
PRIVATE MOTOR INSURANCE MARKET INVESTIGATION

Invitation to comment on survey questionnaires

As notified in 'Appointment of market research agency and invitation to comment on survey methodology' you are invited to comment on the following two draft survey questionnaires.

The Not-at-Fault Claimant Survey questionnaire is set out immediately below.

The Customer Survey questionnaire can be found following at page number 37.

Comments should be submitted to the Inquiry Manager (bob.gibbons@cc.gsi.gov.uk) as soon as possible and in any event no later than **noon on Thursday 28 February 2013**.

S Screener

ASK PERSON WHO ANSWERS PHONE

- S1 **Good morning / afternoon / evening. My name is NAME and I'm calling from IFF Research. Please can I speak to NAME?**

Respondent answers phone	1	CONTINUE
Transferred to respondent	2	
Hard appointment	3	MAKE APPOINTMENT
Soft Appointment	4	
Refusal	5	CLOSE
Not available in deadline	6	
Engaged	7	
Fax Line	8	
No reply / Answer phone	9	
Business Number	10	
Dead line	11	

ASK ALL

S2 **Good morning / afternoon, my name is NAME, calling from IFF Research, an independent market research company. We're conducting a survey on behalf of the Competition Commission.**

The Competition Commission is conducting an inquiry into the Private Motor Insurance Market and has commissioned IFF Research to conduct interviews with private motor insurance policyholders who have been in a traffic accident where they were found to be Not-at-Fault for the accident.

IF NECESSARY:

The Competition Commission is an independent public body established by the Competition Act 1998. It conducts in-depth inquiries into mergers, markets and the regulation of the major regulated industries.

The purpose of the interview is to understand your experience of the claims process and the provision of repairs and replacement vehicles following the road traffic accident. At the Competition Commission's request, your details have been provided to us by your insurance company.

The survey is about what happened from the point of the accident up to when your vehicle was repaired.

You will have been sent a letter in the post by the Competition Commission letting you know that IFF would be contacting you about the research.

Would you be willing to take part in the interview now, over the phone – it will take around 15 minutes depending on your answers. If you are not free now can I make an appointment to call you back at a time that is convenient?

Continue		CONTINUE
Referred to someone else in household NAME_____	1	TRANSFER / THANK AND CLOSE
Hard appointment	2	MAKE APPOINTMENT
Soft appointment	3	
Refusal	4	THANK AND CLOSE
Refusal – taken part in recent survey	5	
Not available in deadline	6	

This call may be recorded for quality and training purposes only.

REASSURANCES TO USE IF NECESSARY

The interview will take around 15 minutes to complete.

Please note that all data will be reported in aggregate form and your answers will not be reported to our client in any way that would allow you to be identified.

Respondent contact details were obtained from a range of insurance companies at the request of the Competition Commission

If the respondent wants to learn more about the research they can contact:

- **MRS: Market Research Society on 0500 396 999**
- **IFF: LYDIA FELLOWS: 0207 250 3035**
- **COMPETITION COMMISSION: SIMON COMPTON: 0207 271 0330**

ASK ALL

S3 **Have you made a private motor insurance claim that has been settled in the last six months?**

Yes	1	
No	2	THANK AND CLOSE
Don't know/ refused	3	THANK AND CLOSE

ASK ALL

S4 **Did you personally make this claim?**

Yes	1	
No	2	THANK AND CLOSE
Don't know/ refused	3	THANK AND CLOSE

ASK ALL

S5 **Were you driving the vehicle at the time of the accident or was someone else driving it?**

CODE ONE ONLY.

You were driving the vehicle	1	
Someone else was driving the vehicle	2	
Don't know/ refused	3	THANK AND CLOSE

ASK ALL

- S6 **For the purposes of the claim, [S5=1: were you S5=2 was the driver of your vehicle] at fault or was the other driver at fault?**

CODE ONE ONLY.

S5=1 You were at fault S5=2 The driver of your vehicle was at fault	1	THANK AND CLOSE
The other driver was at fault	2	
Fault was not established	3	THANK AND CLOSE
Don't know/ refused	4	THANK AND CLOSE

ASK ALL

- S7 **So that we interview a range of different people I would like to ask a couple of questions about you. Can I ask how old you are?**

ENTER NUMBER – ALLOWABLE RANGE: 16-99
--

ALLOW DK AND REF

IF DK OR REF PROMPT WITH RANGES:

16-24	1	
25-34	2	
35-44	3	
45-54	4	
55-64	5	
65+	6	
Refused	7	THANK AND CLOSE

ASK ALL

Gender (DO NOT ASK)

Male	1	
Female	2	

AGE / GENDER QUOTA

MALE		FEMALE	
Male: 16-24	1	Female: 16-24	7
Male: 25-34	2	Female: 25-34	8
Male: 35-44	3	Female: 35-44	9
Male: 45-54	4	Female: 45-54	10
Male: 55-64	5	Female: 55-64	11
Male: 65+	6	Female: 65+	12

A The accident

ASK ALL

I'd now like to ask you about the accident itself...

A1 **What was the registration number of the vehicle that was involved in the accident?**

WRITE IN		
Don't know	1	
Refused	2	

ASK ALL

A2 **Can you tell me the make of the vehicle?**

Alfa Romeo	1	Honda	11	Mini	21	Smart	31
Audi	2	Hyundai	12	Mitsubishi	22	Subaru	32
Chrysler	3	Jaguar	13	Nissan	23	Suzuki	33
BMW	4	Jeep	14	Peugeot	24	Toyota	34
Chevrolet	5	Kia	15	Porsche	25	Vauxhall	35
Citroen	6	Land Rover	16	Renault	26	Volkswagen	36
Daihatsu	7	Lexus	17	Rover	27	Volvo	37
Dodge	8	Mazda	18	Saab	28	Other (specify)	38
Ford	9	Mercedes-Benz	19	Seat	29	Don't know	39
Fiat	10	MG	20	Skoda	30	Refused	40

ASK ALL

- A3 **What type of vehicle was it? Was it...?**
READ OUT. CODE ONE ONLY.

A hatchback	1	
A saloon	2	
An estate	3	
A Four-by-Four	4	
A People carrier	5	
A van	6	
Other (specify)	7	
Don't know	8	

ASK ALL

- A4 **And how old is the vehicle?**

ENTER NUMBER PROBE FOR BEST ESTIMATE IF DK		
Don't know	1	
Refused	2	

ASK ALL

- A5 **Now thinking about when the accident happened, can you tell me when this was..?**

ENTER MONTH		ENTER YEAR	
ALLOW DK		ALLOW DK	

ASK ALL

- A6 **Could you tell me briefly what happened?**

WRITE IN (INTERVIEWER TO TRY TO KEEP THIS BRIEF)		
Don't know	1	
Refused	2	

ASK ALL

- A7 **I would like to know what happened immediately after the accident. I'm going to read out a list of things that might happen after an accident and, for each, I would like you to tell me whether or not they happened.**

READ OUT.

S5=1: You collected the other driver's contact details S5=2: The driver of your vehicle collected the other driver's contact details	1	
S5=1: The other driver collected your contact details S5=2: The other driver collected the driver of your vehicle's contact details	2	
S5=1: You collected the other driver's insurance policy details S5=2: The driver of your vehicle collected the other driver's insurance policy details	3	
The other driver collected your insurance policy details [S5=2: from the driver of your vehicle]	4	
S5=1: You took pictures of the damage caused in the accident S5=2: The driver of your vehicle took pictures of the damage caused in the accident	5	
The other driver took pictures of the damage caused in the accident	6	

ASK ALL

- A8 **And after the accident, while [S5=1: you were S5=2: the driver of your vehicle was] still at the scene, did the other driver admit the accident was their fault?**

PROMPT IF NECESSARY. CODE ONE ONLY.

Yes – when at the scene of the accident the other driver admitted they were at fault	1	
No – the other driver did not admit they were at fault for the accident whilst at the scene	2	
Don't know / can't remember	3	

ASK ALL

- A9 **Did the police come to the accident scene?**

Yes	1	
No	2	
Don't know	3	

B Injuries

ASK ALL

I'd now like to ask about any injuries sustained as a result of the accident....

B1 Including you, how many people were in your vehicle at the time of the accident?

WRITE IN		
Don't know	1	
Refused	2	

ASK ALL

B2 [S5=1: Were you S5=2: Was the driver of your vehicle] injured as a result of the vehicle accident?

Yes	1	
No	2	
Don't know	3	

ASK IF INJURY SUSTAINED (B2=1)

B3 What injuries did [S5=1: you S5=2: the driver of your vehicle] sustain as a result of the vehicle accident?

DO NOT READ OUT. CODE ALL THAT APPLY.

Whiplash	1	
Head injury	2	
No bones broken but injury caused by collision with parts of the vehicle	3	
Broken bones	4	
Back / spinal injury	5	
Other (specify)	6	
Don't know	7	
Refused	8	

ASK IF INJURY SUSTAINED (B2=1).

