

Finaccord

web: www.finaccord.com, e-mail: info@finaccord.com

Table of Contents

TABLE OF CONTENTS

0.0 EXECUTIVE SUMMARY.....	2
<i>Research background and structure</i>	<i>2</i>
<i>Switching rates are highest for motor insurance, credit cards and household insurance.....</i>	<i>2</i>
<i>Face-to-face transactions are generally declining in importance as a distribution interface.....</i>	<i>2</i>
<i>... primarily as a consequence of rising utilisation of the Internet for a majority of financial products ..</i>	<i>3</i>
<i>The continuing growth of the Internet is also reducing the volume of inbound telephone sales... ..</i>	<i>3</i>
<i>... although the effectiveness of outbound telephone sales is increasing for a number of products... </i>	<i>3</i>
<i>The long-term trend is for consumers to make less use of the post for acquiring financial services ...</i>	<i>4</i>
<i>In a majority of cases, there is an increasing trend towards intermediation in financial services.....</i>	<i>4</i>
<i>... which is being caused by the strong progress of office-based as well as web-based intermeds. ...</i>	<i>4</i>
<i>Not-for-profit affinity groups may be struggling to adapt to the changing env. for distribution.....</i>	<i>5</i>
<i>The Post Office is making the greatest gains of any single non-financial commercial partner... ..</i>	<i>5</i>
<i>... and it seems possible that the influence of the supermarket dist. model has now peaked... ..</i>	<i>5</i>
<i>... although other categories of partner organisation can also offer viable niche dist. potential</i>	<i>6</i>
<i>In most cases, the worksite appears to be holding its own as a dist. conduit for financial services</i>	<i>6</i>
<i>The Internet and web-based brokers will triumph in some but not all areas of financial services.....</i>	<i>6</i>
<i>... as consumers migrate to the interfaces and channels that are best suited to individual products .</i>	<i>7</i>
1.0 INTRODUCTION.....	9
Research rationale	9
A number of motivating factors underpin the Channel Metrics report and series of briefings.....	9
Research sample and mechanics.....	12
Finaccord	15
<i>Channel Metrics briefings.....</i>	<i>15</i>
<i>Other UK consumer research publications</i>	<i>16</i>
<i>UK affinity and partnership marketing publications.....</i>	<i>17</i>
IPT / Tpoll	17
2.0 CHANNEL COMPARISONS	20
Introduction	20
Overall customer take-up rates, 2007	22
Over three quarters of respondents possess household insurance and motor insurance.....	22
Brand new purchases, 2007	24
Travel insurance records the highest implied number of brand new sales in 2007	24
Switching rates - 2005 and 2007 compared	26
Switching rates remain highest for motor insurance, household insurance and credit cards.	26
... a situation that is largely similar to that recorded for 2005.....	26
Health and hospital cash plans register the lowest annual switching rates in 2007... ..	29
... with switching rates having increased since 2005 for nine out of 20 products.....	29
Distribution interfaces - 2007, 2005 and all previous years compared.....	32
<i>Face-to-face environment</i>	<i>32</i>
Almost 80% of customers take out car finance contracts in a face-to-face environment.....	32
For a majority of financial products, face-to-face transactions are declining in importance	32
<i>Internet</i>	<i>34</i>
In all but three cases, the Internet is increasing in importance as a distribution interface	34
<i>Inbound telephone.....</i>	<i>36</i>

