05	.04	.27	.05	.13
Error variance	*	*	*	*	*	.02	*	.01	*	.01	*	*	.07	*	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 223 (continuation)

B9-8. 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 feature in question available to you? Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved	Not co ncerned	High	Medium	Low	Jan/ Feb/Mar	Apr/ May/ Jun	Jul/ Aug/ Sep	Oct/ Nov/ Dec	High	Medium	Low	Insu rance co	Broker
		(a)	(b)	(a)	(b)	(c)	(a)	(b)	(c)	(d)	(a)	(b)	(c)	(a)	(b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Very poor value	(+1) 16 1%	1 *%	5 1%	7 1%	3 1%	4 1%	5 1%	5 1%	4 1%	0 -%	2 1%	1 *%	11 1%	6 1%	6 1%
Quite poor value	(+2) 67 4%	18 5%	15 3%	26 5%	20 7%	17 3%	23 6%	14 4%	11 3%	9 4%	10 3%	13 4%	42 5%	46 6%	15 3%
Neither good or poor value	(+3) 281 19%	64 18%	93 17%	113bc 24%	51 17%	82 15%	82 21%	66 17%	65 20%	43 17%	45 15%	61 20%	168 20%	161 20%	79 18%
Quite good value	(+4) 253 17%	63 18%	91 17%	95 20%	42 13%	101 19%	82 20%	57 15%	56 17%	41 16%	62 20%	54 18%	131 16%	130 16%	87 20%
Very good value	(+5) 210 14%	58 16%	90 17%	50 11%	43 14%	82 15%	46 12%	59 15%	44 14%	44 17%	40 13%	42 14%	114 14%	100 12%	76 17%
VERY / QUITE GOOD VALUE	463 31%	121 34%	181 34%	145 31%	85 28%	183 34%	128 32%	116 30%	101 31%	84 33%	102 34%	97 31%	245 29%	230 28%	162a 37%
VERY / QUITE POOR VALUE	83 6%	19 5%	20 4%	33 7%	23 8%	22 4%	29 7%	19 5%	15 5%	9 4%	12 4%	14 4%	53 6%	52 6%	21 5%
Don't know	130 9%	27 8%	59 11%	19 4%	31A 10%	54A 10%	29 7%	36 9%	28 9%	20 8%	33 11%	33 11%	56 7%	63 8%	35 8%
Not stated	545 36%	124 35%	186 34%	162 34%	118 38%	196 37%	132 33%	152 39%	116 36%	99 39%	111 37%	104 34%	317 38%	307 38%	145 33%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.8	3.8	3.5	3.6	3.8A	3.6	3.8	3.7	3.9a	3.8	3.7	3.6	3.6	3.8a
Standard deviation	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0	.9	.9	.9	1.0	1.0	1.0
Standard error	.04	.08	.07	.07	.10	.07	.08	.09	.09	.10	.09	.09	.06	.06	.08
Error variance	*	.01	*	*	.01	*	.01	.01	.01	.01	.01	.01	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 223 (continuation)

B9-8. 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 feature in question available to you? Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	In person (a)	Purchase - actual				In insurance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Very poor value (+1)	16 1%	* **	3 *%	12 2%	10b 2%	1 1%	12 1%	7 1%	9 1%	15 2%	0 -%	* **	1 *%
Quite poor value (+2)	67 4%	2 2%	33 5%	25 4%	14 3%	9 6%	55 5%	28 4%	32 5%	35 4%	8 4%	12 5%	11 5%
Neither good or poor value (+3)	281 19%	16 15%	115 18%	138 20%	97 19%	32 19%	214 19%	118 19%	142 21%	165D 20%	37d 20%	51d 20%	25 11%
Quite good value (+4)	253 17%	12 11%	116 18%	115 17%	84 17%	30 18%	194 17%	108 17%	111 16%	146 18%	31 17%	30 12%	45c 20%
Very good value (+5)	210 14%	18 17%	81 13%	104 15%	73 15%	27 16%	163 14%	70 11%	104 15%	118 14%	18 10%	36 14%	38 17%
VERY / QUITE GOOD VALUE	463 31%	30 28%	197 31%	219 32%	157 31%	57 34%	357 31%	178 28%	215 32%	264 32%	49 27%	66 26%	83c 37%
VERY / QUITE POOR VALUE	83 6%	3 2%	35 6%	36 5%	24 5%	10 6%	66 6%	35 6%	41 6%	50 6%	8 4%	13 5%	12 5%
Don't know	130 9%	8 8%	62cD 10%	39 6%	23 5%	13 8%	93 8%	51 8%	49 7%	66 8%	16 9%	16 6%	29 12%
Not stated	545 36%	51bf 47%	223 35%	261 38%	200 40%	54 33%	419 36%	245 39%	235 35%	282 34%	74 40%	106 42%	80 35%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.9	3.7	3.7	3.7	3.7	3.7	3.6	3.7	3.7	3.6	3.7	3.9a
Standard deviation	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	.9	1.0	1.0
Standard error	.04	.16	.06	.06	.08	.12	.05	.07	.06	.06	.11	.11	.11
Error variance	*	.03	*	*	.01	.02	*	*	*	*	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 223 (continuation)

B9-8. 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 feature in question available to you? Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Very poor value	(+1) 16 1%	2 1%	10 2%	14 1%	13 1%	2 5%	5 1%	7 2%	3 1%	2 3%
Quite poor value	(+2) 67 4%	9 6%	27 4%	52 5%	49 6%	2 5%	19 5%	22 6%	15 5%	3 5%
Neither good or poor value	(+3) 281 19%	41 28%	127 21%	205 20%	182 21%	6 16%	81 20%	85 21%	67 23%	14 19%
Quite good value	(+4) 253 17%	22 15%	102 17%	170 17%	147 17%	7 20%	68 17%	75 19%	45 16%	13 18%
Very good value	(+5) 210 14%	13 9%	76 12%	139 14%	112 13%	4 12%	49 12%	65 16%	30 10%	4 6%
VERY / QUITE GOOD VALUE	463 31%	35 24%	178 29%	309 30%	259 29%	12 32%	117 29%	139b 35%	75 26%	17 24%
VERY / QUITE POOR VALUE	83 6%	11 8%	37 6%	65 6%	63 7%	3 9%	24 6%	29 7%	18 6%	6 8%
Don't know	130 9%	12 8%	60d 10%	70 7%	57 6%	3 9%	28 7%	28 7%	14 5%	2 3%
Not stated	545 36%	46 32%	214 35%	370 36%	326 37%	13 34%	155 38%	117 29%	116a 40%	33a 47%
Median	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	3.0
Mean score	3.7	3.4	3.6	3.6	3.6	3.5	3.6	3.7	3.5	3.4
Standard deviation	1.0	.9	1.0	1.0	1.0	1.2	1.0	1.0	1.0	1.0
Standard error	.04	.12	.07	.05	.06	.32	.08	.08	.09	.20
Error variance	*	.02	*	*	*	.10	.01	.01	.01	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 223 (continuation)

B9-8. 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 feature in question available to you? Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Feature included or considered									Features - buy			Features - ease			
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferate (a)	No prefer (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)	
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604	
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401	
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586	
Very poor value	(+1)	16 1%	7 1%	8 1%	10 1%	5 1%	5 1%	15 1%	15 1%	16 2%	13 1%	7 1%	5 2%	4 1%	3 1%	3 1%	10 2%
Quite poor value	(+2)	67 4%	34 5%	31 4%	54 5%	20 4%	16 4%	61 5%	60 5%	67b 7%	66 5%	44 6%	6 3%	17 4%	29B 5%	2 1%	32B 5%
Neither good or poor value	(+3)	281 19%	169g 23%	147 19%	230 20%	95 19%	90 21%	257 21%	242 19%	281 29%	263 20%	157 20%	39 18%	85 18%	100 18%	52 17%	119 20%
Quite good value	(+4)	253 17%	148 20%	147 19%	218 19%	90 18%	100gi 23%	240 19%	227 18%	253 26%	232 17%	116 14%	34 16%	103A 21%	103 19%	56 18%	85 15%
Very good value	(+5)	210 14%	158CfGI 22%	146g 19%	179 15%	87 17%	98CfGI 23%	200 16%	191 15%	210CFG 22%	202 15%	68 8%	39A 18%	103A 21%	84 15%	51 17%	64 11%
VERY / QUITE GOOD VALUE		463 31%	306CfGI 42%	292gi 38%	396 34%	177 35%	198 46%	439 35%	418 32%	463 48%	434 33%	183 23%	74A 33%	206A 43%	187C 34%	107c 35%	150 26%
VERY / QUITE POOR VALUE		83 6%	41 6%	39 5%	64 6%	25 5%	21 5%	76 6%	75 6%	83 9%	79 6%	51 6%	11 5%	21 4%	32b 6%	6 2%	42B 7%
Don't know		130 9%	62 8%	72 9%	104 9%	51 10%	36 8%	108 9%	118 9%	130 14%	114 9%	57 7%	24 11%	48 10%	40 7%	26 9%	47 8%
Not stated		545 36%	153H 21%	211aeh 28%	359AEH 31%	151AEH 30%	87H 20%	363AEH 29%	440AbEfH 34%	0 -	442AbEH 33%	351bc 44%	73 33%	121 25%	184 34%	115 38%	229 39%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	3.0
Mean score		3.7	3.8	3.8	3.7	3.8	3.9fghi	3.7	3.7	3.7	3.7	3.5	3.8a	3.9A	3.7c	3.9C	3.5
Standard deviation		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.0	1.0	.9	1.0
Standard error		.04	.05	.06	.05	.07	.07	.04	.04	.04	.04	.06	.12	.07	.07	.09	.07
Error variance		*	*	*	*	*	*	*	*	*	*	*	.01	*	*	.01	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 224

B9-9. 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 feaure in question available to you? Windsreen cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Very poor value	(+1) 38 3%	26 3%	12 2%	6 3%	18 3%	13 2%	26 3%	12 2%	38 3%	34 3%	32 3%	2 2%	2 3%	1 2%	26 2%	11 3%
Quite poor value	(+2) 72 5%	49 6%	23 4%	13 7%	29 5%	30 4%	44 5%	27 5%	72 5%	65 5%	60 5%	6 5%	4 6%	1 2%	53 5%	19 4%
Neither good or poor value	(+3) 277 18%	171 20%	106 17%	31 15%	132 22%	114 17%	165 18%	100 19%	277 18%	253d 19%	240d 19%	16 13%	13 17%	8 18%	200 19%	77 18%
Quite good value	(+4) 415 28%	249 28%	167 27%	58 28%	175 29%	183 27%	260 28%	137 26%	415 28%	371 28%	351 28%	33 27%	20 26%	12 27%	303 28%	109 25%
Very good value	(+5) 428 29%	246 28%	182 29%	51 25%	159 26%	217 32%	250 27%	167 31%	428 29%	373 28%	351 28%	40 34%	22 30%	15 32%	285 27%	141a 33%
VERY / QUITE GOOD VALUE	843 56%	495 57%	349 56%	109 53%	334 55%	400 58%	510 56%	304 57%	843 56%	744 56%	702 56%	73 61%	42 56%	27 59%	588 55%	250 58%
VERY / QUITE POOR VALUE	110 7%	74 9%	35 6%	19 10%	47 8%	43 6%	70 8%	39 7%	110 7%	99 7%	92 7%	9 7%	7 9%	2 5%	80 7%	30 7%
Don't know	100 7%	36 4%	64A 10%	10 5%	27 5%	63B 9%	68 7%	30 6%	100 7%	87 6%	82 7%	10 8%	5 6%	4 8%	68 6%	33 8%
Not stated	171 11%	99 11%	72 11%	36c 17%	67 11%	68 10%	101 11%	61 12%	171 11%	153 11%	144 11%	13 11%	9 12%	4 9%	131 12%	39 9%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.9	3.9	4.0	3.8	3.8	4.0b	3.9	3.9	3.9	3.9	3.9	4.0	3.9	4.0	3.9	4.0
Standard deviation	1.0	1.1	1.0	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0
Standard error	.04	.05	.05	.11	.06	.05	.05	.06	.04	.04	.04	.07	.08	.07	.04	.07
Error variance	*	*	*	.01	*	*	*	*	*	*	*	.01	.01	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 224 (continuation)

B9-9. 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 feature in question available to you? Windscreen cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Very poor value	(+1) 38 3%	26 3%	11 2%	16 2%	21 3%	2 2%	36 3%	10 2%	27 3%	11b 6%	27 2%	27 2%	6a 6%	22 2%	4 2%
Quite poor value	(+2) 72 5%	45 5%	27 5%	36 5%	36 5%	2 3%	70 5%	14 3%	58 5%	5 3%	67 5%	68 5%	2 2%	35 4%	10 6%
Neither good or poor value	(+3) 277 18%	170 18%	102 19%	147b 21%	121 16%	16 19%	255 19%	76 17%	202 19%	34 18%	241 18%	243 18%	14 14%	172 19%	36 21%
Quite good value	(+4) 415 28%	275 29%	140 27%	191 27%	210 28%	29 33%	374 28%	123 28%	292 27%	50 27%	364 28%	363 28%	27 27%	255 28%	49 28%
Very good value	(+5) 428 29%	291 30%	135 26%	201 29%	218 29%	25 29%	397 29%	137 32%	291 27%	60 32%	363 28%	405B 31%	13 13%	285B 31%	29 17%
VERY / QUITE GOOD VALUE	843 56%	566b 59%	276 52%	392 56%	428 56%	54 62%	771 57%	261 60%	583 55%	110 59%	727 56%	768B 58%	40 40%	540B 59%	78 45%
VERY / QUITE POOR VALUE	110 7%	71 7%	39 7%	52 7%	58 8%	4 4%	105 8%	25 6%	85 8%	16 9%	94 7%	95 7%	7 7%	57 6%	14 8%
Don't know	100 7%	66 7%	33 6%	40 6%	56 7%	9 10%	91 7%	29 7%	71 7%	13 7%	87 7%	89 7%	9 9%	58 6%	13 7%
Not stated	171 11%	92 10%	79a 15%	69 10%	96 13%	4 4%	131 10%	44 10%	126 12%	14 8%	156 12%	123 9%	30A 30%	86 9%	32A 19%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.9	3.9	3.9	3.9	3.9	4.0	3.9	4.0	3.9	3.9	3.9	4.0	3.6	4.0b	3.7
Standard deviation	1.0	1.0	1.0	1.0	1.1	.9	1.0	1.0	1.0	1.2	1.0	1.0	1.1	1.0	1.0
Standard error	.04	.04	.06	.05	.05	.13	.04	.06	.04	.11	.04	.04	.18	.04	.11
Error variance	*	*	*	*	*	.02	*	*	*	.01	*	*	.03	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 224 (continuation)

B9-9. 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 feature in question available to you? Windscreen cover

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Very poor value	(+1) 38 3%	11 3%	11 2%	15 3%	7 2%	14 3%	11 3%	14 4%	3 1%	7 3%	6 2%	6 2%	25 3%	22 3%	10 2%
Quite poor value	(+2) 72 5%	15 4%	20 4%	35B 7%	6 2%	27 5%	17 4%	29 8%	14 4%	9 4%	9 3%	15 5%	46 6%	43 5%	22 5%
Neither good or poor value	(+3) 277 18%	56 16%	112 21%	88 19%	71 23%	93 17%	76 19%	62 16%	61 19%	56 22%	49 16%	66 21%	156 19%	140 17%	81 18%
Quite good value	(+4) 415 28%	119b 33%	130 24%	145 31%	77 25%	150 28%	120b 30%	86 22%	108B 33%	62 24%	94 31%	85 27%	220 26%	230 28%	136 31%
Very good value	(+5) 428 29%	99 28%	185 34%	104 22%	98a 32%	170A 32%	110 27%	125 32%	81 25%	75 29%	91 30%	83 27%	237 28%	216 27%	132 30%
VERY / QUITE GOOD VALUE	843 56%	218 61%	314 58%	249 53%	175 57%	320 60%	230 57%	210 54%	189 58%	137 54%	185 61%	168 54%	458 55%	445 55%	269 61%
VERY / QUITE POOR VALUE	110 7%	27 7%	31 6%	50b 11%	13 4%	41 8%	28 7%	43c 11%	17 5%	16 6%	15 5%	21 7%	72 9%	65 8%	33 7%
Don't know	100 7%	22 6%	30 6%	24 5%	12 4%	39 7%	27 7%	24 6%	22 7%	14 6%	24 8%	18 6%	53 6%	52 6%	22 5%
Not stated	171 11%	33 9%	51 9%	61c 13%	36 12%	44 8%	39 10%	49 12%	36 11%	31 12%	30 10%	36 12%	102 12%	110b 14%	38 9%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.9	3.9	4.0	3.7	4.0a	4.0a	3.9	3.9	3.9	3.9	4.0	3.9	3.9	3.9	3.9
Standard deviation	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.2	.9	1.0	1.0	1.0	1.1	1.0	1.0
Standard error	.04	.07	.06	.07	.08	.06	.07	.08	.07	.09	.07	.08	.05	.05	.06
Error variance	*	.01	*	*	.01	*	*	.01	*	.01	.01	.01	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 224 (continuation)

B9-9. 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 feature in question available to you? Windscreen cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Very poor value	(+1) 38 3%	1 1%	21 3%	16 2%	15 3%	1 1%	28 2%	25 4%	13 2%	28c 3%	6 3%	1 *%	3 1%
Quite poor value	(+2) 72 5%	4 3%	30 5%	39 6%	27 5%	8 5%	54 5%	29 5%	33 5%	40 5%	10 5%	15 6%	7 3%
Neither good or poor value	(+3) 277 18%	12 11%	122 19%	130 19%	94 19%	30 18%	195 17%	138 22%	116 17%	166d 20%	34 18%	48 19%	26 12%
Quite good value	(+4) 415 28%	26 24%	182 29%	185 27%	126 25%	57 34%	344 30%	166 26%	199 29%	223 27%	57 31%	72 29%	60 26%
Very good value	(+5) 428 29%	44Bcd 41%	167 26%	200 29%	140 28%	50 30%	316 28%	161 26%	205 30%	234 28%	47 26%	72 29%	74 32%
VERY / QUITE GOOD VALUE	843 56%	71d 66%	350 55%	385 56%	266 53%	107d 64%	660 57%	327 52%	404a 59%	456 55%	104 57%	145 57%	134 59%
VERY / QUITE POOR VALUE	110 7%	5 4%	51 8%	54 8%	41 8%	9 5%	82 7%	54 9%	46 7%	68 8%	15 8%	16 6%	10 5%
Don't know	100 7%	6 5%	49 8%	37 5%	29 6%	8 5%	71 6%	39 6%	40 6%	42 5%	17 9%	15 6%	26A 11%
Not stated	171 11%	14 13%	62 10%	87 13%	70 14%	13 8%	140 12%	70 11%	75 11%	95 11%	14 8%	27 11%	32 14%
Median	4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.9	4.2Bcd	3.9	3.9	3.9	4.0	3.9	3.8	4.0a	3.9	3.9	4.0	4.1Ab
Standard deviation	1.0	.9	1.1	1.0	1.1	.9	1.0	1.1	1.0	1.1	1.0	1.0	.9
Standard error	.04	.12	.06	.05	.07	.09	.04	.06	.05	.05	.10	.08	.09
Error variance	*	.01	*	*	*	.01	*	*	*	*	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 224 (continuation)

B9-9. 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 feaure in question available to you? Windscreen cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Very poor value	(+1) 38 3%	5 3%	18 3%	27 3%	25 3%	2 5%	12 3%	8 2%	13 4%	* *%
Quite poor value	(+2) 72 5%	9 6%	31 5%	45 4%	43 5%	4 10%	18 5%	15 4%	25a 8%	3 5%
Neither good or poor value	(+3) 277 18%	32 22%	129 21%	206 20%	176 20%	7 20%	90 22%	73 18%	60 21%	23a 32%
Quite good value	(+4) 415 28%	35 24%	167 27%	291 29%	256 29%	11 31%	116 29%	122 31%	77 27%	21 29%
Very good value	(+5) 428 29%	45 31%	181 29%	279 27%	237 27%	9 25%	104 26%	117 29%	67 23%	17 24%
VERY / QUITE GOOD VALUE	843 56%	81 55%	347 56%	570 56%	493 56%	20 56%	220 54%	239b 60%	144 50%	38 53%
VERY / QUITE POOR VALUE	110 7%	14 10%	48 8%	72 7%	67 8%	5 14%	31 8%	23 6%	37A 13%	4 5%
Don't know	100 7%	9 6%	40 6%	58 6%	47 5%	2 5%	22 6%	19 5%	14 5%	2 2%
Not stated	171 11%	11 7%	52 8%	114 11%	102 12%	2 5%	42 10%	44 11%	34 12%	6 8%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.9	3.9	3.9	3.9	3.9	3.7	3.8	4.0B	3.7	3.8
Standard deviation	1.0	1.1	1.1	1.0	1.0	1.2	1.0	1.0	1.1	.9
Standard error	.04	.12	.06	.04	.05	.24	.07	.07	.09	.14
Error variance	*	.01	*	*	*	.06	*	*	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 224 (continuation)

B9-9. 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 feature in question available to you? Windscreen cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Windscreen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Very poor value	(+1) 38 3%	16 2%	14 2%	21 2%	21bcfh 4%	10 2%	25 2%	33 3%	19 2%	38 3%	20 2%	6 2%	12 3%	13 2%	6 2%	20 3%
Quite poor value	(+2) 72 5%	33 4%	35 5%	61 5%	32 6%	18 4%	56 5%	61 5%	44 5%	72 5%	52bc 6%	5 2%	15 3%	21 4%	17 5%	32 5%
Neither good or poor value	(+3) 277 18%	132 18%	131 17%	215 19%	91 18%	87 20%	238 19%	248 19%	193 20%	277 21%	156 20%	37 17%	84 18%	111b 20%	42 14%	114 19%
Quite good value	(+4) 415 28%	211 29%	213 28%	336 29%	137 27%	122 28%	363 29%	369 29%	275 29%	415 31%	226 28%	69 31%	119 25%	154 28%	78 25%	171 29%
Very good value	(+5) 428 29%	260fg 36%	251 33%	365 32%	159 32%	153 35%	366 29%	389 30%	296 31%	428 32%	197 25%	58 26%	172Ab 36%	161 30%	101c 33%	143 24%
VERY / QUITE GOOD VALUE	843 56%	472fg 65%	463 61%	700 61%	296 59%	275 64%	728 59%	758 59%	571 60%	843fg 63%	423 53%	127 58%	292a 61%	316 58%	179 58%	314 54%
VERY / QUITE POOR VALUE	110 7%	49 7%	49 6%	83 7%	53abfh 11%	29 7%	82 7%	94 7%	63 7%	110 8%	72 9%	10 5%	28 6%	34 6%	22 7%	52 9%
Don't know	100 7%	45 6%	58 8%	79 7%	35 7%	29 7%	88 7%	89 7%	63 7%	100 8%	55 7%	11 5%	34 7%	31 6%	15 5%	40 7%
Not stated	171 11%	33I 5%	59aEI 8%	77eI 7%	25I 5%	13I 3%	107AdEI 9%	104aEI 8%	68eI 7%	0 -	94 12%	35c 16%	42 9%	52 10%	49a 16%	66 11%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.9	4.0	4.0	4.0	3.9	4.0	3.9	3.9	4.0	3.9	3.8	4.0	4.1A	3.9	4.0c	3.8
Standard deviation	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0	1.1
Standard error	.04	.05	.05	.04	.07	.06	.04	.04	.04	.04	.05	.09	.06	.06	.08	.06
Error variance	*	*	*	*	*	*	*	*	*	*	*	.01	*	*	.01	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 225  
 B10 Summary 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?

Base: All

	Total	2	3	4	5 - Very well understood	POSITIVE UNDERSTANDING	NEGATIVE UNDERSTANDING	Don't know	Not stated
Unweighted row	1501	70	199	189	228	417	99	35	751
Effective sample size	1022	45	123	126	161	287	67	25	520
Total	1501	63	174	185	239	423	99	35	770
Personal belongings cover	1501	63	174	185	239	423	99	35	770
	100%	100%	100%	100%	100%	100%	100%	100%	100%
Breakdown cover	1501	27	115	217	360	576	46	23	740
	100%	43%	66%	117%	151%	136%	47%	65%	96%
Courtesy car/ temporary replacement vehicle	1501	74	219	348	456	804	106	24	348
	100%	117%	127%	188%	191%	190%	108%	68%	45%
Foreign use cover	1501	35	108	110	161	271	72	49	1001
	100%	56%	62%	60%	67%	64%	73%	139%	130%
Key loss cover	1501	29	86	108	158	266	47	33	1068
	100%	46%	50%	59%	66%	63%	48%	93%	139%
Legal Expenses/Legal protection	1501	132	337	312	381	693	194	20	258
	100%	209%	194%	169%	159%	164%	196%	56%	33%
No claims bonus protection	1501	70	182	384	607	991	107	12	209
	100%	111%	105%	208%	254%	234%	108%	35%	27%
Personal Accident/ Personal injury/ Medical expenses	1501	89	278	244	266	510	133	36	545
	100%	142%	160%	132%	111%	120%	134%	102%	71%
Windscreen cover	1501	45	172	405	657	1061	73	24	171
	100%	71%	99%	219%	275%	251%	73%	69%	22%

Table 226

B10-1. 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? Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country		Area		Urban (a)	Rural (b)		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)			Wal (e)	NI (f)
Unweighted row	750	435	315	87	295	368	448	283	750	492	362	126	130	132	497	251
Effective sample size	502	289	212	61	195	245	295	192	502	405	362	126	130	132	342	159
Total	731	420	311	93	286	353	431	277	731	647	608	60	39	24	508	221
1 - Not at all understood	(+1) 36 5%	20 5%	16 5%	9C 10%	19c 6%	8 2%	19 4%	15 6%	36d 5%	35d 5%	34d 6%	* 1%	1 3%	1 3%	25 5%	11 5%
2	(+2) 63 9%	39 9%	24 8%	16C 17%	26 9%	22 6%	40 9%	22 8%	63 9%	56 9%	50 8%	5 8%	6abc 15%	2 8%	45 9%	18 8%
3	(+3) 174 24%	103 24%	71 23%	25 27%	68 24%	80 23%	90 21%	77 28%	174 24%	149 23%	138 23%	16 27%	11 29%	8aBC 34%	119 23%	53 24%
4	(+4) 185 25%	107 25%	78 25%	19 20%	70 24%	96 27%	112 26%	67 24%	185 25%	164 25%	154 25%	14 23%	10 25%	6 27%	132 26%	53 24%
5 - Very well understood	(+5) 239 33%	134 32%	105 34%	22 23%	92 32%	125 35%	145 34%	85 31%	239e 33%	212e 33%	203e 33%	21e 34%	8 22%	6 27%	162 32%	76 35%
POSITIVE UNDERSTANDING	423 58%	240 57%	183 59%	40 44%	162 57%	221A 63%	257 60%	152 55%	423e 58%	376e 58%	358e 59%	35 57%	18 47%	13 54%	294 58%	129 58%
NEGATIVE UNDERSTANDING	99 14%	59 14%	40 13%	25bC 27%	44c 15%	30 9%	59 14%	38 14%	99 14%	91 14%	84 14%	5 9%	7d 18%	3 11%	70 14%	29 13%
Don't know	35 5%	18 4%	17 6%	2 2%	12 4%	22 6%	25 6%	10 4%	35 5%	31 5%	29 5%	4f 7%	2 5%	* 2%	25 5%	10 4%
Median	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0
Mean score	3.8	3.7	3.8	3.3	3.7a	3.9Ab	3.8	3.7	3.8e	3.7e	3.8e	3.9E	3.5	3.7	3.7	3.8
Standard deviation	1.2	1.2	1.2	1.3	1.2	1.1	1.2	1.2	1.2	1.2	1.2	1.0	1.1	1.1	1.2	1.2
Standard error	.05	.07	.08	.17	.09	.07	.07	.09	.05	.06	.06	.10	.10	.09	.06	.10
Error variance	*	*	.01	.03	.01	*	*	.01	*	*	*	.01	.01	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 226 (continuation)

B10-1. 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? Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus		
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No	
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	
Unweighted row	750	517	230	369	362	45	684	214	536	107	634	702	31	482	79	
Effective sample size	502	342	157	232	257	29	457	143	359	72	423	466	22	312	55	
Total	731	493	235	331	382	41	667	205	526	106	617	675	33	445	84	
1 - Not at all understood	(+1)	36 5%	14 3%	21A 9%	20 6%	14 4%	1 2%	34 5%	11 5%	25 5%	9 8%	27 4%	32 5%	2 5%	21 5%	7 8%
2	(+2)	63 9%	36 7%	27 12%	38b 12%	25 6%	2 4%	61 9%	18 9%	45 8%	10 9%	53 9%	59 9%	* 1%	38 9%	8 10%
3	(+3)	174 24%	114 23%	57 24%	76 23%	97 25%	11 26%	157 24%	45 22%	128 24%	26 25%	143 23%	157 23%	12 37%	100 22%	23 28%
4	(+4)	185 25%	133 27%	52 22%	94 28%	87 23%	15 36%	161 24%	56 27%	129 24%	23 21%	160 26%	176 26%	2 7%	119b 27%	12 14%
5 - Very well understood	(+5)	239 33%	174 35%	65 28%	94 28%	134 35%	9 23%	223 33%	58 28%	181 34%	31 29%	206 33%	217 32%	15 45%	143 32%	30 36%
POSITIVE UNDERSTANDING		423 58%	307B 62%	117 50%	188 57%	221 58%	24 59%	384 58%	114 55%	310 59%	53 50%	366 59%	393 58%	17 52%	263 59%	42 50%
NEGATIVE UNDERSTANDING		99 14%	50 10%	49A 21%	58b 18%	39 10%	2 6%	95 14%	30 15%	69 13%	19 18%	80 13%	91 14%	2 7%	59 13%	15 18%
Don't know		35 5%	22 4%	12 5%	9 3%	24 6%	4 9%	32 5%	16b 8%	19 4%	8 7%	27 4%	34 5%	2 5%	23 5%	3 4%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		3.8	3.9B	3.5	3.6	3.8a	3.8	3.8	3.7	3.8	3.6	3.8	3.8	3.9	3.8	3.6
Standard deviation		1.2	1.1	1.3	1.2	1.1	.9	1.2	1.2	1.2	1.3	1.1	1.2	1.2	1.2	1.3
Standard error		.05	.06	.11	.08	.07	.18	.06	.10	.06	.16	.06	.06	.26	.07	.18
Error variance		*	*	.01	.01	.01	.03	*	.01	*	.02	*	*	.07	*	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 226 (continuation)

B10-1. 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? Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

		NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
		Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row		750	183	290	199	166	288	200	188	176	131	183	148	390	401	222
Effective sample size		502	122	185	142	105	192	130	122	121	85	108	103	272	254	160
Total		731	177	262	216	151	274	186	174	179	125	147	153	402	361	239
1 - Not at all understood	(+1)	36 5%	11 6%	10 4%	17 8%	7 5%	9 3%	3 1%	15A 9%	7 4%	4 3%	10 7%	9 6%	15 4%	14 4%	13 5%
2	(+2)	63 9%	17 9%	21 8%	27 12%	14 9%	18 7%	13 7%	17 10%	19 11%	8 7%	8 5%	22a 14%	32 8%	34 9%	19 8%
3	(+3)	174 24%	45 25%	52 20%	44 20%	40 27%	70 26%	43 23%	38 22%	33 18%	44abC 36%	30 20%	35 23%	101 25%	84 23%	67 28%
4	(+4)	185 25%	57 32%	63 24%	56 26%	35 23%	71 26%	57d 30%	42 24%	50d 28%	20 16%	39 27%	30 20%	109 27%	97 27%	53 22%
5 - Very well understood	(+5)	239 33%	43 24%	100a 38%	65 30%	52 34%	90 33%	65 35%	54 31%	58 32%	45 36%	48 33%	54 35%	130 32%	111 31%	82 34%
POSITIVE UNDERSTANDING		423 58%	99 56%	162 62%	121 56%	87 58%	161 59%	121 65%	96 55%	108 60%	66 53%	88 59%	84 55%	239 59%	208 58%	135 56%
NEGATIVE UNDERSTANDING		99 14%	27 15%	31 12%	44C 20%	21 14%	27 10%	15 8%	32a 18%	26 15%	12 10%	18 12%	31c 20%	47 12%	48 13%	32 13%
Don't know		35 5%	6 3%	17 6%	7 3%	3 2%	16 6%	7 4%	9 5%	13 7%	2 2%	12b 8%	2 2%	16 4%	21 6%	5 2%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		3.8	3.6	3.9a	3.6	3.7	3.8	3.9b	3.6	3.8	3.8	3.8	3.7	3.8	3.8	3.7
Standard deviation		1.2	1.1	1.2	1.3	1.2	1.1	1.0	1.3	1.2	1.1	1.2	1.3	1.1	1.1	1.2
Standard error		.05	.11	.09	.11	.12	.08	.09	.12	.11	.12	.12	.13	.07	.07	.09
Error variance		*	.01	.01	.01	.01	.01	.01	.01	.01	.02	.01	.02	*	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 226 (continuation)

B10-1. 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? Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

	Total	In person (a)	Purchase - actual			In surance company - actual Top 10	Last compared		Generally compare			Never (d)	
			Phone - (b)	Online Total (c)	Online - PCW - (d)		Online other (f)	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)		Some years (c)
Unweighted row	750	79	337	302	210	80	561	305	344	395	109	121	122
Effective sample size	502	44	215	224	155	60	375	206	233	266	74	78	81
Total	731	60	306	338	233	92	544	305	339	391	109	112	116
1 - Not at all understood	(+1) 36 5%	7c 11%	14 5%	13 4%	9 4%	4 4%	27 5%	20 6%	11 3%	17 4%	9 8%	5 4%	5 4%
2	(+2) 63 9%	7 11%	13 4%	39B 12%	26b 11%	11b 12%	49 9%	24 8%	34 10%	28 7%	16a 15%	11 10%	7 6%
3	(+3) 174 24%	16 26%	69 23%	78 23%	53 23%	23 25%	138 25%	75 25%	80 23%	93 24%	25 23%	27 24%	28 24%
4	(+4) 185 25%	8 13%	88a 29%	86 26%	63 27%	23 25%	140 26%	76 25%	85 25%	109b 28%	15 14%	27 24%	34b 29%
5 - Very well understood	(+5) 239 33%	17 28%	104 34%	112 33%	76 33%	29 31%	166 31%	94 31%	118 35%	123 32%	39 36%	38 34%	37 31%
POSITIVE UNDERSTANDING	423 58%	25 42%	192A 63%	198a 59%	139a 60%	52 56%	306 56%	170 56%	203 60%	232 59%	54 50%	65 58%	71 61%
NEGATIVE UNDERSTANDING	99 14%	14B 23%	28 9%	52b 15%	35 15%	15 16%	76 14%	43 14%	45 13%	45 12%	25ad 23%	16 15%	13 11%
Don't know	35 5%	6cd 9%	17 5%	10 3%	6 2%	3 4%	24 4%	16 5%	12 4%	20 5%	5 4%	4 3%	5 4%
Median	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.4	3.9a	3.7	3.7	3.7	3.7	3.7	3.8	3.8	3.6	3.8	3.8
Standard deviation	1.2	1.4	1.1	1.2	1.2	1.2	1.2	1.2	1.1	1.1	1.4	1.2	1.1
Standard error	.05	.22	.08	.08	.09	.15	.06	.09	.08	.07	.16	.14	.13
Error variance	*	.05	.01	.01	.01	.02	*	.01	.01	.01	.03	.02	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 226 (continuation)

B10-1. 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? Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

		Comparisons made					PCW - number looked at			Feature included or considered									
		Total	In person (a)	Online Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)	1 (a)	2 (b)	3+ (c)	Personal belongings (a)	Breakdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)
Unweighted row		750	80	327	483	406	210	206	118	31	750	466	629	296	336	668	682	591	718
Effective sample size		502	52	216	331	280	139	142	84	21	502	301	426	194	215	447	451	396	479
Total		731	75	315	488	414	204	211	127	30	731	434	622	284	309	653	653	578	698
1 - Not at all understood	(+1)	36 5%	* %	16 5%	24 5%	19 4%	5 3%	11 5%	4 3%	0 -%	36 5%	20 5%	30 5%	12 4%	9 3%	24 4%	31 5%	21 4%	34 5%
2	(+2)	63 9%	4 6%	12 4%	49B 10%	42B 10%	24B 12%	23 11%	9 7%	6 19%	63 9%	40 9%	55 9%	19 7%	25 8%	52 8%	59 9%	42 7%	61 9%
3	(+3)	174 24%	18 25%	76 24%	120 25%	106 26%	53 26%	58 28%	28 22%	9 30%	174 24%	98 23%	147 24%	57 20%	61 20%	150 23%	145 22%	145 25%	159 23%
4	(+4)	185 25%	21 28%	75 24%	118 24%	102 25%	46 22%	47 22%	31 25%	9 30%	185 25%	98 23%	153 25%	73 26%	81 26%	169 26%	168 26%	145 25%	175 25%
5 - Very well understood	(+5)	239 33%	25 34%	115 37%	160 33%	132 32%	65 32%	67 32%	48 38%	7 22%	239 33%	156 36%	205 33%	108 38%	116 38%	222 34%	218 33%	200 35%	233 33%
POSITIVE UNDERSTANDING		423 58%	46 62%	190 60%	278 57%	234 56%	110 54%	113 54%	80 63%	16 51%	423 58%	254 58%	358 58%	181 64%	198 64%	392 60%	386 59%	346 60%	408 59%
NEGATIVE UNDERSTANDING		99 14%	5 6%	28 9%	73b 15%	61b 15%	29 14%	34 16%	13 11%	6 19%	99 14%	59 14%	85 14%	31 11%	34 11%	76 12%	90 14%	63 11%	95 14%
Don't know		35 5%	6 7%	21 7%	17 4%	14 3%	11 5%	6 3%	6 5%	0 -%	35 5%	23 5%	33 5%	15 5%	16 5%	35 5%	32 5%	24 4%	35 5%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		3.8	4.0	3.9	3.7	3.7	3.7	3.7	3.9	3.5	3.8	3.8	3.8	3.9	3.9	3.8	3.8	3.8	3.8
Standard deviation		1.2	1.0	1.1	1.2	1.2	1.1	1.2	1.1	1.0	1.2	1.2	1.2	1.1	1.1	1.1	1.2	1.1	1.2
Standard error		.05	.14	.08	.07	.07	.10	.10	.12	.23	.05	.07	.06	.08	.08	.05	.06	.06	.05
Error variance		*	.02	.01	*	.01	.01	.01	.02	.05	*	*	*	.01	.01	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 226 (continuation)

B10-1. 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? Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

		Features - buy			Features - ease			
		Total	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row		750	347	105	298	262	151	304
Effective sample size		502	238	72	191	184	103	192
Total		731	349	107	275	273	150	274
1 - Not at all understood	(+1)	36 5%	19 6%	4 3%	13 5%	9 3%	9 6%	18 6%
2	(+2)	63 9%	31 9%	5 5%	27 10%	26B 10%	1 1%	33B 12%
3	(+3)	174 24%	92 26%	21 20%	61 22%	63 23%	28 19%	78 29%
4	(+4)	185 25%	89 25%	25 24%	70 26%	71 26%	36 24%	73 27%
5 - Very well understood	(+5)	239 33%	101 29%	44a 41%	94 34%	95C 35%	70aC 47%	62 23%
POSITIVE UNDERSTANDING		423 58%	190 54%	69 65%	164 60%	166c 61%	105C 70%	135 49%
NEGATIVE UNDERSTANDING		99 14%	50 14%	8 8%	40 15%	35 13%	10 7%	51B 19%
Don't know		35 5%	17 5%	8 8%	10 3%	9 3%	6 4%	10 4%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		3.8	3.7	4.0a	3.8	3.8C	4.1C	3.5
Standard deviation		1.2	1.2	1.1	1.2	1.1	1.1	1.2
Standard error		.05	.08	.13	.09	.08	.11	.09
Error variance		*	.01	.02	.01	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 227

B10-1. 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? Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

	Total	Personal belongings cover	
		Included in policy (a)	Considered (b)
Unweighted row	750	681	69
Effective sample size	502	454	48
Total	731	659	72
1 - Not at all understood	(+1) 36 5%	32 5%	4 6%
2	(+2) 63 9%	51 8%	12a 17%
3	(+3) 174 24%	154 23%	19 27%
4	(+4) 185 25%	169 26%	16 22%
5 - Very well understood	(+5) 239 33%	223 34%	15 21%
POSITIVE UNDERSTANDING	423 58%	392b 59%	31 43%
NEGATIVE UNDERSTANDING	99 14%	83 13%	16 23%
Don't know	35 5%	30 5%	5 7%
Median	4.0	4.0	3.0
Mean score	3.8	3.8b	3.4
Standard deviation	1.2	1.2	1.2
Standard error	.05	.06	.18
Error variance	*	*	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 228

B10-1. 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? Personal belongings cover

Base: All those who considered / selected Personal belongings cover last time they compared insurers or policies

		Total	Claimed against Personal belongings cover	No (b)
Unweighted row		750	664	
Effective sample size		502	442	
Total		731	641	
1 - Not at all understood	(+1)	36 5%	32 5%	
2	(+2)	63 9%	50 8%	
3	(+3)	174 24%	153 24%	
4	(+4)	185 25%	165 26%	
5 - Very well understood	(+5)	239 33%	211 33%	
POSITIVE UNDERSTANDING		423 58%	376 59%	
NEGATIVE UNDERSTANDING		99 14%	82 13%	
Don't know		35 5%	30 5%	
Median		4.0	4.0	
Mean score		3.8	3.8	
Standard deviation		1.2	1.2	
Standard error		.05	.06	
Error variance		*	*	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 229

B10-2. 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? Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country				Area					
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)		
Unweighted row	801	450	351	104	311	386	486	292	801	499	376	128	123	174	555	244		
Effective sample size	523	294	230	71	201	251	312	195	523	417	376	128	123	174	379	144		
Total	761	427	334	109	293	359	452	285	761	668	631	61	37	31	562	196		
1 - Not at all understood	(+1) 3%	19 2%	10 3%	9 4%	4 1%	3 3%	12 3%	6 2%	13 3%	6 2%	19 3%	17 2%	15 2%	2 3%	2 4%	1 2%	15 3%	4 2%
2	(+2) 4%	27 4%	22b 5%	5 1%	6 6%	10 4%	10 3%	16 4%	11 4%	27 4%	23 3%	22 3%	2 3%	2 4%	2 6%	22 4%	5 3%	
3	(+3) 15%	115 15%	61 14%	54 16%	16 15%	56c 19%	43 12%	61 14%	51 18%	115 15%	100 15%	96 15%	8 13%	4 11%	8ABCDE 25%	91 16%	22 11%	
4	(+4) 28%	217 28%	120 28%	97 29%	38 35%	81 28%	97 27%	132 29%	79 28%	217 28%	190 28%	180 28%	19 30%	11 28%	8 25%	165 29%	52 27%	
5 - Very well understood	(+5) 47%	360 47%	203 47%	157 47%	41 38%	135 46%	183 51%	216 48%	130 46%	360f 47%	322f 48%	304f 48%	26 43%	18 48%	12 37%	253 45%	106 54%	
POSITIVE UNDERSTANDING	576 76%	322 75%	254 76%	80 73%	216 74%	281 78%	348 77%	209 73%	576F 76%	512F 77%	484F 77%	45f 73%	28F 76%	19 62%	417 74%	159 81%		
NEGATIVE UNDERSTANDING	46 6%	33 8%	14 4%	10 10%	14 5%	22 6%	29 6%	17 6%	46 6%	40 6%	37 6%	4 6%	3 8%	3 8%	37 7%	9 5%		
Don't know	23 3%	11 3%	12 4%	3 2%	7 2%	13 4%	14 3%	8 3%	23 3%	17 2%	15 2%	5ABC 8%	2 4%	2 5%	17 3%	6 3%		
Median	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0	5.0		
Mean score	4.2	4.2	4.2	4.0	4.2	4.2	4.2	4.1	4.2F	4.2F	4.2F	4.2	4.2	3.9	4.1	4.3		
Standard deviation	1.0	1.0	1.0	1.1	.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.0	.9		
Standard error	.04	.06	.06	.13	.07	.07	.06	.07	.04	.05	.05	.09	.10	.08	.05	.08		
Error variance	*	*	*	.02	*	*	*	.01	*	*	*	.01	.01	.01	*	.01		

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 229 (continuation)

B10-2. 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? Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	801	517	279	377	397	53	723	234	567	105	688	735	38	514	77
Effective sample size	523	330	191	229	277	35	470	151	372	67	450	474	28	323	55
Total	761	469	286	326	409	50	682	215	546	98	654	684	41	460	83
1 - Not at all understood	(+1) 19 3%	13 3%	6 2%	11 3%	9 2%	* 1%	19 3%	3 2%	16 3%	2 2%	17 3%	19 3%	* *%	14 3%	2 2%
2	(+2) 27 4%	14 3%	13 4%	14 4%	13 3%	3 5%	24 4%	5 3%	22 4%	2 2%	25 4%	25 4%	0 -%	16 4%	6 7%
3	(+3) 115 15%	58 12%	57a 20%	47 14%	66 16%	8 17%	102 15%	35 16%	80 15%	18 18%	97 15%	102 15%	6 16%	67 15%	19 23%
4	(+4) 217 28%	124 26%	91 32%	90 28%	117 29%	16 31%	187 27%	64 30%	153 28%	24 25%	191 29%	195 29%	10 23%	126 28%	16 19%
5 - Very well understood	(+5) 360 47%	247B 53%	109 38%	157 48%	189 46%	23 46%	327 48%	103 48%	256 47%	44 45%	309 47%	322 47%	25 60%	222 48%	39 47%
POSITIVE UNDERSTANDING	576 76%	371b 79%	201 70%	247 76%	307 75%	38 77%	514 75%	167 78%	409 75%	68 69%	500 76%	517 76%	34 83%	348 76%	55 66%
NEGATIVE UNDERSTANDING	46 6%	27 6%	19 7%	24 7%	22 5%	3 6%	43 6%	9 4%	38 7%	4 5%	42 6%	44 6%	* *%	30 6%	7 9%
Don't know	23 3%	14 3%	9 3%	7 2%	15 4%	0 -%	23 3%	4 2%	19 3%	8b 8%	15 2%	21 3%	* 1%	15 3%	2 2%
Median	4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0
Mean score	4.2	4.3B	4.0	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4.4	4.2	4.0
Standard deviation	1.0	1.0	1.0	1.0	1.0	1.0	1.0	.9	1.0	1.0	1.0	1.0	.8	1.0	1.1
Standard error	.04	.06	.07	.07	.06	.16	.05	.08	.05	.13	.05	.05	.15	.06	.15
Error variance	*	*	.01	*	*	.03	*	.01	*	.02	*	*	.02	*	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 229 (continuation)

B10-2. 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? Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

		NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
		Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)	
Unweighted row	801	207	299	236	171	294	213	215	181	140	209	151	412	437	232		
Effective sample size	523	132	186	169	109	181	133	139	122	91	118	103	283	278	161		
Total	761	189	265	260	159	249	188	199	179	133	161	152	418	400	236		
1 - Not at all understood	(+1) 3%	19 2%	9 3%	6 2%	4 3%	5 2%	* *%	6 3%	8a 4%	3 2%	6 4%	2 2%	9 2%	6 1%	11 5%		
2	(+2) 4%	27 4%	8 3%	8 3%	14 5%	6 4%	5 2%	2 1%	11a 6%	6 3%	6 5%	6 4%	5 3%	16 4%	11 4%		
3	(+3) 15%	115 20%	29 11%	37b 19%	29 9%	50b 14%	15 9%	36 17%	31 13%	26 15%	27 16%	21 16%	22 14%	27 18%	64 15%	63 16%	37 16%
4	(+4) 28%	217 28%	59 31%	63 24%	76 29%	50 31%	66 27%	50 26%	56 28%	53 30%	40 30%	38 24%	52 34%	124 30%	115 29%	70 30%	
5 - Very well understood	(+5) 47%	360 47%	75 40%	146A 55%	110 42%	81 51%	128 51%	102 54%	93 46%	79 44%	60 45%	83 51%	63 41%	195 47%	186 47%	102 43%	
POSITIVE UNDERSTANDING		576 76%	134 71%	209 79%	186 72%	131a 82%	194 78%	151 80%	149 75%	132 74%	100 75%	121 75%	115 75%	319 76%	301 75%	172 73%	
NEGATIVE UNDERSTANDING		46 6%	13 7%	17 6%	20 8%	10 6%	10 4%	2 1%	17A 8%	14A 8%	9a 7%	12 7%	7 5%	25 6%	22 6%	21 9%	
Don't know		23 3%	5 3%	10 4%	5 2%	3 2%	9 4%	4 2%	8 4%	6 4%	2 2%	6 4%	3 2%	10 3%	13 3%	7 3%	
Median		4.0	4.0	5.0	4.0	5.0	5.0	5.0	4.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0	
Mean score		4.2	4.0	4.3a	4.1	4.3	4.3a	4.4c	4.1	4.1	4.1	4.2	4.1	4.2	4.2	4.1	
Standard deviation		1.0	1.0	1.0	1.0	1.0	.9	.8	1.0	1.1	1.0	1.1	.9	1.0	1.0	1.1	
Standard error		.04	.09	.08	.08	.09	.07	.07	.09	.10	.11	.10	.09	.06	.06	.09	
Error variance		*	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	*	*	.01	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 229 (continuation)

B10-2. 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? Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

	Total	In person (a)	Purchase - actual			In surance company - actual Top 10	Last compared		Generally compare			Never (d)	
			Phone (b)	Online Total (c)	Online - PCW (d)		Online other (f)	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)		Some years (c)
Unweighted row	801	80	381	294	208	72	597	312	359	426	99	129	140
Effective sample size	523	41	238	216	153	53	397	200	243	277	64	86	92
Total	761	54	341	325	230	82	577	290	355	404	91	126	132
1 - Not at all understood	(+1) 19 3%	4b 8%	6 2%	9 3%	6 3%	3 3%	14 2%	13B 5%	3 1%	10 3%	2 2%	2 1%	5 4%
2	(+2) 27 4%	3 5%	9 3%	15 5%	9 4%	2 3%	19 3%	4 1%	16 5%	7 2%	6a 7%	8a 6%	7 5%
3	(+3) 115 15%	8 14%	55 16%	43 13%	33 14%	8 10%	85 15%	45 15%	53 15%	61 15%	15 17%	18 14%	21 16%
4	(+4) 217 28%	15 28%	97 28%	96 30%	71 31%	23 28%	170 29%	85 29%	105 30%	136bd 34%	19 20%	33 26%	29 22%
5 - Very well understood	(+5) 360 47%	22 41%	159 47%	158 49%	109 47%	44 54%	271 47%	138 47%	169 48%	178 44%	48 53%	63 50%	65 49%
POSITIVE UNDERSTANDING	576 76%	37 69%	256 75%	254 78%	180 78%	67 82%	441 76%	223 77%	274 77%	314 78%	67 73%	95 76%	94 71%
NEGATIVE UNDERSTANDING	46 6%	7b 13%	15 4%	24 7%	15 7%	5 6%	33 6%	17 6%	19 5%	17 4%	8 8%	9 7%	12 9%
Don't know	23 3%	2 4%	15cd 4%	4 1%	1 1%	2 3%	18 3%	6 2%	9 3%	12 3%	1 2%	3 2%	5 4%
Median	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0	5.0	5.0	5.0
Mean score	4.2	3.9	4.2	4.2	4.2	4.3	4.2	4.2	4.2	4.2	4.2	4.2	4.1
Standard deviation	1.0	1.2	.9	1.0	1.0	1.0	1.0	1.0	.9	.9	1.1	1.0	1.1
Standard error	.04	.20	.06	.07	.08	.14	.05	.07	.06	.06	.13	.11	.12
Error variance	*	.04	*	*	.01	.02	*	.01	*	*	.02	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 229 (continuation)

B10-2. 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? Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

		Comparisons made					PCW - number looked at			Feature included or considered									
		Total	In person (a)	Online Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)	1 (a)	2 (b)	3+ (c)	Personal belongings (a)	Breakdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)
Unweighted row		801	79	354	502	429	209	197	131	44	466	801	668	273	321	683	717	572	741
Effective sample size		523	49	218	340	294	135	132	95	29	301	523	443	172	198	450	463	376	483
Total		761	70	310	502	434	197	193	144	41	434	761	645	248	283	655	669	550	702
1 - Not at all understood	(+1)	19 3%	* *	7 2%	10 2%	10 2%	3 1%	6 3%	2 2%	1 2%	7 2%	19 3%	15 2%	8 3%	6 2%	19 3%	19 3%	10 2%	19 3%
2	(+2)	27 4%	4 5%	9 3%	17 3%	15 3%	4 2%	5 3%	5 3%	3 8%	18 4%	27 4%	23 4%	5 2%	14 5%	20 3%	20 3%	19 3%	24 3%
3	(+3)	115 15%	9 13%	45 15%	75 15%	71 16%	37 19%	28 14%	24 17%	8 20%	49 11%	115e 15%	92 14%	33 13%	26 9%	97 15%	91 14%	76 14%	104 15%
4	(+4)	217 28%	22 32%	92 30%	162 32%	142 33%	63 32%	68 35%	41 29%	15 37%	104 24%	217 28%	190 29%	65 26%	87 31%	185 28%	189 28%	146 26%	194 28%
5 - Very well understood	(+5)	360 47%	32 46%	150 48%	230 46%	191 44%	89 45%	84 44%	69 48%	13 33%	242bcfi 56%	360 47%	307 48%	133 54%	141 50%	314 48%	329 49%	281 51%	340 49%
POSITIVE UNDERSTANDING		576 76%	55 78%	241 78%	392 78%	333 77%	152 77%	153 79%	111 77%	29 70%	346 80%	576 76%	497 77%	197 80%	228 81%	499 76%	519 78%	427 78%	535 76%
NEGATIVE UNDERSTANDING		46 6%	4 5%	16 5%	27 5%	25 6%	7 4%	11 6%	7 5%	4 10%	25 6%	46 6%	38 6%	14 6%	20 7%	39 6%	39 6%	30 5%	42 6%
Don't know		23 3%	3 4%	8 2%	8 2%	5 1%	2 1%	2 1%	3 2%	* *	14 3%	23 3%	18 3%	4 2%	8 3%	20 3%	20 3%	18 3%	21 3%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0	5.0	5.0	4.0	5.0	5.0	5.0
Mean score		4.2	4.2	4.2	4.2	4.1	4.2	4.2	4.2	3.9	4.3b	4.2	4.2	4.3	4.2	4.2	4.2	4.3	4.2
Standard deviation		1.0	.9	1.0	1.0	1.0	.9	1.0	.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Standard error		.04	.13	.07	.05	.06	.08	.09	.10	.19	.06	.04	.05	.08	.07	.05	.05	.05	.05
Error variance		*	.02	*	*	*	.01	.01	.01	.04	*	*	*	.01	.01	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 229 (continuation)

B10-2. 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? Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer se parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	801	384	109	308	291	154	314
Effective sample size	523	256	76	191	198	104	192
Total	761	375	114	273	292	154	271
1 - Not at all understood	(+1) 19 3%	5 1%	4 3%	11 4%	8 3%	5 3%	5 2%
2	(+2) 27 4%	13 4%	7 6%	7 3%	7 3%	4 3%	16 6%
3	(+3) 115 15%	63 17%	13 11%	39 14%	44 15%	20 13%	43 16%
4	(+4) 217 28%	121 32%	28 25%	68 25%	82 28%	45 29%	80 30%
5 - Very well understood	(+5) 360 47%	161 43%	57 50%	142 52%	147 50%	73 47%	122 45%
POSITIVE UNDERSTANDING	576 76%	282 75%	85 75%	209 77%	228 78%	118 77%	202 75%
NEGATIVE UNDERSTANDING	46 6%	18 5%	11 9%	17 6%	15 5%	9 6%	21 8%
Don't know	23 3%	11 3%	5 4%	7 3%	4 1%	7 5%	5 2%
Median	4.0	4.0	5.0	5.0	5.0	4.0	4.0
Mean score	4.2	4.2	4.2	4.2	4.2	4.2	4.1
Standard deviation	1.0	.9	1.1	1.0	1.0	1.0	1.0
Standard error	.04	.06	.13	.08	.07	.10	.07
Error variance	*	*	.02	.01	*	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 230

B10-2. 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? Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

	Total	Breakdown cover	
		Included in policy (a)	Considered (b)
Unweighted row	801	624	177
Effective sample size	523	403	121
Total	761	586	175
1 - Not at all understood	(+1) 19 3%	16 3%	3 2%
2	(+2) 27 4%	20 3%	7 4%
3	(+3) 115 15%	71 12%	44A 25%
4	(+4) 217 28%	159 27%	58 33%
5 - Very well understood	(+5) 360 47%	301B 51%	58 33%
POSITIVE UNDERSTANDING	576 76%	460B 79%	116 66%
NEGATIVE UNDERSTANDING	46 6%	36 6%	10 6%
Don't know	23 3%	18 3%	5 3%
Median	4.0	5.0	4.0
Mean score	4.2	4.2B	3.9
Standard deviation	1.0	1.0	1.0
Standard error	.04	.05	.09
Error variance	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 231

B10-2. 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? Breakdown cover

Base: All those who considered / selected Breakdown cover last time they compared insurers or policies

	Total	Claimed against Breakdown cover	
		Yes (a)	No (b)
Unweighted row	801	83	538
Effective sample size	523	61	340
Total	761	92	491
1 - Not at all understood	(+1) 19 3%	2 2%	14 3%
2	(+2) 27 4%	* *%	20 4%
3	(+3) 115 15%	6 6%	65 13%
4	(+4) 217 28%	23 25%	136 28%
5 - Very well understood	(+5) 360 47%	59b 64%	240 49%
POSITIVE UNDERSTANDING	576 76%	82b 89%	376 77%
NEGATIVE UNDERSTANDING	46 6%	2 2%	34 7%
Don't know	23 3%	2 2%	17 3%
Median	4.0	5.0	5.0
Mean score	4.2	4.5b	4.2
Standard deviation	1.0	.8	1.0
Standard error	.04	.11	.06
Error variance	*	.01	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 232

B10-3. 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? Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Gender		Age			Social Grade		UK Eng/Wal		Country			Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	(b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)	
Unweighted row	1127	630	497	146	462	519	688	410	1127	771	580	194	191	162	780	347	
Effective sample size	782	437	345	105	320	357	476	284	782	643	580	194	191	162	562	221	
Total	1153	644	509	159	473	521	706	415	1153	1031	974	93	57	29	847	307	
1 - Not at all understood	(+1) 3%	32 3%	20 3%	12 2%	6 4%	12 2%	15 3%	19 3%	12 3%	32 3%	29 3%	27 3%	3 3%	2 3%	1 3%	25 3%	7 2%
2	(+2) 6%	74 6%	44 7%	30 6%	13 8%	39c 8%	22 4%	44 6%	30 7%	74 6%	69 7%	65 7%	3 3%	4 6%	2 7%	55 7%	19 6%
3	(+3) 19%	219 19%	123 19%	97 19%	39 24%	94 20%	87 17%	122 17%	89 21%	219 19%	196 19%	188 19%	18 19%	8 14%	6 19%	169 20%	51 17%
4	(+4) 30%	348 30%	184 29%	163 32%	49 31%	139 29%	159 31%	222 32%	119 29%	348 30%	314 30%	292 30%	25 27%	22abcdef 39%	8 27%	257 30%	90 29%
5 - Very well understood	(+5) 40%	456 40%	263 41%	193 38%	51 32%	181 38%	224a 43%	285 40%	155 37%	456 40%	405 39%	385 39%	39 42%	20 36%	12 40%	324 38%	132 43%
POSITIVE UNDERSTANDING	804 70%	447 69%	356 70%	100 63%	321 68%	383a 74%	507 72%	274 66%	804 70%	719 70%	677 69%	65 70%	43 74%	19 67%	582 69%	222 72%	
NEGATIVE UNDERSTANDING	106 9%	64 10%	43 8%	19 12%	51 11%	37 7%	63 9%	42 10%	106 9%	98 9%	92 9%	6 6%	5 9%	3 10%	80 10%	26 8%	
Don't know	24 2%	10 2%	14 3%	2 1%	8 2%	14 3%	13 2%	11 3%	24 2%	18 2%	17 2%	5aBC 5%	1 2%	1bc 4%	16 2%	8 3%	
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	
Mean score	4.0	4.0	4.0	3.8	3.9	4.1a	4.0	3.9	4.0	4.0	4.0	4.1	4.0	4.0	4.0	4.1	
Standard deviation	1.1	1.1	1.0	1.1	1.1	1.0	1.0	1.1	1.1	1.1	1.1	1.0	1.0	1.1	1.1	1.0	
Standard error	.04	.05	.06	.11	.06	.05	.05	.06	.04	.04	.04	.08	.08	.09	.05	.07	
Error variance	*	*	*	.01	*	*	*	*	*	*	*	.01	.01	.01	*	.01	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 232 (continuation)

B10-3. 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? Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1127	745	377	543	554	83	1023	358	769	140	978	1043	50	726	108
Effective sample size	782	506	271	360	401	55	711	249	532	93	683	716	36	492	79
Total	1153	736	411	521	601	78	1051	366	787	134	1011	1050	54	719	119
1 - Not at all understood	(+1) 32 3%	21 3%	12 3%	17 3%	14 2%	0 -	31 3%	10 3%	23 3%	4 3%	28 3%	28 3%	4 7%	16 2%	9a 7%
2	(+2) 74 6%	31 4%	43A 10%	37 7%	36 6%	4 6%	67 6%	15 4%	59 7%	9 7%	63 6%	70 7%	* 1%	47 6%	9 7%
3	(+3) 219 19%	123 17%	93a 23%	96 18%	121 20%	22 28%	194 18%	71 19%	148 19%	34 25%	182 18%	196 19%	10 19%	124 17%	28 23%
4	(+4) 348 30%	227 31%	121 29%	168 32%	175 29%	21 27%	316 30%	111 30%	237 30%	37 28%	310 31%	325 31%	9 17%	229 32%	25 21%
5 - Very well understood	(+5) 456 40%	318B 43%	137 33%	196 38%	240 40%	27 35%	423 40%	155 42%	301 38%	48 36%	406 40%	414 39%	26 49%	288 40%	45 38%
POSITIVE UNDERSTANDING	804 70%	545B 74%	257 63%	364 70%	415 69%	48 62%	739 70%	266 73%	538 68%	85 64%	715 71%	738 70%	36 66%	516b 72%	70 59%
NEGATIVE UNDERSTANDING	106 9%	52 7%	55A 13%	54 10%	49 8%	4 6%	98 9%	25 7%	82 10%	14 10%	91 9%	98 9%	4 8%	63 9%	17 14%
Don't know	24 2%	17 2%	6 1%	7 1%	17 3%	4 5%	20 2%	4 1%	20 2%	1 *	23 2%	19 2%	4a 7%	16 2%	4 3%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0
Mean score	4.0	4.1B	3.8	4.0	4.0	3.9	4.0	4.1	4.0	3.9	4.0	4.0	4.1	4.0	3.8
Standard deviation	1.1	1.0	1.1	1.1	1.0	1.0	1.1	1.0	1.1	1.1	1.1	1.1	1.2	1.0	1.2
Standard error	.04	.05	.07	.06	.05	.13	.04	.06	.05	.11	.04	.04	.21	.05	.14
Error variance	*	*	*	*	*	.02	*	*	*	.01	*	*	.05	*	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 232 (continuation)

B10-3. 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? Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

		NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
		Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1127	292	420	329	240	419	309	298	249	197	260	222	612	633	328	
Effective sample size	782	199	284	250	159	279	214	203	174	131	163	159	435	431	236	
Total	1153	290	415	388	236	393	314	296	257	193	230	239	646	632	352	
1 - Not at all understood	(+1) 3%	32 2%	7 2%	9 2%	14 4%	7 3%	9 2%	4 1%	8 3%	12a 5%	3 1%	6 2%	2 1%	20 3%	11 2%	14 4%
2	(+2) 6%	74 6%	20 7%	24 6%	39bC 10%	9 4%	16 4%	15 5%	18 6%	14 6%	17 9%	12 5%	16 7%	46 7%	36 6%	26 7%
3	(+3) 19%	219 19%	58 20%	65 16%	73 19%	46 19%	85 22%	74C 24%	59 20%	34 13%	33 17%	29 12%	48 20%	134a 21%	125 20%	81 23%
4	(+4) 30%	348 30%	99 34%	123 30%	114 29%	67 28%	113 29%	89 28%	94 32%	85 33%	57 30%	84c 37%	81 34%	173 27%	217B 34%	83 24%
5 - Very well understood	(+5) 40%	456 40%	100 35%	184a 44%	140 36%	103 44%	161 41%	123 39%	116 39%	109 42%	78 40%	95 41%	86 36%	261 40%	232 37%	141 40%
POSITIVE UNDERSTANDING		804 70%	199 69%	307 74%	254 65%	170 72%	274 70%	213 68%	210 71%	193 75%	135 70%	179c 78%	167 70%	434 67%	450b 71%	224 64%
NEGATIVE UNDERSTANDING		106 9%	27 9%	34 8%	53bC 14%	16 7%	25 6%	19 6%	26 9%	26 10%	19 10%	18 8%	18 8%	67 10%	47 7%	40 11%
Don't know		24 2%	5 2%	9 2%	8 2%	4 2%	8 2%	9b 3%	1 *	4 2%	6b 3%	5 2%	6 2%	11 2%	11 2%	7 2%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		4.0	3.9	4.1	3.9	4.1	4.0a	4.0	4.0	4.0	4.0	4.1	4.0	4.0	4.0	3.9
Standard deviation		1.1	1.0	1.0	1.1	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.1	1.0	1.1
Standard error		.04	.07	.06	.07	.08	.06	.07	.07	.08	.09	.08	.08	.05	.05	.08
Error variance		*	.01	*	.01	.01	*	*	.01	.01	.01	.01	.01	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 232 (continuation)

B10-3. 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? Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	In person (a)	Purchase - actual			In surance company - actual Top 10	Last compared		Generally compare			Never (d)	
			Phone - (b)	Online Total - (c)	Online - PCW - (d)		Online other (f)	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)		Some years (c)
Unweighted row	1127	108	495	469	338	109	872	462	511	615	143	180	181
Effective sample size	782	61	337	347	249	83	610	319	361	427	100	127	122
Total	1153	84	496	519	371	126	901	473	532	633	148	189	176
1 - Not at all understood	(+1) 32 3%	1 1%	15 3%	12 2%	9 2%	2 2%	24 3%	15 3%	15 3%	20 3%	4 2%	4 2%	4 2%
2	(+2) 74 6%	4 5%	33 7%	36 7%	24 6%	9 7%	55 6%	28 6%	36 7%	36 6%	8 5%	11 6%	19a 11%
3	(+3) 219 19%	24b 29%	80 16%	100 19%	74 20%	22 17%	187 21%	96 20%	99 19%	124 20%	32 22%	32 17%	31 18%
4	(+4) 348 30%	17 21%	168a 34%	144 28%	101 27%	38 30%	279 31%	153 32%	157 30%	211bD 33%	33 23%	66bd 35%	37 21%
5 - Very well understood	(+5) 456 40%	35 42%	185 37%	222 43%	160 43%	54 43%	342 38%	171 36%	222 42%	232 37%	68 46%	73 39%	79 45%
POSITIVE UNDERSTANDING	804 70%	52 62%	353 71%	366 70%	261 70%	92 73%	620 69%	324 68%	380 71%	443 70%	101 69%	139 74%	116 66%
NEGATIVE UNDERSTANDING	106 9%	5 6%	48 10%	49 9%	33 9%	12 9%	79 9%	43 9%	50 9%	56 9%	12 8%	15 8%	23 13%
Don't know	24 2%	2 3%	15c 3%	4 1%	3 1%	* **	14 2%	10 2%	3 1%	10 2%	3 2%	3 1%	5 3%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.0	4.0	4.0	4.0	4.0	4.1	4.0	3.9	4.0	4.0	4.1	4.0	4.0
Standard deviation	1.1	1.0	1.1	1.1	1.1	1.0	1.0	1.1	1.1	1.0	1.1	1.0	1.2
Standard error	.04	.13	.06	.06	.07	.11	.04	.06	.06	.05	.11	.09	.11
Error variance	*	.02	*	*	*	.01	*	*	*	*	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 232 (continuation)

B10-3. 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? Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1127	108	484	742	646	30	300	298	206	57
Effective sample size	782	73	329	527	461	22	205	208	154	39
Total	1153	109	485	783	687	33	301	308	234	56
1 - Not at all understood	(+1) 3%	1 1%	14 3%	21 3%	19 3%	0 -%	5 2%	7 2%	5 2%	1 2%
2	(+2) 6%	2 2%	20 4%	58 7%	50 7%	2 5%	16 5%	19 6%	20 9%	3 5%
3	(+3) 19%	26 24%	99 21%	153 20%	137 20%	9 28%	71 23%	64 21%	46 20%	11 20%
4	(+4) 30%	39 36%	143 29%	251 32%	219 32%	12 37%	98 32%	96 31%	77 33%	20 36%
5 - Very well understood	(+5) 40%	37 34%	203 42%	290 37%	253 37%	10 30%	108 36%	118 38%	84 36%	20 37%
POSITIVE UNDERSTANDING	804 70%	76 70%	346 71%	541 69%	471 69%	22 67%	206 68%	213 69%	161 69%	41 73%
NEGATIVE UNDERSTANDING	106 9%	3 3%	34 7%	79a 10%	69a 10%	2 5%	21 7%	26 9%	25 11%	4 7%
Don't know	24 2%	4 3%	5 1%	10 1%	9 1%	0 -%	3 1%	4 1%	1 1%	0 -%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.0	4.0	4.0	3.9	3.9	3.9	4.0	4.0	3.9	4.0
Standard deviation	1.1	.9	1.0	1.1	1.1	.9	1.0	1.0	1.1	1.0
Standard error	.04	.10	.06	.05	.05	.19	.07	.07	.09	.16
Error variance	*	.01	*	*	*	.04	*	.01	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 232 (continuation)

B10-3. 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? Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Feature included or considered									Features - buy			Features - ease			
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)	
Unweighted row	1127	629	668	1127	402	404	972	1007	776	1051	546	168	412	414	211	449	
Effective sample size	782	426	443	782	278	263	678	694	537	729	388	121	272	293	150	303	
Total	1153	622	645	1153	417	380	1003	1021	794	1076	576	181	395	436	225	441	
1 - Not at all understood	(+1) 3%	32 2%	14 3%	20 3%	32 3%	15 3%	13 3%	28 3%	25 2%	24 3%	28 3%	12 2%	9 5%	11 3%	15 3%	7 3%	10 2%
2	(+2) 6%	74 6%	31 5%	41 6%	74 6%	19 5%	24 6%	66 7%	66 6%	45 6%	70 7%	39 7%	11 6%	24 6%	22 5%	7 3%	45aB 10%
3	(+3) 19%	219 19%	101 16%	121 19%	219 19%	80 19%	54 14%	189 19%	188 18%	144 18%	202 19%	113 20%	25 14%	82 21%	76 17%	37 16%	93 21%
4	(+4) 30%	348 30%	179 29%	199 31%	348 30%	122 29%	113 30%	307 31%	315 31%	240 30%	321 30%	182 32%	57 31%	109 27%	124 28%	64 28%	150 34%
5 - Very well understood	(+5) 40%	456 40%	289 46%	251 39%	456 40%	176 42%	166 44%	396 40%	408 40%	330 42%	434 40%	220 38%	73 41%	161 41%	194C 45%	106C 47%	135 31%
POSITIVE UNDERSTANDING	804 70%	467c 75%	451 70%	804 70%	298 72%	279 74%	703 70%	723 71%	569 72%	754 70%	402 70%	130 72%	270 68%	318c 73%	169c 75%	285 65%	
NEGATIVE UNDERSTANDING	106 9%	45 7%	61 9%	106 9%	34 8%	37 10%	95 9%	91 9%	68 9%	99 9%	52 9%	20 11%	35 9%	36 8%	14 6%	55b 13%	
Don't know	24 2%	9 1%	14 2%	24 2%	6 1%	9 2%	16 2%	18 2%	13 2%	21 2%	10 2%	6 3%	9 2%	5 1%	5 2%	8 2%	
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	
Mean score	4.0	4.1bcfi	4.0	4.0	4.0	4.1	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.1C	4.2C	3.8	
Standard deviation	1.1	1.0	1.1	1.1	1.1	1.1	1.1	1.0	1.1	1.1	1.0	1.1	1.1	1.1	1.0	1.1	
Standard error	.04	.05	.05	.04	.06	.07	.04	.04	.05	.04	.05	.11	.07	.06	.08	.06	
Error variance	*	*	*	*	*	*	*	*	*	*	*	.01	*	*	.01	*	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 233

B10-3. 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? Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Courtesy car/ temporary replacement vehicle	
		Included in policy (a)	Considered (b)
Unweighted row	1127	1023	104
Effective sample size	782	707	75
Total	1153	1043	111
1 - Not at all understood	(+1) 32 3%	31 3%	1 1%
2	(+2) 74 6%	65 6%	9 8%
3	(+3) 219 19%	186 18%	33a 30%
4	(+4) 348 30%	316 30%	31 28%
5 - Very well understood	(+5) 456 40%	423 41%	33 30%
POSITIVE UNDERSTANDING	804 70%	739b 71%	64 58%
NEGATIVE UNDERSTANDING	106 9%	96 9%	10 9%
Don't know	24 2%	21 2%	3 3%
Median	4.0	4.0	4.0
Mean score	4.0	4.0	3.8
Standard deviation	1.1	1.1	1.0
Standard error	.04	.04	.12
Error variance	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 234

B10-3. 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? Courtesy car/ temporary replacement vehicle

Base: All those who considered / selected Courtesy car/ temporary replacement vehicle last time they compared insurers or policies

	Total	Claimed against Courtesy car/ temporary replacement vehicle	
		Yes (a)	No (b)
Unweighted row	1127	149	872
Effective sample size	782	103	603
Total	1153	152	889
1 - Not at all understood	(+1) 32 3%	2 1%	29 3%
2	(+2) 74 6%	4 2%	62 7%
3	(+3) 219 19%	30 20%	156 17%
4	(+4) 348 30%	49 32%	267 30%
5 - Very well understood	(+5) 456 40%	67 44%	355 40%
POSITIVE UNDERSTANDING	804 70%	116 76%	622 70%
NEGATIVE UNDERSTANDING	106 9%	6 4%	91a 10%
Don't know	24 2%	0 -%	21 2%
Median	4.0	4.0	4.0
Mean score	4.0	4.2	4.0
Standard deviation	1.1	.9	1.1
Standard error	.04	.09	.04
Error variance	*	.01	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 235

