



Extended Warranties and Insurance for Mobile and Non-Mobile Consumer Products

**Worldwide research across over 30 countries covering:
*Extended warranties and insurance for white goods, brown goods,
grey goods, mobile gadgets, mobile phones and high-value furniture***

Series prospectus

Prospectus contents

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What is the research?

Finaccord's series of reports about extended warranties and insurance for mobile and non-mobile consumer products worldwide is comprised of over 30 country-specific studies related PartnerBASE™ datasets and market data files plus several multi-country reports and databases as detailed in this series prospectus. Together, these studies examine the markets for extended warranties and insurance sold in conjunction with white goods, brown goods, grey goods, mobile gadgets and mobile phones across the countries listed overleaf. In addition, coverage of protection plans for high-value furniture is also included in reports published from 2017 onwards.

In total, the series draws on extensive, on-going primary and secondary research covering over 3,000 organisations involved in the production and distribution of mobile and non-mobile consumer products including manufacturers, mainstream mobile network operators, mobile virtual network operators (MVNOs), specialised retailers of consumer electronics, supermarkets and other types of retailer (namely, department stores and variety retailers, DIY / home product outlets and speciality retailers). Coverage of retailers includes organisations that sell only through 'bricks-and-mortar' stores, distributors that sell only via a website, and retailers selling both offline and online.

Which countries are covered?

Country	Most recent update	Country	Most recent update	Country	Most recent update
Argentina	Nov-12	Finland	Aug-14	Portugal	Nov-17
Australia	May-20	France	Aug-17	Romania	Aug-14
Austria	Dec-17	Germany	Aug-17	Russia	Aug-14
Belgium	Sep-17	India	Jun-20	South Africa	Jan-16
Brazil	May-20	Ireland	Sep-17	Spain	Aug-17
Canada	Jun-20	Italy	Aug-17	Sweden	Sep-17
Chile	Jan-16	Malaysia	Sep-12	Switzerland	Dec-17
China	May-20	Mexico	Jun-20	Turkey	Aug-14
Colombia	Jan-16	Netherlands	Sep-17	UK	Aug-17
Czech Republic	Aug-14	Norway	Sep-17	USA	May-20
Denmark	Oct-17	Poland	Oct-17		



How are the underlying products defined?

White goods are defined as major built-in and free-standing kitchen appliances including large cooking appliances, dishwashers, home laundry appliances and refrigeration appliances. Small appliances such as air treatment products, small cooking and non-cooking appliances, food preparation appliances, heating appliances, personal care appliances and vacuum cleaners are excluded.

Brown goods are defined as in-home consumer electronics including non-mobile home audio and cinema products, TVs and projectors, and video players.

Grey goods are defined as desktop computers and computer peripherals such as non-mobile games consoles, printers and scanners. For all three types of non-mobile consumer product, related extended warranties and insurance usually cover mechanical and / or technical breakdown, and protection in the event of accidental damage and / or theft may also be incorporated in certain cases with viral attack cover a further option specifically for grey goods.

Furniture is defined as high-value items including armchairs, beds, mattresses, sofas and tables, and insurance for it can potentially cover accidental damage and / or staining in addition to structural defects.

continued overleaf



How are the underlying products defined (cont.)?

Mobile gadgets are defined as camcorders, cameras, portable (laptop, notebook or tablet) computers, portable media players and wearable devices (e.g. smartwatches), including those with no conventional mobile telephony facility. Mobile gadget insurance can cover one or more of accidental damage, loss, technical breakdown, theft and viral attack.

Mobile phones (a.k.a. 'cell phones' in North America) are defined as any mobile handsets that incorporate a conventional mobile telephony facility including 'smartphones'. Mobile phone insurance can cover the same risks as mobile gadget insurance plus fraudulent calls and / or fraudulent use of associated e-wallets, as well.



What methodology has been used?

