

Finaccord
info@finaccord.com

Jubilee Centre,
Exeter Road,
London, NW2 3UF,
United Kingdom.

Phone +44 20 8453 7552
Fax + 44 20 8453 7583
www.finaccord.com

Table of Contents

TABLE OF CONTENTS

0.0 EXECUTIVE SUMMARY.....	2
<i>In aggregate, the market for stand-alone policies in these 40 areas is worth almost £17 billion</i>	<i>2</i>
<i>In a majority of cases, more than 50% of respondents perceive the underlying risks to be relevant ..</i>	<i>2</i>
<i>The risks covered by identity theft insurance / assistance arouse the greatest consumer concern</i>	<i>2</i>
<i>Protection of credit card payments generates comparatively little concern among cardholders</i>	<i>3</i>
<i>Loss of driving license insurance is the least commonly held form of insurance of the 40 analysed ..</i>	<i>3</i>
<i>Many types of cover are under-sold relative to the concern that the underlying risks produce</i>	<i>4</i>
<i>Packaged or substitute cover outweighs stand-alone insurance for 25 of the 40 risks reviewed.....</i>	<i>4</i>
<i>Providers of credit cards and premium accs. can exert more influence than is presently the case.....</i>	<i>4</i>
<i>The results for particular consumer segments yield some results that are predictable.....</i>	<i>5</i>
<i>... and others, such as the purchase patterns for extended warranties, that are more surprising.....</i>	<i>5</i>
1.0 INTRODUCTION.....	8
Research rationale	8
In total, policies designed to cover the 40 groups of risk add up to £17 billion stand-alone market...8	
... although, in many cases, little or no published research exists to illustrate consumer behaviour ..8	
The <i>Risk Metrics</i> research program adds value in four key respects	8
... and is relevant to a variety of financial and other affinity partners as well as insurance providers .9	
Research sample	10
Finaccord	25
Risk Metrics and other consumer-focused studies.....	25
UK affinity and partnership marketing publications.....	26
IPT / Tpoll	26
2.0 RISK OVERVIEW	29
Introduction	29
Relevance of underlying risks.....	30
<i>Insurance types.....</i>	<i>30</i>
Consumers are most likely to perceive critical illness and identity theft as relevant risks.30	
... with only nine out of 40 risks perceived as relevant by fewer than 50% of respondents.....30	
<i>Insurance groups</i>	<i>32</i>
On average, 77.0% of consumers perceive risks related to personal health to be relevant	32
Degree of concern caused by underlying risks	33
<i>Insurance types.....</i>	<i>33</i>
Among the relevant audience, the risk of identity theft produces the highest rates of concern.....33	
... with parents and pet owners also relatively worried about the health of their children and pets...33	
Generally speaking, consumers are unconcerned about defects or accidental dam. to furniture	33
<i>Insurance groups</i>	<i>35</i>
The types of risk insured by extended warranties are least likely to produce concern.....35	
The risks covered by insurance for golfing equipment are least likely to be relevant to consumers .36	
Insurance take-up rates.....	37
<i>Overall</i>	<i>37</i>
Only breakdown recovery insurance is held by more than a half of all survey participants... ..37	
... although a further four types of cover have been acquired by more than a third of the sample ...37	
Loss of driving license insurance achieves the weakest overall take-up rate among consumers	37
<i>Among consumers for whom underlying risk is relevant.....</i>	<i>39</i>

RISK METRICS: CONSUMER CONCERN FOR AND ACQUISITION OF INSURANCE FOR EVERYDAY RISKS IN THE UK

17 of the 40 types of cover considered are held by more than a third of the relevant audience.....39
 Several types of insurance appear under-sold relative to the concern that the related risks cause..41
 Over 50% of the concerned audience hold the applicable insurance for just 10 of the 40 risks... ..43
 ... and the lack of cover is particularly acute at over 80% of concerned consumers in six cases45
Stand-alone and packaged / substitute cover47
 Insurance to cover the risks analysed can often be acquired on a packaged basis... ..47
 ... although there is a stand-alone market, albeit sometimes small, in almost every instance50
Approximate market size for stand-alone cover52
 The survey results provide a basis for the calculation of an approximate market size... ..52
 ... albeit a number of adjustments have been made in recognition of the research methodology... 52
 ... with a 'sanity check' having been made, where viable, against publicly available data sources..53
 The aggregate market for stand-alone cover possesses an aggregate value of almost £17 billion..53

