



**The Institute of
Customer Service**



**Chartered
Insurance
Institute**

Chartered Insurance Institute

Trust in the Insurance sector

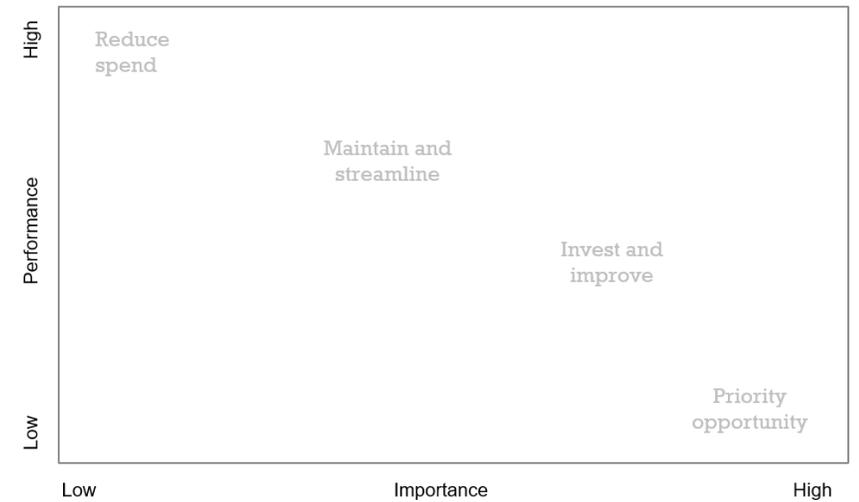
Consumer & SME survey analysis

October 2019



Background and methodology

- As part of the Institute of Customer Service/CII Trust in Insurance tracker, 1,503 consumers and 1,523 SME employees, who are involved in the insurance buying decisions, were surveyed
- For this report we've analysed the combined data sets from the June 2019 and October 2019 waves
- Consumer participants who hold at least a Motor, Travel or Buildings/ Contents policy.
- SME participants who hold at least a Motor, Employers' liability or Buildings/ Contents policy.
- Importance of outcome statements to policy holders were measured and how well insurance providers deliver against these metrics.
- Mapping highlights where opportunities exist to do more of what customers care about – thus boosting trust – but also to do less of what doesn't add true value.
- Importance/ Performance scores can take values from -10 to +10, while Opportunity scores from -30 to +30. The higher the opportunity score, the greater the opportunity to deliver improved service.

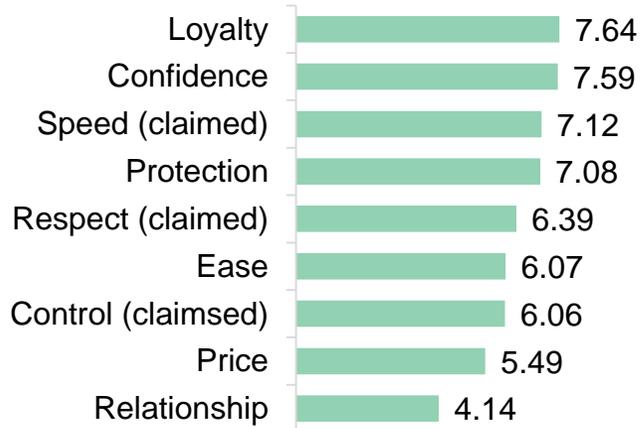


Key findings

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

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

Consumer 2018



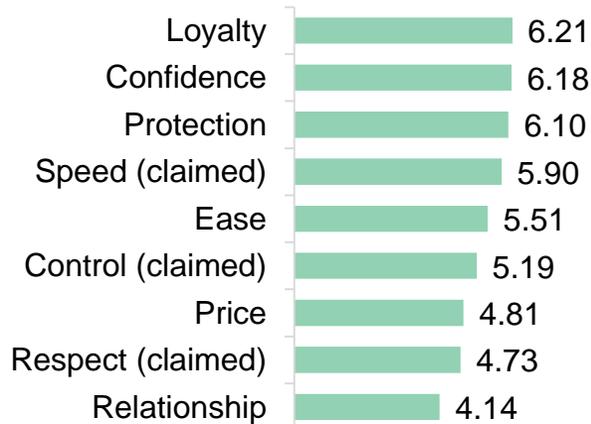
Consumer 2019 – wave 1



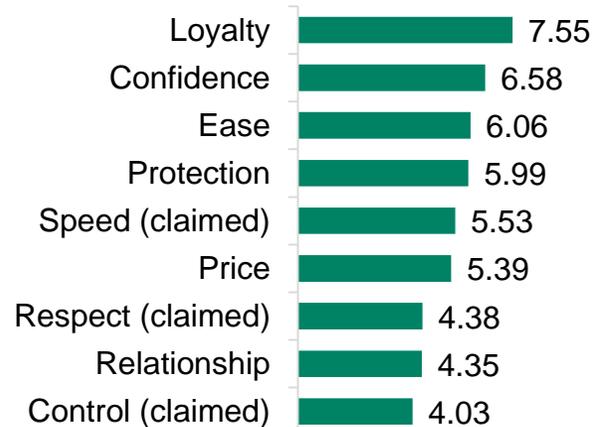
Consumer 2019 – wave 1&2



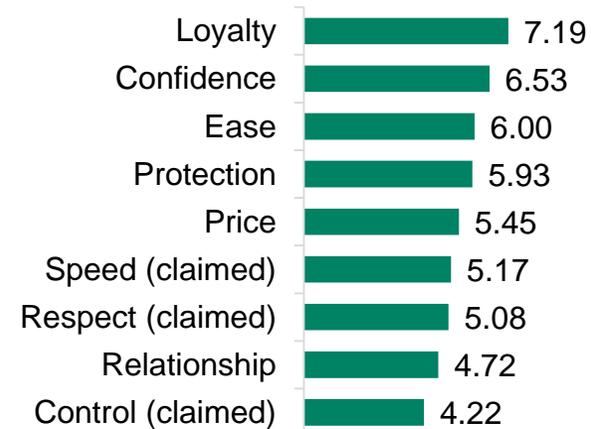
SME 2018



SME 2019 – wave 1



SME 2019 – wave 1&2



Performance for Loyalty is slowly going up when looking at waves 1+2 from 2019 combined.

Ease and Protection remain ranked at respectively 3 and 4 in the 2019 waves

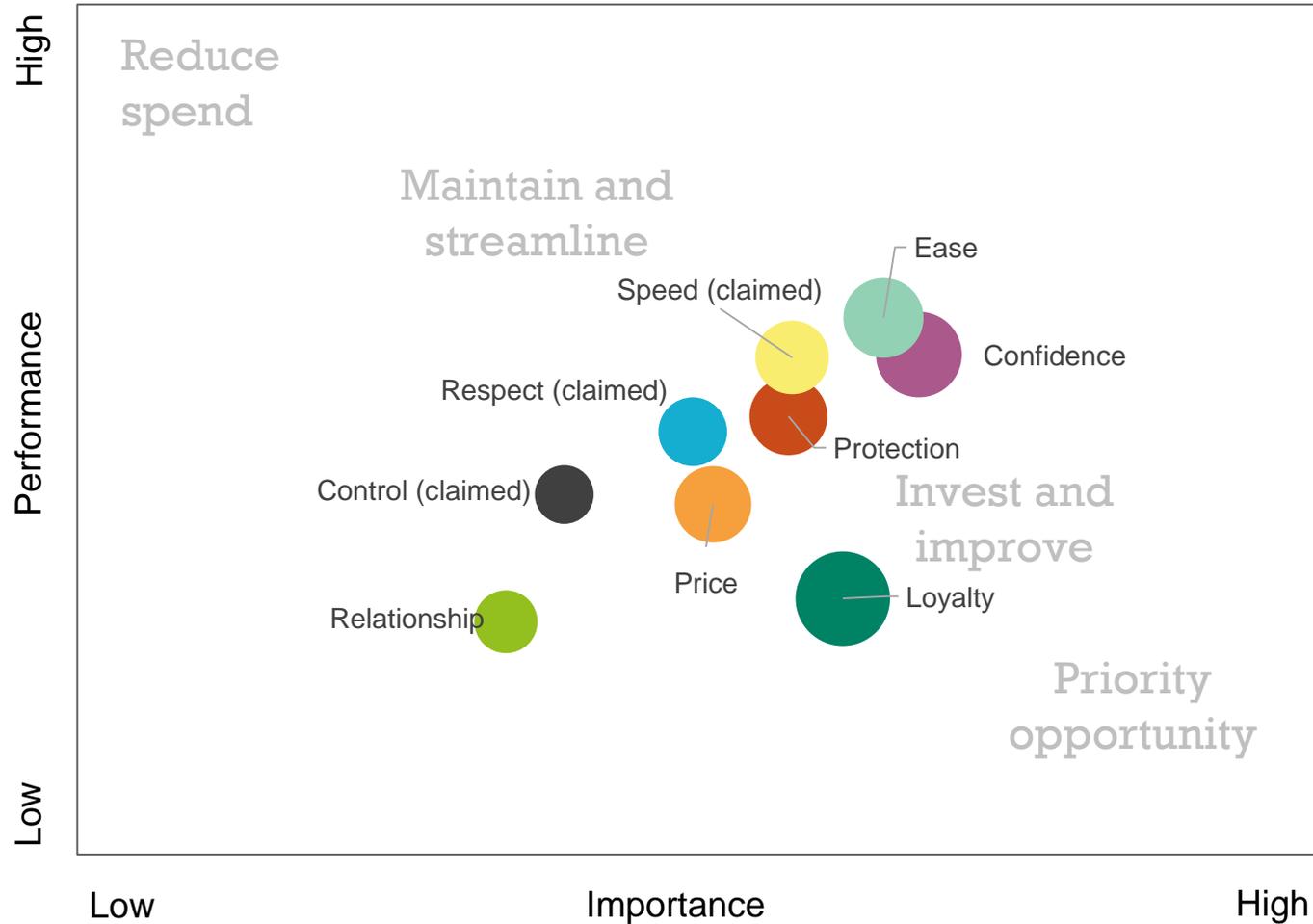
Consumer survey

May and October 2019 data



Overall Consumer themes

In comparison to 2018 and wave 1 from 2019, Loyalty remains the number one consumer opportunity for the insurance industry, followed by Confidence and Ease themes.

