

TABLE OF CONTENTS

0.0 EXECUTIVE SUMMARY	1
<i>The total market was worth approximately EUR 1.58 billion in 2010</i>	2
<i>In most countries, take-up rates for mobile telephone insurance remain very modest.....</i>	3
<i>Over a half of entities in two categories have established mobile telephone insurance programs</i>	4
<i>The mobile telephone insurance market value is destined to grow rapidly in certain countries</i>	5
1.0 INTRODUCTION	6
What is this report about?	6
Rationale.....	6
<i>There is considerable scope for future expansion in most European countries</i>	6
Methodology	6
Manufacturer and retailer survey	6
<i>The survey extends to all significant network operators and other distributors of mobile telephones.....</i>	6
Market data	8
Definitions	8
Extended warranties and insurance	8
<i>The underwriting emphasis of mobile telephone insurance differs from other types of policy</i>	8
Operating models	9
PartnerBASE™	9
Finaccord.....	10
2.0 EUROPEAN OVERVIEW	12
Introduction	12
Underlying market value and volume.....	13
<i>The number of mobile telephone subscriptions in Europe reached 947.0 million in 2010... ..</i>	13
<i>... driving average subscriptions per capita up to 1.38 with a high of 1.83 recorded for Russia.....</i>	15
<i>... although at around 609.8 million, the total number of individuals owning a mobile telephone is lower</i>	17
<i>Apart from Turkey, Europe is now a largely mature market in terms of the number of mobile owners</i>	19
Manufacturer schemes for mobile telephone insurance	21
<i>Apart from Apple, manufacturers hardly ever run extended warranty or insurance programs.....</i>	21
<i>Apple manages its AppleCare protection plan on an internal basis</i>	22
Retailer schemes for extended warranties and insurance.....	24
<i>As a Europe-wide average, slightly under half of retailers of mobile telephones offer related insurance... ..</i>	24
<i>... although this figure exceeds one half in the case of network operators and specialist retailers</i>	25
<i>Captive retailer programs are most widespread in Belgium, Finland and the Netherlands.....</i>	27
Risk coverage of all schemes for extended warranties and insurance	30
<i>On average, the coverage of principal risks is most comprehensive in Ireland and the UK.....</i>	30
Market value for mobile telephone insurance	32
<i>The total market was worth approximately EUR 1.58 billion in 2010</i>	32
<i>In terms of the number of policies in force, the ranking of countries is slightly different.....</i>	34
<i>In relative terms, the UK, France and Ireland are likely to be Europe's most developed markets</i>	35
Market forecasts to 2014	38
<i>The growth rate of mobile telephone subscriptions seems destined to slow between 2010 and 2014</i>	38
<i>Across the 20 countries, around 645.1 million individuals will be owners of mobile telephones by 2014.....</i>	40
<i>The aggregate value of mobile telephone insurance may increase by close to 40% by 2014.....</i>	42
<i>... or by even more if schemes are launched by network operators that are not currently active.....</i>	42
<i>Likewise, the number of mobile telephone insurance policies in force could also enjoy substantial growth</i>	44
3.0 AUSTRIA.....	46
Introduction	46

MOBILE TELEPHONE INSURANCE IN EUROPE

Underlying market volumes	47
<i>Mobile telephone subscriptions per capita reached 1.41 in 2010.....</i>	47
<i>... pushing up the number of individuals with a mobile telephone to around 7.7 million</i>	48
Manufacturer schemes for mobile telephone insurance	49
Retailer schemes for mobile telephone insurance	50
<i>A clear majority of major retailers offer mobile telephone insurance in Austria.....</i>	50
<i>... including three of the four mobile network operators.....</i>	50
Risk coverage of all schemes for mobile telephone insurance	52
<i>A significant proportion of mobile telephone insurance policies provide cover for theft.....</i>	52
Independent distribution channels	53
Market value for mobile telephone insurance	53
Market forecasts to 2014	54
<i>The number of mobile telephone subscriptions in Austria is projected to rise further.....</i>	54
<i>... causing more growth in the number of individuals owning a mobile telephone</i>	55
<i>The market for mobile telephone insurance will continue to expand over the next few years.....</i>	56
4.0 BELGIUM	57
Introduction	57
Underlying market volumes	58
<i>Mobile telephone subscriptions per capita reached 1.17 in 2010.....</i>	58
<i>... with the estimated number of individuals with a mobile telephone ascending to around 9.6 million.....</i>	59
Manufacturer schemes for mobile telephone insurance	60
Retailer schemes for mobile telephone insurance	61
<i>Specialist broker ProAssist administers policies on behalf of two significant partners</i>	61
Risk coverage of all schemes for mobile telephone insurance	63
<i>More than a third of schemes include protection in the event of a handset being lost</i>	63
Independent distribution channels	64
<i>Distribution of stand-alone policies is limited to a single initiative in Belgium</i>	64
Market value for mobile telephone insurance	64
Market forecasts to 2014	65
<i>The number of mobile telephone subscriptions in Belgium will continue to grow.....</i>	65
<i>...and the proportion of the population that actually has a mobile telephone will also rise.....</i>	66
<i>Rising uptake of insurance will also contribute to the significant growth expected in this market</i>	67
5.0 CZECH REPUBLIC	68
Introduction	68
Underlying market volumes	69
<i>Mobile telephone subscriptions per capita reached 1.44 in 2010.....</i>	69
<i>... causing the number of consumers with a mobile telephone to rise to around 9.7 million.....</i>	70
Manufacturer schemes for mobile telephone insurance	71
Retailer schemes for mobile telephone insurance	72
<i>Four schemes for mobile telephone insurance were identified in the Czech Republic</i>	72
Risk coverage of all schemes for mobile telephone insurance	74
<i>No policies in the Czech Republic were found to cover either loss or airtime abuse.....</i>	74
Independent distribution channels	75
Market value for mobile telephone insurance	75
Market forecasts to 2014	76
<i>The number of mobile telephone subscriptions in the Czech Republic is expected to rise further... ..</i>	76
<i>... leading to an increase in the number of people owning a mobile telephone</i>	77
<i>It is reasonable to forecast a significant increase in the size of the mobile telephone insurance market.....</i>	78
6.0 DENMARK	79
Introduction	79
Underlying market volumes	80
<i>Mobile telephone subscriptions per capita reached 1.46 in 2010.....</i>	80
<i>... propelling the number of individuals with a mobile telephone to around 4.93 million</i>	81