- B4 **As a result [S5=1: were you S5=2: was the driver of your vehicle] unable to work for any length of time?**

Yes	1	
No	2	
Don't know	3	

ASK IF INJURY SUSTAINED (B2=1)

- B5 **Did [S5=1: you; S5=2: the driver of your vehicle] make a personal injury claim after the accident?**

Yes	1	
No	2	
Don't know	3	
Refused	4	

ASK IF PERSONAL INJURY CLAIM MADE (B5=1)

- B6 **S5=1: Were you successful in your personal injury claim?**
S5=2: Was the driver of your vehicle successful in their personal injury claim?

Yes	1	
No	2	
Don't know	3	
Refused	4	

ASK IF PERSONAL INJURY CLAIM SUCCESSFUL (B6=1)

- B7 **How much money did [S5=1: you S5=2 the driver of your vehicle] receive as a result of the personal injury claim?**

ENTER NUMBER (GBP): 1-1,000,000		
Don't know	1	
Refused	2	

C Repair

ASK ALL

I'd now like to ask you about any damage that was caused to your vehicle as a result of the accident and any repair work that was done to rectify the damage...

- C1 What sort of damage, was caused to your vehicle in the accident? PROBE: Anything else? DO NOT READ OUT. CODE ALL THAT APPLY.**

Damage to the paintwork	1	
Damage to the panelwork	2	
Damage to the lights	3	
Damage to the bumper	4	
Damage to the chassis	5	
Damage to the wheels	6	
Damage to the engine	7	
Other (specify)	8	
Don't know / can't remember	9	
Refused	10	

ASK ALL

- C2 How severe would you say the damage to the vehicle was – please answer on a scale where 1 means very little damage or damage of a superficial nature and 10 means extremely severe damage?**

Little damage / superficial									Extremely severe damage	Don't know
1	2	3	4	5	6	7	8	9	10	11

ASK ALL

C3 **And what happened to the vehicle after the accident?**

READ OUT. CODE ONE ONLY.

You were able to drive the vehicle away from the scene of the accident	1	
The vehicle was towed away to a garage	2	
The vehicle was towed away to a location other than a garage (specify)	3	
Other (specify)	4	
Don't know / can't remember	5	

ASK ALL

C4 **Which of the following best describes how much of the damage was repaired?**

READ OUT. CODE ONE ONLY.

ALL of the damage was repaired	1	
SOME of the damage was repaired BUT NOT ALL	2	
NONE of the damage was repaired	3	
Don't know	4	

ASK IF ONLY SOME OF DAMAGE REPAIRED (C4=2 OR 3)

C5 **Why was not all of the damage to the vehicle repaired?**

WRITE IN		
Don't know	1	
Refused	2	

ASK ALL

C6 **Were you asked what repair work you wanted to be carried out?**

Yes	1	
No	2	
Don't know	3	

- ASK IF CONSULTED OVER REPAIR WORK (C6=1)
- C7 **Was the work that you requested carried out?**
 PROMPT IF NECESSARY. CODE ONE ONLY.

ALL of the work was carried out	1	
SOME of the work was carried out BUT NOT ALL	2	
NONE of the work was carried out	3	
Don't know	4	

- ASK IF ANY DAMAGE REPAIRED (C4=1-2)
- C8 **How long did you initially expect the repairs to take? You can answer in days or weeks.**

ANSWER GIVEN IN DAYS	1	WRITE IN NUMBER OF DAYS
ANSWER GIVEN IN WEEKS	2	WRITE IN NUMBER OF WEEKS
Don't know	3	

- ASK IF ANY DAMAGE REPAIRED (C4=1-2)
- C9 **How long did it actually take for the damage to your vehicle to be repaired? You can answer in days or weeks.**

ANSWER GIVEN IN DAYS	1	WRITE IN NUMBER OF DAYS
ANSWER GIVEN IN WEEKS	2	WRITE IN NUMBER OF WEEKS
Don't know	3	

- ASK IF ANY DAMAGE REPAIRED (C4=1-2)
- C10 **And was this time...**
 PROMPT IF NECESSARY. CODE ONE ONLY.

Longer than you were initially told it would take to make the repairs	1	
Shorter than you were initially told it would take to make the repairs	2	
About the same time as you were initially told it would take to make the repairs	3	
Don't know	4	

ASK IF ANY DAMAGE REPAIRED (C4=1-2)

C11 **After the repairs were made would you say that your vehicle was...?**

READ OUT. CODE ONE ONLY.

In a lot better condition than it had been before the accident	1	
In somewhat better condition than it had been before the accident	2	
In the same condition as it had been before the accident	3	
In slightly worse condition than it had been before the accident	4	
In much worse condition than it had been before the accident	5	
Don't know	6	

ASK ALL

C12 **And why do you say after the repairs the vehicle was [C11 ANSWER]?**

WRITE IN		
Don't know	1	
Refused	2	

ASK IF ANY DAMAGE REPAIRED (C4=1-2)

C13 **And would you say that after the repairs....**

READ OUT. CODE ONE ONLY.

The vehicle was worth more than before the accident	1	
The vehicle was about the same value as before the accident	2	
The vehicle was worth less than before the accident	3	
Don't know	4	

ASK IF ANY DAMAGE REPAIRED (C4=1-2)

C14 **Overall, how satisfied were you with the repair service you received? Were you...**

READ OUT. CODE ONE ONLY.

Very satisfied	1	
Fairly satisfied	2	
Neither satisfied nor dissatisfied	3	
Fairly dissatisfied	4	

Very dissatisfied	5	
Don't know	6	

ASK IF ANY DAMAGE REPAIRED (C4=1-2)

- C15 **How confident are you that you can judge whether the repairs to the vehicle have been good enough? Are you...**
READ OUT. CODE ONE ONLY.

Very confident	1	
Fairly confident	2	
Neither confident nor unconfident	3	
Not very confident	4	
Not at all confident	5	
Don't know	6	

ASK IF ANY DAMAGE REPAIRED (C4=1-2)

- C16 **Who decided who would carry out the repairs on your vehicle?**
READ OUT. CODE ONE ONLY.

You	1	
Your insurer	2	
The other driver's insurer (the insurer of the driver who was at fault)	3	
A Claims Management Company	4	
Someone else (specify)	5	
Don't know / can't remember	6	

ASK IF RESPONDENT CHOSE COMPANY (C16=1)

C17 **How did you choose who would carry out the repairs on your vehicle? Did you...?**
READ OUT. CODE ONE ONLY.

Choose from a list provided by your insurer	1	
Choose from a list provided by the other driver's insurer (the insurer of the driver who was at fault)	2	
Choose from a list provided by a Claims Management Company	3	
Choose your preferred repairer <u>not</u> from a list	4	
Choose from a list provided by someone else (specify)	5	
Don't know / can't remember	6	

ASK THOSE WHERE REPAIR COMPANY CHOSEN BY THIRD PARTY (C17=1-3,5)

C18 **Did you feel you had the opportunity to choose any garage to carry out the repairs?**

Yes	1	
No	2	
Don't know / can't remember	3	

ASK IF FELT DIDN'T HAVE OPPORTUNITY (C18=2)

C19 **What makes you say this?**

WRITE IN		
Don't know	1	
Refused	2	

D Replacement vehicle

ASK ALL

Moving now to look at whether or not you were offered a replacement vehicle...

ASK ALL

- D1 **After the accident were you offered a replacement vehicle [IF C4=1-2: whilst your vehicle was being repaired]?**

Yes	1	
No	2	
Don't know	3	

ASK IF OFFERED A REPLACEMENT VEHICLE (D1=1)

- D2 **Did you take up the offer of a replacement vehicle?**

Yes	1	
No	2	
Don't know	3	

ASK IF NO REPLACEMENT VEHICLE OFFERED (D1=2)

- D3 **Did you ask for a replacement vehicle?**

Yes	1	
No	2	
Don't know	3	

ASK IF ASKED FOR A REPLACEMENT VEHICLE (D3=1)

- D3a **After you asked for a replacement vehicle were you given one?**

Yes	1	
No	2	
Don't know	3	

ASK IF ASKED FOR A REPLACEMENT VEHICLE BUT NOT GIVEN ONE (D3A=2)

D4 **Why were you told you were not entitled to a replacement vehicle?**

DO NOT READ OUT. CODE ALL THAT APPLY.

There were other vehicles in the household	1	
Vehicle written off so not entitled to one	2	
Policy did not entitle to a replacement vehicle	3	
Repairs would only take a short amount of time	4	
Other (specify)	5	
Don't know	6	

ASK ALL

D5 **Did you need a replacement vehicle?**

Yes	1	
No	2	
Don't know	3	

ASK IF NEEDED REPLACEMENT VEHICLE (D5=1)

D6 **Why did you need it?**

DO NOT READ OUT. CODE ALL THAT APPLY.

Work or business	1	
Shopping/ everyday use	2	
Children	3	
Holiday	4	
Had been inconvenienced by other driver – entitled to a replacement vehicle	5	
Other (specify)	6	
Don't know	7	

ASK IF NEEDED REPLACEMENT VEHICLE (D5=1)

D7 **Was there any other vehicle available to you?**

Yes	1	
No	2	
Don't know	3	

ASK IF OTHER VEHICLE AVAILABLE (D7=1)

D8 **Why wasn't this vehicle suitable?**

DO NOT READ OUT. CODE ALL THAT APPLY.