B10-4. 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? Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country				Area				
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)	
Unweighted row	487	337	150	57	182	248	324	150	487	339	257	57	82	91	331	156	
Effective sample size	334	233	101	39	118	177	225	99	334	284	257	57	82	91	231	103	
Total	500	353	147	60	173	267	340	145	500	456	432	27	25	16	349	151	
1 - Not at all understood	(+1) 7%	37 6%	21 11%	16 6%	4 8%	14 7%	19 7%	22 10%	14 7%	37 7%	33 7%	32 7%	2 7%	1 5%	2 11%	25 7%	12 8%
2	(+2) 7%	35 7%	24 7%	11 7%	8 13%	8 5%	19 7%	20 6%	15 11%	35 7%	31 7%	30 7%	1 5%	1 5%	2abe 13%	28 8%	7 4%
3	(+3) 22%	108 23%	80 19%	28 19%	23Bc 39%	30 17%	55 21%	69 20%	36 25%	108 22%	98 22%	92 21%	6 23%	6 24%	3 20%	72 21%	36 24%
4	(+4) 22%	110 22%	78 22%	32 22%	8 14%	53ac 31%	49 18%	82 24%	25 17%	110 22%	101 22%	94 22%	7 25%	7 28%	3 16%	79 23%	32 21%
5 - Very well understood	(+5) 32%	161 34%	119 28%	41 28%	14 24%	60 35%	86 32%	115 34%	38 26%	161 32%	147 32%	139 32%	8 30%	8 32%	6 34%	111 32%	50 33%
POSITIVE UNDERSTANDING	271 54%	198 56%	73 50%	22 38%	114Ac 66%	135 51%	198b 58%	63 43%	271 54%	248 54%	233 54%	15 54%	15 60%	8 51%	189 54%	82 54%	
NEGATIVE UNDERSTANDING	72 14%	46 13%	26 18%	12 20%	22 13%	38 14%	42 12%	30 20%	72 14%	65 14%	62 14%	3 12%	2 10%	4abcE 24%	54 15%	18 12%	
Don't know	49 10%	30 8%	19 13%	2 4%	7 4%	39B 15%	31 9%	16 11%	49 10%	45 10%	44 10%	3 11%	2 6%	1 5%	34 10%	15 10%	
Median	4.0	4.0	4.0	3.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	
Mean score	3.7	3.8	3.6	3.4	3.8a	3.7	3.8b	3.4	3.7	3.7	3.7	3.7	3.8	3.5	3.7	3.8	
Standard deviation	1.3	1.2	1.3	1.2	1.2	1.3	1.2	1.3	1.3	1.2	1.3	1.2	1.1	1.4	1.3	1.2	
Standard error	.07	.08	.14	.19	.11	.10	.08	.14	.07	.08	.08	.17	.13	.16	.09	.13	
Error variance	.01	.01	.02	.04	.01	.01	.01	.02	.01	.01	.01	.03	.02	.02	.01	.02	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 235 (continuation)

B10-4. 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? Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus		
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No	
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	
Unweighted row	487	330	155	261	217	40	429	149	338	73	411	437	31	304	61	
Effective sample size	334	230	103	168	159	25	295	103	231	51	282	296	22	206	44	
Total	500	345	153	248	241	35	443	152	348	77	421	441	34	306	66	
1 - Not at all understood	(+1)	37 7%	21 6%	16 10%	18 7%	18 7%	3 8%	31 7%	12 8%	25 7%	9 12%	25 6%	31 7%	2 6%	22 7%	9 13%
2	(+2)	35 7%	20 6%	15 10%	15 6%	20 8%	* 1%	35 8%	12 8%	23 7%	4 5%	31 7%	33 8%	2 5%	18 6%	7 11%
3	(+3)	108 22%	70 20%	37 25%	57 23%	50 21%	10 29%	89 20%	32 21%	76 22%	17 23%	90 21%	89 20%	8 24%	74 24%	12 19%
4	(+4)	110 22%	79 23%	32 21%	58 24%	50 21%	11 32%	93 21%	35 23%	76 22%	19 25%	91 22%	95 21%	11 32%	66 22%	12 18%
5 - Very well understood	(+5)	161 32%	118 34%	43 28%	85 34%	71 29%	4 12%	154 35%	41 27%	120 34%	17 22%	144 34%	145 33%	11 33%	94 31%	25 38%
POSITIVE UNDERSTANDING		271 54%	197 57%	74 49%	143 58%	121 50%	15 44%	248 56%	76 50%	196 56%	36 47%	235 56%	239 54%	22 65%	160 52%	37 56%
NEGATIVE UNDERSTANDING		72 14%	41 12%	31 20%	33 13%	38 16%	3 9%	65 15%	24 16%	48 14%	13 17%	57 13%	64 15%	4 11%	40 13%	16 24%
Don't know		49 10%	37 11%	11 7%	14 6%	32a 13%	6 18%	41 9%	20 13%	29 8%	10 12%	39 9%	49 11%	0 -%	32 10%	1 1%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		3.7	3.8b	3.5	3.8	3.7	3.5	3.8	3.6	3.8	3.5	3.8	3.7	3.8	3.7	3.6
Standard deviation		1.3	1.2	1.3	1.2	1.3	1.1	1.3	1.3	1.2	1.3	1.2	1.3	1.1	1.2	1.4
Standard error		.07	.08	.13	.10	.11	.24	.08	.13	.09	.20	.08	.08	.24	.09	.22
Error variance		.01	.01	.02	.01	.01	.06	.01	.02	.01	.04	.01	.01	.06	.01	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 235 (continuation)

B10-4. 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? Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

		NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)
Unweighted row	487	117	182	127	114	192	135	130	114	78	116	94	264	275	134
Effective sample size	334	79	123	98	68	129	98	83	81	51	75	66	183	180	98
Total	500	117	183	154	96	189	151	122	121	75	110	99	276	265	150
1 - Not at all understood	(+1) 7%	37 9%	12 6%	11 7%	12c 12%	8 4%	3 2%	8 6%	9 7%	10A 13%	10 9%	10 10%	14 5%	16 6%	13 8%
2	(+2) 7%	35 7%	9 5%	9 6%	5 5%	17 9%	8 5%	10 8%	12 10%	6 8%	7 6%	5 5%	23 8%	18 7%	12 8%
3	(+3) 22%	108 22%	40 22%	42 27%	24 25%	36 19%	31 21%	24 20%	26 21%	21 29%	22 20%	22 22%	60 22%	56 21%	42 28%
4	(+4) 22%	110 22%	43 23%	40b 26%	12 12%	46b 25%	38d 25%	32d 26%	25 20%	8 11%	24 22%	25 25%	61 22%	69 26%	24 16%
5 - Very well understood	(+5) 32%	161 32%	59 32%	46 30%	32 33%	66 35%	56 37%	35 29%	35 29%	25 34%	37 33%	31 31%	92 34%	84 32%	45 30%
POSITIVE UNDERSTANDING	54%	271 54%	102 55%	86 56%	43 45%	112 59%	94d 62%	67 55%	59 49%	33 44%	61 55%	56 57%	153 56%	153 58%	69 46%
NEGATIVE UNDERSTANDING	14%	72 14%	21 11%	20 13%	17 17%	26 14%	10 7%	17 14%	21a 17%	15a 20%	17 15%	15 15%	37 13%	34 13%	25 16%
Don't know	10%	49 10%	21 11%	7 5%	12 12%	16 8%	15 10%	13 11%	16 13%	5 7%	11 10%	6 6%	25 9%	23 9%	14 9%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.6	3.8	3.7	3.6	3.8	4.0cd	3.7	3.6	3.5	3.7	3.7	3.8	3.8c	3.6c
Standard deviation	1.3	1.3	1.2	1.2	1.4	1.2	1.0	1.2	1.3	1.4	1.3	1.3	1.2	1.2	1.3
Standard error	.07	.15	.11	.12	.18	.11	.11	.14	.15	.20	.16	.16	.09	.09	.14
Error variance	.01	.02	.01	.02	.03	.01	.01	.02	.02	.04	.02	.03	.01	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 235 (continuation)

B10-4. 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? Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	In person (a)	Purchase - actual			In surance company - actual Top 10	Last compared		Generally compare			Never (d)	
			Phone (b)	Online Total (c)	Online - PCW (d)		Online other (f)	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)		Some years (c)
Unweighted row	487	47	220	197	138	53	369	201	230	288	57	73	65
Effective sample size	334	28	148	145	103	38	252	140	158	197	42	49	44
Total	500	40	218	222	159	59	376	212	236	296	63	72	66
1 - Not at all understood	(+1) 37 7%	4 10%	14 7%	17 8%	11 7%	6 10%	30 8%	15 7%	16 7%	20 7%	4 6%	1 1%	11aC 17%
2	(+2) 35 7%	2 5%	16 7%	17 8%	15 9%	2 4%	27 7%	17 8%	17 7%	24 8%	4 6%	2 3%	5 8%
3	(+3) 108 22%	10 25%	49 22%	41 18%	24 15%	16 27%	92 25%	43 21%	57 24%	66 22%	17 27%	10 14%	12 19%
4	(+4) 110 22%	4 10%	53 24%	53 24%	38 24%	14 24%	91 24%	52 25%	48 21%	63 21%	8 13%	28ABd 39%	11 16%
5 - Very well understood	(+5) 161 32%	12 31%	64 29%	82 37%	63 40%	17 29%	104 28%	71 33%	71 30%	98 33%	20 32%	23 32%	19 28%
POSITIVE UNDERSTANDING	271 54%	16 41%	116 53%	135 61%	101 64%	31 53%	195 52%	123 58%	120 51%	161 55%	28 45%	52aBD 72%	29 44%
NEGATIVE UNDERSTANDING	72 14%	6 15%	30 14%	34 15%	25 16%	8 14%	57 15%	31 15%	32 14%	45c 15%	7 12%	3 4%	17C 25%
Don't know	49 10%	8 20%	23 10%	13 6%	8 5%	4 6%	31 8%	14 7%	27 12%	23 8%	11 17%	7 10%	8 12%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.6	3.7	3.8	3.9	3.6	3.6	3.7	3.7	3.7	3.7	4.1D	3.3
Standard deviation	1.3	1.4	1.2	1.3	1.3	1.3	1.2	1.2	1.2	1.2	1.2	.9	1.5
Standard error	.07	.30	.11	.11	.13	.21	.08	.11	.10	.09	.21	.13	.24
Error variance	.01	.09	.01	.01	.02	.04	.01	.01	.01	.01	.04	.02	.06

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 235 (continuation)

B10-4. 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? Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

		Comparisons made					PCW - number looked at			Feature included or considered									
		Total	In person (a)	Online Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)	1 (a)	2 (b)	3+ (c)	Personal belongings (a)	Breakdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)
Unweighted row		487	52	211	333	287	156	131	91	32	296	273	402	487	205	414	433	340	466
Effective sample size		334	33	145	230	199	108	89	68	19	194	172	278	334	133	283	294	233	318
Total		500	47	218	345	299	163	132	105	25	284	248	417	500	194	421	437	349	475
1 - Not at all understood	(+1)	37 7%	3 6%	19 9%	21 6%	18 6%	12 7%	6 5%	9 8%	1 3%	23 8%	20 8%	29 7%	37 7%	10 5%	32 8%	30 7%	24 7%	35 7%
2	(+2)	35 7%	2 4%	11 5%	28 8%	26 9%	11 7%	17 13%	6 6%	* 1%	20 7%	14 6%	33 8%	35 7%	19 10%	30 7%	31 7%	20 6%	35 7%
3	(+3)	108 22%	8 18%	48 22%	72 21%	63 21%	36 22%	23 18%	26 25%	8 32%	50 18%	46 19%	88 21%	108 22%	30 16%	96 23%	92 21%	70 20%	95 20%
4	(+4)	110 22%	18b 37%	43 20%	86 25%	73 25%	40 24%	29 22%	22 21%	8 32%	52 18%	51 20%	86 21%	110 22%	37 19%	84 20%	100 23%	76 22%	108 23%
5 - Very well understood	(+5)	161 32%	10 22%	68 31%	115 33%	104 35%	48 29%	51 38%	37 35%	7 29%	107 38%	89 36%	138 33%	161 32%	76 39%	134 32%	141 32%	121 35%	156 33%
POSITIVE UNDERSTANDING		271 54%	28 59%	111 51%	201 58%	177 59%	88 54%	80 60%	58 55%	16 62%	159 56%	140 56%	225 54%	271 54%	113 58%	218 52%	240 55%	196 56%	264 56%
NEGATIVE UNDERSTANDING		72 14%	5 10%	30 14%	49 14%	44 15%	23 14%	23 18%	15 14%	1 4%	43 15%	34 14%	62 15%	72 14%	30 15%	62 15%	61 14%	44 13%	70 15%
Don't know		49 10%	6 13%	28cd 13%	23 7%	16 5%	17 10%	6 4%	6 6%	* 2%	32 11%	28 11%	43 10%	49 10%	21 11%	45 11%	44 10%	39 11%	46 10%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		3.7	3.7	3.7	3.8	3.8	3.7	3.8	3.7	3.9	3.8	3.8	3.7	3.7	3.9	3.7	3.7	3.8	3.7
Standard deviation		1.3	1.1	1.3	1.2	1.2	1.2	1.2	1.3	1.0	1.3	1.3	1.3	1.3	1.3	1.3	1.2	1.2	1.3
Standard error		.07	.21	.11	.08	.09	.12	.13	.16	.23	.10	.10	.08	.07	.12	.08	.08	.09	.07
Error variance		.01	.04	.01	.01	.01	.02	.02	.03	.05	.01	.01	.01	.01	.01	.01	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 235 (continuation)

B10-4. 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? Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

		Total	Features - buy			Features - ease		
			Prefer se parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row		487	250	61	175	154	84	228
Effective sample size		334	172	45	116	110	57	153
Total		500	257	70	171	167	84	228
1 - Not at all understood	(+1)	37 7%	9 3%	9A 13%	19A 11%	16 9%	4 5%	17 7%
2	(+2)	35 7%	19 8%	4 6%	12 7%	13 8%	1 1%	22b 9%
3	(+3)	108 22%	60 23%	13 18%	35 20%	34 21%	15 17%	57 25%
4	(+4)	110 22%	68C 26%	22C 31%	20 12%	31 19%	20 23%	55 24%
5 - Very well understood	(+5)	161 32%	80 31%	15 22%	64 38%	57 34%	34 40%	65 28%
POSITIVE UNDERSTANDING		271 54%	148 57%	37 53%	85 49%	88 53%	54 64%	120 52%
NEGATIVE UNDERSTANDING		72 14%	28 11%	13 19%	31 18%	28 17%	5 6%	38b 17%
Don't know		49 10%	21 8%	7 10%	21 12%	17 10%	11 13%	14 6%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		3.7	3.8	3.5	3.7	3.7	4.1c	3.6
Standard deviation		1.3	1.1	1.3	1.4	1.3	1.1	1.2
Standard error		.07	.09	.21	.14	.13	.16	.10
Error variance		.01	.01	.04	.02	.02	.02	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 236

B10-4. 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? Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	Foreign use cover	
		Included in policy (a)	Considered (b)
Unweighted row	487	432	55
Effective sample size	334	297	37
Total	500	445	55
1 - Not at all understood	(+1) 37 7%	33 7%	4 7%
2	(+2) 35 7%	33 7%	2 4%
3	(+3) 108 22%	97 22%	11 20%
4	(+4) 110 22%	97 22%	13 24%
5 - Very well understood	(+5) 161 32%	142 32%	19 35%
POSITIVE UNDERSTANDING	271 54%	239 54%	32 59%
NEGATIVE UNDERSTANDING	72 14%	66 15%	6 11%
Don't know	49 10%	44 10%	5 10%
Median	4.0	4.0	4.0
Mean score	3.7	3.7	3.8
Standard deviation	1.3	1.3	1.2
Standard error	.07	.08	.21
Error variance	.01	.01	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 237

B10-4. 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? Foreign use cover

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

		Total	Claimed against Foreign use cover No (b)
Unweighted row		487	414
Effective sample size		334	283
Total		500	423
1 - Not at all understood	(+1)	37 7%	31 7%
2	(+2)	35 7%	31 7%
3	(+3)	108 22%	96 23%
4	(+4)	110 22%	95 22%
5 - Very well understood	(+5)	161 32%	129 31%
POSITIVE UNDERSTANDING		271 54%	224 53%
NEGATIVE UNDERSTANDING		72 14%	62 15%
Don't know		49 10%	40 10%
Median		4.0	4.0
Mean score		3.7	3.7
Standard deviation		1.3	1.2
Standard error		.07	.08
Error variance		.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 238

B10-5. 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? Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country				Area				
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)	
Unweighted row	469	275	194	70	175	224	251	202	469	278	212	75	66	116	326	141	
Effective sample size	300	181	118	47	111	142	156	131	300	234	212	75	66	116	216	83	
Total	433	266	167	71	162	200	226	188	433	376	356	36	20	21	319	111	
1 - Not at all understood	(+1) 4%	18 5%	12 4%	6 4%	0 -%	12 7%	6 3%	6 3%	10 5%	18 4%	16 4%	15 4%	2 5%	1 3%	1 3%	12 4%	6 6%
2	(+2) 7%	29 8%	21 5%	8 5%	12Bc 16%	5 3%	12 6%	13 6%	16 9%	29 7%	25 7%	24 7%	2 5%	1 6%	3 12%	24 7%	5 5%
3	(+3) 20%	86 15%	40 28%	46A 28%	14 20%	30 18%	42 21%	36 16%	46 25%	86d 20%	79d 21%	74d 21%	3 9%	5D 26%	4 17%	63 20%	22 19%
4	(+4) 25%	108 27%	71 22%	37 22%	24 34%	37 23%	47 24%	59 26%	43 23%	108 25%	93 25%	87 25%	11 29%	6 30%	5 22%	87 27%	21 19%
5 - Very well understood	(+5) 37%	158 39%	104 32%	54 32%	21 30%	67 41%	70 35%	94 42%	58 31%	158 37%	135 36%	129 36%	14 39%	6 30%	9 42%	109 34%	49 44%
POSITIVE UNDERSTANDING	266 62%	175 66%	91 55%	45 63%	104 64%	117 59%	154b 68%	101 54%	266 62%	229 61%	217 61%	24 68%	12 61%	13 64%	196 61%	70 63%	
NEGATIVE UNDERSTANDING	47 11%	34 13%	14 8%	12 16%	17 11%	19 9%	19 9%	26 14%	47 11%	40 11%	39 11%	4 11%	2 9%	3 15%	35 11%	12 11%	
Don't know	33 8%	17 6%	16 10%	0 -%	11 7%	22a 11%	16 7%	14 8%	33 8%	28 7%	27 8%	4 12%	1 5%	1 4%	25 8%	8 7%	
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	
Mean score	3.9	3.9	3.8	3.8	3.9	3.9	4.1b	3.7	3.9	3.9	3.9	4.0	3.8	3.9	3.9	4.0	
Standard deviation	1.1	1.2	1.1	1.1	1.2	1.1	1.1	1.2	1.1	1.1	1.1	1.2	1.1	1.2	1.1	1.2	
Standard error	.07	.09	.11	.15	.12	.10	.09	.11	.07	.08	.08	.14	.14	.11	.08	.14	
Error variance	*	.01	.01	.02	.01	.01	.01	.01	*	.01	.01	.02	.02	.01	.01	.02	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 238 (continuation)

B10-5. 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? Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

		Years - MI		Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned		
		Total	High (a)	Low (b)	High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc erved (a)	Not co ncerned (b)
Unweighted row		469	303	162	215	239	426	134	335	63	402	444	302	50	126	173
Effective sample size		300	192	105	129	161	271	88	212	38	260	283	182	34	77	103
Total		433	272	157	183	235	392	125	308	52	378	406	254	51	108	144
1 - Not at all understood	(+1)	18 4%	9 3%	10 6%	9 5%	7 3%	15 4%	3 3%	15 5%	2 5%	16 4%	18 4%	8 3%	4 8%	1 1%	8 5%
2	(+2)	29 7%	10 4%	19A 12%	16 9%	13 6%	25 6%	11 9%	18 6%	3 5%	26 7%	24 6%	12 5%	2 4%	6 6%	6 4%
3	(+3)	86 20%	54 20%	32 20%	30 17%	55 23%	78 20%	21 17%	65 21%	10 20%	76 20%	82 20%	53 21%	9 18%	31b 28%	22 15%
4	(+4)	108 25%	66 24%	42 27%	44 24%	62 26%	102 26%	28 23%	80 26%	20b 38%	88 23%	101 25%	59 23%	12 24%	25 23%	34 24%
5 - Very well understood	(+5)	158 37%	112b 41%	46 29%	68 37%	82 35%	146 37%	47 38%	111 36%	12 24%	144 38%	149 37%	98 39%	19 38%	36 33%	62 43%
POSITIVE UNDERSTANDING		266 62%	178 66%	88 56%	111 61%	144 61%	248 63%	75 60%	191 62%	32 62%	232 61%	251 62%	157 62%	32 62%	61 56%	97 67%
NEGATIVE UNDERSTANDING		47 11%	19 7%	29A 18%	25 14%	20 9%	40 10%	15 12%	33 11%	5 10%	42 11%	42 10%	21 8%	6 12%	7 6%	14 9%
Don't know		33 8%	21 8%	9 6%	16 9%	17 7%	26 7%	14 11%	19 6%	4 8%	28 8%	31 8%	22 9%	4 8%	10 9%	12 8%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		3.9	4.0B	3.6	3.9	3.9	3.9	3.9	3.9	3.8	3.9	3.9	4.0	3.9	3.9	4.0
Standard deviation		1.1	1.1	1.2	1.2	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.3	1.0	1.2
Standard error		.07	.08	.12	.11	.09	.07	.13	.08	.18	.07	.07	.08	.22	.12	.12
Error variance		*	.01	.02	.01	.01	*	.02	.01	.03	.01	*	.01	.05	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 238 (continuation)

B10-5. 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? Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
		Total	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row		469	144	99	173	131	120	97	92	105	91	260	237	153
Effective sample size		300	103	60	103	83	75	60	59	55	61	175	147	103
Total		433	158	85	140	121	107	82	87	70	92	258	211	151
1 - Not at all understood	(+1)	18 4%	8 5%	2 2%	5 4%	4 4%	4 4%	3 3%	4 5%	2 3%	4 4%	10 4%	3 2%	8 5%
2	(+2)	29 7%	15 10%	9 10%	4 3%	6 5%	7 6%	7 9%	4 4%	1 1%	7 7%	22a 8%	19 9%	8 5%
3	(+3)	86 20%	25 16%	17 20%	38a 27%	27 23%	23 22%	14 17%	16 19%	14 21%	17 18%	54 21%	33 16%	35 23%
4	(+4)	108 25%	44 28%	18 21%	36 26%	39d 32%	27 25%	22 27%	13 15%	14 20%	23 26%	68 26%	65 31%	34 23%
5 - Very well understood	(+5)	158 37%	60 38%	32 38%	45 32%	32 26%	43 40%	25 30%	47AC 55%	34 48%	31 34%	91 35%	68 32%	60 40%
POSITIVE UNDERSTANDING		266 62%	103 66%	50 59%	81 58%	71 59%	70 65%	47 57%	60 70%	48 68%	55 60%	159 62%	133 63%	95 63%
NEGATIVE UNDERSTANDING		47 11%	23 15%	11 13%	9 7%	11 9%	10 10%	10 12%	8 9%	3 4%	10 11%	32 12%	22 11%	16 10%
Don't know		33 8%	6 4%	7 8%	11 8%	12 10%	4 3%	12bd 14%	2 3%	5 7%	10 11%	13 5%	23b 11%	5 3%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	5.0	4.0	4.0	4.0	4.0
Mean score		3.9	3.9	3.9	3.9	3.8	4.0	3.8	4.1	4.2	3.9	3.8	3.9	3.9
Standard deviation		1.1	1.2	1.1	1.1	1.1	1.1	1.1	1.2	1.0	1.2	1.1	1.0	1.2
Standard error		.07	.12	.15	.11	.12	.13	.16	.15	.14	.15	.09	.09	.12
Error variance		*	.01	.02	.01	.01	.02	.02	.02	.02	.02	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 238 (continuation)

B10-5. 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? Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	In person (a)	Purchase - actual			In surance company - actual Top 10	Last compared		Generally compare			Never (d)	
			Phone (b)	Online Total (c)	Online - PCW (d)		Online other (f)	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)		Some years (c)
Unweighted row	469	53	204	192	145	38	336	189	218	280	56	60	70
Effective sample size	300	25	124	142	107	30	217	118	146	176	37	37	47
Total	433	30	175	216	160	47	312	170	213	252	54	53	70
1 - Not at all understood	(+1) 18 4%	2 7%	6 3%	8 4%	7 4%	2 4%	11 3%	7 4%	8 4%	12 5%	3 6%	0 -%	3 4%
2	(+2) 29 7%	3 9%	13 8%	11 5%	7 4%	3 6%	21 7%	7 4%	22 10%	15 6%	2 4%	6 11%	6 8%
3	(+3) 86 20%	6 20%	27 16%	50 23%	40 25%	9 19%	61 19%	40 24%	39 18%	49 19%	12 22%	10 19%	15 22%
4	(+4) 108 25%	4 12%	47 27%	58 27%	44 28%	13 27%	86 28%	46 27%	51 24%	70 28%	12 22%	14 26%	12 18%
5 - Very well understood	(+5) 158 37%	13 45%	59 34%	80 37%	59 37%	17 37%	109 35%	59 35%	78 36%	86 34%	21 40%	20 37%	31 45%
POSITIVE UNDERSTANDING	266 62%	17 57%	106 61%	138 64%	103 65%	30 63%	195 63%	105 62%	129 60%	156 62%	33 62%	33 63%	44 62%
NEGATIVE UNDERSTANDING	47 11%	5 16%	19 11%	20 9%	14 8%	4 10%	31 10%	15 9%	30 14%	27 11%	6 10%	6 11%	9 12%
Don't know	33 8%	2 7%	22CD 13%	8 4%	3 2%	4 8%	24 8%	10 6%	16 8%	20 8%	3 6%	4 7%	3 4%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.9	3.8	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	4.0	3.9
Standard deviation	1.1	1.3	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.2	1.1	1.2
Standard error	.07	.28	.11	.09	.11	.21	.08	.11	.10	.09	.21	.18	.18
Error variance	*	.08	.01	.01	.01	.05	.01	.01	.01	.01	.04	.03	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 238 (continuation)

B10-5. 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? Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at		Feature included or considered									
		In person	Phone	Online - Total	Online - PCW	Online - other	1	2	Personal belongings	Breakdown	Courtesy car	Foreign use	Key loss	Legal protection	No claims bonus	Personal injury	Wind screen	
		(a)	(b)	(c)	(d)	(f)	(a)	(b)	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
Unweighted row	469	46	226	289	255	114	121	72	336	321	404	205	469	422	432	374	453	
Effective sample size	300	28	138	196	172	72	83	51	215	198	263	133	300	272	274	240	290	
Total	433	41	195	291	254	105	125	77	309	283	380	194	433	394	392	346	420	
1 - Not at all understood	(+1) 4%	18 4%	2 4%	8 4%	8 3%	7 3%	3 3%	2 2%	2 2%	12 4%	16 5%	16 4%	8 4%	18 4%	16 4%	17 4%	13 4%	18 4%
2	(+2) 7%	29 7%	2 5%	16 8%	17 6%	17 7%	2 2%	3 3%	6 8%	17 6%	20 7%	21 5%	10 5%	29 7%	27 7%	25 6%	22 6%	24 6%
3	(+3) 20%	86 20%	8 20%	35 18%	59 20%	57 22%	19 18%	35 28%	15 19%	61 20%	42 15%	69 18%	31 16%	86 20%	79 20%	80 20%	64 19%	84 20%
4	(+4) 25%	108 25%	8 20%	45 23%	80 27%	71 28%	34 32%	32 26%	23 30%	69 22%	70 25%	97 26%	43 22%	108 25%	93 24%	97 25%	83 24%	107 25%
5 - Very well understood	(+5) 37%	158 37%	16 38%	73 38%	111 38%	89 35%	43 41%	43 34%	29 38%	124 40%	110 39%	145 38%	88 45%	158 37%	148 37%	142 36%	133 39%	156 37%
POSITIVE UNDERSTANDING	266 62%	24 58%	118 61%	191 66%	160 63%	77 73%	75 60%	52 68%	193 63%	181 64%	242 64%	132 68%	266 62%	240 61%	239 61%	216 62%	262 62%	
NEGATIVE UNDERSTANDING	47 11%	4 9%	24 12%	25 9%	24 9%	5 5%	6 5%	8 10%	29 9%	36 13%	37 10%	18 9%	47 11%	43 11%	43 11%	35 10%	41 10%	
Don't know	33 8%	5 12%	17 9%	15 5%	14 5%	4 4%	9 7%	2 2%	26 8%	25 9%	31 8%	14 7%	33 8%	33 8%	30 8%	31 9%	33 8%	
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	
Mean score	3.9	4.0	3.9	4.0	3.9	4.1	3.9	4.0	4.0	3.9	4.0	4.1	3.9	3.9	3.9	4.0	3.9	
Standard deviation	1.1	1.2	1.2	1.1	1.1	1.0	1.0	1.1	1.1	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.1	
Standard error	.07	.23	.10	.08	.08	.12	.11	.15	.08	.09	.07	.10	.07	.07	.07	.08	.07	
Error variance	*	.05	.01	.01	.01	.01	.01	.02	.01	.01	.01	.01	*	.01	.01	.01	*	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 238 (continuation)

B10-5. 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? Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

		Features - buy			Features - ease			
		Total	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row		469	201	66	202	175	88	182
Effective sample size		300	130	44	126	117	55	111
Total		433	190	65	177	172	78	157
1 - Not at all understood	(+1)	18 4%	4 2%	5 8%	9 5%	9 5%	4 5%	5 3%
2	(+2)	29 7%	18 9%	4 6%	7 4%	8 5%	3 3%	17 11%
3	(+3)	86 20%	43b 23%	5 8%	37 21%	33 19%	14 17%	38 24%
4	(+4)	108 25%	48 25%	21 32%	40 23%	48 28%	17 21%	40 25%
5 - Very well understood	(+5)	158 37%	71 37%	19 29%	68 39%	62 36%	37c 48%	47 30%
POSITIVE UNDERSTANDING		266 62%	119 62%	39 60%	109 61%	110 64%	54 69%	87 55%
NEGATIVE UNDERSTANDING		47 11%	22 12%	9 14%	16 9%	17 10%	6 8%	22 14%
Don't know		33 8%	6 3%	11A 17%	15 9%	12 7%	4 5%	11 7%
Median		4.0	4.0	4.0	4.0	4.0	5.0	4.0
Mean score		3.9	3.9	3.8	3.9	3.9	4.1	3.7
Standard deviation		1.1	1.1	1.3	1.1	1.1	1.1	1.1
Standard error		.07	.10	.21	.11	.11	.16	.11
Error variance		*	.01	.04	.01	.01	.03	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 239

B10-5. 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? Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Key loss cover	
		Included in policy (a)	Considered (b)
Unweighted row	469	377	92
Effective sample size	300	243	57
Total	433	353	80
1 - Not at all understood	(+1) 18 4%	12 3%	6 8%
2	(+2) 29 7%	21 6%	8 10%
3	(+3) 86 20%	71 20%	15 19%
4	(+4) 108 25%	86 24%	22 28%
5 - Very well understood	(+5) 158 37%	141B 40%	17 21%
POSITIVE UNDERSTANDING	266 62%	227b 64%	39 50%
NEGATIVE UNDERSTANDING	47 11%	33 9%	15a 18%
Don't know	33 8%	23 6%	10 13%
Median	4.0	4.0	4.0
Mean score	3.9	4.0B	3.5
Standard deviation	1.1	1.1	1.2
Standard error	.07	.07	.18
Error variance	*	.01	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 240

B10-5. 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? Key loss cover

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

		Total	Claimed against Key loss cover No (b)
Unweighted row		469	369
Effective sample size		300	239
Total		433	348
1 - Not at all understood	(+1)	18 4%	12 3%
2	(+2)	29 7%	21 6%
3	(+3)	86 20%	69 20%
4	(+4)	108 25%	85 25%
5 - Very well understood	(+5)	158 37%	139 40%
POSITIVE UNDERSTANDING		266 62%	224 64%
NEGATIVE UNDERSTANDING		47 11%	33 9%
Don't know		33 8%	22 6%
Median		4.0	4.0
Mean score		3.9	4.0
Standard deviation		1.1	1.1
Standard error		.07	.07
Error variance		*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 241

B10-6. 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? Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country				Area				
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)	
Unweighted row	1226	695	531	142	510	574	752	443	1226	834	625	202	209	190	834	388	
Effective sample size	843	481	362	102	346	395	513	306	843	695	625	202	209	190	593	248	
Total	1243	712	531	154	510	580	757	449	1243	1112	1049	97	63	34	891	348	
1 - Not at all understood	(+1) 5%	63 5%	36 5%	26 5%	15bc 10%	23 5%	24 4%	35 5%	28 6%	63 5%	55 5%	52 5%	6 6%	3 4%	2 5%	47 5%	16 5%
2	(+2) 11%	132 11%	76 11%	56 11%	18 12%	70C 14%	44 8%	88 12%	42 9%	132 11%	120 11%	112 11%	9 9%	7 11%	3 9%	103 12%	29 8%
3	(+3) 27%	337 27%	189 27%	148 28%	46 30%	144 28%	147 25%	185 24%	142a 32%	337 27%	305 27%	287 27%	23 23%	18 29%	9 27%	226 25%	108 31%
4	(+4) 25%	312 25%	191 27%	121 23%	41 26%	115 22%	157 27%	204 27%	102 23%	312 25%	274 25%	254 24%	28 29%	21abc 33%	10 29%	234 26%	77 22%
5 - Very well understood	(+5) 31%	381 31%	212 30%	169 32%	31 20%	154 30%	195a 34%	233 31%	128 28%	381E 31%	342E 31%	329E 31%	29e 30%	13 21%	10 28%	267 30%	112 32%
POSITIVE UNDERSTANDING	693 56%	403 57%	290 55%	72 47%	269 53%	351ab 61%	437 58%	230 51%	693 56%	617 55%	583 56%	57 58%	34 54%	19 57%	501 56%	189 54%	
NEGATIVE UNDERSTANDING	194 16%	112 16%	82 15%	33C 22%	93c 18%	67 12%	123 16%	69 15%	194 16%	174 16%	165 16%	15 15%	10 16%	5 14%	150 17%	45 13%	
Don't know	20 2%	8 1%	12 2%	2 1%	3 1%	14 2%	12 2%	7 2%	20 2%	16 1%	15 1%	3 3%	1 1%	1 2%	14 2%	6 2%	
Median	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	
Mean score	3.7	3.7	3.7	3.4	3.6	3.8Ab	3.7	3.6	3.7	3.7	3.7	3.7	3.6	3.7	3.7	3.7	
Standard deviation	1.2	1.2	1.2	1.2	1.2	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.1	1.1	1.2	1.1	
Standard error	.04	.05	.06	.12	.06	.06	.05	.07	.04	.04	.05	.09	.08	.08	.05	.07	
Error variance	*	*	*	.02	*	*	*	*	*	*	*	.01	.01	.01	*	.01	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 241 (continuation)

B10-6. 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? Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1226	830	390	595	601	73	1121	360	866	157	1061	1128	54	792	125
Effective sample size	843	565	274	391	430	50	768	247	596	106	731	769	39	531	90
Total	1243	827	410	571	640	72	1131	360	883	157	1079	1129	59	774	136
1 - Not at all understood	(+1) 63 5%	34 4%	28 7%	33 6%	28 4%	7 10%	54 5%	22 6%	41 5%	11 7%	50 5%	55 5%	7a 12%	28 4%	17A 12%
2	(+2) 132 11%	67 8%	64A 16%	70 12%	59 9%	6 8%	116 10%	39 11%	93 10%	14 9%	118 11%	114 10%	5 8%	88 11%	15 11%
3	(+3) 337 27%	221 27%	114 28%	158 28%	173 27%	25 36%	297 26%	102 28%	235 27%	46 29%	291 27%	299 26%	17 28%	208 27%	39 29%
4	(+4) 312 25%	223 27%	89 22%	137 24%	170 26%	16 23%	287 25%	90 25%	222 25%	33 21%	277 26%	288 26%	12 21%	201 26%	30 22%
5 - Very well understood	(+5) 381 31%	273b 33%	105 26%	163 29%	202 31%	15 21%	360 32%	103 29%	277 31%	47 30%	330 31%	354 31%	18 30%	238 31%	34 25%
POSITIVE UNDERSTANDING	693 56%	495B 60%	194 47%	300 53%	371 58%	31 44%	646 57%	193 54%	499 57%	80 51%	607 56%	642 57%	30 51%	440 57%	65 47%
NEGATIVE UNDERSTANDING	194 16%	102 12%	92A 23%	103 18%	88 14%	13 18%	170 15%	61 17%	133 15%	25 16%	167 16%	169 15%	12 21%	116 15%	31 23%
Don't know	20 2%	9 1%	9 2%	9 2%	8 1%	2 2%	18 2%	5 1%	15 2%	6 4%	14 1%	20 2%	0 -%	10 1%	2 1%
Median	4.0	4.0	3.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.7	3.8B	3.4	3.6	3.7	3.4	3.7	3.6	3.7	3.6	3.7	3.7	3.5	3.7b	3.4
Standard deviation	1.2	1.1	1.2	1.2	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.1	1.3
Standard error	.04	.05	.08	.06	.06	.17	.04	.08	.05	.12	.04	.04	.21	.05	.14
Error variance	*	*	.01	*	*	.03	*	.01	*	.01	*	*	.05	*	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 241 (continuation)

B10-6. 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? Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

		NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1226	312	464	338	258	475	338	323	274	200	291	245	646	680	361	
Effective sample size	843	211	309	250	176	315	228	219	191	136	181	175	457	457	256	
Total	1243	309	450	384	263	446	334	318	284	200	256	263	679	665	380	
1 - Not at all understood	(+1) 5%	63 2%	20 5%	24 6%	16 6%	18 4%	10 3%	18 6%	16 6%	8 4%	15 6%	14 5%	30 4%	27 4%	25 7%	
2	(+2) 11%	132 12%	45 10%	51c 13%	31 12%	33 7%	31 9%	27 8%	38 13%	20 10%	22 9%	28 11%	77 11%	74 11%	39 10%	
3	(+3) 27%	337 32%	105 23%	105 27%	80 30%	116 26%	95 29%	92 29%	62 22%	55 28%	59 23%	72 27%	192 28%	190 29%	94 25%	
4	(+4) 25%	312 31%	104 23%	95 25%	56 21%	122 27%	95 29%	85 27%	69 24%	49 24%	64 25%	74 28%	167 25%	180 27%	87 23%	
5 - Very well understood	(+5) 31%	381 23%	165A 37%	104 27%	77 29%	152 34%	98 30%	88 28%	91 32%	67 34%	90 35%	73 28%	203 30%	186 28%	130 34%	
POSITIVE UNDERSTANDING	693 56%	167 54%	269 60%	199 52%	133 51%	274ab 61%	194 58%	173 54%	160 57%	116 58%	155 60%	147 56%	371 55%	366 55%	216 57%	
NEGATIVE UNDERSTANDING	194 16%	44 14%	66 15%	75C 20%	47c 18%	51 12%	41 12%	45 14%	54 19%	28 14%	38 15%	43 16%	107 16%	101 15%	64 17%	
Don't know	20 2%	0 -%	10a 2%	6 1%	2 1%	4 1%	3 1%	8 3%	7 2%	* **	4 2%	2 1%	10 1%	9 1%	5 1%	
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	
Mean score	3.7	3.6	3.8	3.5	3.6	3.8Ab	3.7	3.6	3.7	3.7	3.8	3.6	3.7	3.6	3.7	
Standard deviation	1.2	1.0	1.2	1.2	1.2	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.1	1.2	
Standard error	.04	.07	.07	.08	.09	.06	.07	.08	.09	.10	.09	.09	.05	.05	.08	
Error variance	*	.01	*	.01	.01	*	.01	.01	.01	.01	.01	.01	*	*	.01	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 241 (continuation)

B10-6. 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? Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Total	In person (a)	Purchase - actual			In surance company - actual Top 10	Last compared		Generally compare			Never (d)	
			Phone (b)	Online Total (c)	Online - PCW (d)		Online - other (f)	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)		Some years (c)
Unweighted row	1226	123	538	508	362	124	936	494	570	681	148	195	193
Effective sample size	843	69	360	377	268	93	646	341	399	468	102	138	129
Total	1243	95	528	565	401	141	949	506	589	693	151	206	185
1 - Not at all understood	(+1) 63 5%	12bCD 12%	25 5%	22 4%	14 4%	7 5%	45 5%	33b 6%	18 3%	36 5%	7 5%	10 5%	9 5%
2	(+2) 132 11%	6 6%	58 11%	64 11%	46 12%	13 9%	99 10%	56 11%	65 11%	76 11%	8 5%	26 13%	21 11%
3	(+3) 337 27%	20 21%	150 28%	151 27%	108 27%	39 28%	261 28%	141 28%	157 27%	182 26%	45 30%	57 28%	50 27%
4	(+4) 312 25%	21 22%	143 27%	134 24%	96 24%	34 24%	249 26%	130 26%	151 26%	192 28%	32 21%	51 25%	37 20%
5 - Very well understood	(+5) 381 31%	34 36%	142 27%	190b 34%	134 33%	47 33%	284 30%	142 28%	191 32%	193 28%	58a 39%	62 30%	66 35%
POSITIVE UNDERSTANDING	693 56%	55 58%	284 54%	325 57%	230 57%	81 58%	533 56%	272 54%	341 58%	385 56%	90 60%	113 55%	103 55%
NEGATIVE UNDERSTANDING	194 16%	17 18%	83 16%	85 15%	60 15%	20 14%	144 15%	88 17%	83 14%	112 16%	16 10%	36 17%	30 16%
Don't know	20 2%	3 3%	10 2%	3 1%	3 1%	0 -%	11 1%	5 1%	8 1%	14 2%	* *%	* *%	3 2%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.7	3.6	3.7	3.7	3.7	3.7	3.6	3.7	3.6	3.8	3.6	3.7
Standard deviation	1.2	1.4	1.1	1.2	1.1	1.2	1.2	1.2	1.1	1.2	1.2	1.2	1.2
Standard error	.04	.17	.06	.06	.07	.12	.05	.07	.06	.05	.11	.10	.11
Error variance	*	.03	*	*	*	.01	*	*	*	*	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 241 (continuation)

B10-6. 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? Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1226	131	532	803	694	30	332	332	212	59
Effective sample size	843	90	358	568	492	21	229	232	155	39
Total	1243	136	528	843	730	31	339	343	234	55
1 - Not at all understood	(+1) 63 5%	4 3%	26 5%	37 4%	28 4%	2 5%	17 5%	11 3%	10 4%	5 9%
2	(+2) 132 11%	12 9%	53 10%	97 11%	88 12%	* 1%	37 11%	35 10%	31 13%	9 16%
3	(+3) 337 27%	40 30%	134 25%	232 28%	201 28%	14 44%	98 29%	101 29%	67 29%	12 22%
4	(+4) 312 25%	43 32%	133 25%	227 27%	197 27%	10 31%	93 28%	85 25%	60 26%	16 29%
5 - Very well understood	(+5) 381 31%	34 25%	175 33%	245 29%	214 29%	6 18%	90 26%	109 32%	67 29%	13 24%
POSITIVE UNDERSTANDING	693 56%	78 57%	308 58%	472 56%	411 56%	15 50%	183 54%	194 57%	126 54%	29 52%
NEGATIVE UNDERSTANDING	194 16%	16 12%	79 15%	134 16%	117 16%	2 6%	54 16%	46 14%	40 17%	14 25%
Don't know	20 2%	2 1%	8d 1%	5 1%	2 *%	0 -%	4 1%	2 *%	* *%	0 -%
Median	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.7	3.7	3.7	3.7	3.6	3.6	3.7	3.6	3.4
Standard deviation	1.2	1.1	1.2	1.1	1.1	1.0	1.1	1.1	1.2	1.3
Standard error	.04	.11	.06	.05	.05	.22	.08	.07	.09	.20
Error variance	*	.01	*	*	*	.05	.01	.01	.01	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 241 (continuation)

B10-6. 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? Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1226	668	683	972	414	422	1226	1099	862	1123	620	170	435	423	241	501
Effective sample size	843	447	450	678	283	272	843	750	594	771	436	120	286	301	167	335
Total	1243	653	655	1003	421	394	1243	1102	881	1136	646	179	417	449	248	491
1 - Not at all understood	(+1) 5%	63 4%	39 6%	52 5%	19 5%	17 4%	63 5%	53 5%	41 5%	54 5%	20 3%	13a 7%	30a 7%	20 4%	13 5%	23 5%
2	(+2) 11%	132 7%	69 11%	105 10%	39 9%	33 8%	132a 11%	109 10%	85 10%	116 10%	80 12%	13 7%	38 9%	46 10%	13 5%	71B 14%
3	(+3) 27%	337 26%	164 25%	262 26%	94 22%	93 24%	337 27%	298 27%	228 26%	306 27%	197b 30%	37 21%	103 25%	112 25%	53 21%	160aB 33%
4	(+4) 25%	312 22%	157 24%	244 24%	114 27%	109 28%	312 25%	282 26%	223 25%	278 24%	167 26%	49 27%	96 23%	115 26%	66 27%	120 24%
5 - Very well understood	(+5) 31%	381 38%	209 32%	322 32%	146 35%	134 34%	381 31%	343 31%	290 33%	363 32%	176 27%	60 34%	143a 34%	148C 33%	99C 40%	115 24%
POSITIVE UNDERSTANDING	693 56%	394 60%	366 56%	566 56%	260 62%	243 62%	693 56%	625 57%	512 58%	641 56%	343 53%	109 61%	239 57%	263C 58%	165C 67%	235 48%
NEGATIVE UNDERSTANDING	194 16%	73 11%	108a 17%	157a 16%	58 14%	50 13%	194a 16%	163 15%	126 14%	170 15%	100 16%	26 15%	68 16%	66 15%	27 11%	94b 19%
Don't know	20 2%	13 2%	16 3%	18 2%	8 2%	7 2%	20 2%	17 2%	14 2%	20 2%	6 1%	7a 4%	7 2%	8 2%	3 1%	2 **
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.7	3.9 bcFgi	3.7	3.7	3.8	3.8	3.7	3.7	3.7	3.7	3.6	3.8	3.7	3.7C	3.9C	3.5
Standard deviation	1.2	1.1	1.2	1.2	1.2	1.1	1.2	1.2	1.2	1.2	1.1	1.2	1.2	1.2	1.2	1.1
Standard error	.04	.05	.06	.05	.07	.07	.04	.04	.05	.04	.05	.11	.07	.07	.09	.06
Error variance	*	*	*	*	*	*	*	*	*	*	*	.01	.01	*	.01	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 242

B10-6. 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? Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Legal Expenses/Legal protection	
		Included in policy (a)	Considered (b)
Unweighted row	1226	1128	98
Effective sample size	843	772	71
Total	1243	1137	106
1 - Not at all understood	(+1) 63 5%	51 4%	12a 11%
2	(+2) 132 11%	121 11%	10 10%
3	(+3) 337 27%	298 26%	39 36%
4	(+4) 312 25%	286 25%	26 24%
5 - Very well understood	(+5) 381 31%	364B 32%	17 16%
POSITIVE UNDERSTANDING	693 56%	650B 57%	42 40%
NEGATIVE UNDERSTANDING	194 16%	173 15%	22 20%
Don't know	20 2%	16 1%	4 3%
Median	4.0	4.0	3.0
Mean score	3.7	3.7B	3.3
Standard deviation	1.2	1.2	1.2
Standard error	.04	.04	.14
Error variance	*	*	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 243

B10-6. 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? Legal Expenses/Legal protection

Base: All those who considered / selected Legal Expenses/Legal protection last time they compared insurers or policies

	Total	Claimed against Legal Expenses/Legal protection	
		Yes (a)	No (b)
Unweighted row	1226	38	1083
Effective sample size	843	24	743
Total	1243	34	1097
1 - Not at all understood	(+1) 63 5%	6 16%	45 4%
2	(+2) 132 11%	* 1%	119 11%
3	(+3) 337 27%	7 20%	291 27%
4	(+4) 312 25%	8 24%	278 25%
5 - Very well understood	(+5) 381 31%	13 40%	347 32%
POSITIVE UNDERSTANDING	693 56%	21 63%	625 57%
NEGATIVE UNDERSTANDING	194 16%	6 17%	164 15%
Don't know	20 2%	0 -%	16 1%
Median	4.0	4.0	4.0
Mean score	3.7	3.7	3.7
Standard deviation	1.2	1.4	1.1
Standard error	.04	.29	.04
Error variance	*	.09	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 244

B10-7. 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? No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country		Area						
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)	
Unweighted row	1300	732	568	148	534	618	795	465	1300	861	645	218	216	221	875	421	
Effective sample size	881	501	380	107	353	422	538	312	881	717	645	218	216	221	613	266	
Total	1292	737	555	164	515	613	792	452	1292	1148	1083	105	65	40	914	374	
1 - Not at all understood	(+1) 3%	37 3%	19 3%	18 3%	9 5%	14 3%	15 2%	17 2%	18 4%	37 3%	35 3%	34 3%	2 2%	1 2%	1 1%	30 3%	7 2%
2	(+2) 5%	70 5%	45 6%	25 5%	10 6%	31 6%	29 5%	40 5%	30 7%	70 5%	63 6%	59 5%	5 5%	5 7%	2 5%	49 5%	21 6%
3	(+3) 14%	182 14%	95 13%	87 16%	36bc 22%	71 14%	75 12%	89 11%	79A 17%	182 14%	160 14%	151 14%	15 15%	8 13%	7 17%	130 14%	50 13%
4	(+4) 30%	384 30%	219 30%	164 30%	48 29%	148 29%	187 31%	252 32%	120 27%	384 30%	346 30%	327 30%	27 26%	19 29%	11 28%	282 31%	102 27%
5 - Very well understood	(+5) 47%	607 47%	354 48%	253 46%	59 36%	250a 49%	298a 49%	388 49%	199 44%	607 47%	536 47%	504 47%	52 50%	32 50%	19 48%	416 46%	189 50%
POSITIVE UNDERSTANDING	991 77%	574 78%	417 75%	108 66%	398a 77%	486A 79%	640B 81%	320 71%		991 77%	882 77%	831 77%	79 76%	51 78%	30 76%	698 76%	290 78%
NEGATIVE UNDERSTANDING	107 8%	64 9%	43 8%	19 12%	44 9%	44 7%	58 7%	48 11%		107 8%	98 9%	92 9%	7 6%	6 9%	3 6%	79 9%	28 8%
Don't know	12 1%	5 1%	7 1%	2 1%	2 *	9 1%	6 1%	6 1%		12 1%	8 1%	8 1%	3ABCe 3%	0 -%	1e 1%	7 1%	6 2%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0	4.0	5.0
Mean score	4.1	4.2	4.1	3.9	4.1a	4.2A	4.2B	4.0		4.1	4.1	4.1	4.2	4.2	4.2	4.1	4.2
Standard deviation	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.1		1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.0
Standard error	.04	.05	.05	.11	.06	.05	.04	.06		.04	.04	.04	.07	.07	.07	.04	.06
Error variance	*	*	*	.01	*	*	*	*		*	*	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 244 (continuation)

B10-7. 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? No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1300	880	414	642	624	80	1181	378	922	166	1126	1187	65	907	72
Effective sample size	881	592	285	419	438	53	798	254	627	106	770	795	48	604	50
Total	1292	859	426	610	645	76	1169	368	924	153	1133	1158	74	878	75
1 - Not at all understood	(+1) 37 3%	19 2%	18 4%	20 3%	15 2%	1 1%	35 3%	8 2%	29 3%	1 1%	36 3%	32 3%	3 5%	25 3%	2 2%
2	(+2) 70 5%	39 5%	31 7%	38 6%	31 5%	5 7%	62 5%	21 6%	49 5%	4 2%	66 6%	59 5%	3 5%	44 5%	6 7%
3	(+3) 182 14%	97 11%	81A 19%	76 12%	102 16%	15 19%	154 13%	42 11%	139 15%	23 15%	158 14%	157 14%	14 19%	109 12%	15 20%
4	(+4) 384 30%	267 31%	117 27%	199 33%	173 27%	27 35%	336 29%	119 32%	265 29%	53 35%	329 29%	344 30%	18 24%	270 31%	21 29%
5 - Very well understood	(+5) 607 47%	430B 50%	173 41%	273 45%	315 49%	27 35%	572a 49%	174 47%	433 47%	72 47%	531 47%	553 48%	36 49%	424 48%	28 38%
POSITIVE UNDERSTANDING	991 77%	697B 81%	290 68%	472 77%	488 76%	54 70%	908 78%	293 80%	698 76%	125 82%	860 76%	897 77%	53 72%	694b 79%	50 66%
NEGATIVE UNDERSTANDING	107 8%	58 7%	49a 12%	58 10%	46 7%	6 8%	97 8%	30 8%	78 8%	5 3%	103a 9%	91 8%	7 9%	69 8%	7 10%
Don't know	12 1%	7 1%	6 1%	3 1%	9 1%	2 3%	10 1%	3 1%	9 1%	* *%	12 1%	12 1%	0 -%	6 1%	3a 4%
Median	4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.1	4.2B	3.9	4.1	4.2	4.0	4.2	4.2	4.1	4.3	4.1	4.2	4.1	4.2	4.0
Standard deviation	1.0	1.0	1.1	1.1	1.0	1.0	1.0	1.0	1.1	.8	1.1	1.0	1.1	1.0	1.1
Standard error	.04	.04	.07	.05	.05	.14	.04	.06	.04	.08	.04	.04	.16	.04	.15
Error variance	*	*	*	*	*	.02	*	*	*	.01	*	*	.03	*	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 244 (continuation)

B10-7. 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? No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

		NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
		Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1300	352	537	347	280	518	361	342	277	229	312	263	684	727	370	
Effective sample size	881	236	356	255	186	340	240	229	191	153	193	181	479	481	262	
Total	1292	345	517	393	275	481	351	331	283	224	272	269	711	699	388	
1 - Not at all understood	(+1) 3%	37 3%	10 3%	15 3%	17 4%	7 3%	10 2%	6 2%	14d 4%	9 3%	2 1%	12 4%	6 2%	20 3%	17 2%	17 4%
2	(+2) 5%	70 5%	18 5%	25 5%	31c 8%	12 4%	17 3%	16 5%	13 4%	24 8%	9 4%	11 4%	19 7%	40 6%	39 6%	22 6%
3	(+3) 14%	182 14%	43 12%	60 12%	63 16%	33 12%	68 14%	47 13%	52 16%	34 12%	37 16%	21 8%	36 13%	118A 17%	97 14%	48 12%
4	(+4) 30%	384 30%	111 32%	155 30%	99 25%	95a 35%	142 29%	117 33%	91 28%	83 29%	64 29%	91 33%	93c 34%	185 26%	225 32%	107 28%
5 - Very well understood	(+5) 47%	607 47%	163 47%	257 50%	176 45%	127 46%	241 50%	161 46%	159 48%	130 46%	108 48%	136 50%	114 42%	342 48%	314 45%	190 49%
POSITIVE UNDERSTANDING	77%	991 77%	273 79%	412 80%	275 70%	222A 81%	383A 80%	278 79%	250 76%	213 75%	172 77%	227C 84%	206 77%	526 74%	539 77%	297 77%
NEGATIVE UNDERSTANDING	8%	107 8%	28 8%	40 8%	48C 12%	19 7%	26 5%	22 6%	28 8%	33ad 12%	11 5%	22 8%	25 9%	59 8%	56 8%	39 10%
Don't know	1%	12 1%	* *%	6 1%	7 2%	* *%	3 1%	3 1%	1 *%	2 1%	4 2%	2 1%	2 1%	7 1%	8 1%	4 1%
Median	4.0	4.0	5.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0
Mean score	4.1	4.2	4.2	4.0	4.2	4.2A	4.2	4.1	4.1	4.1	4.2	4.2	4.1	4.1	4.1	4.1
Standard deviation	1.0	1.0	1.0	1.2	1.0	1.0	1.0	1.1	1.1	1.1	.9	1.0	1.0	1.1	1.0	1.1
Standard error	.04	.07	.05	.07	.07	.05	.06	.07	.08	.08	.08	.08	.08	.05	.05	.07
Error variance	*	*	*	.01	.01	*	*	.01	.01	.01	.01	.01	.01	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 244 (continuation)

B10-7. 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? No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1300	123	571	541	391	126	997	513	599	705	162	215	212
Effective sample size	881	66	380	394	286	92	682	353	409	481	108	149	139
Total	1292	89	556	588	426	139	999	524	599	710	159	220	197
1 - Not at all understood	(+1) 37 3%	6c 7%	16 3%	15 2%	11 3%	3 2%	28 3%	16 3%	13 2%	22 3%	6 3%	2 1%	8 4%
2	(+2) 70 5%	7 8%	20 4%	39 7%	26 6%	13b 9%	57 6%	27 5%	31 5%	38b 5%	1 1%	18B 8%	13b 6%
3	(+3) 182 14%	7 8%	80 14%	84 14%	55 13%	26a 19%	135 14%	87 17%	77 13%	110 15%	17 11%	30 14%	24 12%
4	(+4) 384 30%	25 28%	191CdF 34%	148 25%	116 27%	26 19%	313 31%	149 29%	183 31%	206 29%	45 29%	69 31%	63 32%
5 - Very well understood	(+5) 607 47%	43 48%	238 43%	301b 51%	218b 51%	71 51%	454 45%	240 46%	292 49%	328 46%	89d 56%	101 46%	85 43%
POSITIVE UNDERSTANDING	991 77%	68 76%	430 77%	449 76%	334 78%	97 70%	767 77%	390 74%	476 79%	534 75%	134a 85%	170 77%	148 75%
NEGATIVE UNDERSTANDING	107 8%	14b 16%	37 7%	53 9%	37 9%	16 11%	86 9%	43 8%	44 7%	60 8%	6 4%	20 9%	21 10%
Don't know	12 1%	1 1%	10c 2%	1 *	1 *	0 -%	11 1%	4 1%	3 *	6 1%	1 1%	* *	4 2%
Median	4.0	4.0	4.0	5.0	5.0	5.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0
Mean score	4.1	4.0	4.1	4.2	4.2	4.1	4.1	4.1	4.2	4.1	4.3ad	4.1	4.1
Standard deviation	1.0	1.3	1.0	1.1	1.0	1.1	1.0	1.1	1.0	1.1	.9	1.0	1.1
Standard error	.04	.15	.05	.05	.06	.12	.04	.06	.05	.05	.09	.08	.09
Error variance	*	.02	*	*	*	.01	*	*	*	*	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 244 (continuation)

B10-7. 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? No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1300	130	556	840	723	31	343	339	222	63
Effective sample size	881	88	370	588	508	22	231	236	161	40
Total	1292	131	545	872	755	33	338	351	241	56
1 - Not at all understood	(+1) 3%	5 4%	12 2%	20 2%	20 3%	0 -%	6 2%	10 3%	6 3%	2 3%
2	(+2) 5%	7 5%	25 5%	50 6%	44 6%	0 -%	16 5%	15 4%	15 6%	4 7%
3	(+3) 14%	23 18%	75 14%	127 15%	113 15%	5 16%	51 15%	40 12%	49a 20%	11 20%
4	(+4) 30%	40 31%	153 28%	265 30%	225 30%	12 36%	104 31%	110 31%	67 28%	12 22%
5 - Very well understood	(+5) 47%	53 41%	276 51%	407 47%	349 46%	16 48%	162 48%	173 49%	104 43%	27 48%
POSITIVE UNDERSTANDING	991 77%	94 71%	430 79%	672 77%	575 76%	28 84%	266 79%	283b 81%	171 71%	39 70%
NEGATIVE UNDERSTANDING	107 8%	12 9%	37 7%	70 8%	64 8%	0 -%	22 6%	25 7%	21 9%	5 10%
Don't know	12 1%	2 1%	3 1%	3 *%	3 *%	0 -%	0 -%	2 1%	* *%	* *%
Median	4.0	4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.1	4.0	4.2	4.1	4.1	4.3	4.2	4.2	4.0	4.1
Standard deviation	1.0	1.1	1.0	1.0	1.0	.7	1.0	1.0	1.1	1.1
Standard error	.04	.12	.05	.04	.05	.16	.06	.07	.08	.18
Error variance	*	.01	*	*	*	.03	*	*	.01	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 244 (continuation)

B10-7. 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? No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	Feature included or considered									Features - buy			Features - ease			
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)	
Unweighted row	1300	682	717	1007	433	432	1099	1300	854	1196	658	181	460	450	254	532	
Effective sample size	881	451	463	694	294	274	750	881	579	810	455	128	298	313	179	349	
Total	1292	653	669	1021	437	392	1102	1292	853	1188	669	189	432	462	268	507	
1 - Not at all understood	(+1) 3%	37 2%	13 4%	30ad 3%	31 3%	5 1%	13 3%	30 3%	37 3%	21 2%	32 3%	10 1%	5 3%	22A 5%	11 2%	9 3%	17 3%
2	(+2) 5%	70 5%	26 4%	35 5%	53 5%	18 4%	16 4%	56 5%	70 5%	37 4%	57 5%	35 5%	12 6%	23 5%	25 5%	10 4%	34 7%
3	(+3) 14%	182 14%	81 12%	86 13%	130 13%	55 13%	41 10%	144 13%	182 14%	114 13%	162 14%	89 13%	29 15%	63 15%	60 13%	33 12%	78 15%
4	(+4) 30%	384 30%	165 25%	193 29%	307 30%	132 30%	109 28%	342a 31%	384 30%	243 29%	349 29%	222c 33%	52 28%	110 25%	136 29%	75 28%	158 31%
5 - Very well understood	(+5) 47%	607 47%	360 55%	317 47%	489 48%	223 51%	206 53%	521 47%	607 47%	428 50%	576 48%	310 46%	88 46%	208 48%	228 49%	139c 52%	217 43%
POSITIVE UNDERSTANDING	991 77%	525 80%	510 76%	796 78%	355 81%	315 80%	863 78%	991 77%	671 79%	925 78%	532 79%	140 74%	318 74%	363 79%	214 80%	375 74%	
NEGATIVE UNDERSTANDING	107 8%	39 6%	65ad 10%	84 8%	23 5%	28 7%	86 8%	107 8%	58 7%	90 8%	45 7%	17 9%	45 10%	36 8%	19 7%	51 10%	
Don't know	12 1%	8 1%	7 1%	11 1%	4 1%	8 2%	8 1%	12 1%	9 1%	12 1%	3 *	3 1%	7 2%	2 *	2 1%	3 1%	
Median	4.0	5.0	4.0	4.0	5.0	5.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0
Mean score	4.1	4.3 BcfGi	4.1	4.2	4.3b	4.2	4.2	4.1	4.2	4.2	4.2	4.2	4.1	4.1	4.2	4.2	4.0
Standard deviation	1.0	1.0	1.1	1.0	.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.0	1.0	1.1
Standard error	.04	.05	.05	.04	.05	.06	.04	.04	.04	.04	.04	.04	.09	.07	.06	.08	.06
Error variance	*	*	*	*	*	*	*	*	*	*	*	*	.01	*	*	.01	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 245

B10-7. 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? No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	No claims bonus protection	
		Included in policy (a)	Considered (b)
Unweighted row	1300	1210	90
Effective sample size	881	816	65
Total	1292	1194	98
1 - Not at all understood	(+1) 37 3%	35 3%	2 2%
2	(+2) 70 5%	57 5%	13A 13%
3	(+3) 182 14%	163 14%	19 19%
4	(+4) 384 30%	363 30%	21 22%
5 - Very well understood	(+5) 607 47%	567 47%	40 41%
POSITIVE UNDERSTANDING	991 77%	930B 78%	61 63%
NEGATIVE UNDERSTANDING	107 8%	92 8%	15a 15%
Don't know	12 1%	9 1%	3 3%
Median	4.0	4.0	4.0
Mean score	4.1	4.2b	3.9
Standard deviation	1.0	1.0	1.2
Standard error	.04	.04	.15
Error variance	*	*	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 246

B10-7. 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? No claims bonus protection

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	Claimed against No	
		claims bonus protection	
		Yes	No
		(a)	(b)
Unweighted row	1300	140	1058
Effective sample size	881	99	710
Total	1292	146	1038
1 - Not at all understood	(+1) 37 3%	3 2%	32 3%
2	(+2) 70 5%	9 6%	47 5%
3	(+3) 182 14%	21 14%	141 14%
4	(+4) 384 30%	45 31%	316 30%
5 - Very well understood	(+5) 607 47%	67 46%	493 47%
POSITIVE UNDERSTANDING	991 77%	112 77%	808 78%
NEGATIVE UNDERSTANDING	107 8%	12 9%	79 8%
Don't know	12 1%	0 -%	9 1%
Median	4.0	4.0	4.0
Mean score	4.1	4.1	4.2
Standard deviation	1.0	1.0	1.0
Standard error	.04	.10	.04
Error variance	*	.01	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 247

B10-8. 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? Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country			Area					
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)	
Unweighted row	953	535	418	125	376	452	569	355	953	625	481	155	144	173	665	284	
Effective sample size	649	368	281	92	248	308	385	241	649	529	481	155	144	173	472	175	
Total	956	544	412	141	365	450	568	351	956	851	808	74	43	31	710	242	
1 - Not at all understood	(+1) 5%	44 5%	25 5%	19 5%	9 6%	14 4%	20 5%	25 4%	19 5%	44 5%	40 5%	39 5%	2 3%	2 3%	1 4%	30 4%	13 5%
2	(+2) 9%	89 9%	55 10%	34 8%	21C 15%	44C 12%	25 6%	48 9%	37 11%	89 9%	80 9%	76 9%	6 8%	4 10%	4 12%	79B 11%	10 4%
3	(+3) 29%	278 29%	150 28%	128 31%	48 34%	110 30%	120 27%	156 27%	108 31%	278 29%	251 30%	237 29%	18 25%	14 33%	8 27%	205 29%	71 29%
4	(+4) 25%	244 25%	163B 30%	81 20%	36 25%	83 23%	125 28%	155 27%	84 24%	244 25%	211 25%	198 25%	25abc 34%	13 29%	8 25%	183 26%	58 24%
5 - Very well understood	(+5) 28%	266 28%	132 24%	133a 32%	26 19%	105 29%	135a 30%	166 29%	86 25%	266 28%	238 28%	228 28%	20 26%	10 22%	8 27%	183 26%	83a 34%
POSITIVE UNDERSTANDING	510 53%	295 54%	214 52%	62 44%	187 51%	260a 58%	320 56%	171 49%	510 53%	449 53%	426 53%	45 60%	22 51%	16 52%	367 52%	141 58%	
NEGATIVE UNDERSTANDING	133 14%	79 15%	54 13%	30C 21%	58c 16%	45 10%	73 13%	57 16%	133 14%	120 14%	114 14%	8 11%	6 13%	5 16%	109 15%	23 10%	
Don't know	36 4%	19 4%	17 4%	2 1%	9 3%	25 6%	19 3%	16 5%	36 4%	31 4%	30 4%	3 5%	1 2%	2 5%	29 4%	7 3%	
Median	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	
Mean score	3.7	3.6	3.7	3.4	3.6	3.8A	3.7	3.5	3.7	3.6	3.6	3.8	3.6	3.6	3.6	3.8	
Standard deviation	1.1	1.1	1.2	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1	
Standard error	.05	.06	.07	.12	.07	.06	.06	.08	.05	.05	.05	.09	.09	.09	.05	.09	
Error variance	*	*	.01	.01	.01	*	*	.01	*	*	*	.01	.01	.01	*	.01	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 247 (continuation)

B10-8. 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? Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus		
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No	
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	
Unweighted row	953	626	320	450	476	51	875	271	682	127	819	885	40	620	96	
Effective sample size	649	421	223	288	342	35	592	183	465	84	560	599	28	411	68	
Total	956	612	337	419	511	52	870	266	690	123	827	879	42	597	104	
1 - Not at all understood	(+1)	44 5%	23 4%	21 6%	20 5%	22 4%	6 11%	37 4%	14 5%	29 4%	11b 9%	32 4%	38 4%	4 8%	22 4%	10a 10%
2	(+2)	89 9%	42 7%	47A 14%	42 10%	46 9%	6 11%	78 9%	34 13%	56 8%	7 6%	80 10%	79 9%	4 10%	59 10%	9 9%
3	(+3)	278 29%	174 28%	102 30%	138 33%	137 27%	12 23%	257 29%	62 23%	216a 31%	43 35%	235 28%	250 28%	16 38%	168 28%	33 32%
4	(+4)	244 25%	164 27%	78 23%	113 27%	124 24%	14 27%	216 25%	71 27%	173 25%	22 18%	221 27%	229 26%	8 18%	154 26%	22 22%
5 - Very well understood	(+5)	266 28%	188b 31%	78 23%	92 22%	160A 31%	11 21%	251 29%	67 25%	199 29%	29 23%	234 28%	249 28%	10 22%	168 28%	25 24%
POSITIVE UNDERSTANDING		510 53%	352B 58%	155 46%	205 49%	284 56%	25 48%	467 54%	138 52%	372 54%	51 41%	455a 55%	478 54%	17 40%	322 54%	48 46%
NEGATIVE UNDERSTANDING		133 14%	65 11%	68A 20%	62 15%	67 13%	11 22%	115 13%	48 18%	85 12%	18 15%	112 14%	117 13%	8 18%	82 14%	19 19%
Don't know		36 4%	21 3%	12 4%	14 3%	22 4%	3 6%	33 4%	19B 7%	17 3%	11b 9%	25 3%	34 4%	2 4%	26 4%	4 3%
Median		4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	3.0	4.0	3.0
Mean score		3.7	3.8B	3.4	3.5	3.7a	3.4	3.7	3.6	3.7	3.4	3.7	3.7	3.4	3.7	3.4
Standard deviation		1.1	1.1	1.2	1.1	1.1	1.3	1.1	1.2	1.1	1.2	1.1	1.1	1.2	1.1	1.3
Standard error		.05	.05	.08	.07	.06	.22	.05	.09	.05	.14	.05	.05	.23	.06	.15
Error variance		*	*	.01	*	*	.05	*	.01	*	.02	*	*	.05	*	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 247 (continuation)

B10-8. 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? Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

		NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)
Unweighted row	953	244	365	272	197	368	275	237	211	157	232	188	499	522	279
Effective sample size	649	160	242	201	129	240	184	161	143	105	138	135	351	347	199
Total	956	232	353	310	190	341	268	237	209	156	192	204	523	506	297
1 - Not at all understood	(+1) 5%	44 4%	13 4%	19 6%	12 6%	12 3%	8 3%	12 5%	12 6%	6 4%	10 5%	7 4%	25 5%	19 4%	12 4%
2	(+2) 9%	89 12%	27 8%	38c 12%	22 12%	20 6%	25 9%	21 9%	19 9%	11 7%	11 6%	29a 14%	45 9%	47 9%	30 10%
3	(+3) 29%	278 30%	96 27%	93 30%	60 31%	100 29%	90 33%	64 27%	61 29%	38 24%	47 24%	59 29%	163 31%	158 31%	83 28%
4	(+4) 25%	244 27%	90 26%	77 25%	39 20%	93 27%	59 22%	65 27%	58 28%	46 30%	51 27%	53 26%	135 26%	135 27%	67 22%
5 - Very well understood	(+5) 28%	266 25%	107 30%	73 24%	52 28%	99 29%	78 29%	59 25%	55 26%	51 33%	65 34%	49 24%	140 27%	125 25%	96 32%
POSITIVE UNDERSTANDING	510 53%	121 52%	197 56%	150 48%	91 48%	192 56%	137 51%	123 52%	113 54%	97 62%	116 61%	102 50%	274 53%	260 51%	163 55%
NEGATIVE UNDERSTANDING	133 14%	37 16%	40 11%	57c 18%	34c 18%	32 9%	33 12%	33 14%	31 15%	17 11%	21 11%	37 18%	69 13%	66 13%	42 14%
Don't know	36 4%	5 2%	19 5%	9 3%	4 2%	17 5%	8 3%	16c 7%	4 2%	4 2%	7 4%	6 3%	16 3%	21 4%	9 3%
Median	4.0	4.0	4.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.6	3.8	3.5	3.5	3.8a	3.7	3.6	3.6	3.8	3.8	3.5	3.6	3.6	3.7
Standard deviation	1.1	1.1	1.1	1.2	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2
Standard error	.05	.09	.07	.08	.11	.07	.08	.09	.10	.11	.10	.10	.06	.06	.08
Error variance	*	.01	.01	.01	.01	*	.01	.01	.01	.01	.01	.01	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 247 (continuation)

B10-8. 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? Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	In person (a)	Purchase - actual			In surance company - actual Top 10	Last compared		Generally compare			Never (d)	
			Phone - (b)	Online Total (c)	Online - PCW (d)		Online other (f)	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)		Some years (c)
Unweighted row	953	91	426	382	267	96	721	383	430	537	112	142	155
Effective sample size	649	45	281	286	200	73	496	258	301	368	75	98	103
Total	956	57	410	432	301	112	730	382	446	545	110	145	148
1 - Not at all understood	(+1) 44 5%	4 7%	20 5%	17 4%	11 4%	4 4%	24 3%	20 5%	15 3%	27 5%	4 3%	4 3%	9 6%
2	(+2) 89 9%	8 14%	36 9%	40 9%	28 9%	10 9%	72 10%	37 10%	47 10%	52 10%	8 7%	18 13%	11 7%
3	(+3) 278 29%	11 20%	125 30%	121 28%	87 29%	30 27%	219 30%	120 31%	131 29%	153 28%	38 35%	47 32%	39 26%
4	(+4) 244 25%	13 23%	108 26%	111 26%	82 27%	25 22%	184 25%	84 22%	120 27%	151 28%	24 22%	32 22%	35 23%
5 - Very well understood	(+5) 266 28%	18 32%	99 24%	137b 32%	92 30%	40 35%	204 28%	113 30%	117 26%	146 27%	32 29%	43 29%	45 30%
POSITIVE UNDERSTANDING	510 53%	31 55%	207 50%	248 57%	173 57%	65 58%	387 53%	197 52%	237 53%	297 55%	55 50%	74 51%	80 54%
NEGATIVE UNDERSTANDING	133 14%	12 21%	55 14%	57 13%	39 13%	14 13%	96 13%	56 15%	61 14%	79 15%	12 11%	22 15%	20 13%
Don't know	36 4%	3 5%	23CD 6%	7 2%	2 1%	3 3%	28 4%	9 2%	16 4%	16 3%	4 4%	2 2%	10 7%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.6	3.6	3.7	3.7	3.8	3.7	3.6	3.6	3.6	3.7	3.6	3.7
Standard deviation	1.1	1.3	1.1	1.1	1.1	1.2	1.1	1.2	1.1	1.1	1.1	1.1	1.2
Standard error	.05	.20	.07	.07	.08	.14	.05	.07	.06	.06	.13	.11	.12
Error variance	*	.04	*	*	.01	.02	*	.01	*	*	.02	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 247 (continuation)

B10-8. 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? Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at			Feature included or considered									
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)	Personal belongings (a)	Breakdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	
Unweighted row	953	99	410	622	531	252	274	153	41	591	572	776	340	374	862	854	953	887	
Effective sample size	649	67	274	437	376	170	190	114	27	396	376	537	233	240	594	649	603		
Total	956	99	403	649	560	250	281	174	38	578	550	794	349	346	881	853	956	889	
1 - Not at all understood	(+1) 5%	2 2%	17 4%	27 4%	20 4%	15 6%	6 2%	10 6%	2 5%	25 4%	32 6%	37 5%	14 4%	13 4%	39 4%	36 4%	44 5%	41 5%	
2	(+2) 9%	6 6%	43 11%	72 11%	69 12%	23 9%	37 13%	18 10%	7 18%	35 6%	45 8%	72d 9%	17 5%	19 5%	86ade 10%	84ade 10%	89d 9%	79d 9%	
3	(+3) 29%	39 40%	118 29%	193 30%	168 30%	76 30%	92 33%	45 26%	12 32%	175 30%	154 28%	229 29%	87 25%	93 27%	250 28%	245 29%	278 29%	262 29%	
4	(+4) 25%	22 22%	101 25%	168 26%	145 26%	65 26%	58 21%	57a 33%	10 27%	131 23%	127 23%	196 25%	106ab 30%	98 28%	226 26%	218 26%	244 25%	218 25%	
5 - Very well understood	(+5) 28%	24 24%	102 25%	175 27%	147 26%	64 25%	83 30%	41 23%	7 17%	189 33%	167 30%	226 28%	106 30%	107 31%	250 28%	238 28%	266 28%	254 29%	
POSITIVE UNDERSTANDING	510 53%	47 47%	203 50%	343 53%	292 52%	129 51%	142 50%	98 56%	17 45%	320 55%	294 53%	422 53%	212hi 61%	205 59%	476 54%	456 54%	510 53%	472 53%	
NEGATIVE UNDERSTANDING	133 14%	8 8%	60 15%	100 15%	89 16%	38 15%	43 15%	28 16%	9 24%	60 10%	77 14%	109 14%	31 9%	32 9%	124d 14%	120d 14%	133 14%	121 14%	
Don't know	36 4%	6 6%	22cd 6%	14 2%	10 2%	8 3%	5 2%	4 2%	0 -	24 4%	25 5%	33 4%	18 5%	16 5%	31 4%	31 4%	36 4%	34 4%	
Median	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	
Mean score	3.7	3.7	3.6	3.6	3.6	3.6	3.6	3.6	3.3	3.8	3.7	3.7	3.8h	3.8	3.7	3.7	3.7	3.7	
Standard deviation	1.1	1.0	1.1	1.1	1.1	1.2	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.1	
Standard error	.05	.13	.07	.05	.06	.09	.08	.11	.22	.06	.06	.05	.07	.07	.05	.05	.05	.05	
Error variance	*	.02	*	*	*	.01	.01	.01	.05	*	*	*	.01	.01	*	*	*	*	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 247 (continuation)