Manufacturer schemes for mobile telephone insurance	82
Retailer schemes for mobile telephone insurance	83
<i>All three mainstream network operators in Denmark have introduced an insurance scheme...</i>	83
<i>... as have at least nine retailers of mobile handsets...</i>	83
<i>... with warranty specialists EDB and Securator having picked up deals left by Assurant Solutions...</i>	83
Risk coverage of all schemes for mobile telephone insurance	85
<i>The vast majority of policies are restricted to cover for technical failure and accidental damage</i>	85
Independent distribution channels	86
<i>EDB Forsikring alone offers independent insurance options...</i>	86
Market value for mobile telephone insurance	87
Market forecasts to 2014	88
<i>The number of mobile telephone subscriptions in Denmark is unlikely to rise much further...</i>	88
<i>... with little change forecast in the actual number of individuals owning a mobile telephone</i>	89
<i>A slightly higher take-up rate and higher average policy prices may cause the insurance market to grow...</i>	90
7.0 FINLAND	91
Introduction	91
Underlying market volumes	92
<i>Mobile telephone subscriptions per capita reached 1.48 in 2010...</i>	92
<i>... driving up the number of individuals with a mobile telephone to almost five million...</i>	93
Manufacturer schemes for mobile telephone insurance	93
Retailer schemes for mobile telephone insurance	94
<i>At the time of the research, only Sonera, among network operators, had introduced an insurance program...</i>	94
Risk coverage of all schemes for mobile telephone insurance	96
<i>Cover for airtime abuse and loss is not available within any policy in Finland</i>	96
Independent distribution channels	97
Market value for mobile telephone insurance	97
Market forecasts to 2014	98
<i>The number of mobile telephone subscriptions in Finland is forecast to advance to 8.81 million by 2014...</i>	98
<i>... although the number of individuals owning a mobile telephone will rise by only around 25,000...</i>	99
<i>Unless other network operators launch schemes, the value of the insurance market will remain modest...</i>	100
8.0 FRANCE	101
Introduction	101
Underlying market volumes	102
<i>The number of mobile telephone subscriptions per capita reaches 0.98 in 2010...</i>	102
<i>... and there are nearly 55 million individuals in France who own of mobile telephone</i>	103
Manufacturer schemes for mobile telephone insurance	104
Retailer schemes for mobile telephone insurance	105
<i>Specialist broker SPB has relationships with several key network operators and large retailers</i>	105
<i>... with prominence also achieved by other brokers such as ATM Assurances, Gras Savoye and SFG</i>	105
<i>CWI Corporate - Affinity Solutions has acquired several of APRIL Solutions' former partners</i>	107
Risk coverage of all schemes for mobile telephone insurance	108
<i>Not all schemes include cover for technical faults...</i>	108
Independent distribution channels	109
<i>There are several online distributors and specialist brokers selling stand-alone policies...</i>	109
<i>... and underwriters DAS Assurances Mutuelles and L'Equité Assurances are often used in these cases...</i>	109
Market value for mobile telephone insurance	110
Market forecasts to 2014	111
<i>Further growth is expected in the underlying number of mobile telephone subscriptions</i>	111
<i>... and more than 87% of the population is forecast to own a mobile telephone by 2014...</i>	112
<i>Consumer uptake of this type of insurance is also projected to rise...</i>	113
9.0 GERMANY	114
Introduction	114
Underlying market volumes	115

<i>Mobile telephone subscriptions per capita increased by almost one third between 2006 and 2010...</i>	115
... pushing up the number of individuals with a mobile telephone to around 74.5 million	116
Manufacturer schemes for mobile telephone insurance	117
Retailer schemes for mobile telephone insurance	118
<i>Retailers use a variety of operating models for mobile telephone insurance in Germany</i>	118
<i>Having previously acted as a tied agent for AXA, assona now operates as a broker</i>	118
<i>Domestic & General laid claim to a portfolio of 1.8 million contracts in Germany by March 2011</i>	118
<i>ERGO Direkt started an affinity partnership with Amazon in April 2011</i>	118
<i>Wertgarantie grew its revenues by more than 10% during 2010</i>	120
Risk coverage of all schemes for mobile telephone insurance	121
<i>Mobile telephone insurance policies in Germany may provide cover for a variety of risks</i>	121
Independent distribution channels	122
<i>European Warranty Partners is one of two providers of stand-alone mobile telephone cover in Germany</i>	122
Market value for mobile telephone insurance	122
Market forecasts to 2014	123
<i>The number of mobile telephone subscriptions in Germany is forecast to rise further</i>	123
... although the number of individuals owning mobile phones is unlikely to increase	124
<i>Growth in the market for mobile telephone insurance will be driven mainly by higher prices</i>	125
10.0 IRELAND	126
Introduction	126
Underlying market volumes	127
<i>Mobile telephone subscriptions per capita reached 1.20 in 2010</i>	127
... propelling the number of individuals with a mobile telephone to around 4.09 million	128
Manufacturer schemes for mobile telephone insurance	129
Retailer schemes for mobile telephone insurance	130
<i>Six non-captive providers are active in Ireland's market for mobile telephone insurance</i>	130
Risk coverage of all schemes for mobile telephone insurance	132
<i>Typically, mobile telephone insurance policies in Ireland can cover a broad range of risks</i>	132
Independent distribution channels	133
<i>An emerging market for independently acquired mobile telephone insurance is evident</i>	133
Market value for mobile telephone insurance	133
Market forecasts to 2014	134
<i>The number of mobile subscriptions in Ireland will continue slow but steady growth</i>	134
...matched by a rise in the actual number of individuals owning a mobile telephone	135
<i>Ireland's small but active market seems destined to increase in terms of both value and volume</i>	136
11.0 ITALY	137
Introduction	137
Underlying market volumes	138
<i>Mobile telephone subscriptions per capita reached 1.55 in 2010</i>	138
... pushing up the number of individuals with a mobile telephone to around 56.5 million	139
Manufacturer schemes for mobile telephone insurance	140
Retailer schemes for mobile telephone insurance	141
<i>Only two of Italy's four mobile network operators have introduced mobile telephone insurance</i>	141
Risk coverage of all schemes for mobile telephone insurance	143
<i>Most mobile telephone insurance policies are actually limited to extended warranty cover</i>	143
Independent distribution channels	144
<i>Mobile telephone insurance can also be bought on a stand-alone basis from two providers</i>	144
Market value for mobile telephone insurance	144
Market forecasts to 2014	145
<i>The number of mobile telephone subscriptions in Italy is expected to rise further</i>	145
... with a small change forecast in the actual number of individuals owning a mobile telephone	146
<i>Finaccord believes that there is scope for growth in mobile telephone insurance in Italy</i>	147
12.0 NETHERLANDS	148

