Table 1
Breaks by breaks
Base: All


[^0]|  | Gender |  |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ (\mathrm{~b}) \end{array}$ | $55+$ (c) | ABC1 <br> (a) | C2DE <br> (b) | UK Er <br> (a) | Eng/Wal <br> (b) | Eng <br> (c) | Sco (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Urban (a) | Rural <br> (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Area |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Urban | 1117 | 666 | 451 | 309bC | 473c | 336 | 672 | 405 | 1117E | 992E | 945E | 92E | 47 | 33e | 1117B | 0 |
|  | 74\% | 75\% | 74\% | 82\% | 75\% | 68\% | 75\% | 73\% | 74\% | 74\% | 75\% | 77\% | 63\% | 73\% | 100\% | -\% |
| Rural | 376 | 218 | 158 | 64 | 157a | 155Ab | 216 | 144 | 376 | 336 | 308 | 28 | 28ABCDf | 12 | 0 | 376A |
|  | 25\% | 25\% | 26\% | 17\% | 25\% | 31\% | 24\% | 26\% | 25\% | 25\% | 24\% | 23\% | 37\% | 26\% | -\% | 100\% |
| Years - MI |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| High | 934 | 581B | 353 | 0 | 464A | 470AB | 580 | 328 | 934 | 827 | 779 | 81f | 48 | 26 | 652 | 279A |
|  | 62\% | 65\% | 58\% | -\% | 73\% | 95\% | 65\% | 59\% | 62\% | 62\% | 62\% | 68\% | 64\% | 57\% | 58\% | 74\% |
| Low | 552 | 300 | 252a | 374BC | 160C | 18 | 304 | 217 | 552 | 496 | 469 | 37 | 27 | 19d | 453B | 94 |
|  | 37\% | 34\% | 41\% | 100\% | 25\% | 4\% | 34\% | 39\% | 37\% | 37\% | 37\% | 31\% | 36\% | 42\% | 41\% | 25\% |
| Miles per annum |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| High | 740 | 477B | 263 | 173 | 355AC | 212 | 479B | 244 | 740 | 656 | 611 | 59 | 46ABCD | 25 | 508 | 225A |
|  | 49\% | 54\% | 43\% | 46\% | 56\% | 43\% | 54\% | 44\% | 49\% | 49\% | 48\% | 49\% | 61\% | 55\% | 45\% | 60\% |
| Low | 700 | 387 | 313a | 174 | 260 | 266aB | 382 | 286A | 700EF | 628EF | 601EF | 55ef | 27 | 16 | 560B | 140 |
|  | 47\% | 43\% | 51\% | 46\% | 41\% | 54\% | 43\% | 52\% | 47\% | 47\% | 48\% | 46\% | 36\% | 36\% | 50\% | 37\% |
| Past experience - MI |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 568 | 383B | 185 | 118 | 266A | 184 | 343 | 204 | 568F | 511F | 484F | $45 f$ | 26 | 12 | 426 | 137 |
|  | 38\% | 43\% | 30\% | 32\% | 42\% | 37\% | 39\% | 37\% | 38\% | 38\% | 38\% | 38\% | 35\% | 27\% | 38\% | 36\% |
| No | 932 | 506 | 426A | 257B | 366 | 309 | 548 | 348 | 932 | 824 | 776 | 75 | 49 | $33 A B C d$ | 692 | 239 |
|  | 62\% | 57\% | 70\% | 68\% | 58\% | 63\% | 61\% | 63\% | 62\% | 62\% | 62\% | 62\% | 65\% | 73\% | 62\% | 64\% |
| Links to industry |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 173 | 117b | 56 | 55 | 69 | 49 | 85 | 82A | 173 | 153 | 145 | 15 | 8 | 5 | 132 | 41 |
|  | 12\% | 13\% | 9\% | 15\% | 11\% | 10\% | 9\% | 15\% | 12\% | 11\% | 12\% | 12\% | 10\% | 12\% | 12\% | 11\% |
| No | 1323 | 771 | 552 | 319 | 561 | 443 | 805B | 469 | 1323 | 1179 | 1112 | 105 | 67 | 40 | 981 | 335 |
|  | 88\% | 87\% | 90\% | 85\% | 89\% | 90\% | 90\% | 85\% | 88\% | 88\% | 88\% | 87\% | 89\% | 88\% | 88\% | 89\% |
| Understand entitlement |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 1143 | 666 | 477 | 272 | 485 | 386 | 682 | 426 | 1143 | 1013 | 955 | 96 | 59 | 33 | 843 | 294 |
|  | 76\% | 75\% | 78\% | 72\% | 77\% | 78\% | 76\% | 77\% | 76\% | 76\% | 76\% | 80\% | 78\% | 74\% | 75\% | 78\% |
| No | 227 | 143 | 84 | 72 C | 97 | 58 | 143 | 72 | 227 | 204 | 193 | 16 | 11 | 7 | 175 | 50 |
|  | 15\% | 16\% | 14\% | 19\% | 15\% | 12\% | 16\% | 13\% | 15\% | 15\% | 15\% | 13\% | 15\% | 16\% | 16\% | 13\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Gender |  |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $17-34$ <br> (a) | $35-54$ (b) | 55+ (c) | ABC1 <br> (a) | C2DE <br> (b) | $\begin{gathered} \text { UK } \\ \text { (a) } \end{gathered}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Urban <br> (a) | Rural (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Aware of rights |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 493 | 295 | 198 | 137 | 187 | 169 | 253 | 220A | 493 | 439 | 415 | 40 | 25 | 14 | 382 | 107 |
|  | 33\% | 33\% | 32\% | 36\% | 30\% | 34\% | 28\% | 40\% | 33\% | 33\% | 33\% | 33\% | 33\% | 31\% | 34\% | 29\% |
| No | 812 | 493 | 319 | 172 | 375A | 265a | 525B | 266 | 812 | 719 | 677 | 64 | 42 | 29ABCd | 601 | 208 |
|  | 54\% | 55\% | 52\% | 46\% | 59\% | 54\% | 59\% | 48\% | 54\% | 54\% | 54\% | 54\% | 56\% | 64\% | 54\% | 55\% |
| Damage to vehicle |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Low | 549 | 343 | 206 | 95 | 257A | 197A | 367B | 162 | 549 | 492 | 469 | 43 | 23 | 15 | 399 | 149 |
|  | 37\% | 39\% | 34\% | 25\% | 41\% | 40\% | 41\% | 29\% | 37\% | 37\% | 37\% | 36\% | 30\% | 32\% | 36\% | 40\% |