CHANNEL METRICS: OVERVIEW REPORT

Inbound telephone calls account for more than 20% of transactions in only six cases.....	36
... with their decline in share being most acute for motor, household and travel insurance	36
<i>Outbound telephone</i>	38
Outbound telesales programs account for a share of transactions below 5% in 12 cases.	38
... although their effectiveness appears to be increasing for a majority of financial services.....	38
<i>Post</i>	40
The post is a frequently used distribution interface for Child Trust Funds.	40
... but seems to be losing share of transactions over a long-term time frame	40
Specific distribution channels - 2007, 2005 and all previous years compared.....	42
Direct sales	42
The direct channel accounts for more than 70% of sales for three of the products reviewed.....	42
... although appears to be declining in importance over time for a majority of financial services	42
Advisers, brokers and intermediaries	44
<i>Office-based advisers, brokers and intermediaries</i>	44
Office-based brokers hold a high share in mortgages and mortgage payment protection ins.....	44
... and appear to be strengthening their position as distributors in both these and other markets ...	44
<i>Web-based advisers, brokers and intermediaries</i>	46
Web-based advisers and brokers continue to experience rapidly rising rates of utilisation... ..	46
... which throws up a key sales and marketing issue for virtually all financial services firms.....	46
Not-for-profit affinity groups	48
<i>Automotive clubs</i>	48
Automotive clubs can be used to distribute financial services linked to car ownership	48
<i>Charities</i>	50
Charities are active as intermediaries for a broad range of financial products and services.	50
... although their distribution channel share is small in all of these markets	50
<i>Educational institutions</i>	52
Educational institutions constitute an infrequently used channel for financial services	52
<i>Professional and trade associations</i>	53
Professional and trade associations record particularly high utilisation rates for dental insurance...	53
<i>Trade unions</i>	55
The distribution channel share of trade unions exceeds 1.0% for eight financial products.....	55
Financial partners	57
<i>Banks and building societies (acting as intermediaries)</i>	57
Banks and building societies hold a distribution share in excess of 10% in many cases.	57
...but may have to work hard to maintain their position in future for a number of products	57
<i>Credit card companies (acting as intermediaries)</i>	59
Credit card companies hold a distribution share above 1% for several financial services.	59
... although they may struggle to expand their share for higher value insurance policies	59
<i>Insurance companies (acting as intermediaries)</i>	61
Around one in five customers obtain road and home assistance cover on a packaged basis	61
Commercial partners	63
<i>Automotive associations</i>	63
Automotive associations are effective distributors of several categories of financial service.	63
... although their market share appears to be under pressure in the key motor insurance market...	63
<i>Car dealers and manufacturers</i>	65
The automotive trade holds a distribution share of around two thirds for core financial services.	65
... but is struggling to make an impact in the highly competitive motor insurance sector	65
<i>Catalogue and other retailers</i>	67
Catalogue and other retailers offer a viable niche channel for a variety of financial services	67
<i>Estate agents</i>	68
Estate agents are potential distributors of products linked to home purchase and ownership.	68
... although their distribution channel share for mortgages appears to be retreating over time.....	68
<i>Football and other sports clubs</i>	70
Few respondents admit to using football or other sports clubs to take out financial services	70

CHANNEL METRICS: OVERVIEW REPORT

<i>Loyalty schemes</i>	71
Loyalty schemes achieve a distribution share in excess of 2.0% in 2007 for seven products	71
<i>Magazines, newspapers and other media entities</i>	72
Media affinities achieve the highest rates of utilisation in 2007 for accident and health insurance....	72
<i>The Post Office</i>	74
The Post Office is emerging as an increasingly significant distributor in a number of areas.	74
... with its share in 2007 having fallen back relative to 2005 only in the case of travel insurance	74
<i>Supermarkets</i>	76
The influence of supermarkets as distributors of financial services is likely to have peaked... ..	76
... although their channel share remains in excess of 2% for 12 financial products and services	76
<i>Utilities (electricity, gas and water) companies</i>	78
The share of utilities companies in home emergency insurance is in the process of collapsing	78
Sector-specific distribution channels	79
Sector-specific channels dominate distribution for niche insurance and warranty products	79
The position of the travel trade in the market for single trip travel policies continues to decline	79
Worksite marketing	81
<i>The worksite</i>	81
In 2007, over 40% of sales of personal / stakeholder pensions occurred in the workplace... ..	81
... with this channel also holding a distribution share in excess of 5% for five other products.....	81
3.0 PRODUCT ANALYSIS	84
Introduction	84
<i>Motor insurance</i>	86
Switching rates and brand new sales - 2007	86
Distribution interfaces - 2007, 2005 and all previous buyers compared	87
Distribution channels - 2007, 2005 and all previous buyers compared	90
<i>Overview</i>	90
<i>Detailed analysis</i>	93
<i>Breakdown recovery insurance</i>	95
Switching rates and brand new sales - 2007	95
Distribution interfaces - 2007, 2005 and all previous buyers compared	96
Distribution channels - 2007, 2005 and all previous buyers compared	99
<i>Overview</i>	99
<i>Detailed analysis</i>	102
<i>Extended warranties for cars</i>	104
Switching rates and brand new sales - 2007	104
Distribution interfaces - 2007, 2005 and all previous buyers compared	105
Distribution channels - 2007, 2005 and all previous buyers compared	108
<i>Overview</i>	108
<i>Detailed analysis</i>	111
<i>Household insurance</i>	112
Switching rates and brand new sales - 2007	112
Distribution interfaces - 2007, 2005 and all previous buyers compared	113
Distribution channels - 2007, 2005 and all previous buyers compared	116
<i>Overview</i>	116
<i>Detailed analysis</i>	119
<i>Home emergency insurance</i>	121
Switching rates and brand new sales - 2007	121
Distribution interfaces - 2007, 2005 and all previous buyers compared	122
Distribution channels - 2007, 2005 and all previous buyers compared	125
<i>Overview</i>	125
<i>Detailed analysis</i>	128
<i>Travel insurance</i>	130