B10-8. 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? Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Features - buy			Features - ease			
		Prefer separate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)	
Unweighted row	953	435	135	382	342	181	377	
Effective sample size	649	303	98	247	241	128	246	
Total	956	448	148	359	360	192	357	
1 - Not at all understood	(+1)	44 5%	12 3%	10 7%	22a 6%	15 4%	9 5%	18 5%
2	(+2)	89 9%	48 11%	10 7%	31 9%	31 9%	9 5%	45b 13%
3	(+3)	278 29%	152c 34%	40 27%	86 24%	107 30%	51 27%	112 31%
4	(+4)	244 25%	117 26%	33 23%	93 26%	89 25%	48 25%	100 28%
5 - Very well understood	(+5)	266 28%	106 24%	41 28%	117a 33%	111C 31%	66C 34%	74 21%
POSITIVE UNDERSTANDING		510 53%	223 50%	75 51%	210a 59%	200 56%	113 59%	174 49%
NEGATIVE UNDERSTANDING		133 14%	60 13%	20 13%	53 15%	46 13%	18 9%	63b 18%
Don't know		36 4%	13 3%	13ac 9%	10 3%	6 2%	10 5%	8 2%
Median		4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score		3.7	3.6	3.6	3.7	3.7c	3.8C	3.5
Standard deviation		1.1	1.1	1.2	1.2	1.1	1.1	1.1
Standard error		.05	.06	.13	.08	.07	.10	.07
Error variance		*	*	.02	.01	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 248

B10-8. 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? Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Personal Accident/Personal injury/ Medical expenses	
		Included in policy (a)	Considered (b)
Unweighted row	953	856	97
Effective sample size	649	576	73
Total	956	845	112
1 - Not at all understood	(+1) 44 5%	34 4%	10 9%
2	(+2) 89 9%	72 9%	17 15%
3	(+3) 278 29%	244 29%	34 31%
4	(+4) 244 25%	220 26%	24 21%
5 - Very well understood	(+5) 266 28%	243 29%	22 20%
POSITIVE UNDERSTANDING	510 53%	463b 55%	46 41%
NEGATIVE UNDERSTANDING	133 14%	106 13%	27A 24%
Don't know	36 4%	32 4%	4 4%
Median	4.0	4.0	3.0
Mean score	3.7	3.7B	3.3
Standard deviation	1.1	1.1	1.2
Standard error	.05	.05	.15
Error variance	*	*	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 249

B10-8. 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? Personal Accident/Personal injury/ Medical expenses

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

		Total	Claimed against Personal Accident/Personal injury/ Medical expenses No (b)
Unweighted row		953	827
Effective sample size		649	557
Total		956	818
1 - Not at all understood	(+1)	44 5%	30 4%
2	(+2)	89 9%	72 9%
3	(+3)	278 29%	237 29%
4	(+4)	244 25%	215 26%
5 - Very well understood	(+5)	266 28%	237 29%
POSITIVE UNDERSTANDING		510 53%	452 55%
NEGATIVE UNDERSTANDING		133 14%	102 12%
Don't know		36 4%	27 3%
Median		4.0	4.0
Mean score		3.7	3.7
Standard deviation		1.1	1.1
Standard error		.05	.05
Error variance		*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 250

B10-9. 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? Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country			Area				
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1335	768	567	163	554	618	811	485	1335	885	665	223	220	227	891	439
Effective sample size	906	527	380	113	369	425	551	326	906	738	665	223	220	227	626	277
Total	1330	776	554	169	541	621	813	472	1330	1183	1117	107	66	41	936	389
1 - Not at all understood	(+1) 28 2%	12 2%	16 3%	6b 3%	4 1%	18b 3%	16 2%	12 3%	28 2%	26 2%	25 2%	1 1%	1 1%	1 2%	16 2%	12 3%
2	(+2) 45 3%	27 3%	18 3%	5 3%	18 3%	22 4%	25 3%	20 4%	45 3%	40 3%	39 3%	3 3%	2 3%	1 4%	37 4%	8 2%
3	(+3) 172 13%	97 13%	75 14%	24 14%	81 15%	68 11%	79 10%	86A 18%	172 13%	153 13%	141 13%	13 12%	12abc 19%	6 15%	124 13%	46 12%
4	(+4) 405 30%	236 30%	169 30%	50 30%	165 31%	189 30%	271b 33%	124 26%	405 30%	359 30%	339 30%	34 31%	20 30%	12 29%	289 31%	114 29%
5 - Very well understood	(+5) 657 49%	396 51%	261 47%	81 48%	267 49%	308 50%	403 50%	225 48%	657 49%	584 49%	554 50%	52 48%	30 46%	21 50%	458 49%	198 51%
POSITIVE UNDERSTANDING	1061 80%	632 81%	430 78%	132 78%	433 80%	497 80%	675B 83%	349 74%	1061 80%	944 80%	893 80%	85 80%	50 76%	32 79%	746 80%	311 80%
NEGATIVE UNDERSTANDING	73 5%	39 5%	34 6%	10 6%	22 4%	40 6%	40 5%	32 7%	73 5%	67 6%	64 6%	4 4%	3 4%	2 5%	53 6%	19 5%
Don't know	24 2%	9 1%	15 3%	3 2%	4 1%	17b 3%	18 2%	5 1%	24 2%	19 2%	18 2%	5aBCef 4%	1 1%	*	12 1%	12 3%
Median	5.0	5.0	4.0	4.0	4.0	5.0	5.0	4.0	5.0	5.0	5.0	5.0	4.0	5.0	4.0	5.0
Mean score	4.2	4.3	4.2	4.2	4.3	4.2	4.3b	4.1	4.2	4.2	4.2	4.3	4.2	4.2	4.2	4.3
Standard deviation	1.0	.9	1.0	1.0	.9	1.0	.9	1.0	1.0	1.0	1.0	.9	.9	1.0	.9	1.0
Standard error	.03	.04	.05	.10	.05	.05	.04	.06	.03	.04	.04	.06	.06	.06	.04	.06
Error variance	*	*	*	.01	*	*	*	*	*	*	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 250 (continuation)

B10-9. 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? Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1335	889	439	673	627	85	1225	389	946	180	1145	1218	64	857	135
Effective sample size	906	600	301	436	446	57	832	268	639	119	781	819	46	571	94
Total	1330	872	449	631	663	82	1223	390	940	172	1148	1196	71	828	141
1 - Not at all understood	(+1) 28 2%	18 2%	9 2%	6 1%	20a 3%	3 4%	23 2%	6 1%	22 2%	4 2%	24 2%	26 2%	0 -%	14 2%	7a 5%
2	(+2) 45 3%	27 3%	18 4%	22 3%	21 3%	3 4%	41 3%	9 2%	35 4%	5 3%	40 3%	39 3%	0 -%	29 4%	6 4%
3	(+3) 172 13%	100 11%	71 16%	83 13%	89 13%	9 10%	160 13%	34 9%	139a 15%	18 10%	154 13%	142 12%	15a 22%	108 13%	26 18%
4	(+4) 405 30%	266 31%	138 31%	201 32%	197 30%	29 35%	366 30%	128 33%	277 29%	59 34%	343 30%	363 30%	24 33%	252 30%	37 26%
5 - Very well understood	(+5) 657 49%	448 51%	203 45%	310 49%	324 49%	31 38%	615 50%	203 52%	454 48%	85 50%	565 49%	604 51%	29 41%	408 49%	64 45%
POSITIVE UNDERSTANDING	1061 80%	715b 82%	341 76%	510 81%	521 79%	60 73%	981 80%	331b 85%	730 78%	144 84%	908 79%	967 81%	53 75%	660 80%	101 71%
NEGATIVE UNDERSTANDING	73 5%	45 5%	28 6%	28 5%	41 6%	7 8%	64 5%	15 4%	58 6%	9 5%	64 6%	65 5%	0 -%	43 5%	13 9%
Don't know	24 2%	13 1%	10 2%	9 1%	13 2%	7B 8%	17 1%	11 3%	13 1%	2 1%	22 2%	22 2%	3 4%	17 2%	2 1%
Median	5.0	5.0	4.0	4.0	4.0	4.0	5.0	5.0	4.0	5.0	5.0	5.0	4.0	5.0	4.0
Mean score	4.2	4.3	4.2	4.3	4.2	4.1	4.3	4.4b	4.2	4.3	4.2	4.3	4.2	4.2	4.0
Standard deviation	1.0	.9	1.0	.9	1.0	1.1	.9	.9	1.0	.9	1.0	.9	.8	.9	1.1
Standard error	.03	.04	.06	.04	.05	.14	.03	.05	.04	.09	.03	.03	.12	.04	.12
Error variance	*	*	*	*	*	.02	*	*	*	.01	*	*	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 250 (continuation)

B10-9. 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? Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

		NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row		1335	331	508	357	279	535	367	356	288	226	316	267	707	739	378
Effective sample size		906	222	336	265	184	350	247	236	197	152	194	184	497	485	271
Total		1330	323	488	411	271	493	361	341	289	224	273	273	738	702	404
1 - Not at all understood	(+1)	28 2%	4 1%	8 2%	9 2%	4 1%	11 2%	7 2%	3 1%	10 3%	2 1%	4 2%	9 3%	12 2%	12 2%	14 4%
2	(+2)	45 3%	16 5%	13 3%	21c 5%	10 4%	10 2%	10 3%	14 4%	15 5%	4 2%	9 3%	6 2%	28 4%	17 2%	20 5%
3	(+3)	172 13%	41 13%	62 13%	65 16%	28 10%	59 12%	41 11%	46 14%	31 11%	39 17%	24 9%	37 14%	101 14%	86 12%	61 15%
4	(+4)	405 30%	114b 35%	130 27%	111 27%	84 31%	159 32%	133bD 37%	89 26%	93 32%	54 24%	77 28%	97 36%	219 30%	234 33%	108 27%
5 - Very well understood	(+5)	657 49%	144 45%	263a 54%	197 48%	143 53%	247 50%	165 46%	183 54%	136 47%	122 54%	153B 56%	117 43%	368 50%	340 48%	195 48%
POSITIVE UNDERSTANDING		1061 80%	258 80%	393 81%	308 75%	227a 84%	407a 82%	298 83%	272 80%	229 79%	176 79%	230 84%	214 79%	587 80%	574b 82%	303 75%
NEGATIVE UNDERSTANDING		73 5%	20 6%	21 4%	30 7%	14 5%	21 4%	18 5%	17 5%	24d 8%	6 2%	13 5%	15 6%	40 5%	28 4%	35a 9%
Don't know		24 2%	3 1%	12 2%	8 2%	2 1%	6 1%	5 1%	5 2%	5 2%	3 1%	5 2%	6 2%	10 1%	13 2%	5 1%
Median		5.0	4.0	5.0	4.0	5.0	5.0	4.0	5.0	4.0	5.0	5.0	4.0	5.0	4.0	4.0
Mean score		4.2	4.2	4.3	4.2	4.3	4.3	4.2	4.3	4.2	4.3	4.4b	4.1	4.2	4.3	4.1
Standard deviation		1.0	.9	.9	1.0	.9	.9	.9	.9	1.0	.9	.9	1.0	.9	.9	1.1
Standard error		.03	.06	.05	.06	.07	.05	.06	.06	.07	.07	.07	.07	.04	.04	.07
Error variance		*	*	*	*	*	*	*	*	.01	.01	*	.01	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 250 (continuation)

B10-9. 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? Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

	Total	In person (a)	Purchase - actual			In surance company - actual Top 10	Last compared		Generally compare			Never (d)	
			Phone - (b)	Online Total - (c)	Online - PCW - (d)		Online other (f)	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)		Some years (c)
Unweighted row	1335	125	586	558	394	139	1008	546	604	727	168	220	212
Effective sample size	906	68	390	406	289	102	688	375	414	496	115	152	138
Total	1330	93	572	606	431	153	1008	557	606	732	170	225	196
1 - Not at all understood	(+1) 28 2%	3 3%	16 3%	7 1%	6 1%	2 1%	23 2%	14 3%	9 2%	15 2%	5 3%	4 2%	4 2%
2	(+2) 45 3%	2 3%	22 4%	18 3%	10 2%	6 4%	31 3%	20 4%	18 3%	27 4%	1 1%	2 1%	14bC 7%
3	(+3) 172 13%	10 11%	73 13%	75 12%	54 12%	16 11%	129 13%	67 12%	81 13%	93 13%	24 14%	28 13%	25 13%
4	(+4) 405 30%	24 25%	173 30%	191 32%	141 33%	45 29%	322 32%	190b 34%	166 27%	244 33%	42 24%	71 32%	48 25%
5 - Very well understood	(+5) 657 49%	53 56%	272 48%	308 51%	217 50%	83 54%	487 48%	258 46%	322 53%	344 47%	96 57%	116 52%	97 49%
POSITIVE UNDERSTANDING	1061 80%	76 82%	445 78%	499 82%	357 83%	127 83%	808 80%	448 81%	488 81%	587 80%	137 81%	187 83%	145 74%
NEGATIVE UNDERSTANDING	73 5%	5 5%	39 7%	26 4%	16 4%	8 5%	54 5%	34 6%	27 4%	42 6%	6 4%	6 3%	18c 9%
Don't know	24 2%	2 2%	14 2%	6 1%	4 1%	2 1%	17 2%	7 1%	9 2%	10 1%	1 1%	4 2%	8 4%
Median	5.0	5.0	4.0	5.0	5.0	5.0	4.0	4.0	5.0	4.0	5.0	5.0	5.0
Mean score	4.2	4.3	4.2	4.3	4.3	4.3	4.2	4.2	4.3	4.2	4.3	4.3	4.2
Standard deviation	1.0	1.0	1.0	.9	.9	.9	1.0	1.0	.9	.9	1.0	.9	1.1
Standard error	.03	.12	.05	.04	.05	.09	.04	.05	.05	.04	.09	.07	.09
Error variance	*	.01	*	*	*	.01	*	*	*	*	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 250 (continuation)

B10-9. 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? Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1335	134	570	882	760	33	369	351	237	71
Effective sample size	906	91	383	613	530	23	248	240	171	47
Total	1330	135	565	906	784	35	363	354	256	66
1 - Not at all understood	(+1) 28 2%	2 2%	18cdf 3%	10 1%	8 1%	0 -%	2 1%	5 2%	2 1%	* 1%
2	(+2) 45 3%	4 3%	22 4%	28 3%	27 3%	0 -%	11 3%	6 2%	12 5%	1 1%
3	(+3) 172 13%	14 10%	58 10%	126 14%	111 14%	6 16%	47 13%	49 14%	40 16%	8 13%
4	(+4) 405 30%	46 34%	181 32%	302 33%	265 34%	14 40%	126 35%	120 34%	82 32%	25 38%
5 - Very well understood	(+5) 657 49%	64 48%	280 50%	428 47%	364 46%	15 44%	172 47%	171 48%	119 46%	30 45%
POSITIVE UNDERSTANDING	1061 80%	110 81%	461 82%	730 81%	629 80%	29 84%	298 82%	290 82%	200 78%	55 83%
NEGATIVE UNDERSTANDING	73 5%	6 5%	40c 7%	38 4%	36 5%	0 -%	13 4%	12 3%	14 5%	1 2%
Don't know	24 2%	5d 4%	6 1%	12 1%	8 1%	0 -%	6 2%	3 1%	1 *%	2 3%
Median	5.0	4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.2	4.3	4.2	4.2	4.2	4.3	4.3	4.3	4.2	4.3
Standard deviation	1.0	.9	1.0	.9	.9	.7	.8	.9	.9	.8
Standard error	.03	.10	.05	.04	.04	.15	.05	.06	.07	.12
Error variance	*	.01	*	*	*	.02	*	*	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 250 (continuation)

B10-9. 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? Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1335	718	741	1051	466	453	1123	1196	887	1335	688	178	468	473	254	543
Effective sample size	906	479	483	729	318	290	771	810	603	906	477	125	302	332	175	358
Total	1330	698	702	1076	475	420	1136	1188	889	1330	705	186	438	492	258	520
1 - Not at all understood	(+1) 2%	9 1%	18 3%	22 2%	9 2%	7 2%	21 2%	24 2%	16 2%	28 2%	11 2%	4 2%	13 3%	14 3%	7 3%	6 1%
2	(+2) 3%	17 2%	26 4%	41 4%	14 3%	13 3%	41 4%	43 4%	28 3%	45 3%	22 3%	5 3%	17 4%	16 3%	2 1%	25b 5%
3	(+3) 13%	79 11%	89 13%	133 12%	45 10%	51 12%	148 13%	146 12%	109 12%	172 13%	96 14%	20 11%	56 13%	53 11%	37 14%	72 14%
4	(+4) 30%	192 28%	212 30%	326 30%	145 30%	126 30%	348 31%	357 30%	258 29%	405 30%	247C 35%	53 28%	105 24%	164b 33%	62 24%	167 32%
5 - Very well understood	(+5) 49%	387bcfi 55%	341 49%	532 49%	252 53%	212 51%	560 49%	599 50%	461 52%	657 49%	320 45%	98 53%	237a 54%	241 49%	147c 57%	244 47%
POSITIVE UNDERSTANDING	1061 80%	580 83%	553 79%	858 80%	397 84%	338 80%	909 80%	956 80%	719 81%	1061 80%	567 80%	151 81%	341 78%	405 82%	209 81%	411 79%
NEGATIVE UNDERSTANDING	73 5%	26 4%	44 6%	63 6%	23 5%	21 5%	62 5%	67 6%	43 5%	73 5%	33 5%	9 5%	31 7%	29 6%	9 3%	32 6%
Don't know	24 2%	14 2%	16 2%	22 2%	9 2%	10 2%	18 2%	20 2%	17 2%	24 2%	9 1%	6 3%	9 2%	5 1%	3 1%	6 1%
Median	5.0	5.0	4.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	4.0	5.0	5.0	4.0	5.0	4.0
Mean score	4.2	4.4	4.2	4.2	4.3	4.3	4.2	4.3	4.3	4.2	4.2	4.3	4.2	4.2	4.3	4.2
Standard deviation	1.0	bcfgi .9	1.0	1.0	.9	.9	.9	1.0	.9	1.0	.9	.9	1.0	1.0	.9	.9
Standard error	.03	.04	.05	.04	.05	.06	.03	.03	.04	.03	.04	.08	.06	.05	.07	.05
Error variance	*	*	*	*	*	*	*	*	*	*	*	.01	*	*	.01	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 251

B10-9. 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? Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

	Total	Windscreen cover	
		Included in policy (a)	Considered (b)
Unweighted row	1335	1294	41
Effective sample size	906	875	31
Total	1330	1282	49
1 - Not at all understood	(+1) 28 2%	28 2%	0 -
2	(+2) 45 3%	39 3%	6a 11%
3	(+3) 172 13%	157 12%	16A 33%
4	(+4) 405 30%	393 31%	12 24%
5 - Very well understood	(+5) 657 49%	644b 50%	13 27%
POSITIVE UNDERSTANDING	1061 80%	1037B 81%	25 51%
NEGATIVE UNDERSTANDING	73 5%	67 5%	6 11%
Don't know	24 2%	22 2%	2 5%
Median	5.0	5.0	4.0
Mean score	4.2	4.3B	3.7
Standard deviation	1.0	.9	1.0
Standard error	.03	.03	.19
Error variance	*	*	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 252

B10-9. 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? Windscreen cover

Base: All those who considered / selected Windscreen cover last time they compared insurers or policies

	Total	Claimed against Windscreen cover	
		Yes (a)	No (b)
Unweighted row	1335	279	1014
Effective sample size	906	196	679
Total	1330	289	992
1 - Not at all understood	(+1) 28 2%	5 2%	23 2%
2	(+2) 45 3%	1 *	38a 4%
3	(+3) 172 13%	24 8%	132 13%
4	(+4) 405 30%	89 31%	304 31%
5 - Very well understood	(+5) 657 49%	168b 58%	476 48%
POSITIVE UNDERSTANDING	1061 80%	257B 89%	780 79%
NEGATIVE UNDERSTANDING	73 5%	6 2%	61a 6%
Don't know	24 2%	2 1%	20 2%
Median	5.0	5.0	4.0
Mean score	4.2	4.4B	4.2
Standard deviation	1.0	.8	1.0
Standard error	.03	.06	.04
Error variance	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 253

B10-1. 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? Personal belongings cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
1 - Not at all understood	(+1) 36 2%	20 2%	16 3%	9c 4%	19 3%	8 1%	19 2%	15 3%	36 2%	35d 3%	34d 3%	*	1 2%	1 2%	25 2%	11 3%
2	(+2) 63 4%	39 4%	24 4%	16c 8%	26 4%	22 3%	40 4%	22 4%	63 4%	56 4%	50 4%	5 4%	6AbC 8%	2 4%	45 4%	18 4%
3	(+3) 174 12%	103 12%	71 11%	25 12%	68 11%	80 12%	90 10%	77a 14%	174 12%	149 11%	138 11%	16 14%	11 15%	8ABC 18%	119 11%	53 12%
4	(+4) 185 12%	107 12%	78 12%	19 9%	70 12%	96 14%	112 12%	67 13%	185 12%	164 12%	154 12%	14 12%	10 13%	6 14%	132 12%	53 12%
5 - Very well understood	(+5) 239 16%	134 15%	105 17%	22 11%	92 15%	125a 18%	145 16%	85 16%	239 16%	212 16%	203 16%	21 17%	8 11%	6 14%	162 15%	76 18%
POSITIVE UNDERSTANDING	423 28%	240 27%	183 29%	40 20%	162 27%	221A 32%	257 28%	152 28%	423 28%	376 28%	358 28%	35 29%	18 24%	13 28%	294 28%	129 30%
NEGATIVE UNDERSTANDING	99 7%	59 7%	40 6%	25C 12%	44 7%	30 4%	59 7%	38 7%	99 7%	91 7%	84 7%	5 4%	7d 10%	3 6%	70 7%	29 7%
Don't know	35 2%	18 2%	17 3%	2 1%	12 2%	22 3%	25 3%	10 2%	35 2%	31 2%	29 2%	4 4%	2 3%	* 1%	25 2%	10 2%
Not stated	770 51%	455 52%	315 50%	112 55%	322 53%	336 49%	482 53%	257 48%	770 51%	689 52%	653 52%	60 50%	36 48%	21 47%	559 52%	207 48%
Median	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0
Mean score	3.8	3.7	3.8	3.3	3.7a	3.9Ab	3.8	3.7	3.8e	3.7e	3.8e	3.9E	3.5	3.7	3.7	3.8
Standard deviation	1.2	1.2	1.2	1.3	1.2	1.1	1.2	1.2	1.2	1.2	1.2	1.0	1.1	1.1	1.2	1.2
Standard error	.05	.07	.08	.17	.09	.07	.07	.09	.05	.06	.06	.10	.10	.09	.06	.10
Error variance	*	*	.01	.03	.01	*	*	.01	*	*	*	.01	.01	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 253 (continuation)

B10-1. 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? Personal belongings cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
1 - Not at all understood	(+1) 36 2%	14 1%	21a 4%	20 3%	14 2%	1 1%	34 2%	11 3%	25 2%	9 5%	27 2%	32 2%	2 2%	21 2%	7 4%
2	(+2) 63 4%	36 4%	27 5%	38 5%	25 3%	2 2%	61 5%	18 4%	45 4%	10 5%	53 4%	59 4%	* *%	38 4%	8 5%
3	(+3) 174 12%	114 12%	57 11%	76 11%	97 13%	11 12%	157 12%	45 10%	128 12%	26 14%	143 11%	157 12%	12 12%	100 11%	23 13%
4	(+4) 185 12%	133 14%	52 10%	94 13%	87 12%	15 17%	161 12%	56 13%	129 12%	23 12%	160 12%	176B 13%	2 2%	119 13%	12 7%
5 - Very well understood	(+5) 239 16%	174b 18%	65 12%	94 13%	134 18%	9 11%	223 16%	58 13%	181 17%	31 16%	206 16%	217 16%	15 15%	143 16%	30 17%
POSITIVE UNDERSTANDING	423 28%	307B 32%	117 22%	188 27%	221 29%	24 28%	384 28%	114 26%	310 29%	53 29%	366 28%	393b 30%	17 17%	263 29%	42 24%
NEGATIVE UNDERSTANDING	99 7%	50 5%	49a 9%	58b 8%	39 5%	2 3%	95 7%	30 7%	69 6%	19 10%	80 6%	91 7%	2 2%	59 6%	15 9%
Don't know	35 2%	22 2%	12 2%	9 1%	24a 3%	4 4%	32 2%	16 4%	19 2%	8 4%	27 2%	34 3%	2 2%	23 3%	3 2%
Not stated	770 51%	472 49%	293a 56%	369 53%	377 50%	45 52%	687 51%	230 53%	540 51%	81 43%	688a 53%	643 49%	68A 67%	469 51%	90 52%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.9B	3.5	3.6	3.8a	3.8	3.8	3.7	3.8	3.6	3.8	3.8	3.9	3.8	3.6
Standard deviation	1.2	1.1	1.3	1.2	1.1	.9	1.2	1.2	1.2	1.3	1.1	1.2	1.2	1.2	1.3
Standard error	.05	.06	.11	.08	.07	.18	.06	.10	.06	.16	.06	.06	.26	.07	.18
Error variance	*	*	.01	.01	.01	.03	*	.01	*	.02	*	*	.07	*	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 253 (continuation)

B10-1. 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? Personal belongings cover

Base: All

		NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
1 - Not at all understood	(+1) 2%	36 3%	10 2%	17 4%	7 2%	9 2%	3 1%	15a 4%	7 2%	4 2%	10 3%	9 3%	15 2%	14 2%	13 3%
2	(+2) 4%	63 5%	21 4%	27 6%	14 4%	18 3%	13 3%	17 4%	19 6%	8 3%	8 2%	22a 7%	32 4%	34 4%	19 4%
3	(+3) 12%	174 13%	52 10%	44 9%	40 13%	70 13%	43 11%	38 10%	33 10%	44abc 17%	30 10%	35 11%	101 12%	84 10%	67a 15%
4	(+4) 12%	185 16%	63 12%	56 12%	35 11%	71 13%	57d 14%	42 11%	50d 15%	20 8%	39 13%	30 10%	109 13%	97 12%	53 12%
5 - Very well understood	(+5) 16%	239 12%	100a 19%	65 14%	52 17%	90 17%	65 16%	54 14%	58 18%	45 18%	48 16%	54 18%	130 15%	111 14%	82 18%
POSITIVE UNDERSTANDING	28%	423 28%	162 30%	121 26%	87 28%	161 30%	121 30%	96 25%	108b 33%	66 26%	88 29%	84 27%	239 28%	208 26%	135 31%
NEGATIVE UNDERSTANDING	7%	99 7%	31 6%	44c 9%	21 7%	27 5%	15 4%	32a 8%	26a 8%	12 5%	18 6%	31c 10%	47 6%	48 6%	32 7%
Don't know	2%	35 2%	17 3%	7 2%	3 1%	16 3%	7 2%	9 2%	13 4%	2 1%	12b 4%	2 1%	16 2%	21 3%	5 1%
Not stated	51%	770 51%	276 51%	256 54%	157 51%	263 49%	214 54%	215c 55%	145 45%	130 51%	155 51%	156 50%	438 52%	451B 56%	203 46%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.6	3.9a	3.6	3.7	3.8	3.9b	3.6	3.8	3.8	3.8	3.7	3.8	3.8	3.7
Standard deviation	1.2	1.1	1.2	1.3	1.2	1.1	1.0	1.3	1.2	1.1	1.2	1.3	1.1	1.1	1.2
Standard error	.05	.11	.09	.11	.12	.08	.09	.12	.11	.12	.12	.13	.07	.07	.09
Error variance	*	.01	.01	.01	.01	.01	.01	.01	.01	.02	.01	.02	*	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 253 (continuation)

B10-1. 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? Personal belongings cover

Base: All

	Total	In person (a)	Purchase - actual			Online other (f)	In surance company - actual Top 10	Last compared		Generally compare			Never (d)
			Phone - (b)	Online Total (c)	Online - PCW (d)			Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
1 - Not at all understood	(+1) 36 2%	7bcd 6%	14 2%	13 2%	9 2%	4 2%	27 2%	20 3%	11 2%	17 2%	9 5%	5 2%	5 2%
2	(+2) 63 4%	7b 6%	13 2%	39B 6%	26b 5%	11b 7%	49 4%	24 4%	34 5%	28 3%	16Ad 9%	11 4%	7 3%
3	(+3) 174 12%	16 15%	69 11%	78 11%	53 11%	23 14%	138 12%	75 12%	80 12%	93 11%	25 14%	27 11%	28 12%
4	(+4) 185 12%	8 7%	88 14%	86 12%	63 13%	23 14%	140 12%	76 12%	85 12%	109 13%	15 8%	27 11%	34 15%
5 - Very well understood	(+5) 239 16%	17 16%	104 16%	112 16%	76 15%	29 18%	166 14%	94 15%	118 17%	123 15%	39 21%	38 15%	37 16%
POSITIVE UNDERSTANDING	423 28%	25 23%	192 30%	198 29%	139 28%	52 31%	306 27%	170 27%	203 30%	232 28%	54 29%	65 26%	71 31%
NEGATIVE UNDERSTANDING	99 7%	14B 13%	28 4%	52b 8%	35 7%	15 9%	76 7%	43 7%	45 7%	45 5%	25Acd 13%	16 6%	13 6%
Don't know	35 2%	6cd 5%	17 3%	10 1%	6 1%	3 2%	24 2%	16 2%	12 2%	20 2%	5 3%	4 2%	5 2%
Not stated	770 51%	47 44%	328 52%	355 51%	268 53%	74 44%	605 53%	323 51%	342 50%	436b 53%	75 41%	140b 56%	112 49%
Median	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	3.4	3.9a	3.7	3.7	3.7	3.7	3.7	3.8	3.8	3.6	3.8	3.8
Standard deviation	1.2	1.4	1.1	1.2	1.2	1.2	1.2	1.2	1.1	1.1	1.4	1.2	1.1
Standard error	.05	.22	.08	.08	.09	.15	.06	.09	.08	.07	.16	.14	.13
Error variance	*	.05	.01	.01	.01	.02	*	.01	.01	.01	.03	.02	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 253 (continuation)

B10-1. 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? Personal belongings cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
1 - Not at all understood	(+1) 36 2%	* **	16 3%	24 2%	19 2%	0 -%	5 1%	11 3%	4 1%	0 -%
2	(+2) 63 4%	4 3%	12 2%	49b 5%	42b 5%	2 5%	24B 6%	23 6%	9 3%	6 8%
3	(+3) 174 12%	18 13%	76 12%	120 12%	106 12%	6 15%	53 13%	58 15%	28 10%	9 13%
4	(+4) 185 12%	21 15%	75 12%	118 12%	102 12%	9 25%	46 11%	47 12%	31 11%	9 13%
5 - Very well understood	(+5) 239 16%	25 17%	115 19%	160 16%	132 15%	2 6%	65 16%	67 17%	48 17%	7 9%
POSITIVE UNDERSTANDING	423 28%	46 32%	190 31%	278 27%	234 26%	12 31%	110 27%	113 28%	80 28%	16 22%
NEGATIVE UNDERSTANDING	99 7%	5 3%	28 4%	73 7%	61 7%	2 5%	29 7%	34 9%	13 5%	6 8%
Don't know	35 2%	6 4%	21d 3%	17 2%	14 2%	3 9%	11 3%	6 1%	6 2%	0 -%
Not stated	770 51%	71 49%	302 49%	532 52%	471 53%	14 39%	201 50%	187 47%	163a 56%	41 57%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.8	4.0	3.9	3.7	3.7	3.6	3.7	3.7	3.9	3.5
Standard deviation	1.2	1.0	1.1	1.2	1.2	.9	1.1	1.2	1.1	1.0
Standard error	.05	.14	.08	.07	.07	.24	.10	.10	.12	.23
Error variance	*	.02	.01	*	.01	.06	.01	.01	.02	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 253 (continuation)

B10-1. 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? Personal belongings cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease			
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferate (a)	No prefer (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)	
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604	
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401	
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586	
1 - Not at all understood	(+1)	36	36	20	30	12	9	24	31	21	34	19	4	13	9	9	18
		2%	bcFgHi 5%	3%	3%	2%	2%	2%	2%	2%	3%	2%	2%	3%	2%	3%	3%
2	(+2)	63	63	40	55	19	25	52	59	42	61	31	5	27	26B	1	33B
		4%	bCDEFGHI 9%	5%	5%	4%	6%	4%	5%	4%	5%	4%	2%	6%	5%	*%	6%
3	(+3)	174	174	98	147	57	61	150	145	145g	159	92	21	61	63	28	78
		12%	BCDEFGHI 24%	13%	13%	11%	14%	12%	11%	15%	12%	11%	9%	13%	12%	9%	13%
4	(+4)	185	185	98	153	73	81	169	168	145	175	89	25	70	71	36	73
		12%	BCDeFGHI 25%	13%	13%	15%	19%	14%	13%	15%	13%	11%	11%	15%	13%	12%	12%
5 - Very well understood	(+5)	239	239	156	205	108g	116	222	218	200g	233	101	44a	94A	95C	70C	62
		16%	BCDFGHI 33%	20%	18%	22%	bcFGhI 27%	18%	17%	21%	18%	13%	20%	20%	17%	23%	11%
POSITIVE UNDERSTANDING		423	423	254	358	181g	198	392	386	346cGi	408	190	69	164A	166c	105C	135
		28%	BCDEFGHI 58%	33%	31%	36%	BCdFGHI 46%	32%	30%	36%	31%	24%	31%	34%	31%	34%	23%
NEGATIVE UNDERSTANDING		99	99	59	85	31	34	76	90	63	95	50	8	40	35	10	51b
		7%	BCDeFGHI 14%	8%	7%	6%	8%	6%	7%	7%	7%	6%	4%	8%	6%	3%	9%
Don't know		35	35ghi	23	33	15	16	35	32	24	35	17	8	10	9	6	10
		2%	5%	3%	3%	3%	4%	3%	2%	3%	3%	2%	4%	2%	2%	2%	2%
Not stated		770	0	327AE	531AEh	216AE	124A	591AEH	639	378AE	633AEH	450C	114	204	271	157	312
		51%	-%	43%	46%	43%	29%	48%	49%	40%	48%	56%	52%	43%	50%	51%	53%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		3.8	3.8	3.8	3.8	3.9	3.9	3.8	3.8	3.8	3.8	3.7	4.0a	3.8	3.8C	4.1C	3.5
Standard deviation		1.2	1.2	1.2	1.2	1.1	1.1	1.1	1.2	1.1	1.2	1.2	1.1	1.2	1.1	1.1	1.2
Standard error		.05	.05	.07	.06	.08	.08	.05	.06	.06	.05	.08	.13	.09	.08	.11	.09
Error variance		*	*	*	*	.01	.01	*	*	*	*	.01	.02	.01	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 254

B10-2. 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? Breakdown cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
1 - Not at all understood	(+1) 19 1%	10 1%	9 1%	4 2%	3 1%	12 2%	13 1%	6 1%	19 1%	17 1%	15 1%	2 2%	2 2%	1 2%	15 1%	4 1%
2	(+2) 27 2%	22b 3%	5 1%	6 3%	10 2%	10 1%	16 2%	11 2%	27 2%	23 2%	22 2%	2 2%	2 2%	2abc 4%	22 2%	5 1%
3	(+3) 115 8%	61 7%	54 9%	16 8%	56 9%	43 6%	61 7%	51 9%	115 8%	100 7%	96 8%	8 6%	4 6%	8ABCDE 17%	91 9%	22 5%
4	(+4) 217 14%	120 14%	97 16%	38 19%	81 13%	97 14%	132 14%	79 15%	217 14%	190 14%	180 14%	19 16%	11 14%	8 18%	165 15%	52 12%
5 - Very well understood	(+5) 360 24%	203 23%	157 25%	41 20%	135 22%	183 27%	216 24%	130 24%	360 24%	322 24%	304 24%	26 22%	18 24%	12 26%	253 24%	106 25%
POSITIVE UNDERSTANDING	576 38%	322 37%	254 41%	80 39%	216 36%	281 41%	348 38%	209 39%	576 38%	512 38%	484 38%	45 38%	28 38%	19 43%	417 39%	159 37%
NEGATIVE UNDERSTANDING	46 3%	33 4%	14 2%	10 5%	14 2%	22 3%	29 3%	17 3%	46 3%	40 3%	37 3%	4 3%	3 4%	3abc 6%	37 3%	9 2%
Don't know	23 2%	11 1%	12 2%	3 1%	7 1%	13 2%	14 2%	8 1%	23 2%	17 1%	15 1%	5ABC 4%	2 2%	2aBC 4%	17 2%	6 1%
Not stated	740 49%	448 51%	292 47%	96 47%	315 52%	330 48%	461 50%	249 47%	740F 49%	668F 50%	630F 50%	59F 49%	38F 51%	14 30%	505 47%	232a 54%
Median	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0	5.0
Mean score	4.2	4.2	4.2	4.0	4.2	4.2	4.2	4.1	4.2F	4.2F	4.2F	4.2	4.2	3.9	4.1	4.3
Standard deviation	1.0	1.0	1.0	1.1	.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.0	.9
Standard error	.04	.06	.06	.13	.07	.07	.06	.07	.04	.05	.05	.09	.10	.08	.05	.08
Error variance	*	*	*	.02	*	*	*	.01	*	*	*	.01	.01	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 254 (continuation)

B10-2. 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? Breakdown cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
1 - Not at all understood	(+1) 19 1%	13 1%	6 1%	11 2%	9 1%	* 1%	19 1%	3 1%	16 2%	2 1%	17 1%	19 1%	* **	14 1%	2 1%
2	(+2) 27 2%	14 1%	13 2%	14 2%	13 2%	3 3%	24 2%	5 1%	22 2%	2 1%	25 2%	25 2%	0 -%	16 2%	6 3%
3	(+3) 115 8%	58 6%	57A 11%	47 7%	66 9%	8 10%	102 7%	35 8%	80 7%	18 10%	97 7%	102 8%	6 6%	67 7%	19 11%
4	(+4) 217 14%	124 13%	91 17%	90 13%	117 15%	16 18%	187 14%	64 15%	153 14%	24 13%	191 15%	195 15%	10 9%	126 14%	16 9%
5 - Very well understood	(+5) 360 24%	247 26%	109 21%	157 22%	189 25%	23 27%	327 24%	103 24%	256 24%	44 23%	309 24%	322 24%	25 25%	222 24%	39 22%
POSITIVE UNDERSTANDING	576 38%	371 38%	201 38%	247 35%	307 40%	38 45%	514 38%	167 38%	409 38%	68 36%	500 38%	517 39%	34 34%	348 38%	55 32%
NEGATIVE UNDERSTANDING	46 3%	27 3%	19 4%	24 3%	22 3%	3 4%	43 3%	9 2%	38 4%	4 2%	42 3%	44 3%	* **	30 3%	7 4%
Don't know	23 2%	14 1%	9 2%	7 1%	15 2%	0 -%	23 2%	4 1%	19 2%	8B 4%	15 1%	21 2%	* **	15 2%	2 1%
Not stated	740 49%	495 51%	242 46%	374b 53%	349 46%	36 42%	672 50%	220 51%	520 49%	89 47%	651 50%	634 48%	59 59%	454 50%	91 52%
Median	4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0
Mean score	4.2	4.3B	4.0	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4.2	4.4	4.2	4.0
Standard deviation	1.0	1.0	1.0	1.0	1.0	1.0	1.0	.9	1.0	1.0	1.0	1.0	.8	1.0	1.1
Standard error	.04	.06	.07	.07	.06	.16	.05	.08	.05	.13	.05	.05	.15	.06	.15
Error variance	*	*	.01	*	*	.03	*	.01	*	.02	*	*	.02	*	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 254 (continuation)

B10-2. 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? Breakdown cover

Base: All

		NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
		Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424	
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299	
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442	
1 - Not at all understood	(+1) 1%	19 1%	5 1%	9 2%	6 1%	4 1%	5 1%	* *%	6 1%	8a 2%	3 1%	6 2%	2 1%	9 1%	6 1%	11a 2%
2	(+2) 2%	27 2%	8 2%	8 1%	14 3%	6 2%	5 1%	2 *%	11a 3%	6 2%	6 2%	6 2%	5 2%	16 2%	16 2%	11 2%
3	(+3) 8%	115 8%	37b 11%	29 5%	50b 11%	15 5%	36 7%	31 8%	26 7%	27 8%	21 8%	22 7%	27 9%	64 8%	63 8%	37 8%
4	(+4) 14%	217 14%	59 17%	63 12%	76 16%	50 16%	66 12%	50 12%	56 14%	53 16%	40 16%	38 13%	52 17%	124 15%	115 14%	70 16%
5 - Very well understood	(+5) 24%	360 24%	75 21%	146 27%	110 23%	81 26%	128 24%	102 25%	93 24%	79 24%	60 24%	83 27%	63 20%	195 23%	186 23%	102 23%
POSITIVE UNDERSTANDING		576 38%	134 38%	209 39%	186 39%	131 43%	194 36%	151 38%	149 38%	132 41%	100 39%	121 40%	115 37%	319 38%	301 37%	172 39%
NEGATIVE UNDERSTANDING		46 3%	13 4%	17 3%	20 4%	10 3%	10 2%	2 *%	17A 4%	14A 4%	9a 4%	12 4%	7 2%	25 3%	22 3%	21 5%
Don't know		23 2%	5 1%	10 2%	5 1%	3 1%	9 2%	4 1%	8 2%	6 2%	2 1%	6 2%	3 1%	10 1%	13 2%	7 1%
Not stated		740 49%	167 47%	273 51%	212 45%	149 48%	288a 54%	212 53%	190 49%	145 45%	122 48%	142 47%	157 51%	421 50%	412 51%	206 47%
Median		4.0	4.0	5.0	4.0	5.0	5.0	5.0	4.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0
Mean score		4.2	4.0	4.3a	4.1	4.3	4.3a	4.4c	4.1	4.1	4.1	4.2	4.1	4.2	4.2	4.1
Standard deviation		1.0	1.0	1.0	1.0	1.0	.9	.8	1.0	1.1	1.0	1.1	.9	1.0	1.0	1.1
Standard error		.04	.09	.08	.08	.09	.07	.07	.09	.10	.11	.10	.09	.06	.06	.09
Error variance		*	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 254 (continuation)

B10-2. 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? Breakdown cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
1 - Not at all understood	(+1) 19 1%	4b 4%	6 1%	9 1%	6 1%	3 2%	14 1%	13b 2%	3 *	10 1%	2 1%	2 1%	5 2%
2	(+2) 27 2%	3 3%	9 1%	15 2%	9 2%	2 1%	19 2%	4 1%	16a 2%	7 1%	6a 3%	8a 3%	7a 3%
3	(+3) 115 8%	8 7%	55 9%	43 6%	33 7%	8 5%	85 7%	45 7%	53 8%	61 7%	15 8%	18 7%	21 9%
4	(+4) 217 14%	15 14%	97 15%	96 14%	71 14%	23 14%	170 15%	85 14%	105 15%	136 16%	19 10%	33 13%	29 13%
5 - Very well understood	(+5) 360 24%	22 21%	159 25%	158 23%	109 22%	44 27%	271 24%	138 22%	169 25%	178 22%	48 26%	63 25%	65 29%
POSITIVE UNDERSTANDING	576 38%	37 35%	256 40%	254 37%	180 36%	67 40%	441 38%	223 36%	274 40%	314 38%	67 36%	95 38%	94 41%
NEGATIVE UNDERSTANDING	46 3%	7 6%	15 2%	24 3%	15 3%	5 3%	33 3%	17 3%	19 3%	17 2%	8 4%	9 4%	12a 5%
Don't know	23 2%	2d 2%	15cd 2%	4 1%	1 *	2 1%	18 2%	6 1%	9 1%	12 1%	1 1%	3 1%	5 2%
Not stated	740 49%	53 50%	292 46%	368b 53%	271b 54%	85 51%	572 50%	337 54%	326 48%	423d 51%	93 50%	126 50%	96 42%
Median	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0	5.0	5.0	5.0
Mean score	4.2	3.9	4.2	4.2	4.2	4.3	4.2	4.2	4.2	4.2	4.2	4.2	4.1
Standard deviation	1.0	1.2	.9	1.0	1.0	1.0	1.0	1.0	.9	.9	1.1	1.0	1.1
Standard error	.04	.20	.06	.07	.08	.14	.05	.07	.06	.06	.13	.11	.12
Error variance	*	.04	*	*	.01	.02	*	.01	*	*	.02	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 254 (continuation)

B10-2. 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? Breakdown cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
1 - Not at all understood	(+1) 19 1%	* **	7 1%	10 1%	10 1%	* 1%	3 1%	6 1%	2 1%	1 1%
2	(+2) 27 2%	4 2%	9 1%	17 2%	15 2%	* 1%	4 1%	5 1%	5 2%	3 5%
3	(+3) 115 8%	9 6%	45 7%	75 7%	71 8%	3 9%	37 9%	28 7%	24 8%	8 11%
4	(+4) 217 14%	22 15%	92 15%	162 16%	142 16%	4 10%	63 15%	68 17%	41 14%	15 21%
5 - Very well understood	(+5) 360 24%	32 22%	150 24%	230 23%	191 22%	10 27%	89 22%	84 21%	69 24%	13 19%
POSITIVE UNDERSTANDING	576 38%	55 37%	241 39%	392 38%	333 38%	14 37%	152 37%	153 38%	111 38%	29 40%
NEGATIVE UNDERSTANDING	46 3%	4 3%	16 3%	27 3%	25 3%	1 2%	7 2%	11 3%	7 2%	4 6%
Don't know	23 2%	3 2%	8 1%	8 1%	5 1%	* **	2 1%	2 **	3 1%	* **
Not stated	740 49%	75 52%	307 50%	518 51%	452 51%	19 51%	208 51%	205 51%	146 50%	31 43%
Median	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0
Mean score	4.2	4.2	4.2	4.2	4.1	4.2	4.2	4.2	4.2	3.9
Standard deviation	1.0	.9	1.0	1.0	1.0	1.0	.9	1.0	.9	1.0
Standard error	.04	.13	.07	.05	.06	.30	.08	.09	.10	.19
Error variance	*	.02	*	*	*	.09	.01	.01	.01	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 254 (continuation)

B10-2. 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? Breakdown cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease			
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferate (a)	No prefer (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)	
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604	
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401	
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586	
1 - Not at all understood	(+1)	19 1%	7 1%	19 3%	15 1%	8 2%	6 1%	19 1%	19 1%	10 1%	19 1%	5 1%	4 2%	11a 2%	8 1%	5 2%	5 1%
2	(+2)	27 2%	18 2%	27dfgi 4%	23 2%	5 1%	14 3%	20 2%	20 2%	19 2%	24 2%	13 2%	7 3%	7 1%	7 1%	4 1%	16 3%
3	(+3)	115 8%	49 7%	115 15% ACDEFGH I	92 8%	33 7%	26 6%	97 8%	91 7%	76 8%	104 8%	63 8%	13 6%	39 8%	44 8%	20 6%	43 7%
4	(+4)	217 14%	104 14%	217 28% ACDEFGH I	190 16%	65 13%	87 20% adfgi	185 15%	189 15%	146 15%	194 15%	121 15%	28 13%	68 14%	82 15%	45 15%	80 14%
5 - Very well understood	(+5)	360 24%	242 33%	360 47% cdFGI ACDEFGH I	307 27%	133 27%	141fghi 32%	314 25%	329 25%	281 29%	340 26%	161 20%	57 26%	142A 30%	147c 27%	73 24%	122 21%
POSITIVE UNDERSTANDING		576 38%	346dfGI 47%	576 76% ACDEFGH I	497 43%	197 39%	228 53% CDFGhI	499 40%	519 40%	427 45%	535 40%	282 35%	85 39%	209a 44%	228c 42%	118 38%	202 35%
NEGATIVE UNDERSTANDING		46 3%	25 3%	46 6% acdFGhI	38 3%	14 3%	20 5%	39 3%	39 3%	30 3%	42 3%	18 2%	11 5%	17 4%	15 3%	9 3%	21 4%
Don't know		23 2%	14 2%	23d 3%	18 2%	4 1%	8 2%	20 2%	20 2%	18 2%	21 2%	11 1%	5 2%	7 1%	4 1%	7 2%	5 1%
Not stated		740 49%	297B 41%	0 -%	508BE 44%	252ABEh 50%	150B 35%	589aBE 47%	624ABEh 48%	406Be 42%	629aBE 47%	424C 53%	107 49%	207 43%	251 46%	153 50%	315a 54%
Median		4.0	5.0	4.0	4.0	5.0	5.0	4.0	5.0	5.0	5.0	4.0	5.0	5.0	5.0	4.0	4.0
Mean score		4.2	4.3b	4.2	4.2	4.3	4.2	4.2	4.2	4.3	4.2	4.2	4.2	4.2	4.2	4.2	4.1
Standard deviation		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	.9	1.1	1.0	1.0	1.0	1.0
Standard error		.04	.06	.04	.05	.08	.07	.05	.05	.05	.05	.06	.13	.08	.07	.10	.07
Error variance		*	*	*	*	.01	.01	*	*	*	*	*	.02	.01	*	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 255

B10-3. 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? Courtesy car/ temporary replacement vehicle

Base: All

	Total	Gender		Age			Social Grade		Country		Area						
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK Eng/Wal (a)	Eng (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)	
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482	
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304	
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428	
1 - Not at all understood	(+1) 2%	32 2%	20 2%	12 2%	6 3%	12 2%	15 2%	19 2%	12 2%	32 2%	29 2%	27 2%	3 2%	2 2%	1 2%	25 2%	7 2%
2	(+2) 5%	74 5%	44 5%	30 5%	13 6%	39c 6%	22 3%	44 5%	30 6%	74 5%	69 5%	65 5%	3 2%	4 5%	2 4%	55 5%	19 4%
3	(+3) 15%	219 15%	123 14%	97 15%	39 19%	94 15%	87 13%	122 13%	89 17%	219 15%	196 15%	188 15%	18 15%	8 11%	6 12%	169 16%	51 12%
4	(+4) 23%	348 23%	184 21%	163 26%	49 24%	139 23%	159 23%	222 24%	119 22%	348f 23%	314f 24%	292 23%	25 21%	22abcdF 30%	8 17%	257 24%	90 21%
5 - Very well understood	(+5) 30%	456 30%	263 30%	193 31%	51 25%	181 30%	224 33%	285 31%	155 29%	456 30%	405 30%	385 30%	39 33%	20 27%	12 26%	324 30%	132 31%
POSITIVE UNDERSTANDING		804 54%	447 51%	356 57%	100 49%	321 53%	383 56%	507 56%	274 51%	804F 54%	719F 54%	677F 54%	65f 54%	43F 57%	19 43%	582 55%	222 52%
NEGATIVE UNDERSTANDING		106 7%	64 7%	43 7%	19 9%	51 8%	37 5%	63 7%	42 8%	106 7%	98 7%	92 7%	6 5%	5 7%	3 6%	80 8%	26 6%
Don't know		24 2%	10 1%	14 2%	2 1%	8 1%	14 2%	13 1%	11 2%	24 2%	18 1%	17 1%	5aBC 4%	1 2%	1 3%	16 1%	8 2%
Not stated		348 23%	231B 26%	117 19%	46 22%	134 22%	168 24%	208 23%	118 22%	348 23%	305 23%	287 23%	27 22%	18 24%	16ABCDE 35%	220 21%	121A 28%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		4.0	4.0	4.0	3.8	3.9	4.1a	4.0	3.9	4.0	4.0	4.0	4.1	4.0	4.0	4.0	4.1
Standard deviation		1.1	1.1	1.0	1.1	1.1	1.0	1.0	1.1	1.1	1.1	1.0	1.0	1.0	1.1	1.1	1.0
Standard error		.04	.05	.06	.11	.06	.05	.05	.06	.04	.04	.04	.08	.08	.09	.05	.07
Error variance		*	*	*	.01	*	*	*	*	*	*	*	.01	.01	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 255 (continuation)

B10-3. 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? Courtesy car/ temporary replacement vehicle

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
1 - Not at all understood	(+1) 32 2%	21 2%	12 2%	17 2%	14 2%	0 -%	31 2%	10 2%	23 2%	4 2%	28 2%	28 2%	4 4%	16 2%	9a 5%
2	(+2) 74 5%	31 3%	43A 8%	37 5%	36 5%	4 5%	67 5%	15 4%	59 6%	9 5%	63 5%	70 5%	* *%	47 5%	9 5%
3	(+3) 219 15%	123 13%	93a 18%	96 14%	121 16%	22b 26%	194 14%	71 16%	148 14%	34 18%	182 14%	196 15%	10 10%	124 14%	28 16%
4	(+4) 348 23%	227 24%	121 23%	168 24%	175 23%	21 25%	316 23%	111 26%	237 22%	37 20%	310 24%	325B 25%	9 9%	229b 25%	25 15%
5 - Very well understood	(+5) 456 30%	318b 33%	137 26%	196 28%	240 32%	27 32%	423 31%	155b 36%	301 28%	48 26%	406 31%	414 31%	26 26%	288 31%	45 26%
POSITIVE UNDERSTANDING	804 54%	545b 56%	257 49%	364 52%	415 55%	48 56%	739 55%	266B 61%	538 50%	85 46%	715 55%	738B 56%	36 35%	516B 56%	70 41%
NEGATIVE UNDERSTANDING	106 7%	52 5%	55A 10%	54 8%	49 6%	4 5%	98 7%	25 6%	82 8%	14 7%	91 7%	98 7%	4 4%	63 7%	17 10%
Don't know	24 2%	17 2%	6 1%	7 1%	17 2%	4 4%	20 2%	4 1%	20 2%	1 *%	23 2%	19 1%	4 4%	16 2%	4 2%
Not stated	348 23%	229 24%	117 22%	178 25%	157 21%	7 9%	303a 22%	68 16%	279A 26%	53 28%	293 22%	268 20%	47A 46%	195 21%	54a 31%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0
Mean score	4.0	4.1B	3.8	4.0	4.0	3.9	4.0	4.1	4.0	3.9	4.0	4.0	4.1	4.0	3.8
Standard deviation	1.1	1.0	1.1	1.1	1.0	1.0	1.1	1.0	1.1	1.1	1.1	1.1	1.2	1.0	1.2
Standard error	.04	.05	.07	.06	.05	.13	.04	.06	.05	.11	.04	.04	.21	.05	.14
Error variance	*	*	*	*	*	.02	*	*	*	.01	*	*	.05	*	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 255 (continuation)

B10-3. 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? Courtesy car/ temporary replacement vehicle

Base: All

		NCB - concerned		Cost of PMI			Policy renewal					Policy renewal - longevity			Insurance channel - actual	
		Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424	
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299	
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442	
1 - Not at all understood	(+1)	32 2%	7 2%	9 2%	14 3%	7 2%	9 2%	4 1%	8 2%	12a 4%	3 1%	6 2%	2 1%	20 2%	11 1%	14 3%
2	(+2)	74 5%	20 6%	24 4%	39bc 8%	9 3%	16 3%	15 4%	18 5%	14 4%	17 6%	12 4%	16 5%	46 5%	36 4%	26 6%
3	(+3)	219 15%	58 16%	65 12%	73 16%	46 15%	85 16%	74c 18%	59 15%	34 10%	33 13%	29 9%	48 16%	134a 16%	125 15%	81 18%
4	(+4)	348 23%	99 28%	123 23%	114 24%	67 22%	113 21%	89 22%	94 24%	85 26%	57 22%	84c 28%	81 26%	173 21%	217B 27%	83 19%
5 - Very well understood	(+5)	456 30%	100 28%	184 34%	140 30%	103 33%	161 30%	123 31%	116 30%	109 34%	78 30%	95 31%	86 28%	261 31%	232 29%	141 32%
POSITIVE UNDERSTANDING		804 54%	199 56%	307 57%	254 54%	170 55%	274 51%	213 53%	210 54%	193 60%	135 53%	179 59%	167 54%	434 52%	450 55%	224 51%
NEGATIVE UNDERSTANDING		106 7%	27 8%	34 6%	53bc 11%	16 5%	25 5%	19 5%	26 7%	26 8%	19 7%	18 6%	18 6%	67 8%	47 6%	40 9%
Don't know		24 2%	5 2%	9 2%	8 2%	4 1%	8 2%	9b 2%	1 *	4 1%	6b 2%	5 2%	6 2%	11 1%	11 1%	7 2%
Not stated		348 23%	66 18%	124 23%	83 18%	71 23%	144A 27%	86 22%	93 24%	67 21%	62 24%	72 24%	70 23%	194 23%	180 22%	90 20%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		4.0	3.9	4.1	3.9	4.1	4.0a	4.0	4.0	4.0	4.0	4.1	4.0	4.0	4.0	3.9
Standard deviation		1.1	1.0	1.0	1.1	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.1	1.0	1.1
Standard error		.04	.07	.06	.07	.08	.06	.07	.07	.08	.09	.08	.08	.05	.05	.08
Error variance		*	.01	*	.01	.01	*	*	.01	.01	.01	.01	.01	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 255 (continuation)

B10-3. 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? Courtesy car/ temporary replacement vehicle

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
1 - Not at all understood	(+1) 32 2%	1 1%	15 2%	12 2%	9 2%	2 1%	24 2%	15 2%	15 2%	20 2%	4 2%	4 2%	4 2%
2	(+2) 74 5%	4 4%	33 5%	36 5%	24 5%	9 6%	55 5%	28 4%	36 5%	36 4%	8 4%	11 4%	19a 8%
3	(+3) 219 15%	24b 22%	80 13%	100 14%	74 15%	22 13%	187 16%	96 15%	99 15%	124 15%	32 17%	32 13%	31 14%
4	(+4) 348 23%	17 16%	168acd 27%	144 21%	101 20%	38 23%	279 24%	153 24%	157 23%	211d 25%	33 18%	66d 26%	37 16%
5 - Very well understood	(+5) 456 30%	35 32%	185 29%	222 32%	160 32%	54 33%	342 30%	171 27%	222 33%	232 28%	68 37%	73 29%	79 35%
POSITIVE UNDERSTANDING	804 54%	52 48%	353 56%	366 53%	261 52%	92 55%	620 54%	324 52%	380 56%	443 54%	101 55%	139 55%	116 51%
NEGATIVE UNDERSTANDING	106 7%	5 5%	48 8%	49 7%	33 7%	12 7%	79 7%	43 7%	50 7%	56 7%	12 6%	15 6%	23 10%
Don't know	24 2%	2 2%	15c 2%	4 1%	3 1%	* **	14 1%	10 2%	3 **	10 1%	3 2%	3 1%	5 2%
Not stated	348 23%	24 22%	137 22%	173 25%	130 26%	40 24%	248 22%	154 25%	148 22%	194 23%	36 20%	63 25%	53 23%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.0	4.0	4.0	4.0	4.0	4.1	4.0	3.9	4.0	4.0	4.1	4.0	4.0
Standard deviation	1.1	1.0	1.1	1.1	1.1	1.0	1.0	1.1	1.1	1.0	1.1	1.0	1.2
Standard error	.04	.13	.06	.06	.07	.11	.04	.06	.06	.05	.11	.09	.11
Error variance	*	.02	*	*	*	.01	*	*	*	*	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 255 (continuation)

B10-3. 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? Courtesy car/ temporary replacement vehicle

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
1 - Not at all understood	(+1) 32 2%	1 *%	14 2%	21 2%	19 2%	0 -%	5 1%	7 2%	5 2%	1 1%
2	(+2) 74 5%	2 1%	20 3%	58 6%	50 6%	2 5%	16 4%	19 5%	20 7%	3 4%
3	(+3) 219 15%	26 18%	99 16%	153 15%	137 15%	9 25%	71 17%	64 16%	46 16%	11 16%
4	(+4) 348 23%	39 27%	143 23%	251 25%	219 25%	12 33%	98 24%	96 24%	77 26%	20 28%
5 - Very well understood	(+5) 456 30%	37 26%	203 33%	290 28%	253 29%	10 27%	108 27%	118 30%	84 29%	20 29%
POSITIVE UNDERSTANDING	804 54%	76 52%	346 56%	541 53%	471 53%	22 60%	206 51%	213 54%	161 56%	41 57%
NEGATIVE UNDERSTANDING	106 7%	3 2%	34 5%	79a 8%	69a 8%	2 5%	21 5%	26 7%	25 9%	4 5%
Don't know	24 2%	4 2%	5 1%	10 1%	9 1%	0 -%	3 1%	4 1%	1 *%	0 -%
Not stated	348 23%	37 25%	132 21%	237 23%	199 22%	4 11%	104 26%	90 23%	56 19%	16 22%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.0	4.0	4.0	3.9	3.9	3.9	4.0	4.0	3.9	4.0
Standard deviation	1.1	.9	1.0	1.1	1.1	.9	1.0	1.0	1.1	1.0
Standard error	.04	.10	.06	.05	.05	.19	.07	.07	.09	.16
Error variance	*	.01	*	*	*	.04	*	.01	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 255 (continuation)

B10-3. 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? Courtesy car/ temporary replacement vehicle

Base: All

	Total	Feature included or considered									Features - buy			Features - ease			
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)	
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604	
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401	
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586	
1 - Not at all understood	(+1) 2%	32 2%	14 2%	20 3%	32 3%	15 3%	13 2%	28 2%	25 2%	24 2%	28 2%	12 2%	9a 4%	11 2%	15 3%	7 2%	10 2%
2	(+2) 5%	74 5%	31 4%	41 5%	74 6%	19 4%	24 6%	66 5%	66 5%	45 5%	70 5%	39 5%	11 5%	24 5%	22 4%	7 2%	45aB 8%
3	(+3) 15%	219 15%	101 14%	121 16%	219 19% aefghi	80 16%	54 13%	189 15%	188 15%	144 15%	202 15%	113 14%	25 11%	82 17%	76 14%	37 12%	93 16%
4	(+4) 23%	348 23%	179 24%	199 26%	348 30% afGhI	122 24%	113 26%	307 25%	315 24%	240 25%	321 24%	182 23%	57 26%	109 23%	124 23%	64 21%	150 26%
5 - Very well understood	(+5) 30%	456 30%	289bFGI 39%	251 33%	456 40% bFGhI	176 35%	166fg 38%	396 32%	408 32%	330 34%	434 33%	220 27%	73 33%	161 34%	194C 36%	106C 34%	135 23%
POSITIVE UNDERSTANDING	804 54%	467FGI 64%	451 59%	804 70% aBDFGHI	298 60%	279fGi 65%	703 57%	723 56%	569 60%	754 57%	402 50%	130 59%	270 56%	318C 59%	169 55%	285 49%	
NEGATIVE UNDERSTANDING	106 7%	45 6%	61 8%	106a 9%	34 7%	37 9%	95 8%	91 7%	68 7%	99 7%	52 6%	20 9%	35 7%	36 7%	14 5%	55b 9%	
Don't know	24 2%	9 1%	14 2%	24 2%	6 1%	9 2%	16 1%	18 1%	13 1%	21 2%	10 1%	6 3%	9 2%	5 1%	5 2%	8 1%	
Not stated	348 23%	109C 15%	116C 15%	0 -%	82C 16%	53C 12%	240aCE 19%	272 21% ABCEh	162C 17%	254aCE 19%	223bC 28%	40 18%	85 18%	108 20%	82 27%	145 25%	
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	
Mean score	4.0	4.1bcfi	4.0	4.0	4.0	4.1	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.1C	4.2C	3.8
Standard deviation	1.1	1.0	1.1	1.1	1.1	1.1	1.1	1.0	1.1	1.1	1.0	1.1	1.1	1.1	1.1	1.0	1.1
Standard error	.04	.05	.05	.04	.06	.07	.04	.04	.05	.04	.05	.11	.07	.06	.08	.06	
Error variance	*	*	*	*	*	*	*	*	*	*	*	.01	*	*	.01	*	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 256

B10-4. 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? Foreign use cover

Base: All

	Total	Gender		Age			Social Grade		Country			Area				
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
1 - Not at all understood	(+1) 37 2%	21 2%	16 2%	4 2%	14 2%	19 3%	22 2%	14 3%	37 2%	33 2%	32 3%	2 2%	1 2%	2 4%	25 2%	12 3%
2	(+2) 35 2%	24 3%	11 2%	8 4%	8 1%	19 3%	20 2%	15 3%	35 2%	31 2%	30 2%	1 1%	1 2%	2abcDe 5%	28 3%	7 2%
3	(+3) 108 7%	80B 9%	28 5%	23B 11%	30 5%	55 8%	69 8%	36 7%	108 7%	98 7%	92 7%	6 5%	6 8%	3 7%	72 7%	36 8%
4	(+4) 110 7%	78b 9%	32 5%	8 4%	53 9%	49 7%	82b 9%	25 5%	110 7%	101 8%	94 7%	7 6%	7 9%	3 6%	79 7%	32 7%
5 - Very well understood	(+5) 161 11%	119B 14%	41 7%	14 7%	60 10%	86 13%	115B 13%	38 7%	161 11%	147 11%	139 11%	8 7%	8 10%	6d 12%	111 10%	50 12%
POSITIVE UNDERSTANDING	271 18%	198B 23%	73 12%	22 11%	114a 19%	135a 20%	198B 22%	63 12%	271d 18%	248d 19%	233d 19%	15 12%	15d 20%	8 18%	189 18%	82 19%
NEGATIVE UNDERSTANDING	72 5%	46 5%	26 4%	12 6%	22 4%	38 5%	42 5%	30 6%	72 5%	65 5%	62 5%	3 3%	2 3%	4AbcDE 9%	54 5%	18 4%
Don't know	49 3%	30 3%	19 3%	2 1%	7 1%	39aB 6%	31 3%	16 3%	49 3%	45 3%	44 3%	3 2%	2 2%	1 2%	34 3%	15 3%
Not stated	1001 67%	522 60%	479A 77%	145c 71%	435C 72%	421 61%	574 63%	389A 73%	1001 67%	880 66%	829 66%	93ABCeF 77%	50 67%	29 64%	718 67%	277 65%
Median	4.0	4.0	4.0	3.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.8	3.6	3.4	3.8a	3.7	3.8b	3.4	3.7	3.7	3.7	3.7	3.8	3.5	3.7	3.8
Standard deviation	1.3	1.2	1.3	1.2	1.2	1.3	1.2	1.3	1.3	1.2	1.3	1.2	1.1	1.4	1.3	1.2
Standard error	.07	.08	.14	.19	.11	.10	.08	.14	.07	.08	.08	.17	.13	.16	.09	.13
Error variance	.01	.01	.02	.04	.01	.01	.01	.02	.01	.01	.01	.03	.02	.02	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 256 (continuation)

B10-4. 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? Foreign use cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
1 - Not at all understood	(+1) 37 2%	21 2%	16 3%	18 3%	18 2%	3 3%	31 2%	12 3%	25 2%	9b 5%	25 2%	31 2%	2 2%	22 2%	9 5%
2	(+2) 35 2%	20 2%	15 3%	15 2%	20 3%	* 1%	35 3%	12 3%	23 2%	4 2%	31 2%	33 3%	2 2%	18 2%	7 4%
3	(+3) 108 7%	70 7%	37 7%	57 8%	50 7%	10 12%	89 7%	32 7%	76 7%	17 9%	90 7%	89 7%	8 8%	74 8%	12 7%
4	(+4) 110 7%	79 8%	32 6%	58 8%	50 7%	11 13%	93 7%	35 8%	76 7%	19 10%	91 7%	95 7%	11 11%	66 7%	12 7%
5 - Very well understood	(+5) 161 11%	118b 12%	43 8%	85 12%	71 9%	4 5%	154 11%	41 9%	120 11%	17 9%	144 11%	145 11%	11 11%	94 10%	25 14%
POSITIVE UNDERSTANDING	271 18%	197b 20%	74 14%	143 20%	121 16%	15 18%	248 18%	76 17%	196 18%	36 19%	235 18%	239 18%	22 22%	160 18%	37 21%
NEGATIVE UNDERSTANDING	72 5%	41 4%	31 6%	33 5%	38 5%	3 4%	65 5%	24 5%	48 5%	13 7%	57 4%	64 5%	4 4%	40 4%	16a 9%
Don't know	49 3%	37 4%	11 2%	14 2%	32 4%	6 7%	41 3%	20 5%	29 3%	10 5%	39 3%	49 4%	0 -%	32 3%	1 *%
Not stated	1001 67%	619 64%	375a 71%	452 65%	517 68%	51 60%	911 67%	283 65%	718 67%	110 59%	883 68%	877 67%	67 66%	608 67%	107 62%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.8b	3.5	3.8	3.7	3.5	3.8	3.6	3.8	3.5	3.8	3.7	3.8	3.7	3.6
Standard deviation	1.3	1.2	1.3	1.2	1.3	1.1	1.3	1.3	1.2	1.3	1.2	1.3	1.1	1.2	1.4
Standard error	.07	.08	.13	.10	.11	.24	.08	.13	.09	.20	.08	.08	.24	.09	.22
Error variance	.01	.01	.02	.01	.01	.06	.01	.02	.01	.04	.01	.01	.06	.01	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 256 (continuation)

B10-4. 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? Foreign use cover

Base: All

		NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424	
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299	
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442	
1 - Not at all understood	(+1) 2%	37 3%	12 2%	11 2%	12 4%	8 2%	3 1%	8 2%	9 3%	10a 4%	10 3%	10 3%	14 2%	16 2%	13 3%	
2	(+2) 2%	35 2%	9 2%	9 2%	5 2%	17 3%	8 2%	10 2%	12 4%	6 2%	7 2%	5 2%	23 3%	18 2%	12 3%	
3	(+3) 7%	108 7%	40 9%	42 9%	24 8%	36 7%	31 8%	24 6%	26 8%	21 8%	22 7%	22 7%	60 7%	56 7%	42 10%	
4	(+4) 7%	110 7%	43 7%	40b 8%	12 4%	46b 9%	38d 9%	32d 8%	25 8%	8 3%	24 8%	25 8%	61 7%	69 9%	24 5%	
5 - Very well understood	(+5) 11%	161 10%	59 11%	46 10%	32 10%	66 12%	56 14%	35 9%	35 11%	25 10%	37 12%	31 10%	92 11%	84 10%	45 10%	
POSITIVE UNDERSTANDING	18%	271 17%	102 19%	86 18%	43 14%	112b 21%	94D 23%	67 17%	59 18%	33 13%	61 20%	56 18%	153 18%	153 19%	69 16%	
NEGATIVE UNDERSTANDING	5%	72 5%	21 4%	20 4%	17 5%	26 5%	10 3%	17 4%	21a 6%	15 6%	17 6%	15 5%	37 4%	34 4%	25 6%	
Don't know	3%	49 3%	21 4%	7 2%	12 4%	16 3%	15 4%	13 3%	16 5%	5 2%	11 4%	6 2%	25 3%	23 3%	14 3%	
Not stated	67%	1001 67%	355 66%	318 67%	212 69%	348 65%	250 62%	267 69%	203 63%	180 71%	192 64%	210 68%	564 67%	547 67%	292 66%	
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	
Mean score	3.7	3.6	3.8	3.7	3.6	3.8	4.0cd	3.7	3.6	3.5	3.7	3.7	3.8	3.8c	3.6c	
Standard deviation	1.3	1.3	1.2	1.2	1.4	1.2	1.0	1.2	1.3	1.4	1.3	1.3	1.2	1.2	1.3	
Standard error	.07	.15	.11	.12	.18	.11	.11	.14	.15	.20	.16	.16	.09	.09	.14	
Error variance	.01	.02	.01	.02	.03	.01	.01	.02	.02	.04	.02	.03	.01	.01	.02	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 256 (continuation)

B10-4. 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? Foreign use cover

Base: All

	Total	In person (a)	Purchase - actual			In surance company - actual Top 10	Last compared		Generally compare			Never (d)	
			Phone - (b)	Online Total (c)	Online - PCW (d)		Online - other (f)	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)		Some years (c)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
1 - Not at all understood	(+1) 37 2%	4 4%	14 2%	17 2%	11 2%	6 4%	30 3%	15 2%	16 2%	20 2%	4 2%	1 *%	11C 5%
2	(+2) 35 2%	2 2%	16 3%	17 2%	15 3%	2 1%	27 2%	17 3%	17 2%	24 3%	4 2%	2 1%	5 2%
3	(+3) 108 7%	10 9%	49 8%	41 6%	24 5%	16 10%	92 8%	43 7%	57 8%	66 8%	17 9%	10 4%	12 5%
4	(+4) 110 7%	4 4%	53 8%	53 8%	38 8%	14 9%	91 8%	52 8%	48 7%	63 8%	8 4%	28bd 11%	11 5%
5 - Very well understood	(+5) 161 11%	12 12%	64 10%	82 12%	63 13%	17 10%	104 9%	71 11%	71 10%	98 12%	20 11%	23 9%	19 8%
POSITIVE UNDERSTANDING	271 18%	16 15%	116 18%	135 19%	101 20%	31 19%	195 17%	123 20%	120 18%	161 20%	28 15%	52 21%	29 13%
NEGATIVE UNDERSTANDING	72 5%	6 5%	30 5%	34 5%	25 5%	8 5%	57 5%	31 5%	32 5%	45c 5%	7 4%	3 1%	17C 7%
Don't know	49 3%	8CD 7%	23 4%	13 2%	8 2%	4 2%	31 3%	14 2%	27 4%	23 3%	11 6%	7 3%	8 3%
Not stated	1001 67%	68 63%	415 66%	470 68%	342 68%	107 64%	773 67%	416 66%	445 65%	531 64%	121 66%	179 71%	163 71%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.6	3.7	3.8	3.9	3.6	3.6	3.7	3.7	3.7	3.7	4.1D	3.3
Standard deviation	1.3	1.4	1.2	1.3	1.3	1.3	1.2	1.2	1.2	1.2	1.2	.9	1.5
Standard error	.07	.30	.11	.11	.13	.21	.08	.11	.10	.09	.21	.13	.24
Error variance	.01	.09	.01	.01	.02	.04	.01	.01	.01	.01	.04	.02	.06

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 256 (continuation)

B10-4. 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? Foreign use cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
1 - Not at all understood	(+1) 37 2%	3 2%	19 3%	21 2%	18 2%	2 5%	12 3%	6 2%	9 3%	1 1%
2	(+2) 35 2%	2 1%	11 2%	28 3%	26 3%	2 5%	11 3%	17 4%	6 2%	* **
3	(+3) 108 7%	8 6%	48 8%	72 7%	63 7%	1 2%	36 9%	23 6%	26 9%	8 11%
4	(+4) 110 7%	18 12%	43 7%	86 8%	73 8%	3 9%	40 10%	29 7%	22 7%	8 11%
5 - Very well understood	(+5) 161 11%	10 7%	68 11%	115 11%	104 12%	8 21%	48 12%	51 13%	37 13%	7 10%
POSITIVE UNDERSTANDING	271 18%	28 19%	111 18%	201 20%	177 20%	11 30%	88 22%	80 20%	58 20%	16 22%
NEGATIVE UNDERSTANDING	72 5%	5 3%	30 5%	49 5%	44 5%	4 10%	23 6%	23 6%	15 5%	1 1%
Don't know	49 3%	6 4%	28cD 5%	23 2%	16 2%	3 9%	17d 4%	6 1%	6 2%	* 1%
Not stated	1001 67%	98 68%	399 65%	675 66%	587 66%	18 49%	242 60%	266 67%	184 64%	47 65%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.7	3.7	3.8	3.8	3.8	3.7	3.8	3.7	3.9
Standard deviation	1.3	1.1	1.3	1.2	1.2	1.5	1.2	1.2	1.3	1.0
Standard error	.07	.21	.11	.08	.09	.47	.12	.13	.16	.23
Error variance	.01	.04	.01	.01	.01	.22	.02	.02	.03	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 256 (continuation)