| Medium | 608 | 364 | 243 | 182BC | 235 | 191 | 364 | 226 | 608 | 542 | 510 | 49 | 32 | 16 | 459 | 145 |
|  | 41\% | 41\% | 40\% | 48\% | 37\% | 39\% | 41\% | 41\% | 41\% | 41\% | 41\% | 41\% | 42\% | 36\% | 41\% | 39\% |
| High | 326 | 175 | 152a | 97 | 131 | 99 | 153 | 158A | 326 | 287 | 267 | 25 | 20 | 14ABCd | 245 | 80 |
|  | 22\% | 20\% | 25\% | 26\% | 21\% | 20\% | 17\% | 29\% | 22\% | 21\% | 21\% | 21\% | 26\% | 32\% | 22\% | 21\% |
| Vehicle written off |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 309 | 189 | 121 | 108BC | 117 | 84 | 149 | 153A | 309 | 276 | 254 | 22 | 22ABCD | 11 | 239 | 70 |
|  | 21\% | 21\% | 20\% | 29\% | 19\% | 17\% | 17\% | 28\% | 21\% | 21\% | 20\% | 18\% | 29\% | 25\% | 21\% | 19\% |
| No | 1179 | 691 | 489 | 264 | 510A | 405A | 738B | 393 | 1179e | 1048e | 995E | 98Ef | 53 | 33 | 869 | 304 |
|  | 79\% | 78\% | 80\% | 70\% | 81\% | 82\% | 83\% | 71\% | 79\% | 79\% | 79\% | 82\% | 71\% | 74\% | 78\% | 81\% |
| Personal injury |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 468 | 267 | 201 | 169BC | 189c | 110 | 246 | 196A | 468 | 419 | 395 | 34 | 24 | 15 | 358 | 108 |
|  | 31\% | 30\% | 33\% | 45\% | 30\% | 22\% | 28\% | 35\% | 31\% | 31\% | 31\% | 28\% | 32\% | 34\% | 32\% | 29\% |
| No | 1031 | 622 | 409 | 206 | 441A | 383Ab | 644B | 356 | 1031 | 915 | 864 | 86 | 51 | 30 | 760 | 266 |
|  | 69\% | 70\% | 67\% | 55\% | 70\% | 78\% | 72\% | 65\% | 69\% | 69\% | 69\% | 72\% | 68\% | 66\% | 68\% | 71\% |
| Insurance channel |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Insurance co | 841 | 503 | 339 | 237C | $372 C$ | 232 | 537B | 274 | 841 | 739 | 700 | 71 | 39 | 31ABCE | 629 | 207 |
|  | 56\% | 57\% | 55\% | 63\% | 59\% | 47\% | 60\% | 50\% | 56\% | 55\% | 56\% | 59\% | 52\% | 68\% | 56\% | 55\% |
| Broker | 316 | 160 | 156A | 74 | 106 | 135aB | 190 | 116 | 316F | 283F | 261F | 29F | 22ABCF | 4 | 228 | 87 |
|  | 21\% | 18\% | 25\% | 20\% | 17\% | 27\% | 21\% | 21\% | 21\% | 21\% | 21\% | 24\% | 29\% | 9\% | 20\% | 23\% |
| PCW | 3 | 2 | 2 | 0 | 3 | 0 | 2 | 2 | 3 | 3 | 3 | 0 | 0 | 0 | 3 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Gender |  |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ (\mathrm{a}) \end{array}$ | $\begin{array}{r} 35-54 \\ (b) \end{array}$ | $55+$ (c) | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK E } \\ & \text { (a) } \end{aligned}$ | Eng/Wal (b) | Eng <br> (c) | Sco (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Urban (a) | Rural (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Insurance Company |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Admiral | 139 | 83 | 56 | 84BC | 45 C | 10 | 89 | 45 | 139F | 129F | 123F | 9 | 6 f | 1 | 117b | 21 |
|  | 9\% | 9\% | 9\% | 22\% | 7\% | 2\% | 10\% | 8\% | 9\% | 10\% | 10\% | 7\% | 8\% | 3\% | 10\% | 5\% |
| Direct Line | 131 | 62 | 69a | 35 | 60 | 36 | 81 | 43 | 131F | 117F | 111F | 14F | 6 F | * | 91 | 39 |
|  | 9\% | 7\% | 11\% | 9\% | 10\% | 7\% | 9\% | 8\% | 9\% | 9\% | 9\% | 12\% | 8\% | 1\% | 8\% | 10\% |
| Aviva | 113 | 66 | 47 | 18 | 63a | 33 | 80 | 31 | 113f | 103f | 97f | 9 | $6 f$ | 1 | 87 | 26 |
|  | 8\% | 7\% | 8\% | 5\% | 10\% | 7\% | 9\% | 6\% | 8\% | 8\% | 8\% | 7\% | 8\% | 3\% | 8\% | 7\% |
| Axa | 38 | 22 | 16 | 8 | 20 | 10 | 23 | 15 | 38 | 19 | 17 | 2 | 2 bc | 16ABCDE | 30 | 8 |
|  | 3\% | 2\% | 3\% | 2\% | 3\% | 2\% | 3\% | 3\% | 3\% | 1\% | 1\% | 2\% | 3\% | 36\% | 3\% | 2\% |
| LV | 81 | 55 | 26 | 4 | 37A | 40A | 53 | 27 | 81 | 73 | 69 | 6 | 4 | 1 | 53 | 28 |
|  | 5\% | 6\% | 4\% | 1\% | 6\% | 8\% | 6\% | 5\% | 5\% | 5\% | 6\% | 5\% | 5\% | 3\% | 5\% | 7\% |
| Churchill | 55 | 37 | 17 | 7 | 19 | 28a | 27 | 26 | 55df | 54df | 49df | 1 | 4DF | 0 | 44 | 11 |
|  | 4\% | 4\% | 3\% | 2\% | 3\% | 6\% | 3\% | 5\% | 4\% | 4\% | 4\% | 1\% | 6\% | -\% | 4\% | 3\% |
| Tesco | 37 | 16 | 21 | 14 | 14 | 9 | 29 | 8 | 37 | 34 | 31 | 2 | 4 acf | * | 30 | 7 |
|  | 2\% | 2\% | 3\% | 4\% | 2\% | 2\% | 3\% | 1\% | 2\% | 3\% | 2\% | 2\% | 5\% | 1\% | 3\% | 2\% |
| Swinton | 21 | 11 | 10 | 4 | 10 | 7 | 3 | 15A | 21 | 18 | 15 | $3 f$ | 2f | 0 | 13 | 8 |
|  | 1\% | 1\% | 2\% | 1\% | 2\% | 1\% | *\% | 3\% | 1\% | 1\% | 1\% | 3\% | 3\% | -\% | 1\% | 2\% |
| Saga | 33 | 24 | 8 | 0 | 1 | 32 AB | 20 | 11 | 33 | 30 | 28 | 2 | $2 f$ | 0 | 19 | 13 |
|  | 2\% | 3\% | 1\% | -\% | *\% | 6\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 3\% | -\% | 2\% | 4\% |
| Hastings | 38 | 17 | 20 | 15 | 12 | 11 | 23 | 15 | 38 f | 36 f | 34 f | 2 | $2 f$ | 0 | 27 | 11 |
|  | 3\% | 2\% | 3\% | 4\% | 2\% | 2\% | 3\% | 3\% | 3\% | 3\% | 3\% | 2\% | 2\% | -\% | 2\% | 3\% |
| Who handled claim |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| NAF insurer | 874 | 527 | 347 | 209 | 355 | 310 | 531 | 308 | 874F | 788F | 746 F | 70F | 41F | 17 | 664 | 210 |