CHANNEL METRICS: OVERVIEW REPORT

Switching rates and brand new sales - 2007	130
Distribution interfaces - 2007, 2005 and all previous buyers compared	131
Distribution channels - 2007, 2005 and all previous buyers compared	134
<i>Overview</i>	<i>134</i>
<i>Detailed analysis</i>	<i>137</i>
<i>Pet insurance</i>	<i>139</i>
Switching rates and brand new sales - 2007	139
Distribution interfaces - 2007, 2005 and all previous buyers compared	140
Distribution channels - 2007, 2005 and all previous buyers compared	143
<i>Overview</i>	<i>143</i>
<i>Detailed analysis</i>	<i>146</i>
<i>Mobile telephone insurance</i>	<i>148</i>
Switching rates and brand new sales - 2007	148
Distribution interfaces - 2007, 2005 and all previous buyers compared	149
Distribution channels - 2007, 2005 and all previous buyers compared	152
<i>Overview</i>	<i>152</i>
<i>Detailed analysis</i>	<i>155</i>
<i>Extended warranties for electronic appliances</i>	<i>156</i>
Switching rates and brand new sales - 2007	156
Distribution interfaces - 2007 and all previous buyers compared	157
Distribution channels - 2007 and all previous buyers compared	160
<i>Overview</i>	<i>160</i>
<i>Detailed analysis</i>	<i>163</i>
<i>Life insurance</i>	<i>164</i>
Switching rates and brand new sales - 2007	164
Distribution interfaces - 2007, 2005 and all previous buyers compared	165
Distribution channels - 2007, 2005 and all previous buyers compared	168
<i>Overview</i>	<i>168</i>
<i>Detailed analysis</i>	<i>171</i>
<i>Critical illness insurance</i>	<i>173</i>
Switching rates and brand new sales - 2007	173
Distribution interfaces - 2007, 2005 and all previous buyers compared	174
Distribution channels - 2007, 2005 and all previous buyers compared	177
<i>Overview</i>	<i>177</i>
<i>Detailed analysis</i>	<i>180</i>
<i>Private medical insurance</i>	<i>182</i>
Switching rates and brand new sales - 2007	182
Distribution interfaces - 2007, 2005 and all previous buyers compared	183
Distribution channels - 2007, 2005 and all previous buyers compared	186
<i>Overview</i>	<i>186</i>
<i>Detailed analysis</i>	<i>189</i>
<i>Dental insurance</i>	<i>191</i>
Switching rates and brand new sales - 2007	191
Distribution interfaces - 2007 and all previous buyers compared	192
Distribution channels - 2007 and all previous buyers compared	195
<i>Overview</i>	<i>195</i>
<i>Detailed analysis</i>	<i>198</i>
<i>Health / hospital cash plans</i>	<i>199</i>
Switching rates and brand new sales - 2007	199
Distribution interfaces - 2007, 2005 and all previous buyers compared	200
Distribution channels - 2007, 2005 and all previous buyers compared	203
<i>Overview</i>	<i>203</i>
<i>Detailed analysis</i>	<i>206</i>
<i>Personal accident insurance</i>	<i>207</i>

