
Consumer Intelligence:

Consumer Duty Benchmarking
Service Outcomes 3 & 4



ABOUT US

Building confidence in the financial world, by turning data into decisions.

We don't just deliver data and insights, we deliver clarity.

Our intelligence helps businesses understand not just where they stand in the market, but what to do next, so you can make informed decisions, shape smarter strategies, and move with confidence.

With 20 years of experience turning noise into direction, we help you refine propositions and services, so they resonate with customers and stand out in a crowded market.

Use our intelligence to uncover what's working, what's not, and what to do next. We help you cut through complexity, identify opportunities, and act with clarity, confidence, and purpose.

Consumer Intelligence – Intelligence that moves you forward.



Opportunity

By arming you with insights about your own performance, as well as what your competitors are doing and what your customers need, we can help you find golden opportunities for your business to differentiate itself from the competition.

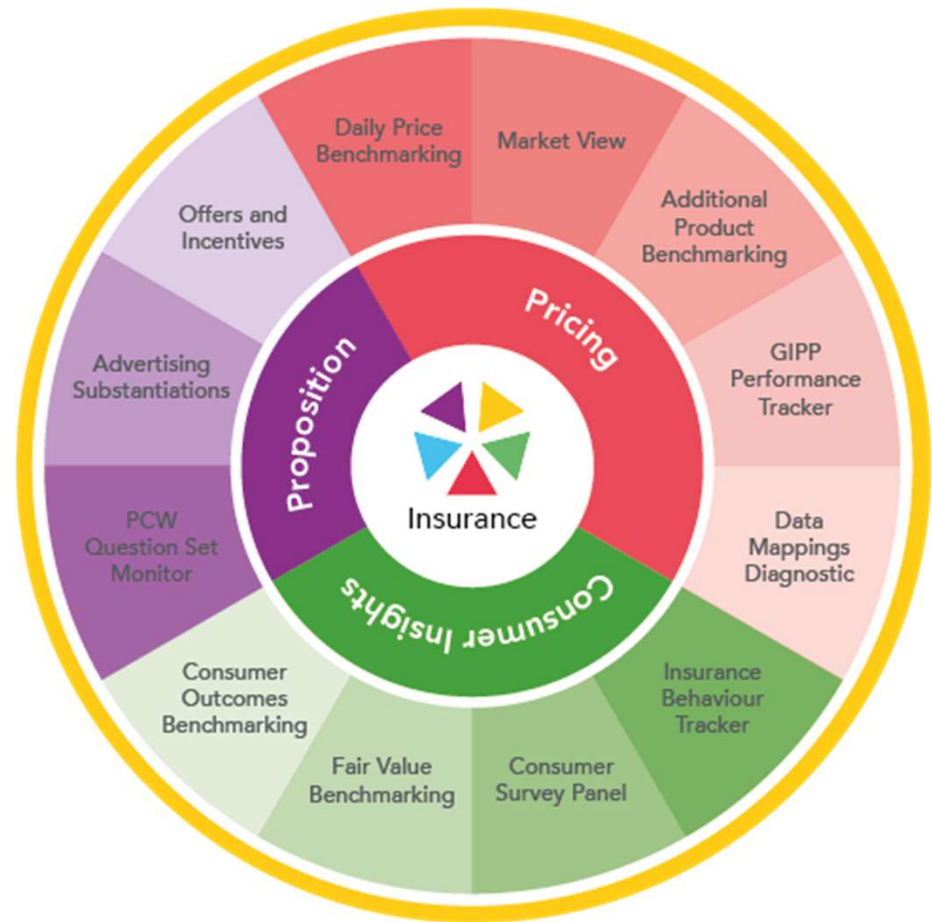
Our products: a complete picture of your market and customers

Insurance

We blend price tracking and consumer feedback like no one else.

Since 2003, we've monitored millions of live prices from direct insurer and comparison websites across all UK general insurance sectors, from Car to Pet, to Ireland and SME & Landlord markets. Alongside this, we gather consumer tracking data via our own research panel, Viewsbank.com.

By uniting these two powerful perspectives, pricing data to reveal market position and consumer insight to uncover behaviour, we give clients a 360-degree view of the landscape and what truly drives their customers.



The Consumer Duty Benchmarking Proposition - An Independent Benchmarking Solution