|  | 58\% | 59\% | 57\% | 56\% | 56\% | 63\% | 60\% | 56\% | 58\% | 59\% | 59\% | 58\% | 55\% | 38\% | 59\% | 56\% |
| AF insurer | 522 | 305 | 217 | 138 | 233 | 151 | 310 | 195 | 522 | 455 | 429 | 44 | 27 | 22ABCDE | 371 | 145 |
|  | 35\% | 34\% | 35\% | 37\% | 37\% | 31\% | 35\% | 35\% | 35\% | 34\% | 34\% | 37\% | 36\% | 50\% | 33\% | 39\% |
| Other | 76 | 38 | 38 | 21 | 33 | 22 | 39 | 33 | 76 | 66 | 60 | 5 | 6 c | 5ABCD | 59 | 17 |
|  | 5\% | 4\% | 6\% | 6\% | 5\% | 4\% | 4\% | 6\% | 5\% | 5\% | 5\% | 4\% | 8\% | 11\% | 5\% | 5\% |
| DK | 28 | 18 | 9 | 7 | 11 | 10 | 12 | 16 | 28 | 26 | 25 | 1 | 1 | 1 | 24 | 4 |
|  | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 3\% | 2\% | 2\% | 2\% | 1\% | 1\% | 2\% | 2\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Gender |  |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $35-54$ (b) | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | (a) | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) | Wal <br> (e) | $\begin{array}{r} \text { NI } \\ \text { (f) } \end{array}$ | Urban <br> (a) | Rural <br> (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Who decided repairs |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Self | 324 | 209 | 115 | 95 c | 141 | 88 | 211b | 98 | 324 | 293d | 279d | 19 | 14 | 11d | 258b | 64 |
|  | 22\% | 23\% | 19\% | 25\% | 22\% | 18\% | 24\% | 18\% | 22\% | 22\% | 22\% | 16\% | 19\% | 25\% | 23\% | 17\% |
| NAF insurer | 580 | 344 | 236 | 120 | 233 | 227AB | 351 | 207 | 580F | 519F | 490F | 52F | 29F | 8 | 421 | 159 |
|  | 39\% | 39\% | 39\% | 32\% | 37\% | 46\% | 39\% | 37\% | 39\% | 39\% | 39\% | 44\% | 38\% | 19\% | 38\% | 42\% |
| AF insurer | 371 | 213 | 158 | 87 | 168 | 115 | 210 | 146 | 371 | 319 | 299 | 34 | 20 | 18ABCdE | 271 | 97 |
|  | 25\% | 24\% | 26\% | 23\% | 27\% | 23\% | 24\% | 26\% | 25\% | 24\% | 24\% | 28\% | 27\% | 39\% | 24\% | 26\% |
| Other | 149 | 80 | 69 | 44 | 57 | 47 | 79 | 69 | 149 | 133 | 125 | 11 | 8 | 5 | 107 | 41 |
|  | 10\% | 9\% | 11\% | 12\% | 9\% | 10\% | 9\% | 13\% | 10\% | 10\% | 10\% | 9\% | 10\% | 12\% | 10\% | 11\% |
| DK | 73 | 41 | 32 | 28c | 30 | 15 | 38 | 30 | 73 | 67 | 63 | 4 | 4 | 2 | 59 | 13 |
|  | 5\% | 5\% | 5\% | 7\% | 5\% | 3\% | 4\% | 5\% | 5\% | 5\% | 5\% | 3\% | 6\% | 5\% | 5\% | 4\% |
| Who offered Rep vehicle |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| NAF insurer | 535 | 312 | 223 | 121 | 222 | 192 | 308 | 207 | 535F | 479F | 449F | 47F | 31F | 9 | 386 | 149 |
|  | 36\% | 35\% | 36\% | 32\% | 35\% | 39\% | 35\% | 38\% | 36\% | 36\% | 36\% | 39\% | 41\% | 20\% | 35\% | 40\% |
| AF insurer | 457 | 273 | 184 | 123 | 201 | 133 | 276 | 166 | 457 | 399 | 378 | 41 | 21 | 17abce | 345 | 107 |
|  | 30\% | 31\% | 30\% | 33\% | 32\% | 27\% | 31\% | 30\% | 30\% | 30\% | 30\% | 34\% | 28\% | 38\% | 31\% | 29\% |
| Other | 311 | 180 | 130 | 60 | 131 | 120A | 199 | 102 | 311 | 275 | 259 | 24 | 16 | 13abcd | 227 | 84 |
|  | 21\% | 20\% | 21\% | 16\% | 21\% | 24\% | 22\% | 18\% | 21\% | 21\% | 21\% | 20\% | 21\% | 28\% | 20\% | 22\% |
| DK | 44 | 24 | 20 | 14 | 22 | 8 | 22 | 17 | 44 | 42 | 40 | 1 | 2 | * | 37 | 5 |
|  | 3\% | 3\% | 3\% | 4\% | 3\% | 2\% | 2\% | 3\% | 3\% | 3\% | 3\% | 1\% | 3\% | 1\% | 3\% | 1\% |
| Received Rep vehicle |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 1191 | 675 | 516A | 288 | 517 | 386 | 722 | 428 | 1191 | 1055 | 995 | 102bcf | 60 | 34 | 874 | 310 |
|  | 79\% | 76\% | 84\% | 77\% | 82\% | 78\% | 81\% | 78\% | 79\% | 79\% | 79\% | 85\% | 80\% | 76\% | 78\% | 83\% |
| No | 297 | 206B | 91 | 82 | 113 | 102 | 161 | 121 | 297 | 269 | 254 | 18 | 14 | 11d | 232 | 65 |
|  | 20\% | 23\% | 15\% | 22\% | 18\% | 21\% | 18\% | 22\% | 20\% | 20\% | 20\% | 15\% | 19\% | 23\% | 21\% | 17\% |
| Condition post repair |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Better | 154 | 111B | 43 | 38 | 70 | 46 | 87 | 61 | 154 f | 138 f | 131f | 14f | 7 | 2 | 115 | 39 |
|  | 10\% | 12\% | 7\% | 10\% | 11\% | 9\% | 10\% | 11\% | 10\% | 10\% | 10\% | 12\% | 9\% | 5\% | 10\% | 11\% |
| Same | 872 | 491 | 381a | 183 | 367a | 322Ab | 557B | 281 | 872 | 778 | 739 | 71 | 39 | 24 | 643 | 224 |
|  | 58\% | 55\% | 62\% | 49\% | 58\% | 65\% | 62\% | 51\% | 58\% | 58\% | 59\% | 59\% | 52\% | 52\% | 58\% | 60\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **
Base: All