MOBILE TELEPHONE INSURANCE IN EUROPE

Introduction	148
Underlying market volumes	149
<i>The number of mobile telephone subscriptions exceeded 22 million in 2010.....</i>	149
<i>...with the estimated number of individuals with a mobile telephone advancing to around 15 million.....</i>	150
Manufacturer schemes for mobile telephone insurance	151
Retailer schemes for mobile telephone insurance	152
<i>There are upwards of half a dozen non-captive providers of mobile telephone insurance... ..</i>	152
<i>... including both underwriters and brokers</i>	152
<i>ProAssist and the duo of Marsh and ACE European Group work with the main network operators</i>	152
<i>As in many other countries, The Phone House utilises New Technology Insurance, its captive insurer.....</i>	154
Risk coverage of all schemes for mobile telephone insurance	154
<i>Around half of the schemes identified by the research include protection against theft</i>	154
Independent distribution channels	155
<i>Independent online distributors include CoverYou.nl and gsmverzekeren.nl</i>	155
Market value for mobile telephone insurance	155
Market forecasts to 2014	156
<i>Mobile telephone subscriptions in the Netherlands will continue to rise in number.....</i>	156
<i>...and the proportion of users with more than one handset is also forecast to increase</i>	157
<i>The growing market for mobile telephone insurance benefits from increased consumer uptake</i>	158
13.0 NORWAY	159
Introduction	159
Underlying market volumes	160
<i>The number of mobile subscriptions increased by almost 20% between 2006 and 2010.....</i>	160
<i>... while the number of individuals with a mobile telephone grew to around 4.29 million.....</i>	161
Manufacturer schemes for mobile telephone insurance	162
Retailer schemes for mobile telephone insurance	163
<i>As many as five external partners are active in Norway's market for mobile telephone insurance.....</i>	163
Risk coverage of all schemes for mobile telephone insurance	165
<i>Eight different schemes provide a range of different types of cover.....</i>	165
Independent distribution channels	166
Market value for mobile telephone insurance	166
Market forecasts to 2014	167
<i>The number of mobile subscriptions in Norway has not yet finished growing.....</i>	167
<i>The number of individuals owning mobile telephones is also destined to rise further</i>	168
<i>There is still scope for this small market to grow further in the years leading up to 2014.....</i>	169
14.0 POLAND	170
Introduction	170
Underlying market volumes	171
<i>Mobile telephone subscriptions per capita advanced rapidly between 2006 and 2010.....</i>	171
<i>... pushing up the number of individuals with a mobile telephone to around 34.3 million</i>	172
Manufacturer schemes for mobile telephone insurance	173
Retailer schemes for mobile telephone insurance	174
<i>At the time of the research, only two network operators had introduced mobile telephone insurance</i>	174
Risk coverage of all schemes for mobile telephone insurance	176
<i>A majority of schemes provide an option for covering accidental damage and theft.....</i>	176
Independent distribution channels	177
<i>Extended warranties are also available through Żagiel, a consumer finance company.....</i>	177
Market value for mobile telephone insurance	177
Market forecasts to 2014	178
<i>The number of mobile telephone subscriptions in Poland is likely to increase.....</i>	178
<i>... although the actual number of individuals owning a mobile phone is not expected to rise</i>	179
<i>The market for mobile telephone insurance is projected to grow significantly</i>	180
15.0 PORTUGAL	181