Finaccord's surveys of manufacturers and distributors in these countries are carried out in the months immediately prior to the publication dates shown on slide 4 and should account for most significant entities involved in the production and distribution of white goods, brown goods, grey goods, mobile gadgets and mobile phones in each country, plus significant retailers of high-value furniture for reports issued from 2017 onwards. In particular, the research answers the following questions:

- whether extended warranties and / or related insurance are provided in association with the mobile and non-mobile consumer products manufactured or sold by these organisations;
- if so, whether the policies in question include protection in the event of insurable risks including (where relevant) accidental damage, loss, theft, viral attack, fraudulent calls and fraudulent e-wallet usage, in addition to or instead of extended warranty cover for mechanical breakdown, technical failure or structural defect;
- if so, how?... through captive or internally-managed schemes, through a single, external partner or through relationships with multiple partners?
- if through external entities, the identity of the partner(s) used in each instance.



What is the structure of the reports?

Executive Summary: providing a concise evaluation of the principal findings of the report including an overview of the total size of the market for extended warranties and insurance related to white goods, brown goods, grey goods, mobile gadgets and mobile phones in each country (plus protection plans for high-value furniture for studies published from 2017 onwards).

Introduction: offering rationale, description of methodology and some definitions.

White Goods: an in-depth analysis of the market for extended warranties and related insurance sold with white goods including: introduction to the markets for the underlying white goods; survey results for manufacturers; survey results for retailers; existence of independent schemes; analysis of combined, weighted share of partnerships of providers across all schemes; analysis of risks covered by all schemes (i.e. mechanical / technical breakdown only or also accidental damage); and estimates for the market size for extended warranties and insurance for white goods with forecasts for a further four years (for most reports, the time frames in question are 2015-2019-2023 or 2012-2016-2020, depending on the date of publication).

Four further chapters follow for each of brown goods, grey goods, mobile gadgets and mobile phones, each following an identical structure to that above for white goods apart from the fact that the analysis of risks covered is customised to what is relevant for each underlying product. In addition, for studies published from 2017 onwards, an additional chapter is included for high-value furniture.



What are the key features of the research?

Key features of these reports include:

- quantification of the market size for extended warranties and insurance linked to mobile and non-mobile consumer products: how much are the markets worth in each country, and how do they segment between white goods, brown goods, grey goods, mobile gadgets and mobile phones (plus high-value furniture in reports published from 2017 onwards)?
- analysis of extended warranty and insurance underwriters and brokers that have established relationships for schemes with manufacturers and retailers of white goods, brown goods, grey goods, mobile gadgets and mobile phones (plus high-value furniture in reports published from 2017 onwards), including their unweighted share of partnerships;
- consideration of the potential for cross-selling stand-alone extended warranty and insurance policies through independent channels that are separate from either manufacturers or retailers: does an emerging market exist for this form of distribution in each country?
- forecasts for the market size for extended warranties and insurance linked to mobile and non-mobile consumer products: assuming no significant changes in the number of manufacturer and retailer schemes, what factors will cause this sector to grow or decline in the next four years?

