



Consumer Intelligence: Premium Finance Health Check

exciting insight®



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 Premium Finance Health Check Proposition - Why Premium Finance matters now

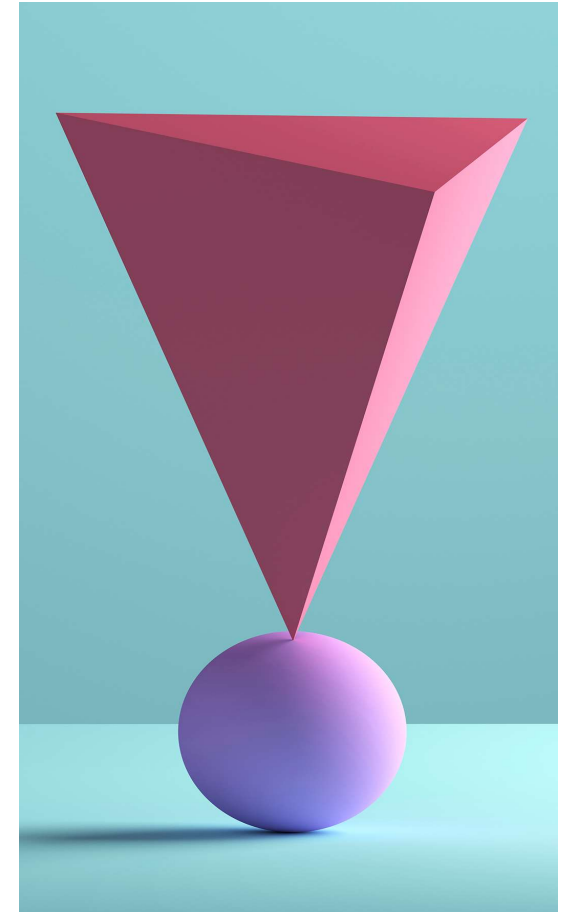
- ▶ **40% of customers now pay monthly and it's growing.**
 - Premium Finance has moved centre stage.
 - It's where fairness, competitiveness, and compliance collide.
- ▶ **With instalment pricing now a strategic lever AND a regulatory risk, your business can't afford to guess.**

The Challenge You Face

Premium finance is where fairness, risk, and commercial strategy converge, and where customers and regulators now look for genuine value, not hidden costs.

- Over 40% of insurance customers now pay monthly, which continues to grow.
- Under Consumer Duty, insurers must prove that their pricing is transparent and fair.
- TIC (Total Instalments Cost) is what Consumers see and compare on PCWs. APR is not shown, does not protect you from scrutiny and can be manipulated without benefiting the customer.
- Reducing TIC drives better PCW ranking, conversions, GWP, and even finance income.

If you don't measure and manage your TIC, you're not managing your risk, visibility, or growth.



The Solution: Consumer Intelligence's Premium Finance Health Check

A 360° view across compliance, pricing, and growth.

- Diagnose your premium finance strategy.
- Benchmark your TIC vs. the market and competitors.
- Find compliance gaps before the FCA does.
- Identify smart pricing moves to win.
- Focus on real customer outcomes, not APR.
- Prepare a Consumer Duty-ready narrative.



Powered by Unrivalled Data

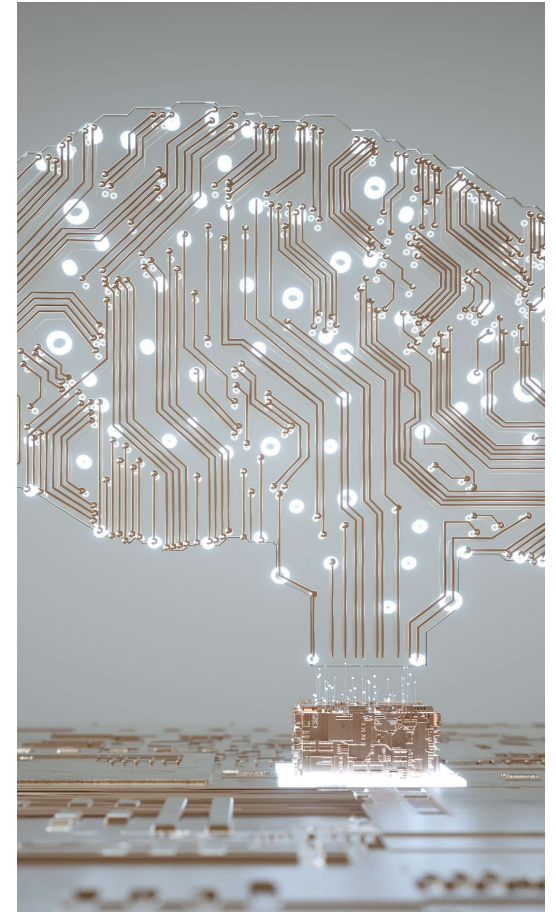
No guesswork. Real prices. Real consumer and customer behaviour.

We combine:

- Market View Pricing Data: 3,600+ real monthly risks across Home and Motor.
- Insurance Behaviour Tracker: 2,000 consumers surveyed monthly on renewal and shopping behaviour.

What we analyse for you:

- Cost of credit and deposit strategies.
- Instalment availability by credit risk, age, region.
- Monthly vs annual pricing competitiveness.
- Policyholder satisfaction among instalment payers.
- Hidden risks in current instalments models.
- Quartile benchmarking to reveal your true competitive and regulatory position.



Turning Compliance into Competitive Advantage

Let us help future-proof your instalment strategy.

- Regularly benchmark TIC.
- Move beyond APR.
- Balance commercial goals with fairness.
- Prepare a proactive Consumer Duty narrative.

Want to know your TIC quartile?
Need a clear view of your compliance risks?
Ready to outperform competitors on PCWs?



Let's talk.





hello@consumerintelligence.com

0117 317 8181

consumerintelligence.com



Consumer Intelligence
Shore House (2nd floor)
68 Westbury Hill
Bristol
BS9 3AA

insights@consumerintelligence.com
www.consumerintelligence.com

exciting insight[®]