3.0 RISK ANALYSIS.....56

Introduction56
Risks related to personal health57
Children's health57
Critical illness60
Dental expenses63
Medical or hospital treatment66
Permanent disability69
Personal accident72
Sports accident75
Risks related to financial commitments79
Mortgage payments79
Loan / car finance payments82
Credit card payments85
Bill payments88
Legal expenses91
Price protection94
Risks related to personal possessions (eg. accidental damage, loss and theft)98
Angling equipment98
Bicycles101
Golfing equipment104
Jewellery107
Laptop computers110
Mobile gadgets (eg. Blackberry, iPod, MP3 player, personal digital assistant)113
Mobile telephones116
Musical instruments120
Pets123
Photographic equipment127
Purchase protection130
Satellite navigation systems (satnavs)134
Risks related to personal possessions (mechanical or other defects)138
Audio-visual appliances138
Desktop / laptop computers142
Kitchen appliances146
Furniture150
Risks related to personal security154
Card, key and document protection154
Identity theft158
Risks related to home ownership162
Electricity supply162

RISK METRICS: CONSUMER CONCERN FOR AND ACQUISITION OF INSURANCE FOR EVERYDAY RISKS IN THE UK

<i>Gas boilers, gas supply pipes and gas central heating</i>	166
<i>Drainage, plumbing and water supply pipes</i>	170
<i>Pest contamination</i>	174
<i>Home crises</i>	178
Risks related to car ownership	182
<i>Breakdown recovery</i>	182
<i>Mechanical defects to cars</i>	186
<i>Shortfall protection</i>	189
<i>Loss of driving license</i>	193
4.0 SEGMENT ANALYSIS	198
Introduction	198
Risks related to personal health	199
<i>Children's health</i>	199
<i>Critical illness</i>	201
<i>Dental expenses</i>	203
<i>Medical or hospital treatment</i>	205
<i>Permanent disability</i>	207
<i>Personal accident</i>	209
<i>Sports accident</i>	211
<i>Risks related to financial commitments</i>	213
<i>Mortgage payments</i>	213
<i>Loan / car finance payments</i>	215
<i>Credit card payments</i>	217
<i>Bill payments</i>	219
<i>Legal expenses</i>	221
<i>Price protection</i>	223
Risks related to personal possessions (eg. accidental damage, loss or theft)	225
<i>Angling equipment</i>	225
<i>Bicycles</i>	227
<i>Golfing equipment</i>	229
<i>Jewellery</i>	231
<i>Laptop computers</i>	233
<i>Mobile gadgets</i>	235
<i>Mobile telephones</i>	237
<i>Musical instruments</i>	239
<i>Pets</i>	241
<i>Photographic equipment</i>	243
<i>Purchase protection</i>	245
<i>Satellite navigation systems (satnavs)</i>	247
Risks related to personal possessions (mechanical or other defects)	249
<i>Audio-visual appliances</i>	249
<i>Desktop / laptop computers</i>	251
<i>Kitchen appliances</i>	253
<i>Furniture</i>	255
Risks related to personal security	257
<i>Card, key and document protection</i>	257
<i>Identity theft</i>	259
Risks related to home ownership	261
<i>Electricity supply</i>	261
<i>Gas boilers, gas supply pipes and gas central heating</i>	263
<i>Drainage, plumbing and water supply pipes</i>	265
<i>Pest contamination</i>	267

RISK METRICS: CONSUMER CONCERN FOR AND ACQUISITION OF INSURANCE FOR EVERYDAY RISKS IN THE UK

Home crises 269
Risks related to car ownership..... **271**
Breakdown recovery..... 271
Mechanical defects to cars..... 273
Shortfall protection 275
Loss of driving license 277