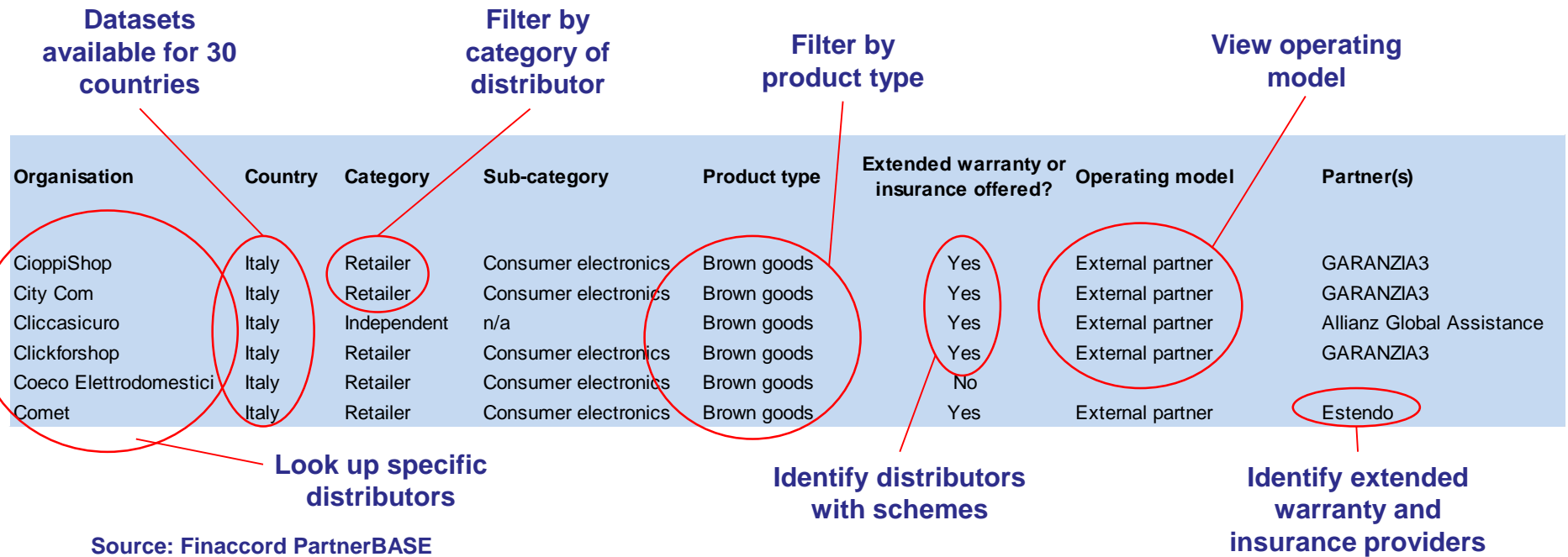


How can the research be used?

You may be able to use these reports plus the PartnerBASE™ datasets and market data annexes that accompany them in one or more of the following ways:

- appreciate the size of the opportunity in the markets for extended warranties and insurance linked to white goods, brown goods, grey goods, mobile gadgets and mobile phones (plus high-value furniture in reports published from 2017 onwards) across a series of important countries;
- understand how dynamic competitors in several countries are helping the sector to expand in spite of uneven progress in the underlying mobile and non-mobile consumer product markets;
- assess the position of national and international competitors such as AIG, Allianz Global Assistance, Amynta Group, Assurant, Asurion, AXA, BNP Paribas Cardif, Chubb, Domestic & General, Estendo, Europ Assistance, EWP, Garanttech, GARANZIA3, Hollard Insurance, itonia, MAPFRE Seguros, Moderna Försäkringar, Oney Insurance, Solid Försäkringar, SPB, SquareTrade, UK General, Wertgarantie and Zurich;
- consider how the value of the markets for extended warranties and insurance linked to mobile and non-mobile consumer products in each country may reasonably be expected to evolve in the next four years.

How can the PartnerBASE™ datasets be used?



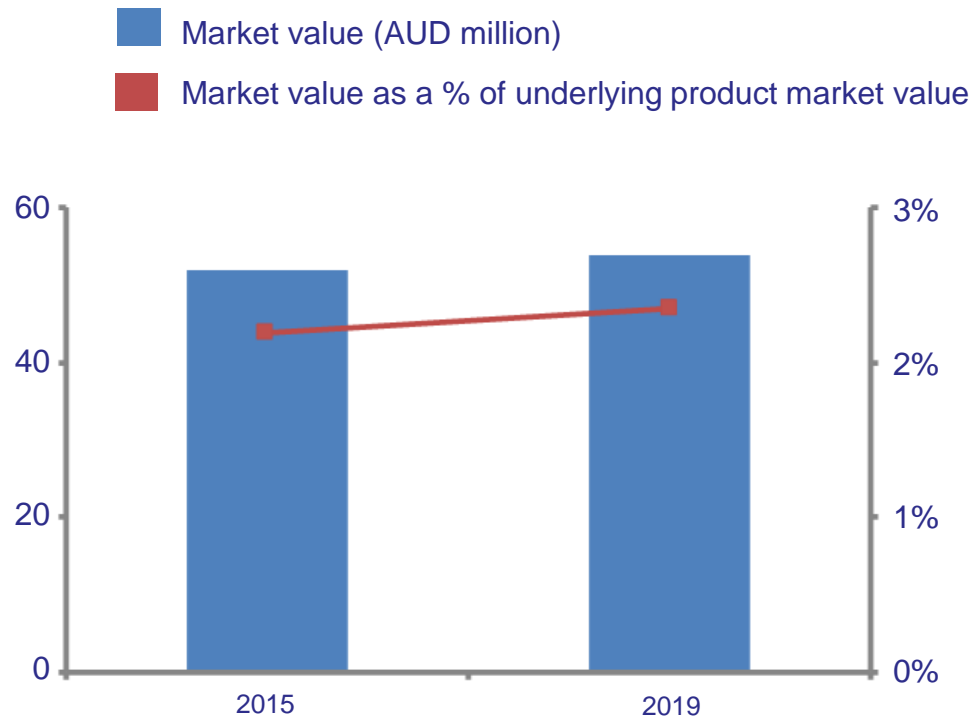
Note – the PartnerBASE also classifies distributors that are retailers (as opposed to manufacturers and independent distributors) according to their distribution model (i.e. offline-only, online-only or mixed).