|  | Gender |  |  | Age |  |  | Social Grade |  | Country |  |  |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ (\mathrm{a}) \end{array}$ | $\begin{array}{r} 35-54 \\ (b) \end{array}$ | $55+$ (c) | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK E } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | $\begin{aligned} & \text { Sco } \\ & \text { (d) } \end{aligned}$ | Wal <br> (e) | $\begin{gathered} \mathrm{NI} \\ \text { (f) } \end{gathered}$ | Urban (a) | Rural (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Worse | $\begin{gathered} 128 \\ 9 \% \end{gathered}$ | $\begin{gathered} 77 \\ 9 \% \end{gathered}$ | $\begin{gathered} 51 \\ 8 \% \end{gathered}$ | $\begin{gathered} 34 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 62 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 32 \\ 7 \% \end{gathered}$ | $\begin{gathered} 79 \\ 9 \% \end{gathered}$ | $\begin{gathered} 45 \\ 8 \% \end{gathered}$ | $\begin{gathered} 128 \\ 9 \% \end{gathered}$ | $\begin{gathered} 109 \\ 8 \% \end{gathered}$ | $\begin{gathered} 102 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 13 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 7 \\ & 9 \% \end{aligned}$ | $\begin{aligned} & \text { 6abc } \\ & 13 \% \end{aligned}$ | $\begin{gathered} 92 \\ 8 \% \end{gathered}$ | $\begin{gathered} 34 \\ 9 \% \end{gathered}$ |
| Worth post repair |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| More | 7 | 2 | 5 | 0 | 2 | 5 | 3 | 2 | 7 | 6 | 6 | * | 0 | * | 5 | 2 |
|  | *\% | *\% | 1\% | -\% | *\% | 1\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | *\% | *\% |
| Same | 932 | 560 | 372 | 197 | 409A | 326A | 595B | 304 | 932F | 833F | 791eF | 80eF | 42f | 19 | 686 | 245 |
|  | 62\% | 63\% | 61\% | 52\% | 65\% | 66\% | 67\% | 55\% | 62\% | 62\% | 63\% | 66\% | 56\% | 43\% | 61\% | 65\% |
| Less | 161 | 103 | 59 | 47 | 62 | 51 | 97 | 60 | 161 | 136 | 126 | 15 | 9 | 11ABCDE | 119 | 37 |
|  | 11\% | 12\% | 10\% | 13\% | 10\% | 10\% | 11\% | 11\% | 11\% | 10\% | 10\% | 12\% | 12\% | 23\% | 11\% | 10\% |
| Replacement met needs |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Exceeded | 205 | 105 | 100a | 67b | 74 | 64 | 114 | 85 | 205 | 184 | 171 | 16 | 13 | 5 | 158 | 47 |
|  | 14\% | 12\% | 16\% | 18\% | 12\% | 13\% | 13\% | 15\% | 14\% | 14\% | 14\% | 14\% | 17\% | 11\% | 14\% | 12\% |
| Met | 809 | 462 | 347 | 186 | 349 | 274 | 492 | 286 | 809 | 715 | 675 | 69 | 40 | 25 | 594 | 211 |
|  | 54\% | 52\% | 57\% | 50\% | 55\% | 56\% | 55\% | 52\% | 54\% | 54\% | 54\% | 58\% | 53\% | 56\% | 53\% | 56\% |
| Below | 171 | 103 | 68 | 34 | 88 | 49 | 115 | 54 | 171 | 151 | 143 | 16 | 8 | 4 | 116 | 52 |
|  | 11\% | 12\% | 11\% | 9\% | 14\% | 10\% | 13\% | 10\% | 11\% | 11\% | 11\% | 13\% | 10\% | 9\% | 10\% | 14\% |
| AF insurer handled claim \& willing to take part in repair inspection |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 273 | 164 | 110 | 47 | 124a | 103A | 171 | 96 | 273 | 240 | 227 | 23 | 14 | 10 | 196 | 73 |
|  | 18\% | 18\% | 18\% | 12\% | 20\% | 21\% | 19\% | 17\% | 18\% | 18\% | 18\% | 19\% | 18\% | 22\% | 18\% | 19\% |
| No | 1227 | 725 | 501 | 329bC | 507 | 390 | 721 | 456 | 1227 | 1095 | 1033 | 97 | 61 | 35 | 922 | 303 |
|  | 82\% | 82\% | 82\% | 88\% | 80\% | 79\% | 81\% | 83\% | 82\% | 82\% | 82\% | 81\% | 82\% | 78\% | 82\% | 81\% |

Size of claim
High
Medium
ow

| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| $-\%$ | $-\%$ | $-\%$ | $-\%$ | $-\%$ | $-\%$ | $-\%$ | $-\%$ | $-\%$ | $-\%$ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| $-\%$ | $-\%$ | $-\%$ | $-\%$ | $-\%$ | $-\%$ | $-\%$ | $-\%$ | $-\%$ | $-\%$ |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| $-\%$ | $-\%$ | $-\%$ | $-\%$ | $-\%$ | $-\%$ | $-\%$ | $-\%$ | $-\%$ | $-\%$ |

Cost of repairs and replacement vehicle
 95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 1 (continuation)
Breaks by breaks
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

|  |  | Years High (a) | MI <br> Low <br> (b) | Miles per annumHigh(a) |  | Pastexperience - MI |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Gender |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Male | 889 | 581b | 300 | 477B | 387 | 383B | 506 | 117b | 771 | 666 | 143 | 295 | 493 | 343c | 364 | 175 |
|  | 59\% | 62\% | 54\% | 64\% | 55\% | 67\% | 54\% | 68\% | 58\% | 58\% | 63\% | 60\% | 61\% | 63\% | 60\% | 54\% |
| Female | 611 | 353 | 252a | 263 | 313A | 185 | 426A | 56 | 552 a | 477 | 84 | 198 | 319 | 206 | 243 | 152a |
|  | 41\% | 38\% | 46\% | 36\% | 45\% | 33\% | 46\% | 32\% | 42\% | 42\% | 37\% | 40\% | 39\% | 37\% | 40\% | 46\% |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 17-34 | 376 | 0 | 374 A | 173 | 174 | 118 | 257a | 55 | 319 | 272 | 72a | 137b | 172 | 95 | 182A | 97A |
|  | 25\% | -\% | 68\% | 23\% | 25\% | 21\% | 28\% | 32\% | 24\% | 24\% | 32\% | 28\% | 21\% | 17\% | 30\% | 30\% |
| 35-54 | 632 | 464B | 160 | 355B | 260 | 266b | 366 | 69 | 561 | 485 | 97 | 187 | 375a | 257b | 235 | 131 |