B10-4. 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? Foreign use cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
1 - Not at all understood	(+1) 37	23	20	29	37	10	32	30	24	35	9	9a	19A	16	4	17
	2%	3%	3%	3%	7%	2%	3%	2%	2%	3%	1%	4%	4%	3%	1%	3%
2	(+2) 35	20	14	33	35	19bh	30	31	20	35	19	4	12	13	1	22b
	2%	3%	2%	3%	7%	4%	2%	2%	2%	3%	2%	2%	2%	2%	*	4%
3	(+3) 108	50	46	88	108	30	96	92	70	95	60	13	35	34	15	57b
	7%	7%	6%	8%	22%	7%	8%	7%	7%	7%	8%	6%	7%	6%	5%	10%
4	(+4) 110	52	51	86	110	37	84	100	76	108	68c	22c	20	31	20	55
	7%	7%	7%	7%	22%	9%	7%	8%	8%	8%	9%	10%	4%	6%	6%	9%
5 - Very well understood	(+5) 161	107fg	89	138	161	76	134	141	121	156	80	15	64b	57	34	65
	11%	15%	12%	12%	32%	17%	11%	11%	13%	12%	10%	7%	13%	10%	11%	11%
POSITIVE UNDERSTANDING	271	159	140	225	271	113	218	240	196	264	148	37	85	88	54	120
	18%	22%	18%	19%	54%	26%	18%	19%	21%	20%	19%	17%	18%	16%	17%	20%
NEGATIVE UNDERSTANDING	72	43	34	62	72	30	62	61	44	70	28	13	31a	28b	5	38B
	5%	6%	4%	5%	14%	7%	5%	5%	5%	5%	4%	6%	6%	5%	2%	7%
Don't know	49	32	28	43	49	21	45	44	39	46	21	7	21	17	11	14
	3%	4%	4%	4%	10%	5%	4%	3%	4%	3%	3%	3%	4%	3%	4%	2%
Not stated	1001	447D	513aDE	736DE	0	238D	822DE	855DE	608De	856DE	542	151	308	377c	223C	358
	67%	61%	67%	64%	-%	55%	66%	66%	64%	64%	68%	68%	64%	69%	73%	61%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 256 (continuation)

B10-4. 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? Foreign use cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Mean score	3.7	3.8	3.8	3.7	3.7	3.9	3.7	3.7	3.8	3.7	3.8	3.5	3.7	3.7	4.1c	3.6
Standard deviation	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.2	1.2	1.3	1.1	1.3	1.4	1.3	1.1	1.2
Standard error	.07	.10	.10	.08	.07	.12	.08	.08	.09	.07	.09	.21	.14	.13	.16	.10
Error variance	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.04	.02	.02	.02	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 257

B10-5. 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? Key loss cover

Base: All

	Total	Gender		Age			Social Grade		Country			Area				
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
1 - Not at all understood	(+1) 18 1%	12 1%	6 1%	0 -%	12 2%	6 1%	6 1%	10 2%	18 1%	16 1%	15 1%	2 2%	1 1%	1 1%	12 1%	6 2%
2	(+2) 29 2%	21 2%	8 1%	12Bc 6%	5 1%	12 2%	13 1%	16 3%	29 2%	25 2%	24 2%	2 2%	1 2%	3ABCDE 6%	24 2%	5 1%
3	(+3) 86 6%	40 5%	46 7%	14 7%	30 5%	42 6%	36 4%	46A 9%	86 6%	79 6%	74 6%	3 3%	5d 7%	4D 8%	63 6%	22 5%
4	(+4) 108 7%	71 8%	37 6%	24b 12%	37 6%	47 7%	59 7%	43 8%	108 7%	93 7%	87 7%	11 9%	6 8%	5 10%	87 8%	21 5%
5 - Very well understood	(+5) 158 11%	104 12%	54 9%	21 10%	67 11%	70 10%	94 10%	58 11%	158 11%	135 10%	129 10%	14 12%	6 8%	9ABCDE 20%	109 10%	49 11%
POSITIVE UNDERSTANDING	266 18%	175b 20%	91 15%	45 22%	104 17%	117 17%	154 17%	101 19%	266 18%	229 17%	217 17%	24 20%	12 16%	13ABCdE 30%	196 18%	70 16%
NEGATIVE UNDERSTANDING	47 3%	34 4%	14 2%	12 6%	17 3%	19 3%	19 2%	26a 5%	47 3%	40 3%	39 3%	4 3%	2 2%	3ABCde 7%	35 3%	12 3%
Don't know	33 2%	17 2%	16 3%	0 -%	11 2%	22a 3%	16 2%	14 3%	33 2%	28 2%	27 2%	4 4%	1 1%	1 2%	25 2%	8 2%
Not stated	1068 71%	609 70%	459 73%	133 65%	446 73%	489 71%	688B 75%	346 65%	1068F 71%	960F 72%	905F 72%	84F 70%	55F 74%	24 54%	748 70%	317 74%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.9	3.9	3.8	3.8	3.9	3.9	4.1b	3.7	3.9	3.9	3.9	4.0	3.8	3.9	3.9	4.0
Standard deviation	1.1	1.2	1.1	1.1	1.2	1.1	1.1	1.2	1.1	1.1	1.1	1.2	1.1	1.2	1.1	1.2
Standard error	.07	.09	.11	.15	.12	.10	.09	.11	.07	.08	.08	.14	.14	.11	.08	.14
Error variance	*	.01	.01	.02	.01	.01	.01	.01	*	.01	.01	.02	.02	.01	.01	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 257 (continuation)

B10-5. 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? Key loss cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
1 - Not at all understood	(+1) 18 1%	9 1%	10 2%	9 1%	7 1%	0 -	15 1%	3 1%	15 1%	2 1%	16 1%	18 1%	* **	8 1%	4 2%
2	(+2) 29 2%	10 1%	19A 4%	16 2%	13 2%	2 3%	25 2%	11 3%	18 2%	3 1%	26 2%	24 2%	2 2%	12 1%	2 1%
3	(+3) 86 6%	54 6%	32 6%	30 4%	55 7%	6 7%	78 6%	21 5%	65 6%	10 6%	76 6%	82 6%	2 2%	53 6%	9 5%
4	(+4) 108 7%	66 7%	42 8%	44 6%	62 8%	2 3%	102 8%	28 7%	80 7%	20 11%	88 7%	101 8%	5 5%	59 6%	12 7%
5 - Very well understood	(+5) 158 11%	112 12%	46 9%	68 10%	82 11%	8 9%	146 11%	47 11%	111 10%	12 7%	144 11%	149 11%	9 9%	98 11%	19 11%
POSITIVE UNDERSTANDING	266 18%	178 18%	88 17%	111 16%	144 19%	10 12%	248 18%	75 17%	191 18%	32 17%	232 18%	251 19%	14 14%	157 17%	32 18%
NEGATIVE UNDERSTANDING	47 3%	19 2%	29A 5%	25 4%	20 3%	2 3%	40 3%	15 3%	33 3%	5 3%	42 3%	42 3%	2 2%	21 2%	6 3%
Don't know	33 2%	21 2%	9 2%	16 2%	17 2%	5b 6%	26 2%	14 3%	19 2%	4 2%	28 2%	31 2%	2 2%	22 2%	4 2%
Not stated	1068 71%	693 72%	370 70%	516 74%	523 69%	62 72%	962 71%	310 71%	759 71%	135 72%	926 71%	913 69%	81a 81%	660 72%	123 71%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.9	4.0B	3.6	3.9	3.9	3.9	3.9	3.9	3.9	3.8	3.9	3.9	4.1	4.0	3.9
Standard deviation	1.1	1.1	1.2	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.1	1.3
Standard error	.07	.08	.12	.11	.09	.29	.07	.13	.08	.18	.07	.07	.33	.08	.22
Error variance	*	.01	.02	.01	.01	.09	*	.02	.01	.03	.01	*	.11	.01	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 257 (continuation)

B10-5. 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? Key loss cover

Base: All

		NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
		Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424	
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299	
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442	
1 - Not at all understood	(+1)	18 1%	1 *%	8 1%	8 2%	2 1%	5 1%	4 1%	4 1%	3 1%	4 2%	2 1%	4 1%	10 1%	3 *%	8a 2%
2	(+2)	29 2%	6 2%	6 1%	15c 3%	9 3%	4 1%	6 2%	7 2%	7 2%	4 2%	1 *%	7 2%	22a 3%	19 2%	8 2%
3	(+3)	86 6%	31b 9%	22 4%	25 5%	17 5%	38 7%	27 7%	23 6%	14 4%	16 6%	14 5%	17 5%	54 6%	33 4%	35a 8%
4	(+4)	108 7%	25 7%	34 6%	44 9%	18 6%	36 7%	39 10%	27 7%	22 7%	13 5%	14 5%	23 8%	68 8%	65 8%	34 8%
5 - Very well understood	(+5)	158 11%	36 10%	62 12%	60 13%	32 10%	45 8%	32 8%	43 11%	25 8%	47AbC 19%	34 11%	31 10%	91 11%	68 8%	60a 14%
POSITIVE UNDERSTANDING		266 18%	61 17%	97 18%	103c 22%	50 16%	81 15%	71 18%	70 18%	47 15%	60c 24%	48 16%	55 18%	159 19%	133 16%	95 21%
NEGATIVE UNDERSTANDING		47 3%	7 2%	14 3%	23c 5%	11 3%	9 2%	11 3%	10 3%	10 3%	8 3%	3 1%	10 3%	32a 4%	22 3%	16 4%
Don't know		33 2%	10 3%	12 2%	6 1%	7 2%	11 2%	12 3%	4 1%	12b 4%	2 1%	5 2%	10 3%	13 2%	23 3%	5 1%
Not stated		1068 71%	247 70%	395 73%	314 67%	222 72%	397a 74%	280 70%	282 72%	242 75%	168 66%	233c 77%	217 70%	582 69%	602b 74%	291 66%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	5.0	4.0	4.0	4.0	4.0
Mean score		3.9	3.9	4.0	3.9	3.9	3.9	3.8	4.0	3.8	4.1	4.2	3.9	3.8	3.9	3.9
Standard deviation		1.1	1.0	1.2	1.2	1.1	1.1	1.1	1.1	1.1	1.2	1.0	1.2	1.1	1.0	1.2
Standard error		.07	.12	.12	.12	.15	.11	.12	.13	.16	.15	.14	.15	.09	.09	.12
Error variance		*	.01	.01	.01	.02	.01	.01	.02	.02	.02	.02	.02	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 257 (continuation)

B10-5. 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? Key loss cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
1 - Not at all understood	(+1) 18 1%	2 2%	6 1%	8 1%	7 1%	2 1%	11 1%	7 1%	8 1%	12 1%	3 2%	0 -%	3 1%
2	(+2) 29 2%	3 3%	13 2%	11 2%	7 1%	3 2%	21 2%	7 1%	22a 3%	15 2%	2 1%	6 2%	6 3%
3	(+3) 86 6%	6 6%	27 4%	50 7%	40b 8%	9 5%	61 5%	40 6%	39 6%	49 6%	12 6%	10 4%	15 7%
4	(+4) 108 7%	4 3%	47 7%	58 8%	44 9%	13 8%	86 7%	46 7%	51 7%	70 9%	12 6%	14 5%	12 5%
5 - Very well understood	(+5) 158 11%	13 13%	59 9%	80 12%	59 12%	17 10%	109 10%	59 9%	78 11%	86 10%	21 12%	20 8%	31 14%
POSITIVE UNDERSTANDING	266 18%	17 16%	106 17%	138 20%	103 21%	30 18%	195 17%	105 17%	129 19%	156 19%	33 18%	33 13%	44 19%
NEGATIVE UNDERSTANDING	47 3%	5 5%	19 3%	20 3%	14 3%	4 3%	31 3%	15 2%	30 4%	27 3%	6 3%	6 2%	9 4%
Don't know	33 2%	2 2%	22cD 4%	8 1%	3 1%	4 2%	24 2%	10 2%	16 2%	20 2%	3 2%	4 1%	3 1%
Not stated	1068 71%	78 72%	459 72%	477 69%	341 68%	119 72%	837 73%	457 73%	467 69%	574 69%	130 71%	199ad 79%	159 69%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.9	3.8	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	4.0	3.9
Standard deviation	1.1	1.3	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.2	1.1	1.2
Standard error	.07	.28	.11	.09	.11	.21	.08	.11	.10	.09	.21	.18	.18
Error variance	*	.08	.01	.01	.01	.05	.01	.01	.01	.01	.04	.03	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 257 (continuation)

B10-5. 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? Key loss cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
1 - Not at all understood	(+1) 18 1%	2 1%	8 1%	8 1%	7 1%	0 -%	3 1%	2 1%	2 1%	* **
2	(+2) 29 2%	2 1%	16f 3%	17 2%	17 2%	2 5%	2 1%	3 1%	6 2%	6Ab 8%
3	(+3) 86 6%	8 6%	35 6%	59 6%	57 6%	4 10%	19 5%	35c 9%	15 5%	* **
4	(+4) 108 7%	8 5%	45 7%	80 8%	71 8%	5 14%	34 8%	32 8%	23 8%	9 13%
5 - Very well understood	(+5) 158 11%	16 11%	73 12%	111 11%	89 10%	3 9%	43 11%	43 11%	29 10%	5 8%
POSITIVE UNDERSTANDING	266 18%	24 16%	118 19%	191 19%	160 18%	8 23%	77 19%	75 19%	52 18%	15 20%
NEGATIVE UNDERSTANDING	47 3%	4 3%	24f 4%	25 2%	24 3%	2 5%	5 1%	6 1%	8 3%	6A 8%
Don't know	33 2%	5 3%	17 3%	15 2%	14 2%	0 -%	4 1%	9 2%	2 1%	2 3%
Not stated	1068 71%	105 72%	422 68%	728 71%	632 71%	23 63%	300 74%	272 68%	213 73%	49 68%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.9	4.0	3.9	4.0	3.9	3.7	4.1	3.9	4.0	3.7
Standard deviation	1.1	1.2	1.2	1.1	1.1	1.0	1.0	1.0	1.1	1.2
Standard error	.07	.23	.10	.08	.08	.33	.12	.11	.15	.31
Error variance	*	.05	.01	.01	.01	.11	.01	.01	.02	.09

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 257 (continuation)

B10-5. 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? Key loss cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
1 - Not at all understood	(+1) 18	12	16	16	8	18	16	17	13	18	4	5a	9	9	4	5
	1%	2%	2%	1%	2%	4%	1%	1%	1%	1%	1%	2%	2%	2%	1%	1%
2	(+2) 29	17	20	21	10	29	27	25	22	24	18	4	7	8	3	17
	2%	2%	3%	2%	2%	7%	2%	2%	2%	2%	2%	2%	2%	1%	1%	3%
3	(+3) 86	61	42	69	31	86	79	80	64	84	43	5	37b	33	14	38
	6%	8%	5%	6%	6%	20%	6%	6%	7%	6%	5%	2%	8%	6%	4%	6%
4	(+4) 108	69	70	97	43	108	93	97	83	107	48	21	40	48	17	40
	7%	9%	9%	8%	9%	25%	7%	8%	9%	8%	6%	9%	8%	9%	5%	7%
5 - Very well understood	(+5) 158	124cFGI	110	145	88cFGI	158	148	142	133	156	71	19	68a	62	37	47
	11%	17%	14%	13%	18%	37%	12%	11%	14%	12%	9%	8%	14%	11%	12%	8%
POSITIVE UNDERSTANDING	266	193cFGI	181g	242	132FGi	266	240	239	216	262	119	39	109A	110c	54	87
	18%	26%	24%	21%	26%	62%	19%	19%	23%	20%	15%	18%	23%	20%	18%	15%
NEGATIVE UNDERSTANDING	47	29	36	37	18	47	43	43	35	41	22	9	16	17	6	22
	3%	4%	5%	3%	4%	11%	3%	3%	4%	3%	3%	4%	3%	3%	2%	4%
Don't know	33	26	25	31	14	33	33	30	31	33	6	11A	15A	12	4	11
	2%	4%	3%	3%	3%	8%	3%	2%	3%	2%	1%	5%	3%	2%	1%	2%
Not stated	1068	422E	478E	774AE	305E	0	849AbdE	900	611aE	911AbdE	609C	156	302	372	229	429
	71%	58%	63%	67%	61%	-%	68%	70%	64%	68%	76%	70%	63%	68%	75%	73%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 257 (continuation)

B10-5. 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? Key loss cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Mean score	3.9	4.0	3.9	4.0	4.1	3.9	3.9	3.9	4.0	3.9	3.9	3.8	3.9	3.9	4.1	3.7
Standard deviation	1.1	1.1	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.3	1.1	1.1	1.1	1.1
Standard error	.07	.08	.09	.07	.10	.07	.07	.07	.08	.07	.10	.21	.11	.11	.16	.11
Error variance	*	.01	.01	.01	.01	*	.01	.01	.01	*	.01	.04	.01	.01	.03	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 258

B10-6. 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? Legal Expenses/Legal protection

Base: All

	Total	Gender		Age			Social Grade		Country				Area				
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)	
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482	
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304	
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428	
1 - Not at all understood	(+1) 4%	63 4%	36 4%	26 4%	15c 8%	23 4%	24 3%	35 4%	28 5%	63 4%	55 4%	52 4%	6 5%	3 4%	2 4%	47 4%	16 4%
2	(+2) 9%	132 9%	76 9%	56 9%	18 9%	70c 12%	44 6%	88 10%	42 8%	132 9%	120 9%	112 9%	9 7%	7 10%	3 7%	103 10%	29 7%
3	(+3) 22%	337 22%	189 22%	148 24%	46 22%	144 24%	147 21%	185 20%	142a 27%	337 22%	305 23%	287 23%	23 19%	18 24%	9 20%	226 21%	108 25%
4	(+4) 21%	312 21%	191 22%	121 19%	41 20%	115 19%	157 23%	204 22%	102 19%	312 21%	274 21%	254 20%	28 23%	21abc 28%	10 22%	234 22%	77 18%
5 - Very well understood	(+5) 25%	381 25%	212 24%	169 27%	31 15%	154a 25%	195A 28%	233 25%	128 24%	381e 25%	342e 26%	329E 26%	29 24%	13 18%	10 21%	267 25%	112 26%
POSITIVE UNDERSTANDING	693 46%	403 46%	290 46%	72 35%	269 44%	351Ab 51%	437 48%	230 43%	693 46%	617 46%	583 46%	57 47%	34 45%	19 43%	501 47%	189 44%	
NEGATIVE UNDERSTANDING	194 13%	112 13%	82 13%	33c 16%	93c 15%	67 10%	123 13%	69 13%	194 13%	174 13%	165 13%	15 12%	10 13%	5 11%	150 14%	45 10%	
Don't know	20 1%	8 1%	12 2%	2 1%	3 1%	14 2%	12 1%	7 1%	20 1%	16 1%	15 1%	3 2%	1 1%	1 2%	14 1%	6 1%	
Not stated	258 17%	163 19%	95 15%	51bc 25%	98 16%	109 16%	157 17%	85 16%	258 17%	224 17%	212 17%	23 19%	12 16%	11aBCe 24%	176 17%	80 19%	
Median	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	
Mean score	3.7	3.7	3.7	3.4	3.6	3.8Ab	3.7	3.6	3.7	3.7	3.7	3.7	3.6	3.7	3.7	3.7	
Standard deviation	1.2	1.2	1.2	1.2	1.2	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.1	1.1	1.2	1.1	
Standard error	.04	.05	.06	.12	.06	.06	.05	.07	.04	.04	.05	.09	.08	.08	.05	.07	
Error variance	*	*	*	.02	*	*	*	*	*	*	*	.01	.01	.01	*	.01	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 258 (continuation)

B10-6. 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? Legal Expenses/Legal protection

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
1 - Not at all understood	(+1) 63 4%	34 4%	28 5%	33 5%	28 4%	7 8%	54 4%	22 5%	41 4%	11 6%	50 4%	55 4%	7 7%	28 3%	17A 10%
2	(+2) 132 9%	67 7%	64A 12%	70 10%	59 8%	6 7%	116 9%	39 9%	93 9%	14 7%	118 9%	114 9%	5 5%	88 10%	15 8%
3	(+3) 337 22%	221 23%	114 22%	158 23%	173 23%	25 30%	297 22%	102 23%	235 22%	46 25%	291 22%	299 23%	17 17%	208 23%	39 22%
4	(+4) 312 21%	223b 23%	89 17%	137 20%	170 22%	16 19%	287 21%	90 21%	222 21%	33 18%	277 21%	288 22%	12 12%	201 22%	30 18%
5 - Very well understood	(+5) 381 25%	273B 28%	105 20%	163 23%	202 27%	15 17%	360 27%	103 24%	277 26%	47 25%	330 25%	354 27%	18 18%	238 26%	34 20%
POSITIVE UNDERSTANDING	693 46%	495B 51%	194 37%	300 43%	371 49%	31 36%	646 48%	193 44%	499 47%	80 43%	607 47%	642B 49%	30 30%	440b 48%	65 37%
NEGATIVE UNDERSTANDING	194 13%	102 11%	92A 18%	103 15%	88 12%	13 15%	170 13%	61 14%	133 13%	25 13%	167 13%	169 13%	12 12%	116 13%	31 18%
Don't know	20 1%	9 1%	9 2%	9 1%	8 1%	2 2%	18 1%	5 1%	15 1%	6 3%	14 1%	20 1%	0 -%	10 1%	2 1%
Not stated	258 17%	138 14%	118A 22%	129 18%	119 16%	14 17%	223 16%	74 17%	183 17%	30 16%	226 17%	189 14%	42A 41%	140 15%	37 21%
Median	4.0	4.0	3.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score	3.7	3.8B	3.4	3.6	3.7	3.4	3.7	3.6	3.7	3.6	3.7	3.7	3.5	3.7b	3.4
Standard deviation	1.2	1.1	1.2	1.2	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.1	1.3
Standard error	.04	.05	.08	.06	.06	.17	.04	.08	.05	.12	.04	.04	.21	.05	.14
Error variance	*	*	.01	*	*	.03	*	.01	*	.01	*	*	.05	*	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 258 (continuation)

B10-6. 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? Legal Expenses/Legal protection

Base: All

		NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
1 - Not at all understood	(+1) 4%	63 2%	20 4%	24 5%	16 5%	18 3%	10 3%	18 5%	16 5%	8 3%	15 5%	14 5%	30 4%	27 3%	25 6%
2	(+2) 9%	132 10%	45 8%	51c 11%	31 10%	33 6%	31 8%	27 7%	38 12%	20 8%	22 7%	28 9%	77 9%	74 9%	39 9%
3	(+3) 22%	337 28%	105 20%	105 22%	80 26%	116 22%	95 24%	92 24%	62 19%	55 22%	59 20%	72 23%	192 23%	190 23%	94 21%
4	(+4) 21%	312 27%	104 19%	95 20%	56 18%	122 23%	95 24%	85 22%	69 21%	49 19%	64 21%	74 24%	167 20%	180 22%	87 20%
5 - Very well understood	(+5) 25%	381 20%	165A 31%	104 22%	77 25%	152 28%	98 25%	88 23%	91 28%	67 26%	90 30%	73 24%	203 24%	186 23%	130a 29%
POSITIVE UNDERSTANDING	46%	693 47%	269 50%	199 42%	133 43%	274a 51%	194 48%	173 44%	160 49%	116 46%	155 51%	147 47%	371 44%	366 45%	216 49%
NEGATIVE UNDERSTANDING	13%	194 12%	66 12%	75c 16%	47c 15%	51 10%	41 10%	45 12%	54a 17%	28 11%	38 12%	43 14%	107 13%	101 12%	64 14%
Don't know	1%	20 -	10a 2%	6 1%	2 1%	4 1%	3 1%	8 2%	7 2%	* **	4 1%	2 1%	10 1%	9 1%	5 1%
Not stated	17%	258 13%	89 17%	88 19%	45 15%	91 17%	67 17%	71 18%	41 13%	55c 21%	47 16%	46 15%	161 19%	147 18%	62 14%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.6	3.8	3.5	3.6	3.8Ab	3.7	3.6	3.7	3.7	3.8	3.6	3.7	3.6	3.7
Standard deviation	1.2	1.0	1.2	1.2	1.2	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.2	1.1	1.2
Standard error	.04	.07	.07	.08	.09	.06	.07	.08	.09	.10	.09	.09	.05	.05	.08
Error variance	*	.01	*	.01	.01	*	.01	.01	.01	.01	.01	.01	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 258 (continuation)

B10-6. 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? Legal Expenses/Legal protection

Base: All

	Total	In person (a)	Purchase - actual			Online other (f)	In surance company - actual Top 10	Last compared		Generally compare			Never (d)
			Phone - (b)	Online Total (c)	Online - PCW (d)			Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
1 - Not at all understood	(+1) 63 4%	12bCD 11%	25 4%	22 3%	14 3%	7 4%	45 4%	33 5%	18 3%	36 4%	7 4%	10 4%	9 4%
2	(+2) 132 9%	6 5%	58 9%	64 9%	46 9%	13 8%	99 9%	56 9%	65 10%	76 9%	8 4%	26 10%	21 9%
3	(+3) 337 22%	20 18%	150 24%	151 22%	108 21%	39 24%	261 23%	141 22%	157 23%	182 22%	45 24%	57 23%	50 22%
4	(+4) 312 21%	21 19%	143 23%	134 19%	96 19%	34 21%	249 22%	130 21%	151 22%	192 23%	32 17%	51 20%	37 16%
5 - Very well understood	(+5) 381 25%	34 32%	142 22%	190 27%	134 27%	47 28%	284 25%	142 23%	191 28%	193 23%	58 32%	62 25%	66 29%
POSITIVE UNDERSTANDING	693 46%	55 51%	284 45%	325 47%	230 46%	81 49%	533 46%	272 43%	341a 50%	385 47%	90 49%	113 45%	103 45%
NEGATIVE UNDERSTANDING	194 13%	17 16%	83 13%	85 12%	60 12%	20 12%	144 13%	88 14%	83 12%	112 14%	16 8%	36 14%	30 13%
Don't know	20 1%	3 3%	10 2%	3 *%	3 1%	0 -%	11 1%	5 1%	8 1%	14 2%	* *%	* *%	3 1%
Not stated	258 17%	13 12%	105 17%	128 19%	99 20%	25 15%	200 17%	121b 19%	92 14%	134 16%	33 18%	46 18%	43 19%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.7	3.6	3.7	3.7	3.7	3.7	3.6	3.7	3.6	3.8	3.6	3.7
Standard deviation	1.2	1.4	1.1	1.2	1.1	1.2	1.2	1.2	1.1	1.2	1.2	1.2	1.2
Standard error	.04	.17	.06	.06	.07	.12	.05	.07	.06	.05	.11	.10	.11
Error variance	*	.03	*	*	*	.01	*	*	*	*	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 258 (continuation)

B10-6. 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? Legal Expenses/Legal protection

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
1 - Not at all understood	(+1) 63 4%	4 3%	26 4%	37 4%	28 3%	2 5%	17 4%	11 3%	10 3%	5 7%
2	(+2) 132 9%	12 8%	53 9%	97 10%	88 10%	* 1%	37 9%	35 9%	31 11%	9 13%
3	(+3) 337 22%	40 28%	134 22%	232 23%	201 23%	14 37%	98 24%	101 25%	67 23%	12 17%
4	(+4) 312 21%	43 30%	133 22%	227 22%	197 22%	10 26%	93 23%	85 21%	60 21%	16 22%
5 - Very well understood	(+5) 381 25%	34 24%	175 28%	245 24%	214 24%	6 15%	90 22%	109 27%	67 23%	13 18%
POSITIVE UNDERSTANDING	693 46%	78 53%	308 50%	472 46%	411 46%	15 42%	183 45%	194 49%	126 44%	29 40%
NEGATIVE UNDERSTANDING	194 13%	16 11%	79 13%	134 13%	117 13%	2 5%	54 13%	46 12%	40 14%	14 19%
Don't know	20 1%	2 1%	8d 1%	5 1%	2 *%	0 -%	4 1%	2 *%	* *%	0 -%
Not stated	258 17%	10 7%	89a 14%	177A 17%	156A 18%	6 16%	66a 16%	55 14%	56 19%	17 24%
Median	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.7	3.7	3.7	3.7	3.6	3.6	3.7	3.6	3.4
Standard deviation	1.2	1.1	1.2	1.1	1.1	1.0	1.1	1.1	1.2	1.3
Standard error	.04	.11	.06	.05	.05	.22	.08	.07	.09	.20
Error variance	*	.01	*	*	*	.05	.01	.01	.01	.04

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 258 (continuation)

B10-6. 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? Legal Expenses/Legal protection

Base: All

	Total	Feature included or considered									Features - buy			Features - ease			
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)	
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604	
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401	
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586	
1 - Not at all understood	(+1) 4%	63 4%	27 4%	39 5%	52 5%	19 4%	17 4%	63 5%	53 4%	41 4%	54 4%	20 2%	13a 6%	30A 6%	20 4%	13 4%	23 4%
2	(+2) 9%	132 9%	46 6%	69 9%	105 9%	39 8%	33 8%	132A 11%	109 8%	85 9%	116 9%	80 10%	13 6%	38 8%	46 9%	13 4%	71B 12%
3	(+3) 22%	337 22%	173 24%	164 22%	262 23%	94 19%	93 22%	337bcDi 27%	298 23%	228 24%	306 23%	197b 25%	37 17%	103 22%	112 21%	53 17%	160aB 27%
4	(+4) 21%	312 21%	144 20%	157 21%	244 21%	114 23%	109 25%	312ai 25%	282 22%	223 23%	278 21%	167 21%	49 22%	96 20%	115 21%	66 21%	120 20%
5 - Very well understood	(+5) 25%	381 25%	250bcGI 34%	209 28%	322 28%	146 29%	134 31%	381 31%	343 27%	290 30%	363 27%	176 22%	60 27%	143a 30%	148c 27%	99C 32%	115 20%
POSITIVE UNDERSTANDING	693 46%	394gi 54%	366 48%	566 49%	260 52%	243bcgi 56%	693BCGI 56%	625 48%	512gi 54%	641 48%	343 43%	109 49%	239a 50%	263c 48%	165C 54%	235 40%	
NEGATIVE UNDERSTANDING	194 13%	73 10%	108a 14%	157 14%	58 12%	50 12%	194A 16%	163 13%	126 13%	170 13%	100 13%	26 12%	68 14%	66 12%	27 9%	94b 16%	
Don't know	20 1%	13 2%	16 2%	18 2%	8 2%	7 2%	20 2%	17 1%	14 2%	20 1%	6 1%	7a 3%	7 1%	8 1%	3 1%	2 **	
Not stated	258 17%	79F 11%	106eFH 14%	150FH 13%	79aEFH 16%	38F 9%	0 -	190aEFH 15%	76F 8%	194aeFH 15%	153c 19%	42 19%	63 13%	94 17%	59 19%	95 16%	
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	
Mean score	3.7	3.9	3.7	3.7	3.8	3.8	3.7	3.7	3.7	3.7	3.7	3.6	3.8	3.7	3.7C	3.9C	3.5
Standard deviation	1.2	bcFgi 1.1	1.2	1.2	1.2	1.1	1.2	1.2	1.2	1.2	1.2	1.1	1.2	1.2	1.2	1.2	1.1
Standard error	.04	.05	.06	.05	.07	.07	.04	.04	.05	.04	.05	.11	.07	.07	.09	.06	
Error variance	*	*	*	*	*	*	*	*	*	*	*	.01	.01	*	.01	*	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 259

B10-7. 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? No claims bonus protection

Base: All

	Total	Gender		Age			Social Grade		Country					Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)	
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482	
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304	
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428	
1 - Not at all understood	(+1) 2%	37 2%	19 2%	18 3%	9 4%	14 2%	15 2%	17 2%	18 3%	37 2%	35 3%	34 3%	2 2%	1 2%	1 1%	30 3%	7 2%
2	(+2) 5%	70 5%	45 5%	25 4%	10 5%	31 5%	29 4%	40 4%	30 6%	70 5%	63 5%	59 5%	5 4%	5 6%	2 4%	49 5%	21 5%
3	(+3) 12%	182 12%	95 11%	87 14%	36c 18%	71 12%	75 11%	89 10%	79a 15%	182 12%	160 12%	151 12%	15 13%	8 11%	7 15%	130 12%	50 12%
4	(+4) 26%	384 26%	219 25%	164 26%	48 24%	148 24%	187 27%	252 28%	120 23%	384 26%	346 26%	327 26%	27 22%	19 25%	11 24%	282 26%	102 24%
5 - Very well understood	(+5) 40%	607 40%	354 41%	253 40%	59 29%	250a 41%	298A 43%	388 42%	199 37%	607 40%	536 40%	504 40%	52 44%	32 43%	19 42%	416 39%	189 44%
POSITIVE UNDERSTANDING		991 66%	574 66%	417 67%	108 53%	398A 65%	486A 71%	640B 70%	320 60%	991 66%	882 66%	831 66%	79 66%	51 68%	30 67%	698 65%	290 68%
NEGATIVE UNDERSTANDING		107 7%	64 7%	43 7%	19 9%	44 7%	44 6%	58 6%	48 9%	107 7%	98 7%	92 7%	7 6%	6 8%	3 6%	79 7%	28 7%
Don't know		12 1%	5 1%	7 1%	2 1%	2 *	9 1%	6 1%	6 1%	12 1%	8 1%	8 1%	3ABCe 3%	0 -%	1e 1%	7 1%	6 1%
Not stated		209 14%	137b 16%	71 11%	40C 20%	93 15%	76 11%	121 13%	81 15%	209 14%	188 14%	178 14%	15 13%	10 14%	5 12%	153 14%	54 13%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0	4.0	5.0
Mean score		4.1	4.2	4.1	3.9	4.1a	4.2A	4.2B	4.0	4.1	4.1	4.1	4.2	4.2	4.2	4.1	4.2
Standard deviation		1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.0
Standard error		.04	.05	.05	.11	.06	.05	.04	.06	.04	.04	.04	.07	.07	.07	.04	.06
Error variance		*	*	*	.01	*	*	*	*	*	*	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 259 (continuation)

B10-7. 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? No claims bonus protection

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
1 - Not at all understood	(+1) 37 2%	19 2%	18 3%	20 3%	15 2%	1 1%	35 3%	8 2%	29 3%	1 **	36 3%	32 2%	3 3%	25 3%	2 1%
2	(+2) 70 5%	39 4%	31 6%	38 5%	31 4%	5 6%	62 5%	21 5%	49 5%	4 2%	66 5%	59 4%	3 3%	44 5%	6 3%
3	(+3) 182 12%	97 10%	81a 15%	76 11%	102 14%	15 17%	154 11%	42 10%	139 13%	23 12%	158 12%	157 12%	14 14%	109 12%	15 9%
4	(+4) 384 26%	267 28%	117 22%	199b 28%	173 23%	27 31%	336 25%	119 27%	265 25%	53 28%	329 25%	344 26%	18 18%	270B 29%	21 12%
5 - Very well understood	(+5) 607 40%	430B 45%	173 33%	273 39%	315 41%	27 31%	572 42%	174 40%	433 41%	72 38%	531 41%	553 42%	36 36%	424B 46%	28 16%
POSITIVE UNDERSTANDING	991 66%	697B 72%	290 55%	472 68%	488 64%	54 62%	908 67%	293 67%	698 65%	125 67%	860 66%	897b 68%	53 53%	694B 76%	50 29%
NEGATIVE UNDERSTANDING	107 7%	58 6%	49 9%	58 8%	46 6%	6 7%	97 7%	30 7%	78 7%	5 2%	103a 8%	91 7%	7 7%	69 8%	7 4%
Don't know	12 1%	7 1%	6 1%	3 **	9 1%	2 3%	10 1%	3 1%	9 1%	* **	12 1%	12 1%	0 -%	6 1%	3 2%
Not stated	209 14%	105 11%	102A 19%	90 13%	114 15%	10 11%	185 14%	67 15%	142 13%	34 18%	171 13%	160 12%	27A 26%	36 4%	99A 57%
Median	4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.1	4.2B	3.9	4.1	4.2	4.0	4.2	4.2	4.1	4.3	4.1	4.2	4.1	4.2	4.0
Standard deviation	1.0	1.0	1.1	1.1	1.0	1.0	1.0	1.0	1.1	.8	1.1	1.0	1.1	1.0	1.1
Standard error	.04	.04	.07	.05	.05	.14	.04	.06	.04	.08	.04	.04	.16	.04	.15
Error variance	*	*	*	*	*	.02	*	*	*	.01	*	*	.03	*	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 259 (continuation)

B10-7. 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? No claims bonus protection

Base: All

		NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
1 - Not at all understood	(+1) 2%	37 3%	15 3%	17 4%	7 2%	10 2%	6 2%	14d 4%	9 3%	2 1%	12 4%	6 2%	20 2%	17 2%	17 4%
2	(+2) 5%	70 5%	25 5%	31c 7%	12 4%	17 3%	16 4%	13 3%	24 7%	9 4%	11 4%	19 6%	40 5%	39 5%	22 5%
3	(+3) 12%	182 12%	60 11%	63 13%	33 11%	68 13%	47 12%	52 13%	34 11%	37 15%	21 7%	36 12%	118A 14%	97 12%	48 11%
4	(+4) 26%	384 26%	155 29%	99 21%	95A 31%	142 26%	117 29%	91 24%	83 26%	64 25%	91c 30%	93c 30%	185 22%	225 28%	107 24%
5 - Very well understood	(+5) 40%	607 40%	257 48%	176 37%	127 41%	241a 45%	161 40%	159 41%	130 40%	108 42%	136 45%	114 37%	342 41%	314 39%	190 43%
POSITIVE UNDERSTANDING	66%	991 66%	412 76%	275 58%	222A 72%	383A 71%	278 69%	250 64%	213 66%	172 68%	227C 75%	206 67%	526 63%	539 66%	297 67%
NEGATIVE UNDERSTANDING	7%	107 7%	40 7%	48C 10%	19 6%	26 5%	22 6%	28 7%	33d 10%	11 4%	22 7%	25 8%	59 7%	56 7%	39 9%
Don't know	1%	12 1%	6 1%	7 1%	* **	3 1%	3 1%	1 **	2 1%	4 2%	2 1%	2 1%	7 1%	8 1%	4 1%
Not stated	14%	209 14%	22 4%	79c 17%	33 11%	57 11%	50 12%	58 15%	42 13%	31 12%	31 10%	40 13%	129 15%	113 14%	54 12%
Median	4.0	4.0	5.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0
Mean score	4.1	4.2	4.2	4.0	4.2	4.2A	4.2	4.1	4.1	4.2	4.2	4.1	4.1	4.1	4.1
Standard deviation	1.0	1.0	1.0	1.2	1.0	1.0	1.0	1.1	1.1	.9	1.0	1.0	1.1	1.0	1.1
Standard error	.04	.07	.05	.07	.07	.05	.06	.07	.08	.08	.08	.08	.05	.05	.07
Error variance	*	*	*	.01	.01	*	*	.01	.01	.01	.01	.01	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 259 (continuation)

B10-7. 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? No claims bonus protection

Base: All

		Total	In person (a)	Purchase - actual			In surance company - actual Top 10	Last compared		Generally compare				
				Phone (b)	Online Total (c)	Online - PCW (d)		Online - other (f)	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row		1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size		1022	79	432	463	335	110	782	422	463	558	125	170	161
Total		1501	108	633	693	501	166	1149	627	681	827	184	252	229
1 - Not at all understood	(+1)	37 2%	6c 6%	16 3%	15 2%	11 2%	3 2%	28 2%	16 3%	13 2%	22 3%	6 3%	2 1%	8 3%
2	(+2)	70 5%	7 7%	20 3%	39 6%	26 5%	13b 8%	57 5%	27 4%	31 5%	38b 5%	1 1%	18B 7%	13b 6%
3	(+3)	182 12%	7 6%	80 13%	84 12%	55 11%	26a 16%	135 12%	87 14%	77 11%	110 13%	17 9%	30 12%	24 11%
4	(+4)	384 26%	25 23%	191CdF 30%	148 21%	116 23%	26 16%	313 27%	149 24%	183 27%	206 25%	45 25%	69 28%	63 28%
5 - Very well understood	(+5)	607 40%	43 40%	238 38%	301 43%	218 44%	71 43%	454 40%	240 38%	292 43%	328 40%	89 48%	101 40%	85 37%
POSITIVE UNDERSTANDING		991 66%	68 63%	430 68%	449 65%	334 67%	97 59%	767 67%	390 62%	476a 70%	534 65%	134 73%	170 68%	148 65%
NEGATIVE UNDERSTANDING		107 7%	14b 13%	37 6%	53 8%	37 7%	16 10%	86 7%	43 7%	44 6%	60 7%	6 4%	20 8%	21 9%
Don't know		12 1%	1 1%	10c 2%	1 *%	1 *%	0 -%	11 1%	4 1%	3 *%	6 1%	1 1%	* *%	4 2%
Not stated		209 14%	19 17%	77 12%	105 15%	74 15%	27 16%	149 13%	104 17%	81 12%	116 14%	25 14%	32 13%	31 14%
Median		4.0	4.0	4.0	5.0	5.0	5.0	4.0	4.0	4.0	4.0	5.0	4.0	4.0
Mean score		4.1	4.0	4.1	4.2	4.2	4.1	4.1	4.1	4.2	4.1	4.3ad	4.1	4.1
Standard deviation		1.0	1.3	1.0	1.1	1.0	1.1	1.0	1.1	1.0	1.1	.9	1.0	1.1
Standard error		.04	.15	.05	.05	.06	.12	.04	.06	.05	.05	.09	.08	.09
Error variance		*	.02	*	*	*	.01	*	*	*	*	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 259 (continuation)

B10-7. 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? No claims bonus protection

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
1 - Not at all understood	(+1) 37 2%	5 4%	12 2%	20 2%	20 2%	0 -%	6 1%	10 3%	6 2%	2 2%
2	(+2) 70 5%	7 5%	25 4%	50 5%	44 5%	0 -%	16 4%	15 4%	15 5%	4 5%
3	(+3) 182 12%	23 16%	75 12%	127 12%	113 13%	5 14%	51 12%	40 10%	49a 17%	11 16%
4	(+4) 384 26%	40 28%	153 25%	265 26%	225 25%	12 32%	104 26%	110 28%	67 23%	12 17%
5 - Very well understood	(+5) 607 40%	53 37%	276 45%	407 40%	349 39%	16 43%	162 40%	173 43%	104 36%	27 38%
POSITIVE UNDERSTANDING	991 66%	94 64%	430 70%	672 66%	575 65%	28 75%	266 66%	283Bc 71%	171 59%	39 55%
NEGATIVE UNDERSTANDING	107 7%	12 8%	37 6%	70 7%	64 7%	0 -%	22 5%	25 6%	21 7%	5 7%
Don't know	12 1%	2 1%	3 1%	3 *%	3 *%	0 -%	0 -%	2 1%	* *%	* *%
Not stated	209 14%	15 10%	72 12%	148 15%	131 15%	4 10%	67 16%	47 12%	48 17%	16 22%
Median	4.0	4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.1	4.0	4.2	4.1	4.1	4.3	4.2	4.2	4.0	4.1
Standard deviation	1.0	1.1	1.0	1.0	1.0	.7	1.0	1.0	1.1	1.1
Standard error	.04	.12	.05	.04	.05	.16	.06	.07	.08	.18
Error variance	*	.01	*	*	*	.03	*	*	.01	.03

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 259 (continuation)

B10-7. 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? No claims bonus protection

Base: All

		Feature included or considered									Features - buy			Features - ease			
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)	
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604	
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401	
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586	
1 - Not at all understood	(+1) 2%	37 2%	13 2%	30ad 4%	31 3%	5 1%	13 3%	30 2%	37 3%	21 2%	32 2%	10 1%	5 2%	22A 5%	11 2%	9 3%	17 3%
2	(+2) 5%	70 5%	26 4%	35 5%	53 5%	18 4%	16 4%	56 5%	70 5%	37 4%	57 4%	35 4%	12 5%	23 5%	25 5%	10 3%	34 6%
3	(+3) 12%	182 12%	81 11%	86 11%	130 11%	55 11%	41 9%	144 12%	182e 14%	114 12%	162 12%	89 11%	29 13%	63 13%	60 11%	33 11%	78 13%
4	(+4) 26%	384 26%	165 23%	193 25%	307 27%	132 26%	109 25%	342a 28%	384A 30%	243 25%	349 26%	222 28%	52 24%	110 23%	136 25%	75 25%	158 27%
5 - Very well understood	(+5) 40%	607 40%	360bcFi 49%	317 42%	489 42%	223 45%	206 48%	521 42%	607f 47%	428 45%	576 43%	310 39%	88 40%	208 43%	228 42%	139 45%	217 37%
POSITIVE UNDERSTANDING		991 66%	525 72%	510 67%	796 69%	355 71%	315 73%	863 69%	991 77%	671 70%	925 70%	532 67%	140 64%	318 66%	363 67%	214 70%	375 64%
NEGATIVE UNDERSTANDING		107 7%	39 5%	65ad 9%	84 7%	23 5%	28 7%	86 7%	107ad 8%	58 6%	90 7%	45 6%	17 8%	45a 9%	36 7%	19 6%	51 9%
Don't know		12 1%	8 1%	7 1%	11 1%	4 1%	8 2%	8 1%	12 1%	9 1%	12 1%	3 *	3 1%	7 1%	2 *	2 1%	3 *
Not stated		209 14%	78G 11%	92G 12%	133G 12%	63G 13%	41G 9%	141G 11%	0 -%	104G 11%	142G 11%	130C 16%	31 14%	47 10%	82 15%	39 13%	79 14%
Median		4.0	5.0	4.0	4.0	5.0	5.0	4.0	4.0	5.0	4.0	4.0	4.0	4.0	4.0	5.0	4.0
Mean score		4.1	4.3 BcfGi	4.1	4.2	4.3b	4.2	4.2	4.1	4.2	4.2	4.2	4.1	4.1	4.2	4.2	4.0
Standard deviation		1.0	1.0	1.1	1.0	.9	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.0	1.0	1.1
Standard error		.04	.05	.05	.04	.05	.06	.04	.04	.04	.04	.04	.09	.07	.06	.08	.06
Error variance		*	*	*	*	*	*	*	*	*	*	*	.01	*	*	.01	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 260

B10-8. 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? Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Gender		Age			Social Grade		Country				Area				
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)	
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482	
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304	
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428	
1 - Not at all understood	(+1) 3%	44 3%	25 3%	19 3%	9 4%	14 2%	20 3%	25 3%	19 4%	44 3%	40 3%	39 3%	2 2%	2 2%	1 3%	30 3%	13 3%
2	(+2) 6%	89 6%	55 6%	34 5%	21C 10%	44c 7%	25 4%	48 5%	37 7%	89 6%	80 6%	76 6%	6 5%	4 6%	4 8%	79B 7%	10 2%
3	(+3) 19%	278 19%	150 17%	128 20%	48 23%	110 18%	120 17%	156 17%	108 20%	278 19%	251 19%	237 19%	18 15%	14 19%	8 19%	205 19%	71 17%
4	(+4) 16%	244 16%	163b 19%	81 13%	36 18%	83 14%	125 18%	155 17%	84 16%	244 16%	211 16%	198 16%	25 21%	13 17%	8 18%	183 17%	58 14%
5 - Very well understood	(+5) 18%	266 18%	132 15%	133a 21%	26 13%	105 17%	135 20%	166 18%	86 16%	266 18%	238 18%	228 18%	20 16%	10 13%	8 18%	183 17%	83 19%
POSITIVE UNDERSTANDING		510 34%	295 34%	214 34%	62 30%	187 31%	260b 38%	320 35%	171 32%	510 34%	449 34%	426 34%	45 37%	22 30%	16 36%	367 34%	141 33%
NEGATIVE UNDERSTANDING		133 9%	79 9%	54 9%	30C 14%	58 10%	45 7%	73 8%	57 11%	133 9%	120 9%	114 9%	8 7%	6 8%	5 11%	109b 10%	23 5%
Don't know		36 2%	19 2%	17 3%	2 1%	9 2%	25b 4%	19 2%	16 3%	36 2%	31 2%	30 2%	3 3%	1 1%	2 4%	29 3%	7 2%
Not stated		545 36%	331 38%	214 34%	63 31%	243 40%	238 35%	345 38%	182 34%	545 36%	485 36%	453 36%	46 38%	32F 42%	14 31%	357 33%	186A 43%
Median		4.0	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score		3.7	3.6	3.7	3.4	3.6	3.8A	3.7	3.5	3.7	3.6	3.6	3.8	3.6	3.6	3.6	3.8
Standard deviation		1.1	1.1	1.2	1.1	1.1	1.1	1.1	1.2	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1
Standard error		.05	.06	.07	.12	.07	.06	.06	.08	.05	.05	.05	.09	.09	.09	.05	.09
Error variance		*	*	.01	.01	.01	*	*	.01	*	*	*	.01	.01	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 260 (continuation)

B10-8. 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? Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
1 - Not at all understood	(+1) 44 3%	23 2%	21 4%	20 3%	22 3%	6 6%	37 3%	14 3%	29 3%	11b 6%	32 2%	38 3%	4 4%	22 2%	10a 6%
2	(+2) 89 6%	42 4%	47A 9%	42 6%	46 6%	6 7%	78 6%	34 8%	56 5%	7 4%	80 6%	79 6%	4 4%	59 6%	9 5%
3	(+3) 278 19%	174 18%	102 19%	138 20%	137 18%	12 14%	257 19%	62 14%	216a 20%	43 23%	235 18%	250 19%	16 16%	168 18%	33 19%
4	(+4) 244 16%	164 17%	78 15%	113 16%	124 16%	14 16%	216 16%	71 16%	173 16%	22 12%	221 17%	229b 17%	8 8%	154 17%	22 13%
5 - Very well understood	(+5) 266 18%	188 20%	78 15%	92 13%	160A 21%	11 13%	251 19%	67 15%	199 19%	29 15%	234 18%	249 19%	10 9%	168 18%	25 15%
POSITIVE UNDERSTANDING	510 34%	352b 37%	155 29%	205 29%	284A 37%	25 29%	467 34%	138 32%	372 35%	51 27%	455 35%	478B 36%	17 17%	322 35%	48 28%
NEGATIVE UNDERSTANDING	133 9%	65 7%	68A 13%	62 9%	67 9%	11 13%	115 8%	48 11%	85 8%	18 10%	112 9%	117 9%	8 8%	82 9%	19 11%
Don't know	36 2%	21 2%	12 2%	14 2%	22 3%	3 4%	33 2%	19b 4%	17 2%	11B 6%	25 2%	34 3%	2 2%	26 3%	4 2%
Not stated	545 36%	352 37%	191 36%	281b 40%	248 33%	34 40%	484 36%	168 39%	376 35%	64 34%	477 37%	439 33%	58A 58%	317 35%	70 40%
Median	4.0	4.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	3.0	4.0	3.0
Mean score	3.7	3.8B	3.4	3.5	3.7a	3.4	3.7	3.6	3.7	3.4	3.7	3.7	3.4	3.7	3.4
Standard deviation	1.1	1.1	1.2	1.1	1.1	1.3	1.1	1.2	1.1	1.2	1.1	1.1	1.2	1.1	1.3
Standard error	.05	.05	.08	.07	.06	.22	.05	.09	.05	.14	.05	.05	.23	.06	.15
Error variance	*	*	.01	*	*	.05	*	.01	*	.02	*	*	.05	*	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 260 (continuation)

B10-8. 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? Personal Accident/Personal injury/ Medical expenses

Base: All

		NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
1 - Not at all understood	(+1) 3%	44 2%	13 2%	19 4%	12 4%	12 2%	8 2%	12 3%	12 4%	6 2%	10 3%	7 2%	25 3%	19 2%	12 3%
2	(+2) 6%	89 8%	27 5%	38c 8%	22 7%	20 4%	25 6%	21 5%	19 6%	11 4%	11 4%	29ac 9%	45 5%	47 6%	30 7%
3	(+3) 19%	278 19%	96 18%	93 20%	60 19%	100 19%	90 22%	64 16%	61 19%	38 15%	47 15%	59 19%	163 19%	158 20%	83 19%
4	(+4) 16%	244 16%	90 17%	77 16%	39 13%	93 17%	59 15%	65 17%	58 18%	46 18%	51 17%	53 17%	135 16%	135 17%	67 15%
5 - Very well understood	(+5) 18%	266 18%	107 20%	73 16%	52 17%	99 18%	78 19%	59 15%	55 17%	51 20%	65 21%	49 16%	140 17%	125 15%	96a 22%
POSITIVE UNDERSTANDING	34%	510 34%	197 37%	150 32%	91 30%	192 36%	137 34%	123 32%	113 35%	97 38%	116 38%	102 33%	274 33%	260 32%	163 37%
NEGATIVE UNDERSTANDING	9%	133 9%	40 7%	57c 12%	34c 11%	32 6%	33 8%	33 9%	31 10%	17 7%	21 7%	37 12%	69 8%	66 8%	42 10%
Don't know	2%	36 2%	19 4%	9 2%	4 1%	17 3%	8 2%	16c 4%	4 1%	4 2%	7 2%	6 2%	16 2%	21 3%	9 2%
Not stated	36%	545 36%	186 34%	162 34%	118 38%	196 37%	132 33%	152 39%	116 36%	99 39%	111 37%	104 34%	317 38%	307 38%	145 33%
Median	4.0	4.0	4.0	3.0	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.6	3.8	3.5	3.5	3.8a	3.7	3.6	3.6	3.8	3.8	3.5	3.6	3.6	3.7
Standard deviation	1.1	1.1	1.1	1.2	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2
Standard error	.05	.09	.07	.08	.11	.07	.08	.09	.10	.11	.10	.10	.06	.06	.08
Error variance	*	.01	.01	.01	.01	*	.01	.01	.01	.01	.01	.01	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 260 (continuation)

B10-8. 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? Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
1 - Not at all understood	(+1) 44 3%	4 4%	20 3%	17 2%	11 2%	4 3%	24 2%	20 3%	15 2%	27 3%	4 2%	4 1%	9 4%
2	(+2) 89 6%	8 7%	36 6%	40 6%	28 6%	10 6%	72 6%	37 6%	47 7%	52 6%	8 4%	18 7%	11 5%
3	(+3) 278 19%	11 10%	125a 20%	121 17%	87 17%	30 18%	219 19%	120 19%	131 19%	153 18%	38 21%	47 19%	39 17%
4	(+4) 244 16%	13 12%	108 17%	111 16%	82 16%	25 15%	184 16%	84 13%	120 18%	151 18%	24 13%	32 13%	35 15%
5 - Very well understood	(+5) 266 18%	18 17%	99 16%	137 20%	92 18%	40b 24%	204 18%	113 18%	117 17%	146 18%	32 17%	43 17%	45 20%
POSITIVE UNDERSTANDING	510 34%	31 29%	207 33%	248 36%	173 35%	65 39%	387 34%	197 31%	237 35%	297 36%	55 30%	74 30%	80 35%
NEGATIVE UNDERSTANDING	133 9%	12 11%	55 9%	57 8%	39 8%	14 9%	96 8%	56 9%	61 9%	79 10%	12 7%	22 9%	20 9%
Don't know	36 2%	3 2%	23CD 4%	7 1%	2 *	3 2%	28 2%	9 1%	16 2%	16 2%	4 2%	2 1%	10c 5%
Not stated	545 36%	51bf 47%	223 35%	261 38%	200 40%	54 33%	419 36%	245 39%	235 35%	282 34%	74 40%	106 42%	80 35%
Median	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	3.7	3.6	3.6	3.7	3.7	3.8	3.7	3.6	3.6	3.6	3.7	3.6	3.7
Standard deviation	1.1	1.3	1.1	1.1	1.1	1.2	1.1	1.2	1.1	1.1	1.1	1.1	1.2
Standard error	.05	.20	.07	.07	.08	.14	.05	.07	.06	.06	.13	.11	.12
Error variance	*	.04	*	*	.01	.02	*	.01	*	*	.02	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 260 (continuation)

B10-8. 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? Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
1 - Not at all understood	(+1) 44 3%	2 1%	17 3%	27 3%	20 2%	3 9%	15 4%	6 2%	10 3%	2 3%
2	(+2) 89 6%	6 4%	43 7%	72 7%	69 8%	2 5%	23 6%	37 9%	18 6%	7 10%
3	(+3) 278 19%	39 27%	118 19%	193 19%	168 19%	7 20%	76 19%	92b 23%	45 15%	12 17%
4	(+4) 244 16%	22 15%	101 16%	168 16%	145 16%	7 20%	65 16%	58 15%	57 20%	10 15%
5 - Very well understood	(+5) 266 18%	24 17%	102 17%	175 17%	147 17%	3 8%	64 16%	83 21%	41 14%	7 9%
POSITIVE UNDERSTANDING	510 34%	47 32%	203 33%	343 34%	292 33%	10 27%	129 32%	142 36%	98 34%	17 24%
NEGATIVE UNDERSTANDING	133 9%	8 5%	60 10%	100 10%	89 10%	5 14%	38 9%	43 11%	28 10%	9 13%
Don't know	36 2%	6d 4%	22cD 4%	14 1%	10 1%	2 5%	8 2%	5 1%	4 1%	0 -%
Not stated	545 36%	46 32%	214 35%	370 36%	326 37%	13 34%	155 38%	117 29%	116a 40%	33a 47%
Median	4.0	3.0	4.0	4.0	4.0	3.0	4.0	4.0	4.0	3.0
Mean score	3.7	3.7	3.6	3.6	3.6	3.2	3.6	3.6	3.6	3.3
Standard deviation	1.1	1.0	1.1	1.1	1.1	1.2	1.2	1.1	1.1	1.1
Standard error	.05	.13	.07	.05	.06	.32	.09	.08	.11	.22
Error variance	*	.02	*	*	*	.10	.01	.01	.01	.05

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 260 (continuation)

B10-8. 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? Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Feature included or considered									Features - buy			Features - ease			
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)	
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604	
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401	
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586	
1 - Not at all understood	(+1)	44 3%	25 3%	32 4%	37 3%	14 3%	13 3%	39 3%	36 3%	44 5%	41 3%	12 1%	10a 5%	22A 5%	15 3%	9 3%	18 3%
2	(+2)	89 6%	35 5%	45 6%	72d 6%	17 3%	19 4%	86d 7%	84d 6%	89 9%	79 6%	48 6%	10 4%	31 6%	31 6%	9 3%	45b 8%
3	(+3)	278 19%	175dg 24%	154 20%	229 20%	87 18%	93 21%	250 20%	245 19%	278 29%	262 20%	152 19%	40 18%	86 18%	107 20%	51 17%	112 19%
4	(+4)	244 16%	131 18%	127 17%	196 17%	106 21%	98bcgi 23%	226 18%	218 17%	244 25%	218 16%	117 15%	33 15%	93 19%	89 16%	48 16%	100 17%
5 - Very well understood	(+5)	266 18%	189CfGI 26%	167 22%	226 20%	106 21%	107gi 25%	250 20%	238 18%	266 28%	254 19%	106 13%	41 19%	117A 24%	111C 20%	66C 21%	74 13%
POSITIVE UNDERSTANDING		510 34%	320cfGI 44%	294 39%	422 37%	212gi 42%	205 47%	476 38%	456 35%	510 53%	472 35%	223 28%	75 34%	210Ab 44%	200c 37%	113 37%	174 30%
NEGATIVE UNDERSTANDING		133 9%	60 8%	77d 10%	109 9%	31 6%	32 7%	124d 10%	120 9%	133 14%	121 9%	60 7%	20 9%	53 11%	46 8%	18 6%	63b 11%
Don't know		36 2%	24 3%	25 3%	33 3%	18 4%	16 4%	31 3%	31 2%	36 4%	34 3%	13 2%	13Ac 6%	10 2%	6 1%	10 3%	8 1%
Not stated		545 36%	153H 21%	211aeH 28%	359AEH 31%	151AEH 30%	87H 20%	363AEH 29%	440AbEfH 34%	0 -	442AbEH 33%	351bc 44%	73 33%	121 25%	184 34%	115 38%	229 39%
Median		4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.0
Mean score		3.7	3.8	3.7	3.7	3.8h	3.8	3.7	3.7	3.7	3.7	3.6	3.6	3.7	3.7c	3.8C	3.5
Standard deviation		1.1	1.1	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.1	1.1	1.1
Standard error		.05	.06	.06	.05	.07	.07	.05	.05	.05	.05	.06	.13	.08	.07	.10	.07
Error variance		*	*	*	*	.01	.01	*	*	*	*	*	.02	.01	.01	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 261

B10-9. 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? Windscreen cover

Base: All

	Total	Gender		Age			Social Grade		Country			Area					
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)	
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482	
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304	
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428	
1 - Not at all understood	(+1) 2%	28 1%	12 3%	16 3%	6 1%	4 3%	18b 2%	12 2%	28 2%	26 2%	25 2%	1 1%	1 1%	1 2%	16 2%	12 3%	
2	(+2) 3%	45 3%	27 3%	18 3%	5 2%	18 3%	22 3%	20 4%	45 3%	40 3%	39 3%	3 2%	2 2%	1 3%	37 3%	8 2%	
3	(+3) 11%	172 11%	97 11%	75 12%	24 12%	81 13%	68 10%	79 9%	86A 16%	172 11%	153 11%	141 11%	13 11%	12abc 16%	6 14%	124 12%	46 11%
4	(+4) 27%	405 27%	236 27%	169 27%	50 25%	165 27%	189 27%	271b 30%	124 23%	405 27%	359 27%	339 27%	34 28%	20 27%	12 26%	289 27%	114 27%
5 - Very well understood	(+5) 44%	657 44%	396 45%	261 42%	81 40%	267 44%	308 45%	403 44%	225 42%	657 44%	584 44%	554 44%	52 43%	30 40%	21 46%	458 43%	198 46%
POSITIVE UNDERSTANDING	1061 71%	632 72%	430 69%	132 64%	433 71%	497 72%	675B 74%	349 65%	1061 71%	944 71%	893 71%	85 71%	50 67%	32 72%	746 70%	311 73%	
NEGATIVE UNDERSTANDING	73 5%	39 4%	34 5%	10 5%	22 4%	40 6%	40 4%	32 6%	73 5%	67 5%	64 5%	4 3%	3 4%	2 5%	53 5%	19 5%	
Don't know	24 2%	9 1%	15 2%	3 2%	4 1%	17b 2%	18 2%	5 1%	24 2%	19 1%	18 1%	5aBCef 4%	1 1%	* 1%	12 1%	12 3%	
Not stated	171 11%	99 11%	72 11%	36c 17%	67 11%	68 10%	101 11%	61 12%	171 11%	153 11%	144 11%	13 11%	9 12%	4 9%	131 12%	39 9%	
Median	5.0	5.0	4.0	4.0	4.0	5.0	5.0	4.0	5.0	5.0	5.0	5.0	4.0	5.0	4.0	5.0	
Mean score	4.2	4.3	4.2	4.2	4.3	4.2	4.3b	4.1	4.2	4.2	4.2	4.3	4.2	4.2	4.2	4.3	
Standard deviation	1.0	.9	1.0	1.0	.9	1.0	.9	1.0	1.0	1.0	1.0	.9	.9	1.0	.9	1.0	
Standard error	.03	.04	.05	.10	.05	.05	.04	.06	.03	.04	.04	.06	.06	.06	.04	.06	
Error variance	*	*	*	.01	*	*	*	*	*	*	*	*	*	*	*	*	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 261 (continuation)

B10-9. 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? Windscreen cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
1 - Not at all understood	(+1) 28 2%	18 2%	9 2%	6 1%	20a 3%	3 4%	23 2%	6 1%	22 2%	4 2%	24 2%	26 2%	0 -%	14 1%	7 4%
2	(+2) 45 3%	27 3%	18 3%	22 3%	21 3%	3 4%	41 3%	9 2%	35 3%	5 2%	40 3%	39 3%	0 -%	29 3%	6 3%
3	(+3) 172 11%	100 10%	71 13%	83 12%	89 12%	9 10%	160 12%	34 8%	139a 13%	18 10%	154 12%	142 11%	15 15%	108 12%	26 15%
4	(+4) 405 27%	266 28%	138 26%	201 29%	197 26%	29 33%	366 27%	128 29%	277 26%	59 31%	343 26%	363 28%	24 23%	252 28%	37 21%
5 - Very well understood	(+5) 657 44%	448b 46%	203 39%	310 44%	324 43%	31 37%	615 45%	203 47%	454 43%	85 46%	565 43%	604B 46%	29 29%	408 45%	64 37%
POSITIVE UNDERSTANDING	1061 71%	715B 74%	341 65%	510 73%	521 69%	60 70%	981 72%	331b 76%	730 69%	144 77%	908 70%	967B 73%	53 52%	660B 72%	101 58%
NEGATIVE UNDERSTANDING	73 5%	45 5%	28 5%	28 4%	41 5%	7 8%	64 5%	15 3%	58 5%	9 5%	64 5%	65 5%	0 -%	43 5%	13 7%
Don't know	24 2%	13 1%	10 2%	9 1%	13 2%	7B 8%	17 1%	11 2%	13 1%	2 1%	22 2%	22 2%	3 3%	17 2%	2 1%
Not stated	171 11%	92 10%	79a 15%	69 10%	96 13%	4 4%	131 10%	44 10%	126 12%	14 8%	156 12%	123 9%	30A 30%	86 9%	32A 19%
Median	5.0	5.0	4.0	4.0	4.0	4.0	5.0	5.0	4.0	5.0	5.0	5.0	4.0	5.0	4.0
Mean score	4.2	4.3	4.2	4.3	4.2	4.1	4.3	4.4b	4.2	4.3	4.2	4.3	4.2	4.2	4.0
Standard deviation	1.0	.9	1.0	.9	1.0	1.1	.9	.9	1.0	.9	1.0	.9	.8	.9	1.1
Standard error	.03	.04	.06	.04	.05	.14	.03	.05	.04	.09	.03	.03	.12	.04	.12
Error variance	*	*	*	*	*	.02	*	*	*	.01	*	*	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 261 (continuation)

B10-9. 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? Windscreen cover

Base: All

		NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424	
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299	
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442	
1 - Not at all understood	(+1) 2%	28 1%	8 1%	9 2%	4 1%	11 2%	7 2%	3 1%	10 3%	2 1%	4 1%	9 3%	12 1%	12 1%	14 3%	
2	(+2) 3%	45 3%	16 4%	13 2%	21c 5%	10 3%	10 2%	10 3%	14 3%	15 5%	4 1%	9 3%	6 2%	28 3%	17 2%	20a 5%
3	(+3) 11%	172 11%	41 12%	62 12%	65 14%	28 9%	59 11%	41 10%	46 12%	31 9%	39 15%	24 8%	37 12%	101 12%	86 11%	61 14%
4	(+4) 27%	405 27%	114b 32%	130 24%	111 23%	84 27%	159 30%	133BD 33%	89 23%	93 29%	54 21%	77 25%	97 31%	219 26%	234 29%	108 24%
5 - Very well understood	(+5) 44%	657 44%	144 40%	263a 49%	197 42%	143 46%	247 46%	165 41%	183 47%	136 42%	122 48%	153B 51%	117 38%	368 44%	340 42%	195 44%
POSITIVE UNDERSTANDING	71%	1061 71%	258 73%	393 73%	308 65%	227a 74%	407A 76%	298 74%	272 70%	229 71%	176 69%	230 76%	214 69%	587 70%	574 71%	303 69%
NEGATIVE UNDERSTANDING	5%	73 5%	20 6%	21 4%	30 6%	14 5%	21 4%	18 4%	17 4%	24d 7%	6 2%	13 4%	15 5%	40 5%	28 3%	35A 8%
Don't know	2%	24 2%	3 1%	12 2%	8 2%	2 1%	6 1%	5 1%	5 1%	5 2%	3 1%	5 2%	6 2%	10 1%	13 2%	5 1%
Not stated	11%	171 11%	33 9%	51 9%	61c 13%	36 12%	44 8%	39 10%	49 12%	36 11%	31 12%	30 10%	36 12%	102 12%	110b 14%	38 9%
Median	5.0	4.0	5.0	4.0	5.0	5.0	4.0	5.0	4.0	5.0	5.0	4.0	5.0	4.0	4.0	
Mean score	4.2	4.2	4.3	4.2	4.3	4.3	4.2	4.3	4.2	4.3	4.2	4.3	4.1	4.2	4.1	
Standard deviation	1.0	.9	.9	1.0	.9	.9	.9	.9	1.0	.9	.9	1.0	.9	.9	1.1	
Standard error	.03	.06	.05	.06	.07	.05	.06	.06	.07	.07	.07	.07	.07	.04	.07	
Error variance	*	*	*	*	*	*	*	*	*	.01	.01	*	.01	*	*	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 261 (continuation)

B10-9. 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? Windscreen cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
1 - Not at all understood	(+1) 28 2%	3 2%	16 3%	7 1%	6 1%	2 1%	23 2%	14 2%	9 1%	15 2%	5 3%	4 1%	4 2%
2	(+2) 45 3%	2 2%	22 4%	18 3%	10 2%	6 4%	31 3%	20 3%	18 3%	27 3%	1 1%	2 1%	14bc 6%
3	(+3) 172 11%	10 10%	73 12%	75 11%	54 11%	16 10%	129 11%	67 11%	81 12%	93 11%	24 13%	28 11%	25 11%
4	(+4) 405 27%	24 22%	173 27%	191 28%	141 28%	45 27%	322 28%	190b 30%	166 24%	244d 29%	42 23%	71 28%	48 21%
5 - Very well understood	(+5) 657 44%	53 49%	272 43%	308 44%	217 43%	83 50%	487 42%	258 41%	322 47%	344 42%	96a 52%	116 46%	97 42%
POSITIVE UNDERSTANDING	1061 71%	76 71%	445 70%	499 72%	357 71%	127 77%	808 70%	448 71%	488 72%	587 71%	137d 75%	187d 74%	145 64%
NEGATIVE UNDERSTANDING	73 5%	5 5%	39 6%	26 4%	16 3%	8 5%	54 5%	34 5%	27 4%	42 5%	6 4%	6 2%	18c 8%
Don't know	24 2%	2 2%	14 2%	6 1%	4 1%	2 1%	17 2%	7 1%	9 1%	10 1%	1 1%	4 1%	8 3%
Not stated	171 11%	14 13%	62 10%	87 13%	70 14%	13 8%	140 12%	70 11%	75 11%	95 11%	14 8%	27 11%	32 14%
Median	5.0	5.0	4.0	5.0	5.0	5.0	4.0	4.0	5.0	4.0	5.0	5.0	5.0
Mean score	4.2	4.3	4.2	4.3	4.3	4.3	4.2	4.2	4.3	4.2	4.3	4.3	4.2
Standard deviation	1.0	1.0	1.0	.9	.9	.9	1.0	1.0	.9	.9	1.0	.9	1.1
Standard error	.03	.12	.05	.04	.05	.09	.04	.05	.05	.04	.09	.07	.09
Error variance	*	.01	*	*	*	.01	*	*	*	*	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 261 (continuation)

B10-9. 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? Windscreen cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
1 - Not at all understood	(+1) 28 2%	2 1%	18cdf 3%	10 1%	8 1%	0 -%	2 *%	5 1%	2 1%	* 1%
2	(+2) 45 3%	4 3%	22 3%	28 3%	27 3%	0 -%	11 3%	6 2%	12 4%	1 1%
3	(+3) 172 11%	14 10%	58 9%	126 12%	111 13%	6 15%	47 12%	49 12%	40 14%	8 12%
4	(+4) 405 27%	46 31%	181 29%	302 30%	265 30%	14 38%	126 31%	120 30%	82 28%	25 35%
5 - Very well understood	(+5) 657 44%	64 44%	280 45%	428 42%	364 41%	15 42%	172 42%	171 43%	119 41%	30 42%
POSITIVE UNDERSTANDING	1061 71%	110 75%	461 75%	730 72%	629 71%	29 80%	298 74%	290 73%	200 69%	55 77%
NEGATIVE UNDERSTANDING	73 5%	6 4%	40c 6%	38 4%	36 4%	0 -%	13 3%	12 3%	14 5%	1 2%
Don't know	24 2%	5d 3%	6 1%	12 1%	8 1%	0 -%	6 1%	3 1%	1 *%	2 2%
Not stated	171 11%	11 7%	52 8%	114 11%	102 12%	2 5%	42 10%	44 11%	34 12%	6 8%
Median	5.0	4.0	5.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
Mean score	4.2	4.3	4.2	4.2	4.2	4.3	4.3	4.3	4.2	4.3
Standard deviation	1.0	.9	1.0	.9	.9	.7	.8	.9	.9	.8
Standard error	.03	.10	.05	.04	.04	.15	.05	.06	.07	.12
Error variance	*	.01	*	*	*	.02	*	*	.01	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 261 (continuation)

B10-9. 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? Windscreen cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
1 - Not at all understood	(+1) 2%	9 1%	18 2%	22 2%	9 2%	7 2%	21 2%	24 2%	16 2%	28 2%	11 1%	4 2%	13 3%	14 3%	7 2%	6 1%
2	(+2) 3%	17 2%	26 3%	41 4%	14 3%	13 3%	41 3%	43 3%	28 3%	45 3%	22 3%	5 2%	17 4%	16 3%	2 1%	25B 4%
3	(+3) 11%	79 11%	89 12%	133 12%	45 9%	51 12%	148 12%	146 11%	109 11%	172 13%	96 12%	20 9%	56 12%	53 10%	37 12%	72 12%
4	(+4) 27%	192 26%	212 28%	326 28%	145 29%	126 29%	348 28%	357 28%	258 27%	405 30%	247C 31%	53 24%	105 22%	164B 30%	62 20%	167b 28%
5 - Very well understood	(+5) 44%	387BcFg 53%	341 45%	532 46%	252 50%	212 49%	560 45%	599 46%	461 48%	657 49%	320 40%	98 45%	237A 49%	241 44%	147 48%	244 42%
POSITIVE UNDERSTANDING	1061 71%	580bcfg 79%	553 73%	858 74%	397bf 79%	338 78%	909 73%	956 74%	719 75%	1061BCFGH 80%	567 71%	151 68%	341 71%	405 74%	209 68%	411 70%
NEGATIVE UNDERSTANDING	73 5%	26 4%	44 6%	63 5%	23 5%	21 5%	62 5%	67 5%	43 5%	73 5%	33 4%	9 4%	31 6%	29 5%	9 3%	32 5%
Don't know	24 2%	14 2%	16 2%	22 2%	9 2%	10 2%	18 1%	20 2%	17 2%	24 2%	9 1%	6 3%	9 2%	5 1%	3 1%	6 1%
Not stated	171 11%	33I 5%	59aEI 8%	77eI 7%	25I 5%	13I 3%	107AdEI 9%	104aEI 8%	68eI 7%	0 -	94 12%	35c 16%	42 9%	52 10%	49a 16%	66 11%
Median	5.0	5.0	4.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	4.0	5.0	5.0	4.0	5.0	4.0
Mean score	4.2	4.4	4.2	4.2	4.3	4.3	4.2	4.3	4.3	4.2	4.2	4.3	4.2	4.2	4.3	4.2
Standard deviation	1.0	bcfgi .9	1.0	1.0	.9	.9	.9	1.0	.9	1.0	.9	.9	1.0	1.0	.9	.9
Standard error	.03	.04	.05	.04	.05	.06	.03	.03	.04	.03	.04	.08	.06	.05	.07	.05
Error variance	*	*	*	*	*	*	*	*	*	*	*	.01	*	*	.01	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 262

B10a-1. 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 you are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	953	535	418	125	376	452	569	355	953	625	481	155	144	173	665	284
Effective sample size	649	368	281	92	248	308	385	241	649	529	481	155	144	173	472	175
Total	956	544	412	141	365	450	568	351	956	851	808	74	43	31	710	242
Yes	807	461	346	117	312	378	492	284	807	714	678	67	36	26	598	207
	84%	85%	84%	83%	86%	84%	86%	81%	84%	84%	84%	90%	83%	84%	84%	86%
No	59	37	22	8	25	26	30	28	59	54	52	3	2	2	49	11
	6%	7%	5%	6%	7%	6%	5%	8%	6%	6%	6%	4%	6%	6%	7%	4%
Don't know	90	46	44	16	27	46	47	40	90	82	77	5	5	3	64	24
	9%	8%	11%	12%	7%	10%	8%	11%	9%	10%	10%	6%	11%	9%	9%	10%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 262 (continuation)