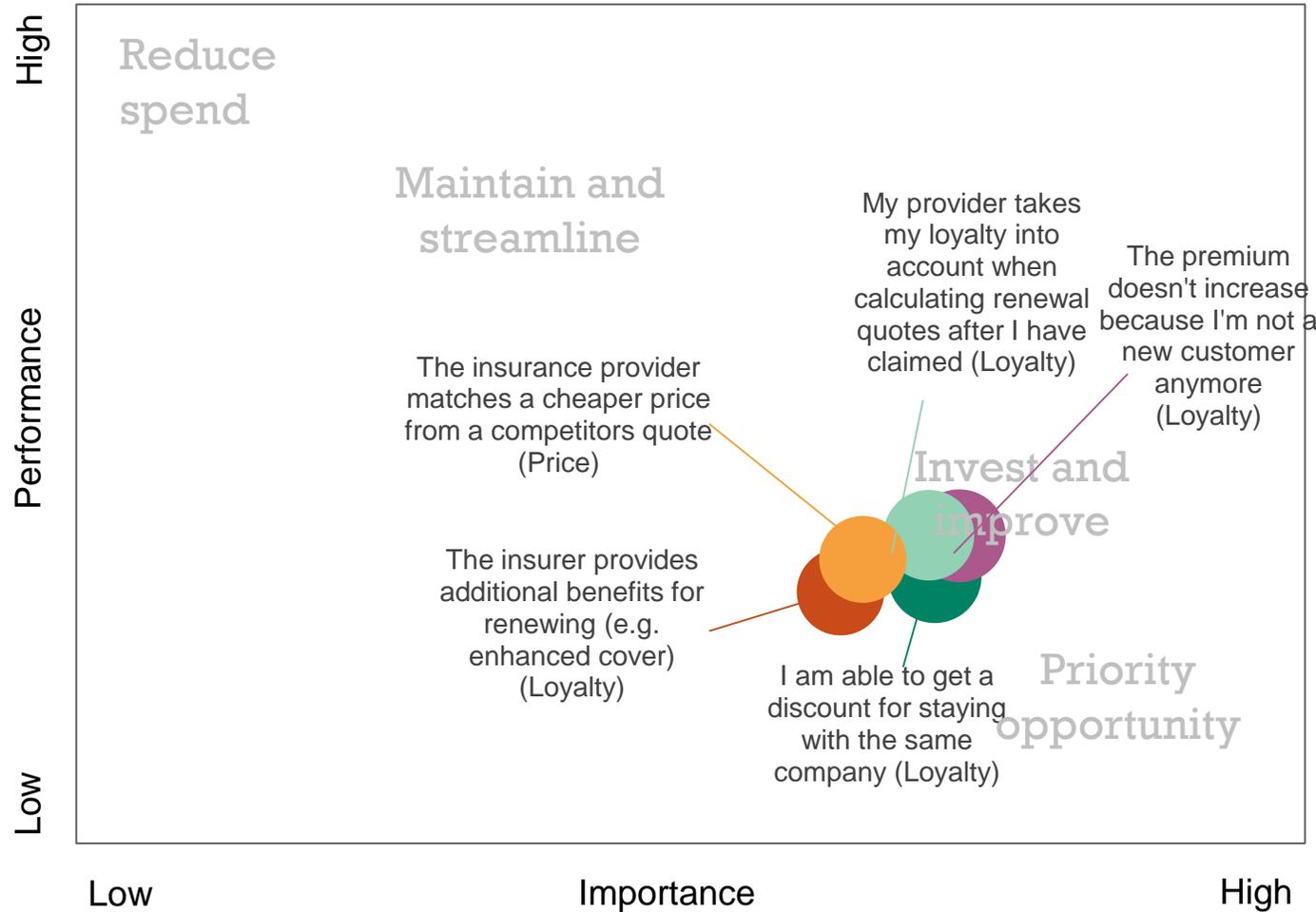


Switching insurance supplier is not among the top consumers' priorities and therefore they wish to be rewarded for staying with the same provider. Unfortunately, policy holders feel that their loyalty is not being acknowledged and hence big opportunities for insurers lie in this area, although performance is slowly improving when comparing to wave 1 2019 data in isolation.

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

Top 5 opportunity statements for Consumers

In comparison to 2018 and wave 1 in 2019, Loyalty remains the number one consumer opportunity for the insurance industry, followed by Confidence and Ease themes.



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

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

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

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

Top 10 opportunities for Consumers – wave 1 and 2 combined

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

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	I am able to get a discount for staying with the same company	6.99	3.18	10.79
2	Loyalty	The premium doesn't increase because I'm not a new customer anymore	7.19	3.66	10.71
3	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.94	3.67	10.21
4	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.22	3.00	9.44
5	Price	The insurance provider matches a cheaper price from a competitors quote	6.40	3.39	9.42
6	Confidence	The company handles complaints professionally and fairly	7.73	6.06	9.40
7	Loyalty	I am told what the price would be if I wasn't a new customer	5.09	1.11	9.07
8	Ease	My questions are answered quickly and clearly	7.86	7.06	8.67
9	Confidence	The policy is explained clearly	8.01	7.36	8.67
10	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	6.85	5.09	8.60

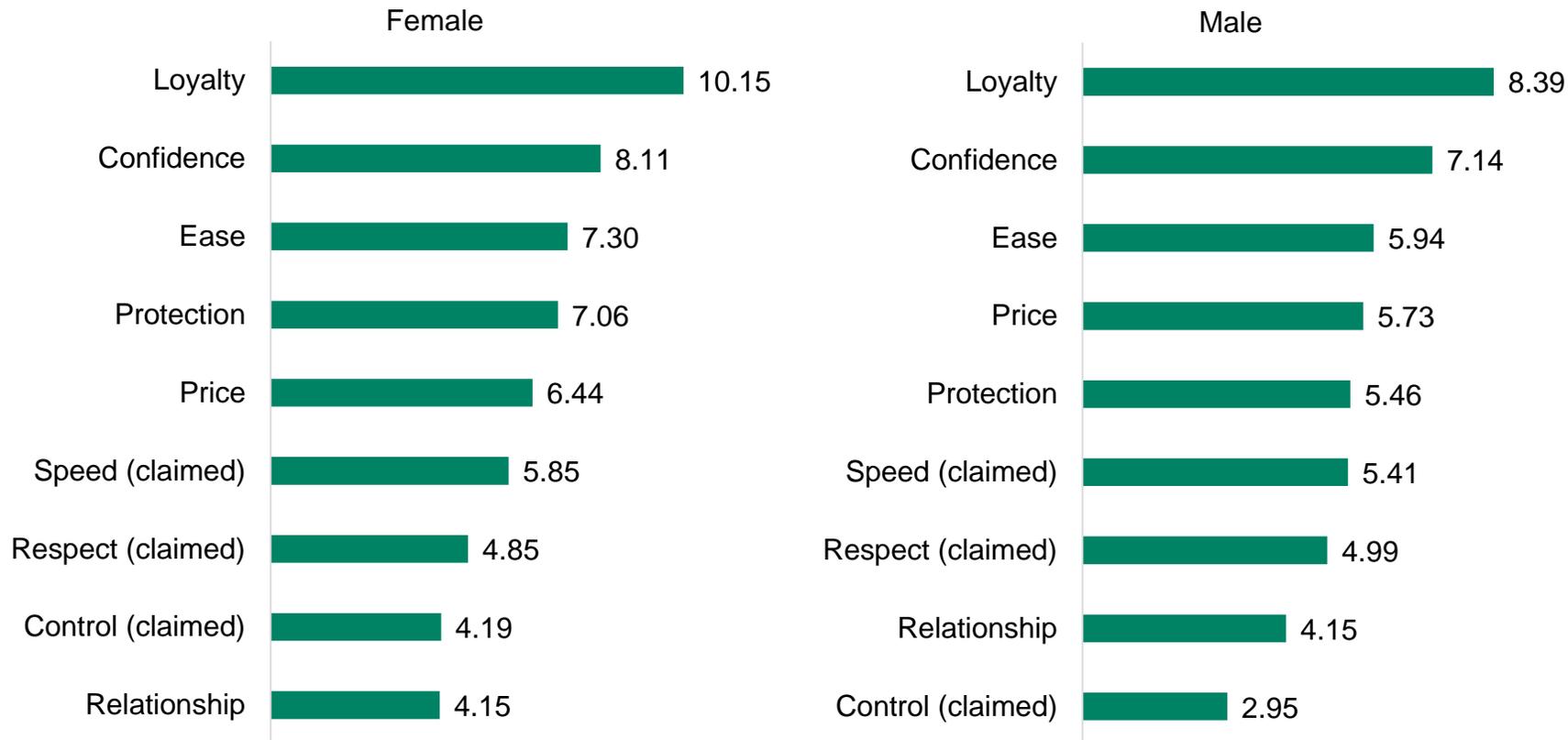
In addition, quick and clear answers to questions is also important.

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

Clear explanation of the policy has become even more important when looking at waves 1 & 2 from 2019 combined.

Overall themes by gender – wave 1 & 2 combined

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



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

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

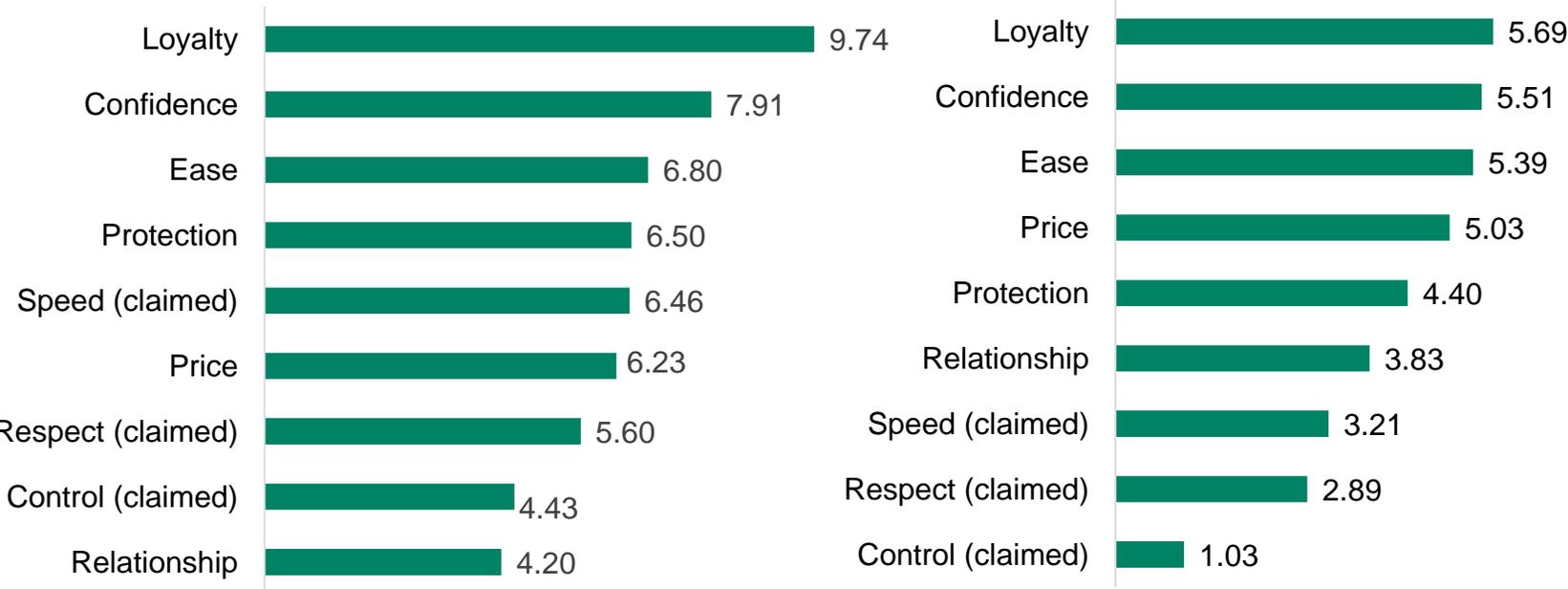
Beyond Loyalty and Confidence, women are more likely to have higher expectations than men when it comes to matching a competitors' cheaper quote, while for men a quick settlement of the claim is much more important.