Introduction	181
Underlying market volumes	182
<i>Mobile telephone subscriptions per capita reached 1.54 in 2010...</i>	182
<i>... pushing up the number of individuals with a mobile telephone to around 9.87 million</i>	183
Manufacturer schemes for mobile telephone insurance	184
Retailer schemes for mobile telephone insurance	185
<i>At least five non-captive partners are active in Portugal's market for mobile telephone insurance</i>	185
Risk coverage of all schemes for mobile telephone insurance	187
<i>A significant proportion of policies provide cover for theft</i>	187
Independent distribution channels	188
Market value for mobile telephone insurance	188
Market forecasts to 2014	189
<i>The number of mobile telephone subscriptions in Portugal is unlikely to rise much further...</i>	189
<i>... with no change forecast in the actual number of individuals owning a mobile telephone</i>	190
<i>The market will remain small unless one or more of the network operators launch a program</i>	191
16.0 ROMANIA	192
Introduction	192
Underlying market volumes	193
<i>The volume of mobile telephone subscriptions almost doubled between 2006 and 2010...</i>	193
<i>... boosting the number of individuals with a mobile telephone to around 18.49 million</i>	194
Manufacturer schemes for mobile telephone insurance	195
Retailer schemes for mobile telephone insurance	196
<i>Several major competitors have launched programs at relatively recent points in time</i>	196
Risk coverage of all schemes for mobile telephone insurance	198
<i>Loss, theft and airtime abuse are potentially covered by less than a half of programs identified</i>	198
Independent distribution channels	199
Market value for mobile telephone insurance	199
Market forecasts to 2014	200
<i>The number of mobile telephone subscriptions in Romania is forecast to remain virtually stable...</i>	200
<i>... partly as a consequence of a declining population</i>	201
<i>Even a small rise in take-up rates will cause the mobile telephone insurance market to soar</i>	202
17.0 RUSSIA	203
Introduction	203
Underlying market volumes	204
<i>Mobile telephone subscriptions demonstrate rapid growth between 2006 and 2010...</i>	204
<i>... whereas the actual number of people owning handsets is rising at a more modest rate</i>	205
Manufacturer schemes for mobile telephone insurance	206
Retailer schemes for mobile telephone insurance	206
<i>Only one of Russia's network operators actively promotes insurance policies to its customers</i>	206
Risk coverage of all schemes for mobile telephone insurance	208
<i>Two thirds of the schemes analysed include cover in the event of accidental damage</i>	208
Independent distribution channels	209
Market value for mobile telephone insurance	209
Market forecasts to 2014	210
<i>As the market matures, the number of mobile subscriptions will stabilise and then decline...</i>	210
<i>... although the proportion of the population that has a mobile telephone will continue to rise</i>	211
<i>Increasingly valuable handsets could contribute to a marked rise in demand for insurance</i>	212
18.0 SPAIN	213
Introduction	213
Underlying market volumes	214
<i>Mobile telephone subscriptions per capita increased by around a quarter between 2006 and 2010...</i>	214
<i>... as the number of individuals with a mobile telephone increased to approximately 41.3 million</i>	215

Manufacturer schemes for mobile telephone insurance	216
Retailer schemes for mobile telephone insurance	217
<i>A variety of captive and non-captive partners are active in Spain's market for mobile telephone insurance</i>	217
Risk coverage of all schemes for mobile telephone insurance	219
<i>A significant proportion of policies include an option to cover theft and airtime abuse</i>	219
Independent distribution channels	220
<i>Garante, a broker, offers stand-alone coverage for all types of consumer electronics</i>	220
Market value for mobile telephone insurance	220
Market forecasts to 2014	221
<i>Growth in the number of mobile subscriptions in Spain is likely to slow down</i>	221
<i>... although population growth will increase the actual number of individuals owning a mobile telephone</i>	222
<i>Significant growth is forecast for Spain's mobile telephone insurance market</i>	223
19.0 SWEDEN	224
Introduction	224
Underlying market volumes	225
<i>Mobile telephone subscriptions per capita reached 1.34 in 2010</i>	225
<i>... driving up the number of individuals with a mobile telephone to around 8.41 million</i>	226
Manufacturer schemes for mobile telephone insurance	227
Retailer schemes for mobile telephone insurance	228
<i>Solid Försäkringar possesses the most partnerships for mobile telephone insurance in Sweden</i>	228
<i>There are at least six other non-captive insurance providers in evidence</i>	228
Risk coverage of all schemes for mobile telephone insurance	230
<i>Almost half of policies provide an option for covering theft</i>	230
Independent distribution channels	231
Market value for mobile telephone insurance	231
Market forecasts to 2014	232
<i>There is still some scope for growth in both the volume of mobile subscriptions in Sweden</i>	232
<i>... and the number of individuals owning a mobile telephone</i>	233
<i>A modest increase in take-up rates and policy prices will contribute to overall growth in the market</i>	234
20.0 SWITZERLAND	235
Introduction	235
Underlying market volumes	236
<i>Mobile telephone subscriptions per capita increased between 2006 and 2010</i>	236
<i>... pushing up the proportion of the population owning a mobile telephone to 89.0%</i>	237
Manufacturer schemes for mobile telephone insurance	238
Retailer schemes for mobile telephone insurance	239
<i>Mondial Assistance has forged a significant number of partnerships for mobile telephone insurance</i>	239
Risk coverage of all schemes for mobile telephone insurance	241
<i>A relatively high proportion of policies provide an option for cover for theft and airtime abuse</i>	241
Independent distribution channels	242
Market value for mobile telephone insurance	242
Market forecasts to 2014	243
<i>The number of mobile telephone subscriptions in Switzerland is still expected to grow further</i>	243
<i>... with a small change forecast in the actual number of individuals owning a mobile telephone</i>	244
<i>A predicted rise in the mobile telephone insurance market value will be the result of higher policy prices</i>	245
21.0 TURKEY	246
Introduction	246
Underlying market volumes	247
<i>Mobile telephone subscriptions per capita have risen strongly since 2006</i>	247
<i>... although the market remains some way from full maturity</i>	248
Manufacturer schemes for mobile telephone insurance	249
Retailer schemes for mobile telephone insurance	250