|  | 42\% | 50\% | 29\% | 48\% | 37\% | 47\% | 39\% | 40\% | 42\% | 42\% | 42\% | 38\% | 46\% | 47\% | 39\% | 40\% |
| 55+ | 493 | 470B | 18 | 212 | 266A | 184 | 309 | 49 | 443 | 386b | 58 | 169 | 265 | 197 | 191 | 99 |
|  | 33\% | 50\% | 3\% | 29\% | 38\% | 32\% | 33\% | 28\% | 33\% | 34\% | 26\% | 34\% | 33\% | 36\% | 31\% | 30\% |
| Social Grade |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ABC1 | 891 | 580b | 304 | 479B | 382 | 343 | 548 | 85 | 805A | 682 | 143 | 253 | 525A | 367bc | 364 C | 153 |
|  | 59\% | 62\% | 55\% | 65\% | 55\% | 60\% | 59\% | 49\% | 61\% | 60\% | 63\% | 51\% | 65\% | 67\% | 60\% | 47\% |
| C2DE | 552 | 328 | 217 | 244 | 286A | 204 | 348 | 82B | 469 | 426 | 72 | 220B | 266 | 162 | 226a | 158AB |
|  | 37\% | 35\% | 39\% | 33\% | 41\% | 36\% | 37\% | 48\% | 35\% | 37\% | 32\% | 45\% | 33\% | 30\% | 37\% | 48\% |
| Country |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| UK | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
|  | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |
| Eng/Wal | 1335 | 827 | 496 | 656 | 628 | 511 | 824 | 153 | 1179 | 1013 | 204 | 439 | 719 | 492 | 542 | 287 |
|  | 89\% | 89\% | 90\% | 89\% | 90\% | 90\% | 88\% | 88\% | 89\% | 89\% | 90\% | 89\% | 89\% | 89\% | 89\% | 88\% |
| Eng | 1260 | 779 | 469 | 611 | 601 | 484 | 776 | 145 | 1112 | 955 | 193 | 415 | 677 | 469 | 510 | 267 |
|  | 84\% | 83\% | 85\% | 83\% | 86\% | 85\% | 83\% | 84\% | 84\% | 84\% | 85\% | 84\% | 83\% | 85\% | 84\% | 82\% |
| Sco | 120 | 81 | 37 | 59 | 55 | 45 | 75 | 15 | 105 | 96 | 16 | 40 | 64 | 43 | 49 | 25 |
|  | 8\% | 9\% | 7\% | 8\% | 8\% | 8\% | 8\% | 9\% | 8\% | 8\% | 7\% | 8\% | 8\% | 8\% | 8\% | 8\% |
| Wal | 75 | 48 | 27 | 46 | 27 | 26 | 49 | 8 | 67 | 59 | 11 | 25 | 42 | 23 | 32 | 20 |
|  | 5\% | 5\% | 5\% | 6\% | 4\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 4\% | 5\% | 6\% |
| NI | 45 | 26 | 19 | 25 | 16 | 12 | 33 | 5 | 40 | 33 | 7 | 14 | 29 | 15 | 16 | 14 |
|  | 3\% | 3\% | 3\% | 3\% | 2\% | 2\% | 4\% | 3\% | 3\% | 3\% | 3\% | 3\% | 4\% | 3\% | 3\% | 4\% |

[^1]|  |  | Years High (a) | MI <br> Low <br> (b) | Miles per annum <br> High Low <br> (a) <br> (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Area |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Urban | $\begin{gathered} 1117 \\ 74 \% \end{gathered}$ | $\begin{gathered} 652 \\ 70 \% \end{gathered}$ | $\begin{gathered} 453 \mathrm{~A} \\ 82 \% \end{gathered}$ | $\begin{gathered} 508 \\ 69 \% \end{gathered}$ | $\begin{gathered} 560 \mathrm{~A} \\ 80 \% \end{gathered}$ | $\begin{gathered} 426 \\ 75 \% \end{gathered}$ | $\begin{gathered} 692 \\ 74 \% \end{gathered}$ | $\begin{gathered} 132 \\ 76 \% \end{gathered}$ | $\begin{gathered} 981 \\ 74 \% \end{gathered}$ | $\begin{gathered} 843 \\ 74 \% \end{gathered}$ | $\begin{gathered} 175 \\ 77 \% \end{gathered}$ | $\begin{gathered} 382 \\ 78 \% \end{gathered}$ | $\begin{gathered} 601 \\ 74 \% \end{gathered}$ | $\begin{gathered} 399 \\ 73 \% \end{gathered}$ | $\begin{gathered} 459 \\ 75 \% \end{gathered}$ | $\begin{gathered} 245 \\ 75 \% \end{gathered}$ |
| Rural | $\begin{gathered} 376 \\ 25 \% \end{gathered}$ | $\begin{array}{r} 279 B \\ 30 \% \end{array}$ | $\begin{aligned} & 94 \\ & 17 \% \end{aligned}$ | $\begin{array}{r} 225 B \\ 30 \% \end{array}$ | $\begin{gathered} 140 \\ 20 \% \end{gathered}$ | $\begin{gathered} 137 \\ 24 \% \end{gathered}$ | $\begin{gathered} 239 \\ 26 \% \end{gathered}$ | $\begin{aligned} & 41 \\ & 24 \% \end{aligned}$ | $\begin{gathered} 335 \\ 25 \% \end{gathered}$ | $\begin{gathered} 294 \\ 26 \% \end{gathered}$ | $\begin{aligned} & 50 \\ & 22 \% \end{aligned}$ | $\begin{gathered} 107 \\ 22 \% \end{gathered}$ | $\begin{gathered} 208 \\ 26 \% \end{gathered}$ | $\begin{gathered} 149 \\ 27 \% \end{gathered}$ | $\begin{gathered} 145 \\ 24 \% \end{gathered}$ | $\begin{aligned} & 80 \\ & 25 \% \end{aligned}$ |
| Years - MI |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| High | $\begin{aligned} & 934 \\ & 62 \% \end{aligned}$ | $\begin{aligned} & 934 B \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | $\begin{gathered} 484 \\ 65 \% \end{gathered}$ | $\begin{gathered} 427 \\ 61 \% \end{gathered}$ | $\begin{gathered} 374 \\ 66 \% \end{gathered}$ | $\begin{gathered} 560 \\ 60 \% \end{gathered}$ | $\begin{aligned} & 97 \\ & 56 \% \end{aligned}$ | $\begin{gathered} 835 \\ 63 \% \end{gathered}$ | $\begin{gathered} 728 \\ 64 \% \end{gathered}$ | $\begin{gathered} 130 \\ 57 \% \end{gathered}$ | $\begin{gathered} 295 \\ 60 \% \end{gathered}$ | $\begin{array}{r} 542 a \\ 67 \% \end{array}$ | $\begin{gathered} 402 \mathrm{BC} \\ 73 \% \end{gathered}$ | $\begin{gathered} 345 \\ 57 \% \end{gathered}$ | $\begin{gathered} 177 \\ 54 \% \end{gathered}$ |