Overall themes by ethnicity – wave 1 & 2 combined

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

■ White/ White British

■ Non White



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

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

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

Overall themes by age

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

	All respondents	18-34 years	35-54 years	55 or older
Loyalty	9.29	7.02	9.62	11.01
Confidence	7.64	6.22	7.86	8.68
Ease	6.64	6.31	7.08	6.49
Protection	6.27	5.79	6.32	6.70
Price	6.1	5.57	6.32	6.35
Speed (claimed)	5.64	4.41	5.92	
Respect (claimed)	4.92	3.48	6.76	
Relationship	4.15	4.65	4.04	3.90
Control (claimed)	3.59	2.41	3.46	

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

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

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

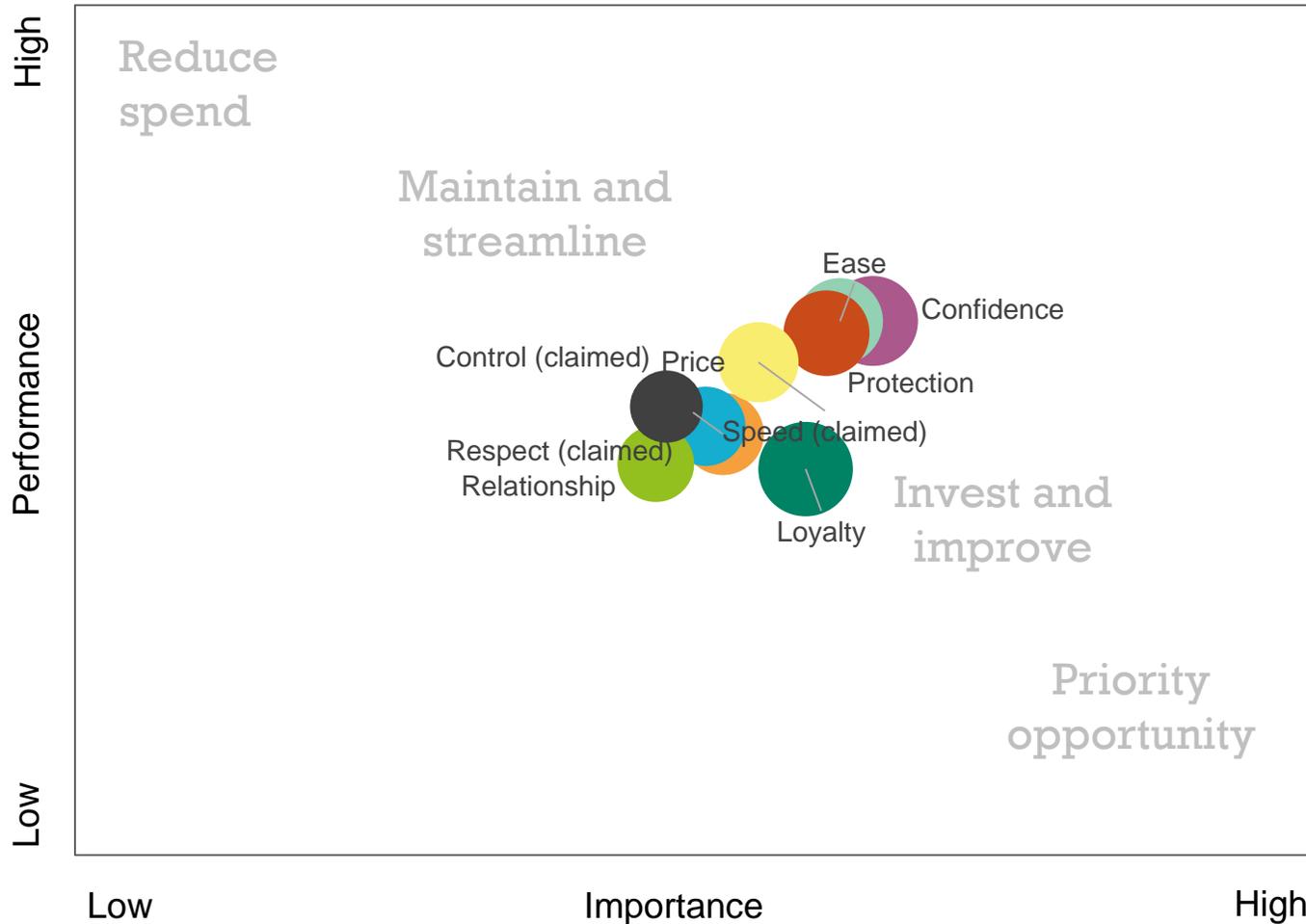
SME survey

May and October 2019 data



Overall Consumer themes

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



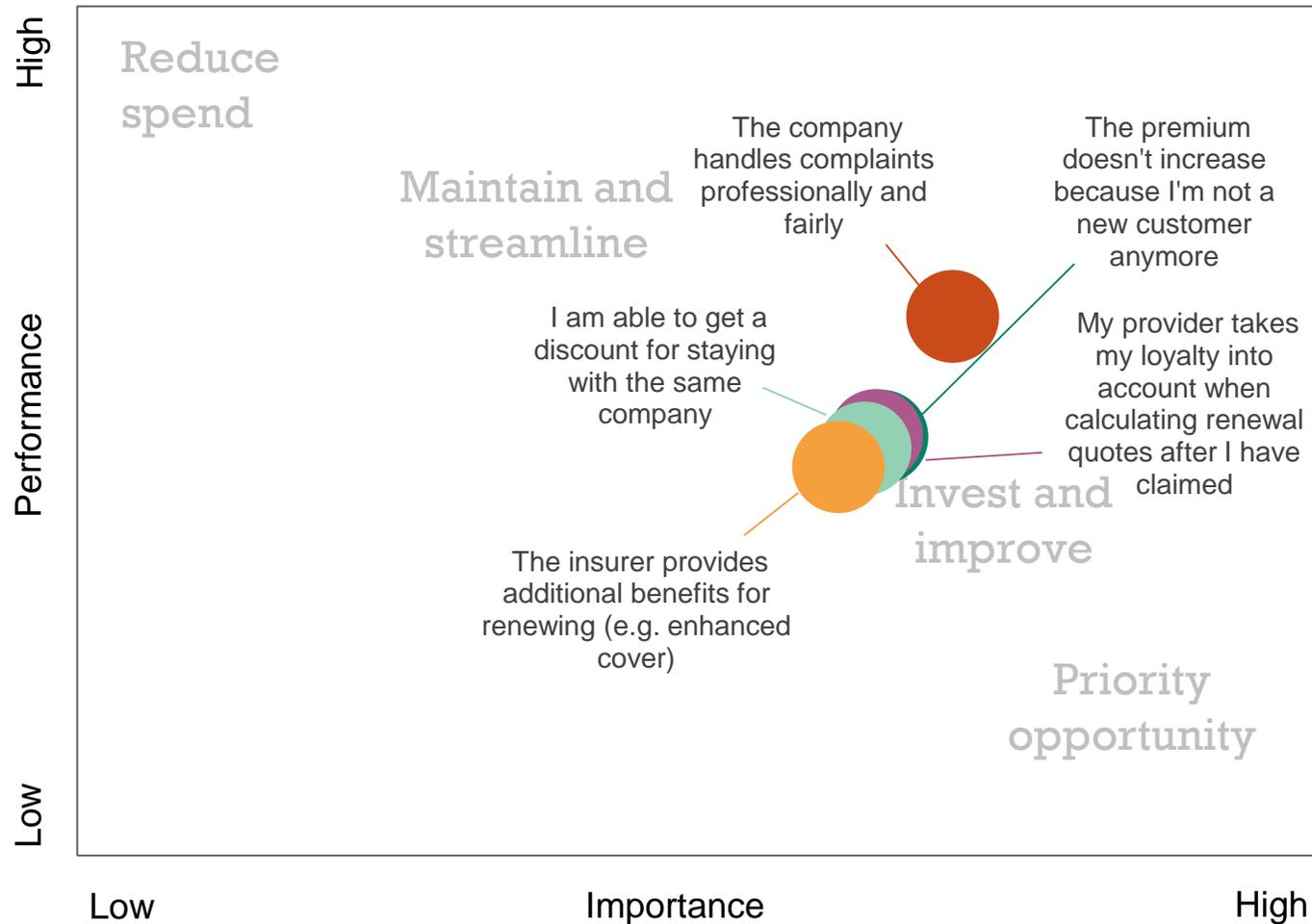
Loyalty and Confidence have remained key themes in 2019 when looking at waves 1 and 2 combined.