Only drive automatic vehicles – no other available	1	
Other vehicle(s) too small for needs	2	
Other vehicle(s) too big for needs	3	
Other vehicle(s) too poor quality / old for needs	4	
Other (specify)	5	
Don't know	6	

ASK IF RECEIVED A REPLACEMENT VEHICLE (D2=1 OR D3A=1)

D9 **Thinking about the replacement vehicle you received, what was the make of the vehicle?**

Alfa Romeo	1	Honda	11	Mini	21	Smart	31
Audi	2	Hyundai	12	Mitsubishi	22	Subaru	32
Chrysler	3	Jaguar	13	Nissan	23	Suzuki	33
BMW	4	Jeep	14	Peugeot	24	Toyota	34
Chevrolet	5	Kia	15	Porsche	25	Vauxhall	35
Citroen	6	Land Rover	16	Renault	26	Volkswagen	36
Daihatsu	7	Lexus	17	Rover	27	Volvo	37
Dodge	8	Mazda	18	Saab	28	Other (specify)	38
Ford	9	Mercedes-Benz	19	Seat	29	Don't know	39
Fiat	10	MG	20	Skoda	30	Refused	40

ASK IF RECEIVED A REPLACEMENT VEHICLE (D2=1 OR D3A=1)

D10 **What type of vehicle was it?**

READ OUT. CODE ONE ONLY.

A hatchback	1	
A saloon	2	
An estate	3	
A Four-by-Four	4	
A People carrier	5	
A van	6	
Other (specify)	7	
Don't know	8	

ASK IF RECEIVED A REPLACEMENT VEHICLE (D2=1 OR D3A=1)

D11 **And how old was the vehicle?**

ENTER NUMBER PROBE FOR BEST ESTIMATE IF DK		
Don't know	1	
Refused	2	

ASK IF RECEIVED A REPLACEMENT VEHICLE (D2=1 OR D3A=1)

D12 **Who decided who would provide you with a replacement vehicle?**

READ OUT. CODE ONE ONLY.

You	1	
Your insurer	2	
The other driver's insurer (the insurer of the driver who was at fault)	3	
A Claims Management Company	4	
The vehicle repairer	5	
A car dealership	6	
Someone else (specify)	7	
Don't know / can't remember	8	

ASK IF RESPONDENT CHOSE COMPANY (D12=1)

D13 **How did you choose who would provide you with a replacement vehicle? Did you...?**
READ OUT. CODE ONE ONLY.

Choose from a list provided by your insurer	1	
Choose from a list provided by the other driver's insurer (the insurer of the driver who was at fault)	2	
Choose from a list provided by a Claims Management Company	3	
Choose from a list provided by the vehicle repairer	4	
Choose from a list provided by the car dealership	5	
Choose the company <u>not</u> from a list	6	
Choose from a list provided by someone else (specify)	7	
Don't know / can't remember	8	

ASK THOSE WHERE REPLACEMENT VEHICLE COMPANY CHOSEN BY THIRD PARTY (D13=1-5,7)

D14 **Did you feel you had the opportunity to choose any company to provide you with a replacement vehicle?**

Yes	1	
No	2	
Don't know / can't remember	3	

ASK IF FELT DIDN'T HAVE OPPORTUNITY (D14=2)

D15 **What makes you say this?**

WRITE IN		
Don't know	1	
Refused	2	

ASK IF RECEIVED A REPLACEMENT VEHICLE (D2=1 OR D3A=1)

D16 **In terms of how well the vehicle met your needs, would you say that it...?**

READ OUT. CODE ONE ONLY.

Far exceeded your needs	1	
Somewhat exceeded your needs	2	
Met your needs	3	
Fell slightly short of your needs	4	
Fell well short of your needs	5	
Don't know	6	

ASK IF EXCEEDED NEEDS (D16=1/2)

D17 **Why do you say that it exceeded your needs**

PROMPT IF NECESSARY. CODE ALL THAT APPLY.

It was a better make / model than own vehicle	1	
It was newer than own vehicle	2	
It was more powerful / had a bigger engine than own vehicle	3	
It was more spacious/ bigger than own vehicle	4	
It was less bulky/ smaller than own vehicle	5	
It was an automatic vehicle (own vehicle is manual)	6	
Other (specify)	7	
Don't know	8	

ASK IF FELL SHORT OF NEEDS (D16=4/5)

D18 **Why do you say that it fell short of your needs?**
 PROMPT IF NECESSARY. CODE ALL THAT APPLY.

It was worse make / model than own vehicle	1	
It was older than own vehicle	2	
It was less powerful / had a smaller engine than own vehicle	3	
It more bulky/ bigger than own vehicle	4	
It was less spacious/ smaller than own vehicle	5	
Dents and scratches on the bodywork	6	
It was a manual vehicle (wanted an automatic)	7	
Other (specify)	8	
Don't know	9	

ASK IF HAD A REPLACEMENT VEHICLE (D2=1 OR D3A=1)

D19 **For how long did you have use of the replacement vehicle? You can answer in days OR weeks**

ANSWER GIVEN IN DAYS	1	WRITE IN NUMBER OF DAYS
ANSWER GIVEN IN WEEKS	2	WRITE IN NUMBER OF WEEKS
Don't know	3	

ASK IF HAD A REPLACEMENT VEHICLE (D2=1 OR D3A=1)

D20 **Would you say you had access to the replacement vehicle for...**
 READ OUT. CODE ONE ONLY.

The right amount of time for your needs	1	
A shorter amount of time than you actually needed it for	2	
Longer than you actually needed it for	3	
Don't know / can't remember	4	

ASK IF HAD A REPLACEMENT VEHICLE FOR LONGER THAN NEEDED (D20=3)

D21 **Why do you say that?**

DO NOT READ OUT. CODE ALL THAT APPLY.

Had it for some time after the repairs had been completed	1	
Did not use vehicle at end of period for which replacement vehicle was provided	2	
Had access to another vehicle	3	
Other (specify)	6	
Don't know / can't remember	7	

ASK IF HAD A REPLACEMENT VEHICLE FOR SHORTER THAN NEEDED (D20=2)

D22 **Why would you have ideally had access to the replacement vehicle for longer?**

DO NOT READ OUT. CODE ALL THAT APPLY.

Was not able to collect own vehicle straight after repairs completed	1	
Did not have access to ANY OTHER vehicles in household for part of the time own vehicle being repaired	2	
Did not have access to a vehicle that was suitable for own needs for part of the time own vehicle being repaired	3	
Other (specify)	6	
Don't know / can't remember	7	

E Claims management process

I'd now like to talk to you about the overall process, from the accident [IF REPAIRED: to your vehicle being repaired; IF NOT REPAIRED: to when your Not-At-Fault Claim was settled]

ASK ALL

E1 **What kinds of company were involved in handling your claim?**

DO NOT READ OUT; MULTI-CODE POSSIBLE (1-12).

ASK FOR EACH COMPANY NOT CODED AT E1

E2 **Were any of the following kinds of company involved in handling your claim?**

READ OUT; MULTI-CODE POSSIBLE (1-12)

PROGRAMMER: ROTATE LIST, SHOWING ONLY THOSE NOT CODED AT E1

ASK IF AT LEAST 1 CODE 1-12 AT E1 OR E2

E3 **Which of these companies was the first company you had contact with?**

READ OUT; SINGLE CODE

PROGRAMMER: ORDER LIST AS E2, SHOWING ALL THOSE CODED AT E1 OR E2

	E1 (spontaneous)	E2 (prompted)	E3 (first contact)
Your insurer	1	1	1
The other driver's insurer (the insurer of the driver who was at fault)	2	2	2
A Claims Management Company	3	3	3
The garage that undertook the repairs	4	4	4
A breakdown company	5	5	5
A vehicle hire company	6	6	6
A credit hire company	7	7	7
The car dealership (where you bought the vehicle)	8	8	8
A lawyer	9	9	9
The Police	10	10	10
Medical services (such as an ambulance or a doctor)	11	11	11
Other (specify)	12	12	12
None of these	13	13	-
Don't know	14	14	14

ASK IF E3=1-12

E4 **Did you make contact with this company or did they make contact with you?**

SINGLE CODE

Respondent contacted the company	1	
Company contacted the respondent	2	
Don't know / can't remember	4	

ASK IF >1 COMPANY MENTIONED IN TOTAL AT E1/E2

E5 **What was the name of the company that was mainly responsible for managing your claim?**

WRITE IN		
Don't know	1	
Refused	2	

ASK IF >1 COMPANY MENTIONED IN TOTAL AT E1/E2

E6 **Were any other companies involved in managing the claim?**

Yes	1	
No	2	
Don't know	3	

ASK IF OTHER COMPANIES INVOLVED (E6=1)

E7 **Could you tell me the names of these companies, in the order in which you dealt with them?**

1	WRITE IN COMPANY NAME:		
2	WRITE IN COMPANY NAME:		
3	WRITE IN COMPANY NAME:		
4	WRITE IN COMPANY NAME:		
5	WRITE IN COMPANY NAME:		
6	WRITE IN COMPANY NAME:		
7	WRITE IN COMPANY NAME:		
8	WRITE IN COMPANY NAME:		
9	WRITE IN COMPANY NAME:		
10	WRITE IN COMPANY NAME:		
Don't know		11	
Refused		12	

ASK IF ANY DAMAGE REPAIRED (C4=1-2)

E8 **What was the name of the company that was responsible for managing the repair of your vehicle?**

WRITE IN		
Don't know		1
Refused		2

ASK IF RECEIVED A REPLACEMENT VEHICLE (D2=1 OR D3A=1)

E9 **What was the name of the company that was responsible for managing the provision of a replacement vehicle?**

WRITE IN		
Don't know		1

Refused	2	
---------	---	--

ASK IF PERSONAL INJURY CLAIM MADE (B5=1)

E10 **What was the name of the company that was responsible for managing your personal injury claim?**

WRITE IN		
Don't know	1	
Refused	2	

F Legal entitlement

ASK ALL

I would now like to talk about your legal entitlements in terms of repairs and replacement vehicles...