| Low | $\begin{aligned} & 552 \\ & 37 \% \end{aligned}$ | $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | $\begin{aligned} & 552 \mathrm{~A} \\ & 100 \% \end{aligned}$ | $\begin{gathered} 248 \\ 33 \% \end{gathered}$ | $\begin{gathered} 269 \\ 38 \% \end{gathered}$ | $\begin{gathered} 189 \\ 33 \% \end{gathered}$ | $\begin{gathered} 363 \\ 39 \% \end{gathered}$ | $\begin{aligned} & 76 \\ & 44 \% \end{aligned}$ | $\begin{gathered} 474 \\ 36 \% \end{gathered}$ | $\begin{gathered} 407 \\ 36 \% \end{gathered}$ | $\begin{aligned} & 97 \\ & 43 \% \end{aligned}$ | $\begin{gathered} 196 b \\ 40 \% \end{gathered}$ | $\begin{aligned} & 260 \\ & 32 \% \end{aligned}$ | $\begin{gathered} 144 \\ 26 \% \end{gathered}$ | $\begin{array}{r} 256 \mathrm{~A} \\ 42 \% \end{array}$ | $\begin{array}{r} 146 \mathrm{~A} \\ 45 \% \end{array}$ |
| Miles per annum |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| High | $\begin{gathered} 740 \\ 49 \% \end{gathered}$ | $\begin{array}{r} 484 b \\ 52 \% \end{array}$ | $\begin{gathered} 248 \\ 45 \% \end{gathered}$ | $\begin{aligned} & \text { 740B } \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | $\begin{gathered} 295 \\ 52 \% \end{gathered}$ | $\begin{gathered} 445 \\ 48 \% \end{gathered}$ | $\begin{aligned} & 71 \\ & 41 \% \end{aligned}$ | $\begin{array}{r} \text { 669a } \\ 51 \% \end{array}$ | $\begin{gathered} 557 \\ 49 \% \end{gathered}$ | $\begin{gathered} 115 \\ 51 \% \end{gathered}$ | $\begin{gathered} 232 \\ 47 \% \end{gathered}$ | $\begin{gathered} 422 \\ 52 \% \end{gathered}$ | $\begin{array}{r} 288 \mathrm{C} \\ 52 \% \end{array}$ | $\begin{gathered} 311 \mathrm{c} \\ 51 \% \end{gathered}$ | $\begin{gathered} 136 \\ 42 \% \end{gathered}$ |
| Low | $\begin{gathered} 700 \\ 47 \% \end{gathered}$ | $\begin{gathered} 427 \\ 46 \% \end{gathered}$ | $\begin{gathered} 269 \\ 49 \% \end{gathered}$ | $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | $\begin{aligned} & 700 \mathrm{~A} \\ & 100 \% \end{aligned}$ | $\begin{gathered} 254 \\ 45 \% \end{gathered}$ | $\begin{gathered} 446 \\ 48 \% \end{gathered}$ | $\begin{aligned} & 86 \\ & 50 \% \end{aligned}$ | $\begin{gathered} 610 \\ 46 \% \end{gathered}$ | $\begin{gathered} 544 \\ 48 \% \end{gathered}$ | $\begin{aligned} & 98 \\ & 43 \% \end{aligned}$ | $\begin{gathered} 248 \\ 50 \% \end{gathered}$ | $\begin{gathered} 358 \\ 44 \% \end{gathered}$ | $\begin{aligned} & 243 \\ & 44 \% \end{aligned}$ | $\begin{gathered} 283 \\ 46 \% \end{gathered}$ | $\begin{gathered} 167 \\ 51 \% \end{gathered}$ |
| Past experience - MI |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | $\begin{gathered} 568 \\ 38 \% \end{gathered}$ | $\begin{gathered} 374 \\ 40 \% \end{gathered}$ | $\begin{gathered} 189 \\ 34 \% \end{gathered}$ | $\begin{gathered} 295 \\ 40 \% \end{gathered}$ | $\begin{gathered} 254 \\ 36 \% \end{gathered}$ | $\begin{aligned} & \text { 568B } \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | $\begin{aligned} & 56 \\ & 32 \% \end{aligned}$ | $\begin{gathered} 512 \\ 39 \% \end{gathered}$ | $\begin{gathered} 422 \\ 37 \% \end{gathered}$ | $\begin{aligned} & 85 \\ & 37 \% \end{aligned}$ | $\begin{gathered} 198 \\ 40 \% \end{gathered}$ | $\begin{gathered} 312 \\ 38 \% \end{gathered}$ | $\begin{gathered} 205 \\ 37 \% \end{gathered}$ | $\begin{gathered} 243 \\ 40 \% \end{gathered}$ | $\begin{gathered} 111 \\ 34 \% \end{gathered}$ |
| No | $\begin{aligned} & 932 \\ & 62 \% \end{aligned}$ | $\begin{gathered} 560 \\ 60 \% \end{gathered}$ | $\begin{gathered} 363 \\ 66 \% \end{gathered}$ | $\begin{gathered} 445 \\ 60 \% \end{gathered}$ | $\begin{aligned} & 446 \\ & 64 \% \end{aligned}$ | $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | $\begin{aligned} & 932 \mathrm{~A} \\ & 100 \% \end{aligned}$ | $\begin{gathered} 117 \\ 68 \% \end{gathered}$ | $\begin{gathered} 811 \\ 61 \% \end{gathered}$ | $\begin{gathered} 721 \\ 63 \% \end{gathered}$ | $\begin{gathered} 143 \\ 63 \% \end{gathered}$ | $\begin{gathered} 295 \\ 60 \% \end{gathered}$ | $\begin{aligned} & 500 \\ & 62 \% \end{aligned}$ | $\begin{gathered} 345 \\ 63 \% \end{gathered}$ | $\begin{gathered} 364 \\ 60 \% \end{gathered}$ | $\begin{gathered} 215 \\ 66 \% \end{gathered}$ |