Who can use the research?

1. *Extended warranty and insurance underwriters and brokers:* this series offers a unique guide to an under-researched yet significant and evolving sector with international development potential – be aware of what growth in these markets could mean for your organisation;
2. *Manufacturers and retailers:* growth in the market for extended warranties and related insurance linked to mobile and non-mobile consumer products, allied to apparently high profit margins, presents a revenue enhancement opportunity not only for the warranty providers but also for their partner organisations;
3. *Management consultancies:* are you helping an extended warranty or insurance provider to develop its business, or are you advising a manufacturer or retailer with regards to how it can improve its profitability? If so, this research will provide you with important insights into the market for extended warranties and insurance linked to white goods, brown goods, grey goods, mobile gadgets and mobile phones (plus high-value furniture in reports published from 2017 onwards);
4. *Administration and repair firms:* a variety of other organisations can also benefit from the development of the market for extended warranties and insurance sold in conjunction with these products – this study offers a comprehensive picture of the current state of this sector.

Sample graphics (1)

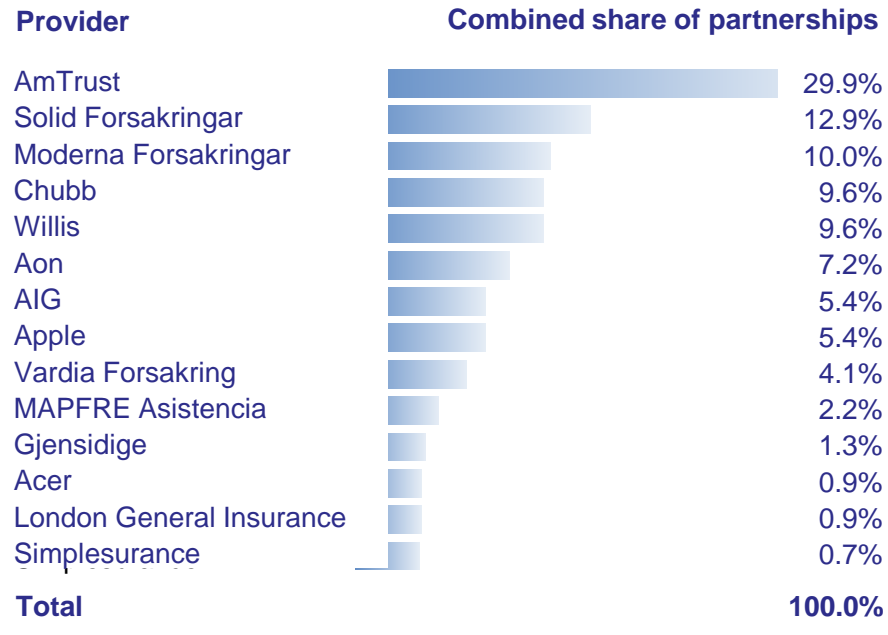
1. In spite of a slightly decline in sales of underlying brown goods, the related market for extended warranties and insurance in Australia is likely to have edged up in value in recent years