CHANNEL METRICS: OVERVIEW REPORT

Switching rates and brand new sales - 2007	207
Distribution interfaces - 2007, 2005 and all previous buyers compared	208
Distribution channels - 2007, 2005 and all previous buyers compared	211
<i>Overview</i>	211
<i>Detailed analysis</i>	214
<i>Mortgages</i>	215
Switching rates and brand new sales - 2007	215
Distribution interfaces - 2007, 2005 and all previous buyers compared	216
Distribution channels - 2007, 2005 and all previous buyers compared	219
<i>Overview</i>	219
<i>Detailed analysis</i>	222
<i>Mortgage payment protection insurance</i>	223
Switching rates and brand new sales - 2007	223
Distribution interfaces - 2007 and all previous buyers compared	224
Distribution channels - 2007 and all previous buyers compared	227
<i>Overview</i>	227
<i>Detailed analysis</i>	230
<i>Personal loans</i>	231
Switching rates and brand new sales - 2007	231
Distribution interfaces - 2007, 2005 and all previous buyers compared	232
Distribution channels - 2007, 2005 and all previous buyers compared	235
<i>Overview</i>	235
<i>Detailed analysis</i>	238
<i>Loan payment protection insurance</i>	239
Switching rates and brand new sales - 2007	239
Distribution interfaces - 2007 and all previous buyers compared	240
Distribution channels - 2007 and all previous buyers compared	243
<i>Overview</i>	243
<i>Detailed analysis</i>	246
<i>Car finance contracts</i>	247
Switching rates and brand new sales - 2007	247
Distribution interfaces - 2007, 2005 and all previous buyers compared	248
Distribution channels - 2007, 2005 and all previous buyers compared	251
<i>Overview</i>	251
<i>Detailed analysis</i>	254
<i>Credit cards</i>	255
Switching rates and brand new sales - 2007	255
Distribution interfaces - 2007, 2005 and all previous buyers compared	256
Distribution channels - 2007, 2005 and all previous buyers compared	259
<i>Overview</i>	259
<i>Detailed analysis</i>	262
<i>Interest-bearing savings deposits</i>	263
Switching rates and brand new sales - 2007	263
Distribution interfaces - 2007 and all previous buyers compared	264
Distribution channels - 2007 and all previous buyers compared	267
<i>Overview</i>	267
<i>Detailed analysis</i>	270
<i>Cash ISAs</i>	271
Switching rates and brand new sales - 2007	271
Distribution interfaces - 2007, 2005 and all previous buyers compared	272
Distribution channels - 2007, 2005 and all previous buyers compared	275
<i>Overview</i>	275
<i>Detailed analysis</i>	278
<i>Child Trust Funds</i>	279

CHANNEL METRICS: OVERVIEW REPORT

Switching rates and brand new sales - 2007	279
Distribution interfaces - 2007, 2005 and all previous buyers compared	280
Distribution channels - 2007, 2005 and all previous buyers compared	283
<i>Overview</i>	283
<i>Detailed analysis</i>	286
<i>Personal / stakeholder pensions</i>	287
Switching rates and brand new sales - 2007	287
Distribution interfaces - 2007, 2005 and all previous buyers compared	288
Distribution channels - 2007, 2005 and all previous buyers compared	291
<i>Overview</i>	291
<i>Detailed analysis</i>	294