MOBILE TELEPHONE INSURANCE IN EUROPE

<i>Turkcell launched an insurance scheme in partnership with Zurich in November 2010.....</i>	<i>250</i>
Risk coverage of all schemes for mobile telephone insurance	252
<i>Cover for risks other than technical breakdown is available in a minority of cases.....</i>	<i>252</i>
Independent distribution channels	253
Market value for mobile telephone insurance.....	253
Market forecasts to 2014	254
<i>There is still significant room for mobile subscriptions per capita to grow in Turkey.....</i>	<i>254</i>
<i>... with the number of individuals owning a mobile telephone expected to exceed 70 million by 2014.....</i>	<i>255</i>
<i>Turkcell's entry into the mobile telephone insurance sector should bring about significant growth</i>	<i>256</i>
22.0 UNITED KINGDOM	257
Introduction	257
Underlying market volumes	258
<i>The volume of mobile telephone subscriptions rose by nearly one quarter between 2006 and 2010.....</i>	<i>258</i>
<i>... while the number of individuals in possession of a mobile telephone grew by 3.6 million.....</i>	<i>259</i>
Manufacturer schemes for mobile telephone insurance	260
Retailer schemes for mobile telephone insurance	261
<i>Numerous external partners compete in the market for mobile telephone insurance... ..</i>	<i>261</i>
<i>... including both major multi-line insurers and specialised niche providers... ..</i>	<i>261</i>
<i>... with the result that this market is densely populated with no obvious market leader.....</i>	<i>261</i>
<i>Assurant's Protect Your Bubble brand achieves high visibility through advertising campaigns... ..</i>	<i>261</i>
<i>...while Citymain and Lifestyle Services Group have both seen changes in ownership... ..</i>	<i>262</i>
<i>...and other specialist providers include CPP, NEW Asurion, Summit Insurance Services and Supercover</i>	<i>262</i>
Risk coverage of all schemes for mobile telephone insurance	264
<i>Almost all policies cover accidental damage and the vast majority also cover theft.....</i>	<i>264</i>
Independent distribution channels	265
<i>UK consumers can choose from numerous independent insurance options... ..</i>	<i>265</i>
<i>... including niche brands such as Insurance2Go and Supercover... ..</i>	<i>265</i>
<i>Mobile insurance is slowly spreading to comparison websites... ..</i>	<i>265</i>
<i>... albeit the OFT continues investigations into the competitive structure of the market</i>	<i>265</i>
Market value for mobile telephone insurance.....	266
Market forecasts to 2014	267
<i>Mobile telephone subscriptions per capita are forecast to reach 1.45 in 2014... ..</i>	<i>267</i>
<i>... which equates to a predicted number of individuals with a mobile telephone of 59 million.....</i>	<i>268</i>
<i>In terms of its value, several factors indicate that the UK market should grow between 2010 and 2014.....</i>	<i>269</i>

LIST OF GRAPHICS / TABLES

0.0 EXECUTIVE SUMMARY	1
Five countries accounted for over 80% of the total market value in 2010	2
The number of individuals owning a mobile handset is highest in Russia although the take-up rate for mobile telephone insurance in this country is likely to be among the lowest.....	3
Enthusiasm for setting up schemes for mobile telephone insurance varies substantially by type of mobile industry competitor	4
Finaccord predicts that the value of the market for mobile telephone insurance will advance at an annual average of 8.5% up to 2014	5
1.0 INTRODUCTION	6
Organisations researched segmented by country and by type	7
2.0 EUROPEAN OVERVIEW	12
Number of mobile telephone subscriptions in Europe segmented by country, 2006 and 2010	13
Number of mobile telephone subscriptions in Europe segmented by country, 2006 and 2010 (data)	14
Number of mobile telephone subscriptions per capita in Europe segmented by country, 2010, and average annual growth in that number, 2006-2010	15
Number of mobile telephone subscriptions per capita in Europe segmented by country, 2006 and 2010 (data).....	16
Number of individuals owning a mobile telephone in Europe segmented by country, 2006 and 2010	17
Number of individuals owning a mobile telephone in Europe segmented by country, 2006 and 2010 (data)	18
Number of individuals owning a mobile telephone in Europe as a percentage of the total population segmented by country, 2010, and increase in that percentage, 2006-2010	19
Number of individuals owning a mobile telephone in Europe as a percentage of the total population segmented by country, 2006 and 2010 (data).....	20
Manufacturer schemes for mobile telephone insurance in Europe: provision rates segmented by country, 2011	21
Manufacturer schemes for mobile telephone insurance in Europe: operating models segmented by country, 2011	22
Manufacturer schemes for mobile telephone insurance in Europe: operating models segmented by country, 2011 (data)	23
Retailer schemes for mobile telephone insurance in Europe: provision rates segmented by country, 2011	24
Retailer schemes for mobile telephone insurance in Europe: provision rates segmented by type of retailer, 2011	26
Retailer schemes for mobile telephone insurance in Europe: operating models segmented by country, 2011	28
Retailer schemes for mobile telephone insurance in Europe: operating models segmented by country, 2011 (data)	29
Risk coverage of all schemes for mobile telephone insurance in Europe segmented by country, 2011	30
Risk coverage of all schemes for mobile telephone insurance in Europe segmented by country, 2011 (data).....	31
Approximate market value for mobile telephone insurance in Europe segmented by country, 2010	33
Approximate number of mobile telephone insurance policies force in Europe segmented by country, 2010	34
Approximate number of individuals owning a mobile telephone plotted against estimated penetration rate for mobile telephone insurance in Europe, segmented by country, 2010.....	36
Approximate number of individuals owning a mobile telephone and estimated penetration rate for mobile telephone insurance in Europe, segmented by country, 2010 (data)	37
Number of mobile telephone subscriptions in Europe segmented by country, 2010 and 2014 (forecast)	38