B10a-1. 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 you are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	953	626	320	450	476	51	875	271	682	127	819	885	40	620	96
Effective sample size	649	421	223	288	342	35	592	183	465	84	560	599	28	411	68
Total	956	612	337	419	511	52	870	266	690	123	827	879	42	597	104
Yes	807	533b	268	364	420	47	735	230	577	104	698	751	31	508b	78
	84%	87%	80%	87%	82%	91%	84%	87%	84%	84%	84%	85%	73%	85%	75%
No	59	33	27	18	39	*	52	9	50	7	52	50	6	37	11
	6%	5%	8%	4%	8%	1%	6%	3%	7%	6%	6%	6%	14%	6%	10%
Don't know	90	46	42a	36	51	4	84	27	63	13	77	78	6	52	15
	9%	8%	12%	9%	10%	8%	10%	10%	9%	10%	9%	9%	13%	9%	15%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 262 (continuation)

B10a-1. 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 you are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	953	244	365	272	197	368	275	237	211	157	232	188	499	522	279
Effective sample size	649	160	242	201	129	240	184	161	143	105	138	135	351	347	199
Total	956	232	353	310	190	341	268	237	209	156	192	204	523	506	297
Yes	807	199	300	251	168	291	231	195	178	132	154	180	438	430	258
	84%	86%	85%	81%	89%	85%	86%	82%	85%	84%	80%	88%	84%	85%	87%
No	59	15	22	24	7	24	16	14	12	13	15	11	33	38	14
	6%	7%	6%	8%	4%	7%	6%	6%	6%	8%	8%	5%	6%	8%	5%
Don't know	90	18	31	35	14	25	21	28	19	12	23	13	51	38	25
	9%	8%	9%	11%	8%	7%	8%	12%	9%	7%	12%	7%	10%	7%	8%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 262 (continuation)

B10a-1. 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 you are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	953	91	426	382	267	96	721	383	430	537	112	142	155
Effective sample size	649	45	281	286	200	73	496	258	301	368	75	98	103
Total	956	57	410	432	301	112	730	382	446	545	110	145	148
Yes	807	46	346	365	256	93	628	330	377	455	100	119	127
	84%	82%	84%	84%	85%	83%	86%	86%	85%	84%	90%	82%	86%
No	59	0	32	24	21	3	46	17	35	40d	3	14d	3
	6%	-%	8%	6%	7%	2%	6%	4%	8%	7%	2%	9%	2%
Don't know	90	10bd	32	43	24	16	55	36	34	50	8	13	18
	9%	18%	8%	10%	8%	14%	8%	9%	8%	9%	7%	9%	12%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 262 (continuation)

B10a-1. 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 you are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	953	99	410	622	531	252	274	153	41	591	572	776	340	374	862	854	953	887	
Effective sample size	649	67	274	437	376	170	190	114	27	396	376	537	233	240	594	579	649	603	
Total	956	99	403	649	560	250	281	174	38	578	550	794	349	346	881	853	956	889	
Yes	807 84%	81 81%	335 83%	555 86%	481 86%	221 88%	243 87%	147 85%	36 95%	505 87%	465 85%	682 86%	301 86%	291 84%	751 85%	725 85%	807 84%	750 84%	
No	59 6%	6 6%	26 7%	41 6%	34 6%	14 6%	21 7%	9 5%	0 -%	25 4%	39 7%	47 6%	21 6%	27 8%	52 6%	51 6%	59 6%	55 6%	
Don't know	90 9%	13 13%	41 10%	53 8%	45 8%	15 6%	17 6%	17 10%	2 5%	49 8%	47 8%	65 8%	27 8%	28 8%	78 9%	77 9%	90 9%	83 9%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 262 (continuation)

B10a-1. 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 you are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	953	435	135	382	342	181	377
Effective sample size	649	303	98	247	241	128	246
Total	956	448	148	359	360	192	357
Yes	807	386	124	295	303	153	306
	84%	86%	84%	82%	84%	80%	86%
No	59	22	9	28	25	8	25
	6%	5%	6%	8%	7%	4%	7%
Don't know	90	40	14	35	31	30ac	26
	9%	9%	10%	10%	9%	16%	7%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 263

B10a-1. 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 you are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Personal Accident/ Personal injury/ Medical expenses Included in policy (a)	Considered (b)
Unweighted row	953	856	97
Effective sample size	649	576	73
Total	956	845	112
Yes	807 84%	732B 87%	76 68%
No	59 6%	43 5%	16A 14%
Don't know	90 9%	70 8%	20A 18%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 264

B10a-1. 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 you are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Understanding of Personal Accident/ Personal injury/ Medical expenses		
		High (a)	Med (b)	Low (c)
Unweighted row	953	511	274	131
Effective sample size	649	347	187	89
Total	956	510	278	133
Yes	807	451C	232	104
	84%	89%	83%	78%
No	59	27	20	11
	6%	5%	7%	8%
Don't know	90	31	27	18a
	9%	6%	10%	14%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 265

B10a-1. 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 you are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Claimed against Personal Accident/ Personal injury/ Medical expenses No (b)
Unweighted row	953	827
Effective sample size	649	557
Total	956	818
Yes	807 84%	709 87%
No	59 6%	43 5%
Don't know	90 9%	66 8%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 266  
 B10a-2. 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 your spouse (if you have one) is?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	953	535	418	125	376	452	569	355	953	625	481	155	144	173	665	284
Effective sample size	649	368	281	92	248	308	385	241	649	529	481	155	144	173	472	175
Total	956	544	412	141	365	450	568	351	956	851	808	74	43	31	710	242
Yes	559 58%	353B 65%	206 50%	84 59%	205 56%	270 60%	341 60%	199 57%	559 58%	497 58%	468 58%	41 55%	28 65%	21abcd 67%	396 56%	160a 66%
No	206 22%	94 17%	113A 27%	28 20%	91 25%	87 19%	112 20%	83 24%	206 22%	183 21%	176 22%	19ef 25%	7 15%	5 16%	172B 24%	33 14%
Don't know	191 20%	98 18%	93 23%	29 21%	68 19%	94 21%	116 20%	69 20%	191 20%	171 20%	163 20%	14 19%	8 19%	5 17%	142 20%	49 20%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 266 (continuation)

B10a-2. 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 your spouse (if you have one) is?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	953	626	320	450	476	51	875	271	682	127	819	885	40	620	96
Effective sample size	649	421	223	288	342	35	592	183	465	84	560	599	28	411	68
Total	956	612	337	419	511	52	870	266	690	123	827	879	42	597	104
Yes	559	376b	179	259	290	37	499	156	403	79	477	521	19	366	57
	58%	61%	53%	62%	57%	72%	57%	59%	58%	64%	58%	59%	44%	61%	55%
No	206	126	80	74	121	5	195	53	153	20	184	193	9	126	17
	22%	21%	24%	18%	24%	10%	22%	20%	22%	16%	22%	22%	22%	21%	16%
Don't know	191	110	78	86	99	10	176	57	134	24	165	166	15	105	30a
	20%	18%	23%	21%	19%	18%	20%	21%	19%	19%	20%	19%	34%	17%	29%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 266 (continuation)

B10a-2. 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 your spouse (if you have one) is?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	NCB - concerned		Cost of PMI			Policy renewal					Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	953	244	365	272	197	368	275	237	211	157	232	188	499	522	279
Effective sample size	649	160	242	201	129	240	184	161	143	105	138	135	351	347	199
Total	956	232	353	310	190	341	268	237	209	156	192	204	523	506	297
Yes	559	139	220	169	107	219a	160	130	110	99	113	124	298	310	173
	58%	60%	62%	55%	57%	64%	60%	55%	52%	64%	59%	61%	57%	61%	58%
No	206	52	71	78	38	61	62	49	46	39	41	45	111	112	61
	22%	22%	20%	25%	20%	18%	23%	21%	22%	25%	21%	22%	21%	22%	20%
Don't know	191	42	62	62	44	60	47	58d	53D	18	38	36	114	83	63
	20%	18%	18%	20%	23%	18%	18%	24%	26%	12%	20%	18%	22%	16%	21%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 266 (continuation)

B10a-2. 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 your spouse (if you have one) is?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	In person (a)	Purchase - actual			In insurance company - actual Top 10	Last compared		Generally compare			Never (d)	
			Phone - (b)	Online - Total (c)	Online - PCW (d)		Online - other (f)	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)		Some years (c)
Unweighted row	953	91	426	382	267	96	721	383	430	537	112	142	155
Effective sample size	649	45	281	286	200	73	496	258	301	368	75	98	103
Total	956	57	410	432	301	112	730	382	446	545	110	145	148
Yes	559 58%	30 53%	247 60%	250 58%	173 57%	66 59%	444 61%	233 61%	260 58%	322 59%	66 60%	80 55%	87 58%
No	206 22%	15 26%	88 21%	88 20%	67 22%	19 17%	152 21%	71 18%	104 23%	118 22%	24 21%	36 25%	27 18%
Don't know	191 20%	12 21%	76 18%	94 22%	62 20%	27 24%	134 18%	79 21%	81 18%	105 19%	20 19%	29 20%	34 23%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 266 (continuation)

B10a-2. 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 your spouse (if you have one) is?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Comparisons made				PCW - number looked at			Feature included or considered									
		In person (a)	Online Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)	Personal belon gings (a)	Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)
Unweighted row	953	99	410	622	531	252	274	153	41	591	572	776	340	374	862	854	953	887
Effective sample size	649	67	274	437	376	170	190	114	27	396	376	537	233	240	594	579	649	603
Total	956	99	403	649	560	250	281	174	38	578	550	794	349	346	881	853	956	889
Yes	559	59	220	395	335	153	172	97	22	342	317	463	219	201	518	503	559	524
	58%	59%	55%	61%	60%	61%	61%	56%	58%	59%	58%	58%	63%	58%	59%	59%	58%	59%
No	206	27	96	137	117	54	58	46	7	132	127	181	76	78	189	186	206	196
	22%	27%	24%	21%	21%	22%	21%	26%	18%	23%	23%	23%	22%	23%	21%	22%	22%	22%
Don't know	191	14	87	118	108	43	51	31	9	104	107	149	53	66	173	163	191	168
	20%	14%	22%	18%	19%	17%	18%	18%	25%	18%	19%	19%	15%	19%	20%	19%	20%	19%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 266 (continuation)

B10a-2. 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 your spouse (if you have one) is?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	953	435	135	382	342	181	377
Effective sample size	649	303	98	247	241	128	246
Total	956	448	148	359	360	192	357
Yes	559 58%	259 58%	92 62%	208 58%	209 58%	100 52%	226b 63%
No	206 22%	96 21%	26 18%	85 24%	83 23%	36 19%	83 23%
Don't know	191 20%	94 21%	29 20%	66 18%	68 19%	56aC 29%	49 14%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 267  
 B10a-2. 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 your spouse (if you have one) is?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Personal Accident/Personal injury/ Medical expenses	
		Included in policy (a)	Considered (b)
Unweighted row	953	856	97
Effective sample size	649	576	73
Total	956	845	112
Yes	559 58%	510B 60%	49 44%
No	206 22%	178 21%	29 26%
Don't know	191 20%	157 19%	34a 31%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 268  
 B10a-2. 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 your spouse (if you have one) is?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Understanding of Personal Accident/ Personal injury/ Medical expenses		
		High (a)	Med (b)	Low (c)
Unweighted row	953	511	274	131
Effective sample size	649	347	187	89
Total	956	510	278	133
Yes	559 58%	313 61%	156 56%	75 56%
No	206 22%	116 23%	63 23%	23 18%
Don't know	191 20%	80 16%	59 21%	35a 26%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 269  
 B10a-2. 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 your spouse (if you have one) is?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Claimed against Personal Accident/ Personal injury/ Medical expenses No (b)
Unweighted row	953	827
Effective sample size	649	557
Total	956	818
Yes	559 58%	493 60%
No	206 22%	172 21%
Don't know	191 20%	153 19%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 270  
 B10a-3. 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 any passengers in your vehicle are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	953	535	418	125	376	452	569	355	953	625	481	155	144	173	665	284
Effective sample size	649	368	281	92	248	308	385	241	649	529	481	155	144	173	472	175
Total	956	544	412	141	365	450	568	351	956	851	808	74	43	31	710	242
Yes	533 56%	311 57%	222 54%	85 60%	213 58%	235 52%	307 54%	200 57%	533 56%	473 56%	445 55%	41 55%	28c 65%	19 62%	393 55%	138 57%
No	163 17%	77 14%	86a 21%	23 16%	69 19%	72 16%	99 18%	58 17%	163 17%	147 17%	141 17%	11 15%	6 14%	5 17%	118 17%	44 18%
Don't know	260 27%	156 29%	104 25%	33 24%	83 23%	144b 32%	162 28%	93 26%	260 27%	231 27%	222 27%	23 30%	9 22%	7 21%	199 28%	59 25%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 270 (continuation)

B10a-3. 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 any passengers in your vehicle are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	953	626	320	450	476	51	875	271	682	127	819	885	40	620	96
Effective sample size	649	421	223	288	342	35	592	183	465	84	560	599	28	411	68
Total	956	612	337	419	511	52	870	266	690	123	827	879	42	597	104
Yes	533	341	187	238	280	33	478	141	392	77	454	497	19	350	54
	56%	56%	56%	57%	55%	64%	55%	53%	57%	63%	55%	57%	45%	59%	52%
No	163	91	70	68	87	7	151	49	115	9	152a	148	11	87	20
	17%	15%	21%	16%	17%	13%	17%	18%	17%	7%	18%	17%	27%	15%	19%
Don't know	260	180	80	113	144	12	241	77	183	37	221	234	12	160	30
	27%	29%	24%	27%	28%	22%	28%	29%	27%	30%	27%	27%	28%	27%	29%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 270 (continuation)

B10a-3. 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 any passengers in your vehicle are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	953	244	365	272	197	368	275	237	211	157	232	188	499	522	279
Effective sample size	649	160	242	201	129	240	184	161	143	105	138	135	351	347	199
Total	956	232	353	310	190	341	268	237	209	156	192	204	523	506	297
Yes	533 56%	144 62%	200 57%	167 54%	110 58%	198 58%	154 57%	124 52%	108 52%	89 57%	107 56%	120 59%	283 54%	295 58%	166 56%
No	163 17%	34 14%	54 15%	55 18%	36 19%	54 16%	48 18%	39 16%	35 17%	34 22%	24 12%	45a 22%	91 17%	92 18%	45 15%
Don't know	260 27%	55 24%	99 28%	89 29%	44 23%	89 26%	67 25%	74 31%	66 32%	33 21%	61b 32%	39 19%	149b 28%	119 24%	86 29%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 270 (continuation)

B10a-3. 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 any passengers in your vehicle are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	In person (a)	Purchase - actual			In surance company - actual Top 10	Last compared		Generally compare			Never (d)	
			Phone (b)	Online - Total (c)	Online - PCW (d)		Online - other (f)	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)		Some years (c)
Unweighted row	953	91	426	382	267	96	721	383	430	537	112	142	155
Effective sample size	649	45	281	286	200	73	496	258	301	368	75	98	103
Total	956	57	410	432	301	112	730	382	446	545	110	145	148
Yes	533 56%	35 62%	230 56%	236 55%	154 51%	70 63%	425 58%	205 54%	256 57%	289 53%	64 58%	85 58%	91 62%
No	163 17%	9 15%	65 16%	79 18%	65 22%	14 12%	121 17%	68 18%	78 17%	101d 18%	18 16%	29d 20%	13 9%
Don't know	260 27%	13 23%	116 28%	117 27%	83 27%	28 25%	184 25%	109 29%	112 25%	155 28%	28 26%	31 22%	44 29%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 270 (continuation)

B10a-3. 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 any passengers in your vehicle are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Comparisons made				PCW - number looked at			Personal belongings (a)	Feature included or considered								
		In person (a)	Online Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)	1 (a)	2 (b)		3+ (c)	Breakdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)
Unweighted row	953	99	410	622	531	252	274	153	41	591	572	776	340	374	862	854	953	887
Effective sample size	649	67	274	437	376	170	190	114	27	396	376	537	233	240	594	579	649	603
Total	956	99	403	649	560	250	281	174	38	578	550	794	349	346	881	853	956	889
Yes	533 56%	45 45%	222 55%	366 56%	311 55%	145 58%	156 56%	88 51%	23 60%	327 57%	319 58%	447 56%	195 56%	199 58%	499 57%	473 55%	533 56%	500 56%
No	163 17%	20 21%	77 19%	111 17%	99 18%	42 17%	51 18%	39 23%	7 19%	97 17%	98 18%	136 17%	58 17%	62 18%	145 16%	146 17%	163 17%	159 18%
Don't know	260 27%	34 34%	103 26%	172 27%	150 27%	64 26%	74 26%	46 27%	8 21%	154 27%	133 24%	212 27%	95 27%	84 24%	237 27%	234 27%	260 27%	230 26%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 270 (continuation)

B10a-3. 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 any passengers in your vehicle are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	953	435	135	382	342	181	377
Effective sample size	649	303	98	247	241	128	246
Total	956	448	148	359	360	192	357
Yes	533 56%	245 55%	84 57%	202 56%	200 56%	102 53%	207 58%
No	163 17%	77 17%	23 15%	64 18%	64 18%	29 15%	67 19%
Don't know	260 27%	126 28%	41 28%	93 26%	95 27%	61 32%	83 23%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 271  
 B10a-3. 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 any passengers in your vehicle are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Personal Accident/Personal injury/ Medical expenses	
		Included in policy (a)	Considered (b)
Unweighted row	953	856	97
Effective sample size	649	576	73
Total	956	845	112
Yes	533 56%	481 57%	52 47%
No	163 17%	137 16%	26 23%
Don't know	260 27%	227 27%	33 30%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 272  
 B10a-3. 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 any passengers in your vehicle are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Understanding of Personal Accident/ Personal injury/ Medical expenses		
		High (a)	Med (b)	Low (c)
Unweighted row	953	511	274	131
Effective sample size	649	347	187	89
Total	956	510	278	133
Yes	533 56%	300 59%	148 53%	67 51%
No	163 17%	83 16%	52 19%	26 20%
Don't know	260 27%	126 25%	77 28%	40 30%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 273  
 B10a-3. 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 any passengers in your vehicle are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Claimed against Personal Accident/Personal injury/ Medical expenses No (b)
Unweighted row	953	827
Effective sample size	649	557
Total	956	818
Yes	533 56%	462 57%
No	163 17%	135 16%
Don't know	260 27%	221 27%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 274

B10b-1. And who do you think is covered for medical expenses? Do you think you are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country			Area				
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	953	535	418	125	376	452	569	355	953	625	481	155	144	173	665	284
Effective sample size	649	368	281	92	248	308	385	241	649	529	481	155	144	173	472	175
Total	956	544	412	141	365	450	568	351	956	851	808	74	43	31	710	242
Yes	800	455	344	127c	317c	356	481	290	800	708	670	65	38	27	590	207
	84%	84%	84%	90%	87%	79%	85%	83%	84%	83%	83%	88%	88%	86%	83%	86%
No	64	40	24	6	24	35	31	28	64	58	57	4	1	2	48	14
	7%	7%	6%	4%	6%	8%	5%	8%	7%	7%	7%	5%	3%	6%	7%	6%
Don't know	93	48	44	9	24	60B	56	33	93	85	81	5	4	3	72	21
	10%	9%	11%	6%	7%	13%	10%	9%	10%	10%	10%	7%	10%	8%	10%	8%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 274 (continuation)

B10b-1. And who do you think is covered for medical expenses? Do you think you are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	953	626	320	450	476	51	875	271	682	127	819	885	40	620	96
Effective sample size	649	421	223	288	342	35	592	183	465	84	560	599	28	411	68
Total	956	612	337	419	511	52	870	266	690	123	827	879	42	597	104
Yes	800	507	287	357	421	47	724	222	577	100	694	749	28	498	85
	84%	83%	85%	85%	82%	91%	83%	84%	84%	82%	84%	85%	66%	83%	82%
No	64	39	24	22	38	2	57	15	49	10	54	52	9	39	7
	7%	6%	7%	5%	7%	4%	7%	6%	7%	8%	7%	6%	21%	7%	7%
Don't know	93	66	27	39	52	3	90	29	63	13	79	79	5	61	11
	10%	11%	8%	9%	10%	5%	10%	11%	9%	11%	10%	9%	13%	10%	11%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 274 (continuation)

B10b-1. And who do you think is covered for medical expenses? Do you think you are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not concerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insurance co (a)	Broker (b)
Unweighted row	953	244	365	272	197	368	275	237	211	157	232	188	499	522	279
Effective sample size	649	160	242	201	129	240	184	161	143	105	138	135	351	347	199
Total	956	232	353	310	190	341	268	237	209	156	192	204	523	506	297
Yes	800	191	295	271	157	276	230	186	186b	130	155	170	445	429	246
	84%	82%	84%	87%	83%	81%	86%	79%	89%	83%	81%	83%	85%	85%	83%
No	64	17	22	14	18	28	16	19	12	10	12	14	38	36	18
	7%	7%	6%	5%	10%	8%	6%	8%	6%	7%	6%	7%	7%	7%	6%
Don't know	93	25	36	25	15	36	22	31c	11	16	25	20	39	40	32
	10%	11%	10%	8%	8%	11%	8%	13%	5%	10%	13%	10%	8%	8%	11%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 274 (continuation)

B10b-1. And who do you think is covered for medical expenses? Do you think you are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	953	91	426	382	267	96	721	383	430	537	112	142	155
Effective sample size	649	45	281	286	200	73	496	258	301	368	75	98	103
Total	956	57	410	432	301	112	730	382	446	545	110	145	148
Yes	800	40	340	373A	260a	98a	617	331	370	465	93	121	117
	84%	71%	83%	86%	86%	87%	85%	87%	83%	85%	85%	83%	79%
No	64	4	30	25	19	4	46	22	29	35	4	14	10
	7%	7%	7%	6%	6%	4%	6%	6%	7%	6%	4%	9%	6%
Don't know	93	13bCdf	41	34	22	10	67	29	46	45	13	11	22
	10%	23%	10%	8%	7%	9%	9%	8%	10%	8%	12%	8%	15%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 274 (continuation)

B10b-1. And who do you think is covered for medical expenses? Do you think you are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	953	99	410	622	531	252	274	153	41	591	572	776	340	374	862	854	953	887	
Effective sample size	649	67	274	437	376	170	190	114	27	396	376	537	233	240	594	579	649	603	
Total	956	99	403	649	560	250	281	174	38	578	550	794	349	346	881	853	956	889	
Yes	800 84%	83 84%	329 82%	558 86%	480 86%	214 85%	242 86%	152 87%	37 96%	503 87%	460 84%	670 84%	298 85%	293 85%	738 84%	716 84%	800 84%	751 84%	
No	64 7%	3 3%	30 7%	38 6%	34 6%	9 3%	20 7%	7 4%	0 -%	29 5%	41 7%	51 6%	17 5%	28 8%	59 7%	57 7%	64 7%	62 7%	
Don't know	93 10%	13 13%	43 11%	53 8%	45 8%	28 11%	20 7%	15 8%	2 4%	45 8%	49 9%	73 9%	34 10%	25 7%	84 10%	79 9%	93 10%	76 9%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 274 (continuation)

B10b-1. And who do you think is covered for medical expenses? Do you think you are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	953	435	135	382	342	181	377
Effective sample size	649	303	98	247	241	128	246
Total	956	448	148	359	360	192	357
Yes	800 84%	378b 84%	109 74%	311B 87%	308 86%	151 78%	304 85%
No	64 7%	31 7%	11 7%	22 6%	29 8%	15 8%	19 5%
Don't know	93 10%	39 9%	27AC 19%	26 7%	23 7%	26a 14%	35 10%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 275

B10b-1. And who do you think is covered for medical expenses? Do you think you are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Personal Accident/Personal injury/ Medical expenses Included in policy (a)	Considered (b)
Unweighted row	953	856	97
Effective sample size	649	576	73
Total	956	845	112
Yes	800 84%	726B 86%	74 66%
No	64 7%	49 6%	15a 13%
Don't know	93 10%	70 8%	23A 20%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 276

B10b-1. And who do you think is covered for medical expenses? Do you think you are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Understanding of Personal Accident/ Personal injury/ Medical expenses		
		High (a)	Med (b)	Low (c)
Unweighted row	953	511	274	131
Effective sample size	649	347	187	89
Total	956	510	278	133
Yes	800	444	230	106
	84%	87%	83%	80%
No	64	37	19	8
	7%	7%	7%	6%
Don't know	93	28	29a	19A
	10%	6%	10%	15%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 277

B10b-1. And who do you think is covered for medical expenses? Do you think you are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Claimed against Personal Accident/ Personal injury/ Medical expenses No (b)
Unweighted row	953	827
Effective sample size	649	557
Total	956	818
Yes	800 84%	704 86%
No	64 7%	48 6%
Don't know	93 10%	66 8%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 278

B10b-2. And who do you think is covered for medical expenses? Do you think your spouse (if you have one) is?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	953	535	418	125	376	452	569	355	953	625	481	155	144	173	665	284
Effective sample size	649	368	281	92	248	308	385	241	649	529	481	155	144	173	472	175
Total	956	544	412	141	365	450	568	351	956	851	808	74	43	31	710	242
Yes	557 58%	343B 63%	214 52%	85 60%	228c 63%	244 54%	336 59%	206 59%	557 58%	490 58%	462 57%	47 63%	28 65%	20 65%	394 55%	162A 67%
No	216 23%	101 19%	115A 28%	36 26%	76 21%	104 23%	120 21%	85 24%	216f 23%	195f 23%	188f 23%	17 23%	7 16%	5 15%	171 24%	43 18%
Don't know	183 19%	100 18%	83 20%	20 14%	60 17%	103 23%	113 20%	60 17%	183 19%	166 20%	158 20%	11 14%	8 19%	6 20%	146 21%	37 15%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 278 (continuation)

B10b-2. And who do you think is covered for medical expenses? Do you think your spouse (if you have one) is?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	953	626	320	450	476	51	875	271	682	127	819	885	40	620	96
Effective sample size	649	421	223	288	342	35	592	183	465	84	560	599	28	411	68
Total	956	612	337	419	511	52	870	266	690	123	827	879	42	597	104
Yes	557	364	191	259	289	35	499	158	399	69	484	521	20	374	57
	58%	59%	57%	62%	57%	67%	57%	59%	58%	56%	59%	59%	48%	63%	55%
No	216	131	83	86	119	7	204	63	153	25	191	193	16	121	24
	23%	21%	25%	21%	23%	14%	23%	24%	22%	21%	23%	22%	38%	20%	23%
Don't know	183	117	63	74	103	10	167	45	138	28	152	166	6	102	22
	19%	19%	19%	18%	20%	19%	19%	17%	20%	23%	18%	19%	14%	17%	21%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 278 (continuation)

B10b-2. And who do you think is covered for medical expenses? Do you think your spouse (if you have one) is?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	953	244	365	272	197	368	275	237	211	157	232	188	499	522	279
Effective sample size	649	160	242	201	129	240	184	161	143	105	138	135	351	347	199
Total	956	232	353	310	190	341	268	237	209	156	192	204	523	506	297
Yes	557	140	225	179	113	199	159	138	123	90	115	124	294	309	172
	58%	60%	64%	58%	59%	58%	59%	58%	59%	58%	60%	61%	56%	61%	58%
No	216	53	66	74	48	75	61	52	44	37	36	47	128	118	68
	23%	23%	19%	24%	25%	22%	23%	22%	21%	24%	19%	23%	25%	23%	23%
Don't know	183	39	62	57	29	67	49	47	41	29	41	33	101	79	57
	19%	17%	18%	18%	15%	20%	18%	20%	20%	18%	21%	16%	19%	16%	19%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 278 (continuation)

B10b-2. And who do you think is covered for medical expenses? Do you think your spouse (if you have one) is?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	953	91	426	382	267	96	721	383	430	537	112	142	155
Effective sample size	649	45	281	286	200	73	496	258	301	368	75	98	103
Total	956	57	410	432	301	112	730	382	446	545	110	145	148
Yes	557 58%	28 50%	233 57%	261 60%	173 57%	77a 69%	435 60%	220 58%	267 60%	326 60%	66 60%	80 55%	82 55%
No	216 23%	14 24%	98 24%	89 21%	65 22%	20 18%	166 23%	88 23%	100 22%	124 23%	25 23%	33 23%	33 22%
Don't know	183 19%	15 26%	79 19%	82 19%	64 21%	14 13%	129 18%	74 19%	79 18%	96 18%	19 17%	32 22%	34 23%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 278 (continuation)

B10b-2. And who do you think is covered for medical expenses? Do you think your spouse (if you have one) is?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	953	99	410	622	531	252	274	153	41	591	572	776	340	374	862	854	953	887	
Effective sample size	649	67	274	437	376	170	190	114	27	396	376	537	233	240	594	579	649	603	
Total	956	99	403	649	560	250	281	174	38	578	550	794	349	346	881	853	956	889	
Yes	557 58%	58 59%	208 52%	393b 60%	333b 60%	160b 64%	171 61%	96 55%	27 70%	340 59%	313 57%	465 59%	219 63%	199 58%	519 59%	505 59%	557 58%	523 59%	
No	216 23%	20 20%	110f 27%	144 22%	125 22%	48 19%	54 19%	52a 30%	6 16%	133 23%	129 23%	181 23%	68 20%	80 23%	190 22%	188 22%	216 23%	209 24%	
Don't know	183 19%	21 21%	84 21%	113 17%	101 18%	42 17%	56 20%	25 14%	5 14%	105 18%	108 20%	147 19%	61 18%	66 19%	172 20%	160 19%	183 19%	156 18%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 278 (continuation)

B10b-2. And who do you think is covered for medical expenses? Do you think your spouse (if you have one) is?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	953	435	135	382	342	181	377
Effective sample size	649	303	98	247	241	128	246
Total	956	448	148	359	360	192	357
Yes	557 58%	258 58%	80 54%	219 61%	208 58%	108 56%	216 60%
No	216 23%	110 24%	32 22%	73 20%	85 24%	36 19%	87 24%
Don't know	183 19%	80 18%	35 24%	67 19%	67 19%	47c 25%	54 15%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 279

B10b-2. And who do you think is covered for medical expenses? Do you think your spouse (if you have one) is?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Personal Accident/Personal injury/ Medical expenses Included in policy (a)	Considered (b)
Unweighted row	953	856	97
Effective sample size	649	576	73
Total	956	845	112
Yes	557 58%	512B 61%	46 41%
No	216 23%	184 22%	33 29%
Don't know	183 19%	149 18%	34a 30%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 280

B10b-2. And who do you think is covered for medical expenses? Do you think your spouse (if you have one) is?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Understanding of Personal Accident/ Personal injury/ Medical expenses		
		High (a)	Med (b)	Low (c)
Unweighted row	953	511	274	131
Effective sample size	649	347	187	89
Total	956	510	278	133
Yes	557 58%	315 62%	149 54%	81 61%
No	216 23%	124 24%	63 23%	25 19%
Don't know	183 19%	70 14%	66A 24%	28 21%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 281

B10b-2. And who do you think is covered for medical expenses? Do you think your spouse (if you have one) is?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Claimed against Personal Accident/ Personal injury/ Medical expenses No (b)
Unweighted row	953	827
Effective sample size	649	557
Total	956	818
Yes	557 58%	494 60%
No	216 23%	180 22%
Don't know	183 19%	144 18%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 282

B10b-3. And who do you think is covered for medical expenses? Do you think any passengers in your vehicle are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	953	535	418	125	376	452	569	355	953	625	481	155	144	173	665	284
Effective sample size	649	368	281	92	248	308	385	241	649	529	481	155	144	173	472	175
Total	956	544	412	141	365	450	568	351	956	851	808	74	43	31	710	242
Yes	476	263	213	72	203C	200	285	172	476	418	391	39	27ABC	18abc	336	138a
	50%	48%	52%	51%	56%	45%	50%	49%	50%	49%	48%	53%	63%	59%	47%	57%
No	189	104	84	38	68	83	106	75	189	169	163	14	6	5	149	37
	20%	19%	20%	27%	19%	18%	19%	21%	20%	20%	20%	19%	15%	16%	21%	15%
Don't know	292	177	115	31	94	167AB	178	104	292	263	254	21	10	8	224	67
	31%	33%	28%	22%	26%	37%	31%	30%	31%	31%	31%	28%	23%	25%	32%	28%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 282 (continuation)

B10b-3. And who do you think is covered for medical expenses? Do you think any passengers in your vehicle are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	953	626	320	450	476	51	875	271	682	127	819	885	40	620	96
Effective sample size	649	421	223	288	342	35	592	183	465	84	560	599	28	411	68
Total	956	612	337	419	511	52	870	266	690	123	827	879	42	597	104
Yes	476	303	169	222	243	29	429	131	345	61	413	450	14	313	44
	50%	50%	50%	53%	48%	55%	49%	49%	50%	49%	50%	51%	33%	52%	43%
No	189	102	86A	80	97	6	170	49	140	18	170	167	17	104	24
	20%	17%	26%	19%	19%	13%	20%	18%	20%	15%	21%	19%	40%	17%	24%
Don't know	292	207b	82	117	171	17	271	87	205	44	244	263	12	180	35
	31%	34%	24%	28%	33%	32%	31%	33%	30%	36%	29%	30%	28%	30%	34%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 282 (continuation)

B10b-3. And who do you think is covered for medical expenses? Do you think any passengers in your vehicle are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	953	244	365	272	197	368	275	237	211	157	232	188	499	522	279
Effective sample size	649	160	242	201	129	240	184	161	143	105	138	135	351	347	199
Total	956	232	353	310	190	341	268	237	209	156	192	204	523	506	297
Yes	476	130	177	150	100	173	148	119	99	74	95	107	256	262	143
	50%	56%	50%	49%	53%	51%	55%	50%	48%	48%	50%	52%	49%	52%	48%
No	189	40	63	75	38	59	44	45	40	40	29	43	113	102	61
	20%	17%	18%	24%	20%	17%	17%	19%	19%	25%	15%	21%	22%	20%	20%
Don't know	292	62	113	85	52	108	76	73	70	42	67	55	153	142	93
	31%	27%	32%	27%	28%	32%	28%	31%	33%	27%	35%	27%	29%	28%	31%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 282 (continuation)

B10b-3. And who do you think is covered for medical expenses? Do you think any passengers in your vehicle are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	953	91	426	382	267	96	721	383	430	537	112	142	155
Effective sample size	649	45	281	286	200	73	496	258	301	368	75	98	103
Total	956	57	410	432	301	112	730	382	446	545	110	145	148
Yes	476	28	196	223	146	65	371	179	233	266	60	76	74
	50%	49%	48%	52%	49%	58%	51%	47%	52%	49%	54%	52%	50%
No	189	11	78	88	70	18	143	88	80	114	20	32	22
	20%	19%	19%	20%	23%	16%	20%	23%	18%	21%	18%	22%	15%
Don't know	292	18	136	121	85	29	216	115	133	164	30	38	52
	31%	32%	33%	28%	28%	26%	30%	30%	30%	30%	28%	26%	35%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 282 (continuation)

B10b-3. And who do you think is covered for medical expenses? Do you think any passengers in your vehicle are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	953	99	410	622	531	252	274	153	41	591	572	776	340	374	862	854	953	887	
Effective sample size	649	67	274	437	376	170	190	114	27	396	376	537	233	240	594	579	649	603	
Total	956	99	403	649	560	250	281	174	38	578	550	794	349	346	881	853	956	889	
Yes	476 50%	41 41%	202 50%	330 51%	279 50%	134 54%	148b 53%	68 39%	22 58%	296 51%	281 51%	401 50%	174 50%	172 50%	444 50%	429 50%	476 50%	449 51%	
No	189 20%	18 18%	83 21%	128 20%	113 20%	49 19%	44 16%	52A 30%	9 23%	101 17%	108 20%	150 19%	71 20%	77 22%	163 18%	162 19%	189 20%	179 20%	
Don't know	292 31%	40f 40%	117 29%	191 29%	168 30%	67 27%	89 32%	53 31%	7 19%	181 31%	162 29%	244 31%	104 30%	97 28%	273 31%	262 31%	292 31%	260 29%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 282 (continuation)

B10b-3. And who do you think is covered for medical expenses? Do you think any passengers in your vehicle are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	953	435	135	382	342	181	377
Effective sample size	649	303	98	247	241	128	246
Total	956	448	148	359	360	192	357
Yes	476 50%	224 50%	60 41%	190b 53%	188 52%	87 45%	180 51%
No	189 20%	102 23%	23 16%	64 18%	72 20%	35 18%	77 21%
Don't know	292 31%	122 27%	64Ac 43%	105 29%	100 28%	70 36%	100 28%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 283

B10b-3. And who do you think is covered for medical expenses? Do you think any passengers in your vehicle are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Personal Accident/Personal injury/ Medical expenses Included in policy (a)	Considered (b)
Unweighted row	953	856	97
Effective sample size	649	576	73
Total	956	845	112
Yes	476 50%	439B 52%	37 33%
No	189 20%	153 18%	35A 32%
Don't know	292 31%	252 30%	40 35%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 284

B10b-3. And who do you think is covered for medical expenses? Do you think any passengers in your vehicle are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Understanding of Personal Accident/ Personal injury/ Medical expenses		
		High (a)	Med (b)	Low (c)
Unweighted row	953	511	274	131
Effective sample size	649	347	187	89
Total	956	510	278	133
Yes	476	282b	124	60
	50%	55%	44%	45%
No	189	95	61	29
	20%	19%	22%	22%
Don't know	292	133	93	45
	31%	26%	33%	34%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 285

B10b-3. And who do you think is covered for medical expenses? Do you think any passengers in your vehicle are?

Base: All those who considered / selected Personal Accident/Personal injury/ Medical expenses last time they compared insurers or policies

	Total	Claimed against Personal Accident/ Personal injury/ Medical expenses No (b)
Unweighted row	953	827
Effective sample size	649	557
Total	956	818
Yes	476 50%	421 51%
No	189 20%	151 18%
Don't know	292 31%	246 30%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 286  
 B10c. Thinking now about no claims bonus protection, does this protection prevents your premium from going up as a result of a claim?

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country			Area				
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1300	732	568	148	534	618	795	465	1300	861	645	218	216	221	875	421
Effective sample size	881	501	380	107	353	422	538	312	881	717	645	218	216	221	613	266
Total	1292	737	555	164	515	613	792	452	1292	1148	1083	105	65	40	914	374
Yes	730 56%	415 56%	315 57%	91 55%	310 60%	329 54%	442 56%	267 59%	730 56%	635 55%	596 55%	66bc 63%	39 60%	28ABCe 71%	530 58%	199 53%
No	377 29%	227 31%	150 27%	53 32%	145 28%	180 29%	235 30%	125 28%	377F 29%	341F 30%	324F 30%	28 27%	17 27%	8 20%	256 28%	119 32%
Don't know	185 14%	96 13%	89 16%	21 13%	60 12%	104b 17%	116 15%	60 13%	185f 14%	171f 15%	163f 15%	11 10%	8 13%	3 9%	128 14%	56 15%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 286 (continuation)

B10c. Thinking now about no claims bonus protection, does this protection prevents your premium from going up as a result of a claim?

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1300	880	414	642	624	80	1181	378	922	166	1126	1187	65	907	72
Effective sample size	881	592	285	419	438	53	798	254	627	106	770	795	48	604	50
Total	1292	859	426	610	645	76	1169	368	924	153	1133	1158	74	878	75
Yes	730	492	234	353	353	41	665	202	527	86	642	657	34	506	33
	56%	57%	55%	58%	55%	54%	57%	55%	57%	56%	57%	57%	46%	58%	45%
No	377	244	130	181	194	24	340	125b	252	44	329	338	28	255	24
	29%	28%	30%	30%	30%	31%	29%	34%	27%	29%	29%	29%	37%	29%	33%
Don't know	185	123	62	76	99	12	165	41	145	23	162	163	13	117	17
	14%	14%	15%	12%	15%	15%	14%	11%	16%	15%	14%	14%	17%	13%	23%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 286 (continuation)

B10c. Thinking now about no claims bonus protection, does this protection prevents your premium from going up as a result of a claim?

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1300	352	537	347	280	518	361	342	277	229	312	263	684	727	370
Effective sample size	881	236	356	255	186	340	240	229	191	153	193	181	479	481	262
Total	1292	345	517	393	275	481	351	331	283	224	272	269	711	699	388
Yes	730 56%	204 59%	296 57%	221 56%	156 57%	285 59%	208 59%	184 56%	155 55%	128 57%	154 56%	148 55%	407 57%	379 54%	241a 62%
No	377 29%	97 28%	151 29%	110 28%	87 32%	132 27%	96 27%	94 28%	89 32%	67 30%	75 27%	89 33%	202 28%	220 31%	105 27%
Don't know	185 14%	44 13%	69 13%	62 16%	32 12%	63 13%	47 13%	53 16%	38 14%	29 13%	44 16%	32 12%	102 14%	100 14%	42 11%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 286 (continuation)

B10c. Thinking now about no claims bonus protection, does this protection prevents your premium from going up as a result of a claim?

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1300	123	571	541	391	126	997	513	599	705	162	215	212
Effective sample size	881	66	380	394	286	92	682	353	409	481	108	149	139
Total	1292	89	556	588	426	139	999	524	599	710	159	220	197
Yes	730 56%	53 60%	330 59%	317 54%	237 55%	69 49%	555 56%	302 58%	334 56%	409 58%	84 53%	119 54%	117 60%
No	377 29%	24 26%	145 26%	186 32%	138 32%	39 28%	304 30%	158 30%	177 29%	215 30%	53 33%	58 26%	46 23%
Don't know	185 14%	12 14%	81 15%	84 14%	52 12%	32cd 23%	140 14%	63 12%	88 15%	86 12%	22 14%	44a 20%	34 17%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 286 (continuation)

B10c. Thinking now about no claims bonus protection, does this protection prevents your premium from going up as a result of a claim?

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1300	130	556	840	723	31	343	339	222	63
Effective sample size	881	88	370	588	508	22	231	236	161	40
Total	1292	131	545	872	755	33	338	351	241	56
Yes	730 56%	73 56%	319 58%	495 57%	427 57%	20 59%	186 55%	209 60%	128 53%	30 53%
No	377 29%	36 27%	156 29%	267 31%	232 31%	10 31%	108 32%	112 32%	79 33%	19 34%
Don't know	185 14%	22 17%	70 13%	110 13%	96 13%	3 10%	44 13%	30 9%	34 14%	7 13%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 286 (continuation)

B10c. Thinking now about no claims bonus protection, does this protection prevents your premium from going up as a result of a claim?

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1300	682	717	1007	433	432	1099	1300	854	1196	658	181	460	450	254	532
Effective sample size	881	451	463	694	294	274	750	881	579	810	455	128	298	313	179	349
Total	1292	653	669	1021	437	392	1102	1292	853	1188	669	189	432	462	268	507
Yes	730 56%	371 57%	379 57%	588 58%	245 56%	225 57%	636 58%	730 56%	488 57%	679 57%	378 57%	94 49%	256 59%	287bc 62%	139 52%	273 54%
No	377 29%	215b 33%	170 25%	296 29%	136 31%	119 30%	326 30%	377 29%	268b 31%	348 29%	197 29%	57 30%	123 28%	114 25%	92a 34%	159 31%
Don't know	185 14%	67 10%	119 18%	137 13%	56 13%	48 12%	141 13%	185a 14%	96 11%	162 14%	94 14%	39c 20%	53 12%	61 13%	37 14%	75 15%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 287  
 B10c. Thinking now about no claims bonus protection, does this protection prevents your premium from going up as a result of a claim?

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	No claims bonus protection	
		Included in policy (a)	Considered (b)
Unweighted row	1300	1210	90
Effective sample size	881	816	65
Total	1292	1194	98
Yes	730 56%	681 57%	49 50%
No	377 29%	351 29%	26 27%
Don't know	185 14%	162 14%	23a 23%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 288  
 B10c. Thinking now about no claims bonus protection, does this protection prevents your premium from going up as a result of a claim?

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	Understanding of No claims bonus protection		
		High (a)	Med (b)	Low (c)
Unweighted row	1300	996	187	102
Effective sample size	881	675	124	72
Total	1292	991	182	107
Yes	730 56%	588B 59%	83 45%	54 50%
No	377 29%	288 29%	57 31%	28 26%
Don't know	185 14%	115 12%	42A 23%	25A 23%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 289  
 B10c. Thinking now about no claims bonus protection, does this protection prevents your premium from going up as a result of a claim?

Base: All those who considered / selected No claims bonus protection last time they compared insurers or policies

	Total	Claimed against No	
		claims bonus protection Yes (a)	No (b)
Unweighted row	1300	140	1058
Effective sample size	881	99	710
Total	1292	146	1038
Yes	730 56%	80 55%	596 57%
No	377 29%	54 37%	293 28%
Don't know	185 14%	11 8%	149 14%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 290

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?

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	487	337	150	57	182	248	324	150	487	339	257	57	82	91	331	156
Effective sample size	334	233	101	39	118	177	225	99	334	284	257	57	82	91	231	103
Total	500	353	147	60	173	267	340	145	500	456	432	27	25	16	349	151
Yes	273	193	79	34	110c	129	193	73	273	248	235	16	13	9	180	93
	55%	55%	54%	58%	63%	48%	57%	50%	55%	54%	54%	58%	54%	54%	51%	62%
No	149	106	43	20	41	88	95	50	149	135	128	8	8	5	113	36
	30%	30%	29%	33%	24%	33%	28%	34%	30%	30%	30%	30%	32%	32%	32%	24%
Don't know	78	53	25	6	22	51	52	22	78	72	69	3	4	2	56	22
	16%	15%	17%	9%	13%	19%	15%	15%	16%	16%	16%	12%	15%	14%	16%	14%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 290 (continuation)

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?

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	487	330	155	261	217	40	429	149	338	73	411	437	31	304	61
Effective sample size	334	230	103	168	159	25	295	103	231	51	282	296	22	206	44
Total	500	345	153	248	241	35	443	152	348	77	421	441	34	306	66
Yes	273	185	87	142	127	20	237	87	186	38	233	239	17	163	34
	55%	54%	57%	57%	53%	59%	53%	57%	53%	50%	55%	54%	50%	53%	52%
No	149	107	40	72	73	10	136	40	109	22	126	133	10	85	23
	30%	31%	26%	29%	30%	28%	31%	26%	31%	29%	30%	30%	29%	28%	35%
Don't know	78	52	26	33	41	5	70	25	53	16	62	69	7	58	9
	16%	15%	17%	13%	17%	13%	16%	16%	15%	21%	15%	16%	21%	19%	13%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 290 (continuation)

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?

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	487	117	182	127	114	192	135	130	114	78	116	94	264	275	134
Effective sample size	334	79	123	98	68	129	98	83	81	51	75	66	183	180	98
Total	500	117	183	154	96	189	151	122	121	75	110	99	276	265	150
Yes	273	64	99	91	56	98	76	66	60	48	54	55	157	152	78
	55%	55%	54%	59%	58%	52%	50%	54%	50%	64%	49%	55%	57%	57%	52%
No	149	22	60a	40	20	70b	48	39	35	19	31	26	86	74	45
	30%	19%	33%	26%	21%	37%	32%	32%	29%	25%	28%	26%	31%	28%	30%
Don't know	78	31b	24	23	20	21	26	17	26	8	25c	18	33	39	27
	16%	26%	13%	15%	21%	11%	18%	14%	21%	11%	23%	18%	12%	15%	18%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 290 (continuation)

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?

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	487	47	220	197	138	53	369	201	230	288	57	73	65
Effective sample size	334	28	148	145	103	38	252	140	158	197	42	49	44
Total	500	40	218	222	159	59	376	212	236	296	63	72	66
Yes	273	19	118	131	90	38	208	123	120	162	29	38	41
	55%	47%	54%	59%	57%	64%	55%	58%	51%	55%	46%	53%	63%
No	149	15	61	64	50	12	113	63	75	90	21	23	15
	30%	37%	28%	29%	31%	21%	30%	30%	32%	30%	33%	32%	22%
Don't know	78	6	40	28	19	9	55	27	42	44	14	11	10
	16%	16%	18%	12%	12%	15%	15%	13%	18%	15%	21%	15%	15%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 290 (continuation)

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?

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Brea kdown (b)	Feature included or considered						
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)			Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)
Unweighted row	487	52	211	333	287	156	131	91	32	296	273	402	487	205	414	433	340	466
Effective sample size	334	33	145	230	199	108	89	68	19	194	172	278	334	133	283	294	233	318
Total	500	47	218	345	299	163	132	105	25	284	248	417	500	194	421	437	349	475
Yes	273 55%	36 77%	108 50%	202 58%	169 57%	92 57%	76 57%	55 52%	19 76%	157 55%	124 50%	217 52%	273 55%	116 60%	224 53%	241 55%	193 55%	257 54%
No	149 30%	8 17%	68 31%	93 27%	85 28%	44 27%	36 27%	34 32%	6 22%	84 30%	79 32%	131 31%	149 30%	49 25%	124 29%	125 29%	107 31%	145 31%
Don't know	78 16%	3 7%	41 19%	50 15%	45 15%	27 17%	21 16%	17 16%	* 2%	43 15%	45 18%	69 17%	78 16%	30 15%	73 17%	71 16%	49 14%	73 15%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 290 (continuation)

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?

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer se parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	487	250	61	175	154	84	228
Effective sample size	334	172	45	116	110	57	153
Total	500	257	70	171	167	84	228
Yes	273 55%	130 50%	43 61%	101 59%	90 54%	43 51%	133 58%
No	149 30%	90c 35%	16 23%	41 24%	47 28%	27 31%	66 29%
Don't know	78 16%	38 15%	11 16%	30 17%	30 18%	15 17%	29 13%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 291

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?

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	Foreign use cover	
		Included in policy (a)	Considered (b)
Unweighted row	487	432	55
Effective sample size	334	297	37
Total	500	445	55
Yes	273 55%	242 54%	31 57%
No	149 30%	131 29%	18 33%
Don't know	78 16%	73 16%	5 10%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 292

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?

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	Understanding of Foreign use cover		
		High (a)	Med (b)	Low (c)
Unweighted row	487	265	106	74
Effective sample size	334	182	72	48
Total	500	271	108	72
Yes	273	166c	61	31
	55%	61%	56%	42%
No	149	81	29	30
	30%	30%	27%	42%
Don't know	78	24	18	11
	16%	9%	17%	15%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 293

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?

Base: All those who considered / selected Foreign use cover last time they compared insurers or policies

	Total	Claimed against Foreign use cover No (b)
Unweighted row	487	414
Effective sample size	334	283
Total	500	423
Yes	273 55%	225 53%
No	149 30%	127 30%
Don't know	78 16%	71 17%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 294

B10e. Thinking about key loss cover, will this pay for replacement keys and locks to your car if you lose your keys?

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	469	275	194	70	175	224	251	202	469	278	212	75	66	116	326	141
Effective sample size	300	181	118	47	111	142	156	131	300	234	212	75	66	116	216	83
Total	433	266	167	71	162	200	226	188	433	376	356	36	20	21	319	111
Yes	325 75%	203 76%	121 73%	60c 84%	127 79%	138 69%	184B 81%	128 68%	325 75%	282 75%	265 75%	28 77%	17 83%	15 72%	244 76%	79 71%
No	29 7%	19 7%	10 6%	7 10%	6 4%	15 8%	7 3%	22A 11%	29 7%	26 7%	25 7%	1 4%	1 5%	1 5%	26 8%	3 3%
Don't know	79 18%	44 17%	35 21%	4 5%	28a 18%	47A 24%	35 15%	38 20%	79 18%	68 18%	65 18%	7 19%	2 12%	5 22%	50 16%	29a 26%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 294 (continuation)

B10e. Thinking about key loss cover, will this pay for replacement keys and locks to your car if you lose your keys?

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc erned (a)	Not co ncerned (b)
Unweighted row	469	303	162	215	239	426	134	335	63	402	444	302	50	126	173
Effective sample size	300	192	105	129	161	271	88	212	38	260	283	182	34	77	103
Total	433	272	157	183	235	392	125	308	52	378	406	254	51	108	144
Yes	325 75%	200 74%	123 78%	139 76%	174 74%	294 75%	103 83%	221 72%	34 66%	288 76%	307 76%	185 73%	38 75%	70 64%	115a 80%
No	29 7%	17 6%	10 6%	11 6%	17 7%	25 6%	4 3%	25 8%	5 9%	24 6%	25 6%	19 7%	4 7%	10 9%	9 6%
Don't know	79 18%	55 20%	24 15%	33 18%	44 19%	72 18%	18 14%	61 20%	13 25%	66 17%	74 18%	50 20%	9 18%	29b 27%	21 14%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 294 (continuation)

B10e. Thinking about key loss cover, will this pay for replacement keys and locks to your car if you lose your keys?

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual Insu rance	
		High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/June (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	co (a)	Broker (b)
Unweighted row	469	144	99	173	131	120	97	92	105	91	260	237	153
Effective sample size	300	103	60	103	83	75	60	59	55	61	175	147	103
Total	433	158	85	140	121	107	82	87	70	92	258	211	151
Yes	325	128	60	99	88	78	66	66	52	66	199	159	120
	75%	81%	71%	71%	72%	73%	81%	76%	74%	72%	77%	75%	80%
No	29	7	9	10	8	6	4	10	5	11	13	14	8
	7%	4%	10%	7%	7%	6%	5%	12%	7%	12%	5%	7%	5%
Don't know	79	23	16	31	25	23	12	11	13	15	46	38	23
	18%	15%	19%	22%	21%	21%	15%	12%	19%	16%	18%	18%	15%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 294 (continuation)

B10e. Thinking about key loss cover, will this pay for replacement keys and locks to your car if you lose your keys?

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	469	53	204	192	145	38	336	189	218	280	56	60	70
Effective sample size	300	25	124	142	107	30	217	118	146	176	37	37	47
Total	433	30	175	216	160	47	312	170	213	252	54	53	70
Yes	325 75%	25 84%	130 75%	161 75%	122 77%	30 65%	236 76%	121 72%	171 80%	183 73%	44 81%	41 78%	54 78%
No	29 7%	0 -%	13 7%	12 6%	6 4%	6 12%	20 6%	13 8%	14 7%	22 9%	* 1%	2 4%	2 3%
Don't know	79 18%	5 16%	32 18%	42 20%	31 20%	11 23%	56 18%	35 21%	29 14%	46 18%	10 18%	9 18%	14 20%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 294 (continuation)

B10e. Thinking about key loss cover, will this pay for replacement keys and locks to your car if you lose your keys?

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at		Feature included or considered								
		In person (a)	Online Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)	1 (a)	2 (b)	Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)
Unweighted row	469	46	226	289	255	114	121	72	336	321	404	205	469	422	432	374	453
Effective sample size	300	28	138	196	172	72	83	51	215	198	263	133	300	272	274	240	290
Total	433	41	195	291	254	105	125	77	309	283	380	194	433	394	392	346	420
Yes	325	30	147	222	188	85	90	62	231	206	288	155	325	297	290	263	318
	75%	75%	75%	76%	74%	81%	72%	80%	75%	73%	76%	80%	75%	75%	74%	76%	76%
No	29	0	13	21	20	3	13	4	25	18	25	10	29	27	27	25	25
	7%	-%	7%	7%	8%	3%	11%	5%	8%	6%	7%	5%	7%	7%	7%	7%	6%
Don't know	79	10	35	48	46	17	22	11	53	59	67	29	79	71	75	58	77
	18%	25%	18%	17%	18%	16%	18%	15%	17%	21%	18%	15%	18%	18%	19%	17%	18%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 294 (continuation)

B10e. Thinking about key loss cover, will this pay for replacement keys and locks to your car if you lose your keys?

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	469	201	66	202	175	88	182
Effective sample size	300	130	44	126	117	55	111
Total	433	190	65	177	172	78	157
Yes	325 75%	145 76%	51 79%	128 72%	136 79%	60 77%	111 70%
No	29 7%	15 8%	3 5%	11 6%	9 5%	5 7%	14 9%
Don't know	79 18%	31 16%	11 16%	38 21%	27 16%	13 16%	32 21%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 295

B10e. Thinking about key loss cover, will this pay for replacement keys and locks to your car if you lose your keys?

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Key loss cover	
		Included in policy (a)	Considered (b)
Unweighted row	469	377	92
Effective sample size	300	243	57
Total	433	353	80
Yes	325 75%	272 77%	53 66%
No	29 7%	22 6%	7 9%
Don't know	79 18%	59 17%	20 25%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 296

B10e. Thinking about key loss cover, will this pay for replacement keys and locks to your car if you lose your keys?

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Understanding of Key loss cover		
		High (a)	Med (b)	Low (c)
Unweighted row	469	294	88	54
Effective sample size	300	186	58	33
Total	433	266	86	47
Yes	325 75%	230BC 86%	54 63%	27 57%
No	29 7%	9 3%	9a 11%	7A 15%
Don't know	79 18%	28 11%	23A 27%	13A 28%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 297

B10e. Thinking about key loss cover, will this pay for replacement keys and locks to your car if you lose your keys?

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Claimed against Key loss cover No (b)
Unweighted row	469	369
Effective sample size	300	239
Total	433	348
Yes	325 75%	269 77%
No	29 7%	20 6%
Don't know	79 18%	59 17%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 298

B10f. Will someone appointed by the insurance company come out to you and fix the problem if you lose your keys

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Gender		Age			Social Grade		UK		Country		NI		Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	469	275	194	70	175	224	251	202	469	278	212	75	66	116	326	141
Effective sample size	300	181	118	47	111	142	156	131	300	234	212	75	66	116	216	83
Total	433	266	167	71	162	200	226	188	433	376	356	36	20	21	319	111
Yes	215	134	81	36	88	91	110	97	215	187	178	16	9	12	158	57
	50%	50%	48%	51%	54%	45%	49%	52%	50%	50%	50%	45%	44%	56%	50%	51%
No	58	41	17	16	19	24	29	27	58	49	45	6	3	3	49	8
	13%	15%	10%	22%	12%	12%	13%	14%	13%	13%	13%	17%	17%	16%	15%	7%
Don't know	160	91	69	19	55	86	86	64	160	140	133	13	8	6	112	47
	37%	34%	41%	27%	34%	43%	38%	34%	37%	37%	37%	37%	39%	28%	35%	42%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 298 (continuation)

B10f. Will someone appointed by the insurance company come out to you and fix the problem if you lose your keys

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc erned (a)	Not co ncerned (b)
Unweighted row	469	303	162	215	239	426	134	335	63	402	444	302	50	126	173
Effective sample size	300	192	105	129	161	271	88	212	38	260	283	182	34	77	103
Total	433	272	157	183	235	392	125	308	52	378	406	254	51	108	144
Yes	215	131	84	94	113	200	58	156	31	183	208	132	25	48	84
	50%	48%	53%	51%	48%	51%	47%	51%	60%	49%	51%	52%	48%	44%	58%
No	58	31	25	21	35	52	17	41	3	56	53	26	12a	13	13
	13%	12%	16%	12%	15%	13%	14%	13%	5%	15%	13%	10%	23%	12%	9%
Don't know	160	109	48	68	88	140	50	110	18	139	144	96	15	48	47
	37%	40%	31%	37%	37%	36%	40%	36%	35%	37%	36%	38%	29%	44%	33%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 298 (continuation)

B10f. Will someone appointed by the insurance company come out to you and fix the problem if you lose your keys

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual Insu rance	
		High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/June (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	co (a)	Broker (b)
Unweighted row	469	144	99	173	131	120	97	92	105	91	260	237	153
Effective sample size	300	103	60	103	83	75	60	59	55	61	175	147	103
Total	433	158	85	140	121	107	82	87	70	92	258	211	151
Yes	215	76	46	70	57	62c	31	52c	40	52	119	109	76
	50%	48%	54%	50%	47%	58%	38%	60%	57%	57%	46%	52%	50%
No	58	28	6	16	18	15	10	13	10	9	38	26	20
	13%	17%	7%	12%	15%	14%	12%	14%	15%	10%	15%	12%	13%
Don't know	160	55	33	53	46	30	42BD	22	20	31	101	75	55
	37%	35%	38%	38%	38%	28%	50%	25%	28%	33%	39%	36%	37%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 298 (continuation)

B10f. Will someone appointed by the insurance company come out to you and fix the problem if you lose your keys

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	469	53	204	192	145	38	336	189	218	280	56	60	70
Effective sample size	300	25	124	142	107	30	217	118	146	176	37	37	47
Total	433	30	175	216	160	47	312	170	213	252	54	53	70
Yes	215 50%	15 51%	86 49%	105 49%	76 47%	25 53%	151 49%	77 45%	110 52%	126 50%	24 44%	23 44%	40 57%
No	58 13%	3 10%	24 14%	30 14%	28 17%	2 5%	43 14%	23 13%	29 14%	35 14%	6 11%	8 16%	7 10%
Don't know	160 37%	12 39%	65 37%	80 37%	56 35%	20 42%	117 38%	70 41%	74 35%	91 36%	24 44%	22 41%	23 33%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 298 (continuation)

B10f. Will someone appointed by the insurance company come out to you and fix the problem if you lose your keys

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Comparisons made					PCW - number looked at		Personal belongings (a)	Breakdown (b)	Feature included or considered						
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)			Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)
Unweighted row	469	46	226	289	255	114	121	72	336	321	404	205	469	422	432	374	453
Effective sample size	300	28	138	196	172	72	83	51	215	198	263	133	300	272	274	240	290
Total	433	41	195	291	254	105	125	77	309	283	380	194	433	394	392	346	420
Yes	215	19	103	147	122	58	63	32	161	147	199	108	215	202	199	185	212
	50%	46%	53%	50%	48%	56%	51%	42%	52%	52%	52%	55%	50%	51%	51%	53%	50%
No	58	5	20	42	40	11	18	18	41	38	52	25	58	48	51	49	57
	13%	13%	10%	14%	16%	11%	15%	23%	13%	14%	14%	13%	13%	12%	13%	14%	13%
Don't know	160	17	72	103	92	35	44	27	107	97	129	62	160	145	142	111	152
	37%	41%	37%	35%	36%	34%	35%	35%	35%	34%	34%	32%	37%	37%	36%	32%	36%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 298 (continuation)

B10f. Will someone appointed by the insurance company come out to you and fix the problem if you lose your keys

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	469	201	66	202	175	88	182
Effective sample size	300	130	44	126	117	55	111
Total	433	190	65	177	172	78	157
Yes	215 50%	95 50%	30 46%	90 51%	101 59%	38 49%	59 37%
No	58 13%	26 14%	8 13%	24 13%	16 9%	10 12%	31 20%
Don't know	160 37%	69 36%	27 42%	64 36%	56 32%	30 39%	67 43%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 299

B10f. Will someone appointed by the insurance company come out to you and fix the problem if you lose your keys

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Key loss cover	
		Included in policy (a)	Considered (b)
Unweighted row	469	377	92
Effective sample size	300	243	57
Total	433	353	80
Yes	215 50%	184 52%	30 38%
No	58 13%	43 12%	15 19%
Don't know	160 37%	126 36%	34 43%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 300

B10f. Will someone appointed by the insurance company come out to you and fix the problem if you lose your keys

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Understanding of Key loss cover		
		High (a)	Med (b)	Low (c)
Unweighted row	469	294	88	54
Effective sample size	300	186	58	33
Total	433	266	86	47
Yes	215	148	37	21
	50%	56%	43%	44%
No	58	33	15	8
	13%	12%	17%	17%
Don't know	160	86	35	18
	37%	32%	40%	39%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 301

B10f. Will someone appointed by the insurance company come out to you and fix the problem if you lose your keys

Base: All those who considered / selected Key loss cover last time they compared insurers or policies

	Total	Claimed against Key loss cover No (b)
Unweighted row	469	369
Effective sample size	300	239
Total	433	348
Yes	215 50%	183 52%
No	58 13%	42 12%
Don't know	160 37%	123 35%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 302

B11-1. Have you made a claim against this feature included in your policy: Personal belongings cover

Base: All those who have included Personal belongings cover in their policy

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	681	397	284	74	271	336	408	255	681	445	325	117	120	119	449	230
Effective sample size	454	264	189	52	179	222	269	171	454	365	325	117	120	119	305	147
Total	659	384	275	79	263	318	393	245	659	582	546	56	36	21	452	205
Yes	15 2%	9 2%	6 2%	2 2%	7 3%	7 2%	11 3%	4 2%	15 2%	15 3%	13 2%	* 1%	1 3%	* 1%	7 2%	8 4%
No	641 97%	373 97%	269 98%	77 98%	255 97%	309 97%	381 97%	239 97%	641 97%	565 97%	531 97%	55 97%	35 97%	21 99%	444 98%	195 95%
Don't know	3 *%	2 1%	* *%	0 -%	* *%	2 1%	* *%	2 1%	3 *%	2 *%	2 *%	1bc 2%	0 -%	0 -%	* *%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 302 (continuation)

B11-1. Have you made a claim against this feature included in your policy: Personal belongings cover

Base: All those who have included Personal belongings cover in their policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc erned (a)	Not co ncerned (b)
Unweighted row	681	481	198	337	326	41	624	194	487	91	583	642	447	66	164	274
Effective sample size	454	317	135	211	231	26	415	128	325	62	387	425	288	46	107	175
Total	659	456	200	299	342	36	605	183	476	90	562	614	409	70	155	249
Yes	15 2%	10 2%	6 3%	4 1%	9 3%	2 5%	12 2%	9b 5%	6 1%	2 3%	11 2%	15 2%	5 1%	2 3%	4 2%	1 *%
No	641 97%	443 97%	195 97%	294 98%	331 97%	34 95%	590 98%	174 95%	467 98%	88 97%	549 98%	596 97%	402 98%	68 97%	151 98%	246 99%
Don't know	3 *%	3 1%	0 -%	* *%	2 *%	0 -%	3 *%	0 -%	3 1%	0 -%	3 *%	3 *%	2 1%	0 -%	0 -%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 302 (continuation)

B11-1. Have you made a claim against this feature included in your policy: Personal belongings cover

Base: All those who have included Personal belongings cover in their policy

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual Insu rance	
		High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/June (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	co (a)	Broker (b)
Unweighted row	681	181	153	262	184	167	162	119	171	129	354	361	206
Effective sample size	454	130	95	174	122	107	109	76	101	89	246	229	147
Total	659	199	136	247	175	152	160	110	137	132	363	323	219
Yes	15	9	4	2	5	4	2	5	3	3	9	8	6
	2%	5%	3%	1%	3%	2%	1%	5%	2%	3%	3%	2%	3%
No	641	190	132	242	170	149	158d	103	135	128	351	313	212
	97%	95%	97%	98%	97%	98%	99%	93%	98%	97%	97%	97%	97%
Don't know	3	0	0	2	*	0	0	2	0	*	2	2	*
	*%	-%	-%	1%	*%	-%	-%	2%	-%	*%	1%	1%	*%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 302 (continuation)

B11-1. Have you made a claim against this feature included in your policy: Personal belongings cover

Base: All those who have included Personal belongings cover in their policy

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	681	72	310	270	187	72	507	281	310	362	96	108	112
Effective sample size	454	40	198	199	136	55	338	189	209	241	66	69	75
Total	659	55	281	300	203	85	488	278	303	353	95	99	108
Yes	15 2%	* *%	6 2%	9 3%	3 2%	6 7%	15 3%	6 2%	8 3%	4 1%	2 2%	6a 6%	4 4%
No	641 97%	55 100%	274 98%	289 96%	198 98%	79 93%	470 96%	270 97%	296 97%	347c 98%	94 98%	93 94%	103 96%
Don't know	3 *%	0 -%	* *%	2 1%	2 1%	* 1%	3 1%	2 1%	0 -%	2 1%	0 -%	0 -%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 302 (continuation)

B11-1. Have you made a claim against this feature included in your policy: Personal belongings cover

Base: All those who have included Personal belongings cover in their policy

	Total	Comparisons made					PCW - number looked at		Personal belongings (a)	Feature included or considered								
		In person (a)	Online Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)		Breakdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	
Unweighted row	681	72	296	434	363	191	184	107	681	417	569	273	309	613	616	535	655	
Effective sample size	454	46	195	296	250	127	127	78	454	266	384	178	198	409	406	356	436	
Total	659	66	285	434	367	187	188	117	659	381	559	259	284	596	585	518	633	
Yes	15 2%	4 6%	7 3%	12 3%	9 3%	3 2%	6 3%	0 -%	15 2%	13 3%	15 3%	2 1%	9 3%	15 3%	13 2%	13 3%	15 2%	
No	641 97%	62 94%	277 97%	421 97%	356 97%	184 98%	180 96%	117 100%	641 97%	366 96%	541 97%	257 99%	275 97%	578 97%	569 97%	503 97%	616 97%	
Don't know	3 *%	0 -%	0 -%	2 *%	2 1%	0 -%	2 1%	0 -%	3 *%	3 1%	3 *%	* *%	0 -%	3 *%	3 *%	2 *%	2 *%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 302 (continuation)

B11-1. Have you made a claim against this feature included in your policy: Personal belongings cover

Base: All those who have included Personal belongings cover in their policy

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	681	321	93	267	241	141	271
Effective sample size	454	220	64	170	169	94	171
Total	659	322	95	243	250	135	244
Yes	15 2%	4 1%	5a 6%	6 2%	8 3%	2 1%	4 2%
No	641 97%	316 98%	89 94%	237 98%	242 97%	132 98%	240 98%
Don't know	3 *%	2 1%	* 1%	0 -%	* *%	2 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 303

B11-2. Have you made a claim against this feature included in your policy: Breakdown cover

Base: All those who have included Breakdown cover in their policy

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	624	348	276	78	221	325	375	231	624	379	290	93	89	152	426	197
Effective sample size	403	221	182	53	140	210	238	152	403	320	290	93	89	152	283	119
Total	586	318	268	81	205	299	346	222	586	514	487	45	27	27	419	166
Yes	92 16%	48 15%	44 16%	10 12%	35 17%	48 16%	55 16%	35 16%	92f 16%	84f 16%	81f 17%	6 13%	4 13%	2 7%	62 15%	30 18%
No	491 84%	269 85%	222 83%	72 88%	170 83%	249 83%	289 83%	186 84%	491 84%	428 83%	405 83%	38 85%	23 87%	25aBC 93%	356 85%	134 81%
Don't know	3 *% 95	* *% 99	2 1% 99	0 -% 99	* *% 99	2 1% 99	2 1% 99	* *% 99	3 *% 99	2 *% 99	2 *% 99	1abc 2% 99	0 -% 99	0 -% 99	* *% 99	2 1% 99

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 303 (continuation)

B11-2. Have you made a claim against this feature included in your policy: Breakdown cover

Base: All those who have included Breakdown cover in their policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc erned (a)	Not co ncerned (b)
Unweighted row	624	417	204	283	317	36	569	173	451	82	536	584	417	52	167	243
Effective sample size	403	261	139	166	220	23	365	111	291	51	347	371	260	35	105	151
Total	586	371	212	235	327	33	529	159	427	74	505	536	371	53	150	216
Yes	92 16%	56 15%	34 16%	45 19%	42 13%	11 34%	76 14%	32 20%	60 14%	13 18%	77 15%	85 16%	64 17%	12 23%	25 17%	38 18%
No	491 84%	314 85%	176 83%	187 80%	286a 87%	22 66%	451 85%	126 80%	365 85%	61 82%	425 84%	448 84%	306 83%	41 77%	125 83%	178 82%
Don't know	3 *%	1 *%	2 1%	2 1%	0 -%	0 -%	3 *%	0 -%	3 1%	0 -%	3 1%	3 *%	* *%	0 -%	0 -%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 303 (continuation)

B11-2. Have you made a claim against this feature included in your policy: Breakdown cover

Base: All those who have included Breakdown cover in their policy

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual Insu rance	
		High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/June (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	co (a)	Broker (b)
Unweighted row	624	187	131	222	169	165	140	107	180	113	304	335	186
Effective sample size	403	133	83	135	102	106	93	69	100	77	208	209	129
Total	586	203	122	185	145	152	136	102	136	114	308	300	191
Yes	92	38	20	27	22	26d	26d	6	32C	17	36	49	26
	16%	19%	16%	15%	15%	17%	19%	6%	24%	15%	12%	16%	14%
No	491	163	103	158	121	126	110	96abc	104	97	270a	249	164
	84%	81%	84%	85%	83%	83%	81%	94%	76%	85%	88%	83%	86%
Don't know	3	2	0	*	2	0	0	*	0	*	2	2	*
	*%	1%	-%	*%	1%	-%	-%	*%	-%	*%	1%	1%	*%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 303 (continuation)

B11-2. Have you made a claim against this feature included in your policy: Breakdown cover

Base: All those who have included Breakdown cover in their policy

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	624	68	310	206	142	53	460	225	284	308	83	101	125
Effective sample size	403	35	193	151	106	38	303	143	187	198	53	64	83
Total	586	47	276	229	160	57	441	209	271	290	75	93	120
Yes	92 16%	9 19%	53d 19%	28 12%	14 9%	14d 25%	73 17%	30 14%	45 17%	39 13%	13 17%	15 16%	22 18%
No	491 84%	38 81%	223 81%	199f 87%	146bF 91%	41 71%	366 83%	179 85%	224 83%	249 86%	62 83%	79 84%	98 81%
Don't know	3 *%	0 -%	* *%	2 1%	0 -%	2bd 4%	3 1%	* *%	2 1%	2 1%	0 -%	0 -%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 303 (continuation)

B11-2. Have you made a claim against this feature included in your policy: Breakdown cover

Base: All those who have included Breakdown cover in their policy

	Total	Comparisons made					PCW - number looked at		Feature included or considered									
		In person (a)	Online Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)	1 (a)	2 (b)	Personal belongings (a)	Breakdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	
Unweighted row	624	68	281	365	305	157	151	88	372	624	521	205	262	535	558	459	577	
Effective sample size	403	42	170	246	207	98	100	64	237	403	341	127	161	350	356	297	373	
Total	586	60	239	364	307	142	146	99	343	586	495	184	230	511	514	435	543	
Yes	92	15	39	52	48	21	20	13	48	92	75	29	26	84	78	55	86	
	16%	26%	16%	14%	16%	15%	14%	13%	14%	16%	15%	16%	11%	16%	15%	13%	16%	
No	491	44	200	310	257	121	126	84	293	491	418	153	204	426	434	380	454	
	84%	74%	84%	85%	84%	85%	86%	86%	86%	84%	84%	83%	89%	83%	84%	87%	84%	
Don't know	3	0	0	2	2	0	*	2	1	3	3	2	0	1	3	*	2	
	0.5%	0%	0%	1%	1%	0%	0.7%	2%	0.3%	0.5%	0.5%	1%	0%	0.2%	0.6%	0.2%	0.4%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 303 (continuation)

B11-2. Have you made a claim against this feature included in your policy: Breakdown cover

Base: All those who have included Breakdown cover in their policy

	Total	Features - buy			Features - ease		
		Prefer se parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	624	274	87	263	233	130	227
Effective sample size	403	185	59	159	160	84	137
Total	586	274	86	225	237	122	194
Yes	92 16%	40 15%	23ac 27%	29 13%	28 12%	14 12%	41a 21%
No	491 84%	232b 85%	63 73%	196b 87%	209c 88%	106 87%	153 79%
Don't know	3 *%	2 1%	* 1%	0 -%	* *%	2 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 304  
 B11-3. Have you made a claim against this feature included in your policy: Courtesy car/ temporary replacement vehicle

Base: All those who have included Courtesy car/ temporary replacement vehicle in their policy