GRAPHICS / TABLES

The financial services distribution channel universe - specific distribution channels and distribution interfaces	11
Sample breakdown by age group, household income band and geographical location	13
Overall customer % take-up rates for 25 financial products and services, 2007	23
% of customers making brand new purchases for 25 financial products and services, 2007	25
% of all respondents switching provider for 25 financial products and services, 2005 and 2007	27
% of all respondents switching provider for 25 financial products and services, 2005 and 2007 (data)	28
% of current customers switching provider for 25 financial products and services, 2005 and 2007	30
% of current customers switching provider for 25 financial products and services, 2005 and 2007 (data)	31
% acquiring through the face-to-face distribution interface - 2007, 2005 and all previous years compared (data)	33
% acquiring through the Internet distribution interface - 2007, 2005 and all previous years compared (data)	35
% acquiring through the inbound telephone distribution interface - 2007, 2005 and all prev. years comp. (data)	37
% acquiring through the outbound telephone distribution interface - 2007, 2005 and all prev. years comp. (data)	39
% acquiring through the postal distribution interface - 2007, 2005 and all previous years compared (data)	41
% acquiring through direct contact with the ultimate provider - 2007, 2005 and all previous years comp. (data)	43
% acquiring through office-based advisers, brokers or ints. - 2007, 2005 and all prev. years comp. (data)	45
% acquiring through web-based advisers, brokers or ints. - 2007, 2005 and all prev. years comp. (data)	47
% acquiring through automotive clubs - 2007, 2005 and all previous years compared (data)	49
% acquiring through charities - 2007, 2005 and all previous years compared (data)	51
% acquiring through educational institutions - 2007, 2005 and all previous years compared (data)	52
% acquiring through professional or trade associations - 2007, 2005 and all previous years compared (data)	54
% acquiring through trade unions - 2007, 2005 and all previous years compared (data)	56
% acquiring through banks or building societies (acting as intermediaries) - 2007, 2005 and all prev. years (data)	58
% acquiring through credit card companies (acting as ints.) - 2007, 2005 and all prev. years comp. (data)	60
% acquiring through insurance companies (acting as ints.) - 2007, 2005 and all prev. years comp. (data)	62
% acquiring through automotive associations (acting as intermediaries) - 2007, 2005 and all prev. years (data)	64
% acquiring through car dealers and manufacturers - 2007, 2005 and all previous years compared (data)	66
% acquiring through catalogue and other retailers - 2007, 2005 and all previous years compared (data)	67
% acquiring through estate agents - 2007, 2005 and all previous years compared (data)	69
% acquiring through football and other sports clubs - 2007, 2005 and all previous years compared (data)	70
% acquiring through loyalty schemes - 2007, 2005 and all previous years compared (data)	71
% acquiring through magazines, newspapers and other media entities - 2007, 2005 and all prev. years (data)	73
% acquiring through the Post Office - 2007, 2005 and all previous years compared (data)	75
% acquiring through supermarkets - 2007, 2005 and all previous years compared (data)	77
% acquiring through utilities (electricity, gas and water) companies - 2007, 2005 and all prev. years comp. (data)	78
% acquiring through sector-specific distribution channels - 2007, 2005 and all previous years compared (data)	80
% acquiring through the worksite - 2007, 2005 and all previous years compared (data)	82
% of consumers switching provider or acquiring motor insurance for the first time, 2007	86
Analysis of distribution interfaces used for acquiring motor insurance, 2007, 2005 and all previous years	88
Analysis of distribution interfaces used for acquiring motor insurance, 2007, 2005 and all previous years (data)	89
Overview of distribution channels used for acquiring motor insurance, 2007, 2005 and all previous years	91
Overview of distribution channels used for acquiring motor insurance, 2007, 2005 and all previous years (data)	92
Detailed analysis of distribution channels used for acq. motor insurance, 2007, 2005 and all prev. years (data)	94
% of consumers switching provider or acquiring breakdown recovery insurance for the first time, 2007	95
Analysis of distribution interfaces used for acquiring breakdown recovery ins., 2007, 2005 and all previous years	97
Analysis of distr. interfaces used for acquiring breakdown recovery ins., 2007, 2005 and all previous years (data)	98
Overview of distribution channels used for acq. breakdown recovery ins., 2007, 2005 and all previous years	100
Overview of dist. channels used for acq. breakdown recovery ins., 2007, 2005 and all previous years (data)	101
Detailed analysis of dist. channels used for acq. breakdown recovery ins., 2007, 2005 and all prev. years (data)	103
% of consumers switching provider or acquiring extended warranties for the first time, 2007	104
Analysis of distribution interfaces used for acquiring extended warranties, 2007, 2005 and all previous years	106