Number of mobile telephone subscriptions in Europe segmented by country, 2010 and 2014 (forecast) (data).....	39
Number of individuals owning a mobile telephone in Europe segmented by country, 2010 and 2014 (forecast).....	40
Number of individuals owning a mobile telephone in Europe segmented by country, 2010 and 2014 (forecast) (data).....	41
Approximate market value for mobile telephone insurance in Europe segmented by country, 2010 and 2014 (forecast)	42
Approximate market value for mobile telephone insurance in Europe segmented by country, 2010 and 2014 (forecast) (data).....	43
Approximate number of mobile telephone insurance policies in force in Europe segmented by country, 2010 and 2014 (forecast).....	44
Approximate number of mobile telephone insurance policies in force in Europe segmented by country, 2010 and 2014 (forecast) (data).....	45
3.0 AUSTRIA.....	46
Volume of mobile telephone subscriptions and subscriptions per capita in Austria, 2006 and 2010.....	47
Number of individuals owning a mobile telephone in Austria and their weighting within the total population, 2006 and 2010	48
Manufacturer schemes for mobile telephone insurance in Austria: provision rates and operating models, 2011	49
Retailer schemes for mobile telephone insurance in Austria: provision rates, operating models and provider share of non-captive partnerships, 2011	51
Risk coverage of all schemes for mobile telephone insurance in Austria, 2011	52
Approximate market value and policies in force for mobile telephone insurance in Austria, 2010.....	53
Volume of mobile telephone subscriptions and subscriptions per capita in Austria, 2010 and 2014 (forecast).....	54
Number of individuals owning a mobile telephone in Austria and their weighting within the total population, 2010 and 2014 (forecast).....	55
Forecast market value and policies in force for mobile telephone insurance in Austria, 2014	56
4.0 BELGIUM	57
Volume of mobile telephone subscriptions and subscriptions per capita in Belgium, 2006 and 2010.....	58
Number of individuals owning a mobile telephone in Belgium and their weighting within the total population, 2006 and 2010	59
Manufacturer schemes for mobile telephone insurance in Belgium: provision rates and operating models, 2011	60
Retailer schemes for mobile telephone insurance in Belgium: provision rates, operating models and provider share of non-captive partnerships, 2011	62
Risk coverage of all schemes for mobile telephone insurance in Belgium, 2011	63
Approximate market value and policies in force for mobile telephone insurance in Belgium, 2010.....	64
Volume of mobile telephone subscriptions and subscriptions per capita in Belgium, 2010 and 2014 (forecast).....	65
Number of individuals owning a mobile telephone in Belgium and their weighting within the total population, 2010 and 2014 (forecast)	66
Forecast market value and policies in force for mobile telephone insurance in Belgium, 2014	67
5.0 CZECH REPUBLIC	68
Volume of mobile telephone subscriptions and subscriptions per capita in the Czech Republic, 2006 and 2010	69
Number of individuals owning a mobile telephone in the Czech Republic and their weighting within the total population, 2006 and 2010	70
Manufacturer schemes for mobile telephone insurance in the Czech Republic: provision rates and operating models, 2011	71
Retailer schemes for mobile telephone insurance in the Czech Republic: provision rates, operating models and provider share of non-captive partnerships, 2011	73
Risk coverage of all schemes for mobile telephone insurance in the Czech Republic, 2011	74

Approximate market value and policies in force for mobile telephone insurance in the Czech Republic, 2010	75
Volume of mobile telephone subscriptions and subscriptions per capita in the Czech Republic, 2010 and 2014 (forecast)	76
Number of individuals owning a mobile telephone in the Czech Republic and their weighting within the total population, 2010 and 2014 (forecast)	77
Forecast market value and policies in force for mobile telephone insurance in the Czech Republic, 2014/78	
6.0 DENMARK	79
Volume of mobile telephone subscriptions and subscriptions per capita in Denmark, 2006 and 2010	80
Number of individuals owning a mobile telephone in Denmark and their weighting within the total population, 2006 and 2010	81
Manufacturer schemes for mobile telephone insurance in Denmark: provision rates and operating models, 2011	82
Retailer schemes for mobile telephone insurance in Denmark: provision rates, operating models and provider share of non-captive partnerships, 2011	84
Risk coverage of all schemes for mobile telephone insurance in Denmark, 2011	85
Approximate market value and policies in force for mobile telephone insurance in Denmark, 2010	87
Volume of mobile telephone subscriptions and subscriptions per capita in Denmark, 2010 and 2014 (forecast)	88
Number of individuals owning a mobile telephone in Denmark and their weighting within the total population, 2010 and 2014 (forecast)	89
Forecast market value and policies in force for mobile telephone insurance in Denmark, 2014	90
7.0 FINLAND	91
Volume of mobile telephone subscriptions and subscriptions per capita in Finland, 2006 and 2010	92
Number of individuals owning a mobile telephone in Finland and their weighting within the total population, 2006 and 2010	93
Retailer schemes for mobile telephone insurance in Finland: provision rates, operating models and provider share of non-captive partnerships, 2011	95
Risk coverage of all schemes for mobile telephone insurance in Finland, 2011	96
Approximate market value and policies in force for mobile telephone insurance in Finland, 2010	97
Volume of mobile telephone subscriptions and subscriptions per capita in Finland, 2010 and 2014 (forecast)	98
Number of individuals owning a mobile telephone in Finland and their weighting within the total population, 2010 and 2014 (forecast)	99
Forecast market value and policies in force for mobile telephone insurance in Finland, 2014	100
8.0 FRANCE	101
Volume of mobile telephone subscriptions and subscriptions per capita in France, 2006 and 2010	102
Number of individuals owning a mobile telephone in France and their weighting within the total population, 2006 and 2010	103
Manufacturer schemes for mobile telephone insurance in France: provision rates and operating models, 2011	104
Retailer schemes for mobile telephone insurance in France: provision rates, operating models and provider share of non-captive partnerships, 2011	106
Risk coverage of all schemes for mobile telephone insurance in France, 2011	108
Approximate market value and policies in force for mobile telephone insurance in France, 2010	110
Volume of mobile telephone subscriptions and subscriptions per capita in France, 2010 and 2014 (forecast)	111
Number of individuals owning a mobile telephone in France and their weighting within the total population, 2010 and 2014 (forecast)	112
Forecast market value and policies in force for mobile telephone insurance in France, 2014	113
9.0 GERMANY	114
Volume of mobile telephone subscriptions and subscriptions per capita in Germany, 2006 and 2010	115