Source: Finaccord analysis

Sample graphics (2)

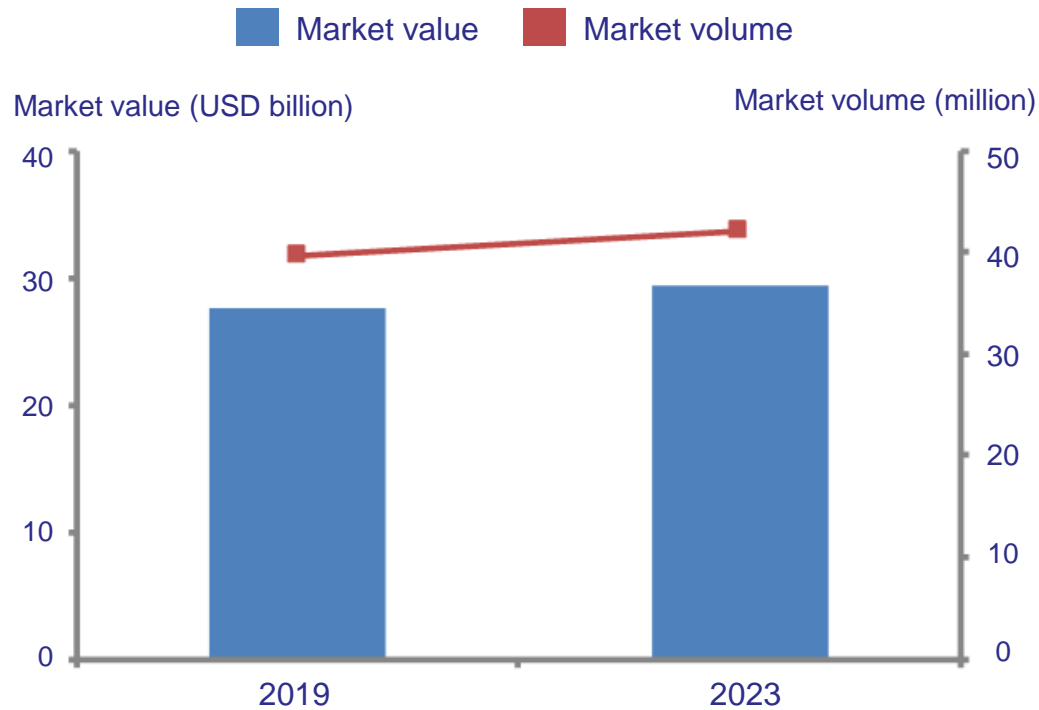
2. Across retailer, network operator, manufacturer and independent schemes combined, AmTrust is likely to have been the leader in mobile phone insurance and extended warranties in Sweden in the most recent year researched



Source: Finaccord analysis

Sample graphics (3)

3. Notwithstanding the impact of COVID-19, sales of high-value furniture in the US are forecast to higher by 2023 than they were in 2019



Source: Finaccord analysis

What are the prices?

These reports about extended warranties and insurance for mobile and non-mobile consumer products in different countries are available as standard PDF documents. The PartnerBASE™ datasets and market data annexes that accompany them at no further charge are in *Excel* format. Prices for each country are as follows:

Extended Warranties and Insurance for Mobile and Non-Mobile Consumer Products in...					
Argentina	USD 1,195	Finland	USD 895	Portugal	USD 1,195
Australia	USD 1,395	France	USD 1,395	Romania	USD 895
Austria	USD 1,195	Germany	USD 1,395	Russia	USD 895
Belgium	USD 1,195	India	USD 1,395	South Africa	USD 1,195
Brazil	USD 1,395	Ireland	USD 1,195	Spain	USD 1,395
Canada	USD 1,395	Italy	USD 1,395	Sweden	USD 1,195
Chile	USD 895	Malaysia	USD 1,195	Switzerland	USD 1,195
China	USD 1,395	Mexico	USD 1,395	Turkey	USD 895
Colombia	USD 895	Netherlands	USD 1,195	UK	USD 1,395
Czech Republic	USD 895	Norway	USD 1,195	USA	USD 1,895
Denmark	USD 1,195	Poland	USD 1,195		

** For Singapore-based clients, GST at the prevailing rate will be added to the basic price.*

Costs quoted are for a single site user licence only.