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

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

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

Top 5 opportunity statements for SMEs – wave 1 and 2



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

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

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

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

Top 10 opportunities for SMEs – wave 1 and 2

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

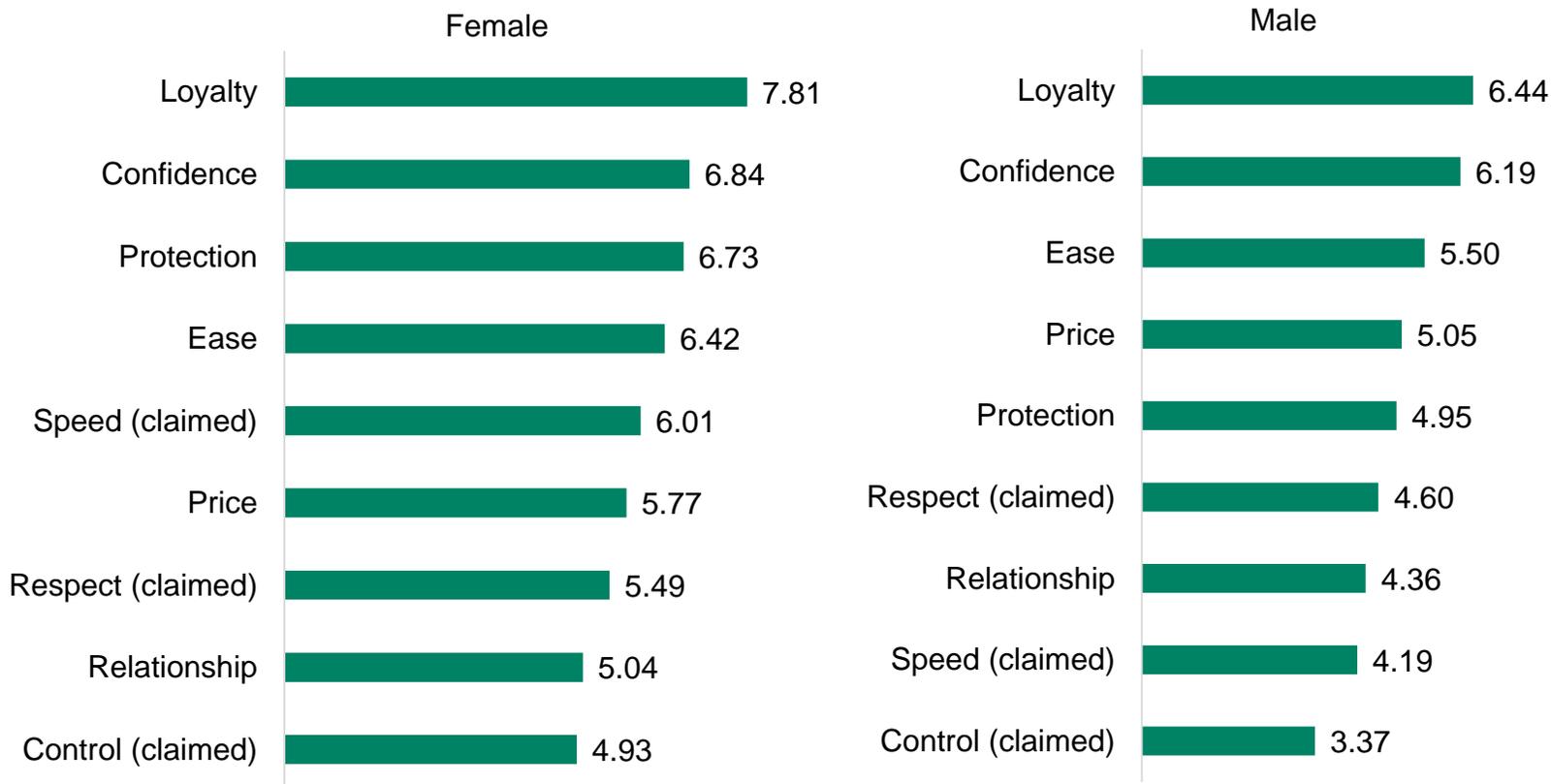
	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.46	4.93	7.99
2	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.42	4.94	7.90
3	Loyalty	I am able to get a discount for staying with the same company	6.33	4.79	7.87
4	Confidence	The company handles complaints professionally and fairly	7.04	6.35	7.73
5	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.12	4.58	7.66
6	Confidence	I know what the policy covers and excludes	7.41	7.36	7.45
7	Price	The insurance provider matches a cheaper price from a competitors quote	6.07	4.74	7.40
8	Ease	The policy documents are easy to read, with little or no small print	6.85	6.35	7.35
9	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	6.70	6.08	7.31
10	Ease	My questions are answered quickly and clearly	7.10	7.06	7.15

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

Performance has dropped slightly for taking loyalty in account when calculating renewal quotes after having claimed, as well as for knowing what the policy covers and excludes.

Overall opportunity scores by gender – wave 1 & 2 combined

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



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

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

Beyond Loyalty and Confidence, women are more likely to have higher expectations than men when it comes to Protection

Overall themes by age – wave 1 and 2

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

	All respondents	18-34 years	35-54 years	55 or older
Loyalty	7.19	5.92	8.47	7.52
Confidence	6.53	5.64	7.11	7.23
Ease	6.00	5.13	6.53	6.77
Protection	5.93	5.34	6.70	5.77
Price	5.45	5.08	5.98	5.31
Speed (claimed)	5.17	5.13	4.81	
Respect (claimed)	5.08	4.48	6.05	
Relationship	4.72	4.15	5.66	4.30
Control (claimed)	4.22	3.77	4.81	

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

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

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

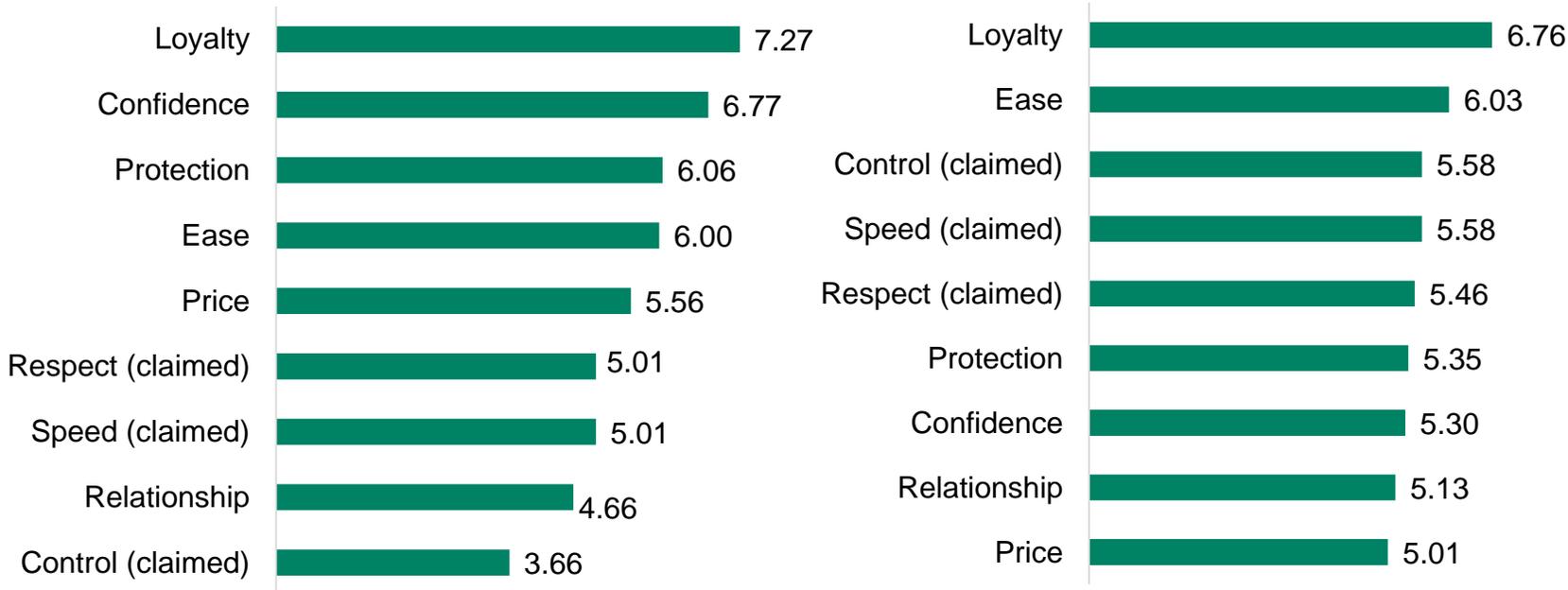
Table is showing opportunity scores by age range, relative to all respondents' average scores

Overall themes by ethnicity – wave 1 & 2

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

■ White/ White British - wave 1 & 2

■ Non White - wave 1 & 2



When looking at white respondents, there is opportunity with regards to Loyalty, Confidence, Protection and Ease.

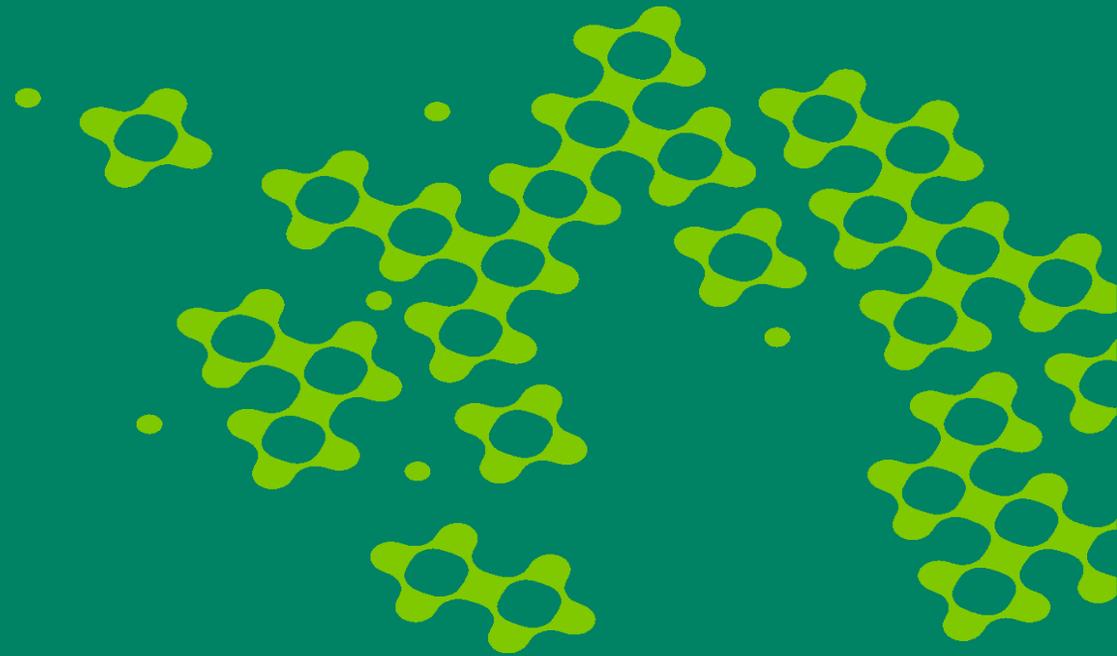
For non-white respondents however, key themes are Loyalty, Ease as well as Control and Speed with regards to the claiming process.