Number of individuals owning a mobile telephone in Germany and their weighting within the total population, 2006 and 2010	116
Manufacturer schemes for mobile telephone insurance in Germany: provision rates and operating models, 2011	117
Retailer schemes for mobile telephone insurance in Germany: provision rates, operating models and provider share of non-captive partnerships, 2011	119
Risk coverage of all schemes for mobile telephone insurance in Germany, 2011	121
Approximate market value and policies in force for mobile telephone insurance in Germany, 2010.....	122
Volume of mobile telephone subscriptions and subscriptions per capita in Germany, 2010 and 2014 (forecast).....	123
Number of individuals owning a mobile telephone in Germany and their weighting within the total population, 2010 and 2014 (forecast)	124
Forecast market value and policies in force for mobile telephone insurance in Germany, 2014	125
10.0 IRELAND.....	126
Volume of mobile telephone subscriptions and subscriptions per capita in Ireland, 2006 and 2010	127
Number of individuals owning a mobile telephone in Ireland and their weighting within the total population, 2006 and 2010	128
Manufacturer schemes for mobile telephone insurance in Ireland: provision rates and operating models, 2011	129
Retailer schemes for mobile telephone insurance in Ireland: provision rates, operating models and provider share of non-captive partnerships, 2011	131
Risk coverage of all schemes for mobile telephone insurance in Ireland, 2011.....	132
Approximate market value and policies in force for mobile telephone insurance in Ireland, 2010.....	133
Volume of mobile telephone subscriptions and subscriptions per capita in Ireland, 2010 and 2014 (forecast).....	134
Number of individuals owning a mobile telephone in Ireland and their weighting within the total population, 2010 and 2014 (forecast).....	135
Forecast market value and policies in force for mobile telephone insurance in Ireland, 2014	136
11.0 ITALY.....	137
Volume of mobile telephone subscriptions and subscriptions per capita in Italy, 2006 and 2010.....	138
Number of individuals owning a mobile telephone in Italy and their weighting within the total population, 2006 and 2010	139
Manufacturer schemes for mobile telephone insurance in Italy: provision rates and operating models, 2011	140
Retailer schemes for mobile telephone insurance in Italy: provision rates, operating models and provider share of non-captive partnerships, 2011.....	142
Risk coverage of all schemes for mobile telephone insurance in Italy, 2011	143
Approximate market value and policies in force for mobile telephone insurance in Italy, 2010	144
Volume of mobile telephone subscriptions and subscriptions per capita in Italy, 2010 and 2014 (forecast)	145
Number of individuals owning a mobile telephone in Italy and their weighting within the total population, 2010 and 2014 (forecast).....	146
Forecast market value and policies in force for mobile telephone insurance in Italy, 2014	147
12.0 NETHERLANDS.....	148
Volume of mobile telephone subscriptions and subscriptions per capita in the Netherlands, 2006 and 2010	149
Number of individuals owning a mobile telephone in the Netherlands and their weighting within the total population, 2006 and 2010	150
Manufacturer schemes for mobile telephone insurance in the Netherlands: provision rates and operating models, 2011	151
Retailer schemes for mobile telephone insurance in the Netherlands: provision rates, operating models and provider share of non-captive partnerships, 2011.....	153
Risk coverage of all schemes for mobile telephone insurance in the Netherlands, 2011.....	154

Approximate market value and policies in force for mobile telephone insurance in the Netherlands, 2010	155
Volume of mobile telephone subscriptions and subscriptions per capita in the Netherlands, 2010 and 2014 (forecast)	156
Number of individuals owning a mobile telephone in the Netherlands and their weighting within the total population, 2010 and 2014 (forecast)	157
Forecast market value and policies in force for mobile telephone insurance in the Netherlands, 2014 ...	158
13.0 NORWAY	159
Volume of mobile telephone subscriptions and subscriptions per capita in Norway, 2006 and 2010	160
Number of individuals owning a mobile telephone in Norway and their weighting within the total population, 2006 and 2010	161
Manufacturer schemes for mobile telephone insurance in Norway: provision rates and operating models, 2011	162
Retailer schemes for mobile telephone insurance in Norway: provision rates, operating models and provider share of non-captive partnerships, 2011	164
Risk coverage of all schemes for mobile telephone insurance in Norway, 2011	165
Approximate market value and policies in force for mobile telephone insurance in Norway, 2010	166
Volume of mobile telephone subscriptions and subscriptions per capita in Norway, 2010 and 2014 (forecast).....	167
Number of individuals owning a mobile telephone in Norway and their weighting within the total population, 2010 and 2014 (forecast).....	168
Forecast market value and policies in force for mobile telephone insurance in Norway, 2014	169
14.0 POLAND	170
Volume of mobile telephone subscriptions and subscriptions per capita in Poland, 2006 and 2010.....	171
Number of individuals owning a mobile telephone in Poland and their weighting within the total population, 2006 and 2010	172
Manufacturer schemes for mobile telephone insurance in Poland: provision rates and operating models, 2011	173
Retailer schemes for mobile telephone insurance in Poland: provision rates, operating models and provider share of non-captive partnerships, 2011	175
Risk coverage of all schemes for mobile telephone insurance in Poland, 2011	176
Approximate market value and policies in force for mobile telephone insurance in Poland, 2010	177
Volume of mobile telephone subscriptions and subscriptions per capita in Poland, 2010 and 2014 (forecast).....	178
Number of individuals owning a mobile telephone in Poland and their weighting within the total population, 2010 and 2014 (forecast).....	179
Forecast market value and policies in force for mobile telephone insurance in Poland, 2014	180
15.0 PORTUGAL	181
Volume of mobile telephone subscriptions and subscriptions per capita in Portugal, 2006 and 2010	182
Number of individuals owning a mobile telephone in Portugal and their weighting within the total population, 2006 and 2010	183
Manufacturer schemes for mobile telephone insurance in Portugal: provision rates and operating models, 2011	184
Retailer schemes for mobile telephone insurance in Portugal: provision rates, operating models and provider share of non-captive partnerships, 2011	186
Risk coverage of all schemes for mobile telephone insurance in Portugal, 2011	187
Approximate market value and policies in force for mobile telephone insurance in Portugal, 2010	188
Volume of mobile telephone subscriptions and subscriptions per capita in Portugal, 2010 and 2014 (forecast).....	189
Number of individuals owning a mobile telephone in Portugal and their weighting within the total population, 2010 and 2014 (forecast)	190
Forecast market value and policies in force for mobile telephone insurance in Portugal, 2014.....	191
16.0 ROMANIA	192