For a corporate user licence, please see the final slide for further details.

Invoices can be paid in EUR or GBP, at the prevailing exchange rate, if preferred.

Consumer research reports by Finaccord on this subject

Mobile Metrics: Consumer Approaches to Mobile Gadget and Phone Insurance in Selected Global Markets	USD 8,395
Mobile Metrics: Consumer Approaches to Mobile Gadget and Phone Insurance in Australia	USD 1,395
Mobile Metrics: Consumer Approaches to Mobile Gadget and Phone Insurance in Brazil	USD 1,395
Mobile Metrics: Consumer Approaches to Mobile Gadget and Phone Insurance in Canada	USD 1,395
Mobile Metrics: Consumer Approaches to Mobile Gadget and Phone Insurance in China	USD 1,395
Mobile Metrics: Consumer Approaches to Mobile Gadget and Phone Insurance in France	USD 1,395
Mobile Metrics: Consumer Approaches to Mobile Gadget and Phone Insurance in Germany	USD 1,395
Mobile Metrics: Consumer Approaches to Mobile Gadget and Phone Insurance in Italy	USD 1,395
Mobile Metrics: Consumer Approaches to Mobile Gadget and Phone Insurance in Spain	USD 1,395
Mobile Metrics: Consumer Approaches to Mobile Gadget and Phone Insurance in the UK	USD 1,395
Mobile Metrics: Consumer Approaches to Mobile Gadget and Phone Insurance in the USA	USD 1,395
Warranty Metrics: Consumer Approaches to Extended Warranties for White, Brown and Grey Goods in Selected Global Markets	USD 8,395
Warranty Metrics: Consumer Approaches to Extended Warranties for White, Brown and Grey Goods in Australia	USD 1,395
Warranty Metrics: Consumer Approaches to Extended Warranties for White, Brown and Grey Goods in Brazil	USD 1,395
Warranty Metrics: Consumer Approaches to Extended Warranties for White, Brown and Grey Goods in Canada	USD 1,395
Warranty Metrics: Consumer Approaches to Extended Warranties for White, Brown and Grey Goods in China	USD 1,395
Warranty Metrics: Consumer Approaches to Extended Warranties for White, Brown and Grey Goods in France	USD 1,395
Warranty Metrics: Consumer Approaches to Extended Warranties for White, Brown and Grey Goods in Germany	USD 1,395
Warranty Metrics: Consumer Approaches to Extended Warranties for White, Brown and Grey Goods in Italy	USD 1,395
Warranty Metrics: Consumer Approaches to Extended Warranties for White, Brown and Grey Goods in Spain	USD 1,395
Warranty Metrics: Consumer Approaches to Extended Warranties for White, Brown and Grey Goods in the UK	USD 1,395
Warranty Metrics: Consumer Approaches to Extended Warranties for White, Brown and Grey Goods in the USA	USD 1,395

** Terms and conditions are the same as on the previous two slides.*



How can the research be purchased?

Simple. Just go to the relevant area of the Finaccord website, create your account (if you do not have one already) and place your order online. Products paid for online by card will be delivered immediately by e-mail but please allow up to one working day for delivery by e-mail if you choose to pay on receipt of invoice.

With regards to the **corporate user licence**, you will be asked to choose one of the following options:

1. One office, one country: no supplement over and above basic cost of reports ordered
2. Multiple offices, one country: additional 20% over and above basic cost of reports ordered
3. Multiple offices, two to ten countries: additional 50% over and above basic cost of reports ordered
4. Global (unlimited offices in unlimited countries): additional 100% over and above basic cost of reports ordered

Alternatively, you can place an order by sending your request to order@finaccord.com, clearly stating the product(s) required, associated price(s) and billing details for eventual invoice or card payment receipt.