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1023	570	453	128	413	482	620	377	1023	699	524	173	175	151	701	322
Effective sample size	707	392	314	91	286	330	427	262	707	582	524	173	175	151	504	203
Total	1043	578	465	137	423	482	632	383	1043	932	880	83	52	27	761	282
Yes	152	84	68	11	55	86a	98	49	152	139	129	10	9	4	104	48
	15%	15%	15%	8%	13%	18%	16%	13%	15%	15%	15%	12%	18%	13%	14%	17%
No	889	493	396	126c	368	396	534	334	889	794	751	72	43	24	656	233
	85%	85%	85%	92%	87%	82%	84%	87%	85%	85%	85%	87%	82%	87%	86%	83%
Don't know	1	*	*	0	*	*	*	*	1	0	0	1ABC	0	0	*	*
	*%	*%	*%	-%	*%	*%	*%	*%	*%	-%	-%	1%	-%	-%	*%	*%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 304 (continuation)

B11-3. Have you made a claim against this feature included in your policy: Courtesy car/ temporary replacement vehicle

Base: All those who have included Courtesy car/ temporary replacement vehicle in their policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1023	683	336	500	494	79	929	332	691	128	889	955	41	670	93
Effective sample size	707	464	239	329	358	52	644	230	477	85	619	656	28	456	66
Total	1043	676	360	475	537	76	951	338	705	121	917	963	42	668	100
Yes	152	112b	38	77	74	40B	109	103B	49	16	136	142	2	115	15
	15%	17%	11%	16%	14%	53%	11%	30%	7%	13%	15%	15%	4%	17%	15%
No	889	563	322a	397	463	36	841A	235	654A	105	780	820	41	553	85
	85%	83%	89%	84%	86%	47%	88%	70%	93%	87%	85%	85%	96%	83%	85%
Don't know	1	1	0	*	0	0	1	0	1	0	1	1	0	*	0
	*%	*%	-%	*%	-%	-%	*%	-%	*%	-%	*%	*%	-%	*%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 304 (continuation)

B11-3. Have you made a claim against this feature included in your policy: Courtesy car/ temporary replacement vehicle

Base: All those who have included Courtesy car/ temporary replacement vehicle in their policy

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1023	272	386	289	229	378	279	275	228	174	237	205	549	571	300
Effective sample size	707	185	261	219	153	250	193	186	160	114	149	146	388	390	214
Total	1043	271	383	340	226	352	283	270	239	166	212	218	576	572	318
Yes	152	55	58	39	46ac	45	33	41	44	18	49C	38c	62	95	37
	15%	20%	15%	12%	20%	13%	12%	15%	18%	11%	23%	17%	11%	17%	12%
No	889	216	325	301b	181	307	249	228	195	148	163	180	513Ab	477	280
	85%	80%	85%	88%	80%	87%	88%	85%	82%	89%	77%	82%	89%	83%	88%
Don't know	1	0	*	0	0	*	*	0	0	*	0	*	*	*	*
	*%	-%	*%	-%	-%	*%	*%	-%	-%	*%	-%	*%	*%	*%	*%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 304 (continuation)

B11-3. Have you made a claim against this feature included in your policy: Courtesy car/ temporary replacement vehicle

Base: All those who have included Courtesy car/ temporary replacement vehicle in their policy

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1023	103	462	407	290	97	786	413	467	551	128	165	171
Effective sample size	707	59	315	300	210	75	549	280	330	376	91	118	116
Total	1043	82	463	447	311	114	812	413	488	554	135	177	169
Yes	152 15%	16 20%	74 16%	57 13%	39 12%	17 15%	123 15%	48 12%	79 16%	71 13%	10 8%	36aB 20%	35aB 21%
No	889 85%	66 80%	389 84%	389 87%	273 88%	97 85%	688 85%	365 88%	410 84%	483cd 87%	125CD 92%	141 80%	133 79%
Don't know	1 *%	0 -%	* *%	* *%	0 -%	* *%	1 *%	* *%	0 -%	* *%	0 -%	0 -%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 304 (continuation)

B11-3. Have you made a claim against this feature included in your policy: Courtesy car/ temporary replacement vehicle

Base: All those who have included Courtesy car/ temporary replacement vehicle in their policy

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	1023	102	445	661	575	269	268	180	49	575	605	1023	364	372	888	913	710	954	
Effective sample size	707	69	300	466	407	182	185	134	32	390	399	707	250	242	618	629	490	660	
Total	1043	103	442	691	604	266	273	202	45	571	579	1043	373	349	914	926	725	974	
Yes	152 15%	24d 23%	67 15%	101 15%	83 14%	48 18%	34 13%	25 12%	8 17%	91 16%	82 14%	152 15%	57 15%	53 15%	135 15%	140 15%	104 14%	146 15%	
No	889 85%	79 77%	374 85%	589 85%	520a 86%	218 82%	238 87%	177 88%	38 83%	479 84%	496 86%	889 85%	315 85%	296 85%	779 85%	785 85%	621 86%	828 85%	
Don't know	1 *%	0 -%	0 -%	* *%	* *%	0 -%	* *%	0 -%	0 -%	1 *%	1 *%	1 *%	* *%	0 -%	1 *%	1 *%	* *%	* *%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 304 (continuation)

B11-3. Have you made a claim against this feature included in your policy: Courtesy car/ temporary replacement vehicle

Base: All those who have included Courtesy car/ temporary replacement vehicle in their policy

	Total	Features - buy			Features - ease		
		Prefer parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1023	491	152	379	380	194	398
Effective sample size	707	346	109	251	270	137	267
Total	1043	511	163	366	400	205	388
Yes	152 15%	72 14%	27 17%	53 14%	44 11%	25 12%	73a 19%
No	889 85%	439 86%	135 83%	313 86%	356c 89%	180 88%	315 81%
Don't know	1 *%	* *%	* *%	0 -%	* *%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 305

B11-4. Have you made a claim against this feature included in your policy: Foreign use cover

Base: All those who have included Foreign use cover in their policy

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	432	300	132	47	156	229	284	137	432	303	229	51	74	78	290	142
Effective sample size	297	209	88	34	99	165	198	91	297	254	229	51	74	78	202	95
Total	445	316	129	53	143	249	300	132	445	407	385	24	22	14	305	140
Yes	18 4%	16 5%	3 2%	0 -	11 8%	7 3%	13 4%	4 3%	18 4%	18 4%	17 4%	* 2%	1 4%	* 1%	16 5%	2 1%
No	423 95%	297 94%	126 98%	51 97%	132 92%	240 96%	285 95%	126 96%	423 95%	386 95%	364 95%	24 96%	21 96%	14 99%	286 94%	137 98%
Don't know	4 1%	4 1%	0 -	2 3%	* **	2 1%	2 1%	2 2%	4 1%	3 1%	3 1%	* 2%	0 -	0 -	3 1%	* **

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 305 (continuation)

B11-4. Have you made a claim against this feature included in your policy: Foreign use cover

Base: All those who have included Foreign use cover in their policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc erned (a)	Not co ncerned (b)
Unweighted row	432	303	128	227	197	38	380	134	298	55	375	387	265	53	98	162
Effective sample size	297	210	86	148	144	24	263	93	205	36	260	264	180	38	67	110
Total	445	315	129	218	218	33	396	137	308	54	389	393	269	59	99	164
Yes	18 4%	15 5%	3 3%	8 4%	10 5%	2 6%	16 4%	11b 8%	8 2%	0 -%	18 5%	18 5%	11 4%	3 6%	6 6%	5 3%
No	423 95%	298 95%	124 96%	210 96%	204 94%	31 94%	376 95%	123 90%	300A 97%	53 97%	368 95%	371 94%	254 95%	55 94%	93 94%	157 96%
Don't know	4 1%	2 1%	2 1%	* *%	3 2%	0 -%	4 1%	3b 2%	* *%	2 3%	2 1%	4 1%	3 1%	0 -%	0 -%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 305 (continuation)

B11-4. Have you made a claim against this feature included in your policy: Foreign use cover

Base: All those who have included Foreign use cover in their policy

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual Insu rance	
		High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/June (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	co (a)	Broker (b)
Unweighted row	432	112	101	173	122	116	98	71	106	77	238	239	121
Effective sample size	297	87	59	117	88	75	69	47	68	55	166	156	89
Total	445	138	83	172	134	111	103	70	99	83	250	230	137
Yes	18	11	2	6	6	4	2	7	5	7c	6	14	2
	4%	8%	2%	3%	4%	3%	2%	10%	5%	9%	2%	6%	1%
No	423	125	81	165	127	105	101d	62	93	75	244	212	135a
	95%	91%	98%	96%	95%	95%	98%	89%	93%	91%	97%	92%	99%
Don't know	4	2	0	2	2	2	0	*	2	0	*	4	0
	1%	1%	-%	1%	1%	2%	-%	1%	2%	-%	*%	2%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 305 (continuation)

B11-4. Have you made a claim against this feature included in your policy: Foreign use cover

Base: All those who have included Foreign use cover in their policy

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	432	41	201	169	118	45	322	180	204	256	46	65	61
Effective sample size	297	24	135	125	89	33	220	126	140	176	33	44	42
Total	445	34	200	192	136	52	327	189	209	265	49	66	63
Yes	18 4%	3 10%	7 4%	8 4%	4 3%	3 6%	14 4%	7 4%	8 4%	6 2%	2 3%	8A 12%	3 5%
No	423 95%	31 90%	191 96%	182 95%	130 96%	48 93%	310 95%	180 95%	200 95%	259C 98%	47 97%	56 86%	58 92%
Don't know	4 1%	0 -%	2 1%	2 1%	2 1%	* 1%	4 1%	2 1%	2 1%	* *%	0 -%	2 3%	2 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 305 (continuation)

B11-4. Have you made a claim against this feature included in your policy: Foreign use cover

Base: All those who have included Foreign use cover in their policy

	Total	Comparisons made					PCW - number looked at		Feature included or considered								
		In person (a)	Online Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)	1 (a)	2 (b)	Personal belongings (a)	Breakdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)
Unweighted row	432	47	187	289	251	136	119	75	260	240	353	432	184	366	383	295	413
Effective sample size	297	30	126	199	174	94	81	56	172	152	245	297	121	250	261	203	283
Total	445	43	187	298	260	142	119	87	253	220	366	445	179	372	388	302	423
Yes	18 4%	2 5%	7 4%	11 4%	9 4%	5 4%	5 4%	3 4%	14 6%	13 6%	18 5%	18 4%	11 6%	13 3%	16 4%	13 4%	16 4%
No	423 95%	39 92%	176 94%	284 96%	248 96%	135 95%	114 95%	82 94%	237 94%	207 94%	344 94%	423 95%	167 94%	356 95%	368 95%	286 95%	403 95%
Don't know	4 1%	2 4%	3 2%	2 1%	2 1%	2 1%	* **	2 2%	2 1%	* **	4 1%	4 1%	0 -%	4 1%	4 1%	4 1%	4 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 305 (continuation)

B11-4. Have you made a claim against this feature included in your policy: Foreign use cover

Base: All those who have included Foreign use cover in their policy

	Total	Features - buy			Features - ease		
		Prefer se parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	432	215	58	158	137	73	203
Effective sample size	297	148	43	105	99	50	135
Total	445	222	68	154	150	74	202
Yes	18 4%	10 4%	3 5%	5 3%	7 5%	2 3%	8 4%
No	423 95%	212 95%	63 93%	147 95%	142 95%	71 95%	194 96%
Don't know	4 1%	* *%	2 2%	2 1%	* *%	2 2%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 306

B11-5. Have you made a claim against this feature included in your policy: Key loss cover

Base: All those who have included Key loss cover in their policy

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	377	224	153	55	138	184	200	164	377	228	175	55	53	94	263	112
Effective sample size	243	149	94	38	89	116	126	106	243	193	175	55	53	94	176	66
Total	353	219	134	57	132	164	183	154	353	310	294	26	16	17	262	89
Yes	3 1%	2 1%	* *%	* *%	* *%	2 1%	2 1%	1 *%	3 1%	2 1%	2 1%	* 2%	0 -%	1abc 3%	3 1%	* *%
No	348 99%	216 99%	132 98%	57 100%	130 99%	162 98%	181 99%	151 98%	348 99%	306f 99%	290f 99%	26 98%	16 98%	16 96%	258 98%	89 99%
Don't know	2 1%	* *%	2 1%	0 -%	2 1%	* *%	0 -%	2 1%	2 1%	2 1%	2 1%	0 -%	* 2%	* 1%	2 1%	* 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 306 (continuation)

B11-5. Have you made a claim against this feature included in your policy: Key loss cover

Base: All those who have included Key loss cover in their policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)	Past experience - MI		Links to industry		Risk aversion	No claims bonus		NCB - concerned	
		High (a)	Low (b)	High (a)	Low (b)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Yes (a)	No (b)	Conc erned (a)	Not co ncerned (b)
Unweighted row	377	253	121	178	187	346	111	266	52	322	358	251	34	100	148
Effective sample size	243	161	79	107	128	223	71	171	31	210	229	152	23	61	90
Total	353	230	120	153	189	325	102	251	43	308	332	214	35	85	128
Yes	3 1%	2 1%	* **%	1 **%	2 1%	1 **%	2 2%	* **%	* **%	3 1%	3 1%	2 1%	* 1%	* **%	2 1%
No	348 99%	225 98%	120 100%	153 100%	185 98%	321 99%	99 98%	249 99%	43 100%	303 98%	327 99%	210 98%	35 99%	85 99%	125 97%
Don't know	2 1%	2 1%	0 -%	0 -%	2 1%	2 1%	0 -%	2 1%	0 -%	2 1%	2 1%	2 1%	0 -%	* **%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 306 (continuation)

B11-5. Have you made a claim against this feature included in your policy: Key loss cover

Base: All those who have included Key loss cover in their policy

	Total	Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		Purchase - actual			
		High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/June (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)	In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)
Unweighted row	377	110	84	138	110	93	82	71	90	68	207	183	130	46	163	149	112
Effective sample size	243	81	49	84	72	57	50	48	48	47	140	115	89	21	101	112	83
Total	353	125	68	118	107	81	69	71	63	72	207	167	132	27	144	171	127
Yes	3 1%	* %	2 3%	* %	0 -	2 2%	* 1%	* 1%	0 -	1 1%	2 1%	* %	2 2%	0 -	2 1%	* %	0 -
No	348 99%	125 100%	66 97%	115 98%	106 100%	79 98%	69 99%	68 97%	63 100%	70 97%	204 99%	166 100%	129 98%	27 100%	139 97%	171 100%	127 100%
Don't know	2 1%	0 -	* %	2 2%	* %	0 -	0 -	2 2%	0 -	2 2%	* %	* %	0 -	0 -	2 2%	0 -	0 -

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 306 (continuation)

B11-5. Have you made a claim against this feature included in your policy: Key loss cover

Base: All those who have included Key loss cover in their policy

	In surance company - actual		Last compared		Generally compare				In person (a)	Comparisons made				PCW - number looked at	
	Total	Top 10	Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)		Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)
Unweighted row	377	271	146	177	221	46	47	60	39	181	221	190	90	93	56
Effective sample size	243	177	92	119	141	30	30	40	23	111	153	131	58	67	42
Total	353	258	134	175	204	44	42	60	33	159	229	196	84	102	65
Yes	3 1%	2 1%	0 -%	1 1%	1 *%	0 -%	0 -%	2 3%	0 -%	* *%	* *%	* *%	0 -%	0 -%	0 -%
No	348 99%	255 99%	133 100%	173 98%	201 99%	44 100%	42 100%	58 97%	33 100%	158 99%	228 99%	194 99%	84 100%	101 98%	65 100%
Don't know	2 1%	* *%	* *%	2 1%	2 1%	0 -%	* *%	0 -%	0 -%	* *%	2 1%	2 1%	0 -%	2 2%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 306 (continuation)

B11-5. Have you made a claim against this feature included in your policy: Key loss cover

Base: All those who have included Key loss cover in their policy

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	377	276	251	321	162	377	342	346	305	367	155	49	173	137	75	143
Effective sample size	243	178	155	211	107	243	222	220	196	238	104	32	106	93	47	88
Total	353	258	223	307	158	353	324	317	284	346	155	48	150	138	67	126
Yes	3 1%	2 1%	1 *%	2 1%	* *%	3 1%	3 1%	3 1%	2 1%	3 1%	* *%	0 -%	2 2%	1 *%	* *%	* *%
No	348 99%	254 99%	222 99%	303 99%	158 100%	348 99%	319 99%	312 98%	281 99%	342 99%	153 99%	48 100%	148 98%	135 98%	66 100%	125 100%
Don't know	2 1%	2 1%	* *%	2 1%	0 -%	2 1%	2 1%	2 1%	* *%	2 1%	2 1%	0 -%	* *%	2 1%	0 -%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 307

B11-6. Have you made a claim against this feature included in your policy: Legal Expenses/Legal protection

Base: All those who have included Legal Expenses/Legal protection in their policy

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1128	640	488	129	461	538	705	392	1128	770	571	181	199	177	762	362
Effective sample size	772	441	331	91	312	369	478	270	772	637	571	181	199	177	538	232
Total	1137	653	484	136	460	541	703	396	1137	1018	959	87	60	32	806	327
Yes	34 3%	19 3%	15 3%	5 4%	22C 5%	7 1%	17 2%	17 4%	34 3%	30 3%	27 3%	3 3%	3 5%	1 3%	24 3%	10 3%
No	1097 96%	629 96%	468 97%	131 96%	433 94%	532B 98%	684 97%	377 95%	1097 96%	983 97%	927 97%	83 95%	56 94%	31 97%	775 96%	317 97%
Don't know	7 1%	6 1%	1 *%	0 -%	5 1%	2 *%	3 *%	2 1%	7 1%	5 1%	5 1%	1 2%	* 1%	0 -%	6 1%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 307 (continuation)

B11-6. Have you made a claim against this feature included in your policy: Legal Expenses/Legal protection

Base: All those who have included Legal Expenses/Legal protection in their policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1128	772	353	541	558	63	1039	325	803	140	982	1048	42	743	108
Effective sample size	772	524	246	353	397	42	709	220	552	93	675	711	30	500	77
Total	1137	766	368	515	590	60	1044	320	817	135	996	1043	46	730	115
Yes	34 3%	15 2%	19a 5%	15 3%	18 3%	9B 15%	25 2%	23B 7%	11 1%	3 2%	29 3%	32 3%	0 -%	17 2%	9A 8%
No	1097 96%	744 97%	349 95%	495 96%	570 97%	51 85%	1013A 97%	293 92%	803A 98%	131 96%	962 97%	1006 96%	46 100%	711b 97%	106 92%
Don't know	7 1%	6 1%	* *%	4 1%	2 *%	0 -%	7 1%	4 1%	3 *%	2 1%	5 1%	5 *%	0 -%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 307 (continuation)

B11-6. Have you made a claim against this feature included in your policy: Legal Expenses/Legal protection

Base: All those who have included Legal Expenses/Legal protection in their policy

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1128	284	443	314	241	433	304	301	260	186	275	225	587	616	339
Effective sample size	772	192	296	231	163	285	204	203	178	127	171	161	412	411	241
Total	1137	282	433	355	243	404	297	295	262	189	244	242	610	598	357
Yes	34 3%	12b 4%	5 1%	15 4%	10 4%	7 2%	11 4%	8 3%	7 3%	7 4%	11 4%	12c 5%	11 2%	10 2%	13 4%
No	1097 96%	270 96%	427a 99%	340 96%	231 95%	393 97%	285 96%	283 96%	255 97%	181 96%	231 95%	228 94%	596b 98%	585 98%	344 96%
Don't know	7 1%	0 -%	1 *%	0 -%	2 1%	4 1%	* *%	4 1%	0 -%	1 *%	2 1%	2 1%	3 *%	3 *%	1 *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 307 (continuation)

B11-6. Have you made a claim against this feature included in your policy: Legal Expenses/Legal protection

Base: All those who have included Legal Expenses/Legal protection in their policy

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1128	114	507	455	324	114	858	448	531	628	132	178	183
Effective sample size	772	66	336	337	237	87	591	305	370	429	90	126	123
Total	1137	91	491	505	354	132	868	451	546	633	133	187	178
Yes	34 3%	4 4%	18 4%	11 2%	7 2%	4 3%	22 3%	10 2%	23 4%	21 3%	2 2%	7 4%	3 2%
No	1097 96%	86 94%	468 95%	493 98%	346 98%	127 96%	842 97%	438 97%	520 95%	608 96%	131 98%	180 96%	173 97%
Don't know	7 1%	2 2%	4 1%	1 *	* **	* **	3 **	3 1%	3 1%	5 1%	0 -%	0 -%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 307 (continuation)

B11-6. Have you made a claim against this feature included in your policy: Legal Expenses/Legal protection

Base: All those who have included Legal Expenses/Legal protection in their policy

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	1128	121	490	730	628	303	301	190	52	623	630	898	383	390	1128	1013	800	1035	
Effective sample size	772	82	329	512	441	209	209	138	33	416	411	625	262	251	772	687	550	708	
Total	1137	124	485	758	654	309	310	207	45	606	598	925	390	364	1137	1009	814	1043	
Yes	34 3%	5 4%	15 3%	27 4%	23 4%	12 4%	11 4%	8 4%	2 5%	21 4%	18 3%	33 4%	13 3%	10 3%	34 3%	25 2%	24 3%	32 3%	
No	1097 96%	117 94%	466 96%	728 96%	628 96%	294 95%	298 96%	199 96%	41 91%	584 96%	575 96%	886 96%	374 96%	354 97%	1097 96%	977 97%	787 97%	1004 96%	
Don't know	7 1%	2 1%	4 1%	3 *%	3 *%	2 1%	1 *%	* *%	2a 4%	1 *%	4 1%	6 1%	4 1%	0 -%	7 1%	7 1%	3 *%	6 1%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 307 (continuation)

B11-6. Have you made a claim against this feature included in your policy: Legal Expenses/Legal protection

Base: All those who have included Legal Expenses/Legal protection in their policy

	Total	Features - buy			Features - ease		
		Prefer se parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1128	567	152	408	387	223	463
Effective sample size	772	396	108	267	275	153	308
Total	1137	584	162	389	412	226	451
Yes	34 3%	18 3%	7 4%	8 2%	13 3%	4 2%	16 4%
No	1097 96%	565 97%	151 93%	379 97%	397 96%	220 97%	435 96%
Don't know	7 1%	1 *%	4a 2%	2 1%	2 1%	2 1%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 308

B11-7. Have you made a claim against this feature included in your policy: No claims bonus protection

Base: All those who have included No claims bonus protection in their policy

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1210	664	546	125	492	593	749	422	1210	802	594	203	208	205	804	402
Effective sample size	816	450	366	93	322	401	505	281	816	663	594	203	208	205	562	252
Total	1194	660	534	144	468	582	743	406	1194	1060	997	97	62	37	837	353
Yes	146	88	58	12	67	67	99	43	146	130	123	13	7	3	96	50
	12%	13%	11%	9%	14%	11%	13%	11%	12%	12%	12%	13%	12%	8%	11%	14%
No	1038	568	470	131	397	510	636	360	1038	921	866	84	55	33	736	298
	87%	86%	88%	91%	85%	88%	86%	89%	87%	87%	87%	86%	88%	91%	88%	84%
Don't know	10	4	6	*	5	6	8	3	10	9	8	1	1	1	6	5
	1%	1%	1%	*%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 308 (continuation)

B11-7. Have you made a claim against this feature included in your policy: No claims bonus protection

Base: All those who have included No claims bonus protection in their policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1210	839	366	592	585	76	1102	353	857	156	1048	1112	55	888	30
Effective sample size	816	562	251	386	406	50	742	237	579	100	712	742	41	592	17
Total	1194	813	375	562	596	71	1086	343	851	144	1045	1078	63	861	24
Yes	146	105	41	68	75	31B	112	96B	49	15	131	135	4	118	*
	12%	13%	11%	12%	13%	43%	10%	28%	6%	10%	13%	13%	6%	14%	2%
No	1038	699	332	489	516	36	968A	237	801A	126	908	935	57	735	24
	87%	86%	89%	87%	86%	51%	89%	69%	94%	87%	87%	87%	91%	85%	98%
Don't know	10	8	2	5	5	4B	6	9B	1	4	7	9	2	8	0
	1%	1%	1%	1%	1%	6%	1%	3%	*%	2%	1%	1%	3%	1%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 308 (continuation)

B11-7. Have you made a claim against this feature included in your policy: No claims bonus protection

Base: All those who have included No claims bonus protection in their policy

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1210	344	526	305	266	493	337	317	258	210	300	248	622	682	340
Effective sample size	816	232	348	227	176	321	224	210	178	139	184	172	434	452	239
Total	1194	339	505	350	261	450	328	301	262	203	259	255	642	656	353
Yes	146 12%	54 16%	62 12%	47 13%	37 14%	44 10%	31 9%	49ad 16%	38d 15%	15 7%	38 15%	34 13%	62 10%	93 14%	34 10%
No	1038 87%	280 82%	441 87%	302 86%	218 84%	405b 90%	293b 89%	250 83%	222 85%	187bc 92%	215 83%	220 86%	575a 90%	560 85%	316 90%
Don't know	10 1%	6 2%	3 1%	2 1%	6c 2%	1 *%	4 1%	2 1%	2 1%	* *%	5 2%	1 *%	5 1%	3 *%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 308 (continuation)

B11-7. Have you made a claim against this feature included in your policy: No claims bonus protection

Base: All those who have included No claims bonus protection in their policy

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1210	119	543	486	352	111	930	474	558	649	156	197	202
Effective sample size	816	64	362	352	255	81	634	325	379	442	104	135	132
Total	1194	88	528	523	379	122	928	483	554	651	152	199	187
Yes	146 12%	21bCD 24%	64 12%	53 10%	32 9%	20d 16%	119 13%	50 10%	76 14%	65 10%	23 15%	34a 17%	23 13%
No	1038 87%	66 76%	458a 87%	466A 89%	345Af 91%	100 82%	804 87%	426 88%	473 86%	581C 89%	129 85%	159 80%	163 87%
Don't know	10 1%	* *%	6 1%	4 1%	2 *%	2 2%	5 1%	6 1%	4 1%	4 1%	0 -%	6 3%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 308 (continuation)

B11-7. Have you made a claim against this feature included in your policy: No claims bonus protection

Base: All those who have included No claims bonus protection in their policy

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1210	127	525	772	660	30	320	313	202	50
Effective sample size	816	85	349	539	463	22	217	216	147	32
Total	1194	126	512	797	686	33	320	320	220	43
Yes	146 12%	20 16%	64 13%	103 13%	86 12%	6 19%	48 15%	39 12%	29 13%	6 14%
No	1038 87%	104 82%	442 86%	690 87%	596 87%	26 81%	269 84%	279 87%	192 87%	35 83%
Don't know	10 1%	2 1%	6 1%	5 1%	5 1%	0 -%	2 1%	3 1%	0 -%	2b 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 308 (continuation)

B11-7. Have you made a claim against this feature included in your policy: No claims bonus protection

Base: All those who have included No claims bonus protection in their policy

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer to include (a)	No preference (b)	Prefer to include (c)	Easier (a)	No difference (b)	Harder (c)
Unweighted row	1210	638	668	942	401	401	1021	1210	801	1119	614	168	427	420	238	491
Effective sample size	816	421	427	647	272	252	693	816	543	756	424	117	274	292	165	321
Total	1194	607	611	949	405	359	1017	1194	798	1107	624	173	396	430	245	466
Yes	146 12%	70 11%	66 11%	127 13%	52 13%	34 9%	127 12%	146 12%	90 11%	138 12%	86c 14%	27c 15%	33 8%	40 9%	34 14%	66 14%
No	1038 87%	531 87%	538 88%	812 85%	351 87%	324 90%	880 87%	1038 87%	703 88%	959 87%	532 85%	144 83%	361ab 91%	388c 90%	210 86%	394 84%
Don't know	10 1%	6 1%	7 1%	10 1%	1 *	2 1%	10 1%	10 1%	6 1%	10 1%	6 1%	2 1%	2 1%	2 1%	0 -%	6 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 309  
 B11-8. Have you made a claim against this feature included in your policy: Personal Accident/Personal injury/ Medical expenses

Base: All those who have included Personal Accident/Personal injury/ Medical expenses in their policy

	Total	Gender		Age			Social Grade		UK			Country			Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Wal (b)	NI (c)	Eng (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	856	482	374	113	331	412	516	313	856	553	422	141	131	162	601	251
Effective sample size	576	325	250	84	215	278	342	211	576	465	422	141	131	162	420	154
Total	845	478	367	128	313	403	502	307	845	748	709	68	39	29	628	212
Yes	21 2%	14 3%	7 2%	2 2%	13 4%	6 1%	12 2%	9 3%	21 2%	18 2%	17 2%	2 3%	1 3%	1 4%	11 2%	10 5%
No	818 97%	462 97%	356 97%	125 97%	299 96%	394 98%	486 97%	296 96%	818 97%	725 97%	687 97%	65 96%	38 96%	28 96%	613b 98%	200 94%
Don't know	6 1%	2 *%	4 1%	2 1%	1 *%	3 1%	3 1%	2 1%	6 1%	5 1%	5 1%	* 1%	* 1%	0 -%	4 1%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 309 (continuation)

B11-8. Have you made a claim against this feature included in your policy: Personal Accident/Personal injury/ Medical expenses

Base: All those who have included Personal Accident/Personal injury/ Medical expenses in their policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	856	567	283	401	432	47	788	241	615	112	739	803	30	562	82
Effective sample size	576	377	195	255	306	32	528	161	415	73	499	538	20	369	57
Total	845	546	293	369	453	46	773	234	611	106	734	788	30	534	86
Yes	21 2%	13 2%	7 3%	14 4%	7 2%	4b 9%	17 2%	16B 7%	5 1%	1 1%	18 3%	21 3%	0 -%	12 2%	6 7%
No	818 97%	529 97%	284 97%	353 96%	442 98%	42 91%	750 97%	214 91%	604A 99%	104 98%	712 97%	761 97%	30 100%	521 97%	80 93%
Don't know	6 1%	4 1%	2 1%	2 1%	4 1%	0 -%	6 1%	4 2%	2 *%	2 2%	4 1%	6 1%	0 -%	2 *%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 309 (continuation)

B11-8. Have you made a claim against this feature included in your policy: Personal Accident/Personal injury/ Medical expenses

Base: All those who have included Personal Accident/Personal injury/ Medical expenses in their policy

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	856	218	333	241	180	333	245	208	190	143	208	169	446	467	254
Effective sample size	576	142	218	175	116	216	164	137	126	96	124	120	309	308	178
Total	845	206	316	269	169	305	239	198	184	142	172	179	457	448	263
Yes	21 2%	4 2%	7 2%	9 3%	6 3%	4 1%	9b 4%	1 *%	6 3%	3 2%	8c 5%	4 3%	6 1%	7 2%	5 2%
No	818 97%	202 98%	308 98%	259 97%	162 95%	300 98%	230 96%	196 99%	175 95%	138 97%	162 94%	175 97%	447 98%	439 98%	258 98%
Don't know	6 1%	0 -%	* *%	0 -%	2 1%	2 1%	0 -%	2 1%	3 2%	1 1%	2 1%	* *%	4 1%	2 *%	* *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 309 (continuation)

B11-8. Have you made a claim against this feature included in your policy: Personal Accident/Personal injury/ Medical expenses

Base: All those who have included Personal Accident/Personal injury/ Medical expenses in their policy

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	856	78	392	338	238	81	651	341	390	480	103	128	139
Effective sample size	576	38	257	249	177	59	443	227	271	324	69	87	92
Total	845	49	373	373	265	89	650	333	400	478	102	127	132
Yes	21 2%	0 -%	11 3%	10 3%	4 1%	6d 6%	14 2%	4 1%	14 4%	8 2%	2 2%	7a 6%	2 1%
No	818 97%	49 100%	360 97%	361 97%	260 98%	83 93%	633 97%	328 99%	384 96%	467 98%	99 98%	120 94%	127 96%
Don't know	6 1%	0 -%	2 1%	2 1%	2 1%	* 1%	2 *%	1 *%	2 *%	2 1%	0 -%	0 -%	3 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 309 (continuation)

B11-8. Have you made a claim against this feature included in your policy: Personal Accident/Personal injury/ Medical expenses

Base: All those who have included Personal Accident/Personal injury/ Medical expenses in their policy

	Total	Comparisons made					PCW - number looked at			Per sonal belon gings (a)	Feature included or considered								
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)	1 (a)	2 (b)	3+ (c)		Brea kdown (b)	Cou rtesy car (c)	Foreign use (d)	Key loss (e)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	
Unweighted row	856	88	364	555	473	227	242	138	38	539	505	693	307	331	774	767	856	799	
Effective sample size	576	58	239	386	330	152	165	103	24	357	329	475	207	208	526	513	576	537	
Total	845	86	350	572	490	222	243	158	33	519	480	701	308	297	775	751	845	787	
Yes	21 2%	3 4%	7 2%	15 3%	12 2%	6 3%	6 3%	4 2%	0 -%	12 2%	15 3%	21 3%	12 4%	9 3%	21 3%	14 2%	21 2%	19 2%	
No	818 97%	83 96%	341 98%	554 97%	476 97%	216 97%	235 96%	154 98%	33 100%	503 97%	462 96%	676 96%	294 96%	288 97%	750 97%	731 97%	818 97%	762 97%	
Don't know	6 1%	0 -%	2 *%	2 *%	2 1%	0 -%	2 1%	0 -%	0 -%	4 1%	4 1%	4 1%	2 1%	0 -%	4 1%	6 1%	6 1%	6 1%	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 309 (continuation)

B11-8. Have you made a claim against this feature included in your policy: Personal Accident/Personal injury/ Medical expenses

Base: All those who have included Personal Accident/Personal injury/ Medical expenses in their policy

	Total	Features - buy			Features - ease		
		Prefer se parate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	856	382	122	351	301	171	335
Effective sample size	576	263	88	224	209	119	217
Total	845	387	131	325	308	178	315
Yes	21 2%	5 1%	7a 5%	9 3%	9 3%	* *%	11 4%
No	818 97%	382B 99%	121 92%	314 97%	299 97%	175 99%	302 96%
Don't know	6 1%	* *%	3a 3%	2 1%	* *%	2 1%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 310

B11-9. Have you made a claim against this feature included in your policy: Windscreen cover

Base: All those who have included Windscreen cover in their policy

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1294	753	541	151	538	605	789	467	1294	856	639	217	217	221	856	433
Effective sample size	875	515	360	104	356	415	535	311	875	711	639	217	217	221	598	274
Total	1282	758	524	156	520	606	788	449	1282	1138	1073	104	65	40	892	384
Yes	289	200B	89	40	116	133	200b	82	289	259	245	24	14	7	190	96
	23%	26%	17%	26%	22%	22%	25%	18%	23%	23%	23%	23%	22%	17%	21%	25%
No	992	557	435A	116	403	473	588	366a	992	879	828	80	51	33	702	287
	77%	74%	83%	74%	78%	78%	75%	82%	77%	77%	77%	77%	78%	83%	79%	75%
Don't know	*	*	0	0	*	0	0	*	*	0	0	*aBC	0	0	0	*
	*%	*%	-%	-%	*%	-%	-%	*%	*%	-%	-%	*%	-%	-%	-%	*%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 310 (continuation)

B11-9. Have you made a claim against this feature included in your policy: Windscreen cover

Base: All those who have included Windscreen cover in their policy

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1294	873	415	658	604	83	1191	383	911	179	1107	1182	61	835	131
Effective sample size	875	589	281	425	428	55	806	263	612	118	751	792	44	556	91
Total	1282	855	418	614	634	79	1183	384	898	172	1102	1154	66	805	137
Yes	289	198	90	165B	121	17	270	117B	173	36	251	259	18	197	30
	23%	23%	21%	27%	19%	22%	23%	30%	19%	21%	23%	22%	27%	24%	22%
No	992	656	329	448	513A	61	913	267	725A	136	850	895	48	608	107
	77%	77%	79%	73%	81%	78%	77%	70%	81%	79%	77%	78%	73%	76%	78%
Don't know	*	*	0	*	0	0	*	0	*	0	*	*	0	0	0
	*%	*%	-%	*%	-%	-%	*%	-%	*%	-%	*%	*%	-%	-%	-%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 310 (continuation)

B11-9. Have you made a claim against this feature included in your policy: Windscreen cover

Base: All those who have included Windscreen cover in their policy

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1294	322	496	339	275	522	361	344	279	216	312	257	683	713	371
Effective sample size	875	214	329	249	182	340	242	227	189	144	193	176	476	466	265
Total	1282	310	478	384	269	478	355	327	277	212	272	260	705	673	394
Yes	289 23%	67 22%	125 26%	83 22%	66 25%	105 22%	71 20%	75 23%	62 22%	47 22%	84bC 31%	52 20%	133 19%	141 21%	88 22%
No	992 77%	243 78%	353 74%	300 78%	203 75%	373 78%	284 80%	252 77%	215 78%	165 77%	187 69%	208a 80%	572A 81%	531 79%	305 78%
Don't know	* **	0 -%	0 -%	0 -%	0 -%	* **	0 -%	0 -%	0 -%	* **	0 -%	0 -%	* **	* **	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 310 (continuation)

B11-9. Have you made a claim against this feature included in your policy: Windscreen cover

Base: All those who have included Windscreen cover in their policy

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1294	122	572	536	377	134	978	529	585	702	164	214	206
Effective sample size	875	67	380	388	274	98	666	360	400	475	113	147	135
Total	1282	91	555	578	407	149	973	531	585	699	166	217	192
Yes	289 23%	29d 32%	124 22%	123 21%	80 20%	37 25%	207 21%	95 18%	150a 26%	127 18%	43 26%	67A 31%	50a 26%
No	992 77%	62 68%	431 78%	454 79%	327a 80%	111 75%	766 79%	436b 82%	435 74%	571Cd 82%	122 74%	151 69%	142 74%
Don't know	* *%	0 -%	0 -%	* *%	0 -%	* *%	* *%	* *%	0 -%	* *%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 310 (continuation)

B11-9. Have you made a claim against this feature included in your policy: Windscreen cover

Base: All those who have included Windscreen cover in their policy

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1294	131	552	849	730	31	356	340	225	67
Effective sample size	875	88	369	585	504	21	238	232	159	43
Total	1282	130	543	862	742	31	347	342	235	60
Yes	289 23%	37 28%	124 23%	196 23%	167 22%	7 23%	88 25%	75 22%	47 20%	13 22%
No	992 77%	93 72%	419 77%	665 77%	575 77%	24 77%	258 75%	266 78%	188 80%	47 78%
Don't know	* *%	0 -%	0 -%	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 310 (continuation)

B11-9. Have you made a claim against this feature included in your policy: Windscreen cover

Base: All those who have included Windscreen cover in their policy

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Windscreen (i)	Prefer separate (a)	No prefer (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1294	696	710	1017	458	438	1087	1159	859	1294	671	169	453	455	247	529
Effective sample size	875	463	460	704	313	280	742	783	580	875	464	120	290	318	169	347
Total	1282	673	666	1037	467	403	1091	1145	851	1282	683	179	418	471	250	503
Yes	289 23%	146 22%	134 20%	243 23%	114 25%	82 20%	247 23%	261 23%	196 23%	289 23%	152 22%	37 20%	101 24%	86 18%	47 19%	144Ab 29%
No	992 77%	526 78%	532 80%	793 76%	352 75%	321 80%	843 77%	883 77%	655 77%	992 77%	531 78%	143 80%	317 76%	385C 82%	204c 81%	359 71%
Don't know	* *%	* *%	* *%	* *%	* *%	0 -%	* *%	* *%	* *%	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 311

B11-1. Have you made a claim against this feature included in your policy: Personal belongings cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	15 1%	9 1%	6 1%	2 1%	7 1%	7 1%	11 1%	4 1%	15 1%	15 1%	13 1%	* **	1 2%	* **	7 1%	8 2%
No	641 43%	373 43%	269 43%	77 38%	255 42%	309 45%	381 42%	239 45%	641 43%	565 42%	531 42%	55 46%	35 46%	21 47%	444 42%	195 46%
Don't know	3 **	2 **	* **	0 -%	* **	2 **	* **	2 **	3 **	2 **	2 **	1bc 1%	0 -%	0 -%	* **	2 1%
Not stated	842 56%	491 56%	351 56%	125 61%	345 57%	371 54%	521 57%	288 54%	842 56%	754 56%	715 57%	64 53%	39 52%	24 52%	615 58%	223 52%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 311 (continuation)

B11-1. Have you made a claim against this feature included in your policy: Personal belongings cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	15 1%	10 1%	6 1%	4 1%	9 1%	2 2%	12 1%	9b 2%	6 1%	2 1%	11 1%	15 1%	0 -%	5 1%	2 1%
No	641 43%	443B 46%	195 37%	294 42%	331 44%	34 39%	590 44%	174 40%	467 44%	88 47%	549 42%	596B 45%	27 27%	402 44%	68 39%
Don't know	3 *%	3 *%	0 -%	* *%	2 *%	0 -%	3 *%	0 -%	3 *%	0 -%	3 *%	3 *%	0 -%	2 *%	0 -%
Not stated	842 56%	509 53%	328A 62%	401 57%	417 55%	50 59%	749 55%	252 58%	590 55%	96 52%	742 57%	704 53%	74A 73%	505 55%	103 59%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 311 (continuation)

B11-1. Have you made a claim against this feature included in your policy: Personal belongings cover

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	15 1%	4 1%	1 *%	9 2%	4 1%	2 *%	5 1%	4 1%	2 1%	5 2%	3 1%	3 1%	9 1%	8 1%	6 1%
No	641 43%	151 43%	246 46%	190 40%	132 43%	242 45%	170 42%	149 38%	158b 49%	103 40%	135 44%	128 41%	351 42%	313 39%	212A 48%
Don't know	3 *%	0 -%	2 *%	0 -%	0 -%	2 *%	* *%	0 -%	0 -%	2 1%	0 -%	* *%	2 *%	2 *%	* *%
Not stated	842 56%	201 56%	290 54%	273 58%	172 56%	290 54%	226 56%	237c 61%	165 51%	145 57%	166 55%	177 57%	477 57%	489B 60%	223 51%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 311 (continuation)

B11-1. Have you made a claim against this feature included in your policy: Personal belongings cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	15 1%	* *%	6 1%	9 1%	3 1%	6d 3%	15 1%	6 1%	8 1%	4 *%	2 1%	6a 2%	4 2%
No	641 43%	55 51%	274 43%	289 42%	198 40%	79 47%	470 41%	270 43%	296 43%	347 42%	94c 51%	93 37%	103 45%
Don't know	3 *%	0 -%	* *%	2 *%	2 *%	* *%	3 *%	2 *%	0 -%	2 *%	0 -%	0 -%	* *%
Not stated	842 56%	52 49%	353 56%	393 57%	298 59%	81 49%	661 58%	349 56%	377 55%	473 57%	89 48%	153b 61%	121 53%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 311 (continuation)

B11-1. Have you made a claim against this feature included in your policy: Personal belongings cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	15 1%	4 3%	7 1%	12 1%	9 1%	0 -%	3 1%	6 1%	0 -%	2b 2%
No	641 43%	62 42%	277 45%	421 41%	356 40%	19 51%	184 45%	180c 45%	117 40%	20 28%
Don't know	3 *%	0 -%	0 -%	2 *%	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%
Not stated	842 56%	80 55%	332 54%	585 57%	519 59%	18 49%	218 54%	210 53%	173 60%	50a 69%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 311 (continuation)

B11-1. Have you made a claim against this feature included in your policy: Personal belongings cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer separate (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	15 1%	15d 2%	13 2%	15 1%	2 *%	9 2%	15 1%	13 1%	13 1%	15 1%	4 1%	5a 2%	6 1%	8 1%	2 1%	4 1%
No	641	641 BCDEFGH I	366	541	257g	275 BCDFGHI	578	569	503cfGi	616	316	89	237A	242	132	240
	43%	88%	48%	47%	51%	64%	46%	44%	53%	46%	40%	40%	49%	45%	43%	41%
Don't know	3 *%	3 *%	3 *%	3 *%	* *%	0 -%	3 *%	3 *%	2 *%	2 *%	2 *%	* *%	0 -%	* *%	2 1%	0 -%
Not stated	842 56%	72 10%	380AE 50%	595AEh 52%	241AE 48%	149A 34%	648AEh 52%	707AdEH 55%	438AE 46%	697AEh 52%	477C 60%	126 57%	237 49%	294 54%	172 56%	342 58%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 312

B11-2. Have you made a claim against this feature included in your policy: Breakdown cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	92 6%	48 5%	44 7%	10 5%	35 6%	48 7%	55 6%	35 7%	92 6%	84 6%	81 6%	6 5%	4 5%	2 4%	62 6%	30 7%
No	491 33%	269 31%	222 35%	72 35%	170 28%	249B 36%	289 32%	186 35%	491 33%	428 32%	405 32%	38 32%	23 31%	25ABCDE 56%	356 33%	134 31%
Don't know	3 *%	* *%	2 *%	0 -%	* *%	2 *%	2 *%	* *%	3 *%	2 *%	2 *%	1bc 1%	0 -%	0 -%	* *%	2 1%
Not stated	915 61%	557b 64%	358 57%	123 60%	403C 66%	389 57%	568 62%	312 58%	915F 61%	822F 62%	774F 61%	75F 63%	48F 64%	18 39%	648 61%	262 61%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 312 (continuation)

B11-2. Have you made a claim against this feature included in your policy: Breakdown cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	92 6%	56 6%	34 6%	45 6%	42 5%	11b 13%	76 6%	32 7%	60 6%	13 7%	77 6%	85 6%	5 5%	64 7%	12 7%
No	491 33%	314 33%	176 33%	187 27%	286A 38%	22 26%	451 33%	126 29%	365 34%	61 32%	425 33%	448b 34%	20 20%	306b 33%	41 23%
Don't know	3 *%	1 *%	2 *%	2 *%	0 -%	0 -%	3 *%	0 -%	3 *%	0 -%	3 *%	3 *%	0 -%	* *%	0 -%
Not stated	915 61%	594 62%	316 60%	465B 66%	431 57%	53 61%	825 61%	276 64%	639 60%	113 60%	800 61%	782 59%	76a 75%	544 59%	121a 70%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 312 (continuation)

B11-2. Have you made a claim against this feature included in your policy: Breakdown cover

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	92 6%	25 7%	38 7%	38 8%	20 6%	27 5%	22 5%	26d 7%	26d 8%	6 2%	32C 11%	17 5%	36 4%	49 6%	26 6%
No	491 33%	125 35%	178 33%	163 35%	103 33%	158 29%	121 30%	126 32%	110 34%	96 37%	104 34%	97 31%	270 32%	249 31%	164 37%
Don't know	3 *%	0 -%	* *%	2 *%	0 -%	* *%	2 1%	0 -%	0 -%	* *%	0 -%	* *%	2 *%	2 *%	* *%
Not stated	915 61%	206 58%	323 60%	269 57%	185 60%	352a 66%	256 64%	237 61%	189 58%	153 60%	167 55%	195 63%	532a 63%	512 63%	251 57%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 312 (continuation)

B11-2. Have you made a claim against this feature included in your policy: Breakdown cover

Base: All

	Total	In person (a)	Purchase - actual			Online other (f)	In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)			Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	92 6%	9d 8%	53CD 8%	28 4%	14 3%	14D 9%	73 6%	30 5%	45 7%	39 5%	13 7%	15 6%	22a 10%
No	491 33%	38 35%	223cf 35%	199 29%	146 29%	41 25%	366 32%	179 29%	224 33%	249 30%	62 34%	79 31%	98Ac 43%
Don't know	3 *%	0 -%	* *%	2 *%	0 -%	2bd 1%	3 *%	* *%	2 *%	2 *%	0 -%	0 -%	* *%
Not stated	915 61%	61 57%	357 56%	464B 67%	341B 68%	109 65%	707 62%	418b 67%	410 60%	537D 65%	109d 59%	159D 63%	109 48%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 312 (continuation)

B11-2. Have you made a claim against this feature included in your policy: Breakdown cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	92 6%	15cd 11%	39 6%	52 5%	48 5%	2 5%	21 5%	20 5%	13 4%	2 3%
No	491 33%	44 30%	200 32%	310 30%	257 29%	9 25%	121 30%	126 32%	84 29%	13 19%
Don't know	3 *%	0 -%	0 -%	2 *%	2 *%	0 -%	0 -%	* *%	2 1%	0 -%
Not stated	915 61%	86 59%	377 61%	656 64%	579 65%	26 70%	263 65%	252 63%	191 66%	56a 78%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 312 (continuation)

B11-2. Have you made a claim against this feature included in your policy: Breakdown cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	92	48	92	75	29	26	84	78	55	86	40	23a	29	28	14	41
	6%	7%	12%	6%	6%	6%	7%	6%	6%	6%	5%	10%	6%	5%	5%	7%
No	491	293Dfgi	491	418	153	204	426	434	380Dfgi	454	232	63	196AB	209C	106c	153
	33%	40%	65%	36%	31%	47%	34%	34%	40%	34%	29%	28%	41%	38%	35%	26%
Don't know	3	1	3	3	2	0	1	3	*	2	2	*	0	*	2	0
	*%	*%	*%	*%	*%	-%	*%	*%	*%	*%	*%	*%	-%	*%	1%	-%
Not stated	915	388B	175	658BE	316ABEH	202B	732aBE	778aBEh	521Be	788aBE	525C	135	254	306	185	392A
	61%	53%	23%	57%	63%	47%	59%	60%	55%	59%	66%	61%	53%	56%	60%	67%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 313  
B11-3. Have you made a claim against this feature included in your policy: Courtesy car/ temporary replacement vehicle

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	152 10%	84 10%	68 11%	11 6%	55 9%	86a 12%	98 11%	49 9%	152 10%	139 10%	129 10%	10 8%	9 12%	4 8%	104 10%	48 11%
No	889 59%	493 56%	396a 63%	126 61%	368 60%	396 58%	534 58%	334 63%	889f 59%	794f 59%	751f 60%	72 60%	43 58%	24 52%	656b 61%	233 55%
Don't know	1 *%	* *%	* *%	0 -%	* *%	* *%	* *%	* *%	1 *%	0 -%	0 -%	1ABC 1%	0 -%	0 -%	* *%	* *%
Not stated	458 31%	297B 34%	162 26%	68 33%	185 30%	206 30%	282 31%	151 28%	458 31%	404 30%	381 30%	37 31%	23 30%	18ABCde 40%	306 29%	146 34%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 313 (continuation)

B11-3. Have you made a claim against this feature included in your policy: Courtesy car/ temporary replacement vehicle

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	152	112b	38	77	74	40B	109	103B	49	16	136	142b	2	115	15
	10%	12%	7%	11%	10%	46%	8%	24%	5%	9%	10%	11%	2%	13%	9%
No	889	563	322	397	463	36	841A	235	654a	105	780	820B	41	553b	85
	59%	58%	61%	57%	61%	42%	62%	54%	61%	56%	60%	62%	40%	60%	49%
Don't know	1	1	0	*	0	0	1	0	1	0	1	1	0	*	0
	*%	*%	-%	*%	-%	-%	*%	-%	*%	-%	*%	*%	-%	*%	-%
Not stated	458	288	168	225	221	10	403A	97	362A	66	387	355	58A	246	73A
	31%	30%	32%	32%	29%	12%	30%	22%	34%	35%	30%	27%	58%	27%	42%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 313 (continuation)

B11-3. Have you made a claim against this feature included in your policy: Courtesy car/ temporary replacement vehicle

Base: All

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	152 10%	55 15%	58 11%	39 8%	46ac 15%	45 8%	33 8%	41 11%	44d 14%	18 7%	49C 16%	38c 12%	62 7%	95 12%	37 8%
No	889 59%	216 61%	325 60%	301 64%	181 59%	307 57%	249 62%	228 59%	195 60%	148 58%	163 54%	180 58%	513 61%	477 59%	280 63%
Don't know	1 *%	0 -%	* *%	0 -%	0 -%	* *%	* *%	0 -%	0 -%	* *%	0 -%	* *%	* *%	* *%	* *%
Not stated	458 31%	85 24%	156 29%	132 28%	81 26%	185b 34%	118 29%	120 31%	86 26%	89 35%	91 30%	91 29%	264 31%	240 30%	124 28%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 313 (continuation)

B11-3. Have you made a claim against this feature included in your policy: Courtesy car/ temporary replacement vehicle

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	152 10%	16cd 15%	74 12%	57 8%	39 8%	17 10%	123 11%	48 8%	79a 12%	71 9%	10 6%	36ab 14%	35aB 15%
No	889 59%	66 61%	389 61%	389 56%	273 54%	97 58%	688 60%	365 58%	410 60%	483 58%	125c 68%	141 56%	133 58%
Don't know	1 *%	0 -%	* *%	* *%	0 -%	* *%	1 *%	* *%	0 -%	* *%	0 -%	0 -%	* *%
Not stated	458 31%	25 24%	170 27%	246aB 36%	190aB 38%	52 31%	337 29%	215 34%	193 28%	273 33%	49 27%	75 30%	60 26%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 313 (continuation)

B11-3. Have you made a claim against this feature included in your policy: Courtesy car/ temporary replacement vehicle

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	152 10%	24d 16%	67 11%	101 10%	83 9%	9 24%	48 12%	34 9%	25 9%	8 11%
No	889 59%	79 54%	374 61%	589 58%	520 59%	21 56%	218 54%	238 60%	177 61%	38 52%
Don't know	1 *%	0 -%	0 -%	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%
Not stated	458 31%	43 30%	175 28%	329 32%	282 32%	7 20%	139 34%	125 31%	87 30%	26 37%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 313 (continuation)

B11-3. Have you made a claim against this feature included in your policy: Courtesy car/ temporary replacement vehicle

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer to include (a)	No prefer (b)	Prefer to include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	152 10%	91 12%	82 11%	152 13%	57 11%	53 12%	135 11%	140 11%	104 11%	146 11%	72 9%	27 12%	53 11%	44 8%	25 8%	73a 12%
No	889	479	496	889 ABDEFGH I	315	296g	779	785	621	828	439	135	313A	356C	180	315
	59%	65%	65%	77%	63%	68%	63%	61%	65%	62%	55%	61%	65%	65%	59%	54%
Don't know	1 *%	1 *%	1 *%	1 *%	* *%	0 -%	1 *%	1 *%	* *%	* *%	* *%	* *%	0 -%	* *%	0 -%	0 -%
Not stated	458 31%	160C 22%	182C 24%	111 10%	127C 25%	83C 19%	329Ce 26%	366ACE 28%	232C 24%	356aCE 27%	288bC 36%	58 26%	113 24%	143 26%	102 33%	198a 34%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 314

B11-4. Have you made a claim against this feature included in your policy: Foreign use cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	18 1%	16b 2%	3 *%	0 -%	11 2%	7 1%	13 1%	4 1%	18 1%	18 1%	17 1%	* *%	1 1%	* *%	16 2%	2 *%
No	423 28%	297B 34%	126 20%	51 25%	132 22%	240aB 35%	285b 31%	126 24%	423D 28%	386D 29%	364D 29%	24 20%	21d 28%	14D 31%	286 27%	137 32%
Don't know	4 *%	4 *%	0 -%	2 1%	* *%	2 *%	2 *%	2 *%	4 *%	3 *%	3 *%	* *%	0 -%	0 -%	3 *%	* *%
Not stated	1056 70%	558 64%	497A 79%	152c 74%	465C 76%	439 64%	614 67%	402A 75%	1056 70%	929 70%	876 70%	96ABCeF 80%	53 70%	31 69%	762 71%	288 67%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 314 (continuation)

B11-4. Have you made a claim against this feature included in your policy: Foreign use cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	18 1%	15 2%	3 1%	8 1%	10 1%	2 2%	16 1%	11b 2%	8 1%	0 -%	18 1%	18 1%	0 -%	11 1%	3 2%
No	423 28%	298b 31%	124 23%	210 30%	204 27%	31 36%	376 28%	123 28%	300 28%	53 28%	368 28%	371 28%	29 29%	254 28%	55 32%
Don't know	4 *%	2 *%	2 *%	* *%	3 *%	0 -%	4 *%	3b 1%	* *%	2 1%	2 *%	4 *%	0 -%	3 *%	0 -%
Not stated	1056 70%	649 67%	399A 76%	481 69%	541 71%	53 62%	958 71%	298 69%	758 71%	132 71%	915 70%	925 70%	72 71%	646 71%	115 66%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 314 (continuation)

B11-4. Have you made a claim against this feature included in your policy: Foreign use cover

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	18 1%	6 2%	5 1%	11 2%	2 1%	6 1%	6 1%	4 1%	2 1%	7 3%	5 2%	7 2%	6 1%	14 2%	2 **
No	423 28%	93 26%	157 29%	125 26%	81 26%	165 31%	127 32%	105 27%	101 31%	62 24%	93 31%	75 24%	244 29%	212 26%	135 30%
Don't know	4 **	0 -%	2 **	2 **	0 -%	2 **	2 **	2 **	0 -%	* **	2 1%	0 -%	* **	4 **	0 -%
Not stated	1056 70%	257 72%	375 70%	334 71%	225 73%	365 68%	266 66%	278 72%	222 68%	185 73%	203 67%	226 73%	589 70%	582 72%	305 69%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 314 (continuation)

B11-4. Have you made a claim against this feature included in your policy: Foreign use cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	18 1%	3 3%	7 1%	8 1%	4 1%	3 2%	14 1%	7 1%	8 1%	6 1%	2 1%	8a 3%	3 1%
No	423 28%	31 29%	191 30%	182 26%	130 26%	48 29%	310 27%	180 29%	200 29%	259c 31%	47 26%	56 22%	58 26%
Don't know	4 *%	0 -%	2 *%	2 *%	2 *%	* *%	4 *%	2 *%	2 *%	* *%	0 -%	2 1%	2 1%
Not stated	1056 70%	73 68%	433 68%	501 72%	365 73%	114 69%	821 71%	438 70%	472 69%	562 68%	135 73%	186 74%	165 72%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 314 (continuation)

B11-4. Have you made a claim against this feature included in your policy: Foreign use cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	18 1%	2 1%	7 1%	11 1%	9 1%	0 -%	5 1%	5 1%	3 1%	1 1%
No	423 28%	39 27%	176 29%	284 28%	248 28%	14 37%	135 33%	114 29%	82 28%	18 25%
Don't know	4 *%	2 1%	3 1%	2 *%	2 *%	2 5%	2 *%	* *%	2 1%	0 -%
Not stated	1056 70%	103 70%	430 70%	722 71%	626 71%	21 58%	263 65%	279 70%	203 70%	53 74%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 314 (continuation)

B11-4. Have you made a claim against this feature included in your policy: Foreign use cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer separate (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	18 1%	14 2%	13 2%	18 2%	18cFGHI 4%	11 3%	13 1%	16 1%	13 1%	16 1%	10 1%	3 2%	5 1%	7 1%	2 1%	8 1%
No	423	237	207	344	423 ABCEFGH	167 BCFGHI	356	368	286	403	212	63	147	142	71	194ab
	28%	32%	27%	30%	85%	39%	29%	28%	30%	30%	27%	28%	31%	26%	23%	33%
Don't know	4 *%	2 *%	* *%	4 *%	4 1%	0 -%	4 *%	4 *%	4 *%	4 *%	* *%	2 1%	2 *%	* *%	2 1%	0 -%
Not stated	1056 70%	478D 65%	541DE 71%	788DE 68%	55 11%	254D 59%	871DE 70%	904DE 70%	654DE 68%	907DE 68%	577 72%	153 69%	326 68%	394c 72%	233c 76%	385 66%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 315

B11-5. Have you made a claim against this feature included in your policy: Key loss cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	3 *%	2 *%	* *%	* *%	* *%	2 *%	2 *%	1 *%	3 *%	2 *%	2 *%	* *%	0 -%	1ABCe 1%	3 *%	* *%
No	348 23%	216 25%	132 21%	57 28%	130 21%	162 23%	181 20%	151A 28%	348 23%	306 23%	290 23%	26 22%	16 21%	16ABCDE 36%	258 24%	89 21%
Don't know	2 *%	* *%	2 *%	0 -%	2 *%	* *%	0 -%	2 *%	2 *%	2 *%	2 *%	0 -%	* *%	* *%	2 *%	* *%
Not stated	1148 76%	656 75%	492 79%	147 72%	476 78%	524 76%	731B 80%	380 71%	1148F 76%	1026F 77%	967F 77%	94F 78%	59F 79%	28 62%	805 75%	339 79%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 315 (continuation)

B11-5. Have you made a claim against this feature included in your policy: Key loss cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	3	2	*	1	2	2B	1	2	*	*	3	3	0	2	*
	*%	*%	*%	*%	*%	2%	*%	1%	*%	*%	*%	*%	-%	*%	*%
No	348	225	120	153	185	16	321	99	249	43	303	327	16	210	35
	23%	23%	23%	22%	24%	18%	24%	23%	23%	23%	23%	25%	16%	23%	20%
Don't know	2	2	0	0	2	0	2	0	2	0	2	2	0	2	0
	*%	*%	-%	-%	*%	-%	*%	-%	*%	-%	*%	*%	-%	*%	-%
Not stated	1148	735	408	546	569	69	1029	333	815	144	997	987	85	700	138
	76%	76%	77%	78%	75%	80%	76%	77%	76%	77%	76%	75%	84%	77%	80%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 315 (continuation)

B11-5. Have you made a claim against this feature included in your policy: Key loss cover

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	3 *%	* *%	2 *%	* *%	2 1%	* *%	0 -%	2 *%	* *%	* *%	0 -%	1 *%	2 *%	* *%	2 1%
No	348 23%	85 24%	125 23%	125 27%	66 21%	115 21%	106 27%	79 20%	69 21%	68 27%	63 21%	70 23%	204 24%	166 20%	129A 29%
Don't know	2 *%	* *%	2 *%	0 -%	* *%	2 *%	* *%	0 -%	0 -%	2 1%	0 -%	2 1%	* *%	* *%	0 -%
Not stated	1148 76%	271 76%	411 76%	347 73%	240 78%	420 78%	294 73%	308 79%	256 79%	184 72%	240 79%	237 77%	633 75%	645B 79%	310 70%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 315 (continuation)

B11-5. Have you made a claim against this feature included in your policy: Key loss cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	3 *%	0 -%	2 *%	* *%	0 -%	0 -%	2 *%	0 -%	1 *%	1 *%	0 -%	0 -%	2 1%
No	348 23%	27 25%	139 22%	171 25%	127 25%	36 22%	255 22%	133 21%	173 25%	201c 24%	44 24%	42 17%	58c 25%
Don't know	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	* *%	* *%	2 *%	2 *%	0 -%	* *%	0 -%
Not stated	1148 76%	81 75%	490 77%	522 75%	374 75%	130 78%	891 78%	494 79%	506 74%	622 75%	140 76%	210ad 83%	169 74%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 315 (continuation)

B11-5. Have you made a claim against this feature included in your policy: Key loss cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	3 *%	0 -%	* *%	* *%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%
No	348 23%	33 23%	158 26%	228 22%	194 22%	12 32%	84 21%	101 25%	65 23%	12 17%
Don't know	2 *%	0 -%	* *%	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%
Not stated	1148 76%	112 77%	458 74%	790 78%	690 78%	25 68%	321 79%	295 74%	224 77%	59 83%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 315 (continuation)

B11-5. Have you made a claim against this feature included in your policy: Key loss cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer to include (a)	No preference (b)	Prefer to include (c)	Easier (a)	No difference (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	3 *%	2 *%	1 *%	2 *%	* *%	3 1%	3 *%	3 *%	2 *%	3 *%	* *%	0 -%	2 *%	1 *%	* *%	* *%
No	348	254 CFGI	222 g	303	158 fGi	348 ABCD FGH I	319	312	281 g	342	153	48	148 Ab	135	66	125
	23%	35%	29%	26%	32%	80%	26%	24%	29%	26%	19%	22%	31%	25%	22%	21%
Don't know	2 *%	2 *%	* *%	2 *%	0 -%	2 *%	2 *%	2 *%	* *%	2 *%	2 *%	0 -%	* *%	2 *%	0 -%	* *%
Not stated	1148	473 E	538 aE	847 AE	341 E	80	919 AE	975 AbdEh	672 aE	984 AdE	644 C	173 c	329	406	241	461
	76%	65%	71%	73%	68%	18%	74%	75%	70%	74%	81%	78%	69%	75%	78%	79%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 316

B11-6. Have you made a claim against this feature included in your policy: Legal Expenses/Legal protection

Base: All

	Total	Gender		Age			Social Grade		UK		Country		NI		Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	34 2%	19 2%	15 2%	5 3%	22C 4%	7 1%	17 2%	17 3%	34 2%	30 2%	27 2%	3 2%	3 4%	1 2%	24 2%	10 2%
No	1097 73%	629 72%	468 75%	131 64%	433 71%	532Ab 77%	684 75%	377 71%	1097 73%	983 74%	927 74%	83 69%	56 75%	31 68%	775 73%	317 74%
Don't know	7 *%	6 1%	1 *%	0 -%	5 1%	2 *%	3 *%	2 *%	7 *%	5 *%	5 *%	1 1%	* *%	0 -%	6 1%	* *%
Not stated	364 24%	222 25%	142 23%	68bC 33%	148 24%	148 21%	211 23%	137 26%	364 24%	318 24%	302 24%	33 28%	15 20%	13e 29%	261 24%	101 24%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 316 (continuation)

B11-6. Have you made a claim against this feature included in your policy: Legal Expenses/Legal protection

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	34 2%	15 2%	19a 4%	15 2%	18 2%	9B 10%	25 2%	23B 5%	11 1%	3 2%	29 2%	32 2%	0 -%	17 2%	9a 5%
No	1097 73%	744B 77%	349 66%	495 71%	570 75%	51 59%	1013A 75%	293 67%	803A 75%	131 70%	962 74%	1006B 76%	46 45%	711B 78%	106 61%
Don't know	7 *%	6 1%	* *%	4 1%	2 *%	0 -%	7 1%	4 1%	3 *%	2 1%	5 *%	5 *%	0 -%	2 *%	0 -%
Not stated	364 24%	198 21%	160A 30%	185 26%	169 22%	26 31%	310 23%	114 26%	249 23%	51 27%	308 24%	275 21%	55A 55%	184 20%	58A 34%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 316 (continuation)

B11-6. Have you made a claim against this feature included in your policy: Legal Expenses/Legal protection

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	34 2%	12b 3%	5 1%	15 3%	10 3%	7 1%	11 3%	8 2%	7 2%	7 3%	11c 4%	12c 4%	11 1%	10 1%	13 3%
No	1097 73%	270 76%	427 79%	340 72%	231 75%	393 73%	285 71%	283 73%	255 79%	181 71%	231 76%	228 74%	596 71%	585 72%	344 78%
Don't know	7 *%	0 -%	1 *%	0 -%	2 1%	4 1%	* *%	4 1%	0 -%	1 *%	2 1%	2 1%	3 *%	3 *%	1 *%
Not stated	364 24%	74 21%	106 20%	117 25%	65 21%	133 25%	104 26%	94 24%	62 19%	66 26%	59 20%	67 22%	230a 27%	214b 26%	85 19%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 316 (continuation)

B11-6. Have you made a claim against this feature included in your policy: Legal Expenses/Legal protection

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	34 2%	4 4%	18 3%	11 2%	7 1%	4 3%	22 2%	10 2%	23 3%	21 2%	2 1%	7 3%	3 1%
No	1097 73%	86 80%	468 74%	493 71%	346 69%	127 77%	842 73%	438 70%	520a 76%	608 73%	131 71%	180 71%	173 76%
Don't know	7 *%	2cd 2%	4 1%	1 *%	* *%	* *%	3 *%	3 *%	3 *%	5 1%	0 -%	0 -%	2 1%
Not stated	364 24%	16 15%	143 23%	188a 27%	147ab 29%	34 20%	280 24%	176B 28%	135 20%	194 23%	51 28%	65 26%	50 22%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 316 (continuation)

B11-6. Have you made a claim against this feature included in your policy: Legal Expenses/Legal protection

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	34 2%	5 4%	15 2%	27 3%	23 3%	5 14%	12 3%	11 3%	8 3%	2 3%
No	1097 73%	117 80%	466 75%	728 71%	628 71%	24 64%	294 73%	298c 75%	199 69%	41 57%
Don't know	7 *%	2 1%	4 1%	3 *%	3 *%	0 -%	2 1%	1 *%	* *%	2 2%
Not stated	364 24%	22 15%	132 21%	262a 26%	232a 26%	8 21%	96 24%	88 22%	82 28%	26a 37%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 316 (continuation)

B11-6. Have you made a claim against this feature included in your policy: Legal Expenses/Legal protection

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	34 2%	21 3%	18 2%	33 3%	13 3%	10 2%	34 3%	25 2%	24 2%	32 2%	18 2%	7 3%	8 2%	13 2%	4 1%	16 3%
No	1097	584	575	886	374	354 bdgi	1097 ABCDEFGHI	977	787 BcdGI	1004	565	151	379Ab	397	220	435
	73%	80%	76%	77%	75%	82%	88%	76%	82%	75%	71%	68%	79%	73%	72%	74%
Don't know	7 *%	1 *%	4 1%	6 1%	4 1%	0 -%	7 1%	7 1%	3 *%	6 *%	1 *%	4a 2%	2 *%	2 *%	2 1%	* *%
Not stated	364 24%	125F 17%	163FH 21%	228Fh 20%	109FH 22%	69F 16%	106 9%	284aeFH 22%	142F 15%	288aeFH 22%	215C 27%	59 27%	90 19%	132 24%	81 27%	135 23%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 317

B11-7. Have you made a claim against this feature included in your policy: No claims bonus protection

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	146 10%	88 10%	58 9%	12 6%	67 11%	67 10%	99 11%	43 8%	146 10%	130 10%	123 10%	13 11%	7 10%	3 6%	96 9%	50 12%
No	1038 69%	568 65%	470A 75%	131 64%	397 65%	510aB 74%	636 70%	360 67%	1038 69%	921 69%	866 69%	84 70%	55 73%	33 74%	736 69%	298 70%
Don't know	10 1%	4 *	6 1%	* *%	5 1%	6 1%	8 1%	3 *%	10 1%	9 1%	8 1%	1 1%	1 1%	1 1%	6 1%	5 1%
Not stated	307 20%	215B 25%	92 15%	60C 30%	140C 23%	106 15%	171 19%	128a 24%	307 20%	276 21%	264 21%	23 19%	13 17%	8 18%	230 22%	75 18%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 317 (continuation)

B11-7. Have you made a claim against this feature included in your policy: No claims bonus protection

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	146	105	41	68	75	31B	112	96B	49	15	131	135	4	118B	*
	10%	11%	8%	10%	10%	36%	8%	22%	5%	8%	10%	10%	4%	13%	*%
No	1038	699B	332	489	516	36	968A	237	801A	126	908	935b	57	735B	24
	69%	72%	63%	70%	68%	42%	71%	55%	75%	67%	70%	71%	57%	80%	14%
Don't know	10	8	2	5	5	4B	6	9B	1	4	7	9	2	8	0
	1%	1%	*%	1%	1%	5%	*%	2%	*%	2%	1%	1%	2%	1%	-%
Not stated	307	152	153A	138	163	15	268	92	215	43	259	240	38A	53	149A
	20%	16%	29%	20%	21%	18%	20%	21%	20%	23%	20%	18%	38%	6%	86%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 317 (continuation)

B11-7. Have you made a claim against this feature included in your policy: No claims bonus protection

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	146 10%	54 15%	62 11%	47 10%	37 12%	44 8%	31 8%	49d 13%	38d 12%	15 6%	38c 13%	34 11%	62 7%	93 11%	34 8%
No	1038 69%	280 79%	441 82%	302 64%	218 71%	405A 75%	293b 73%	250 64%	222 68%	187b 74%	215 71%	220 71%	575 68%	560 69%	316 72%
Don't know	10 1%	6 2%	3 1%	2 *%	6c 2%	1 *%	4 1%	2 1%	2 1%	* *%	5 2%	1 *%	5 1%	3 *%	2 1%
Not stated	307 20%	16 5%	33 6%	122BC 26%	47 15%	87 16%	73 18%	88 23%	63 19%	52 20%	44 15%	54 18%	198A 24%	156 19%	89 20%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 317 (continuation)

B11-7. Have you made a claim against this feature included in your policy: No claims bonus protection

Base: All

	Total	In person (a)	Purchase - actual			Online other (f)	In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)			Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	146 10%	21bCD 20%	64 10%	53 8%	32 6%	20 12%	119 10%	50 8%	76 11%	65 8%	23 12%	34a 14%	23 10%
No	1038 69%	66 62%	458f 72%	466 67%	345 69%	100 60%	804 70%	426 68%	473 70%	581 70%	129 70%	159 63%	163 71%
Don't know	10 1%	* *%	6 1%	4 1%	2 *%	2 1%	5 *%	6 1%	4 1%	4 1%	0 -%	6a 2%	* *%
Not stated	307 20%	20 19%	106 17%	170B 24%	121B 24%	44b 26%	220 19%	145 23%	127 19%	176 21%	32 18%	53 21%	42 18%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 317 (continuation)

B11-7. Have you made a claim against this feature included in your policy: No claims bonus protection

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	146	20	64	103	86	6	48	39	29	6
	10%	14%	10%	10%	10%	17%	12%	10%	10%	8%
No	1038	104	442	690	596	26	269	279c	192c	35
	69%	71%	72%	68%	67%	72%	67%	70%	66%	49%
Don't know	10	2	6	5	5	0	2	3	0	2b
	1%	1%	1%	*%	1%	-%	1%	1%	-%	2%
Not stated	307	20	105	223	199ab	4	85	78	69	29Ab
	20%	14%	17%	22%	23%	11%	21%	20%	24%	40%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 317 (continuation)

B11-7. Have you made a claim against this feature included in your policy: No claims bonus protection

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer to buy (a)	No preference (b)	Prefer to include (c)	Easier (a)	No difference (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	146 10%	70 10%	66 9%	127 11%	52 10%	34 8%	127 10%	146 11%	90 9%	138 10%	86 11%	27 12%	33 7%	40 7%	34 11%	66 11%
No	1038	531	538	812	351	324	880	1038	703	959	532	144	361Ab	388	210	394
	69%	73%	71%	70%	70%	75%	71%	80%	73%	72%	67%	65%	75%	71%	69%	67%
Don't know	10 1%	6 1%	7 1%	10 1%	1 *	2 *	10 1%	10 1%	6 1%	10 1%	6 1%	2 1%	2 *	2 *	0 -	6 1%
Not stated	307 20%	124G 17%	150G 20%	204G 18%	95G 19%	74G 17%	227G 18%	98 8%	158G 17%	224G 17%	175 22%	48 22%	84 17%	113 21%	62 20%	120 20%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 318  
 B11-8. Have you made a claim against this feature included in your policy: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	21 1%	14 2%	7 1%	2 1%	13 2%	6 1%	12 1%	9 2%	21 1%	18 1%	17 1%	2 2%	1 2%	1 2%	11 1%	10 2%
No	818 54%	462 53%	356 57%	125b 61%	299 49%	394b 57%	486 53%	296 55%	818 54%	725 54%	687 54%	65 54%	38 50%	28abcE 62%	613B 57%	200 47%
Don't know	6 *%	2 *%	4 1%	2 1%	1 *%	3 *%	3 *%	2 *%	6 *%	5 *%	5 *%	* *%	* *%	0 -%	4 *%	2 1%
Not stated	656 44%	397 45%	259 41%	76 37%	294ac 48%	286 41%	412 45%	227 42%	656f 44%	588f 44%	552f 44%	52 44%	36F 48%	16 35%	439 41%	216A 50%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 318 (continuation)

B11-8. Have you made a claim against this feature included in your policy: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	21 1%	13 1%	7 1%	14 2%	7 1%	4b 5%	17 1%	16B 4%	5 *%	1 *%	18 1%	21 2%	0 -%	12 1%	6 3%
No	818 54%	529 55%	284 54%	353 50%	442a 58%	42 49%	750 55%	214 49%	604a 57%	104 56%	712 55%	761B 58%	30 30%	521b 57%	80 46%
Don't know	6 *%	4 *%	2 *%	2 *%	4 *%	0 -%	6 *%	4 1%	2 *%	2 1%	4 *%	6 *%	0 -%	2 *%	0 -%
Not stated	656 44%	418 43%	235 45%	331b 47%	306 40%	40 46%	581 43%	201 46%	455 43%	81 43%	570 44%	531 40%	71A 70%	380 42%	88 51%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 318 (continuation)

B11-8. Have you made a claim against this feature included in your policy: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	21 1%	4 1%	7 1%	9 2%	6 2%	4 1%	9b 2%	1 *%	6 2%	3 1%	8c 3%	4 1%	6 1%	7 1%	5 1%
No	818 54%	202 57%	308 57%	259 55%	162 53%	300 56%	230 57%	196 50%	175 54%	138 54%	162 53%	175 57%	447 53%	439 54%	258 58%
Don't know	6 *%	0 -%	* *%	0 -%	2 1%	2 *%	0 -%	2 *%	3 1%	1 *%	2 1%	* *%	4 *%	2 *%	* *%
Not stated	656 44%	150 42%	223 41%	203 43%	138 45%	232 43%	161 40%	191a 49%	141 43%	112 44%	131 43%	129 42%	382 46%	364 45%	179 40%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 318 (continuation)

B11-8. Have you made a claim against this feature included in your policy: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	21 1%	0 -%	11 2%	10 1%	4 1%	6d 3%	14 1%	4 1%	14 2%	8 1%	2 1%	7 3%	2 1%
No	818 54%	49 46%	360 57%	361 52%	260 52%	83 50%	633 55%	328 52%	384 56%	467c 56%	99 54%	120 48%	127 56%
Don't know	6 *%	0 -%	2 *%	2 *%	2 *%	* *%	2 *%	1 *%	2 *%	2 *%	0 -%	0 -%	3 1%
Not stated	656 44%	59b 54%	261 41%	320 46%	236 47%	77 46%	499 43%	294 47%	281 41%	349 42%	82 45%	124 49%	96 42%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 318 (continuation)

B11-8. Have you made a claim against this feature included in your policy: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	21 1%	3 2%	7 1%	15 1%	12 1%	2 6%	6 2%	6 2%	4 1%	0 -%
No	818 54%	83 57%	341 55%	554 54%	476 54%	19 51%	216 53%	235 59%	154 53%	33 46%
Don't know	6 *%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%
Not stated	656 44%	59 41%	267 43%	448 44%	396 45%	16 43%	183 45%	155 39%	132 45%	38a 54%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 318 (continuation)

B11-8. Have you made a claim against this feature included in your policy: Personal Accident/Personal injury/ Medical expenses

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer separate (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	21 1%	12 2%	15 2%	21 2%	12 2%	9 2%	21 2%	14 1%	21 2%	19 1%	5 1%	7A 3%	9 2%	9 2%	* **	11 2%
No	818	503 BCDFGI	462	676	294	288cdGI	750	731	818 ABCDFGI I	762	382	121	314Ab	299	175	302
	54%	69%	61%	59%	59%	67%	60%	57%	86%	57%	48%	55%	65%	55%	57%	52%
Don't know	6 *%	4 1%	4 1%	4 *%	2 *%	0 -%	4 *%	6 *%	6 1%	6 *%	* *%	3a 2%	2 *%	* *%	2 1%	2 *%
Not stated	656 44%	212H 29%	281AH 37%	453AeH 39%	192AH 38%	136H 31%	469AH 38%	541AEH 42%	112 12%	543AEH 41%	412bC 52%	89 41%	155 32%	236 43%	129 42%	271 46%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 319

B11-9. Have you made a claim against this feature included in your policy: Windscreen cover

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	289 19%	200B 23%	89 14%	40 20%	116 19%	133 19%	200b 22%	82 15%	289 19%	259 19%	245 19%	24 20%	14 19%	7 15%	190 18%	96 23%
No	992 66%	557 64%	435 69%	116 57%	403a 66%	473A 69%	588 64%	366 69%	992 66%	879 66%	828 66%	80 67%	51 68%	33abc 74%	702 66%	287 67%
Don't know	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	* *%	* *%	0 -%	0 -%	*aBC *%	0 -%	0 -%	0 -%	* *%
Not stated	219 15%	117 13%	102 16%	49bC 24%	88 14%	83 12%	126 14%	85 16%	219 15%	198 15%	188 15%	16 13%	10 13%	5 12%	175B 16%	44 10%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 319 (continuation)

B11-9. Have you made a claim against this feature included in your policy: Windscreen cover

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	289	198	90	165B	121	17	270	117B	173	36	251	259	18	197	30
	19%	21%	17%	24%	16%	20%	20%	27%	16%	19%	19%	20%	17%	22%	17%
No	992	656	329	448	513	61	913	267	725a	136	850	895B	48	608	107
	66%	68%	62%	64%	68%	72%	67%	62%	68%	73%	65%	68%	48%	67%	62%
Don't know	*	*	0	*	0	0	*	0	*	0	*	*	0	0	0
	*%	*%	-%	*%	-%	-%	*%	-%	*%	-%	*%	*%	-%	-%	-%
Not stated	219	109	110A	86	125	7	171	51	168	15	202a	164	35A	109	37A
	15%	11%	21%	12%	16%	8%	13%	12%	16%	8%	16%	12%	35%	12%	21%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 319 (continuation)

B11-9. Have you made a claim against this feature included in your policy: Windscreen cover

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	289 19%	67 19%	125 23%	83 18%	66 21%	105 19%	71 18%	75 19%	62 19%	47 19%	84BC 28%	52 17%	133 16%	141 17%	88 20%
No	992 66%	243 68%	353 65%	300 64%	203 66%	373 69%	284 71%	252 65%	215 66%	165 65%	187 62%	208 67%	572 68%	531 65%	305 69%
Don't know	* **	0 -%	0 -%	0 -%	0 -%	* **	0 -%	0 -%	0 -%	* **	0 -%	0 -%	* **	* **	0 -%
Not stated	219 15%	45 13%	61 11%	88C 19%	39 13%	59 11%	46 11%	62 16%	48 15%	42 17%	31 10%	48 16%	135a 16%	139b 17%	48 11%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 319 (continuation)

B11-9. Have you made a claim against this feature included in your policy: Windscreen cover

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	289 19%	29cd 27%	124 20%	123 18%	80 16%	37 22%	207 18%	95 15%	150A 22%	127 15%	43a 24%	67A 26%	50 22%
No	992 66%	62 58%	431 68%	454 66%	327 65%	111 67%	766 67%	436 69%	435 64%	571c 69%	122 66%	151 60%	142 62%
Don't know	* *%	0 -%	0 -%	* *%	0 -%	* *%	* *%	* *%	0 -%	* *%	0 -%	0 -%	0 -%
Not stated	219 15%	16 15%	78 12%	115 17%	94bf 19%	17 10%	176 15%	96 15%	96 14%	128 15%	18 10%	35 14%	36 16%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 319 (continuation)

B11-9. Have you made a claim against this feature included in your policy: Windscreen cover

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	289 19%	37 25%	124 20%	196 19%	167 19%	7 20%	88 22%	75 19%	47 16%	13 18%
No	992 66%	93 64%	419 68%	665 65%	575 65%	24 66%	258 64%	266 67%	188 65%	47 66%
Don't know	* *%	0 -%	0 -%	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%
Not stated	219 15%	16 11%	74 12%	158 15%	144 16%	5 14%	58 14%	56 14%	54 19%	11 16%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 319 (continuation)

B11-9. Have you made a claim against this feature included in your policy: Windscreen cover

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Windscreen (i)	Prefer to include (a)	No preference (b)	Prefer to include (c)	Easier (a)	No difference (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	289 19%	146 20%	134 18%	243 21%	114 23%	82 19%	247 20%	261 20%	196 20%	289 22%	152 19%	37 17%	101 21%	86 16%	47 15%	144AB 25%
No	992 66%	526 72%	532 70%	793 69%	352 70%	321f 74%	843 68%	883 68%	655 68%	992CFGH 75%	531 66%	143 65%	317 66%	385C 71%	204 66%	359 61%
Don't know	* *%	* *%	* *%	* *%	* *%	0 -%	* *%	* *%	* *%	* *%	* *%	0 -%	0 -%	* *%	0 -%	0 -%
Not stated	219 15%	58I 8%	95aDeI 12%	117I 10%	33i 7%	30i 7%	152aDEI 12%	147adeI 11%	105deI 11%	49 4%	116 14%	42 19%	62 13%	73 13%	57 19%	84 14%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 320

B12. How important is it to you that you have a very comprehensive private motor insurance policy that covers all possible eventualities?