F1 **To what state do you think your vehicle should have been repaired compared to before the accident...?**

READ OUT. SINGLE CODE.

A much better state	1	
A slightly better state	2	
The same state	3	
A little worse state	4	
A much worse state	5	
Don't know	6	

ASK ALL

F2 **At the time of the accident which of the following did you think you were LEGALLY ENTITLED TO? Do you think you were legally entitled to...?**

READ OUT. SINGLE CODE.

The same make and model as the vehicle damaged in the accident	1	
A vehicle that meets your needs but is not better than that damaged in the accident	2	
A vehicle, depending on what was available at the time	3	
A vehicle, as specified in <u>your</u> insurance policy	4	
Or do you think you were not entitled to a replacement vehicle because this was not included in your policy?	5	
Or do you think you were not entitled to a replacement vehicle because there was no need?	6	
Don't know	7	

ASK ALL

F3 **Did you make a claim for the accident against your own policy?**

Yes	1	
No	2	
Don't know	3	

ASK IF MADE A CLAIM AGAINST OWN POLICY (F3=1)

F4 **Did you claim back any excess paid against the other driver's insurance policy?**

Yes	1	
No	2	
Don't know	3	

ASK IF F3=2/3 OR F4=2/3

F5 **Were you aware that Not-at-Fault drivers are able to claim back any excess paid against the other driver's insurance policy?**

Yes	1	
No	2	
Don't know	3	

ASK ALL

F6 **Did you think you were free to choose the company which...?**

		Yes	No	Don't know
1	Carried out the repair work	1	2	3
2	Provided the replacement vehicle	1	2	3

ASK IF F6_1 OR F6_2=2/3

F7 **If you had known this, would you have chosen a different company to...?**

	Yes	No	Don't know
F6_1= 2/3: Carry out the repair work	1	2	3
F6_2= 2/3: Provide the replacement vehicle	1	2	3

G Profile and context

ASK ALL

We now almost at the end of the survey, I would like to ask some questions to put your answers into context...

G1 For how many years have you had a driving licence?

IF DRIVING FOR LESS THAN A YEAR ENTER 0

ENTER NUMBER PROBE FOR BEST ESTIMATE IF DK		
Don't know	1	
Refused	2	

ASK IF G1>0

G2 And during that time, for how many years have you driven?

IF DRIVING FOR LESS THAN A YEAR ENTER 0

PROGRAMMER INSTRUCTION: G1>=G2

ENTER NUMBER PROBE FOR BEST ESTIMATE IF DK		
Don't know	1	
Refused	2	

ASK ALL

G3 About how many miles [S5=1: do you S5=2: does the person driving the vehicle at the time of the accident] drive, per week, per month or per year?

ANSWER IN MILES PER WEEK	1	ENTER NUMBER
ANSWER IN MILES PER MONTH	2	ENTER NUMBER
ANSWER IN MILES PER YEAR	3	ENTER NUMBER
Don't know	4	

ASK IF RESPONDENT WAS NOT DRIVING AT TIME OF ACCIDENT (S5=2)

- G4 **And thinking about the person driving the vehicle at the time of the accident, for how many years have they had a driving licence?**

IF DRIVING FOR LESS THAN A YEAR ENTER 0

ENTER NUMBER PROBE FOR BEST ESTIMATE IF DK		
Don't know	1	
Refused	2	

ASK ALL

- G5 **Aside from the claim that was settled in the last 6 months, how many times in the last 5 years have you made a motor insurance claim as a result of a vehicle accident?**

ENTER NUMBER		
Don't know	1	
Refused	2	

ASK IF G6>0

- G5a **In how many of these claims were you found to be...?**

	ENTER NUMBER	DK	Refused
At fault		1	2
Not at fault		1	2

ASK ALL

- G6 **And how many times in the last 5 years have you made any other type of motor insurance claim? By this I mean for things such as fire, theft, break-ins, vandalism.**

ENTER NUMBER		
Don't know	1	
Refused	2	

ASK ALL

- G7 **And do you or does any other member of your family or friend have any interest in or work n vehicle repair or maintenance?**

MULTICODE ALLOWED

Respondent	1	
Family member	2	
Friend	3	
Don't know	4	

ASK ALL

- G8 **Are you the chief income earner in your household?**

Yes	1	
No	2	
Don't know	3	

ASK ALL

- G9 **What is [IF G8=1/3: your occupation IF G8=2: the occupation of the chief income earner in the household]?**

PROBE FOR:

INTERVIEWER COLLECT THE FOLLOWING INFORMATION

- IF CIE RETIRED COLLECT INFORMATION FOR LAST JOB DID BEFORE RETIREMENT
- IF UNEMPLOYED COLLECT LAST JOB DID

INDUSTRY / TYPE OF COMPANY:

POSITION / RANK:

QUALIFICATIONS / DEGREES / APPRENTICESHIPS:

NUMBER OF STAFF RESPONSIBLE FOR:

WRITE IN		
Don't know	1	
Refused	2	

ASK ALL

G10 **Would you say that the area you live in is urban or rural?**

Urban	1	
Rural	2	
Don't know	3	
Refused	4	

ASK THOSE WHO HAD DAMAGE TO VEHICLE REPAIRED (C4=1-2)

G11 **As part of their investigation the Competition Commission may ask a professional assessor to come out and inspect repair work done to vehicles, in order to assess the quality of the repair work done. Would you be interested in taking part in this part of the study?**

ADD IF NECESSARY: **We do not at present know when the inspections would take place. When the dates have been set we would recontact you to ask if you were still available.**

Yes	1	
No	2	
Don't know	3	

ASK ALL

G12 **Thank you very much for taking the time to speak to us today. Would you be willing for us to call you back regarding:**

This particular study – if we need to clarify any of the information	1	
Other research studies which may be relevant to you	2	
Neither of these	3	

IF CONSENT TO RECONTACT (G12=1-2)

G13 **And could I just check, is [NUMBER] the best number to call you on?**

Yes	1	
No - write in number	2	

Record details of respondent who completed interview

Name:	
Job title:	
Email address:	

ASK ALL

THANK RESPONDENT AND CLOSE INTERVIEW

Finally I would just like to confirm that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct. Thank you very much for your help today.

Quota category	Number of interviews to achieve	Quota category	Number of interviews to achieve

T Screener

ASK PERSON WHO ANSWERS PHONE

- S1 **Good morning / afternoon, my name is NAME, calling from IFF Research, an independent market research agency, working on behalf of the Competition Commission.**

The Competition Commission is conducting an inquiry into the Private Motor Insurance Market and has asked IFF Research to speak to private motor insurance policyholders about how they went about choosing their private motor insurance policy.

IF NECESSARY:

The Competition Commission is an independent public body established by the Competition Act 1998. It conducts in-depth inquiries into mergers, markets and the regulation of the major regulated industries.

Continue	1	CONTINUE
Referred to someone else in household NAME_____	2	TRANSFER / THANK AND CLOSE
Hard appointment	3	CONTINUE
Soft appointment	4	
Refusal	5	THANK AND CLOSE
Refusal – company policy	6	
Refusal – taken part in recent survey	7	
Not available in deadline	8	

ASK ALL

- S2 **Do you, or does anyone in your household, have a current private motor insurance policy, or policies – this includes company car policies?**

Yes – respondent has current private motor insurance policy/ policies	1	CONTINUE
Yes – someone else in household has current private motor insurance policy/ policies	2	TRANSFER AND RE-INTRODUCE
No	3	THANK AND CLOSE
Don't know/ refused	4	THANK AND CLOSE

ASK ALL

- S3 **And can I just check whether you were wholly, or at least partly, responsible for choosing your private motor insurance policy or policies?**

Yes – wholly responsible	1	CONTINUE
Yes – partly responsible	2	CONTINUE
No	3	TRANSFER AND RE-INTRODUCE
Don't know/ refused	4	THANK AND CLOSE

REASSURANCES TO USE IF NECESSARY

The interview will take around 15 minutes to complete, depending on your answers.