GRAPHICS / TABLES

Sample breakdown by age group, household income band and geographical location	10
Ranking of insurance types by degree of relevance to consumers, 2007	31
Ranking of insurance groups by degree of relevance to consumers, 2007	32
Ranking of ins. types by degree of concern caused by und. risks among cons. for whom risk is relevant, 2007	34
Ranking of ins. groups by degree of concern caused by und. risks among cons. for whom risk is relevant, 2007	35
Plot of relevance of and concern caused by underlying risks among consumers, 2007	36
Ranking of insurance types by overall take-up rates among all consumers, 2007	38
Ranking of ins. types by overall take-up rates among cons. for whom the underlying risks are relevant, 2007	40
Conc. caused by und. risks and overall ins. take-up rates among cons. for whom the und. risks are relev., 2007	42
Rank. of ins. types by overall take-up rates among cons. who are very or quite concerned by und. risks, 2007	44
All cons. who are very or quite concerned by the und. risks and those lacking ins. within the same group, 2007	46
Rank. of ins. types by overall take-up rates among all cons. split between stand-alone / packaged cover, 2007	48
Rank. of ins. types by ov. take-up rates am. cons. for whom und. risks are relev. split bet. s-a. / pack. cover, 2007	49
Cons. for whom the und. risks are relev. with s-a. cover and those within same group with pack. cover, 2007	51
Approximate value of the market for stand-alone policies in the 40 relevant categories of policy, 2006/7	54
Children's health: level of concern and degree of relevance to consumers, 2007	58
Children's health insurance: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	59
Critical illness: level of concern and degree of relevance to consumers, 2007	61
Critical illness insurance: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	62
Dental expenses: level of concern and degree of relevance to consumers, 2007	64
Dental expenses insurance: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	65
Medical or hospital treatment: level of concern and degree of relevance to consumers, 2007	67
Health / hospital cash plans: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	68
Permanent disability: level of concern and degree of relevance to consumers, 2007	70
Permanent health insurance: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	71
Personal accident: level of concern and degree of relevance to consumers, 2007	73
Personal accident insurance: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	74
Sports accident: level of concern and degree of relevance to consumers, 2007	76
Sports accident insurance: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	78
Mortgage payments: level of concern and degree of relevance to consumers, 2007	80
Mort. payment protection ins.: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	81
Loan / car finance payments: level of concern and degree of relevance to consumers, 2007	83
Loan payment protection ins.: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	84
Credit card payments: level of concern and degree of relevance to consumers, 2007	86
Credit card pay. protect. ins.: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	87
Bill payments: level of concern and degree of relevance to consumers, 2007	89
Bill payment protection ins.: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	90
Legal expenses: level of concern and degree of relevance to consumers, 2007	92
Legal expenses insurance: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	93
Price protection: level of concern and degree of relevance to consumers, 2007	95
Price protection insurance: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	97
Acc. dam. to or loss / theft of angling equipment: level of concern and degree of relevance to consumers, 2007	99
Angling equipment insurance: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	100
Acc. dam. to or loss / theft of bicycles: level of concern and degree of relevance to consumers, 2007	102
Bicycle insurance: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	103
Acc. dam. to or loss / theft of golfing equipment: level of concern and degree of relevance to consumers, 2007	105
Golfing equipment insurance: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	106
Acc. dam. to or loss / theft of jewellery: level of concern and degree of relevance to consumers, 2007	108
Jewellery insurance: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	109
Acc. dam. to or loss / theft of laptop computers: level of concern and degree of relevance to consumers, 2007	111