Base: All

	Total	Gender		Age			Social Grade		UK		Country		NI		Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	(a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	(f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Very important	(+5) 935 62%	513 59%	422A 67%	124 61%	361 59%	450 65%	565 62%	336 63%	935 62%	824 62%	769 61%	79 66%	55ABC 74%	31abc 70%	659 62%	270 63%
Fairly important	(+4) 383 26%	224 26%	159 25%	54 26%	167 28%	162 24%	237 26%	136 25%	383 26%	344 26%	329 26%	29 24%	15 20%	10 22%	283 27%	100 23%
Neither important nor unimportant	(+3) 75 5%	50 6%	25 4%	8 4%	33 5%	34 5%	55b 6%	17 3%	75 5%	71 5%	69 5%	3 2%	2 3%	1 3%	43 4%	32a 7%
Not very important	(+2) 79 5%	65B 7%	13 2%	16 8%	32 5%	30 4%	48 5%	29 5%	79 5%	71 5%	69 5%	5 4%	2 3%	3 6%	57 5%	21 5%
Not at all important	(+1) 22 1%	15 2%	7 1%	2 1%	12 2%	8 1%	8 1%	11 2%	22 1%	19 1%	18 1%	3 2%	* *%	* *%	18 2%	4 1%
VERY / FAIRLY IMPORTANT	1318 88%	737 84%	581A 93%	178 87%	528 87%	612 89%	802 88%	472 88%	1318 88%	1169 87%	1098 87%	108 90%	70ABC 94%	41 91%	942 88%	370 86%
NOT VERY / AT ALL IMPORTANT	101 7%	80B 9%	20 3%	19 9%	44 7%	38 6%	56 6%	40 7%	101e 7%	90e 7%	87e 7%	8 7%	2 3%	3 6%	75 7%	26 6%
Don't know	7 *%	7 1%	0 -%	0 -%	3 1%	4 1%	* *%	5a 1%	7 *%	7 1%	7 1%	* *%	0 -%	0 -%	7 1%	* *%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
Mean score	4.4	4.3	4.6A	4.4	4.4	4.5	4.4	4.4	4.4	4.4	4.4	4.5	4.6ABCD	4.5c	4.4	4.4
Standard deviation	.9	1.0	.8	1.0	.9	.9	.9	.9	.9	.9	.9	.9	.7	.8	.9	.9
Standard error	.03	.04	.04	.08	.05	.04	.04	.05	.03	.03	.03	.06	.05	.05	.03	.05
Error variance	*	*	*	.01	*	*	*	*	*	*	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 320 (continuation)

B12. How important is it to you that you have a very comprehensive private motor insurance policy that covers all possible eventualities?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Very important	(+5) 935 62%	609 63%	324 61%	419 60%	491 65%	67b 78%	851 63%	278 64%	656 62%	115 61%	814 62%	935B 71%	0 -%	604B 66%	84 49%
Fairly important	(+4) 383 26%	247 26%	133 25%	182 26%	189 25%	8 10%	359A 27%	100 23%	283 27%	44 24%	339 26%	383B 29%	0 -%	213 23%	52 30%
Neither important nor unimportant	(+3) 75 5%	50 5%	25 5%	39 6%	35 5%	3 4%	63 5%	22 5%	53 5%	11 6%	64 5%	0 -%	0 -%	39 4%	15a 9%
Not very important	(+2) 79 5%	44 5%	33 6%	41 6%	34 5%	7 8%	58 4%	29 7%	50 5%	9 5%	68 5%	0 -%	79A 78%	40 4%	19A 11%
Not at all important	(+1) 22 1%	11 1%	11 2%	15 2%	7 1%	0 -%	16 1%	4 1%	18 2%	7b 4%	14 1%	0 -%	22A 22%	12 1%	2 1%
VERY / FAIRLY IMPORTANT	1318 88%	855 89%	457 87%	601 86%	680 90%	76 88%	1210 89%	378 87%	940 88%	159 85%	1153 88%	1318B 100%	0 -%	817B 89%	137 79%
NOT VERY / AT ALL IMPORTANT	101 7%	55 6%	44 8%	56 8%	41 5%	7 8%	74 5%	33 8%	68 6%	16 9%	83 6%	0 -%	101A 100%	52 6%	21A 12%
Don't know	7 *%	4 *%	2 *%	4 1%	3 *%	0 -%	7 1%	2 *%	6 1%	* *%	5 *%	0 -%	0 -%	6 1%	0 -%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	2.0	5.0	4.0
Mean score	4.4	4.5	4.4	4.4	4.5a	4.6	4.5	4.4	4.4	4.3	4.4	4.7B	1.8	4.5B	4.1
Standard deviation	.9	.9	1.0	1.0	.8	.9	.9	.9	.9	1.1	.9	.5	.4	.9	1.1
Standard error	.03	.03	.05	.04	.04	.12	.03	.05	.03	.09	.03	.02	.05	.03	.10
Error variance	*	*	*	*	*	.01	*	*	*	.01	*	*	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 320 (continuation)

B12. How important is it to you that you have a very comprehensive private motor insurance policy that covers all possible eventualities?

Base: All

		NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
		Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424	
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299	
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442	
Very important	(+5)	935 62%	242 68%	348 65%	315c 67%	196 64%	314 58%	250 62%	228 59%	219b 67%	168 66%	193 64%	195 63%	514 61%	501 62%	283 64%
Fairly important	(+4)	383 26%	83 23%	126 23%	99 21%	80 26%	157a 29%	109 27%	110 28%	68 21%	66 26%	77 25%	72 23%	224 27%	220 27%	101 23%
Neither important nor unimportant	(+3)	75 5%	10 3%	29 5%	19 4%	18 6%	29 5%	18 4%	18 5%	15 5%	7 3%	16 5%	15 5%	44 5%	39 5%	24 6%
Not very important	(+2)	79 5%	17 5%	24 4%	28 6%	11 4%	24 5%	16 4%	26 7%	16 5%	10 4%	13 4%	22 7%	40 5%	37 5%	28 6%
Not at all important	(+1)	22 1%	3 1%	8 1%	7 2%	2 1%	10 2%	7 2%	4 1%	4 1%	3 1%	* *%	3 1%	17 2%	14 2%	4 1%
VERY / FAIRLY IMPORTANT		1318 88%	325 91%	474 88%	414 88%	276 90%	470 88%	359 90%	337 87%	286 88%	234 92%	270 89%	267 86%	738 88%	721 89%	384 87%
NOT VERY / AT ALL IMPORTANT		101 7%	20 6%	32 6%	35 7%	14 4%	34 6%	24 6%	30 8%	20 6%	14 5%	14 5%	25 8%	56 7%	51 6%	31 7%
Don't know		7 *%	2 *%	4 1%	4 1%	0 -%	3 1%	0 -%	3 1%	3 1%	0 -%	3 1%	2 1%	2 *%	2 *%	2 *%
Refused		0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median		5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	
Mean score		4.4	4.5	4.5	4.5	4.5	4.4	4.4	4.4	4.5	4.5	4.5	4.4	4.4	4.4	
Standard deviation		.9	.8	.9	.9	.8	.9	.9	.9	.9	.8	.8	.9	.9	.9	
Standard error		.03	.05	.05	.05	.06	.05	.05	.06	.06	.06	.05	.07	.04	.05	
Error variance		*	*	*	*	*	*	*	*	*	*	*	*	*	*	

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 320 (continuation)

B12. How important is it to you that you have a very comprehensive private motor insurance policy that covers all possible eventualities?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW - (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Very important	(+5) 935 62%	71 66%	408 64%	412 59%	290 58%	104 62%	718 63%	362 58%	445a 65%	505 61%	108 59%	154 61%	164abc 72%
Fairly important	(+4) 383 26%	24 23%	148 23%	191 28%	147 29%	40 24%	294 26%	182b 29%	154 23%	213 26%	60D 32%	66 26%	43 19%
Neither important nor unimportant	(+3) 75 5%	7 7%	30 5%	38 5%	26 5%	10 6%	56 5%	32 5%	35 5%	46 6%	4 2%	12 5%	13 6%
Not very important	(+2) 79 5%	4 4%	37 6%	37 5%	29 6%	7 4%	59 5%	33 5%	38 6%	44 5%	11 6%	16 7%	6 2%
Not at all important	(+1) 22 1%	2 2%	5 1%	15 2%	9 2%	5b 3%	18 2%	15 2%	6 1%	18 2%	2 1%	* *%	1 1%
VERY / FAIRLY IMPORTANT	1318 88%	95 88%	556 88%	602 87%	437 87%	144 87%	1013 88%	543 87%	599 88%	717 87%	168 91%	220 87%	207 90%
NOT VERY / AT ALL IMPORTANT	101 7%	6 5%	42 7%	51 7%	38 8%	12 7%	77 7%	48 8%	44 6%	62d 8%	13 7%	17 7%	7 3%
Don't know	7 *%	0 -%	6 1%	2 *%	0 -%	0 -%	3 *%	4 1%	3 *%	* *%	0 -%	3a 1%	2 1%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
Mean score	4.4	4.5	4.5	4.4	4.4	4.4	4.4	4.4	4.5	4.4	4.4	4.4	4.6A
Standard deviation	.9	.9	.9	1.0	.9	1.0	.9	1.0	.9	1.0	.9	.9	.8
Standard error	.03	.10	.04	.04	.05	.09	.03	.05	.04	.04	.08	.07	.06
Error variance	*	.01	*	*	*	.01	*	*	*	*	.01	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 320 (continuation)

B12. How important is it to you that you have a very comprehensive private motor insurance policy that covers all possible eventualities?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Very important	(+5) 935 62%	91 62%	389f 63%	609 60%	529 60%	21 57%	224 55%	249 63%	168 58%	41 58%
Fairly important	(+4) 383 26%	40 28%	153 25%	285 28%	248 28%	9 25%	129b 32%	100 25%	92 32%	17 24%
Neither important nor unimportant	(+3) 75 5%	7 5%	34 6%	48 5%	42 5%	7 18%	22 5%	17 4%	10 4%	7 9%
Not very important	(+2) 79 5%	7 5%	30 5%	53 5%	47 5%	0 -	19 5%	24 6%	12 4%	6 8%
Not at all important	(+1) 22 1%	0 -	8 1%	21 2%	17 2%	0 -	9 2%	7 2%	7 2%	* 1%
VERY / FAIRLY IMPORTANT	1318 88%	131 90%	542 88%	894 88%	778 88%	30 82%	353 87%	350 88%	260 90%	58 82%
NOT VERY / AT ALL IMPORTANT	101 7%	7 5%	38 6%	74 7%	63 7%	0 -	28 7%	31 8%	19 6%	6 9%
Don't know	7 *%	0 -	3 1%	4 *%	2 *%	0 -	2 *%	* *%	0 -	0 -
Refused	0 -%	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -
Median	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
Mean score	4.4	4.5	4.4	4.4	4.4	4.4	4.3	4.4	4.4	4.3
Standard deviation	.9	.8	.9	.9	.9	.8	.9	1.0	.9	1.0
Standard error	.03	.08	.04	.04	.04	.16	.06	.06	.07	.14
Error variance	*	.01	*	*	*	.03	*	*	*	.02

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 320 (continuation)

B12. How important is it to you that you have a very comprehensive private motor insurance policy that covers all possible eventualities?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Coverage car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Very important	(+5) 935 62%	493d 67%	520d 68%	767 66%	303 61%	313Dfgi 72%	818 66%	840 65%	655d 68%	863 65%	471 59%	121 55%	343AB 71%	371bC 68%	180 59%	336 57%
Fairly important	(+4) 383 26%	182 25%	164 22%	283 25%	139b 28%	92 21%	311 25%	318 25%	225 24%	333 25%	213 27%	63 29%	105 22%	116 21%	85 28%	177A 30%
Neither important nor unimportant	(+3) 75 5%	21 3%	31e 4%	44e 4%	23e 5%	6 1%	51e 4%	55e 4%	31 3%	59e 4%	44 6%	17c 8%	14 3%	24 4%	17 5%	32 5%
Not very important	(+2) 79 5%	27 4%	32 4%	45 4%	27 5%	16 4%	51 4%	61 5%	36 4%	61 5%	52c 7%	11 5%	16 3%	27 5%	16 5%	29 5%
Not at all important	(+1) 22 1%	6 1%	9 1%	9 1%	7 1%	3 1%	7 1%	13 1%	7 1%	10 1%	17c 2%	4c 2%	* *%	5 1%	5 2%	12 2%
VERY / FAIRLY IMPORTANT	1318 88%	675d 92%	684 90%	1050 91%	441 88%	406dgi 94%	1129 91%	1158 90%	879 92%	1196 90%	685 86%	184 83%	448AB 93%	487 89%	265 86%	513 88%
NOT VERY / AT ALL IMPORTANT	101 7%	33 4%	41 5%	54 5%	34 7%	19 4%	59 5%	74 6%	42 4%	71 5%	69C 9%	15 7%	16 3%	32 6%	22 7%	41 7%
Don't know	7 *%	2 *%	5 1%	5 *%	2 *%	2 *%	4 *%	6 *%	3 *%	5 *%	* *%	5Ac 2%	2 *%	* *%	3c 1%	0 -%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
Mean score	4.4	4.5d	4.5	4.5d	4.4	4.6Dgi	4.5	4.5	4.6D	4.5	4.3	4.3	4.6AB	4.5c	4.4	4.4
Standard deviation	.9	.8	.9	.8	.9	.8	.8	.9	.8	.8	1.0	1.0	.7	.9	.9	.9
Standard error	.03	.04	.04	.03	.05	.04	.03	.03	.03	.03	.04	.08	.04	.05	.07	.05
Error variance	*	*	*	*	*	*	*	*	*	*	*	.01	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 321

C1. Number of years have had a motor insurance policy or been a named driver on a motor insurance policy

Base: All

	Total	Gender		Age			Social Grade		Country					Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
0-1 years	17 1%	12 1%	5 1%	8bc 4%	5 1%	3 *%	5 1%	10a 2%	17 1%	17 1%	17 1%	0 -%	0 -%	* *%	15 1%	2 *%
2-3 years	25 2%	17 2%	8 1%	16BC 8%	7 1%	2 *%	10 1%	11 2%	25 2%	22 2%	22 2%	1 1%	1 1%	1 3%	20 2%	3 1%
4-5 years	41 3%	28 3%	14 2%	25BC 12%	13c 2%	3 *%	24 3%	17 3%	41 3%	36 3%	35 3%	4e 4%	1 1%	1 3%	37b 3%	5 1%
6-9 years	94 6%	53 6%	41 7%	61BC 30%	25C 4%	9 1%	50 5%	42 8%	94e 6%	84e 6%	82e 7%	7 6%	2 3%	3e 7%	81B 8%	14 3%
10-14 years	137 9%	72 8%	66 11%	70BC 34%	59C 10%	9 1%	95 10%	36 7%	137 9%	125 9%	119 9%	10 8%	5 7%	3 7%	113b 11%	25 6%
15-19 years	110 7%	51 6%	58a 9%	24C 12%	72C 12%	14 2%	67 7%	39 7%	110 7%	101 8%	96 8%	5 4%	5 6%	4d 8%	90b 8%	19 5%
20-29 years	309 21%	157 18%	152a 24%	0 -%	265AC 44%	44A 6%	177 19%	114 21%	309 21%	270 20%	249 20%	27 23%	22ABC 29%	12bc 26%	216 20%	93 22%
30-39 years	291 19%	165 19%	126 20%	0 -%	161AC 27%	130A 19%	177 19%	106 20%	291 19%	260 19%	243 19%	23 19%	16 22%	8 19%	202 19%	90 21%
40-49 years	288 19%	182 21%	106 17%	0 -%	0 -%	288AB 42%	198b 22%	84 16%	288 19%	256 19%	242 19%	25 21%	14 19%	7 16%	175 16%	111A 26%
50+ years	179 12%	133B 15%	45 7%	0 -%	0 -%	179AB 26%	108 12%	70 13%	179 12%	157 12%	148 12%	17 14%	10 13%	4 9%	111 10%	66a 15%
LESS THAN 10 YEARS	178 12%	110 13%	68 11%	111BC 54%	49C 8%	18 3%	89 10%	81a 15%	178E 12%	159E 12%	156E 12%	12e 10%	3 4%	6E 13%	153B 14%	23 5%
10-19 YEARS	247 16%	123 14%	124a 20%	93BC 46%	131C 22%	23 3%	163 18%	75 14%	247 16%	225 17%	215 17%	15 12%	10 14%	7 16%	203B 19%	44 10%
Don't know	7 *%	2 *%	5 1%	* *%	2 *%	5 1%	2 *%	4 1%	7 *%	7 1%	7 1%	0 -%	0 -%	1de 1%	7 1%	* *%
Refused	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%
Median	30.0	30.0	25.0	9.0	23.0	41.0	30.0	29.0	30.0	30.0	30.0	30.0	30.0	25.0	26.0	34.0
Mean score	28.8	30.2B	26.7	8.9	22.2A	40.5AB	29.5	28.1	28.8	28.7	28.5	30.5F	31.0 abcF	26.9	27.0	33.1A
Standard deviation	15.2	16.0	13.7	4.4	8.4	11.9	15.1	15.4	15.2	15.2	15.3	15.2	13.6	14.9	15.2	14.1
Standard error	.48	.66	.66	.37	.41	.55	.61	.81	.48	.53	.56	.96	.86	.95	.57	.81
Error variance	.23	.44	.44	.14	.17	.30	.37	.65	.23	.28	.31	.92	.74	.89	.33	.65

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 321 (continuation)

C1. Number of years have had a motor insurance policy or been a named driver on a motor insurance policy

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
0-1 years	17 1%	0 -%	17A 3%	7 1%	9 1%	2 2%	12 1%	3 1%	14 1%	3 2%	14 1%	12 1%	2 2%	2 *%	0 -%
2-3 years	25 2%	0 -%	25A 5%	10 1%	8 1%	2 2%	16 1%	6 1%	19 2%	3 1%	22 2%	20 1%	5a 5%	10 1%	9A 5%
4-5 years	41 3%	0 -%	41A 8%	17 2%	23 3%	3 4%	34 3%	14 3%	27 3%	7 4%	34 3%	33 3%	5 5%	22 2%	9 5%
6-9 years	94 6%	0 -%	94A 18%	39 6%	50 7%	4 5%	83 6%	34 8%	61 6%	14 7%	77 6%	82 6%	10 10%	42 5%	25A 14%
10-14 years	137 9%	0 -%	137A 26%	69 10%	67 9%	5 6%	129 10%	37 8%	101 9%	19 10%	118 9%	130 10%	4 4%	73 8%	14 8%
15-19 years	110 7%	0 -%	110A 21%	42 6%	62 8%	5 6%	93 7%	46B 11%	63 6%	9 5%	99 8%	89 7%	13 13%	61 7%	19 11%
20-29 years	309 21%	206 21%	103 20%	190B 27%	112 15%	18 21%	277 20%	85 20%	224 21%	44 23%	265 20%	275 21%	12 12%	187 20%	36 21%
30-39 years	291 19%	291B 30%	0 -%	152 22%	130 17%	18 21%	267 20%	79 18%	212 20%	33 18%	257 20%	247 19%	31a 31%	189 21%	25 15%
40-49 years	288 19%	288B 30%	0 -%	118 17%	168a 22%	21 24%	265 20%	80 18%	208 19%	30 16%	256 20%	262B 20%	6 6%	189 21%	23 13%
50+ years	179 12%	179B 19%	0 -%	51 7%	125A 17%	6 7%	171 13%	48 11%	131 12%	20 11%	158 12%	163 12%	10 10%	136B 15%	10 6%
LESS THAN 10 YEARS	178 12%	0 -%	178A 34%	72 10%	90 12%	11 13%	144 11%	57 13%	121 11%	27 14%	147 11%	146 11%	22A 22%	76 8%	43A 25%
10-19 YEARS	247 16%	0 -%	247A 47%	111 16%	129 17%	11 12%	221 16%	83 19%	164 15%	28 15%	217 17%	219 17%	17 17%	134 15%	33 19%
Don't know	7 *%	0 -%	0 -%	4 1%	4 *%	2 2%	6 *%	2 *%	6 1%	3b 2%	4 *%	6 *%	2 2%	2 *%	2 1%
Refused	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%
Median	30.0	38.0	12.0	28.0	30.0	30.0	30.0	28.0	30.0	28.0	30.0	30.0	28.0	30.0	20.0

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 321 (continuation)

C1. Number of years have had a motor insurance policy or been a named driver on a motor insurance policy

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Mean score	28.8	37.8B	12.2	27.5	30.5A	28.8	29.3	27.9	29.1	27.9	28.9	29.1	25.3	31.0B	22.5
Standard deviation	15.2	10.3	5.9	13.6	16.1	14.5	15.1	15.4	15.1	16.0	15.1	15.1	15.8	14.9	14.3
Standard error	.48	.40	.31	.62	.72	1.90	.50	.89	.56	1.42	.51	.50	1.95	.60	1.34
Error variance	.23	.16	.10	.39	.51	3.61	.25	.80	.32	2.03	.26	.25	3.79	.36	1.80

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 321 (continuation)

C1. Number of years have had a motor insurance policy or been a named driver on a motor insurance policy

Base: All

	NCB - concerned			Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
	Total	Conc erned (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
0-1 years	17 1%	2 *	0 -%	14bc 3%	0 -%	3 1%	4 1%	5 1%	2 1%	5 2%	0 -%	0 -%	17ab 2%	10 1%	3 1%
2-3 years	25 2%	3 1%	7 1%	24BC 5%	0 -%	* *%	7 2%	4 1%	6 2%	6 2%	0 -%	1 *%	24ab 3%	15 2%	5 1%
4-5 years	41 3%	11 3%	11 2%	34BC 7%	3 1%	* *%	10 3%	13 3%	12 4%	4 2%	6 2%	10 3%	26 3%	22 3%	15 3%
6-9 years	94 6%	20 6%	21 4%	67BC 14%	9 3%	12 2%	17 4%	33a 8%	21 7%	19 7%	9 3%	20 7%	62a 7%	59 7%	21 5%
10-14 years	137 9%	21 6%	52 10%	55C 12%	46C 15%	30 5%	51b 13%	28 7%	25 8%	24 9%	22 7%	22 7%	91 11%	84 10%	34 8%
15-19 years	110 7%	33b 9%	27 5%	47c 10%	26 8%	28 5%	24 6%	36 9%	19 6%	19 8%	20 7%	26 8%	60 7%	60 7%	31 7%
20-29 years	309 21%	82 23%	102 19%	90 19%	81 26%	107 20%	84 21%	66 17%	69 21%	62 25%	65 21%	50 16%	184 22%	162 20%	92 21%
30-39 years	291 19%	71 20%	117 22%	67 14%	55 18%	124A 23%	82 20%	82 21%	64 20%	35 14%	56 18%	73 24%	149 18%	174 21%	71 16%
40-49 years	288 19%	72 20%	110 20%	37 8%	56A 18%	146Ab 27%	68 17%	63 16%	82ab 25%	49 19%	66 22%	61 20%	152 18%	127 16%	113A 26%
50+ years	179 12%	40 11%	92 17%	34 7%	31 10%	82A 15%	50 13%	53c 14%	26 8%	32 13%	58C 19%	44c 14%	70 8%	99 12%	54 12%
LESS THAN 10 YEARS	178 12%	35 10%	39 7%	139BC 29%	12 4%	16 3%	38 10%	55 14%	41 12%	33 13%	14 5%	31a 10%	129A 15%	106 13%	44 10%
10-19 YEARS	247 16%	54 15%	78 15%	103C 22%	71C 23%	57 11%	75 19%	64 17%	44 13%	43 17%	42 14%	49 16%	151 18%	144 18%	65 15%
Don't know	7 *%	2 1%	0 -%	* *%	2 1%	5 1%	4 1%	4 1%	0 -%	0 -%	* *%	2 1%	5 1%	* *%	3 1%
Refused	2 *%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	0 -%
Median	30.0	30.0	31.0	18.0	28.0	35.0	30.0	30.0	30.0	27.0	30.0	30.0	25.0	28.0	30.0

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 321 (continuation)

C1. Number of years have had a motor insurance policy or been a named driver on a motor insurance policy

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Mean score	28.8	29.4	31.9a	20.9	28.8A	34.0AB	28.7	28.7	29.0	28.0	32.7C	30.3C	26.6	27.9	30.5a
Standard deviation	15.2	14.4	15.2	15.0	14.1	13.4	15.4	15.4	14.6	15.5	14.6	15.1	15.1	15.2	15.2
Standard error	.48	.92	.79	.86	.98	.69	.94	.95	.99	1.18	.99	1.05	.64	.64	.88
Error variance	.23	.85	.63	.74	.96	.47	.87	.89	.97	1.38	.99	1.11	.41	.41	.77

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 321 (continuation)

C1. Number of years have had a motor insurance policy or been a named driver on a motor insurance policy

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
0-1 years	17 1%	0 -%	3 1%	14 2%	10 2%	2 1%	14 1%	14b 2%	3 *%	8 1%	* *%	5 2%	3 1%
2-3 years	25 2%	2 2%	5 1%	18b 3%	12 2%	6b 3%	20 2%	9 1%	13 2%	12 1%	2 1%	2 1%	9a 4%
4-5 years	41 3%	1 1%	11 2%	27 4%	25b 5%	2 1%	33 3%	17 3%	22 3%	25 3%	6 3%	9 3%	3 1%
6-9 years	94 6%	2 2%	28 4%	59b 8%	43b 9%	13 8%	75 7%	44 7%	46 7%	67d 8%	8 4%	12 5%	8 3%
10-14 years	137 9%	6 6%	52 8%	79 11%	60 12%	15 9%	106 9%	57 9%	63 9%	85 10%	17 9%	17 7%	19 8%
15-19 years	110 7%	9 8%	38 6%	56 8%	35 7%	20b 12%	88 8%	53 9%	46 7%	67 8%	11 6%	15 6%	16 7%
20-29 years	309 21%	20 19%	113 18%	167b 24%	134Bf 27%	28 17%	224 19%	160B 25%	107 16%	182 22%	38 21%	49 20%	37 16%
30-39 years	291 19%	24 23%	134d 21%	120 17%	73 15%	43cD 26%	230 20%	114 18%	143 21%	157 19%	46d 25%	53 21%	34 15%
40-49 years	288 19%	30CD 28%	131cd 21%	107 15%	69 14%	31 19%	217 19%	89 14%	157A 23%	127 15%	37 20%	59a 23%	63A 27%
50+ years	179 12%	11 11%	111CDF 18%	46 7%	38 8%	7 4%	140 12%	65 10%	79 12%	90 11%	19 10%	30 12%	38 17%
LESS THAN 10 YEARS	178 12%	6 6%	48 8%	117aB 17%	90AB 18%	23b 14%	141 12%	83 13%	85 12%	112 14%	15 8%	28 11%	23 10%
10-19 YEARS	247 16%	15 14%	90 14%	134b 19%	96 19%	35 21%	194 17%	111 18%	108 16%	152 18%	28 15%	32 13%	35 15%
Don't know	7 *%	* *%	5 1%	2 *%	2 *%	* *%	2 *%	3 1%	2 *%	5 1%	0 -%	0 -%	* *%
Refused	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	30.0	30.0	32.0	24.0	23.0	28.0	30.0	25.0	30.0	26.0	30.0	30.0	34.0

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 321 (continuation)

C1. Number of years have had a motor insurance policy or been a named driver on a motor insurance policy

Base: All

	Total	Purchase - actual					In surance company - actual Top 10	Last compared		Generally compare			
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Mean score	28.8	31.4	32.1	24.9	24.4	26.4	28.7	26.7	29.7A	27.2	29.9	30.1a	31.7A
Standard deviation	15.2	13.6	15.2	14.5	14.7	14.0	15.3	14.5	15.6	15.0	14.0	15.2	16.3
Standard error	.48	1.53	.74	.68	.80	1.33	.55	.71	.73	.64	1.25	1.16	1.29
Error variance	.23	2.33	.54	.46	.64	1.78	.30	.50	.53	.40	1.56	1.35	1.66

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 321 (continuation)

C1. Number of years have had a motor insurance policy or been a named driver on a motor insurance policy

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
0-1 years	17 1%	0 -%	3 1%	15 1%	14 2%	2 5%	2 *%	5 1%	4 1%	3 5%
2-3 years	25 2%	* *%	9 2%	16 2%	15 2%	0 -%	7 2%	2 1%	7 3%	4A 6%
4-5 years	41 3%	2 2%	17 3%	34 3%	32 4%	* *%	9 2%	13 3%	14 5%	5 6%
6-9 years	94 6%	4 3%	28 4%	84b 8%	75b 8%	5 14%	36b 9%	17 4%	44A 15%	14A 19%
10-14 years	137 9%	9 6%	46 7%	118b 12%	105b 12%	2 5%	46 11%	50 13%	33 11%	12 16%
15-19 years	110 7%	11 8%	46 7%	89 9%	80 9%	2 6%	37 9%	41 10%	26 9%	6 8%
20-29 years	309 21%	26 18%	115 19%	231 23%	211b 24%	7 18%	85 21%	95 24%	68 24%	18 25%
30-39 years	291 19%	35 24%	123 20%	195 19%	158 18%	9 23%	95 23%	85c 21%	46 16%	6 9%
40-49 years	288 19%	28 19%	131CD 21%	155 15%	130 15%	7 18%	65 16%	61c 15%	27 9%	4 5%
50+ years	179 12%	28CDF 19%	92CDF 15%	78 8%	63 7%	4 10%	24 6%	27 7%	19 7%	1 1%
LESS THAN 10 YEARS	178 12%	7 5%	57 9%	149AB 15%	136AB 15%	7 19%	53a 13%	38 9%	68A 24%	26A 36%
10-19 YEARS	247 16%	20 14%	92 15%	208b 20%	186b 21%	4 11%	83 21%	91 23%	59 21%	17 24%
Don't know	7 *%	2 1%	5 1%	3 *%	3 *%	0 -%	0 -%	2 *%	2 1%	0 -%
Refused	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	30.0	30.0	31.0	25.0	24.0	30.0	25.0	25.0	20.0	14.0

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 321 (continuation)

C1. Number of years have had a motor insurance policy or been a named driver on a motor insurance policy

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Mean score	28.8	32.7	30.9	25.7	25.1	27.8	26.1	26.2	22.3	16.7
Standard deviation	15.2	14.1	15.2	14.4	14.3	15.7	13.5	13.4	14.4	11.8
Standard error	.48	1.43	.75	.55	.59	3.17	.82	.81	1.04	1.64
Error variance	.23	2.06	.56	.30	.34	10.08	.67	.66	1.08	2.68

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 321 (continuation)

C1. Number of years have had a motor insurance policy or been a named driver on a motor insurance policy

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
0-1 years	17 1%	5 1%	15 2%	14 1%	3 1%	9 2%	12 1%	15 1%	9 1%	12 1%	3 *%	8Ac 4%	5 1%	9 2%	2 1%	5 1%
2-3 years	25 2%	8 1%	14 2%	16 1%	7 1%	4 1%	14 1%	17 1%	15 2%	16 1%	10 1%	4 2%	11 2%	12 2%	6 2%	5 1%
4-5 years	41 3%	18 2%	31dg 4%	31 3%	6 1%	12 3%	31 2%	29 2%	27 3%	35 3%	30b 4%	1 1%	10 2%	18 3%	5 2%	16 3%
6-9 years	94 6%	45 6%	56 7%	75 7%	33 7%	34 8%	74 6%	66 5%	64 7%	82 6%	46 6%	7 3%	41b 9%	34 6%	30c 10%	28 5%
10-14 years	137 9%	55 7%	66 9%	114 10%	36 7%	44 10%	107 9%	122 9%	85 9%	123 9%	83 10%	23 11%	31 7%	61c 11%	35 11%	41 7%
15-19 years	110 7%	50 7%	55 7%	87 8%	35 7%	28 6%	91 7%	92 7%	74 8%	94 7%	64 8%	15 7%	29 6%	32 6%	19 6%	57 10%
20-29 years	309 21%	152 21%	124 16%	233 20%	96 19%	79 18%	257b 21%	266b 21%	185 19%	278b 21%	166 21%	42 19%	101 21%	114 21%	55 18%	126 22%
30-39 years	291 19%	145 20%	143 19%	217 19%	94 19%	85 20%	254 20%	256 20%	170 18%	259 19%	155 19%	42 19%	94 20%	102 19%	63 21%	114 20%
40-49 years	288 19%	151 21%	148 20%	215 19%	108 22%	69 16%	242 19%	255 20%	181 19%	263 20%	168 21%	37 17%	83 17%	88 16%	57 18%	132a 23%
50+ years	179 12%	98 13%	103 14%	145 13%	79 16%	65 15%	156 13%	166 13%	140 15%	160 12%	70 9%	34a 16%	74A 16%	72 13%	32 11%	58 10%
LESS THAN 10 YEARS	178 12%	76 10%	116 adFGi 15%	136 12%	50 10%	59 14%	130 10%	127 10%	116 12%	145 11%	89 11%	21 9%	68 14%	73 13%	43 14%	54 9%
10-19 YEARS	247 16%	105 14%	122 16%	201 17%	71 14%	71 16%	198 16%	215 17%	158 17%	217 16%	147c 18%	39 17%	60 12%	93 17%	54 18%	98 17%
Don't know	7 *%	4 *%	4 *%	7 1%	2 *%	4 1%	7 1%	5 *%	7 1%	7 1%	4 *%	4c 2%	0 -%	2 *%	* *%	3 1%
Refused	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	2a 1%	0 -%	0 -%	2 1%	0 -%
Median	30.0	30.0	30.0	30.0	30.0	30.0	30.0	30.0	30.0	30.0	29.0	30.0	30.0	27.0	30.0	30.0

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 321 (continuation)

C1. Number of years have had a motor insurance policy or been a named driver on a motor insurance policy

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer to purchase (a)	No preference (b)	Prefer to include (c)	Easier (a)	No difference (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Mean score	28.8	30.1	28.6	28.7	31.1	28.6	29.4	29.5	29.3	29.2	28.0	29.8	29.6	27.9	27.9	29.4
Standard deviation	15.2	15.1	16.1	15.2	15.3	16.1	14.9	15.0	15.6	15.0	14.3	16.2	16.0	15.7	15.4	14.3
Standard error	.48	.68	.71	.55	.84	.93	.51	.51	.61	.50	.62	1.35	.88	.82	1.07	.72
Error variance	.23	.46	.50	.30	.71	.87	.26	.26	.38	.25	.38	1.81	.78	.67	1.15	.51

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 322  
C2/3. Approximate number of miles respondent drives PER YEAR

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	SCO (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Less than 5,000 miles	253 17%	119 14%	135A 22%	21 10%	80 13%	152AB 22%	136 15%	110a 21%	253f 17%	230f 17%	217f 17%	18 15%	14f 18%	5 11%	210B 20%	40 9%
5,000-9,999 miles	541 36%	308 35%	234 37%	79 39%	192 32%	271b 39%	333 36%	195 37%	541F 36%	483F 36%	458F 36%	47F 39%	25 33%	12 26%	406b 38%	134 31%
10,000-14,999 miles	467 31%	288 33%	180 29%	68 33%	207c 34%	192 28%	282 31%	164 31%	467 31%	412 31%	388 31%	37 31%	24 32%	18ABcd 40%	292 27%	175A 41%
15,000+ miles	196 13%	149B 17%	48 8%	23 11%	112C 18%	61 9%	144B 16%	48 9%	196 13%	173 13%	161 13%	15 12%	11 15%	9ABcd 20%	123 11%	74a 17%
Don't know	43 3%	12 1%	30A 5%	14bC 7%	16 3%	13 2%	18 2%	17 3%	43 3%	38 3%	37 3%	3 2%	1 2%	2 4%	36 3%	6 1%
Median	8000	10000.0	8000.0	8000.0	10000.0	8000.0	9000.0	8000.0	8000.0	8000.0	8000.0	8000.0	9000.0	10000.0	8000.0	10000.0
Mean score	9348	10007.8B	8391.8	9751.1	10638.3C	8104.6	9824.8B	8510.7	9347.6	9285.4	9236.0	9458.2	10104.4	10910.9	8934.8	10423.4A
Standard deviation	6758	6775.1	6623.8	6778.5	7761.5	5471.6	7091.1	6207.3	6758.3	6715.6	6599.6	7044.4	8422.0	7209.1	6868.2	6368.0
Standard error	214.5	280.46	327.27	601.02	385.65	254.84	287.57	329.20	214.45	235.84	244.43	450.97	536.97	464.38	261.29	368.05
Error variance	45989	78657.4	107103	361220	148727	64945.6	82695.5	108372	45989.5	55621.4	59746.7	203373	288333	215648	68272.1	135460

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 322 (continuation)

C2/3. Approximate number of miles respondent drives PER YEAR

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Less than 5,000 miles	253 17%	154 16%	95 18%	0 -%	253A 33%	12 14%	227 17%	63 14%	190 18%	43b 23%	210 16%	226 17%	10 10%	145 16%	26 15%
5,000-9,999 miles	541 36%	370b 38%	169 32%	36 5%	506A 67%	32 38%	493 36%	171 39%	370 35%	63 34%	475 36%	489 37%	31 31%	334 37%	63 36%
10,000-14,999 miles	467 31%	301 31%	164 31%	467B 67%	0 -%	28 32%	421 31%	120 28%	347 33%	56 30%	405 31%	399 30%	36 36%	288 31%	52 30%
15,000+ miles	196 13%	124 13%	71 13%	196B 28%	0 -%	13 15%	176 13%	71 16%	126 12%	24 13%	172 13%	167 13%	19 19%	118 13%	27 15%
Don't know	43 3%	14 1%	28A 5%	0 -%	0 -%	* 1%	37 3%	10 2%	33 3%	* *%	42a 3%	37 3%	4 4%	29 3%	6 4%
Median	8000	8000.0	8000.0	12000.0	5000.0	9000.0	8000.0	8000.0	8000.0	8000.0	8000.0	8000.0	10000.0	8000.0	8500.0
Mean score	9348	9213.7	9629.4	13918.1B	5132.9	9745.7	9324.7	9917.0	9113.6	8988.9	9402.4	9186.1	11487.2A	9446.4	9838.7
Standard deviation	6758	6456.7	7319.5	7029.2	2283.7	6110.6	6780.2	7523.3	6406.7	6612.8	6803.8	6591.0	8805.7	6892.0	7461.7
Standard error	214.5	252.99	399.01	319.78	101.11	795.91	226.21	441.55	241.66	583.53	232.26	222.44	1099.39	279.22	706.48
Error variance	45989	64002.4	159208	102259	10223.3	633474	51173.1	194963	58399.2	340509	53942.8	49478.8	1208649	77962.8	499113

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 322 (continuation)

C2/3. Approximate number of miles respondent drives PER YEAR

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Less than 5,000 miles	253 17%	61 17%	79 15%	64 13%	54 18%	91 17%	65 16%	66 17%	52 16%	46 18%	44 15%	51 16%	150 18%	141 17%	79 18%
5,000-9,999 miles	541 36%	133 37%	192 36%	176 37%	110 36%	192 36%	140 35%	141 36%	120 37%	107 42%	112 37%	101 33%	315 37%	298 37%	169 38%
10,000-14,999 miles	467 31%	114 32%	171 32%	138 29%	99 32%	178 33%	130d 32%	129d 33%	106 33%	61 24%	105 35%	92 30%	252 30%	228 28%	144 33%
15,000+ miles	196 13%	43 12%	72 13%	72 15%	42 14%	63 12%	57 14%	49 12%	35 11%	32 12%	29 10%	55a 18%	104 12%	125b 15%	41 9%
Don't know	43 3%	4 1%	24a 5%	22b 5%	2 1%	13 2%	8 2%	4 1%	12b 4%	9b 4%	12 4%	10 3%	19 2%	21 3%	9 2%
Median	8000	8000.0	8000.0	8000.0	8000.0	8000.0	9000.0	8000.0	8000.0	8000.0	8000.0	9000.0	8000.0	8000.0	8000.0
Mean score	9348	9268.6	9661.3	9942.6	9527.7	9073.3	9726.9	9162.3	9321.2	8795.5	9117.4	10148.4	9084.0	9683.8B	8408.3
Standard deviation	6758	6852.8	6990.0	7391.3	7065.2	5918.4	7608.3	6367.4	6617.0	5856.3	6615.4	7286.1	6523.7	7463.4	4818.9
Standard error	214.5	441.31	371.22	432.39	491.09	306.32	464.34	391.86	453.95	451.87	458.67	515.47	277.32	320.03	282.26
Error variance	45989	194754	137805	186962	241173	93830.7	215609	153558	206067	204190	210383	265706	76906.0	102418	79672.2

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 322 (continuation)

C2/3. Approximate number of miles respondent drives PER YEAR

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Less than 5,000 miles	253 17%	17 15%	112f 18%	111 16%	88 18%	16 10%	199 17%	106 17%	103 15%	145 18%	19 10%	40 16%	45b 20%
5,000-9,999 miles	541 36%	46f 43%	229 36%	247 36%	192 38%	48 29%	432 38%	231 37%	252 37%	310d 38%	64 35%	100d 40%	64 28%
10,000-14,999 miles	467 31%	36 33%	188 30%	223 32%	150 30%	62 38%	334 29%	199 32%	211 31%	262 32%	60 33%	68 27%	75 33%
15,000+ miles	196 13%	8 7%	86 14%	95 14%	58 12%	34ad 20%	155 14%	83 13%	97 14%	99 12%	35ad 19%	39 15%	24 10%
Don't know	43 3%	1 1%	19 3%	18 3%	13 3%	5 3%	29 3%	9 1%	17 3%	11 1%	5 3%	5 2%	21Abc 9%
Median	8000	8000.0	8000.0	8000.0	8000.0	10000.0	8000.0	8000.0	8000.0	8000.0	10000.0	8000.0	8000.0
Mean score	9348	8517.5	9475.3	9339.6	8994.2	10619.0ad	9309.9	9439.0	9505.8	9189.0	10930.1 aD	9533.9	8546.1
Standard deviation	6758	5451.6	7418.8	6233.1	6216.3	6352.7	6852.3	6857.6	6740.1	6798.3	7596.6	6874.9	5441.7
Standard error	214.5	617.57	362.33	293.11	343.88	614.64	248.20	336.03	317.07	289.54	688.20	531.90	449.83
Error variance	45989	381396	131281	85916.3	118256	377778	61605.5	112916	100533	83835.3	473614	282919	202344

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 322 (continuation)

C2/3. Approximate number of miles respondent drives PER YEAR

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Less than 5,000 miles	253 17%	36 25%	109 18%	145 14%	121 14%	10 28%	57 14%	47 12%	53a 18%	9 13%
5,000-9,999 miles	541 36%	48 33%	224 36%	385 38%	341 38%	14 39%	159 39%	160 40%	98 34%	21 30%
10,000-14,999 miles	467 31%	47 33%	176 29%	327 32%	288 33%	7 19%	115 29%	136 34%	91 31%	24 34%
15,000+ miles	196 13%	12 8%	93 15%	145 14%	120 14%	5 14%	64 16%	51 13%	42 15%	13 19%
Don't know	43 3%	3 2%	16 3%	17 2%	15 2%	* 1%	10 2%	4 1%	6 2%	3a 5%
Median	8000	8000.0	8000.0	8000.0	8000.0	7000.0	8000.0	9000.0	8000.0	10000.0
Mean score	9348	8749.8	9632.5	9741.8	9694.5	7956.4	10052.3	9702.3	9826.2	10587.2
Standard deviation	6758	8140.1	7320.0	6949.3	6837.0	5852.7	7751.1	6278.4	7927.9	7187.8
Standard error	214.5	831.12	362.42	267.05	282.05	1190.50	472.62	383.74	577.88	1018.78
Error variance	45989	690754	131350	71315.0	79550.6	1417284	223372	147255	333949	1037906

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 322 (continuation)

C2/3. Approximate number of miles respondent drives PER YEAR

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Less than 5,000 miles	253 17%	117 16%	157cDgi 21%	187 16%	67 13%	74 17%	208 17%	201 16%	171 18%	207 16%	115 14%	46 21%	92 19%	117C 21%	60C 19%	58 10%
5,000-9,999 miles	541 36%	290 40%	270 35%	448 39%	193 39%	170 39%	466 37%	477 37%	368 38%	492 37%	313c 39%	74 33%	155 32%	177 33%	122 40%	217 37%
10,000-14,999 miles	467 31%	216 30%	221 29%	339 29%	150 30%	132 30%	380 31%	408 32%	277 29%	412 31%	253 32%	67 30%	147 31%	173 32%	81 26%	201b 34%
15,000+ miles	196 13%	90 12%	87 11%	149 13%	79e 16%	42 10%	156 13%	168 13%	114 12%	183 14%	106 13%	24 11%	66 14%	52 10%	37 12%	103A 18%
Don't know	43 3%	18 2%	26 3%	31 3%	11 2%	14 3%	33 3%	38 3%	27 3%	37 3%	12 1%	10a 5%	19a 4%	25C 5%	8 3%	6 1%
Median	8000	8000.0	8000.0	8000.0	9000.0	8000.0	8000.0	8000.0	8000.0	8000.0	8000.0	8000.0	8000.0	8000.0	8000.0	10000.0
Mean score	9348	9120.6	8788.8	9260.2	9633.0e	8567.1	9151.8	9394.1	9014.9	9542.7be	9569.3	8849.3	9196.8	8919.6	8540.6	10401.1AB
Standard deviation	6758	6566.3	6594.9	6649.7	5907.1	5363.7	6569.5	6667.8	6765.7	6864.1	6888.9	6141.0	6799.8	7025.8	6026.8	6892.1
Standard error	214.5	296.93	293.27	241.06	326.58	314.87	229.21	227.85	269.43	231.13	298.38	515.91	381.00	374.36	425.02	345.97
Error variance	45989	88167.1	86008.1	58109.0	106653	99141.1	52535.1	51914.3	72589.9	53423.0	89028.0	266166	145161	140143	180645	119692

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 323

C4. Other than yourself, how many named drivers are insured under your current policy for your vehicle?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
1 other driver	754 50%	425 49%	329 53%	101 49%	310 51%	343 50%	488B 53%	236 44%	754 50%	665 50%	628 50%	63 52%	37 49%	26abce 58%	503 47%	248A 58%
2 other drivers	109 7%	63 7%	45 7%	19 9%	38 6%	51 7%	71 8%	30 6%	109 7%	96 7%	89 7%	9 8%	7 10%	3 8%	78 7%	31 7%
3 other drivers	29 2%	14 2%	14 2%	2 1%	11 2%	15 2%	22 2%	6 1%	29 2%	23 2%	20 2%	5aBC 4%	2 3%	1 2%	11 1%	17A 4%
4 other drivers	12 1%	7 1%	5 1%	2 1%	5 1%	5 1%	7 1%	5 1%	12 1%	12 1%	12 1%	0 -%	* *%	* *%	9 1%	4 1%
5+ other drivers	4 *%	2 *%	2 *%	0 -%	* *%	4 1%	4 *%	* *%	4 *%	3 *%	3 *%	* *%	0 -%	* *%	* *%	4a 1%
No one other than me	584 39%	357 41%	227 36%	80 39%	241 40%	264 38%	317 35%	252A 47%	584f 39%	530f 40%	502f 40%	41 34%	28 37%	14 31%	459B 43%	123 29%
Don't know	9 1%	6 1%	3 *%	* *%	2 *%	7 1%	5 1%	4 1%	9 1%	7 1%	7 1%	1 1%	1 1%	* *%	7 1%	2 1%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Mean score	.8	.7	.8	.7	.7	.8	.8B	.6	.8	.7	.7	.8	.8	.8	.7	.9A
Standard deviation	.8	.8	.8	.7	.7	.8	.8	.7	.8	.8	.8	.8	.8	.8	.7	.9
Standard error	.02	.03	.04	.06	.04	.04	.03	.04	.02	.03	.03	.05	.05	.05	.03	.05
Error variance	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 323 (continuation)

C4. Other than yourself, how many named drivers are insured under your current policy for your vehicle?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
1 other driver	754 50%	503 52%	246 47%	379b 54%	359 47%	39 45%	703 52%	209 48%	545 51%	90 48%	657 50%	668 51%	40 40%	462 51%	74 43%
2 other drivers	109 7%	70 7%	39 7%	54 8%	48 6%	9 10%	93 7%	34 8%	75 7%	15 8%	94 7%	96 7%	12 12%	70 8%	12 7%
3 other drivers	29 2%	24 2%	5 1%	12 2%	16 2%	2 2%	25 2%	9 2%	19 2%	1 1%	28 2%	25 2%	0 -%	19 2%	4 2%
4 other drivers	12 1%	7 1%	5 1%	7 1%	3 *%	2 2%	11 1%	2 *%	11 1%	0 -%	12 1%	11 1%	2 2%	7 1%	0 -%
5+ other drivers	4 *%	2 *%	2 *%	2 *%	2 *%	0 -%	4 *%	* *%	4 *%	* *%	4 *%	4 *%	* *%	2 *%	2 1%
No one other than me	584 39%	351 36%	229a 43%	244 35%	322a 42%	34 40%	512 38%	175 40%	409 38%	80 43%	501 38%	507 38%	45 45%	347 38%	82 47%
Don't know	9 1%	7 1%	2 *%	1 *%	8 1%	* *%	7 1%	5 1%	4 *%	1 *%	8 1%	8 1%	* *%	7 1%	0 -%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Mean score	.8	.8	.7	.8b	.7	.8	.8	.7	.8	.7	.8	.8	.7	.8	.7
Standard deviation	.8	.8	.8	.8	.8	.9	.8	.7	.8	.7	.8	.8	.9	.8	.9
Standard error	.02	.03	.04	.04	.03	.11	.03	.04	.03	.06	.03	.03	.11	.03	.08
Error variance	*	*	*	*	*	.01	*	*	*	*	*	*	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 323 (continuation)

C4. Other than yourself, how many named drivers are insured under your current policy for your vehicle?

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
1 other driver	754 50%	159 45%	290a 54%	202 43%	152 49%	301A 56%	199 50%	176 45%	171 53%	134 53%	166 55%	157 51%	407 48%	405 50%	230 52%
2 other drivers	109 7%	33 9%	36 7%	35 7%	24 8%	37 7%	33 8%	19 5%	24 7%	22 9%	19 6%	19 6%	67 8%	61 7%	26 6%
3 other drivers	29 2%	7 2%	12 2%	6 1%	3 1%	9 2%	5 1%	8 2%	10 3%	4 2%	8 3%	5 2%	16 2%	22 3%	6 1%
4 other drivers	12 1%	4 1%	3 1%	7 1%	0 -%	2 *%	3 1%	6 1%	3 1%	0 -%	4 1%	0 -%	9 1%	9 1%	2 *%
5+ other drivers	4 *%	2 1%	0 -%	2 *%	* *%	0 -%	2 *%	0 -%	* *%	* *%	2 1%	2 1%	1 *%	3 *%	0 -%
No one other than me	584 39%	149 42%	194 36%	218C 46%	130 42%	184 34%	155 39%	180cd 46%	116 36%	92 36%	102 34%	125 40%	337 40%	308 38%	178 40%
Don't know	9 1%	2 1%	3 1%	3 1%	0 -%	4 1%	4 1%	1 *%	0 -%	3 1%	2 1%	2 1%	4 *%	4 1%	* *%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Mean score	.8	.8	.8	.7	.7	.8	.8	.7	.8b	.8	.8	.7	.7	.8	.7c
Standard deviation	.8	.9	.7	.8	.7	.7	.8	.8	.8	.7	.9	.8	.8	.9	.7
Standard error	.02	.06	.04	.05	.05	.03	.05	.05	.05	.05	.06	.05	.03	.04	.04
Error variance	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 323 (continuation)

C4. Other than yourself, how many named drivers are insured under your current policy for your vehicle?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
1 other driver	754 50%	53 49%	328 52%	346 50%	241 48%	92 55%	578 50%	329 52%	327 48%	433 52%	88 48%	125 50%	105 46%
2 other drivers	109 7%	8 7%	41 6%	55 8%	38 8%	15 9%	79 7%	38 6%	59 9%	55 7%	15 8%	18 7%	21 9%
3 other drivers	29 2%	2 2%	16 2%	10 1%	9 2%	* *%	25 2%	14 2%	12 2%	13 2%	6 3%	8 3%	3 1%
4 other drivers	12 1%	2 2%	4 1%	5 1%	5 1%	0 -%	9 1%	6 1%	5 1%	9 1%	2 1%	0 -%	2 1%
5+ other drivers	4 *%	0 -%	2 *%	2 *%	2 *%	0 -%	3 *%	* *%	2 *%	1 *%	0 -%	0 -%	3a 1%
No one other than me	584 39%	42 39%	241 38%	272 39%	204 41%	57 35%	449 39%	237 38%	274 40%	314 38%	73 40%	100 40%	91 40%
Don't know	9 1%	* *%	2 *%	4 1%	2 *%	2 1%	5 *%	4 1%	3 *%	3 *%	* *%	2 1%	4 2%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Mean score	.8	.8	.8	.7	.8	.7	.8	.8	.8	.8	.8	.7	.8
Standard deviation	.8	.8	.8	.8	.8	.6	.8	.8	.8	.7	.8	.7	1.0
Standard error	.02	.09	.04	.04	.04	.06	.03	.04	.04	.03	.07	.06	.08
Error variance	*	.01	*	*	*	*	*	*	*	*	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 323 (continuation)

C4. Other than yourself, how many named drivers are insured under your current policy for your vehicle?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
1 other driver	754 50%	73 50%	305 49%	515 50%	454 51%	17 45%	210 52%	219b 55%	132 46%	41 57%
2 other drivers	109 7%	17 12%	40 6%	77 8%	59 7%	2 6%	34 8%	33 8%	17 6%	5 6%
3 other drivers	29 2%	6df 4%	9 2%	16 2%	12 1%	2 5%	3 1%	6 2%	4 1%	* *%
4 other drivers	12 1%	2 1%	7 1%	8 1%	7 1%	0 -%	2 *%	3 1%	3 1%	0 -%
5+ other drivers	4 *%	2b 1%	* *%	2 *%	2 *%	* *%	1 *%	0 -%	2 1%	0 -%
No one other than me	584 39%	44 30%	251a 41%	397 39%	347 39%	16 44%	155 38%	136 34%	131a 45%	26 36%
Don't know	9 1%	2 1%	4 1%	4 *%	4 *%	0 -%	* *%	0 -%	0 -%	0 -%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Mean score	.8	1.0BCDF	.7	.8	.7	.7	.7	.8	.7	.7
Standard deviation	.8	1.0	.8	.8	.8	.9	.7	.7	.9	.6
Standard error	.02	.10	.04	.03	.03	.18	.04	.04	.06	.08
Error variance	*	.01	*	*	*	.03	*	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 323 (continuation)

C4. Other than yourself, how many named drivers are insured under your current policy for your vehicle?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
1 other driver	754 50%	364 50%	351 46%	585 51%	262e 52%	191 44%	622 50%	669be 52%	476 50%	685e 51%	415c 52%	130C 59%	208 43%	257 47%	171 56%	302 52%
2 other drivers	109 7%	45 6%	52 7%	72 6%	43 9%	37 9%	89 7%	97 8%	76 8%	97 7%	56 7%	24 11%	29 6%	44 8%	14 4%	42 7%
3 other drivers	29 2%	12 2%	12 2%	21 2%	7 1%	9 2%	27 2%	23 2%	11 1%	25 2%	17 2%	1 1%	11 2%	10 2%	3 1%	16 3%
4 other drivers	12 1%	2 *	9 1%	11 1%	5 1%	3 1%	11 1%	9 1%	9 1%	10 1%	7 1%	2 1%	3 1%	9 2%	0 -	4 1%
5+ other drivers	4 *%	2 *%	2 *%	2 *%	2 *%	2 *%	4 *%	4 *%	2 *%	4 *%	2 *%	0 -	2 *%	0 -	0 -	2 *%
No one other than me	584 39%	302 41%	333dgi 44%	454 39%	177 35%	188d 43%	485 39%	483 37%	376 39%	501 38%	296 37%	64 29%	223AB 46%	222 41%	120 39%	216 37%
Don't know	9 1%	5 1%	3 *%	8 1%	4 1%	2 *%	6 1%	7 1%	6 1%	9 1%	5 1%	0 -	4 1%	3 1%	0 -	4 1%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Median	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Mean score	.8	.7	.7	.7	.8	.7	.8	.8	.7	.8	.8	.9c	.7	.8	.7	.8
Standard deviation	.8	.7	.8	.8	.8	.8	.8	.8	.8	.8	.8	.7	.8	.8	.6	.8
Standard error	.02	.03	.04	.03	.04	.05	.03	.03	.03	.03	.03	.06	.05	.04	.04	.04
Error variance	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 324

C4 Summary. Total no. drivers on policy (including respondent)

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
1 driver	584 39%	357 41%	227 36%	80 39%	241 40%	264 38%	317 35%	252A 47%	584f 39%	530f 40%	502f 40%	41 34%	28 37%	14 31%	459B 43%	123 29%
2 drivers	754 50%	425 49%	329 53%	101 49%	310 51%	343 50%	488B 53%	236 44%	754 50%	665 50%	628 50%	63 52%	37 49%	26abce 58%	503 47%	248A 58%
3 drivers	109 7%	63 7%	45 7%	19 9%	38 6%	51 7%	71 8%	30 6%	109 7%	96 7%	89 7%	9 8%	7 10%	3 8%	78 7%	31 7%
4 drivers	29 2%	14 2%	14 2%	2 1%	11 2%	15 2%	22 2%	6 1%	29 2%	23 2%	20 2%	5aBC 4%	2 3%	1 2%	11 1%	17A 4%
5+ drivers	16 1%	9 1%	7 1%	2 1%	6 1%	9 1%	11 1%	5 1%	16 1%	15 1%	15 1%	* *%	* *%	* 1%	9 1%	7 2%
Don't know	5 *%	3 *%	2 *%	0 -%	2 *%	4 1%	2 *%	3 1%	5 *%	5 *%	5 *%	0 -%	* *%	0 -%	4 *%	2 *%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
NA - do not have comprehensive insurance	4 *%	3 *%	1 *%	* *%	0 -%	3 *%	3 *%	1 *%	4 *%	2 *%	2 *%	1aBC 1%	* *%	* *%	3 *%	* *%
Median	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Mean score	1.8	1.7	1.8	1.7	1.7	1.8	1.8B	1.6	1.8	1.7	1.7	1.8	1.8	1.8	1.7	1.9A
Standard deviation	.8	.8	.8	.7	.7	.8	.8	.7	.8	.8	.8	.8	.8	.8	.7	.9
Standard error	.02	.03	.04	.06	.04	.04	.03	.04	.02	.03	.03	.05	.05	.05	.03	.05
Error variance	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 324 (continuation)

C4 Summary. Total no. drivers on policy (including respondent)

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
1 driver	584 39%	351 36%	229a 43%	244 35%	322a 42%	34 40%	512 38%	175 40%	409 38%	80 43%	501 38%	507 38%	45 45%	347 38%	82 47%
2 drivers	754 50%	503 52%	246 47%	379b 54%	359 47%	39 45%	703 52%	209 48%	545 51%	90 48%	657 50%	668 51%	40 40%	462 51%	74 43%
3 drivers	109 7%	70 7%	39 7%	54 8%	48 6%	9 10%	93 7%	34 8%	75 7%	15 8%	94 7%	96 7%	12 12%	70 8%	12 7%
4 drivers	29 2%	24 2%	5 1%	12 2%	16 2%	2 2%	25 2%	9 2%	19 2%	1 1%	28 2%	25 2%	0 -%	19 2%	4 2%
5+ drivers	16 1%	10 1%	7 1%	10 1%	5 1%	2 2%	15 1%	2 *%	14 1%	* *%	16 1%	14 1%	2 2%	9 1%	2 1%
Don't know	5 *%	4 *%	2 *%	0 -%	5 1%	0 -%	4 *%	2 *%	4 *%	0 -%	5 *%	5 *%	0 -%	4 *%	0 -%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
NA - do not have comprehensive insurance	4 *%	3 *%	1 *%	1 *%	2 *%	* *%	3 *%	3 1%	1 *%	1 *%	3 *%	3 *%	* *%	4 *%	0 -%
Median	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Mean score	1.8	1.8	1.7	1.8b	1.7	1.8	1.8	1.7	1.8	1.7	1.8	1.8	1.7	1.8	1.7
Standard deviation	.8	.8	.8	.8	.8	.9	.8	.7	.8	.7	.8	.8	.9	.8	.9
Standard error	.02	.03	.04	.04	.03	.11	.03	.04	.03	.06	.03	.03	.11	.03	.08
Error variance	*	*	*	*	*	.01	*	*	*	*	*	*	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 324 (continuation)

C4 Summary. Total no. drivers on policy (including respondent)

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
1 driver	584 39%	149 42%	194 36%	218C 46%	130 42%	184 34%	155 39%	180cd 46%	116 36%	92 36%	102 34%	125 40%	337 40%	308 38%	178 40%
2 drivers	754 50%	159 45%	290a 54%	202 43%	152 49%	301A 56%	199 50%	176 45%	171 53%	134 53%	166 55%	157 51%	407 48%	405 50%	230 52%
3 drivers	109 7%	33 9%	36 7%	35 7%	24 8%	37 7%	33 8%	19 5%	24 7%	22 9%	19 6%	19 6%	67 8%	61 7%	26 6%
4 drivers	29 2%	7 2%	12 2%	6 1%	3 1%	9 2%	5 1%	8 2%	10 3%	4 2%	8 3%	5 2%	16 2%	22 3%	6 1%
5+ drivers	16 1%	6 2%	3 1%	8 2%	* *%	2 *%	5 1%	6 1%	4 1%	* *%	5 2%	2 1%	9 1%	12 2%	2 *%
Don't know	5 *%	2 *%	* *%	2 *%	0 -%	2 *%	2 *%	0 -%	0 -%	2 1%	2 1%	2 1%	2 *%	2 *%	0 -%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
NA - do not have comprehensive insurance	4 *%	1 *%	2 *%	1 *%	0 -%	2 *%	2 1%	1 *%	0 -%	1 *%	* *%	* *%	2 *%	3 *%	* *%
Median	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Mean score	1.8	1.8	1.8	1.7	1.7	1.8	1.8	1.7	1.8b	1.8	1.8	1.7	1.7	1.8	1.7c
Standard deviation	.8	.9	.7	.8	.7	.7	.8	.8	.8	.7	.9	.8	.8	.9	.7
Standard error	.02	.06	.04	.05	.05	.03	.05	.05	.05	.05	.06	.05	.03	.04	.04
Error variance	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 324 (continuation)

C4 Summary. Total no. drivers on policy (including respondent)

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
1 driver	584 39%	42 39%	241 38%	272 39%	204 41%	57 35%	449 39%	237 38%	274 40%	314 38%	73 40%	100 40%	91 40%
2 drivers	754 50%	53 49%	328 52%	346 50%	241 48%	92 55%	578 50%	329 52%	327 48%	433 52%	88 48%	125 50%	105 46%
3 drivers	109 7%	8 7%	41 6%	55 8%	38 8%	15 9%	79 7%	38 6%	59 9%	55 7%	15 8%	18 7%	21 9%
4 drivers	29 2%	2 2%	16 2%	10 1%	9 2%	* *%	25 2%	14 2%	12 2%	13 2%	6 3%	8 3%	3 1%
5+ drivers	16 1%	2 2%	6 1%	7 1%	7 1%	0 -%	12 1%	6 1%	7 1%	9 1%	2 1%	0 -%	5c 2%
Don't know	5 *%	* *%	0 -%	3 *%	2 *%	2b 1%	2 *%	2 *%	2 *%	2 *%	0 -%	2 1%	2 1%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
NA - do not have comprehensive insurance	4 *%	* *%	2 *%	* *%	* *%	0 -%	3 *%	2 *%	1 *%	1 *%	* *%	* *%	2 1%
Median	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Mean score	1.8	1.8	1.8	1.7	1.8	1.7	1.8	1.8	1.8	1.8	1.8	1.7	1.8
Standard deviation	.8	.8	.8	.8	.8	.6	.8	.8	.8	.7	.8	.7	1.0
Standard error	.02	.09	.04	.04	.04	.06	.03	.04	.04	.03	.07	.06	.08
Error variance	*	.01	*	*	*	*	*	*	*	*	.01	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 324 (continuation)

C4 Summary. Total no. drivers on policy (including respondent)

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
1 driver	584 39%	44 30%	251a 41%	397 39%	347 39%	16 44%	155 38%	136 34%	131a 45%	26 36%
2 drivers	754 50%	73 50%	305 49%	515 50%	454 51%	17 45%	210 52%	219b 55%	132 46%	41 57%
3 drivers	109 7%	17 12%	40 6%	77 8%	59 7%	2 6%	34 8%	33 8%	17 6%	5 6%
4 drivers	29 2%	6df 4%	9 2%	16 2%	12 1%	2 5%	3 1%	6 2%	4 1%	* **
5+ drivers	16 1%	4 2%	7 1%	11 1%	9 1%	* **	2 1%	3 1%	6 2%	0 -%
Don't know	5 *%	2 1%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
NA - do not have comprehensive insurance	4 *%	0 -%	2 *%	2 *%	2 *%	0 -%	* *%	0 -%	0 -%	0 -%
Median	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Mean score	1.8	2.0BCDF	1.7	1.8	1.7	1.7	1.7	1.8	1.7	1.7
Standard deviation	.8	1.0	.8	.8	.8	.9	.7	.7	.9	.6
Standard error	.02	.10	.04	.03	.03	.18	.04	.04	.06	.08
Error variance	*	.01	*	*	*	.03	*	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 324 (continuation)

C4 Summary. Total no. drivers on policy (including respondent)

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
1 driver	584 39%	302 41%	333dgi 44%	454 39%	177 35%	188d 43%	485 39%	483 37%	376 39%	501 38%	296 37%	64 29%	223AB 46%	222 41%	120 39%	216 37%
2 drivers	754 50%	364 50%	351 46%	585 51%	262e 52%	191 44%	622 50%	669be 52%	476 50%	685e 51%	415c 52%	130C 59%	208 43%	257 47%	171 56%	302 52%
3 drivers	109 7%	45 6%	52 7%	72 6%	43 9%	37 9%	89 7%	97 8%	76 8%	97 7%	56 7%	24 11%	29 6%	44 8%	14 4%	42 7%
4 drivers	29 2%	12 2%	12 2%	21 2%	7 1%	9 2%	27 2%	23 2%	11 1%	25 2%	17 2%	1 1%	11 2%	10 2%	3 1%	16 3%
5+ drivers	16 1%	4 1%	10 1%	12 1%	7 1%	5 1%	14 1%	12 1%	11 1%	14 1%	9 1%	2 1%	5 1%	9 2%	0 -%	6 1%
Don't know	5 *%	3 *%	2 *%	5 *%	2 *%	2 *%	4 *%	4 *%	4 *%	5 *%	2 *%	0 -%	4 1%	2 *%	0 -%	2 *%
Refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
NA - do not have comprehensive insurance	4 *%	1 *%	1 *%	3 *%	3 1%	* *%	3 *%	4 *%	3 *%	4 *%	4 *%	0 -%	0 -%	1 *%	0 -%	2 *%
Median	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Mean score	1.8	1.7	1.7	1.7	1.8	1.7	1.8	1.8	1.7	1.8	1.8	1.9c	1.7	1.8	1.7	1.8
Standard deviation	.8	.7	.8	.8	.8	.8	.8	.8	.8	.8	.8	.7	.8	.8	.6	.8
Standard error	.02	.03	.04	.03	.04	.05	.03	.03	.03	.03	.03	.06	.05	.04	.04	.04
Error variance	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 325

C5. Have you personally made a private motor insurance claim that has been settled in the last 12 months?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	86 6%	50 6%	35 6%	12 6%	33 5%	40 6%	45 5%	41 8%	86 6%	77 6%	71 6%	7 6%	7abc 9%	2 4%	51 5%	35a 8%
No	1354 90%	780 89%	574 92%	172 84%	545 90%	637A 93%	839b 92%	466 87%	1354 90%	1202 90%	1135 90%	110 92%	67 89%	42 93%	965 90%	383 89%
Don't know/ refused	5 *%	3 *%	2 *%	2 1%	2 *%	2 *%	2 *%	3 1%	5 *%	5 *%	5 *%	0 -%	* *%	0 -%	4 *%	2 *%
Not stated	56 4%	41b 5%	14 2%	18C 9%	28C 5%	9 1%	28 3%	24 4%	56 4%	52 4%	50 4%	3 2%	1 2%	1 3%	47 4%	9 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 325 (continuation)

C5. Have you personally made a private motor insurance claim that has been settled in the last 12 months?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	86 6%	61 6%	23 4%	43 6%	43 6%	86B 100%	0 -	86B 20%	0 -	5 3%	79 6%	76 6%	7 7%	57 6%	10 6%
No	1354 90%	883 92%	464 88%	631 90%	687 90%	0 -	1354A 100%	336 77%	1018A 95%	169 90%	1177 90%	1210B 92%	74 74%	826 90%	151 87%
Don't know/ refused	5 *%	2 *%	4 1%	5 1%	* *%	0 -	0 -	2 *%	3 *%	2 1%	3 *%	5 *%	0 -	4 *%	0 -
Not stated	56 4%	18 2%	38A 7%	21 3%	29 4%	0 -	0 -	11 3%	45 4%	11 6%	45 3%	28 2%	19A 19%	27 3%	12a 7%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 325 (continuation)

C5. Have you personally made a private motor insurance claim that has been settled in the last 12 months?