Please note that all data will be reported in aggregate form and your answers will not be reported to our client in any way that would allow you to be identified.

- **MRS: Market Research Society on 0500 396 999**
- **IFF: LYDIA FELLOWS: 0207 250 3035**
- **COMPETITION COMMISSION: SIMON COMPTON: 0207 271 0330**

ASK ALL

- S4 **Please note that this call may be recorded for quality and training purposes only.**

ASK ALL

S5 **How many cars do you currently insure?**

WRITE IN		
One	1	
Don't know	2	THANK AND CLOSE
Refused	3	THANK AND CLOSE

ASK ALL

S6 **Is your main car covered by a private motor policy that you purchased or by a company car policy?**

IF NECESSARY: By main car I mean the one you use most regularly or that you consider to be your primary vehicle.

Private motor policy	1	
Company car policy	2	THANK AND CLOSE
Don't know	3	THANK AND CLOSE
Refused	4	THANK AND CLOSE

ASK IF INSURE MORE THAN ONE CAR (S5 NOT 1, 2, 3)

S7 **Apart from your main car, how many other cars does this insurance policy cover?**

WRITE IN		
No other cars	1	
Don't know	2	THANK AND CLOSE
Refused	3	THANK AND CLOSE

ASK ALL

S8 **What is the registration number of your main car?**

WRITE IN		
Don't know	1	
Refused	2	

ASK ALL

S9 **Can you tell me the make of the vehicle?**

Alfa Romeo	1	Honda	11	Mini	21	Smart	31
Audi	2	Hyundai	12	Mitsubishi	22	Subaru	32
Chrysler	3	Jaguar	13	Nissan	23	Suzuki	33
BMW	4	Jeep	14	Peugeot	24	Toyota	34
Chevrolet	5	Kia	15	Porsche	25	Vauxhall	35
Citroen	6	Land Rover	16	Renault	26	Volkswagen	36
Daihatsu	7	Lexus	17	Rover	27	Volvo	37
Dodge	8	Mazda	18	Saab	28	Other (specify)	38
Ford	9	Mercedes-Benz	19	Seat	29	Don't know	39
Fiat	10	MG	20	Skoda	30	Refused	40

ASK ALL

S10 **What type of vehicle is it? Is it...?**

READ OUT. CODE ONE ONLY.

A hatchback	1	
A saloon	2	
An estate	3	
A Four-by-Four	4	
A People carrier	5	
A van	6	
Other (specify)	7	
Don't know	8	

ASK ALL

S11 **And how old is the vehicle?**

ENTER NUMBER PROBE FOR BEST ESTIMATE IF DK		
Don't know	1	
Refused	2	

ASK ALL

S12 **Which company insures your main car?**

DO NOT READ OUT.

AA	1	
Admiral	2	
Aviva	3	
AXA	4	
Churchill	5	
Direct Line	6	
Elephant	7	
Esure	8	
LV (Liverpool Victoria)	9	
More Than	10	
Provident Insurance	11	
RAC	12	
The Co-operative	13	
Other (specify)	14	
Don't know	15	THANK AND CLOSE
Refused	16	

ASK ALL

S13 **For how many consecutive years have you insured your main car with this company?**

WRITE IN		
Less than one year	1	
Don't know	2	
Refused	3	

ASK ALL

- S14 **Before this, did you insure your car with another company or is this the only company you have used for your current main car?**

Have previously insured car with another insurance company	1	
Only insurance company used	2	
Don't know	3	
Refused	4	

ASK ALL

- S15 **Have you owned and insured cars prior to your current main car?**

Yes	1	
No	2	
Don't know	3	

ASK IF S15=1

- S16 **Thinking of the last car you insured before your current main car, did you insure that car with [COMPANY MENTIONED AT S12]?**

Yes	1	
No	2	
Don't know	3	

ASK ALL

S17 **How did you first buy your policy for your current main car? Was it...?**

READ OUT. SINGLE CODE

In person...		
From the dealer from which the car was bought	1	
From a branch of an insurance broker	2	
From a branch of the insurer	3	
By phone...		
From an insurance broker	4	
Directly with the insurer	5	
Online...		
Via a Price Comparison Website(s), such as Go Compare, Compare the Market, Moneysupermarket or Confused	6	
Via the web site of an insurance broker	7	
Via the website of an insurer	8	
Via a cashback website	9	
Unsolicited...		
As a result of an unsolicited quote	10	
Other (please specify)	11	
Don't know	12	THANK AND CLOSE
Refused	13	THANK AND CLOSE

ASK ALL

S18 **And what is your preferred way of buying motor insurance?**

READ OUT. SINGLE CODE

In person...		
From the dealer from which the car was bought	1	
From a branch of an insurance broker	2	
From a branch of the insurer	3	
By phone...		
From an insurance broker	4	
Directly with the insurer	5	
Online...		
Via a Price Comparison Website(s), such as Go Compare, Compare the Market, Moneysupermarket or Confused	6	
Via the web site of an insurance broker	7	
Via the website of an insurer	8	
Via a cashback website	9	
Unsolicited...		
As a result of an unsolicited quote	10	
Other (please specify)	11	
Don't know	12	
Refused	13	

A Context

I'd now like to ask some questions to put the rest of the interview in context. [IF HAVE MORE THAN ONE CAR (S5 NOT 1, 2 OR 3): Please remember that we are discussing your main car and the insurance policy that covers that car]...

ASK ALL

A1 **Firstly, in terms of mileage, could you please tell me how much you drive?**

INTERVIEWER: CHECK WITH RESPONDENT IF THEIR ANSWER IS IN MILES PER WEEK / PER MONTH / OR PER YEAR AND RECORD ACCORDINGLY

ENTER NUMBER (miles per week)		
ENTER NUMBER (miles per month)		
ENTER NUMBER (miles per year)		
Don't know	1	
Refused	2	

ASK ALL

A2 **Other than yourself, how many named drivers are insured to drive your main car?**

WRITE IN		
Don't know	1	
Refused	2	

ASK ALL

- A3 **And could you please tell me how much your policy costs in terms of insurance premiums?**
INTERVIEWER: CHECK WITH RESPONDENT IF THEIR ANSWER IS IN COST PER MONTH OR PER YEAR AND RECORD ACCORDINGLY

IF DON'T KNOW EXACT NUMBER – ASK RESPONDENT TO ESTIMATE THE COST - DO NOT PROMPT

IF RESPONDENT QUERIES REASON FOR QUESTION:

We wish to understand whether people with different levels of premium have different experiences of buying motor insurance.

ENTER NUMBER (cost per month)		
ENTER NUMBER (cost per year)		
Don't know	1	
Refused	2	

ASK ALL

- A4 **Which of the following types of insurance policy do you have, is it...**
READ OUT. SINGLE CODE

Third party	IF NECESSARY: Third party is the minimum legal level of insurance. Third party insurance covers your liabilities in respect of injuries to others (i.e. to your passengers and other persons not inside your car) and damage to other people's property (e.g. the third party's car, but not your own vehicle).	1
Third party, fire and theft	IF NECESSARY: this covers the aforementioned Third Party risks plus theft, and damage to your vehicle caused by attempted theft and fire.	2
Comprehensive	IF NECESSARY: comprehensive insurance covers third party, fire and theft risks plus damage to your own vehicle.	3
[DO NOTE READ OUT]: Don't know		4
[DO NOTE READ OUT]: Refused		5

B Purchasing behaviour and experiences

I'd now like to ask some questions about your experience of buying and/or renewing your car insurance.

ASK ALL

B1 In which month is the policy for your main car due for renewal?

January	1	
February	2	
March	3	
April	4	
May	5	
June	6	
July	7	
August	8	
September	9	
October	10	
November	11	
December	12	
Don't know	13	
Refused	14	

ASK ALL

B2 At your last renewal did you make the initial contact with your insurer or did they initially contact you?

I made the initial contact	1	
The insurer made the initial contact	2	
My policy was automatically renewed	3	
I have not renewed my motor insurance policy before	4	
Don't know	5	
Refused	6	

IF HAVE RENEWED (B2 = 1,2,3)

- B3 **In the last 12 months have you received unsolicited motor insurance quotes from insurance companies?**

Yes	1	
No	2	
Don't know	3	

IF RECEIVED UNSOLICITED QUOTES (B3 = 1)

- B4 **How did the insurance companies provide these unsolicited quotes?**
CODE ALL THAT APPLY

Email	1	
Post	2	
Telephone	3	
Other (please specify)	4	
Don't know	5	
Refused	6	

IF HAVE RENEWED (B2 = 1,2,3)

- B5 **When your policy came up for renewal, apart from the policy you purchased how many other insurance companies or policies did you consider?**

WRITE IN		
No other companies/policies considered	1	
Don't know	2	
Refused	3	

ASK ALL

B7 **When comparing insurance companies or policies, which of the following sources did you use...**

READ OUT. CODE ALL THAT APPLY

In person...		
Go to the dealer from which the car was bought	1	
Go to a branch of an insurance broker	2	
Go to a branch of the insurer	3	
By phone...		
Telephone an insurance broker	4	
Telephone the insurer	5	
Online...		
Use a Price Comparison Website(s), such as Go Compare, Compare the Market, Moneysupermarket or Confused	6	
Use the web site of an insurance broker	7	
Use the website of an insurer	8	
Use a cashback website	9	
Unsolicited...		
Look at any unsolicited quotes received	10	
Other (please specify)	11	
Don't know	12	
Refused	13	

IF USED PRICE COMPARISON WEBSITES (B7=6)

B8 **Which Price Comparison Websites did you look at?**

DO NOT READ OUT. MULTICODE.