Volume of mobile telephone subscriptions and subscriptions per capita in Romania, 2006 and 2010	193
Number of individuals owning a mobile telephone in Romania and their weighting within the total population, 2006 and 2010	194
Manufacturer schemes for mobile telephone insurance in Romania: provision rates and operating models, 2011	195
Retailer schemes for mobile telephone insurance in Romania: provision rates, operating models and provider share of non-captive partnerships, 2011	197
Risk coverage of all schemes for mobile telephone insurance in Romania, 2011	198
Approximate market value and policies in force for mobile telephone insurance in Romania, 2010	199
Volume of mobile telephone subscriptions and subscriptions per capita in Romania, 2010 and 2014 (forecast).....	200
Number of individuals owning a mobile telephone in Romania and their weighting within the total population, 2010 and 2014 (forecast)	201
Forecast market value and policies in force for mobile telephone insurance in Romania, 2014.....	202
17.0 RUSSIA	203
Volume of mobile telephone subscriptions and subscriptions per capita in Russia, 2006 and 2010	204
Number of individuals owning a mobile telephone in Russia and their weighting within the total population, 2006 and 2010	205
Retailer schemes for mobile telephone insurance in Russia: provision rates, operating models and provider share of non-captive partnerships, 2011	207
Risk coverage of all schemes for mobile telephone insurance in Russia, 2011	208
Approximate market value and policies in force for mobile telephone insurance in Russia, 2010.....	209
Volume of mobile telephone subscriptions and subscriptions per capita in Russia, 2010 and 2014 (forecast).....	210
Number of individuals owning a mobile telephone in Russia and their weighting within the total population, 2010 and 2014 (forecast).....	211
Forecast market value and policies in force for mobile telephone insurance in Russia, 2014	212
18.0 SPAIN	213
Volume of mobile telephone subscriptions and subscriptions per capita in Spain, 2006 and 2010.....	214
Number of individuals owning a mobile telephone in Spain and their weighting within the total population, 2006 and 2010	215
Manufacturer schemes for mobile telephone insurance in Spain: provision rates and operating models, 2011	216
Retailer schemes for mobile telephone insurance in Spain: provision rates, operating models and provider share of non-captive partnerships, 2011.....	218
Risk coverage of all schemes for mobile telephone insurance in Spain, 2011	219
Approximate market value and policies in force for mobile telephone insurance in Spain, 2010.....	220
Volume of mobile telephone subscriptions and subscriptions per capita in Spain, 2010 and 2014 (forecast)	221
Number of individuals owning a mobile telephone in Spain and their weighting within the total population, 2010 and 2014 (forecast).....	222
Forecast market value and policies in force for mobile telephone insurance in Spain, 2014	223
19.0 SWEDEN	224
Volume of mobile telephone subscriptions and subscriptions per capita in Sweden, 2006 and 2010.....	225
Number of individuals owning a mobile telephone in Sweden and their weighting within the total population, 2006 and 2010	226
Manufacturer schemes for mobile telephone insurance in Sweden: provision rates and operating models, 2011	227
Retailer schemes for mobile telephone insurance in Sweden: provision rates, operating models and provider share of non-captive partnerships, 2011	229
Risk coverage of all schemes for mobile telephone insurance in Sweden, 2011	230
Approximate market value and policies in force for mobile telephone insurance in Sweden, 2010	231

Volume of mobile telephone subscriptions and subscriptions per capita in Sweden, 2010 and 2014 (forecast).....	232
Number of individuals owning a mobile telephone in Sweden and their weighting within the total population, 2010 and 2014 (forecast)	233
Forecast market value and policies in force for mobile telephone insurance in Sweden, 2014	234
20.0 SWITZERLAND.....	235
Volume of mobile telephone subscriptions and subscriptions per capita in Switzerland, 2006 and 2010.....	236
Number of individuals owning a mobile telephone in Switzerland and their weighting within the total population, 2006 and 2010	237
Manufacturer schemes for mobile telephone insurance in Switzerland: provision rates and operating models, 2011	238
Retailer schemes for mobile telephone insurance in Switzerland: provision rates, operating models and provider share of non-captive partnerships, 2011	240
Risk coverage of all schemes for mobile telephone insurance in Switzerland, 2011	241
Approximate market value and policies in force for mobile telephone insurance in Switzerland, 2010.....	242
Volume of mobile telephone subscriptions and subscriptions per capita in Switzerland, 2010 and 2014 (forecast).....	243
Number of individuals owning a mobile telephone in Switzerland and their weighting within the total population, 2010 and 2014 (forecast)	244
Forecast market value and policies in force for mobile telephone insurance in Switzerland, 2014	245
21.0 TURKEY	246
Volume of mobile telephone subscriptions and subscriptions per capita in Turkey, 2006 and 2010.....	247
Number of individuals owning a mobile telephone in Turkey and their weighting within the total population, 2006 and 2010	248
Manufacturer schemes for mobile telephone insurance in Turkey: provision rates and operating models, 2011	249
Retailer schemes for mobile telephone insurance in Turkey: provision rates, operating models and provider share of non-captive partnerships, 2011	251
Risk coverage of all schemes for mobile telephone insurance in Turkey, 2011.....	252
Approximate market value and policies in force for mobile telephone insurance in Turkey, 2010.....	253
Volume of mobile telephone subscriptions and subscriptions per capita in Turkey, 2010 and 2014 (forecast).....	254
Number of individuals owning a mobile telephone in Turkey and their weighting within the total population, 2010 and 2014 (forecast).....	255
Forecast market value and policies in force for mobile telephone insurance in Turkey, 2014	256
22.0 UNITED KINGDOM.....	257
Volume of mobile telephone subscriptions and subscriptions per capita in the UK, 2006 and 2010.....	258
Number of individuals owning a mobile telephone in the UK and their weighting within the total population, 2006 and 2010	259
Manufacturer schemes for mobile telephone insurance in the UK: provision rates and operating models, 2011	260
Retailer schemes for mobile telephone insurance in the UK: provision rates, operating models and provider share of non-captive partnerships, 2011	263
Risk coverage of all schemes for mobile telephone insurance in the UK, 2011.....	264
Approximate market value and policies in force for mobile telephone insurance in the UK, 2010.....	266
Volume of mobile telephone subscriptions and subscriptions per capita in the UK, 2010 and 2014 (forecast).....	267
Number of individuals owning a mobile telephone in the UK and their weighting within the total population, 2010 and 2014 (forecast).....	268
Forecast market value and policies in force for mobile telephone insurance in the UK, 2014	269