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	86 6%	31b 9%	26 5%	27 6%	27c 9%	21 4%	25 6%	19 5%	25 8%	9 4%	19 6%	13 4%	51 6%	46 6%	32 7%
No	1354 90%	308 87%	499a 93%	408 86%	273 89%	504Ab 94%	357 89%	354 91%	290 89%	235 92%	276 91%	282 91%	750 89%	738 91%	391 89%
Don't know/ refused	5 *%	4 1%	0 -%	3 1%	0 -%	* *%	4 1%	2 *%	0 -%	0 -%	0 -%	3 1%	2 *%	4 *%	2 *%
Not stated	56 4%	13 4%	14 3%	33bC 7%	7 2%	12 2%	15 4%	15 4%	10 3%	11 4%	7 2%	11 3%	37 4%	25 3%	17 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 325 (continuation)

C5. Have you personally made a private motor insurance claim that has been settled in the last 12 months?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	86 6%	8 7%	43 7%	35 5%	22 4%	11 7%	76 7%	37 6%	34 5%	47 6%	6 3%	17 7%	16 7%
No	1354 90%	99 92%	577 91%	613 89%	442 88%	148 89%	1027 89%	557 89%	622 91%	740 90%	171 93%	229 91%	204 89%
Don't know/ refused	5 *%	* *%	2 *%	3 *%	2 *%	2 1%	5 *%	3 1%	2 *%	3 *%	0 -%	2 1%	0 -%
Not stated	56 4%	1 1%	12 2%	42B 6%	36aB 7%	5 3%	40 3%	30 5%	23 3%	36 4%	7 4%	3 1%	9 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 325 (continuation)

C5. Have you personally made a private motor insurance claim that has been settled in the last 12 months?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	86 6%	7 5%	35 6%	58 6%	45 5%	4 12%	29 7%	17 4%	20 7%	3 4%
No	1354 90%	138 95%	564 91%	911 89%	796 90%	31 83%	359 89%	361 91%	256 88%	65 90%
Don't know/ refused	5 *%	* *%	3 1%	5 *%	5 1%	0 -%	2 *%	2 *%	2 1%	2 2%
Not stated	56 4%	* *%	15 2%	45a 4%	40a 5%	2 5%	16 4%	18 5%	12 4%	3 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 325 (continuation)

C5. Have you personally made a private motor insurance claim that has been settled in the last 12 months?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	86 6%	41 6%	50 7%	78 7%	35 7%	24 6%	72 6%	76 6%	52 5%	82 6%	38 5%	13 6%	35 7%	28 5%	18 6%	31 5%
No	1354 90%	667 91%	682 90%	1051 91%	443 89%	392 91%	1131 91%	1169 90%	870 91%	1223 92%	728 91%	196 89%	428 89%	487 90%	276 90%	536 91%
Don't know/ refused	5 *%	5 1%	5 1%	5 *%	3 1%	5 1%	5 *%	5 *%	3 *%	5 *%	0 -%	0 -%	5a 1%	2 *%	* *%	3 1%
Not stated	56 4%	18 2%	24i 3%	19 2%	19ci 4%	12 3%	35 3%	42ci 3%	31i 3%	21 2%	33 4%	12 5%	11 2%	27 5%	13 4%	15 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 326

C6. How many times in the last 5 years have you made a motor insurance claim as a result of a vehicle accident?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
No claims	1125 75%	669 76%	456 73%	148 73%	463 76%	513 74%	672 74%	414 78%	1125 75%	1003 75%	947 75%	86 72%	56 74%	36d 80%	793 74%	328 77%
1 claim	283 19%	157 18%	126 20%	41 20%	107 18%	135 20%	177 19%	94 18%	283 19%	246 18%	232 18%	29bc 24%	14 19%	8 18%	212 20%	69 16%
2 claims	70 5%	39 4%	32 5%	10 5%	30 5%	30 4%	50 5%	19 3%	70 5%	66 5%	62 5%	3 3%	4 5%	1 3%	47 4%	23 5%
3 claims	9 1%	2 *	7 1%	4 2%	2 *	4 1%	7 1%	2 *	9 1%	9 1%	8 1%	* *	1 1%	0 -	6 1%	4 1%
4 claims	6 *	4 *	2 *	0 -	0 -	6 1%	6 1%	0 -	6 *	5 *	5 *	* *	0 -	0 -	2 *	4 1%
5+ claims	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -
Don't know	7 *	3 *	4 1%	0 -	6 1%	1 *	2 *	3 1%	7 *	6 *	5 *	1 1%	1 1%	0 -	6 1%	1 *
Refused	2 *	2 *	0 -	2 1%	0 -	0 -	0 -	2 *	2 *	2 *	2 *	0 -	0 -	0 -	2 *	0 -
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	.3	.3	.3	.4	.3	.3	.4b	.3	.3	.3	.3	.3	.3	.2	.3	.3
Standard deviation	.6	.6	.7	.7	.6	.7	.7	.5	.6	.6	.6	.6	.6	.5	.6	.7
Standard error	.02	.02	.03	.06	.03	.03	.03	.03	.02	.02	.02	.04	.04	.03	.02	.04
Error variance	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 326 (continuation)

C6. How many times in the last 5 years have you made a motor insurance claim as a result of a vehicle accident?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
No claims	1125 75%	730 76%	388 73%	525 75%	565 74%	0 -%	1076A 79%	66 15%	1058A 99%	140 75%	977 75%	986 75%	74 74%	677 74%	120 69%
1 claim	283 19%	171 18%	111 21%	131 19%	145 19%	51B 59%	224 17%	283B 65%	0 -%	39 21%	242 19%	251 19%	19 18%	180 20%	43 25%
2 claims	70 5%	50 5%	18 3%	33 5%	36 5%	24B 28%	45 3%	70B 16%	0 -%	6 3%	64 5%	61 5%	6 6%	41 4%	10 6%
3 claims	9 1%	6 1%	4 1%	1 *%	9a 1%	7B 8%	2 *%	9B 2%	0 -%	2 1%	7 1%	9 1%	0 -%	4 *%	* *%
4 claims	6 *%	4 *%	2 *%	4 1%	2 *%	4B 4%	2 *%	6B 1%	0 -%	* *%	5 *%	2 *%	2a 2%	6 1%	0 -%
5+ claims	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Don't know	7 *%	4 *%	3 1%	4 1%	2 *%	0 -%	5 *%	1 *%	6 1%	0 -%	7 1%	7 1%	0 -%	4 *%	* *%
Refused	2 *%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%
Median	.0	.0	.0	.0	.0	1.0	.0	1.0	.0	.0	.0	.0	.0	.0	.0
Mean score	.3	.3	.3	.3	.3	1.6B	.2	1.1B	.0	.3	.3	.3	.4	.3	.4
Standard deviation	.6	.6	.6	.6	.6	.8	.5	.7	.0	.6	.6	.6	.7	.6	.6
Standard error	.02	.02	.03	.03	.03	.11	.02	.04	.00	.05	.02	.02	.09	.03	.06
Error variance	*	*	*	*	*	.01	*	*	.00	*	*	*	.01	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 326 (continuation)

C6. How many times in the last 5 years have you made a motor insurance claim as a result of a vehicle accident?

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
No claims	1125 75%	252 71%	409 76%	342 73%	201 65%	443AB 83%	296 74%	298 77%	229 70%	207c 81%	223 74%	233 75%	631 75%	591 73%	346 78%
1 claim	283 19%	70 20%	107 20%	99C 21%	80C 26%	70 13%	71 18%	74d 19%	77D 24%	30 12%	60 20%	57 18%	157 19%	170 21%	72 16%
2 claims	70 5%	23b 7%	17 3%	21 4%	21 7%	19 4%	25 6%	15 4%	12 4%	15 6%	15 5%	12 4%	40 5%	39 5%	16 4%
3 claims	9 1%	2 1%	2 *%	4 1%	3 1%	2 *%	4 1%	0 -%	4 1%	2 1%	2 1%	0 -%	7 1%	6 1%	2 *%
4 claims	6 *%	2 *%	4 1%	3 1%	0 -%	0 -%	2 1%	2 *%	0 -%	0 -%	2 1%	2 1%	2 *%	2 *%	3 1%
5+ claims	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Don't know	7 *%	4b 1%	0 -%	2 *%	2 1%	2 *%	2 *%	0 -%	2 1%	1 *%	1 *%	3 1%	3 *%	5 1%	* *%
Refused	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	2 *%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	.3	.4	.3	.4C	.4C	.2	.4	.3	.4	.3	.3	.3	.3	.3	.3
Standard deviation	.6	.7	.6	.7	.7	.5	.7	.6	.6	.6	.7	.6	.6	.6	.6
Standard error	.02	.04	.03	.04	.05	.03	.04	.04	.04	.04	.04	.04	.03	.03	.04
Error variance	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 326 (continuation)

C6. How many times in the last 5 years have you made a motor insurance claim as a result of a vehicle accident?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
No claims	1125 75%	81 76%	459 73%	531 77%	388 78%	123 74%	853 74%	483 77%	498 73%	634c 77%	142 77%	169 67%	171 75%
1 claim	283 19%	18 17%	126 20%	126 18%	92 18%	28 17%	226 20%	108 17%	143 21%	142 17%	37 20%	57 23%	46 20%
2 claims	70 5%	3 3%	42cd 7%	23 3%	16 3%	7 4%	50 4%	25 4%	33 5%	37 4%	5 3%	19 8%	7 3%
3 claims	9 1%	2b 2%	2 *%	5 1%	4 1%	2 1%	8 1%	3 1%	2 *%	4 *%	0 -%	4 1%	2 1%
4 claims	6 *%	0 -%	2 *%	3 *%	0 -%	3D 2%	6 *%	2 *%	2 *%	2 *%	0 -%	2 1%	2 1%
5+ claims	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Don't know	7 *%	3bcd 3%	2 *%	2 *%	2 *%	* *%	5 *%	4 1%	2 *%	6 1%	0 -%	1 *%	0 -%
Refused	2 *%	0 -%	0 -%	2 *%	0 -%	2b 1%	2 *%	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	.3	.3	.4	.3	.3	.4	.3	.3	.3	.3	.3	.5Ab	.3
Standard deviation	.6	.6	.6	.6	.6	.8	.6	.6	.6	.6	.5	.8	.7
Standard error	.02	.07	.03	.03	.03	.08	.02	.03	.03	.03	.04	.06	.05
Error variance	*	.01	*	*	*	.01	*	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 326 (continuation)

C6. How many times in the last 5 years have you made a motor insurance claim as a result of a vehicle accident?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
No claims	1125 75%	112 77%	442 72%	775 76%	676 76%	27 73%	304 75%	308 77%	215 74%	55 77%
1 claim	283 19%	26 18%	134 22%	186 18%	162 18%	4 12%	71 17%	78 20%	51 17%	10 14%
2 claims	70 5%	6 4%	30 5%	42 4%	36 4%	6 15%	19 5%	9 2%	19a 6%	4 6%
3 claims	9 1%	* *%	5 1%	5 1%	4 *%	0 -%	3 1%	2 *%	2 1%	0 -%
4 claims	6 *%	0 -%	2 *%	6 1%	2 *%	0 -%	6d 1%	0 -%	* *%	0 -%
5+ claims	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Don't know	7 *%	2 1%	4 1%	4 *%	4 *%	0 -%	2 *%	1 *%	2 1%	2 2%
Refused	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%	2 1%	0 -%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	.3	.3	.4	.3	.3	.4	.4	.3	.3	.3
Standard deviation	.6	.5	.6	.6	.6	.8	.7	.5	.6	.6
Standard error	.02	.05	.03	.02	.02	.15	.04	.03	.05	.08
Error variance	*	*	*	*	*	.02	*	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 326 (continuation)

C6. How many times in the last 5 years have you made a motor insurance claim as a result of a vehicle accident?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No prefer include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
No claims	1125 75%	555 76%	576 76%	827 72%	361 72%	314 73%	924 74%	974 75%	727 76%	991 75%	617 77%	156 71%	349 73%	415 76%	226 74%	438 75%
1 claim	283 19%	131 18%	132 17%	241 21%	96 19%	93 21%	237 19%	243 19%	168 18%	253 19%	144 18%	45 20%	93 19%	96 18%	61 20%	114 19%
2 claims	70 5%	34 5%	39 5%	66 6%	32 6%	21 5%	66 5%	56 4%	49 5%	65 5%	29 4%	15 7%	27 6%	27 5%	12 4%	24 4%
3 claims	9 1%	4 1%	6 1%	9 1%	4 1%	0 -%	7 1%	6 *%	5 1%	9 1%	2 *%	5a 2%	2 *%	2 *%	4 1%	4 1%
4 claims	6 *%	* *%	2 *%	2 *%	3f 1%	0 -%	* *%	6 *%	* *%	4 *%	5 1%	0 -%	* *%	* *%	3 1%	2 *%
5+ claims	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Don't know	7 *%	4 1%	4 1%	7 1%	2 *%	4 1%	7 1%	7 1%	4 *%	6 *%	1 *%	0 -%	6a 1%	3 1%	* *%	4 1%
Refused	2 *%	2 *%	2 *%	2 *%	2 *%	2 *%	2 *%	2 *%	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%	2 *%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	.3	.3	.3	.4	.4	.3	.3	.3	.3	.3	.3	.4a	.3	.3	.4	.3
Standard deviation	.6	.6	.6	.6	.7	.6	.6	.6	.6	.6	.6	.7	.6	.6	.7	.6
Standard error	.02	.03	.03	.02	.04	.03	.02	.02	.02	.02	.03	.06	.03	.03	.05	.03
Error variance	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 327

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.

Base: All

	Total	Gender		Age			Social Grade		Country						Area	
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
0 claims	1396 93%	803 92%	594 95%	186 91%	557 92%	653 95%	846 93%	501 94%	1396 93%	1243 93%	1174 93%	110 92%	70 93%	43 95%	992 93%	398 93%
1 claim	89 6%	61 7%	27 4%	13 7%	44 7%	31 5%	62 7%	22 4%	89 6%	79 6%	74 6%	8 6%	5 6%	2 5%	64 6%	25 6%
2 claims	8 1%	5 1%	3 1%	* 1%	5 1%	3 *	4 *	4 1%	8 1%	7 1%	7 1%	1 1%	* *	* *	4 *	4 1%
3 claims	2 *%	2 *%	* *%	2bc 1%	0 -	0 -	0 -	2 *%	2 *%	2 *%	2 *%	0 -	* *%	0 -	2 *%	0 -
4 claims	* *%	* *%	0 -%	0 -%	0 -%	* *%	0 -%	* *%	* *%	0 -%	0 -%	*aBC *%	0 -%	0 -%	0 -%	* *%
5+ claims	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Don't know	4 *%	2 *%	2 *%	2 1%	2 *%	0 -	2 *%	2 *%	4 *%	3 *%	3 *%	* *%	0 -%	0 -%	3 *%	* *%
Refused	2 *%	2 *%	0 -%	2 1%	0 -%	0 -%	0 -%	2 *%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1
Standard deviation	.3	.3	.3	.4	.3	.3	.3	.3	.3	.3	.3	.4	.3	.2	.3	.3
Standard error	.01	.01	.01	.03	.02	.01	.01	.02	.01	.01	.01	.02	.02	.02	.01	.02
Error variance	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 327 (continuation)

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.

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High	Low	High	Low	Yes	No	Yes	No	Yes	No	High	Low	Yes	No
		(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)	(a)	(b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
0 claims	1396 93%	905 94%	482 91%	643 92%	712 94%	82 95%	1259 93%	336 77%	1061A 99%	172 92%	1214 93%	1236 94%	90 90%	850 93%	164 95%
1 claim	89 6%	53 5%	36 7%	47 7%	41 5%	4 4%	83 6%	89B 20%	0 -	14 8%	74 6%	68 5%	8 8%	53 6%	9 5%
2 claims	8 1%	6 1%	3 *	5 1%	3 *	0 -	8 1%	8B 2%	0 -	0 -	8 1%	8 1%	0 -	7 1%	* **
3 claims	2 **	0 -	2 **	0 -	* **	0 -	0 -	2 **	0 -	* **	2 **	2 **	0 -	* **	0 -
4 claims	* **	* **	0 -	* **	0 -	*b 1%	0 -	* **	0 -	0 -	* **	* **	0 -	* **	0 -
5+ claims	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -
Don't know	4 **	* **	3 1%	2 **	2 **	0 -	4 **	0 -	4 **	0 -	4 **	2 **	2a 2%	2 **	0 -
Refused	2 **	0 -	2 **	2 **	0 -	0 -	0 -	0 -	2 **	0 -	2 **	2 **	0 -	2 **	0 -
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	.1	.1	.1	.1	.1	.1	.1	.3B	.0	.1	.1	.1	.1	.1	.1
Standard deviation	.3	.3	.3	.3	.3	.4	.3	.5	.0	.3	.3	.3	.3	.3	.2
Standard error	.01	.01	.02	.01	.01	.05	.01	.03	.00	.03	.01	.01	.03	.01	.02
Error variance	*	*	*	*	*	*	*	*	.00	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 327 (continuation)

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.

Base: All

	Total	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual	
		Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
0 claims	1396 93%	326 92%	504 94%	433 92%	284 92%	505 94%	382 95%	358 92%	302 93%	240 94%	282 93%	289 93%	778 93%	747 92%	425a 96%
1 claim	89 6%	24 7%	29 5%	32 7%	24 8%	29 5%	15 4%	27 7%	20 6%	10 4%	15 5%	17 5%	55 7%	53b 7%	15 3%
2 claims	8 1%	2 1%	5 1%	4 1%	* *%	2 *%	2 *%	4 1%	* *%	2 1%	4 1%	0 -%	4 1%	8 1%	* *%
3 claims	2 *%	* *%	0 -%	2 *%	0 -%	* *%	* *%	0 -%	0 -%	2 1%	0 -%	0 -%	2 *%	* *%	0 -%
4 claims	* *%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	0 -%	* *%	0 -%	* *%	0 -%	0 -%	* *%	0 -%
5+ claims	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Don't know	4 *%	2 *%	0 -%	2 *%	0 -%	* *%	0 -%	0 -%	2 1%	* *%	2 1%	2 1%	* *%	4 *%	0 -%
Refused	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	0 -%	0 -%	0 -%	2 1%	0 -%	0 -%	2 *%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	.1	.1	.1	.1	.1	.1	*	.1	.1	.1	.1	.1	.1	.1b	*
Standard deviation	.3	.3	.3	.4	.3	.3	.2	.3	.3	.4	.3	.2	.3	.3	.2
Standard error	.01	.02	.02	.02	.02	.01	.01	.02	.02	.03	.02	.02	.01	.01	.01
Error variance	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 327 (continuation)

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.

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
0 claims	1396 93%	101 94%	584 92%	648 93%	473 94%	152 91%	1069 93%	577 92%	634 93%	773 94%	166 90%	230 91%	217 95%
1 claim	89 6%	6 6%	41 6%	38 5%	23 5%	12 7%	67 6%	40 6%	43 6%	43 5%	16 9%	19 8%	10 4%
2 claims	8 1%	0 -%	6 1%	2 *%	2 *%	0 -%	6 1%	6 1%	2 *%	6 1%	0 -%	* *%	2 1%
3 claims	2 *%	* *%	0 -%	2 *%	2 *%	0 -%	* *%	2 *%	* *%	2 *%	0 -%	* *%	0 -%
4 claims	* *%	0 -%	* *%	0 -%	0 -%	0 -%	* *%	* *%	0 -%	* *%	0 -%	0 -%	0 -%
5+ claims	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Don't know	4 *%	0 -%	2 *%	2 *%	2 *%	* *%	4 *%	* *%	2 *%	* *%	2 1%	2 1%	0 -%
Refused	2 *%	0 -%	0 -%	2 *%	0 -%	2b 1%	2 *%	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1
Standard deviation	.3	.3	.3	.3	.3	.3	.3	.4	.3	.3	.3	.3	.3
Standard error	.01	.03	.02	.01	.02	.03	.01	.02	.01	.01	.03	.02	.02
Error variance	*	*	*	*	*	*	*	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 327 (continuation)

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.

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
0 claims	1396 93%	137 94%	564 91%	941 92%	815 92%	35 94%	365 90%	365 92%	272 94%	64 90%
1 claim	89 6%	7 5%	48 8%	67 7%	60 7%	2 6%	34 9%	29 7%	13 4%	6 8%
2 claims	8 1%	2 1%	1 *%	4 *%	4 *%	0 -%	2 *%	2 *%	2 1%	0 -%
3 claims	2 *%	* *%	2 *%	2 *%	2 *%	0 -%	2 *%	0 -%	0 -%	2Ab 2%
4 claims	* *%	0 -%	0 -%	* *%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
5+ claims	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%
Don't know	4 *%	0 -%	2 *%	4 *%	4 *%	0 -%	2 *%	2 1%	2 1%	0 -%
Refused	2 *%	0 -%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%	2 1%	0 -%
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1
Standard deviation	.3	.3	.3	.3	.3	.2	.4	.3	.3	.5
Standard error	.01	.03	.02	.01	.01	.05	.02	.02	.02	.07
Error variance	*	*	*	*	*	*	*	*	*	.01

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 327 (continuation)

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.

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
0 claims	1396 93%	679 93%	708 93%	1070 93%	468 94%	409 95%	1164 94%	1203 93%	894 93%	1236 93%	735 92%	210 95%	449 94%	518c 95%	287 94%	533 91%
1 claim	89 6%	43 6%	41 5%	69 6%	26 5%	21 5%	71 6%	75 6%	54 6%	80 6%	57 7%	9 4%	23 5%	22 4%	20 6%	43a 7%
2 claims	8 1%	4 1%	6 1%	8 1%	2 *	1 **	6 1%	8 1%	4 **	8 1%	4 1%	2 1%	2 **	2 **	0 -	6 1%
3 claims	2 **	0 -	2 **	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	2 **	2 **	* **	0 -
4 claims	* **	* **	* **	* **	0 -	0 -	0 -	* **	* **	* **	* **	0 -	0 -	0 -	0 -	* **
5+ claims	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -
Don't know	4 **	2 **	2 **	4 **	2 **	0 -	* **	4 **	2 **	4 **	2 **	0 -	2 **	* **	0 -	2 **
Refused	2 **	2 **	2 **	2 **	2 **	2 **	2 **	2 **	2 **	2 **	0 -	0 -	2 **	0 -	0 -	2 **
Median	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
Mean score	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1
Standard deviation	.3	.3	.3	.3	.3	.2	.3	.3	.3	.3	.3	.3	.3	.3	.3	.3
Standard error	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.01	.02	.02	.01	.02	.02
Error variance	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 328  
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?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Respondent	50 3%	48B 5%	2 *%	9 5%	22 4%	19 3%	22 2%	24 5%	50 3%	45 3%	44 3%	3 2%	2 2%	2 4%	35 3%	15 3%
Family member	87 6%	41 5%	46 7%	14 7%	31 5%	43 6%	48 5%	39 7%	87 6%	74 6%	69 5%	8 6%	5 7%	5ABCd 11%	60 6%	27 6%
Close Friend	64 4%	48b 6%	16 3%	12 6%	30 5%	21 3%	32 4%	30 6%	64f 4%	57f 4%	54f 4%	6f 5%	4f 5%	1 1%	50 5%	14 3%
None of the above	1304 87%	742 85%	562a 90%	168 82%	529 87%	607 88%	814b 89%	445 83%	1304 87%	1163 87%	1098 87%	103 86%	65 87%	38 84%	925 87%	373 87%
Don't know	10 1%	9 1%	1 *%	2 1%	4 1%	4 1%	4 *%	4 1%	10 1%	9 1%	8 1%	1 1%	* *%	* 1%	8 1%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 328 (continuation)

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?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Respondent	50 3%	35 4%	15 3%	19 3%	30 4%	0 -%	44 3%	13 3%	36 3%	50B 27%	0 -%	40 3%	5 5%	36 4%	4 2%
Family member	87 6%	53 6%	32 6%	42 6%	44 6%	3 4%	82 6%	30 7%	57 5%	87B 47%	0 -%	79 6%	6 6%	48 5%	11 7%
Close Friend	64 4%	38 4%	24 5%	29 4%	35 5%	2 3%	54 4%	13 3%	51 5%	64B 34%	0 -%	53 4%	5 5%	39 4%	9 5%
None of the above	1304 87%	846 88%	455 86%	604 86%	658 87%	79 92%	1177 87%	376 86%	928 87%	0 -%	1304A 100%	1153 87%	83 82%	793 87%	149 86%
Don't know	10 1%	3 *%	5 1%	6 1%	4 *%	2 2%	8 1%	2 1%	8 1%	0 -%	0 -%	7 1%	2 2%	3 *%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 328 (continuation)

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?

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Respondent	50 3%	11 3%	21 4%	16 3%	6 2%	27 5%	6 1%	22Ac 6%	6 2%	8 3%	9 3%	7 2%	32 4%	27 3%	14 3%
Family member	87 6%	20 6%	27 5%	30 6%	17 6%	35 7%	24 6%	27 7%	13 4%	15 6%	15 5%	18 6%	53 6%	42 5%	23 5%
Close Friend	64 4%	22b 6%	16 3%	27 6%	16 5%	17 3%	13 3%	26d 7%	16 5%	4 2%	9 3%	9 3%	42 5%	31 4%	24 5%
None of the above	1304 87%	303 85%	475 88%	398 84%	271 88%	463 86%	355 89%	323 83%	285 88%	230b 90%	268 88%	275 89%	719 86%	718 88%	381 86%
Don't know	10 1%	* *%	3 1%	5 1%	2 1%	1 *%	3 1%	2 1%	4 1%	0 -%	2 1%	2 1%	6 1%	* *%	4a 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 328 (continuation)

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?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Respondent	50 3%	4 3%	23 4%	21 3%	16 3%	4 2%	34 3%	27 4%	21 3%	32 4%	6 3%	3 1%	8 4%
Family member	87 6%	4 4%	40 6%	38 6%	30 6%	6 4%	62 5%	41 6%	37 5%	48 6%	12 6%	12 5%	15 7%
Close Friend	64 4%	6 6%	23 4%	35 5%	22 4%	11 7%	52 5%	28 5%	33 5%	34 4%	14d 8%	13d 5%	3 1%
None of the above	1304 87%	94 87%	549 87%	602 87%	437 87%	145 88%	1004 87%	532 85%	592 87%	716 87%	155 84%	224 89%	202 88%
Don't know	10 1%	0 -%	4 1%	4 1%	1 *%	4d 2%	6 1%	8 1%	2 *%	6 1%	* *%	0 -%	2 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 328 (continuation)

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?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Respondent	50 3%	9 6%	30 5%	40 4%	32 4%	2 5%	17 4%	14 4%	11 4%	0 -%
Family member	87 6%	12 8%	43 7%	58 6%	47 5%	2 5%	28 7%	16 4%	17 6%	6 8%
Close Friend	64 4%	10 7%	34 6%	50 5%	43 5%	5 14%	23 6%	15 4%	18 6%	6 8%
None of the above	1304 87%	121 83%	518 84%	878 86%	768 87%	32 86%	341 84%	354 89%	244 84%	59 83%
Don't know	10 1%	* *%	2 *%	8 1%	6 1%	0 -%	3 1%	2 1%	2 1%	2 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 328 (continuation)

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?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Respondent	50 3%	22 3%	21 3%	26 2%	28bCgi 6%	15 3%	41 3%	36 3%	32 3%	40 3%	33 4%	8 4%	9 2%	21 4%	9 3%	17 3%
Family member	87 6%	55 8%	49 6%	68 6%	32 6%	28 6%	75 6%	74 6%	61 6%	83 6%	44 6%	16 7%	27 6%	36 7%	16 5%	33 6%
Close Friend	64 4%	33 5%	37 5%	48 4%	28 6%	12 3%	50 4%	55 4%	39 4%	62 5%	36 5%	11 5%	17 3%	30 6%	8 3%	23 4%
None of the above	1304 87%	617 84%	654 86%	1011 88%	421 84%	378 87%	1079 87%	1133 88%	827 86%	1148 86%	690 86%	185 84%	427 89%	461 85%	273 89%	515 88%
Don't know	10 1%	8 1%	9 1%	8 1%	2 *%	3 1%	8 1%	7 1%	6 1%	10 1%	* *%	6A 3%	4 1%	2 *%	3 1%	3 *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 329

C9. Are you the chief income earner in your household?

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	1063 71%	730B 83%	333 53%	118 58%	413a 68%	532AB 77%	649 71%	393 74%	1063 71%	945 71%	888 70%	88 74%	56f 75%	30 66%	757 71%	300 70%
No	424 28%	134 15%	289A 46%	84bC 41%	188C 31%	151 22%	261 29%	133 25%	424 28%	377 28%	359 28%	32 26%	18 24%	15e 32%	299 28%	124 29%
Don't know	15 1%	11 1%	4 1%	2 1%	7 1%	6 1%	4 *	7 1%	15 1%	14 1%	13 1%	0 -%	1 1%	1d 1%	11 1%	4 1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 329 (continuation)

C9. Are you the chief income earner in your household?

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	1063	719B	338	516	526	65	959	311	751	129	926	930	72	656	117
	71%	75%	64%	74%	69%	76%	71%	72%	70%	69%	71%	71%	72%	72%	68%
No	424	237	185A	179	223	21	381	121	302	57	366	378	27	249	53
	28%	25%	35%	26%	29%	24%	28%	28%	28%	31%	28%	29%	27%	27%	30%
Don't know	15	8	5	5	9	0	14	2	13	*	13	11	2	10	3
	1%	1%	1%	1%	1%	-%	1%	*%	1%	*%	1%	1%	2%	1%	2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 329 (continuation)

C9. Are you the chief income earner in your household?

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	1063	257	387	341	210	390	283	287	215	185	217	229	583	543	341A
	71%	72%	72%	72%	68%	73%	71%	74%	66%	73%	72%	74%	69%	67%	77%
No	424	93	148	125	95	143	115	97	108b	68	83	76	249	262B	96
	28%	26%	27%	26%	31%	27%	29%	25%	33%	27%	27%	25%	30%	32%	22%
Don't know	15	6	4	7	2	4	2	5	2	2	3	4	7	7	5
	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 329 (continuation)

C9. Are you the chief income earner in your household?

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total - (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	1063 71%	83 77%	449 71%	477 69%	331 66%	132cD 79%	807 70%	445 71%	486 71%	576 70%	130 71%	190 75%	161 71%
No	424 28%	23 21%	178 28%	211f 30%	164af 33%	34 21%	332 29%	172 27%	192 28%	242 29%	54 29%	62 24%	64 28%
Don't know	15 1%	2 2%	7 1%	5 1%	5 1%	0 -%	9 1%	10 2%	2 *%	9 1%	* *%	* *%	4 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 329 (continuation)

C9. Are you the chief income earner in your household?

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone - (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	1063 71%	104 71%	460cD 75%	691 68%	593 67%	28 75%	278 69%	267 67%	193 67%	46 64%
No	424 28%	40 28%	153 25%	319b 31%	284b 32%	9 25%	123 30%	128 32%	93 32%	25 36%
Don't know	15 1%	2 1%	4 1%	9 1%	9 1%	0 -%	3 1%	3 1%	4 1%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 329 (continuation)

C9. Are you the chief income earner in your household?

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer separate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	1063 71%	525 72%	539 71%	806 70%	373 75%	310 72%	880 71%	918 71%	672 70%	949 71%	566 71%	140 63%	356b 74%	377 69%	221 72%	420 72%
No	424 28%	202 28%	215 28%	339 29%	127 25%	117 27%	353 28%	364 28%	278 29%	368 28%	226 28%	79c 36%	118 25%	165 30%	83 27%	157 27%
Don't know	15 1%	4 1%	7 1%	9 1%	* *%	5 1%	11 1%	11 1%	7 1%	14 1%	7 1%	2 1%	6 1%	2 *%	4 1%	9 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 330  
C10. Social grading

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
A	67 4%	50b 6%	17 3%	4 2%	18 3%	45ab 7%	67B 7%	0 -%	67 4%	60 4%	55 4%	6 5%	5 6%	1 2%	34 3%	33A 8%
B	270 18%	151 17%	119 19%	26 13%	102 17%	142a 21%	270B 30%	0 -%	270 18%	240 18%	230 18%	17 14%	10 14%	12ABCDE 27%	181 17%	87 20%
C1	577 38%	309 35%	269a 43%	85 42%	238 39%	254 37%	577B 63%	0 -%	577 38%	518 39%	487 39%	44 37%	31 41%	15 34%	407 38%	170 40%
C2	291 19%	194B 22%	96 15%	47c 23%	138C 23%	106 15%	0 -%	291A 54%	291 19%	253 19%	238 19%	29 24%	15 20%	8 18%	218 20%	72 17%
D	156 10%	100 11%	56 9%	26 13%	73 12%	57 8%	0 -%	156A 29%	156 10%	141 11%	133 11%	9 8%	9 12%	5 12%	120 11%	35 8%
E	87 6%	44 5%	43 7%	5 3%	12 2%	70AB 10%	0 -%	87A 16%	87 6%	75 6%	71 6%	10 8%	5 6%	2 4%	65 6%	23 5%
ABC1	914 61%	509 58%	404a 65%	115 56%	358 59%	441 64%	914B 100%	0 -%	914 61%	818 61%	772 61%	67 56%	46 61%	29 64%	622 58%	290A 68%
C2DE	534 36%	338b 39%	196 31%	78 38%	224 37%	232 34%	0 -%	534A 100%	534 36%	470 35%	442 35%	48 40%	28 38%	15 34%	402b 38%	130 30%
Don't know	4 *%	4 *%	0 -%	2 1%	2 *%	0 -%	0 -%	0 -%	4 *%	3 *%	3 *%	0 -%	0 -%	* *%	3 *%	* *%
Refused	50 3%	24 3%	26 4%	10 5%	24 4%	16 2%	0 -%	0 -%	50 3%	45 3%	44 3%	4 4%	1 2%	1 2%	39 4%	8 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 330 (continuation)

C10. Social grading

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
A	67 4%	58B 6%	9 2%	40 6%	26 3%	2 3%	64 5%	18 4%	49 5%	1 1%	65a 5%	60 5%	3 3%	41 4%	4 2%
B	270 18%	184 19%	84 16%	132 19%	133 17%	17 20%	243 18%	85 20%	185 17%	26 14%	244 19%	231 18%	20 19%	183 20%	31 18%
C1	577 38%	357 37%	220 42%	278 40%	287 38%	26 30%	532 39%	181 42%	397 37%	69 37%	505 39%	511 39%	34 34%	338 37%	66 38%
C2	291 19%	187 19%	104 20%	138 20%	145 19%	17 20%	261 19%	68 16%	222 21%	55B 30%	235 18%	253 19%	24 24%	165 18%	48a 28%
D	156 10%	97 10%	58 11%	62 9%	89 12%	16b 19%	126 9%	42 10%	113 11%	20 11%	134 10%	138 10%	11 11%	85 9%	18 10%
E	87 6%	62 6%	22 4%	25 4%	58A 8%	7 8%	79 6%	27 6%	60 6%	10 5%	76 6%	81 6%	5 5%	66 7%	5 3%
ABC1	914 61%	598 62%	314 59%	450 64%	446 59%	45 53%	839 62%	283 65%	631 59%	96 52%	814a 62%	802 61%	56 56%	561 61%	100 58%
C2DE	534 36%	346 36%	184 35%	225 32%	292a 39%	41b 47%	466 34%	138 32%	396 37%	85b 45%	445 34%	472 36%	40 40%	316 35%	70 40%
Don't know	4 *%	2 *%	2 *%	2 *%	2 *%	0 -%	4 *%	* *%	3 *%	0 -%	4 *%	4 *%	0 -%	2 *%	0 -%
Refused	50 3%	19 2%	28A 5%	23 3%	19 3%	0 -%	45 3%	14 3%	36 3%	6 3%	42 3%	40 3%	4 4%	35 4%	3 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 330 (continuation)

C10. Social grading

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
A	67 4%	8 2%	33a 6%	24 5%	13 4%	19 4%	16 4%	15 4%	16 5%	10 4%	14 5%	15 5%	36 4%	42 5%	18 4%
B	270 18%	79 22%	102 19%	73 16%	62 20%	105 20%	86Bd 21%	49 13%	73BD 23%	32 12%	64 21%	61 20%	136 16%	165 20%	78 18%
C1	577 38%	123 34%	207 38%	185 39%	116 38%	190 35%	144 36%	153 39%	127 39%	105 41%	115 38%	115 37%	328 39%	327 40%	154 35%
C2	291 19%	68 19%	92 17%	93 20%	68 22%	106 20%	70 17%	88 23%	59 18%	53 21%	50 17%	61 20%	172 20%	143 18%	102 23%
D	156 10%	37 10%	48 9%	65 14%	25 8%	56 10%	42 11%	44 11%	28 9%	31 12%	28 9%	38 12%	86 10%	63 8%	53a 12%
E	87 6%	29 8%	37 7%	18 4%	17 6%	36 7%	22 5%	24 6%	14 4%	21 8%	21 7%	13 4%	52 6%	46 6%	23 5%
ABC1	914 61%	209 59%	342 63%	282 60%	191 62%	314 58%	246 61%	217 56%	217b 67%	146 57%	193 64%	191 62%	499 59%	534B 66%	250 57%
C2DE	534 36%	133 37%	176 33%	176 37%	110 36%	198 37%	134 33%	156c 40%	101 31%	105c 41%	99 33%	111 36%	309 37%	253 31%	177A 40%
Don't know	4 *%	* *%	2 *%	2 *%	* *%	2 *%	* *%	3 1%	0 -%	0 -%	2 1%	0 -%	2 *%	2 *%	2 *%
Refused	50 3%	13 4%	19 4%	12 3%	6 2%	23 4%	21d 5%	12 3%	7 2%	4 1%	10 3%	7 2%	30 4%	24 3%	14 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 330 (continuation)

C10. Social grading

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online Total (c)	Online - PCW (d)	Online other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
A	67 4%	7 6%	29 5%	24 3%	11 2%	10d 6%	55 5%	29 5%	30 4%	29 4%	10 6%	16 6%	12 5%
B	270 18%	17 16%	120 19%	121 17%	90 18%	28 17%	222 19%	111 18%	119 17%	134 16%	33 18%	51 20%	50 22%
C1	577 38%	45 42%	223 35%	283 41%	201 40%	76b 46%	441 38%	238 38%	269 40%	328 40%	72 39%	97 38%	77 34%
C2	291 19%	15 14%	125 20%	136 20%	107 21%	25 15%	217 19%	133 21%	126 19%	171 21%	29 16%	53 21%	37 16%
D	156 10%	9 8%	69 11%	73 10%	49 10%	18 11%	114 10%	61 10%	74 11%	82 10%	31acd 17%	22 9%	19 8%
E	87 6%	11cdf 11%	41 6%	30 4%	22 4%	6 3%	63 5%	29 5%	44 6%	51 6%	3 2%	8 3%	22Bc 10%
ABC1	914 61%	69 64%	373 59%	428 62%	301 60%	114 69%	718 62%	378 60%	418 61%	492 59%	115 62%	164 65%	139 61%
C2DE	534 36%	36 33%	235 37%	239 35%	178 36%	48 29%	394 34%	223 36%	245 36%	305 37%	64 35%	83 33%	78 34%
Don't know	4 *%	0 -%	2 *%	2 *%	2 *%	0 -%	2 *%	2 *%	0 -%	2 *%	0 -%	* *%	2 1%
Refused	50 3%	2 2%	24 4%	24 3%	20 4%	4 2%	35 3%	24 4%	18 3%	28 3%	6 3%	4 2%	10 4%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 330 (continuation)  
C10. Social grading

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
A	67 4%	8 6%	28 5%	41 4%	34 4%	0 -%	21 5%	14 4%	4 1%	2 3%
B	270 18%	26 18%	111 18%	185 18%	154 17%	1 3%	77 19%	67 17%	31 11%	21aB 29%
C1	577 38%	44 30%	218 35%	415a 41%	355 40%	21 56%	176ab 43%	159 40%	139c 48%	21 29%
C2	291 19%	35 24%	124 20%	213 21%	192 22%	10 26%	76 19%	89 22%	60 21%	13 19%
D	156 10%	15 10%	72 12%	95 9%	86 10%	5 14%	29 7%	40 10%	31 11%	9 13%
E	87 6%	11 8%	44cdf 7%	37 4%	32 4%	* 1%	14 3%	17 4%	10 3%	1 2%
ABC1	914 61%	77 53%	357 58%	641 63%	544 61%	22 59%	273ab 67%	240 60%	175 60%	44 62%
C2DE	534 36%	61f 42%	240f 39%	345 34%	310 35%	15 41%	119 29%	146 37%	100 35%	24 33%
Don't know	4 *%	0 -%	* *%	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	0 -%
Refused	50 3%	7 5%	20 3%	32 3%	30 3%	0 -%	13 3%	10 2%	14 5%	4 5%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 330 (continuation)

C10. Social grading

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
A	67 4%	41 6%	25 3%	51 4%	32b 6%	20 5%	52 4%	58 4%	42 4%	61 5%	32 4%	8 4%	26 5%	18 3%	19 6%	28 5%
B	270 18%	106 14%	141 19%	195 17%	97e 19%	58 13%	218 18%	239e 18%	151 16%	240 18%	184BC 23%	24 11%	60 13%	85 16%	51 17%	115 20%
C1	577 38%	284 39%	286 38%	459 40%	211e 42%	148 34%	487 39%	496 38%	376 39%	512 38%	315 39%	90 41%	173 36%	216 40%	105 34%	241 41%
C2	291 19%	136 19%	141 18%	222 19%	79 16%	99dh 23%	243 20%	243 19%	166 17%	257 19%	158 20%	45 20%	88 18%	113 21%	69 22%	106 18%
D	156 10%	84 11%	96d 13%	125 11%	41 8%	49 11%	125 10%	134 10%	110 12%	143 11%	64 8%	21 10%	70A 15%	59 11%	32 10%	53 9%
E	87 6%	57 8%	48 6%	68 6%	25 5%	41cdgi 9%	81 6%	75 6%	75 8%	72 5%	30 4%	14 6%	43A 9%	33 6%	16 5%	31 5%
ABC1	914 61%	431 59%	452e 59%	706E 61%	340 68%	226 52%	757E 61%	792E 61%	568e 59%	813E 61%	531bc 66%	122 55%	259 54%	319 59%	175 57%	384b 65%
C2DE	534 36%	277D 38%	285d 37%	415d 36%	145 29%	188 43%	449d 36%	452d 35%	351d 37%	472d 35%	252 32%	80 36%	202A 42%	205 38%	118 38%	189 32%
Don't know	4 *%	2 *%	4 *%	4 *%	2 *%	2 *%	4 *%	4 *%	3 *%	4 *%	0 -%	2a 1%	2 *%	2 *%	* *%	0 -%
Refused	50 3%	21 3%	20 3%	29 3%	13 3%	17 4%	34 3%	44 3%	33 3%	42 3%	16 2%	17Ac 8%	17 4%	18 3%	14 5%	13 2%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 331

C11. How would you describe the area you live in. Would you say it is...

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
A big city	186 12%	127b 15%	59 9%	48bc 23%	86C 14%	52 8%	112 12%	70 13%	186E 12%	168E 13%	165E 13%	14E 12%	3 4%	4e 9%	186B 17%	0 -%
The suburbs of big city	271 18%	151 17%	120 19%	36 17%	119 20%	116 17%	184b 20%	75 14%	271E 18%	245Ef 18%	238Ef 19%	20e 16%	7 9%	6 13%	271B 25%	0 -%
Small city or town	610 41%	350 40%	260 41%	96 47%	246 40%	269 39%	326 36%	257A 48%	610 41%	550 41%	514 41%	42 35%	36abcd 48%	18 40%	610B 57%	0 -%
A country village	328 22%	185 21%	143 23%	18 9%	108a 18%	202AB 29%	230B 25%	92 17%	328 22%	288 22%	269 21%	32f 26%	20 26%	8 19%	0 -%	328A 77%
A home in the countryside	100 7%	56 6%	44 7%	7 3%	47 8%	46 7%	59 6%	38 7%	100 7%	80 6%	71 6%	12bc 10%	9ABC 12%	9ABCDe 19%	0 -%	100A 23%
URBAN	1067 71%	628 72%	439 70%	179BC 88%	451C 74%	436 63%	622 68%	402a 75%	1067dEF 71%	963DEF 72%	917DEF 73%	76 63%	46 62%	28 62%	1067B 100%	0 -%
RURAL	428 29%	241 28%	187 30%	25 12%	155A 25%	248AB 36%	290b 32%	130 24%	428 29%	368 28%	339 27%	43aBC 36%	29ABC 38%	17ABC 38%	0 -%	428A 100%
Don't know	4 *%	4 *%	* *%	0 -%	2 *%	3 *%	2 *%	2 *%	4 *%	3 *%	3 *%	1 1%	0 -%	0 -%	0 -%	0 -%
Refused	2 *%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%	0 -%	2 *%	2 *%	2 *%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 331 (continuation)

C11. How would you describe the area you live in. Would you say it is...

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
A big city	186 12%	86 9%	100A 19%	71 10%	104 14%	6 6%	164 12%	64 15%	122 11%	19 10%	163 12%	165 12%	16 16%	103 11%	28 16%
The suburbs of big city	271 18%	173 18%	96 18%	116 17%	151 20%	13 15%	252 19%	92 21%	179 17%	27 14%	242 19%	236 18%	14 14%	166 18%	31 18%
Small city or town	610 41%	374 39%	230 43%	256 37%	333a 44%	32 38%	549 41%	155 36%	455a 43%	88 47%	520 40%	541 41%	45 45%	364 40%	62 36%
A country village	328 22%	258B 27%	71 13%	189B 27%	134 18%	28b 33%	294 22%	94 22%	234 22%	40 21%	286 22%	284 22%	19 19%	216 24%	41 24%
A home in the countryside	100 7%	69 7%	30 6%	67B 10%	32 4%	7 8%	89 7%	28 6%	72 7%	13 7%	87 7%	86 7%	7 7%	62 7%	10 6%
URBAN	1067 71%	633 66%	426A 81%	443 63%	587A 77%	51 59%	965 71%	311 72%	756 71%	134 72%	925 71%	942 71%	75 75%	633 69%	121 70%
RURAL	428 29%	327B 34%	101 19%	256B 37%	166 22%	35b 41%	383 28%	122 28%	306 29%	53 28%	373 29%	370 28%	26 25%	278 30%	51 29%
Don't know	4 *%	3 *%	2 *%	* *%	3 *%	0 -%	4 *%	2 *%	3 *%	0 -%	4 *%	4 *%	0 -%	3 *%	2 1%
Refused	2 *%	2 *%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	0 -%	2 *%	2 *%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 331 (continuation)

C11. How would you describe the area you live in. Would you say it is...

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
A big city	186 12%	48 14%	54 10%	103BC 22%	31 10%	34 6%	49 12%	44 11%	44 14%	37 15%	35 11%	29 9%	119 14%	105 13%	46 11%
The suburbs of big city	271 18%	81b 23%	84 16%	93C 20%	75C 24%	64 12%	77 19%	71 18%	66 20%	35 14%	42 14%	66a 22%	156 19%	161 20%	73 17%
Small city or town	610 41%	128 36%	221 41%	181 38%	121 39%	239 44%	157 39%	151 39%	142 44%	114 45%	127 42%	116 38%	347 41%	317 39%	197 45%
A country village	328 22%	74 21%	141 26%	67 14%	58 19%	160AB 30%	87 22%	92 24%	53 16%	55 21%	75 25%	77 25%	167 20%	170 21%	95 22%
A home in the countryside	100 7%	22 6%	39 7%	26 5%	22 7%	37 7%	30 7%	31 8%	17 5%	12 5%	25 8%	18 6%	48 6%	55 7%	28 6%
URBAN	1067 71%	258 72%	359 67%	377C 80%	228C 74%	337 63%	283 71%	266 68%	253b 78%	186 73%	203 67%	211 68%	622a 74%	583 72%	317 72%
RURAL	428 29%	96 27%	180 33%	93 20%	79 26%	197AB 37%	116 29%	123c 32%	70 22%	67 26%	100c 33%	95 31%	215 26%	225 28%	123 28%
Don't know	4 *%	2 1%	* *%	2 *%	* *%	2 *%	1 *%	0 -%	0 -%	2 1%	0 -%	3 1%	2 *%	4 *%	* *%
Refused	2 *%	0 -%	0 -%	0 -%	0 -%	2 *%	0 -%	0 -%	2 1%	0 -%	0 -%	0 -%	2 *%	0 -%	2 *%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 331 (continuation)

C11. How would you describe the area you live in. Would you say it is...

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone - (b)	Online - Total (c)	Online - PCW - (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
A big city	186 12%	11 10%	73 12%	95 14%	72 14%	20 12%	135 12%	74 12%	90 13%	111 13%	17 9%	29 12%	29 13%
The suburbs of big city	271 18%	16 15%	123f 19%	117 17%	96f 19%	17 10%	212 18%	118 19%	123 18%	168d 20%	32 17%	43 17%	26 11%
Small city or town	610 41%	43 39%	263 41%	275 40%	208 41%	60 36%	482 42%	265 42%	268 39%	334 40%	73 40%	104 41%	94 41%
A country village	328 22%	31 29%	125 20%	161 23%	97 19%	55BcD 33%	239 21%	128 20%	156 23%	160 19%	48 26%	57 23%	63a 28%
A home in the countryside	100 7%	7 7%	47 7%	40 6%	26 5%	12 8%	75 7%	42 7%	39 6%	49 6%	12 7%	20 8%	16 7%
URBAN	1067 71%	69 64%	459F 72%	488f 70%	376F 75%	97 58%	829 72%	457 73%	482 71%	613d 74%	122 66%	175 70%	149 65%
RURAL	428 29%	38d 36%	172 27%	201 29%	123 25%	67BcD 40%	314 27%	170 27%	195 29%	210 25%	60 33%	76 30%	80a 35%
Don't know	4 *%	0 -%	0 -%	4 1%	2 *%	2b 1%	4 *%	* *%	2 *%	4 1%	0 -%	0 -%	0 -%
Refused	2 *%	0 -%	2 *%	0 -%	0 -%	0 -%	2 *%	0 -%	2 *%	0 -%	2a 1%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 331 (continuation)

C11. How would you describe the area you live in. Would you say it is...

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
A big city	186 12%	14 10%	83 13%	136 13%	125 14%	7 19%	59 15%	45 11%	48 17%	18A 25%
The suburbs of big city	271 18%	24 16%	109 18%	194 19%	168 19%	11 29%	80 20%	74 19%	56 19%	16 23%
Small city or town	610 41%	57 39%	258 42%	412 40%	365 41%	15 40%	156 39%	166 42%	127 44%	28 39%
A country village	328 22%	37 26%	132 21%	213 21%	177 20%	4 12%	88 22%	76 19%	51 18%	9 13%
A home in the countryside	100 7%	12 8%	32 5%	62 6%	50 6%	* 1%	21 5%	36Bc 9%	7 2%	1 1%
URBAN	1067 71%	95 65%	450 73%	742 73%	658 74%	32 87%	296 73%	285 72%	231a 80%	62a 86%
RURAL	428 29%	49 34%	165 27%	275 27%	227 26%	5 13%	109 27%	112bc 28%	58 20%	10 14%
Don't know	4 *%	0 -%	2 *%	3 *%	1 *%	0 -%	0 -%	* *%	* *%	0 -%
Refused	2 *%	2bCD 1%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 331 (continuation)

C11. How would you describe the area you live in. Would you say it is...

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Preferable (a)	No preference (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
A big city	186 12%	78 11%	100 13%	147 13%	62 12%	54 12%	147 12%	149 12%	117 12%	158 12%	85 11%	33 15%	68 14%	82 15%	35 12%	64 11%
The suburbs of big city	271 18%	131 18%	121 16%	216 19%	84 17%	77 18%	231 19%	232 18%	171 18%	239 18%	144 18%	41 18%	86 18%	96 18%	61 20%	109 19%
Small city or town	610 41%	299 41%	342 45%	484 42%	203 41%	189 44%	514 41%	532 41%	423 44%	539 40%	335 42%	90 41%	183 38%	219 40%	124 40%	229 39%
A country village	328 22%	174 24%	146 19%	234 20%	112 22%	84 19%	270 22%	285 22%	181 19%	297 22%	185 23%	39 18%	104 22%	120 22%	69 22%	128 22%
A home in the countryside	100 7%	47 6%	51 7%	73 6%	39 8%	27 6%	78 6%	89 7%	61 6%	92 7%	44 5%	18 8%	38 8%	24 4%	18 6%	56 10%
URBAN	1067 71%	508 70%	562 74%	847 73%	349 70%	319 74%	891 72%	914 71%	710 74%	936 70%	564 71%	164 74%	337 70%	398 73%	220 72%	402 69%
RURAL	428 29%	221 30%	196 26%	307 27%	151 30%	111 26%	348 28%	374 29%	242 25%	389 29%	229 29%	57 26%	142 30%	144 26%	87 28%	184 31%
Don't know	4 *	* %	2 %	0 -	0 -	* %	3 %	3 %	3 %	4 %	4 1%	0 -	0 -	2 %	0 -	0 -
Refused	2 *	2 %	0 -	0 -	0 -	2 %	2 %	2 %	2 %	2 %	2 %	0 -	0 -	0 -	0 -	0 -

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 332  
C12/C13/D22. Whether willing to be recontacted in future by: The Competition Commission

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	970	615B	355	127	419c	424	605	339	970	860	808	78	52	32bc	686	279
	65%	70%	57%	62%	69%	62%	66%	64%	65%	64%	64%	65%	70%	71%	64%	65%
No	531	260	271A	78	188	265b	308	195	531	476f	453f	42	23	13	381	149
	35%	30%	43%	38%	31%	38%	34%	36%	35%	36%	36%	35%	30%	29%	36%	35%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 332 (continuation)

C12/C13/D22. Whether willing to be recontacted in future by: The Competition Commission

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	970	618	347	475	480	58	869	285	685	129	833	850	67	588	112
	65%	64%	66%	68%	63%	67%	64%	66%	64%	69%	64%	64%	67%	64%	64%
No	531	347	181	225	279	28	485	150	382	58	471	468	33	327	62
	35%	36%	34%	32%	37%	33%	36%	34%	36%	31%	36%	36%	33%	36%	36%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 332 (continuation)

C12/C13/D22. Whether willing to be recontacted in future by: The Competition Commission

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	970	233	342	333	206	350	254	273C	187	183C	184	199	563	547	278
	65%	66%	63%	71%	67%	65%	63%	70%	57%	72%	61%	65%	67%	67%	63%
No	531	122	197	139	102	187	146	116	138BD	72	118	109	276	265	164
	35%	34%	37%	29%	33%	35%	37%	30%	43%	28%	39%	35%	33%	33%	37%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 332 (continuation)

C12/C13/D22. Whether willing to be recontacted in future by: The Competition Commission

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	970	67	388	479b	343b	118	749	442b	426	550D	124d	170D	123
	65%	62%	61%	69%	68%	71%	65%	71%	63%	67%	67%	67%	54%
No	531	41	246cd	214	158	48	400	185	255a	277	60	82	106AbC
	35%	38%	39%	31%	32%	29%	35%	29%	37%	33%	33%	33%	46%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 332 (continuation)

C12/C13/D22. Whether willing to be recontacted in future by: The Competition Commission

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	970	91	401	699	610	25	275	277	209	47
	65%	62%	65%	69%	69%	67%	68%	70%	72%	66%
No	531	55	215	320	276	12	130	121	81	24
	35%	38%	35%	31%	31%	33%	32%	30%	28%	34%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 332 (continuation)

C12/C13/D22. Whether willing to be recontacted in future by: The Competition Commission

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer to purchase (a)	No preference (b)	Prefer to include (c)	Easier (a)	No difference (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	970 65%	477 65%	489 64%	745 65%	338 68%	295 68%	797 64%	847 66%	619 65%	884 66%	548B 69%	120 54%	302 63%	362b 67%	177 58%	400b 68%
No	531 35%	254 35%	272 36%	408 35%	162 32%	137 32%	446 36%	445 34%	338 35%	447 34%	251 31%	101A 46%	178 37%	182 33%	130ac 42%	186 32%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 333

C12/C13/D22. Whether willing to be recontacted in future by: IFF Research on behalf of the Competition Commission

Base: All

	Total	Gender		Age			Social Grade		UK		Country			Area		
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	Eng (a)	Eng/Wal (b)	Eng (c)	Scot (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	967	605B	362	128	421C	418	599	349	967	865	814	71	51d	31d	684	279
	64%	69%	58%	63%	69%	61%	66%	65%	64%	65%	65%	59%	68%	68%	64%	65%
No	534	270	264A	77	187	270B	315	185	534	471	447	49ef	24	14	383	149
	36%	31%	42%	37%	31%	39%	34%	35%	36%	35%	35%	41%	32%	32%	36%	35%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 333 (continuation)

C12/C13/D22. Whether willing to be recontacted in future by: IFF Research on behalf of the Competition Commission

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	967	616	348	470	480	55	870	288	679	124	837	852	66	577	116
	64%	64%	66%	67%	63%	64%	64%	66%	64%	67%	64%	65%	66%	63%	67%
No	534	349	180	229	279	31	484	146	388	62	467	467	34	337	58
	36%	36%	34%	33%	37%	36%	36%	34%	36%	33%	36%	35%	34%	37%	33%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 333 (continuation)

C12/C13/D22. Whether willing to be recontacted in future by: IFF Research on behalf of the Competition Commission

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/ Jun (b)	Jul/ Aug/ Sep (c)	Oct/ Nov/ Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	967	232	333	334	209	347	250	266	195	184ac	188	193	564	527	293
	64%	65%	62%	71%	68%	65%	62%	68%	60%	72%	62%	63%	67%	65%	66%
No	534	123	206	138	99	190	151d	123	130d	71	115	115	276	285	149
	36%	35%	38%	29%	32%	35%	38%	32%	40%	28%	38%	37%	33%	35%	34%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 333 (continuation)

C12/C13/D22. Whether willing to be recontacted in future by: IFF Research on behalf of the Competition Commission

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online - Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	967	65	391	471	339	116	743	432	429	549d	125d	165	127
	64%	60%	62%	68%	68%	70%	65%	69%	63%	66%	68%	66%	56%
No	534	43	242	222	162	50	406	195	252	278	59	87	102ab
	36%	40%	38%	32%	32%	30%	35%	31%	37%	34%	32%	34%	44%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 333 (continuation)

C12/C13/D22. Whether willing to be recontacted in future by: IFF Research on behalf of the Competition Commission

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	967	89	400	695	607	28	268	275	214	48
	64%	61%	65%	68%	69%	76%	66%	69%	74%	66%
No	534	57	217	324	278	9	137	123	76	24
	36%	39%	35%	32%	31%	24%	34%	31%	26%	34%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 333 (continuation)

C12/C13/D22. Whether willing to be recontacted in future by: IFF Research on behalf of the Competition Commission

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se (a)	No pref (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	967 64%	479 66%	503 66%	747 65%	334 67%	285 66%	795 64%	842 65%	613 64%	875 66%	555Bc 69%	112 51%	300b 63%	363b 67%	176 57%	399B 68%
No	534 36%	252 34%	258 34%	406 35%	166 33%	148 34%	448 36%	451 35%	344 36%	455 34%	244 31%	109Ac 49%	179a 37%	181 33%	131aC 43%	187 32%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 334  
C12/C13/D22. Whether willing to be recontacted in future by: Another market research agency on behalf of the Competition Commission

Base: All

	Total	Gender		Age			Social Grade		Country				Area			
		Male (a)	Female (b)	17-34 (a)	35-54 (b)	55+ (c)	ABC1 (a)	C2DE (b)	UK (a)	Eng/Wal (b)	Eng (c)	Sco (d)	Wal (e)	NI (f)	Urban (a)	Rural (b)
Unweighted row	1501	854	647	193	622	686	911	544	1501	1001	751	250	250	250	1014	482
Effective sample size	1022	591	431	136	415	471	619	367	1022	834	751	250	250	250	714	304
Total	1501	875	626	204	608	689	914	534	1501	1336	1261	120	75	45	1067	428
Yes	601 40%	391B 45%	209 33%	74 36%	282aC 46%	245 36%	365 40%	227 43%	601 40%	537 40%	502 40%	45 37%	35abcd 47%	19 42%	428 40%	169 40%
No	900 60%	483 55%	417A 67%	131b 64%	326 54%	443B 64%	549 60%	307 57%	900e 60%	799e 60%	759e 60%	75e 63%	40 53%	26 58%	639 60%	259 60%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 334 (continuation)

C12/C13/D22. Whether willing to be recontacted in future by: Another market research agency on behalf of the Competition Commission

Base: All

	Total	Years - MI		Miles per annum		Made MI claim (past 12 months)		Past experience - MI		Links to industry		Risk aversion		No claims bonus	
		High (a)	Low (b)	High (a)	Low (b)	Yes (a)	No (b)	Yes (a)	No (b)	Yes (a)	No (b)	High (a)	Low (b)	Yes (a)	No (b)
Unweighted row	1501	979	514	744	716	89	1361	432	1069	195	1296	1343	92	943	166
Effective sample size	1022	662	354	483	510	60	923	297	724	129	886	903	67	629	116
Total	1501	964	528	700	759	86	1354	435	1066	187	1304	1318	101	914	173
Yes	601	376	224	297	295	29	544	179	422	76	521	523	48	343	74
	40%	39%	42%	42%	39%	34%	40%	41%	40%	41%	40%	40%	48%	38%	43%
No	900	589	304	403	463	57	810	256	644	111	783	795	52	571	99
	60%	61%	58%	58%	61%	66%	60%	59%	60%	59%	60%	60%	52%	62%	57%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 334 (continuation)

C12/C13/D22. Whether willing to be recontacted in future by: Another market research agency on behalf of the Competition Commission

Base: All

	NCB - concerned		Cost of PMI			Policy renewal				Policy renewal - longevity			Insurance channel - actual		
	Total	Conc erved (a)	Not co ncerned (b)	High (a)	Medium (b)	Low (c)	Jan/ Feb/Mar (a)	Apr/ May/Jun (b)	Jul/ Aug/Sep (c)	Oct/ Nov/Dec (d)	High (a)	Medium (b)	Low (c)	Insu rance co (a)	Broker (b)
Unweighted row	1501	365	558	414	315	585	411	397	319	261	351	299	803	834	424
Effective sample size	1022	244	370	306	209	381	274	267	220	174	216	208	565	557	299
Total	1501	356	539	472	308	537	401	389	325	255	303	309	840	812	442
Yes	601	144	195	212	137	208	152	188aC	110	111c	112	114	363	326	179
	40%	41%	36%	45%	45%	39%	38%	48%	34%	44%	37%	37%	43%	40%	41%
No	900	211	344	260	171	329	249b	201	215Bd	144	191	195	477	486	263
	60%	59%	64%	55%	55%	61%	62%	52%	66%	56%	63%	63%	57%	60%	59%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 334 (continuation)

C12/C13/D22. Whether willing to be recontacted in future by: Another market research agency on behalf of the Competition Commission

Base: All

	Total	In person (a)	Purchase - actual				In surance company - actual Top 10	Last compared		Generally compare			
			Phone (b)	Online Total (c)	Online - PCW (d)	Online - other (f)		Rec ently (a)	Not re cently (b)	Every year (a)	Most years (b)	Some years (c)	Never (d)
Unweighted row	1501	146	650	630	453	149	1137	613	672	814	184	245	248
Effective sample size	1022	79	432	463	335	110	782	422	463	558	125	170	161
Total	1501	108	633	693	501	166	1149	627	681	827	184	252	229
Yes	601	37	241	303	219	76	454	284b	255	343	79	102	77
	40%	35%	38%	44%	44%	46%	40%	45%	37%	42%	43%	40%	34%
No	900	70	393	390	282	90	694	343	426a	483	105	150	152
	60%	65%	62%	56%	56%	54%	60%	55%	63%	58%	57%	60%	66%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*



Table 334 (continuation)

C12/C13/D22. Whether willing to be recontacted in future by: Another market research agency on behalf of the Competition Commission

Base: All

	Total	Comparisons made						PCW - number looked at		
		In person (a)	Phone (b)	Online - Total (c)	Online - PCW (d)	Online - Cash back (e)	Online - other (f)	1 (a)	2 (b)	3+ (c)
Unweighted row	1501	146	626	982	849	35	405	391	261	80
Effective sample size	1022	98	418	689	597	25	275	270	192	52
Total	1501	146	617	1020	886	37	405	398	290	72
Yes	601	59	238	444	382	15	174	172	132	30
	40%	41%	39%	44%	43%	40%	43%	43%	45%	42%
No	900	86	379	576	504	22	231	226	158	42
	60%	59%	61%	56%	57%	60%	57%	57%	55%	58%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 334 (continuation)

C12/C13/D22. Whether willing to be recontacted in future by: Another market research agency on behalf of the Competition Commission

Base: All

	Total	Feature included or considered									Features - buy			Features - ease		
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Foreign use (d)	Key loss (e)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	Prefer se parate (a)	No pref include (b)	Prefer include (c)	Easier (a)	No diff (b)	Harder (c)
Unweighted row	1501	750	801	1127	487	469	1226	1300	953	1335	777	211	512	526	298	604
Effective sample size	1022	502	523	782	334	300	843	881	649	906	541	148	331	368	207	401
Total	1501	731	761	1153	500	433	1243	1292	956	1330	799	221	480	544	307	586
Yes	601 40%	293 40%	307 40%	451 39%	203 41%	172 40%	491 40%	521 40%	365 38%	537 40%	350B 44%	56 25%	195B 41%	224 41%	107 35%	253b 43%
No	900 60%	438 60%	454 60%	702 61%	297 59%	261 60%	752 60%	771 60%	591 62%	793 60%	449 56%	165AC 75%	285 59%	320 59%	200c 65%	333 57%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 335  
 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, was someone else driving it or was it not being driven at the time of the accident?

Base: All those who have made a motor insurance claim in the last 12 months who are prepared to answer further questions about this

	Total	Gender Male (a)	Age 55+ (c)	Social Grade ABC1 C2DE (a) (b)	Country UK Eng/Wal (a) (b)	Area Urban (a)	Years - MI High (a)	Miles per annum High Low (a) (b)	Made MI claim (past 12 months) Yes (a)	Past exp erience - MI Yes (a)	Links to in dustry No (b)	Risk av ersion High (a)
Unweighted row	64	39	30	31 33	64 48	35	49	31 32	64	64	59	57
Effective sample size	42	24	19	20 22	42 35	23	31	20 22	42	42	38	37
Total	60	34	26	30 30	60 54	33	43	29 31	60	60	54	51
You were driving the vehicle	40 67%	23 68%	22 84%	21 19 72% 62%	40 37 67% 69%	21 65%	33 76%	22 17 78% 56%	40 67%	40 67%	36 67%	33 65%
Someone else was driving the vehicle	6 10%	4 13%	* 1%	2 4 7% 13%	6 5 10% 10%	4 11%	2 5%	2 4 8% 12%	6 10%	6 10%	6 11%	6 12%
The vehicle was not being driven at the time of the accident	14 23%	7 19%	4 16%	6 8 21% 26%	14 12 23% 21%	8 24%	8 19%	4 10 14% 32%	14 23%	14 23%	12 22%	12 24%
Don't know/ refused	0 -%	0 -%	0 -%	0 0 -% -%	0 0 -% -%	0 -%	0 -%	0 0 -% -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 335 (continuation)

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, was someone else driving it or was it not being driven at the time of the accident?

Base: All those who have made a motor insurance claim in the last 12 months who are prepared to answer further questions about this

	Total	No claims bonus	Policy renewal - longevity	In surance channel - actual	Pur chase - actual	In surance company - actual	Last co mpared	Ge nerally compare	Comparisons made	
		Yes (a)	Low (c)	Insu rance co (a)	Phone (b)	Top 10	Rec ently (a)	Every year (a)	Online - Total (c)	Online - PCW (d)
Unweighted row	64	43	36	35	31	54	30	34	44	34
Effective sample size	42	26	26	24	21	36	22	24	31	24
Total	60	34	39	34	29	53	33	36	46	34
You were driving the vehicle	40 67%	22 65%	26 68%	20 59%	21 70%	34 64%	21 63%	25 70%	27 60%	18 51%
Someone else was driving the vehicle	6 10%	2 5%	6 15%	5 15%	3 11%	6 10%	4 11%	3 7%	6 13%	6 17%
The vehicle was not being driven at the time of the accident	14 23%	10 29%	7 17%	9 25%	5 18%	13 25%	8 26%	8 23%	13 28%	11 32%
Don't know/ refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 335 (continuation)

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, was someone else driving it or was it not being driven at the time of the accident?

Base: All those who have made a motor insurance claim in the last 12 months who are prepared to answer further questions about this

	Total	Feature included or considered							Fea
		Per sonal belon gins (a)	Brea kdown (b)	Cou rtesy car (c)	Legal pro tection (f)	No claims bonus (g)	Per sonal injury (h)	Wind screen (i)	tures - buy Prefer se parate (a)
Unweighted row	64	33	38	60	52	57	36	61	31
Effective sample size	42	21	25	39	34	37	24	40	20
Total	60	30	36	55	49	52	35	56	28
You were driving the vehicle	40 67%	20 67%	20 57%	36 67%	32 65%	32 62%	22 63%	37 65%	20 74%
Someone else was driving the vehicle	6 10%	* 2%	6 16%	4 8%	4 9%	6 11%	2 7%	6 11%	2 7%
The vehicle was not being driven at the time of the accident	14 23%	10 32%	9 27%	14 25%	13 26%	14 26%	10 30%	14 25%	5 19%
Don't know/ refused	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%	0 -%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 336  
 D1a. For the purposes of the claim, were you (or the driver of your vehicle) at fault or was the driver of another vehicle at fault?

Base: All those who knew who was driving the car at the time of the accident

	Total	Gender Male (a)	Age 55+ (c)	Social Grade ABC1 (a)	Social Grade C2DE (b)	Country UK (a)	Country Eng/Wal (b)	Area Urban (a)	Years - MI High (a)	Miles per annum High (a)	Miles per annum Low (b)	Made MI claim (past 12 months) Yes (a)	Past experience - MI Yes (a)	Links to industry No (b)	Risk aversion High (a)
Unweighted row	64	39	30	31	33	64	48	35	49	31	32	64	64	59	57
Effective sample size	42	24	19	20	22	42	35	23	31	20	22	42	42	38	37
Total	60	34	26	30	30	60	54	33	43	29	31	60	60	54	51
You/the driver of your vehicle was at fault	14 23%	6 18%	10 40%	6 20%	8 25%	14 23%	12 22%	5 15%	10 23%	6 20%	8 25%	14 23%	14 23%	12 22%	12 23%
You/the driver of your vehicle was partly at fault	2 4%	2 7%	* 1%	2 6%	1 3%	2 4%	2 4%	2 5%	2 6%	1 3%	2 5%	2 4%	2 4%	2 5%	2 5%
The driver of another vehicle was at fault	31 52%	18 52%	13 49%	13 44%	18 60%	31 52%	30 55%	23 71%	21 49%	15 51%	17 54%	31 52%	31 52%	28 51%	28 54%
Fault was not established	9 15%	6 17%	2 8%	7 23%	2 8%	9 15%	9 16%	2 6%	7 16%	5 18%	4 13%	9 15%	9 15%	9 17%	7 15%
AT FAULT / FAULT NOT ESTABLISHED	25 42%	14 42%	13 49%	14 48%	11 36%	25 42%	23 42%	9 26%	19 45%	12 40%	13 43%	25 42%	25 42%	23 43%	22 43%
Don't know/ refused	3 6%	2 5%	* 2%	2 7%	1 4%	3 6%	2 3%	1 3%	3 7%	2 8%	1 3%	3 6%	3 6%	3 6%	2 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 336 (continuation)

D1a. For the purposes of the claim, were you (or the driver of your vehicle) at fault or was the driver of another vehicle at fault?

Base: All those who knew who was driving the car at the time of the accident

	Total	No claims bonus Yes (a)	Policy renewal - longevity Low (c)	In surance channel - actual Insu rance co (a)	Pur chase - actual Phone (b)	In surance company - actual Top 10	Last co mpared Rec ently (a)	Ge nerally compare Every year (a)	Comparisons made Online - Total (c)	Online - PCW (d)
Unweighted row	64	43	36	35	31	54	30	34	44	34
Effective sample size	42	26	26	24	21	36	22	24	31	24
Total	60	34	39	34	29	53	33	36	46	34
You/the driver of your vehicle was at fault	14 23%	8 23%	10 26%	5 15%	7 23%	11 22%	7 21%	7 21%	9 21%	5 15%
You/the driver of your vehicle was partly at fault	2 4%	2 7%	2 4%	2 7%	2 8%	2 5%	2 5%	2 6%	2 4%	2 5%
The driver of another vehicle was at fault	31 52%	17 49%	19 50%	16 45%	17 58%	27 52%	18 55%	20 56%	23 50%	19 56%
Fault was not established	9 15%	4 11%	7 19%	8 24%	2 7%	8 16%	5 16%	4 12%	9 19%	7 21%
AT FAULT / FAULT NOT ESTABLISHED	25 42%	14 41%	19 49%	16 46%	11 38%	22 42%	14 43%	13 38%	20 44%	14 41%
Don't know/ refused	3 6%	3 10%	* 1%	3 8%	1 3%	3 6%	1 2%	2 7%	3 6%	1 3%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*

Table 336 (continuation)

D1a. For the purposes of the claim, were you (or the driver of your vehicle) at fault or was the driver of another vehicle at fault?

Base: All those who knew who was driving the car at the time of the accident

	Total	Feature included or considered							Fea
		Personal belongings (a)	Breakdown (b)	Courtesy car (c)	Legal protection (f)	No claims bonus (g)	Personal injury (h)	Wind screen (i)	tures - buy
									Preferseparate (a)
Unweighted row	64	33	38	60	52	57	36	61	31
Effective sample size	42	21	25	39	34	37	24	40	20
Total	60	30	36	55	49	52	35	56	28
You/the driver of your vehicle was at fault	14 23%	5 16%	9 25%	12 21%	11 22%	13 25%	5 16%	12 21%	5 19%
You/the driver of your vehicle was partly at fault	2 4%	2 6%	* 1%	2 5%	2 4%	2 4%	2 5%	2 4%	* 1%
The driver of another vehicle was at fault	31 52%	16 55%	17 48%	30 54%	26 52%	26 50%	21 60%	30 52%	14 52%
Fault was not established	9 15%	6 19%	7 21%	7 14%	7 15%	7 14%	6 17%	9 16%	5 18%
AT FAULT / FAULT NOT ESTABLISHED	25 42%	12 41%	17 47%	22 40%	21 42%	23 43%	13 37%	24 42%	11 38%
Don't know/ refused	3 6%	1 4%	2 5%	3 6%	3 6%	3 6%	1 3%	3 6%	3 10%

95 percent as lower case or \*, 99 percent as UPPER CASE or \*\*