Compare the market	1	
Call & Compare	2	
Confused.com	3	
Go compare	4	
Google Car Insurance	5	
Money Saving Expert (Martin Lewis website)	6	
Money Supermarket	7	
Quote Zone	8	
Tesco Compare	9	
uSwitch	10	
Other (specify)	11	
Don't know	12	
Refused	13	

IF PHONED ANY BROKERS/INSURERS DIRECTLY (B7=4 OR 5)
 B9 **Which brokers or insurance companies did you phone directly?**
DO NOT READ OUT. MULTICODE.

AA	1	
Admiral	2	
Aviva	3	
AXA	4	
Churchill	5	
Direct Line	6	
Elephant	7	
Endsleigh	8	
Esure	9	
LV (Liverpool Victoria)	10	
More Than	11	
Provident Insurance	12	
RAC	13	
Swinton	14	
The Co-operative	15	
Towergate	16	
Other (specify)	17	
Don't know	19	
Refused	20	

IF PHONED VISITED BROKER/INSURER WEBSITE (B7=7 OR 8)
B10 Which brokers or insurance company websites did you visit?
DO NOT READ OUT. MULTICODE.

AA	1	
Admiral	2	
Aviva	3	
AXA	4	
Churchill	5	
Direct Line	6	
Elephant	7	
Endsleigh	8	
Esure	9	
LV (Liverpool Victoria)	10	
More Than	11	
Provident Insurance	12	
RAC	13	
Swinton	14	
The Co-operative	15	
Towergate	16	
Other (specify)	17	
Don't know	19	
Refused	20	

IF WENT IN PERSON TO BROKER/INSURER (B7=2 OR 3)

B11 **Which brokers or insurance companies did you visit in person?**

DO NOT READ OUT. MULTICODE.

Aviva	1	
AXA	2	
Endsleigh	3	
LV (Liverpool Victoria)	4	
Swinton	5	
The Co-operative	6	
Towergate	7	
Other (specify)	8	
Don't know	9	
Refused	10	

IF USED CASH BACK WEBSITE (B7=9)

B12 **Which cash back websites did you use?**

DO NOT READ OUT. MULTICODE.

CashbackNetwork	1	
FreeFivers	2	
GiveOrTake	3	
Imutual	4	
Mutual Points	5	
Quidco.com	6	
Topcashback	7	
Other (specify)	8	
Don't know	9	
Refused	10	

ASK ALL

- B13 **What would you say were the most important factors in determining which policy you eventually purchased?**

WRITE IN		
Don't know	1	
Refused	2	

ASK IF BEEN WITH CURRENT INSURER MORE THAN 1 YEAR (S13 NOT 1,2,3) AND
CONSIDERED OTHER INSURERS (B5 NOT 1,2,3)

- B14 **Why did you decide not to change your insurer?**

WRITE IN		
Don't know	1	
Refused	2	

IF CONSIDERED OTHER INSURERS (B5 NOT 1,2,3)

- B15 **Approximately how many hours did you spend comparing different insurers and policies?**

WRITE IN		
Don't know	1	
Refused	2	

ASK IF DID NOT CONSIDER OTHER INSURERS (B5=1)

- B16 **Why didn't you consider other insurers when renewing your car insurance?**

WRITE IN		
Don't know	1	
Refused	2	

C Add ons

Now I would like to understand more about the features of the policy.

ASK ALL

- C1 **Firstly, when you were comparing different insurers and policies, what sort of things did you think could be included in your policy or removed from the policy if you wanted?**
DO NOT READ OUT. MULTICODE.

Audio cover	1	
Breakdown cover	2	
Comprehensive cover	3	
Compulsory excess	4	
Courtesy car/ replacement vehicle	5	
Foreign use cover	6	
Hire car cover	7	
Key loss cover	8	
Legal Expenses/Legal protection	9	
No claims bonus protection	10	
Personal Accident/Personal injury cover	11	
Voluntary excess	12	
Windscreen cover	13	
Other (specify)	14	
Don't know	15	
Refused	16	

ASK ALL

- C2 **What sort of things do you consider to be standard motor policy features, i.e. basic features that would appear on all policies?**
DO NOT READ OUT. MULTICODE.

Audio cover	1	
Breakdown cover	2	
Comprehensive cover	3	
Compulsory excess	4	
Courtesy car/ replacement vehicle	5	
Foreign use cover	6	
Hire car cover	7	
Key loss cover	8	
Legal Expenses/Legal protection	9	
No claims bonus protection	10	
Personal Accident/Personal injury cover	11	
Voluntary excess	12	
Windscreen cover	13	
Other (specify)	14	
Don't know	15	
Refused	16	

ASK ALL

- C3 **I'm now going to read out a list of features which might appear on a motor insurance policy. For each one, could you please tell me whether you considered including on your current motor insurance policy?**

PROGRAMMER: RANDOMISE LIST

ASK FOR EACH FEATURE CONSIDERED AT C3

- C4 **Now thinking about those features which you considered, which ones did you include on your current motor insurance policy?**

PROGRAMMER: SHOW FEATURES IN SAME ORDER AS C3

	C3: CONSIDERED	C4: INCLUDED
Audio cover	1	1
Breakdown cover	2	2
Comprehensive cover	3	3
Compulsory excess	4	4
Courtesy car/ replacement vehicle	5	5
Foreign use cover	6	6
Hire car cover	7	7
Key loss cover	8	8
Legal Expenses/Legal protection	9	9
No claims bonus protection	10	10
Personal Accident/Personal injury cover	11	11
Voluntary excess	12	12
Windscreen cover	13	13

ASK FOR EACH FEATURE INCLUDED AT C4

- C5 **Have you made a claim against the [FEATURE] you have included on your policy?**

	HAVE MADE A CLAIM
Audio cover	1
Breakdown cover	2
Comprehensive cover	3

Compulsory excess	4
Courtesy car/ replacement vehicle	5
Foreign use cover	6
Hire car cover	7
Key loss cover	8
Legal Expenses/Legal protection	9
No claims bonus protection	10
Personal Accident/Personal injury cover	11
Voluntary excess	12
Windscreen cover	13

ASK FOR EACH FEATURE CONSIDERED AT C3 AND INCLUDED AT C4

C6 **On a five point scale where 5 is very easy and 1 is very difficult, how easy was it to compare the [FEATURE] with that available from other insurers?**

	Very difficult	Quite difficult	Neither easy or difficult	Quite easy	Very easy	DK
1 Audio cover	1	2	3	4	5	6
2 Breakdown cover	1	2	3	4	5	6
3 Comprehensive cover	1	2	3	4	5	6
4 Compulsory excess	1	2	3	4	5	6
5 Courtesy car/ replacement vehicle	1	2	3	4	5	6
6 Foreign use cover	1	2	3	4	5	6
7 Hire car cover	1	2	3	4	5	6
8 Key loss cover	1	2	3	4	5	6
9 Legal Expenses/Legal protection	1	2	3	4	5	6
10 No claims bonus protection	1	2	3	4	5	6
11 Personal Accident/Personal injury cover	1	2	3	4	5	6
12 Voluntary excess	1	2	3	4	5	6
13 Windscreen cover	1	2	3	4	5	6

ASK FOR EACH FEATURE CONSIDERED AT C3 AND INCLUDED AT C4

- C7 **On a five point scale where 5 is very good value and 1 is very poor value, how would you rate the value for money of the [FEATURE] available to you?**

	Very poor value	Quite poor value	Neither good or poor value	Quite good value	Very good value	DK
1 Audio cover	1	2	3	4	5	6
2 Breakdown cover	1	2	3	4	5	6
3 Comprehensive cover	1	2	3	4	5	6
4 Compulsory excess	1	2	3	4	5	6
5 Courtesy car/ replacement vehicle	1	2	3	4	5	6
6 Foreign use cover	1	2	3	4	5	6
7 Hire car cover	1	2	3	4	5	6
8 Key loss cover	1	2	3	4	5	6
9 Legal Expenses/Legal protection	1	2	3	4	5	6
10 No claims bonus protection	1	2	3	4	5	6
11 Personal Accident/Personal injury cover	1	2	3	4	5	6
12 Voluntary excess	1	2	3	4	5	6
13 Windscreen cover	1	2	3	4	5	6

ASK IF HELD POLICY FOR LESS THAN A YEAR (S13=1) OR POLICY HELD FOR A YEAR OR MORE AND CONSIDERED MORE THAN ONE INSURER/POLICY (S13 NOT 1,2,3 AND B1 NOT 1,2,3)