Overall themes by number of employees – wave 1 & 2



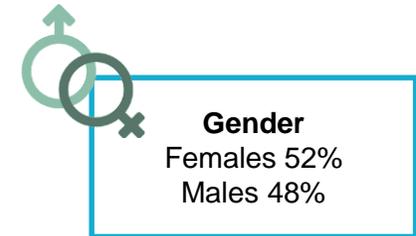
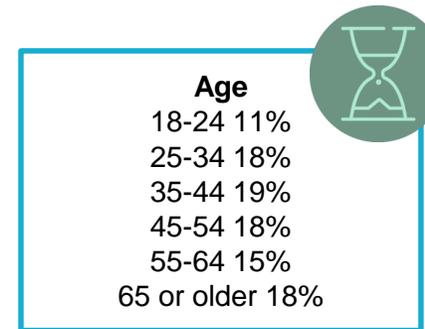
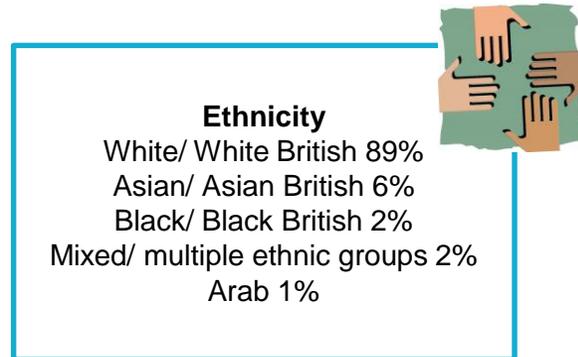
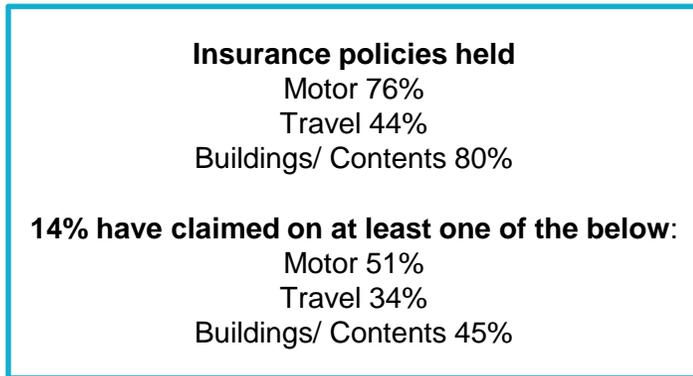
For smaller businesses with up to 20 employees, loyalty and confidence are the top 2 themes. Loyalty and respect when claiming come through as relatively stronger opportunities when looking at businesses with more than 20 employees.

Appendix

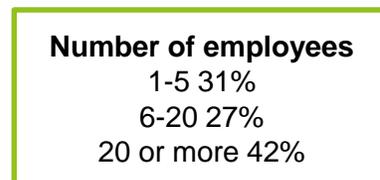
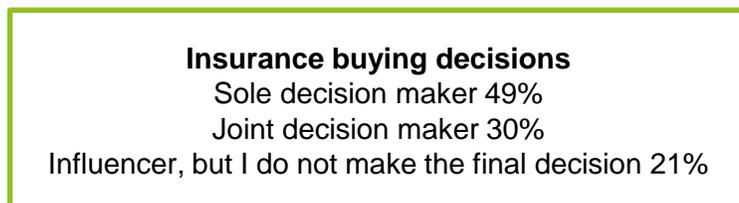
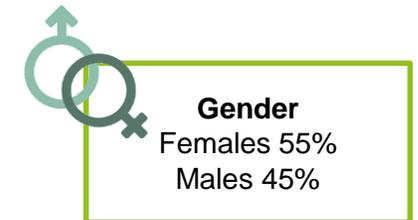
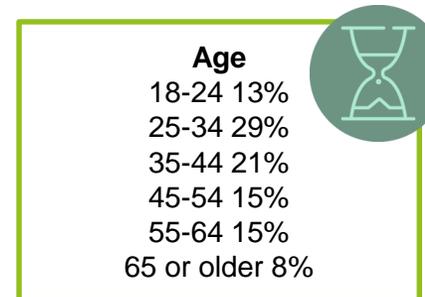
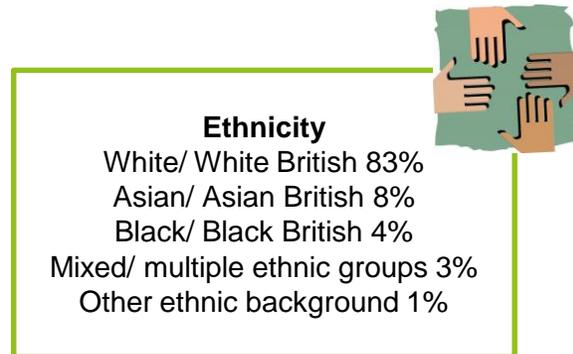
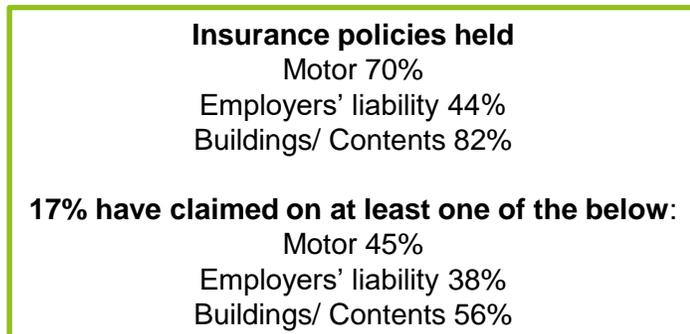


Sample characteristics for both surveys - waves 1 & 2

Consumer n=1,503



SME n=1,523



Theme scores for Consumers – gender

Females

	Theme	Importance	Performance	Opportunity score
1	Loyalty	6.28	2.41	10.15
2	Confidence	6.95	5.79	8.11
3	Ease	6.77	6.23	7.30
4	Protection	6.03	5.00	7.06
5	Price	5.13	3.83	6.44
6	Speed (claimed)	5.74	5.64	5.85
7	Respect (claimed)	4.91	4.97	4.85
8	Control (claimed)	3.96	3.73	4.19
9	Relationship	3.18	2.20	4.15

Males

	Theme	Importance	Performance	Opportunity score
1	Loyalty	6.01	3.62	8.39
2	Confidence	6.56	5.98	7.14
3	Ease	6.16	6.39	5.94
4	Price	5.08	4.43	5.73
5	Protection	5.39	5.31	5.46
6	Speed (claimed)	5.74	6.07	5.41
7	Respect (claimed)	4.98	4.98	4.99
8	Relationship	3.73	3.31	4.15
9	Control (claimed)	3.86	4.77	2.95

Top 10 opportunities for Consumers – Females

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	I am able to get a discount for staying with the same company	7.17	2.51	11.83
2	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	7.17	2.91	11.42
3	Loyalty	The premium doesn't increase because I'm not a new customer anymore	7.24	3.28	11.20
4	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.54	2.48	10.59
5	Price	The insurance provider matches a cheaper price from a competitors quote	6.62	3.15	10.08
6	Confidence	The company handles complaints professionally and fairly	7.87	5.83	9.92
7	Loyalty	I am told what the price would be if I wasn't a new customer	5.10	0.40	9.80
8	Ease	My questions are answered quickly and clearly	8.18	6.96	9.40
9	Confidence	The policy is explained clearly	8.38	7.46	9.31
10	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	7.18	5.20	9.16

Top 10 opportunities for Consumers – Males

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	The premium doesn't increase because I'm not a new customer anymore	7.12	4.06	10.18
2	Loyalty	I am able to get a discount for staying with the same company	6.79	3.87	9.71
3	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.69	4.44	8.94
4	Confidence	The company handles complaints professionally and fairly	7.58	6.28	8.87
5	Price	The insurance provider matches a cheaper price from a competitors quote	6.19	3.66	8.72
6	Loyalty	I am told what the price would be if I wasn't a new customer	5.10	1.83	8.36
7	Confidence	I know what the policy covers and excludes	7.94	7.52	8.35
8	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	5.87	3.52	8.22
9	Price	The cost of the policy is reasonable for the level of cover that I get	7.67	7.34	8.01
10	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	6.48	5.00	7.96

Theme scores for Consumers – age

18-34

35-54

55 or older

	Theme	Importance	Performance	Opportunity score		Theme	Importance	Performance	Opportunity score		Theme	Importance	Performance	Opportunity score
1	Loyalty	5.61	4.20	7.02	1	Loyalty	6.50	3.38	9.62	1	Loyalty	6.24	1.47	11.01
2	Ease	6.21	6.12	6.31	2	Confidence	7.05	6.24	7.86	2	Speed (claimed)*	9.11	7.38	10.84
3	Confidence	5.99	5.76	6.22	3	Ease	6.80	6.53	7.08	3	Control (claimed)*	6.43	3.26	9.60
4	Protection	5.41	5.03	5.79	4	Respect (claimed)	6.60	6.45	6.76	4	Confidence	7.11	5.55	8.68
5	Price	4.97	4.37	5.57	5	Protection	5.93	5.55	6.32	5	Respect (claimed)*	7.14	6.26	8.03
6	Relationship	4.23	3.82	4.65	6	Price	5.46	4.60	6.32	6	Protection	5.74	4.77	6.70
7	Speed (claimed)	4.85	5.28	4.41	7	Speed (claimed)	6.17	6.42	5.92	7	Ease	6.35	6.21	6.49
8	Respect (claimed)	3.79	4.10	3.48	8	Relationship	3.59	3.14	4.04	8	Price	4.84	3.32	6.35
9	Control (claimed)	3.23	4.06	2.41	9	Control (claimed)	4.26	5.06	3.46	9	Relationship	2.59	1.29	3.90

Top 10 opportunities for Consumers – 18-34 years old

	Theme	Statement	Importance	Performance	Opportunity score
1	Price	The insurance provider matches a cheaper price from a competitors quote	5.95	4.24	7.67
2	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.09	4.55	7.64
3	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	5.91	4.26	7.56
4	Confidence	I know what the policy covers and excludes	7.00	6.49	7.51
5	Confidence	The insurer informs me about their claims process before I buy	6.45	5.41	7.50
6	Ease	My questions are answered quickly and clearly	6.84	6.33	7.35
7	Price	The cost of the policy is reasonable for the level of cover that I get	6.73	6.21	7.24
8	Ease	The provider makes it easy to compare to policies from other providers	6.50	5.79	7.21
9	Loyalty	I am able to get a discount for staying with the same company	6.00	4.83	7.17
10	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	5.82	4.53	7.10

Top 10 opportunities for Consumers – 35-54 years old

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	I am able to get a discount for staying with the same company	7.32	3.29	11.36
2	Loyalty	The premium doesn't increase because I'm not a new customer anymore	7.41	3.69	11.14
3	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	7.16	4.04	10.28
4	Price	The insurance provider matches a cheaper price from a competitors quote	6.89	3.92	9.87
5	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.61	3.38	9.84
6	Confidence	The company handles complaints professionally and fairly	7.97	6.38	9.56
7	Loyalty	I am told what the price would be if I wasn't a new customer	5.58	1.71	9.45
8	Respect (claimed)	The people you deal with show compassion	7.78	6.30	9.26
9	Confidence	I know the company pays out quickly and worries about paperwork later	7.20	5.33	9.07
10	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	7.22	5.48	8.96

Top 10 opportunities for Consumers – 55 or older

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	I am able to get a discount for staying with the same company	7.47	1.57	13.37
2	Speed (claimed)*	I am not asked needless questions about my claim	9.64	5.93	13.36
3	Loyalty	The premium doesn't increase because I'm not a new customer anymore	7.89	2.84	12.93
4	Control (claimed)*	I have a choice in how the claim is settled (e.g. financial settlement, repair or replacement)	6.79	0.91	12.66
5	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	7.59	2.65	12.53
6	Confidence	The company handles complaints professionally and fairly	8.58	5.59	11.57
7	Speed (claimed)*	My claim is settled quickly	8.93	6.43	11.43
8	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.15	1.15	11.15
9	Speed (claimed)*	I am offered immediate assistance and advice	9.29	7.69	10.88
10	Loyalty	I am told what the price would be if I wasn't a new customer	4.72	-1.27	10.71