RISK METRICS: CONSUMER CONCERN FOR AND ACQUISITION OF INSURANCE FOR EVERYDAY RISKS IN THE UK

Laptop computer insurance: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	112
Acc. dam. to or loss / theft of mobile gadgets: level of concern and degree of relevance to consumers, 2007	114
Mobile gadget insurance: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	115
Acc. dam. to or loss / theft of mobile telephones: level of concern and degree of relevance to consumers, 2007	117
Mobile telephone insurance: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	119
Acc. dam. to or loss / theft of music. instruments: level of concern and degree of relevance to consumers, 2007	121
Musical instrument ins.: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	122
Veterinary exps. assoc. with ownership of pets: level of concern and degree of relevance to consumers, 2007	124
Pet insurance: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	125
Pet insurance: consumer penetration rates split between owners of cats, dogs and other animals, 2007	126
Acc. dam. to or loss / theft of photo. equipment: level of concern and degree of relevance to consumers, 2007	128
Photograph. equipment ins.: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	129
Acc. dam. to or loss / theft of any kind of high value prod.: level of concern and degree of relev. to cons., 2007	131
Purchase protection ins.: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	133
Acc. dam. to or loss / theft of satnavs: level of concern and degree of relevance to consumers, 2007	135
Satnav insurance: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	137
Mechanical defects to audio-visual appliances: level of concern and degree of relevance to consumers, 2007	139
Ext. warranties for audio-visual apps.: cons. pen. rates split by stand-alone purchase / packaged cover, 2007	141
Mechanical defects to desktop / laptop computers: level of concern and degree of relevance to cons., 2007	143
Ext. warranties for desktop / laptop comps.: cons. pen. rates split by stand-alone purch. / packaged cover, 2007	145
Mechanical defects to kitchen appliances: level of concern and degree of relevance to consumers, 2007	147
Ext. warranties for kitchen apps.: cons. pen. rates split by stand-alone purchase / packaged cover, 2007	149
Defects, including acc. damage, to furniture: level of concern and degree of relevance to consumers, 2007	151
Ext. warranties for furniture: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	153
Loss or theft of cards, keys or valuable documents: level of concern and degree of relevance to cons., 2007	155
Card protection insurance: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	157
Identity theft: level of concern and degree of relevance to consumers, 2007	159
Identity theft insurance / assist.: cons. penetration rates split by stand-alone purchase / packaged cover, 2007	161
Electrical emergencies or faults: level of concern and degree of relevance to consumers, 2007	163
Elec. emergency and breakdown ins.: cons. pen. rates split by stand-alone purchase / packaged cover, 2007	165
Gas boiler, gas supply pipe etc. emergencies or faults: level of concern and degree of relevance to cons., 2007	167
Gas boiler, gas supply pipe etc. ins.: cons. pen. rates split by stand-alone purchase / packaged cover, 2007	169
Drainage, plumbing and water supply emergs. or faults: level of concern and degree of relev. to cons., 2007	171
Drain., plumbing and water supply ins.: cons. pen. rates split by stand-alone purchase / packaged cover, 2007	173
Pest contamination: level of concern and degree of relevance to consumers, 2007	175
Pest contamination ins.: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	177
Earthquakes, floods, storms and other natural calamities: level of concern and degree of relev. to cons., 2007	179
Home crisis insurance: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	181
Breakdown recovery: level of concern and degree of relevance to consumers, 2007	183
Breakdown recovery insurance: cons. penetration rates split by stand-alone purchase / packaged cover, 2007	185
Mechanical defects to cars: level of concern and degree of relevance to consumers, 2007	187
Extended warranties for cars: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	188
Shortfall protection: level of concern and degree of relevance to consumers, 2007	190
GAP / shortfall protection ins.: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	192
Loss of driving license: level of concern and degree of relevance to consumers, 2007	194
Loss of driving license ins.: cons. penetration rates split by stand-alone purchase and packaged cover, 2007	196
Children's health: level of concern and degree of relevance split by consumer segment, 2007	199
Children's health insurance: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	200
Critical illness: level of concern and degree of relevance split by consumer segment, 2007	201
Critical illness insurance: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	202
Dental expenses: level of concern and degree of relevance split by consumer segment, 2007	203
Dental expenses insurance: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	204
Medical or hospital treatment: level of concern and degree of relevance split by consumer segment, 2007	205
Health / hospital cash plans: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	206