- C8 **When you were getting a quote for your policy were you able to choose to include optional or additional policy features for an increased premium?**

Yes	1	
No	2	
Don't know	3	

ASK IF HELD POLICY FOR LESS THAN A YEAR (S13=1) OR POLICY HELD FOR A YEAR OR MORE AND CONSIDERED MORE THAN ONE INSURER/POLICY (S13 NOT 1,2,3 AND B1 NOT 1,2,3)

- C9 **And when you were getting a quote for your policy were you able to remove or deselect policy features to obtain a cheaper premium?**

Yes	1	
No	2	
Don't know	3	

ASK IF COULD ADD FEATURES (C8=1) OR REMOVE FEATURES (C9=1)

- C10 **How useful was this ability to change the premium quoted by [C8=1: adding C8=1 AND C9=1: or C9=1: removing] policy features?**

READ OUT

Very useful	1	
Quite useful	2	
Not very useful	3	
Not at all useful	4	
Don't know	5	
Refused	6	

ASK IF COULD ADD FEATURES (C8=1) OR REMOVE FEATURES (C9=1)

- C11 **Did the ability to [C8=1: add C8=1 AND C9=1: or C9=1: remove] policy features make it easier or harder to compare price quotations?**

READ OUT

Much easier	1	
A bit easier	2	
Made no difference	3	
A bit harder	4	
Much harder	5	
Don't know	6	
Refused	7	

ASK FOR EACH FEATURE INCLUDED (C4=1-13)

C12 **Looking first at the features you said are included on your policy...**

For each one, I'd like you to tell me, on a five point scale, where 5 is very well understood and 1 is not at all understood, how well you understood the feature included in your motor insurance policy?

How well did you understand the [FEATURE] in your policy?

PROGRAMMER: SHOW FEATURES IN SAME ORDER AS C4

	Not at all understood Very well understood					DK
1 Audio cover	1	2	3	4	5	6
2 Breakdown cover	1	2	3	4	5	6
3 Comprehensive cover	1	2	3	4	5	6
4 Compulsory excess	1	2	3	4	5	6
5 Courtesy car/ replacement vehicle	1	2	3	4	5	6
6 Foreign use cover	1	2	3	4	5	6
7 Hire car cover	1	2	3	4	5	6
8 Key loss cover	1	2	3	4	5	6
9 Legal Expenses/Legal protection	1	2	3	4	5	6
10 No claims bonus protection	1	2	3	4	5	6
11 Personal Accident/Personal injury cover	1	2	3	4	5	6
12 Voluntary excess	1	2	3	4	5	6
13 Windscreen cover	1	2	3	4	5	6

IF ANY FEATURES CONSIDERED BUT NOT INCLUDED (C3=1-13 AND C4=NOT 1-13)

**C13 Looking now at the features you said you considered but didn't include on your policy...
For each one, I'd like you to tell me, on a five point scale, where 5 is definitely wanted and 1 is not really wanted at all, how much you wanted to include this feature in your motor insurance policy?**

How much did you want to include [FEATURE] in your policy?

PROGRAMMER: SHOW FEATURES IN SAME ORDER AS C4

	Not really wanted at all					Definitely wanted	DK
1 Audio cover	1	2	3	4	5	6	
2 Breakdown cover	1	2	3	4	5	6	
3 Comprehensive cover	1	2	3	4	5	6	
4 Compulsory excess	1	2	3	4	5	6	
5 Courtesy car/ replacement vehicle	1	2	3	4	5	6	
6 Foreign use cover	1	2	3	4	5	6	
7 Hire car cover	1	2	3	4	5	6	
8 Key loss cover	1	2	3	4	5	6	
9 Legal Expenses/Legal protection	1	2	3	4	5	6	
10 No claims bonus protection	1	2	3	4	5	6	
11 Personal Accident/Personal injury cover	1	2	3	4	5	6	
12 Voluntary excess	1	2	3	4	5	6	
13 Windscreen cover	1	2	3	4	5	6	

C13Dum **DUMMY VARIABLE, DO NOT ASK**

Personal Accident/Personal injury cover	1	
No claims bonus protection	2	
Foreign use cover	3	
Hire car cover	4	
Key loss cover	5	

ASK ALL

- C14 I'm now going to ask you what you understand by three of the features we've been talking about. What do you understand by [FEATURE 1 FROM RANDOMISED LIST C13Dum]? By this I mean, what is it and what does it offer you?

WRITE IN		
Don't know	1	
Refused	2	

ASK ALL

- C15 I'm now going to ask you what you understand by three of the features we've been talking about. What do you understand by [FEATURE 2 FROM RANDOMISED LIST AT C13Dum]? By this I mean, what is it and what does it offer you?

WRITE IN		
Don't know	1	
Refused	2	

ASK ALL

- C16 I'm now going to ask you what you understand by three of the features we've been talking about. What do you understand by [FEATURE 3 FROM RANDOMISED LIST AT C13Dum]? By this I mean, what is it and what does it offer you?

WRITE IN		
Don't know	1	
Refused	2	

D Claims

ASK ALL

- D1 **Have you made a private motor insurance claim that has been settled in the last six months?**

Yes	1	
No	2	GO TO SECTION E
Don't know/ refused	3	GO TO SECTION E

ASK ALL THAT HAVE MADE A CLAIM (D1=1)

- D2 **Were you driving the car at the time of the accident or was someone else driving it?**

You were driving the car	1	
Someone else was driving the car	2	
Don't know/ refused	3	GO TO SECTION E

IF D2=1 OR 2

- D3 **For the purposes of the claim, [D2=1: were you D2=2 was the driver of your car] at fault or was the other driver at fault?**

READ OUT

D2=1 You were at fault D2=2 The driver of your car was at fault	1	
The other driver was at fault	2	GO TO SECTION E
Fault was not established	3	
Don't know/ refused	4	GO TO SECTION E

ASK ALL

- D4 **Now thinking about when the accident happened, can you tell me when this was..?**

ENTER MONTH		ENTER YEAR	
ALLOW DK		ALLOW DK	

ASK ALL

D5 **Could you tell me briefly what happened?**

WRITE IN (INTERVIEWER TO TRY TO KEEP THIS BRIEF)		
Don't know	1	
Refused	2	

ASK ALL

D6 **[D2=1: Were you; D2=2: Was the driver of your car] injured as a result of the vehicle accident?**

Yes	1	
No	2	
Don't know	3	

ASK IF INJURY SUSTAINED (D6=1)

D7 **What injuries did [D2=1: you D2=2: the driver of your vehicle] sustain as a result of the vehicle accident?**

DO NOT READ OUT. CODE ALL THAT APPLY.

Whiplash	1	
Head injury	2	
No bones broken but injury caused by collision with parts of the vehicle	3	
Broken bones	4	
Back / spinal injury	5	
Other (specify)	6	
Don't know	7	
Refused	8	

ASK ALL

- D8 **What sort of damage, was caused to your vehicle in the accident? PROBE: Anything else?**
DO NOT READ OUT. CODE ALL THAT APPLY.

Damage to the paintwork	1	
Damage to the panelwork	2	
Damage to the lights	3	
Damage to the bumper	4	
Damage to the chassis	5	
Damage to the wheels	6	
Damage to the engine	7	
Other (specify)	8	
Don't know / can't remember	9	
Refused	10	

ASK ALL

- D9 **How severe would you say the damage to the vehicle was – please answer on a scale where 1 means very little damage or damage of a superficial nature and 10 means extremely severe damage?**

Little damage / superficial									Extremely severe damage	Don't know
1	2	3	4	5	6	7	8	9	10	11

ASK ALL

D10 **And what happened to the vehicle after the accident?**

READ OUT. CODE ONE ONLY.

You were able to drive the vehicle away from the scene of the accident	1	
The vehicle was towed away to a garage	2	
The vehicle was towed away to a location other than a garage (specify)	3	
Other (specify)	4	
Don't know / can't remember	5	

ASK ALL

D11 **Which of the following best describes how much of the damage was repaired?**

READ OUT. CODE ONE ONLY.

ALL of the damage was repaired	1	
SOME of the damage was repaired BUT NOT ALL	2	
NONE of the damage was repaired	3	
Don't know	4	

ASK IF ONLY SOME OF DAMAGE REPAIRED (D11=2 OR 3)

D12 **Why was not all of the damage to the vehicle repaired?**

WRITE IN		
Don't know	1	
Refused	2	

ASK ALL

D13 **Were you asked what repair work you wanted to be carried out?**

Yes	1	
No	2	
Don't know	3	

ASK IF CONSULTED OVER REPAIR WORK (D13=1)

D14 **Was the work that you requested carried out?**

PROMPT IF NECESSARY. CODE ONE ONLY.