Theme scores for Consumers – ethnicity

White/ White British

	Theme	Importance	Performance	Opportunity score
1	Loyalty	6.27	2.80	9.74
2	Confidence	6.89	5.87	7.91
3	Ease	6.59	6.38	6.80
4	Protection	5.83	5.16	6.50
5	Speed (claimed)	6.28	6.09	6.46
6	Price	5.14	4.05	6.23
7	Respect (claimed)	5.53	5.47	5.60
8	Control (claimed)	4.57	4.71	4.43
9	Relationship	3.38	2.56	4.20

Non White

	Theme	Importance	Performance	Opportunity score
1	Loyalty	5.25	4.81	5.69
2	Confidence	5.77	6.02	5.51
3	Ease	5.64	5.89	5.39
4	Price	4.93	4.82	5.03
5	Protection	4.76	5.12	4.40
6	Relationship	4.06	4.30	3.83
7	Speed (claimed)	4.17	5.12	3.21
8	Respect (claimed)	3.21	3.53	2.89
9	Control (claimed)	1.98	2.92	1.03

Top 10 opportunities for Consumers – White/ White British

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	I am able to get a discount for staying with the same company	7.11	2.89	11.32
2	Loyalty	The premium doesn't increase because I'm not a new customer anymore	7.36	3.49	11.23
3	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	7.13	3.53	10.72
4	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.32	2.84	9.80
5	Confidence	The company handles complaints professionally and fairly	7.95	6.11	9.79
6	Price	The insurance provider matches a cheaper price from a competitors quote	6.48	3.26	9.70
7	Loyalty	I am told what the price would be if I wasn't a new customer	5.23	0.77	9.69
8	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	7.00	5.00	9.01
9	Ease	My questions are answered quickly and clearly	8.07	7.19	8.95
10	Confidence	The policy is explained clearly	8.16	7.41	8.90

Top 10 opportunities for Consumers – Non White

	Theme	Statement	Importance	Performance	Opportunity score
1	Price	The insurance provider matches a cheaper price from a competitors quote	5.99	4.53	7.45
2	Confidence	The policy is explained clearly	6.82	6.84	6.79
3	Loyalty	The provider thanking me for staying with the company	5.48	4.30	6.65
4	Confidence	I know what the policy covers and excludes	6.56	6.50	6.62
5	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	5.48	4.38	6.58
6	Loyalty	The premium doesn't increase because I'm not a new customer anymore	5.92	5.29	6.56
7	Ease	My questions are answered quickly and clearly	6.18	6.15	6.20
8	Loyalty	I am able to get a discount for staying with the same company	5.92	5.68	6.17
9	Confidence	The company handles complaints professionally and fairly	5.92	5.82	6.03
10	Confidence	I know the company pays out quickly and worries about paperwork later	5.67	5.32	6.01

Theme scores for Consumers – policy type held

Motor

	Theme	Importance	Performance	Opportunity score
1	Loyalty	6.33	3.26	9.40
2	Confidence	7.05	6.08	8.02
3	Ease	6.56	6.43	6.70
4	Price	5.37	4.09	6.66
5	Protection	5.82	5.25	6.39
6	Relationship	3.55	2.86	4.24

Travel

	Theme	Importance	Performance	Opportunity score
1	Loyalty	6.04	3.62	8.47
2	Confidence	6.63	5.88	7.37
3	Protection	6.00	5.38	6.61
4	Ease	6.38	6.21	6.54
5	Price	5.14	4.26	6.03
6	Relationship	3.78	3.17	4.39

Buildings/ Contents

	Theme	Importance	Performance	Opportunity score
1	Loyalty	5.98	2.19	9.76
2	Confidence	6.47	5.60	7.35
3	Ease	6.44	6.22	6.65
4	Protection	5.35	4.84	5.85
5	Price	4.72	4.05	5.38
6	Relationship	3.04	2.22	3.85

Top 10 opportunities for Consumers – policy type held motor

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	I am able to get a discount for staying with the same company	7.23	3.55	10.91
2	Loyalty	The premium doesn't increase because I'm not a new customer anymore	7.34	3.92	10.76
3	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	7.14	4.13	10.15
4	Price	The insurance provider matches a cheaper price from a competitors quote	6.76	3.68	9.83
5	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	7.37	5.24	9.50
6	Confidence	The company handles complaints professionally and fairly	7.95	6.43	9.48
7	Loyalty	I am told what the price would be if I wasn't a new customer	5.28	1.17	9.38
8	Confidence	The policy is explained clearly	8.39	7.61	9.18
9	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.16	3.31	9.01
10	Price	The cost of the policy is reasonable for the level of cover that I get	8.15	7.39	8.91

Top 10 opportunities for Consumers – policy type held travel

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	The premium doesn't increase because I'm not a new customer anymore	7.17	4.38	9.97
2	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.74	3.82	9.66
3	Loyalty	I am able to get a discount for staying with the same company	6.68	4.14	9.23
4	Price	The insurance provider matches a cheaper price from a competitors quote	6.17	3.16	9.17
5	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.41	3.65	9.17
6	Confidence	The company handles complaints professionally and fairly	7.64	6.12	9.15
7	Ease	My questions are answered quickly and clearly	7.58	6.51	8.65
8	Loyalty	I am told what the price would be if I wasn't a new customer	5.22	1.89	8.54
9	Confidence	I am able to understand if there are any discounts or no claims bonus	7.34	6.19	8.49
10	Confidence	The insurer informs me about their claims process before I buy	6.77	5.14	8.39

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

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	I am able to get a discount for staying with the same company	6.88	1.92	11.84
2	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.99	2.77	11.20
3	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.82	2.93	10.71
4	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.15	2.07	10.24
5	Confidence	The company handles complaints professionally and fairly	7.51	5.50	9.51
6	Loyalty	I am told what the price would be if I wasn't a new customer	4.74	0.41	9.07
7	Price	The insurance provider matches a cheaper price from a competitors quote	6.09	3.15	9.04
8	Confidence	The policy is explained clearly	7.94	7.15	8.73
9	Ease	The policy documents are easy to read, with little or no small print	7.75	6.79	8.72
10	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	6.49	4.35	8.63

Theme scores for Consumers – policy type claimed

Motor

	Theme	Importance	Performance	Opportunity score
1	Speed (claimed)	7.35	7.35	7.35
2	Respect (claimed)	6.74	6.29	7.19
3	Control (claimed)	5.93	5.60	6.25

Travel

	Theme	Importance	Performance	Opportunity score
1	Speed (claimed)	5.03	4.83	5.23
2	Respect (claimed)	3.89	3.92	3.86
3	Control (claimed)	2.53	3.94	1.12

Buildings/ Contents

	Theme	Importance	Performance	Opportunity score
1	Speed (claimed)	4.20	4.68	3.72
2	Respect (claimed)	3.43	4.06	2.80
3	Control (claimed)	2.37	2.72	2.01

Opportunities for Consumers – claimed on motor

	Theme	Statement	Importance	Performance	Opportunity score
1	Respect (claimed)	I do not have to prove that I am telling the truth with lots of receipts or pictures	6.56	4.09	9.02
2	Control (claimed)	I have a choice in how the claim is settled (e.g. financial settlement, repair or replacement)	6.78	5.00	8.56
3	Speed (claimed)	My claim is settled quickly	7.56	6.78	8.33
4	Speed (claimed)	I am not asked needless questions about my claim	7.56	6.97	8.14
5	Speed (claimed)	My insurer provides effective assistance/advice	7.78	7.95	7.60
6	Speed (claimed)	It is clear what I need to do to claim	7.33	7.67	7.00
7	Speed (claimed)	I can get through to the insurance company quickly at any time	6.89	6.89	6.89
8	Respect (claimed)	The people you deal with show compassion	6.78	7.11	6.44
9	Speed (claimed)	I am offered immediate assistance and advice	7.00	7.84	6.16
10	Respect (claimed)	The insurance company does not try to avoid paying out	6.89	7.67	6.11
11	Control (claimed)	Repairs or replacement items are completed/delivered at a time to suit me	6.00	6.63	5.37
12	Control (claimed)	I am able to choose the supplier that the insurance company uses (e.g. tradesmen, garage, airline, law firm)	5.00	5.18	4.82

Opportunities for Consumers – claimed on travel

	Theme	Statement	Importance	Performance	Opportunity score
1	Speed (claimed)	My claim is settled quickly	5.19	3.70	6.67
2	Speed (claimed)	I am not asked needless questions about my claim	5.37	5.00	5.74
3	Speed (claimed)	I am offered immediate assistance and advice	5.37	5.09	5.65
4	Respect (claimed)	I do not have to prove that I am telling the truth with lots of receipts or pictures	4.07	3.33	4.81
5	Respect (claimed)	The people you deal with show compassion	4.26	3.89	4.63
6	Speed (claimed)	My insurer provides effective assistance/advice	4.63	4.72	4.54
7	Speed (claimed)	I can get through to the insurance company quickly at any time	4.44	4.44	4.44
8	Speed (claimed)	It is clear what I need to do to claim	5.19	6.04	4.33
9	Respect (claimed)	The insurance company does not try to avoid paying out	3.33	4.53	2.14
10	Control (claimed)	I have a choice in how the claim is settled (e.g. financial settlement, repair or replacement)	2.59	3.08	2.11
11	Control (claimed)	I am able to choose the supplier that the insurance company uses (e.g. tradesmen, garage, airline, law firm)	2.41	3.33	1.48
12	Control (claimed)	Repairs or replacement items are completed/delivered at a time to suit me	2.59	5.40	-0.21

Opportunities for Consumers – claimed on buildings/ contents

	Theme	Statement	Importance	Performance	Opportunity score
1	Speed (claimed)	I am offered immediate assistance and advice	4.78	4.18	5.39
2	Respect (claimed)	The people you deal with show compassion	4.64	4.39	4.88
3	Speed (claimed)	I can get through to the insurance company quickly at any time	4.20	3.91	4.49
4	Speed (claimed)	I am not asked needless questions about my claim	4.35	4.49	4.20
5	Speed (claimed)	My claim is settled quickly	4.20	4.85	3.55
6	Speed (claimed)	My insurer provides effective assistance/advice	4.06	5.07	3.04
7	Control (claimed)	I have a choice in how the claim is settled (e.g. financial settlement, repair or replacement)	2.61	2.39	2.83
8	Respect (claimed)	I do not have to prove that I am telling the truth with lots of receipts or pictures	3.33	4.24	2.42
9	Control (claimed)	Repairs or replacement items are completed/delivered at a time to suit me	2.61	3.54	1.68
10	Speed (claimed)	It is clear what I need to do to claim	3.62	5.59	1.66
11	Control (claimed)	I am able to choose the supplier that the insurance company uses (e.g. tradesmen, garage, airline, law firm)	1.88	2.24	1.53
12	Respect (claimed)	The insurance company does not try to avoid paying out	2.32	3.53	1.11