RISK METRICS: CONSUMER CONCERN FOR AND ACQUISITION OF INSURANCE FOR EVERYDAY RISKS IN THE UK

Permanent disability: level of concern and degree of relevance split by consumer segment, 2007	207
Permanent health insurance: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	208
Personal accident: level of concern and degree of relevance split by consumer segment, 2007	209
Personal accident insurance: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	210
Sports accident: level of concern and degree of relevance split by consumer segment, 2007	211
Sports accident insurance: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	212
Mortgage payments: level of concern and degree of relevance split by consumer segment, 2007	213
Mort. payment protection ins.: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	214
Loan / car finance payments: level of concern and degree of relevance split by consumer segment, 2007	215
Loan payment protection ins.: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	216
Credit card payments: level of concern and degree of relevance split by consumer segment, 2007	217
Credit card pay. protect. ins.: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	218
Bill payments: level of concern and degree of relevance split by consumer segment, 2007	219
Bill payment protection ins.: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	220
Legal expenses: level of concern and degree of relevance split by consumer segment, 2007	221
Legal expenses insurance: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	222
Price protection: level of concern and degree of relevance split by consumer segment, 2007	223
Price protection insurance: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	224
Acc. dam. to or loss / theft of angling equipment: level of concern and degree of relev. split by cons. seg., 2007	225
Angling equipment insurance: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	226
Acc. dam. to or loss / theft of bicycles: level of concern and degree of relev. split by cons. seg., 2007	227
Bicycle insurance: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	228
Acc. dam. to or loss / theft of golfing equipment: level of concern and degree of relev. split by cons. seg., 2007	229
Golfing equipment insurance: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	230
Acc. dam. to or loss / theft of jewellery: level of concern and degree of relevance split by cons. seg., 2007	231
Jewellery insurance: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	232
Acc. dam. to or loss / theft of laptop computers: level of concern and degree of relev. split by cons. seg., 2007	233
Laptop computer insurance: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	234
Acc. dam. to or loss / theft of mobile gadgets: level of concern and degree of relev. split by cons. seg., 2007	235
Mobile gadget insurance: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	236
Acc. dam. to or loss / theft of mobile telephones: level of concern and degree of relev. split by cons. seg., 2007	237
Mobile telephone insurance: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	238
Acc. dam. to or loss / theft of music. instruments: level of concern and degree of relev. split by cons. seg., 2007	239
Musical instrument ins.: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	240
Veterinary exps. assoc. with ownership of pets: level of concern and degree of relev. split by cons. seg., 2007	241
Pet insurance: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	242
Acc. dam. to or loss / theft of photo. equipment: level of concern and degree of relev. split by cons. seg., 2007	243
Photograph. equipment ins.: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	244
Acc. dam. to or loss / theft of any kind of high value prod.: concern / degree of relev. split by cons. seg., 2007	245
Purchase protection ins.: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	246
Acc. dam. to or loss / theft of satnavs: level of concern and degree of relev. split by cons. seg., 2007	247
Satnav insurance: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	248
Mechanical defects to audio-visual appliances: level of concern and degree of relev. split by cons. seg., 2007	249
Ext. warranties for audio-visual apps.: cons. pen. rates split by s-a. / packaged cover and by cons. seg., 2007	250
Mechanical defects to desktop / laptop computers: concern and degree of relev. split by cons. seg., 2007	251
Ext. warranties for desktop / laptop comps.: cons. pen. rates split by s-a. / pack. cover and by cons. seg., 2007	252
Mechanical defects to kitchen appliances: level of concern and degree of relev. split by cons. seg., 2007	253
Ext. warranties for kitchen apps.: cons. pen. rates split by s-a. / packaged cover and by cons. seg., 2007	254
Defects, including acc. damage, to furniture: level of concern and degree of relev. split by cons. seg., 2007	255
Ext. warranties for furniture: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	256
Loss or theft of cards, keys or valuable documents: concern and degree of relev. split by cons. seg., 2007	257
Card protection insurance: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	258
Identity theft: level of concern and degree of relevance split by consumer segment, 2007	259
Identity theft insurance / assist.: cons. pen. rates split by s-a. / packaged cover and by cons. seg., 2007	260

RISK METRICS: CONSUMER CONCERN FOR AND ACQUISITION OF INSURANCE FOR EVERYDAY RISKS IN THE UK

Electrical emergencies or faults: level of concern and degree of relevance split by consumer segment, 2007	261
Elec. emergency and breakdown ins.: cons. pen. rates split by s-a. / packaged cover and by cons. seg., 2007	262
Gas boiler, gas supply pipe etc. emergencies or faults: concern and degree of relev. split by cons. seg., 2007	263
Gas boiler, gas supply pipe etc. ins.: cons. pen. rates split by s-a. / packaged cover and by cons. seg., 2007	264
Drainage, plumbing and water supply emergs. or faults: concern and degree of relev. split by cons. seg., 2007	265
Drain., plumbing and water supply ins.: cons. pen. rates split by s-a. / packaged cover and by cons. seg., 2007	266
Pest contamination: level of concern and degree of relevance split by consumer segment, 2007	267
Pest contamination ins.: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	268
Earthquakes, floods, storms and other natural calamities: concern / degree of relev. split by cons. seg., 2007	269
Home crisis insurance: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	270
Breakdown recovery: level of concern and degree of relevance split by consumer segment, 2007	271
Breakdown recovery insurance: cons. penetration rates split by s-a. / packaged cover and by cons. seg., 2007	272
Mechanical defects to cars: level of concern and degree of relevance split by consumer segment, 2007	273
Extended warranties for cars: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	274
Shortfall protection: level of concern and degree of relevance split by consumer segment, 2007	275
GAP / shortfall protection ins.: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	276
Loss of driving license: level of concern and degree of relevance split by consumer segment, 2007	277
Loss of driving license ins.: cons. pen. split by stand-alone / packaged cover and by cons. seg., 2007	288