ALL of the work was carried out	1	
SOME of the work was carried out BUT NOT ALL	2	
NONE of the work was carried out	3	
Don't know	4	

ASK IF ANY DAMAGE REPAIRED (D11=1-2)

D15 **How long did it actually take for the damage to your vehicle to be repaired? You can answer in days or weeks.**

ANSWER GIVEN IN DAYS	1	WRITE IN NUMBER OF DAYS
ANSWER GIVEN IN WEEKS	2	WRITE IN NUMBER OF WEEKS
Don't know	3	

ASK IF ANY DAMAGE REPAIRED (D11=1-2)

D16 **After the repairs were made would you say that your vehicle was...?**

READ OUT. CODE ONE ONLY.

In a lot better condition than it had been before the accident	1	
In somewhat better condition than it had been before the accident	2	
In the same condition as it had been before the accident	3	
In slightly worse condition than it had been before the accident	4	
In much worse condition than it had been before the accident	5	
Don't know	6	

ASK ALL

D17 **And why do you say after the repairs the vehicle was [D16 ANSWER]?**

WRITE IN		
Don't know	1	
Refused	2	

ASK IF ANY DAMAGE REPAIRED (D11=1-2)

D18 **And would you say that after the repairs....**

READ OUT. CODE ONE ONLY.

The vehicle was worth more than before the accident	1	
The vehicle was about the same value as before the accident	2	
The vehicle was worth less than before the accident	3	
Don't know	4	

ASK IF ANY DAMAGE REPAIRED (D11=1-2)

D19 **Overall, how satisfied were you with the repair service you received? Were you...**

READ OUT. CODE ONE ONLY.

Very satisfied	1	
Fairly satisfied	2	
Neither satisfied nor dissatisfied	3	
Fairly dissatisfied	4	
Very dissatisfied	5	
Don't know	6	

ASK IF ANY DAMAGE REPAIRED (D11=1-2)

D20 **How confident are you that you can judge whether the repairs to the vehicle have been good enough? Are you...**

READ OUT. CODE ONE ONLY.

Very confident	1	
Fairly confident	2	
Neither confident nor unconfident	3	
Not very confident	4	
Not at all confident	5	
Don't know	6	

D21 PLACEHOLDER – QUESTIONS TO BE ADDED TO ESTABLISH POLICY ENTITLEMENT FOR REPAIRS

D22 PLACEHOLDER – QUESTIONS TO ESTABLISH WHAT REPLACEMENT CAR ENTITLED TO

ASK ALL

D23 After the accident were you offered a replacement vehicle [IF D11=1-2: whilst your vehicle was being repaired]?

Yes	1	
No	2	
Don't know	3	

ASK IF OFFERED A REPLACEMENT VEHICLE (D23=1)

D24 Did you take up the offer of a replacement vehicle?

Yes	1	
No	2	
Don't know	3	

ASK IF NO REPLACEMENT VEHICLE OFFERED (D23=2)

D25 Did you ask for a replacement vehicle?

Yes	1	
No	2	
Don't know	3	

ASK IF ASKED FOR A REPLACEMENT VEHICLE (D25=1)

D26 After you asked for a replacement vehicle were you given one?

Yes	1	
No	2	
Don't know	3	

ASK IF RECEIVED A REPLACEMENT VEHICLE (D24=1 OR D26=1)

D27 **Thinking about the replacement vehicle you received, what was the make of the vehicle?**

Alfa Romeo	1	Honda	11	Mini	21	Smart	31
Audi	2	Hyundai	12	Mitsubishi	22	Subaru	32
Chrysler	3	Jaguar	13	Nissan	23	Suzuki	33
BMW	4	Jeep	14	Peugeot	24	Toyota	34
Chevrolet	5	Kia	15	Porsche	25	Vauxhall	35
Citroen	6	Land Rover	16	Renault	26	Volkswagen	36
Daihatsu	7	Lexus	17	Rover	27	Volvo	37
Dodge	8	Mazda	18	Saab	28	Other (specify)	38
Ford	9	Mercedes-Benz	19	Seat	29	Don't know	39
Fiat	10	MG	20	Skoda	30	Refused	40

ASK IF RECEIVED A REPLACEMENT VEHICLE (D24=1 OR D26=1)

D28 **What type of vehicle was it?**

READ OUT. CODE ONE ONLY.

A hatchback	1	
A saloon	2	
An estate	3	
A Four-by-Four	4	
A People carrier	5	
A van	6	
Other (specify)	7	
Don't know	8	

ASK IF RECEIVED A REPLACEMENT VEHICLE (D24=1 OR D26=1)

D29 **And how old was the vehicle?**

ENTER NUMBER PROBE FOR BEST ESTIMATE IF DK		
Don't know	1	
Refused	2	

ASK IF RECEIVED A REPLACEMENT VEHICLE (D24=1 OR D26=1)

D30 **For how long did you have use of the replacement vehicle? You can answer in days OR weeks**

ANSWER GIVEN IN DAYS	1	WRITE IN NUMBER OF DAYS
ANSWER GIVEN IN WEEKS	2	WRITE IN NUMBER OF WEEKS
Don't know	3	

ASK IF RECEIVED A REPLACEMENT VEHICLE (D24=1 OR D26=1)

D31 **Thinking about your policy entitlement, would you say you had access to the replacement vehicle for...**

READ OUT. CODE ONE ONLY.

The right amount of time	1	
A shorter amount of time than you were entitled to	2	
Longer than you were entitled to	3	
Don't know / can't remember	4	

E Profile

ASK ALL

We now almost at the end of the survey, I would like to ask some questions to put your answers into context...

E1 Can I ask how old you are?

ENTER NUMBER – ALLOWABLE RANGE: 16-99

ALLOW DK AND REF

IF DK OR REF PROMPT WITH RANGES:

16-24	1	
25-34	2	
35-44	3	
45-54	4	
55-64	5	
65+	6	
Refused	7	THANK AND CLOSE

ASK ALL

E2 **Gender (DO NOT ASK)**

Male	1	
Female	2	

E3 For how many years have you had a driving licence?

IF DRIVING FOR LESS THAN A YEAR ENTER 0

ENTER NUMBER PROBE FOR BEST ESTIMATE IF DK		
Don't know	1	
Refused	2	

ASK IF E3>0

E4 And during that time, for how many years have you driven?

IF DRIVING FOR LESS THAN A YEAR ENTER 0

PROGRAMMER INSTRUCTION: E3>=E4

ENTER NUMBER PROBE FOR BEST ESTIMATE IF DK		
Don't know	1	
Refused	2	

ASK ALL

E5 How many times in the last 5 years have you made a motor insurance claim as a result of a vehicle accident?

ENTER NUMBER		
Don't know	1	
Refused	2	

ASK IF E5>0

E5b In how many of these claims were you found to be...?

	ENTER NUMBER	DK	Refused
At fault		1	2
Not at fault		1	2

ASK ALL

- E6 **And how many times in the last 5 years have you made any other type of motor insurance claim? By this I mean for things such as fire, theft, break-ins, vandalism.**

ENTER NUMBER		
Don't know	1	
Refused	2	

ASK ALL

- E7 **Which of the following best describes how risk adverse you are when it comes to motor insurance?**

READ OUT

I am prepared to take a risk with motor insurance, i.e. I purchase a minimum amount of cover so that I obtain the cheapest premium	1	
I usually balance the risk I take with motor insurance, i.e. I prioritise the cover I need and buy what I can afford	2	
I do not like taking a risk with motor insurance, i.e. I purchase the full range of cover I need regardless of the cost	3	
Don't know	4	
Refused	5	

ASK ALL

- E8 **And do you or does any other member of your family or friend have any interest in or work n vehicle repair or maintenance?**

MULTICODE ALLOWED

Respondent	1	
Family member	2	
Friend	3	
Don't know	4	

ASK ALL

E9 **Are you the chief income earner in your household?**

Yes	1	
No	2	
Don't know	3	

ASK ALL

E10 **What is [IF E9=1/3: your occupation IF E9=2: the occupation of the chief income earner in the household]?**

PROBE FOR:

INTERVIEWER COLLECT THE FOLLOWING INFORMATION

- IF CIE RETIRED COLLECT INFORMATION FOR LAST JOB DID BEFORE RETIREMENT
- IF UNEMPLOYED COLLECT LAST JOB DID

INDUSTRY / TYPE OF COMPANY:

POSITION / RANK:

QUALIFICATIONS / DEGREES / APPRENTICESHIPS:

NUMBER OF STAFF RESPONSIBLE FOR:

WRITE IN		
Don't know	1	
Refused	2	

ASK ALL

E11 **Would you say that the area you live in is urban or rural?**

Urban	1	
Rural	2	
Don't know	3	
Refused	4	

ASK ALL

E12 **Thank you very much for taking the time to speak to us today. Would you be willing for us to call you back regarding:**

This particular study – if we need to clarify any of the information	1	
Other research studies which may be relevant to you	2	
Neither of these	3	

IF CONSENT TO RECONTACT (E12=1-2)

E13 **And could I just check, is [NUMBER] the best number to call you on?**

Yes	1	
No - write in number	2	

Record details of respondent who completed interview

Name:	
Job title:	
Email address:	

ASK ALL

THANK RESPONDENT AND CLOSE INTERVIEW

Finally I would just like to confirm that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct. Thank you very much for your help today.