CHANNEL METRICS: OVERVIEW REPORT

Analysis of distr. interfaces used for acquiring extended warranties, 2007, 2005 and all previous years (data)	107
Overview of distribution channels used for acquiring extended warranties, 2007, 2005 and all previous years	109
Overview of dist. channels used for acquiring extended warranties, 2007, 2005 and all previous years (data)	110
Detailed analysis of dist. channels used for acq. extended warranties, 2007, 2005 and all prev. years (data)	111
% of consumers switching provider or acquiring household insurance for the first time, 2007	112
Analysis of distribution interfaces used for acquiring household insurance, 2007, 2005 and all previous years	114
Analysis of dist. interfaces used for acquiring household insurance, 2007, 2005 and all previous years (data)	115
Overview of distribution channels used for acquiring household insurance, 2007, 2005 and all previous years	117
Overview of dist. channels used for acquiring household insurance, 2007, 2005 and all previous years (data)	118
Detailed analysis of dist. channels used for acq. household insurance, 2007, 2005 and all prev. years (data)	120
% of consumers switching provider or acquiring home emergency insurance for the first time, 2007	121
Analysis of dist. interfaces used for acquiring home emergency insurance, 2007, 2005 and all previous years	123
Analysis of dist. interfaces used for acquiring home emergency ins., 2007, 2005 and all previous years (data)	124
Overview of dist. channels used for acquiring home emergency insurance, 2007, 2005 and all previous years	126
Overview of dist. channels used for acquiring home emergency ins., 2007, 2005 and all previous years (data)	127
Detailed analysis of dist. channels used for acq. home emergency ins., 2007, 2005 and all prev. years (data)	129
% of consumers switching provider or acquiring travel insurance for the first time, 2007	130
Analysis of distribution interfaces used for acquiring travel insurance, 2007, 2005 and all previous years	132
Analysis of distribution interfaces used for acquiring travel insurance, 2007, 2005 and all previous years (data)	133
Overview of distribution channels used for acquiring travel insurance, 2007, 2005 and all previous years	135
Overview of distribution channels used for acquiring travel insurance, 2007, 2005 and all previous years (data)	136
Detailed analysis of dist. channels used for acquiring travel insurance, 2007, 2005 and all previous years (data)	138
% of consumers switching provider or acquiring pet insurance for the first time, 2007	139
Analysis of distribution interfaces used for acquiring pet insurance, 2007, 2005 and all previous years	141
Analysis of dist. interfaces used for acquiring pet insurance, 2007, 2005 and all previous years (data)	142
Overview of distribution channels used for acquiring pet insurance, 2007, 2005 and all previous years	144
Overview of dist. channels used for acquiring pet insurance, 2007, 2005 and all previous years (data)	145
Detailed analysis of dist. channels used for acquiring pet insurance, 2007, 2005 and all prev. years (data)	147
% of consumers switching provider or acquiring mobile telephone insurance for the first time, 2007	148
Analysis of dist. interfaces used for acquiring mobile telephone insurance, 2007, 2005 and all previous years	150
Analysis of dist. interfaces used for acquiring mobile telephone ins., 2007, 2005 and all previous years (data)	151
Overview of dist. channels used for acquiring mobile telephone insurance, 2007, 2005 and all previous years	153
Overview of dist. channels used for acquiring mobile telephone ins., 2007, 2005 and all previous years (data)	154
Detailed analysis of dist. channels used for acq. mobile telephone ins., 2007, 2005 and all prev. years (data)	155
% of consumers switching provider or acquiring extended warranties for the first time, 2007	156
Analysis of dist. interfaces used for acquiring extended warranties, 2007 and all previous years	158
Analysis of dist. interfaces used for acquiring extended warranties, 2007 and all previous years (data)	159
Overview of dist. channels used for acquiring extended warranties, 2007 and all previous years	161
Overview of dist. channels used for acquiring extended warranties, 2007 and all previous years (data)	162
Detailed analysis of dist. channels used for acquiring extended warranties, 2007 and all prev. years (data)	163
% of consumers switching provider or acquiring life insurance for the first time, 2007	164
Analysis of distribution interfaces used for acquiring life insurance, 2007, 2005 and all previous years	166
Analysis of distribution interfaces used for acquiring life insurance, 2007, 2005 and all previous years (data)	167
Overview of distribution channels used for acquiring life insurance, 2007, 2005 and all previous years	169
Overview of distribution channels used for acquiring life insurance, 2007, 2005 and all previous years (data)	170
Detailed analysis of distribution channels used for acquiring life insurance, 2007, 2005 and all prev. years (data)	172
% of consumers switching provider or acquiring critical illness insurance for the first time, 2007	173
Analysis of distribution interfaces used for acquiring critical illness insurance, 2007, 2005 and all previous years	175
Analysis of distribution interfaces used for acquiring critical illness ins., 2007, 2005 and all previous years (data)	176
Overview of distribution channels used for acquiring critical illness insurance, 2007, 2005 and all previous years	178
Overview of distribution channels used for acquiring critical illness ins., 2007, 2005 and all previous years (data)	179
Detailed analysis of dist. channels used for acquiring critical illness ins., 2007, 2005 and all prev. years (data)	181
% of consumers switching provider or acquiring private medical insurance for the first time, 2007	182
Analysis of dist. interfaces used for acquiring private medical insurance, 2007, 2005 and all previous years	184