Theme scores for SMEs – gender

Females

	Theme	Importance	Performance	Opportunity score
1	Loyalty	6.20	4.60	7.81
2	Confidence	6.68	6.53	6.84
3	Protection	6.59	6.44	6.73
4	Ease	6.49	6.56	6.42
5	Speed (claimed)	6.18	6.34	6.01
6	Price	5.45	5.14	5.77
7	Respect (claimed)	5.38	5.28	5.49
8	Relationship	4.88	4.73	5.04
9	Control (claimed)	5.38	5.83	4.93

Males

	Theme	Importance	Performance	Opportunity score
1	Loyalty	5.47	4.49	6.44
2	Confidence	6.10	6.01	6.19
3	Ease	5.73	5.96	5.50
4	Price	4.91	4.76	5.05
5	Protection	5.38	5.81	4.95
6	Respect (claimed)	4.68	4.76	4.60
7	Relationship	4.41	4.46	4.36
8	Speed (claimed)	4.67	5.15	4.19
9	Control (claimed)	3.99	4.62	3.37

Top 10 opportunities for SMEs – Females

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.88	5.02	8.74
2	Loyalty	I am able to get a discount for staying with the same company	6.63	4.92	8.33
3	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.46	4.66	8.25
4	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.59	4.99	8.19
5	Speed (claimed)	I am offered immediate assistance and advice	7.06	6.15	7.97
6	Confidence	The company handles complaints professionally and fairly	7.20	6.63	7.78
7	Ease	The policy documents are easy to read, with little or no small print	7.14	6.57	7.72
8	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	6.99	6.34	7.63
9	Confidence	I know what the policy covers and excludes	7.61	7.60	7.63
10	Confidence	The policy is explained clearly	7.54	7.48	7.60

Top 10 opportunities for SMEs – Males

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.32	4.85	7.79
2	Confidence	The company handles complaints professionally and fairly	6.87	6.01	7.73
3	Confidence	I know what the policy covers and excludes	7.22	7.10	7.33
4	Price	The insurance provider matches a cheaper price from a competitors quote	5.94	4.60	7.28
5	Loyalty	I am able to get a discount for staying with the same company	5.97	4.66	7.27
6	Price	The cost of the policy is reasonable for the level of cover that I get	6.89	6.79	6.98
7	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	6.39	5.82	6.96
8	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	5.72	4.49	6.95
9	Ease	The policy documents are easy to read, with little or no small print	6.52	6.11	6.93
10	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	5.87	4.87	6.86

Theme scores for SMEs – age

18-34

	Theme	Importance	Performance	Opportunity score
1	Loyalty	5.41	4.89	5.92
2	Confidence	5.80	5.97	5.64
3	Protection	5.49	5.65	5.34
4	Ease	5.46	5.80	5.13
5	Speed (claimed)	5.13	5.14	5.13
6	Price	5.12	5.16	5.08
7	Respect (claimed)	4.48	4.48	4.48
8	Relationship	4.49	4.83	4.15
9	Control (claimed)	4.23	4.69	3.77

35-54

	Theme	Importance	Performance	Opportunity score
1	Loyalty	6.61	4.76	8.47
2	Confidence	6.92	6.73	7.11
3	Protection	6.67	6.63	6.70
4	Ease	6.70	6.87	6.53
5	Respect (claimed)	6.10	6.14	6.05
6	Price	5.65	5.32	5.98
7	Relationship	5.31	4.96	5.66
8	Control (claimed)	5.62	6.43	4.81
9	Speed (claimed)	5.98	7.15	4.81

55 or older

	Theme	Importance	Performance	Opportunity score
1	Loyalty	5.52	3.52	7.52
2	Confidence	6.69	6.15	7.23
3	Ease	6.50	6.23	6.77
4	Protection	6.02	6.28	5.77
5	Price	4.63	3.96	5.31
6	Relationship	3.95	3.60	4.30

Top 10 opportunities for SMEs – 18-34 years old

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	5.92	4.81	7.03
2	Speed (claimed)	I am offered immediate assistance and advice	5.86	4.92	6.80
3	Confidence	The company handles complaints professionally and fairly	6.24	5.87	6.61
4	Confidence	I know what the policy covers and excludes	6.61	6.64	6.59
5	Ease	The policy documents are easy to read, with little or no small print	5.87	5.32	6.43
6	Confidence	The policy is explained clearly	6.58	6.74	6.42
7	Price	The insurance provider matches a cheaper price from a competitors quote	5.57	5.02	6.13
8	Protection	I am able add additional cover to suit my needs	6.14	6.22	6.06
9	Loyalty	The premium doesn't increase because I'm not a new customer anymore	5.53	5.04	6.01
10	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	5.61	5.21	6.00

Top 10 opportunities for SMEs – 35-54 years old

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	The premium doesn't increase because I'm not a new customer anymore	7.45	5.33	9.58
2	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	7.07	4.72	9.41
3	Loyalty	I am able to get a discount for staying with the same company	7.20	5.05	9.35
4	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	7.03	5.24	8.83
5	Price	The insurance provider matches a cheaper price from a competitors quote	6.63	5.06	8.20
6	Confidence	I know what the policy covers and excludes	7.97	7.81	8.13
7	Confidence	The company handles complaints professionally and fairly	7.49	6.90	8.08
8	Ease	My questions are answered quickly and clearly	7.88	7.81	7.94
9	Confidence	The insurer informs me about their claims process before I buy	7.20	6.46	7.94
10	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	7.33	6.75	7.90

Top 10 opportunities for SMEs – 55 or older years old

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.61	4.07	9.15
2	Confidence	The company handles complaints professionally and fairly	7.81	6.47	9.15
3	Loyalty	I am able to get a discount for staying with the same company	6.26	3.45	9.07
4	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	7.16	5.36	8.96
5	Ease	The policy documents are easy to read, with little or no small print	7.92	7.06	8.79
6	Price	The insurance provider matches a cheaper price from a competitors quote	6.08	3.65	8.52
7	Ease	My questions are answered quickly and clearly	7.78	7.22	8.34
8	Confidence	I know the company pays out quickly and worries about paperwork later	6.90	5.51	8.29
9	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.37	4.70	8.05
10	Confidence	I know what the policy covers and excludes	7.98	8.00	7.96

Theme scores for SMEs – ethnicity

White/ White British

	Theme	Importance	Performance	Opportunity score
1	Loyalty	5.95	4.63	7.27
2	Confidence	6.60	6.43	6.77
3	Protection	6.19	6.33	6.06
4	Ease	6.24	6.47	6.00
5	Price	5.26	4.96	5.56
6	Respect (claimed)	5.11	5.21	5.01
7	Speed (claimed)	5.39	5.76	5.01
8	Relationship	4.67	4.69	4.66
9	Control (claimed)	4.39	5.13	3.66

Non White

	Theme	Importance	Performance	Opportunity score
1	Loyalty	5.50	4.25	6.76
2	Ease	5.69	5.34	6.03
3	Control (claimed)	5.59	5.59	5.58
4	Speed (claimed)	5.72	5.86	5.58
5	Respect (claimed)	5.00	4.54	5.46
6	Protection	5.31	5.27	5.35
7	Confidence	5.43	5.56	5.30
8	Relationship	4.66	4.19	5.13
9	Price	5.02	5.03	5.01

Top 10 opportunities for SMEs – White/ White British

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.69	5.05	8.33
2	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.56	5.00	8.13
3	Confidence	The company handles complaints professionally and fairly	7.32	6.52	8.12
4	Loyalty	I am able to get a discount for staying with the same company	6.42	4.90	7.94
5	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.23	4.70	7.76
6	Price	The insurance provider matches a cheaper price from a competitors quote	6.18	4.68	7.69
7	Confidence	I know what the policy covers and excludes	7.58	7.56	7.61
8	Ease	The policy documents are easy to read, with little or no small print	7.05	6.54	7.56
9	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	6.92	6.39	7.44
10	Ease	My questions are answered quickly and clearly	7.29	7.21	7.38

Top 10 opportunities for SMEs – Non White

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	I am able to get a discount for staying with the same company	5.94	4.26	7.62
2	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	5.61	4.06	7.17
3	Loyalty	I am told what the price would be if I wasn't a new customer	5.20	3.25	7.16
4	Speed (claimed)	I am not asked needless questions about my claim	6.08	5.07	7.09
5	Ease	The provider makes it easy to compare to policies from other providers	5.86	4.73	7.00
6	Speed (claimed)	I am offered immediate assistance and advice	6.62	6.35	6.89
7	Protection	I am able add additional cover to suit my needs	6.23	5.57	6.88
8	Loyalty	I get rewarded for having multiple products or policies with the same company	5.78	4.74	6.81
9	Ease	I'm not asked lots of unnecessary questions about myself when applying for a quote	5.78	4.81	6.75
10	Confidence	I know what the policy covers and excludes	6.56	6.37	6.74

Theme scores for SMEs – number of employees

1-5

	Theme	Importance	Performance	Opportunity score
1	Loyalty	5.40	3.06	7.74
2	Confidence	6.17	5.45	6.89
3	Ease	5.86	5.77	5.95
4	Protection	5.55	5.48	5.61
5	Price	4.58	3.88	5.27
6	Respect (claimed)*	4.92	4.80	5.04
7	Relationship	3.40	2.87	3.92
8	Control (claimed)*	4.58	5.28	3.88
9	Speed (claimed)*	4.71	5.94	3.48

6-20

	Theme	Importance	Performance	Opportunity score
1	Loyalty	5.53	5.17	5.90
2	Confidence	6.13	6.41	5.86
3	Ease	5.79	6.20	5.38
4	Protection	5.69	6.09	5.30
5	Price	5.21	5.44	4.97
6	Relationship	4.83	5.04	4.62
7	Speed (claimed)	4.73	5.10	4.36
8	Control (claimed)	4.04	4.06	4.02
9	Respect (claimed)	4.04	4.84	3.24

More than 20

	Theme	Importance	Performance	Opportunity score
1	Loyalty	6.41	5.16	7.66
2	Respect (claimed)	6.37	5.40	7.34
3	Speed (claimed)	6.72	6.59	6.84
4	Confidence	6.74	6.77	6.71
5	Protection	6.60	6.63	6.57
6	Ease	6.57	6.69	6.44
7	Price	5.64	5.39	5.90
8	Relationship	5.47	5.54	5.40
9	Control (claimed)	5.68	6.73	4.62