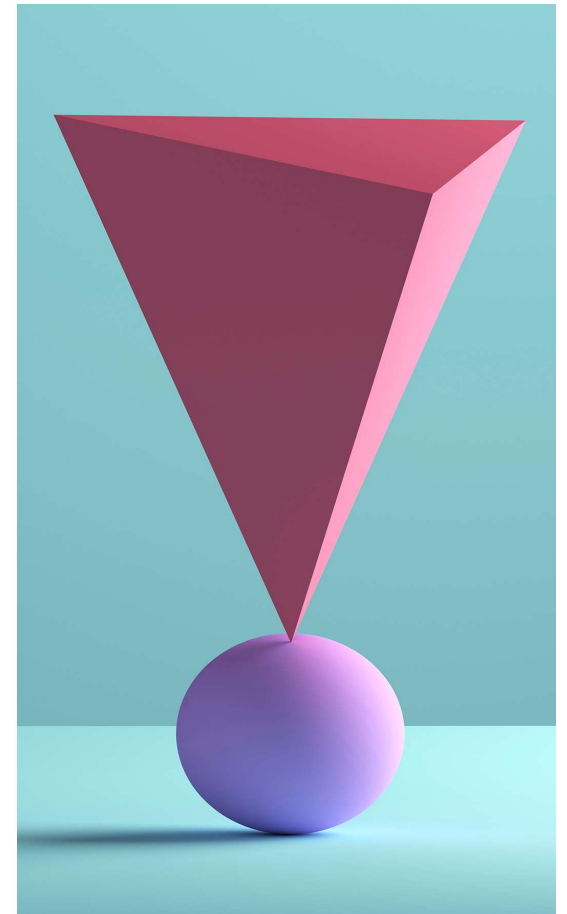
Delivering Better Customer Outcomes

- ▶ FCA Consumer Duty legislation sets out a clear expectation: insurers must deliver outcomes that reflect what's genuinely in the customer's best interest.
- ▶ This isn't just policy-level compliance. It's cultural and operational and requires independent insight, especially when it comes to benchmarking your performance in-market.

The Challenge You Face

You Can't Fix What You Can't See

- Internal reporting only gets you so far.
- Without an external, customer-led view, it's hard to assess whether you're truly delivering good outcomes.
- The FCA is already asking firms what they've learned by comparing their products and services to the competition and that same expectation extends to Outcomes 3 & 4 (Consumer Understanding and Customer Support).
- You need real insight from real customers. And not just your own, your competitors' too.



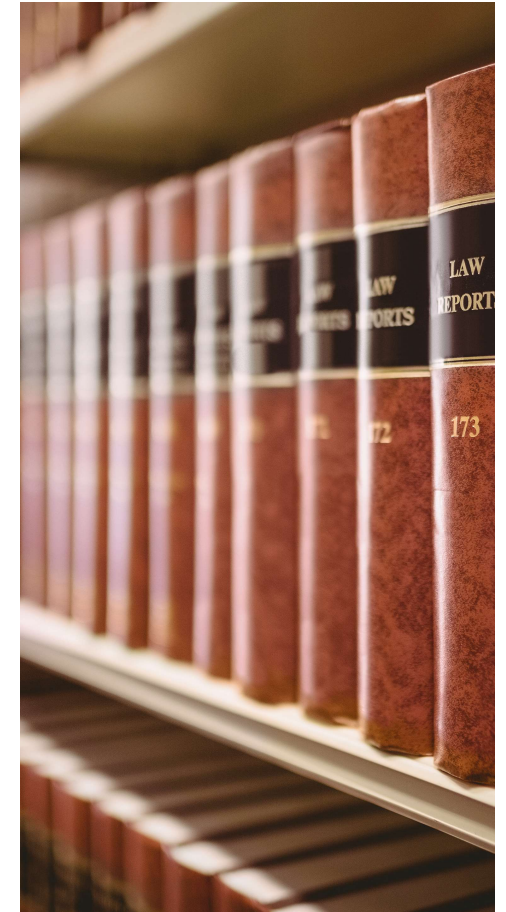
The Solution: Consumer Intelligence's Consumer Duty Benchmarking

Customer-Centric Benchmarking, built for Insurer and FCA needs

Consumer Intelligence offers a one-of-a-kind benchmarking service that provides an independent view of your performance across 50+ Consumer Duty-related metrics.

- Large-scale surveys across 6,000+ insurance customers in the Motor and Home sectors deliver robust, actionable insights.
- We analyse perceptions, experiences, and areas of risk, including demographical breakdowns and views from self-identified vulnerable customers.
- All delivered in ready-made reports that plug directly into your Consumer Duty governance and FCA attestation efforts.

The result? A clear, credible view of how your brand performs through the lens that matters most: the Customer's.



Approach

Mapped to FCA Outcomes 3 & 4

- **Survey scale:** 6,000+ home and motor customers per wave, refreshed 6 monthly.
- **Method:** Online panel (Viewsbank + independent panels) with quotas for age, gender, and region, including vulnerable customer views.
- **Outputs:** Branded performance vs. anonymized peer quartiles, with best and worst in class flagged.
- **Timing:** Reports delivered bi-annually or on custom cycles.
- We focus on real-world metrics that matter to customers and regulators alike plus surface "harm indicators" metrics that, if underperforming, could trigger FCA scrutiny :

Outcome 3 - Consumer Understanding	Outcome 4 – Support
Clarity of quote journey and documents	Ease of contact, claims, renewals, and cancellations
Ease of navigation and comprehension	Use of and satisfaction with digital tools
Trust in product and process	Barriers to support for vulnerable groups

You'll see clearly where you're excelling, where you're exposed, and where best-in-class brands are setting the bar.





Ready to move from
compliance to competitive
advantage?

Let's talk.

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