CHANNEL METRICS: OVERVIEW REPORT

Analysis of dist. interfaces used for acq. private medical insurance, 2007, 2005 and all previous years (data)	185
Overview of dist. channels used for acquiring private medical insurance, 2007, 2005 and all previous years	187
Overview of dist. channels used for acquiring private medical insurance, 2007, 2005 and all prev. years (data)	188
Detailed analysis of dist. channels used for acq. private medical ins., 2007, 2005 and all prev. years (data)	190
% of consumers switching provider or acquiring dental insurance for the first time, 2007	191
Analysis of distribution interfaces used for acquiring dental insurance, 2007 and all previous years	193
Analysis of distribution interfaces used for acquiring dental insurance, 2007 and all previous years (data)	194
Overview of distribution channels used for acquiring dental insurance, 2007 and all previous years	196
Overview of distribution channels used for acquiring dental insurance, 2007 and all prev. years (data)	197
Detailed analysis of distribution channels used for acq. dental insurance, 2007 and all previous years (data)	198
% of consumers switching provider or acquiring a health or hospital cash plan for the first time, 2007	199
Analysis of distr. interfaces used for acquiring health or hospital cash plans, 2007, 2005 and all previous years	201
Analysis of distr. ints. used for acquiring health or hospital cash plans, 2007, 2005 and all previous years (data)	202
Overview of distr. channels used for acquiring health or hospital cash plans, 2007, 2005 and all previous years	204
Overview of distr. chan. used for acquiring health or hospital cash plans, 2007, 2005 and all prev. years (data)	205
Detailed analysis of distr. chan. used for acq. health or hospital cash plans, 2007, 2005 and all prev. years (data)	206
% of consumers switching provider or acquiring personal accident insurance for the first time, 2007	207
Analysis of dist. interfaces used for acquiring personal accident insurance, 2007, 2005 and all previous years	209
Analysis of dist. interfaces used for acquiring personal accident ins., 2007, 2005 and all previous years (data)	210
Overview of dist. channels used for acquiring personal accident insurance, 2007, 2005 and all previous years	212
Overview of dist. channels used for acq. personal accident insurance, 2007, 2005 and all prev. years (data)	213
Detailed analysis of dist. channels used for acq. personal accident ins., 2007, 2005 and all prev. years (data)	214
% of consumers switching provider or acquiring mortgages insurance for the first time, 2007	215
Analysis of distribution interfaces used for acquiring mortgages, 2007, 2005 and all previous years	217
Analysis of distribution interfaces used for acquiring mortgages, 2007, 2005 and all previous years (data)	218
Overview of distribution channels used for acquiring mortgages, 2007, 2005 and all previous years	220
Overview of distribution channels used for acquiring mortgages, 2007, 2005 and all prev. years (data)	221
Detailed analysis of distribution channels used for acq. mortgages, 2007, 2005 and all previous years (data)	222
% of consumers switching provider or acquiring mortgage PPI insurance for the first time, 2007	223
Analysis of distribution interfaces used for acquiring mortgage PPI, 2007 and all previous years	225
Analysis of distribution interfaces used for acquiring mortgage PPI, 2007 and all previous years (data)	226
Overview of distribution channels used for acquiring mortgage PPI, 2007 and all previous years	228
Overview of distribution channels used for acquiring mortgage PPI, 2007 and all previous years (data)	229
Detailed analysis of distribution channels used for acquiring mortgage PPI, 2007 and all prev. years (data)	230
% of consumers switching provider or acquiring personal loans insurance for the first time, 2007	231
Analysis of distribution interfaces used for acquiring personal loans, 2007, 2005 and all previous years	233
Analysis of distribution interfaces used for acquiring personal loans, 2007, 2005 and all previous years (data)	234
Overview of distribution channels used for acquiring personal loans, 2007, 2005 and all previous years	236
Overview of distribution channels used for acquiring personal loans, 2007, 2005 and all prev. years (data)	237
Detailed analysis of dist. channels used for acquiring personal loans, 2007, 2005 and all previous years (data)	238
% of consumers switching provider or acquiring loan PPI insurance for the first time, 2007	239
Analysis of distribution interfaces used for acquiring loan PPI, 2007 and all previous years	241
Analysis of distribution interfaces used for acquiring loan PPI, 2007 and all previous years (data)	242
Overview of distribution channels used for acquiring loan PPI, 2007 and all previous years	244
Overview of distribution channels used for acquiring loan PPI, 2007 and all previous years (data)	245
Detailed analysis of distribution channels used for acquiring loan PPI, 2007 and all previous years (data)	246
% of consumers switching provider or acquiring car finance contracts insurance for the first time, 2007	247
Analysis of distribution interfaces used for acquiring car finance contracts, 2007, 2005 and all previous years	249
Analysis of distr. interfaces used for acquiring car finance contracts, 2007, 2005 and all previous years (data)	250
Overview of distribution channels used for acquiring car finance contracts, 2007, 2005 and all previous years	252
Overview of distribution channels used for acq. car finance contracts, 2007, 2005 and all prev. years (data)	253
Detailed analysis of dist. channels used for acq. car finance contracts, 2007, 2005 and all previous years (data)	254
% of consumers switching provider or acquiring credit cards for the first time, 2007	255
Analysis of distribution interfaces used for acquiring credit cards, 2007, 2005 and all previous years	257