| Links to industry |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | $\begin{gathered} 173 \\ 12 \% \end{gathered}$ | $\begin{aligned} & 97 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 76 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 71 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 86 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 56 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 117 \\ 13 \% \end{gathered}$ | $\begin{aligned} & \text { 173B } \\ & 100 \% \end{aligned}$ | 0 $-\%$ | $\begin{gathered} 133 \\ 12 \% \end{gathered}$ | $\begin{aligned} & 31 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 73 b \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 82 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 62 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 64 \\ & 11 \% \end{aligned}$ | 47 $14 \%$ |
| No | $\begin{gathered} 1323 \\ 88 \% \end{gathered}$ | $\begin{gathered} 835 \\ 89 \% \end{gathered}$ | $\begin{gathered} 474 \\ 86 \% \end{gathered}$ | $\begin{gathered} 669 \\ 90 \% \end{gathered}$ | $\begin{aligned} & 610 \\ & 87 \% \end{aligned}$ | $\begin{gathered} 512 \\ 90 \% \end{gathered}$ | $\begin{gathered} 811 \\ 87 \% \end{gathered}$ | $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | $\begin{array}{r} 1323 \mathrm{~A} \\ 100 \% \end{array}$ | $\begin{gathered} 1010 \\ 88 \% \end{gathered}$ | $\begin{aligned} & 196 \\ & 86 \% \end{aligned}$ | $\begin{aligned} & 418 \\ & 85 \% \end{aligned}$ | $\begin{array}{r} 730 \mathrm{a} \\ 90 \% \end{array}$ | $\begin{gathered} 488 \\ 89 \% \end{gathered}$ | $\begin{gathered} 544 \\ 89 \% \end{gathered}$ | $\begin{gathered} 277 \\ 85 \% \end{gathered}$ |
| Understand entitlement |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | $\begin{gathered} 1143 \\ 76 \% \end{gathered}$ | $\begin{gathered} 728 \\ 78 \% \end{gathered}$ | $\begin{gathered} 407 \\ 74 \% \end{gathered}$ | $\begin{gathered} 557 \\ 75 \% \end{gathered}$ | $\begin{gathered} 544 \\ 78 \% \end{gathered}$ | $\begin{gathered} 422 \\ 74 \% \end{gathered}$ | $\begin{gathered} 721 \\ 77 \% \end{gathered}$ | $\begin{gathered} 133 \\ 77 \% \end{gathered}$ | $\begin{gathered} 1010 \\ 76 \% \end{gathered}$ | $\begin{array}{r} 1143 \mathrm{~B} \\ 100 \% \end{array}$ | $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | $\begin{array}{r} 409 B \\ 83 \% \end{array}$ | $\begin{gathered} 598 \\ 74 \% \end{gathered}$ | $\begin{aligned} & 403 \\ & 73 \% \end{aligned}$ | $\begin{aligned} & 462 \\ & 76 \% \end{aligned}$ | $\begin{array}{r} 266 a \\ 82 \% \end{array}$ |
| No | $\begin{aligned} & 227 \\ & 15 \% \end{aligned}$ | $\begin{gathered} 130 \\ 14 \% \end{gathered}$ | $\begin{aligned} & 97 \\ & 18 \% \end{aligned}$ | $\begin{gathered} 115 \\ 16 \% \end{gathered}$ | $\begin{aligned} & 98 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 85 \\ & 15 \% \end{aligned}$ | $\begin{gathered} 143 \\ 15 \% \end{gathered}$ | $\begin{aligned} & 31 \\ & 18 \% \end{aligned}$ | $\begin{gathered} 196 \\ 15 \% \end{gathered}$ | - ${ }_{\text {- }}$ | $\begin{aligned} & 227 \mathrm{~A} \\ & 100 \% \end{aligned}$ | 58 $12 \%$ | $\begin{array}{r} 147 \mathrm{~A} \\ 18 \% \end{array}$ | $\begin{aligned} & 89 \mathrm{c} \\ & 16 \% \end{aligned}$ | 103 c $17 \%$ | 33 $10 \%$ |

[^2]|  |  | Years High (a) | MI <br> Low <br> (b) | Miles per annum <br> High Low <br> (a) (b) |  | Past experience Yes <br> (a) | $\begin{gathered} -\mathrm{MI} \\ \text { NO } \\ \text { (b) } \end{gathered}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Aware of rights |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 493 | 295 | 196 | 232 | 248 | 198 | 295 | 73b | 418 | 409B | 58 | 493B | 0 | 171 | 193 | 126 |
|  | 33\% | 32\% | 35\% | 31\% | 35\% | 35\% | 32\% | 42\% | 32\% | 36\% | 25\% | 100\% | -\% | 31\% | 32\% | 39\% |
| No | 812 | 542B | 260 | 422 | 358 | 312 | 500 | 82 | 730 | 598 | 147A | 0 | 812A | 306 | 336 | 159 |
|  | 54\% | 58\% | 47\% | 57\% | 51\% | 55\% | 54\% | 48\% | 55\% | 52\% | 65\% | -\% | 100\% | 56\% | 55\% | 49\% |
| Damage to vehicle |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Low | 549 | 402B | 144 | 288 | 243 | 205 | 345 | 62 | 488 | 403 | 89 | 171 | 306 | 549BC | 0 | 0 |
|  | 37\% | 43\% | 26\% | 39\% | 35\% | 36\% | 37\% | 36\% | 37\% | 35\% | 39\% | 35\% | 38\% | 100\% | -\% | -\% |
| Medium | 608 | 345 | 256A | 311 | 283 | 243 | 364 | 64 | 544 | 462 | 103 | 193 | 336 | 0 | 608AC | 0 |
|  | 41\% | 37\% | 46\% | 42\% | 40\% | 43\% | 39\% | 37\% | 41\% | 40\% | 45\% | 39\% | 41\% | -\% | 100\% | -\% |
| High | 326 | 177 | 146A | 136 | 167a | 111 | 215 | 47 | 277 | 266b | 33 | 126b | 159 | 0 | 0 | 326AB |
|  | 22\% | 19\% | 26\% | 18\% | 24\% | 20\% | 23\% | 27\% | 21\% | 23\% | 15\% | 25\% | 20\% | -\% | -\% | 100\% |
| Vehicle written off |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 309 | 154 | 153A | 131 | 158 | 103 | 206 | 41 | 268 | 243 | 53 | 120b | 153 | 24 | 110A | 172AB |
|  | 21\% | 16\% | 28\% | 18\% | 23\% | 18\% | 22\% | 24\% | 20\% | 21\% | 23\% | 24\% | 19\% | 4\% | 18\% | 53\% |