Top 10 opportunities for SMEs – 1-5 employees

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	I am able to get a discount for staying with the same company	6.09	3.12	9.07
2	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.33	3.68	8.98
3	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	6.89	4.93	8.84
4	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.20	3.67	8.73
5	Confidence	The company handles complaints professionally and fairly	7.10	5.55	8.66
6	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	5.64	2.85	8.43
7	Ease	The policy documents are easy to read, with little or no small print	6.97	6.25	7.70
8	Confidence	I know what the policy covers and excludes	7.38	7.18	7.59
9	Price	The insurance provider matches a cheaper price from a competitors quote	5.62	3.70	7.55
10	Price	The cost of the policy is reasonable for the level of cover that I get	7.19	6.84	7.53

Top 10 opportunities for SMEs – 6-20 employees

	Theme	Statement	Importance	Performance	Opportunity score
1	Confidence	I know what the policy covers and excludes	7.01	6.94	7.08
2	Confidence	I know the company pays out quickly and worries about paperwork later	6.16	5.48	6.83
3	Price	The insurance provider matches a cheaper price from a competitors quote	6.13	5.46	6.80
4	Speed (claimed)	I am offered immediate assistance and advice	5.61	4.51	6.71
5	Ease	The policy documents are easy to read, with little or no small print	6.40	6.10	6.70
6	Confidence	The company handles complaints professionally and fairly	6.52	6.38	6.66
7	Ease	My questions are answered quickly and clearly	6.72	6.86	6.57
8	Loyalty	The provider thanking me for staying with the company	5.52	4.83	6.22
9	Loyalty	I am able to get a discount for staying with the same company	5.84	5.52	6.16
10	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	6.33	6.53	6.12

Top 10 opportunities for SMEs – More than 20 employees

	Theme	Statement	Importance	Performance	Opportunity score
1	Respect (claimed)	The people you deal with show compassion	7.03	5.45	8.61
2	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	7.06	5.55	8.57
3	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.93	5.36	8.51
4	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.83	5.50	8.15
5	Loyalty	I am able to get a discount for staying with the same company	6.81	5.48	8.14
6	Speed (claimed)	I am offered immediate assistance and advice	7.43	7.00	7.85
7	Confidence	The company handles complaints professionally and fairly	7.32	6.80	7.85
8	Speed (claimed)	I can get through to the insurance company quickly at any time	6.93	6.14	7.72
9	Price	The insurance provider matches a cheaper price from a competitors quote	6.35	4.98	7.71
10	Confidence	I know what the policy covers and excludes	7.68	7.77	7.59

Theme scores for SMEs – policy type held

Motor					Employers' liability					Buildings/ Contents				
	Theme	Importance	Performance	Opportunity score		Theme	Importance	Performance	Opportunity score		Theme	Importance	Performance	Opportunity score
1	Loyalty	5.72	4.78	6.66	1	Loyalty	5.99	4.82	7.16	1	Loyalty	5.94	4.08	7.81
2	Confidence	6.49	6.38	6.60	2	Confidence	6.58	6.53	6.62	2	Confidence	6.19	6.01	6.38
3	Ease	6.21	6.60	5.82	3	Ease	6.34	6.10	6.59	3	Protection	5.99	5.92	6.05
4	Protection	6.01	6.37	5.64	4	Protection	6.15	6.08	6.22	4	Ease	5.93	6.04	5.81
5	Price	5.42	5.26	5.58	5	Relationship	5.34	4.90	5.77	5	Price	4.86	4.62	5.09
6	Relationship	4.48	4.74	4.23	6	Price	5.35	4.94	5.76	6	Relationship	4.42	4.25	4.58

Top 10 opportunities for SMEs – policy type held motor

	Theme	Statement	Importance	Performance	Opportunity score
1	Price	The insurance provider matches a cheaper price from a competitors quote	6.62	5.44	7.81
2	Confidence	The company handles complaints professionally and fairly	7.01	6.23	7.80
3	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	6.95	6.30	7.60
4	Confidence	I know what the policy covers and excludes	7.46	7.46	7.45
5	Loyalty	I am able to get a discount for staying with the same company	6.22	5.01	7.42
6	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.08	4.89	7.28
7	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.15	5.12	7.18
8	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.12	5.06	7.18
9	Ease	The provider makes it easy to compare to policies from other providers	6.66	6.23	7.08
10	Ease	The policy documents are easy to read, with little or no small print	6.85	6.63	7.08

Top 10 opportunities for SMEs – policy type held employers’ liability

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.30	4.55	8.05
2	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.71	5.55	7.88
3	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.55	5.25	7.84
4	Confidence	The insurer assesses my risk individually, rather than using generic assumptions	7.04	6.43	7.65
5	Loyalty	I am able to get a discount for staying with the same company	6.30	4.96	7.64
6	Price	The cost of the policy is reasonable for the level of cover that I get	7.40	7.19	7.60
7	Ease	The policy documents are easy to read, with little or no small print	6.77	6.13	7.40
8	Ease	My questions are answered quickly and clearly	7.23	7.12	7.34
9	Confidence	The company handles complaints professionally and fairly	6.96	6.66	7.26
10	Confidence	I know what the policy covers and excludes	7.48	7.76	7.20

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

	Theme	Statement	Importance	Performance	Opportunity score
1	Loyalty	The premium doesn't increase because I'm not a new customer anymore	6.75	4.50	9.01
2	Loyalty	My provider takes my loyalty into account when calculating renewal quotes after I have claimed	6.57	4.40	8.74
3	Loyalty	I am able to get a discount for staying with the same company	6.48	4.44	8.52
4	Confidence	The company handles complaints professionally and fairly	7.12	6.27	7.97
5	Loyalty	The insurer provides additional benefits for renewing (e.g. enhanced cover)	6.04	4.24	7.83
6	Loyalty	I am told what the price would be if I wasn't a new customer	5.19	2.56	7.82
7	Confidence	I know what the policy covers and excludes	7.30	6.99	7.62
8	Ease	The policy documents are easy to read, with little or no small print	6.90	6.18	7.61
9	Ease	My questions are answered quickly and clearly	6.94	6.76	7.12
10	Price	The insurance provider matches a cheaper price from a competitors quote	5.67	4.23	7.11

Theme scores for SMEs – policy type claimed

Motor

	Theme	Importance	Performance	Opportunity score
1	Respect (claimed)	6.18	5.94	6.42
2	Speed (claimed)	6.29	7.07	5.51
3	Control (claimed)	5.66	6.17	5.14

Employers' liability

	Theme	Importance	Performance	Opportunity score
1	Respect (claimed)	5.46	5.52	5.41
2	Speed (claimed)	5.76	6.32	5.20
3	Control (claimed)	5.42	5.83	5.00

Buildings/ Contents

	Theme	Importance	Performance	Opportunity score
1	Speed (claimed)	4.58	4.40	4.76
2	Respect (claimed)	3.80	4.03	3.58
3	Control (claimed)	3.54	4.08	2.99

Opportunities for SMEs – claimed on motor

	Theme	Statement	Importance	Performance	Opportunity score
1	Speed (claimed)	I am offered immediate assistance and advice	7.42	7.27	7.56
2	Respect (claimed)	The insurance company does not try to avoid paying out	6.85	6.52	7.19
3	Control (claimed)	I have a choice in how the claim is settled (e.g. financial settlement, repair or replacement)	6.29	5.68	6.90
4	Speed (claimed)	I am not asked needless questions about my claim	6.07	5.63	6.50
5	Respect (claimed)	The people you deal with show compassion	6.18	6.07	6.29
6	Respect (claimed)	I do not have to prove that I am telling the truth with lots of receipts or pictures	5.51	5.23	5.78
7	Speed (claimed)	My claim is settled quickly	6.29	6.82	5.77
8	Speed (claimed)	It is clear what I need to do to claim	6.40	7.59	5.22
9	Control (claimed)	Repairs or replacement items are completed/delivered at a time to suit me	5.73	6.59	4.87
10	Speed (claimed)	I can get through to the insurance company quickly at any time	5.84	7.16	4.53
11	Control (claimed)	I am able to choose the supplier that the insurance company uses (e.g. tradesmen, garage, airline, law firm)	4.94	6.25	3.64
12	Speed (claimed)	My insurer provides effective assistance/advice	5.73	7.95	3.51

Opportunities for SMEs – claimed on employers' liability

	Theme	Statement	Importance	Performance	Opportunity score
1	Respect (claimed)	The insurance company does not try to avoid paying out	6.53	5.00	8.06
2	Speed (claimed)	I am offered immediate assistance and advice	6.25	6.06	6.44
3	Speed (claimed)	It is clear what I need to do to claim	6.67	7.04	6.29
4	Speed (claimed)	I am not asked needless questions about my claim	6.11	6.25	5.97
5	Respect (claimed)	The people you deal with show compassion	5.56	5.71	5.40
6	Control (claimed)	I have a choice in how the claim is settled (e.g. financial settlement, repair or replacement)	5.42	5.49	5.34
7	Control (claimed)	I am able to choose the supplier that the insurance company uses (e.g. tradesmen, garage, airline, law firm)	5.42	5.88	4.95
8	Speed (claimed)	My claim is settled quickly	5.14	5.49	4.78
9	Control (claimed)	Repairs or replacement items are completed/delivered at a time to suit me	5.42	6.11	4.72
10	Speed (claimed)	My insurer provides effective assistance/advice	5.69	6.71	4.67
11	Speed (claimed)	I can get through to the insurance company quickly at any time	4.72	6.39	3.06
12	Respect (claimed)	I do not have to prove that I am telling the truth with lots of receipts or pictures	4.31	5.83	2.78

Opportunities for SMEs – claimed on buildings/ contents

	Theme	Statement	Importance	Performance	Opportunity score
1	Speed (claimed)	I am offered immediate assistance and advice	5.45	3.98	6.93
2	Speed (claimed)	I am not asked needless questions about my claim	4.34	3.27	5.42
3	Speed (claimed)	It is clear what I need to do to claim	5.25	5.45	5.05
4	Speed (claimed)	My claim is settled quickly	4.14	3.27	5.02
5	Respect (claimed)	The people you deal with show compassion	4.44	4.02	4.87
6	Control (claimed)	Repairs or replacement items are completed/delivered at a time to suit me	4.04	3.47	4.61
7	Speed (claimed)	I can get through to the insurance company quickly at any time	4.14	4.75	3.54
8	Respect (claimed)	I do not have to prove that I am telling the truth with lots of receipts or pictures	3.84	4.29	3.39
9	Control (claimed)	I have a choice in how the claim is settled (e.g. financial settlement, repair or replacement)	3.84	4.48	3.20
10	Speed (claimed)	My insurer provides effective assistance/advice	4.14	5.67	2.61
11	Respect (claimed)	The insurance company does not try to avoid paying out	3.13	3.78	2.49
12	Control (claimed)	I am able to choose the supplier that the insurance company uses (e.g. tradesmen, garage, airline, law firm)	2.73	4.29	1.17