CHANNEL METRICS: OVERVIEW REPORT

Analysis of distribution interfaces used for acquiring credit cards, 2007, 2005 and all previous years (data)	258
Overview of distribution channels used for acquiring credit cards, 2007, 2005 and all previous years	260
Overview of distribution channels used for acquiring credit cards, 2007, 2005 and all previous years (data)	261
Detailed analysis of dist. channels used for acquiring credit cards, 2007, 2005 and all previous years (data)	262
% of consumers switching provider or acquiring interest-bearing savings deposits for the first time, 2007	263
Analysis of distribution interfaces used for acquiring i-b. savings deposits, 2007 and all previous years	265
Analysis of distribution interfaces used for acquiring i-b. savings deposits, 2007 and all previous years (data)	266
Overview of distribution channels used for acquiring i-b. savings deposits, 2007 and all previous years	268
Overview of distribution channels used for acquiring i-b. savings deposits, 2007 and all previous years (data)	269
Detailed analysis of dist. channels used for acquiring i-b. savings deposits, 2007 and all previous years (data)	270
% of consumers switching provider or acquiring cash ISAs for the first time, 2007	271
Analysis of distribution interfaces used for acquiring cash ISAs, 2007, 2005 and all previous years	273
Analysis of distribution interfaces used for acquiring cash ISAs, 2007, 2005 and all previous years (data)	274
Overview of distribution channels used for acquiring cash ISAs, 2007, 2005 and all previous years	276
Overview of distribution channels used for acquiring cash ISAs, 2007, 2005 and all previous years (data)	277
Detailed analysis of distribution channels used for acq. cash ISAs, 2007, 2005 and all previous years (data)	278
% of consumers switching provider or acquiring Child Trust Funds for the first time, 2007	279
Analysis of distribution interfaces used for acquiring Child Trust Funds, 2007, 2005 and all previous years	281
Analysis of distribution interfaces used for acq. Child Trust Funds, 2007, 2005 and all previous years (data)	282
Overview of distribution channels used for acquiring Child Trust Funds, 2007, 2005 and all previous years	284
Overview of distribution channels used for acq. Child Trust Funds, 2007, 2005 and all previous years (data)	285
Detailed analysis of dist. channels used for acq. Child Trust Funds, 2007, 2005 and all previous years (data)	286
% of consumers switching provider or acquiring personal / stakeholder pensions for the first time, 2007	287
Analysis of distribution interfaces used for acquiring pers. / stake. pens., 2007, 2005 and all previous years	289
Analysis of distribution interfaces used for acq. pers. / stake. pens., 2007, 2005 and all previous years (data)	290
Overview of distribution channels used for acquiring pers. / stake. pens., 2007, 2005 and all previous years	292
Overview of dist. channels used for acquiring pers. / stake. pens., 2007, 2005 and all previous years (data)	293
Detailed analysis of dist. channels used for acquiring pers. / stake. pens., 2007, 2005 and all prev. years (data)	294