| No | 1179 | 775B | 392 | 602 | 539 | 461 | 718 | 132 | 1043 | 897 | 169 | 371 | 652 | 521BC | 496 C | 152 |
|  | 79\% | 83\% | 71\% | 81\% | 77\% | 81\% | 77\% | 76\% | 79\% | 78\% | 74\% | 75\% | 80\% | 95\% | 82\% | 47\% |
| Personal injury |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 468 | 231 | 235A | 214 | 222 | 197b | 271 | 67b | 399 | 358 | 70 | 165 | 226 | 77 | 224A | 158AB |
|  | 31\% | 25\% | 43\% | 29\% | 32\% | 35\% | 29\% | 39\% | 30\% | 31\% | 31\% | 33\% | 28\% | 14\% | 37\% | 48\% |
| No | 1031 | 701B | 317 | 524 | 478 | 369 | 661a | 106 | 923a | 783 | 158 | 328 | 585 | 472BC | 382 C | 169 |
|  | 69\% | 75\% | 57\% | 71\% | 68\% | 65\% | 71\% | 61\% | 70\% | 69\% | 69\% | 67\% | 72\% | 86\% | 63\% | 52\% |
| Insurance channel |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Insurance co | 841 | 495 | 341A | 420 | 395 | 323 | 518 | 95 | 744 | 644 | 136 | 265 | 477 | 294 | 356 | 180 |
|  | 56\% | 53\% | 62\% | 57\% | 56\% | 57\% | 56\% | 55\% | 56\% | 56\% | 60\% | 54\% | 59\% | 53\% | 59\% | 55\% |
| Broker | 316 | 208 | 102 | 138 | 162 | 112 | 204 | 31 | 283 | 241 | 43 | 112 | 159 | 120 | 117 | 73 |
|  | 21\% | 22\% | 19\% | 19\% | 23\% | 20\% | 22\% | 18\% | 21\% | 21\% | 19\% | 23\% | 20\% | 22\% | 19\% | 22\% |
| PCW | 3 | 2 | 2 | 0 | 3 | 2 | 2 | 0 | 3 | 2 | 2 | 3 | 0 | 2 | 0 | 2 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | 1\% | 1\% | -\% | *\% | -\% | *\% |

[^3]|  | Total | Years High (a) | MI <br> Low <br> (b) | Miles per annumHigh(a) |  | Past experience Yes (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Insurance Company |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Admiral | 139 | 39 | 100A | 66 | 66 | 43 | 96 | 12 | 125 | 107 | 23 | 53 | 66 | 42 | 56 | 38 |
|  | 9\% | 4\% | 18\% | 9\% | 9\% | 8\% | 10\% | 7\% | 9\% | 9\% | 10\% | 11\% | 8\% | 8\% | 9\% | 12\% |
| Direct Line | 131 | 76 | 54 | 57 | 71 | 53 | 79 | 17 | 114 | 102 | 19 | 45 | 72 | 30 | 70A | 28 |
|  | 9\% | 8\% | 10\% | 8\% | 10\% | 9\% | 8\% | 10\% | 9\% | 9\% | 8\% | 9\% | 9\% | 5\% | 11\% | 9\% |
| Aviva | 113 | 74 | 38 | 52 | 56 | 53 | 60 | 14 | 99 | 82 | 23 | 35 | 61 | 37 | 45 | 27 |
|  | 8\% | 8\% | 7\% | 7\% | 8\% | 9\% | 6\% | 8\% | 7\% | 7\% | 10\% | 7\% | 8\% | 7\% | 7\% | 8\% |
| Axa | 38 | 22 | 16 | 22 | 15 | 10 | 28 | 2 | 36 | 32 | 3 | 16 | 21 | 9 | 18 | 10 |
|  | 3\% | 2\% | 3\% | 3\% | 2\% | 2\% | 3\% | 1\% | 3\% | 3\% | 1\% | 3\% | 3\% | 2\% | 3\% | 3\% |
| LV | 81 | 67B | 14 | 39 | 42 | 38 | 43 | 9 | 72 | 64 | 15 | 27 | 52 | 37 | 28 | 16 |
|  | 5\% | 7\% | 2\% | 5\% | 6\% | 7\% | 5\% | 5\% | 5\% | 6\% | 7\% | 6\% | 6\% | 7\% | 5\% | 5\% |
| Churchill | 55 | 44b | 11 | 23 | 32 | 16 | 38 | 3 | 51 | 42 | 8 | 11 | 32 | 23 | 20 | 12 |
|  | 4\% | 5\% | 2\% | 3\% | 5\% | 3\% | 4\% | 2\% | 4\% | 4\% | 4\% | 2\% | 4\% | 4\% | 3\% | 4\% |
| Tesco | 37 | 17 | 18 | 18 | 17 | 21 | 16 | 2 | 35 | 24 | 7 | 12 | 13 | 13 | 16 | 7 |
|  | 2\% | 2\% | 3\% | 2\% | 2\% | 4\% | 2\% | 1\% | 3\% | 2\% | 3\% | 2\% | 2\% | 2\% | 3\% | 2\% |
| Swinton | 21 | 14 | 7 | 11 | 10 | 6 | 15 | 1 | 20 | 12 | 4 | 3 | 16 | 4 | 6 | 10ab |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | *\% | 2\% | 1\% | 2\% | 1\% | 2\% | 1\% | 1\% | 3\% |
| Saga | 33 | 32B | 1 | 11 | 20 | 11 | 21 | 5 | 27 | 27 | 3 | 12 | 17 | 14 | 12 | 6 |
|  | 2\% | 3\% | *\% | 1\% | 3\% | 2\% | 2\% | 3\% | 2\% | 2\% | 1\% | 3\% | 2\% | 3\% | 2\% | 2\% |
| Hastings | 38 | 19 | 18 | 19 | 16 | 11 | 26 | 2 | 36 | 31 | 5 | 12 | 17 | 15 | 16 | 6 |
|  | 3\% | 2\% | 3\% | 3\% | 2\% | 2\% | 3\% | 1\% | 3\% | 3\% | 2\% | 3\% | 2\% | 3\% | 3\% | 2\% |
| Who handled claim |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| NAF insurer | 874 | 566b | 300 | 430 | 402 | 339 | 536 | 97 | 774 | 683 | 123 | 308b | 449 | 291 | 375A | 200a |
|  | 58\% | 61\% | 54\% | 58\% | 57\% | 60\% | 57\% | 56\% | 59\% | 60\% | 54\% | 62\% | 55\% | 53\% | 62\% | 61\% |
| AF insurer | 522 | 309 | 209 | 259 | 250 | 188 | 334 | 65 | 457 | 387 | 84 | 146 | 307a | 231BC | 191 | 94 |
|  | 35\% | 33\% | 38\% | 35\% | 36\% | 33\% | 36\% | 37\% | 35\% | 34\% | 37\% | 30\% | 38\% | 42\% | 32\% | 29\% |
| Other | 76 | 43 | 32 | 39 | 34 | 29 | 47 | 9 | 67 | 58 | 12 | 35 | 35 | 17 | 31 | 25a |
|  | 5\% | 5\% | 6\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 7\% | 4\% | 3\% | 5\% | 8\% |
| DK | 28 | 15 | 11 | 12 | 14 | 13 | 15 | 3 | 25 | 15 | 8 a | 3 | 22a | 11 | 10 | 7 |
|  | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 2\% | 1\% | 4\% | 1\% | 3\% | 2\% | 2\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 1 (continuation) Breaks by breaks

Base: All

|  |  | Years High (a) | MI <br> Low <br> (b) | Miles per annum High Low <br> (a) (b) |  | Past experience Yes <br> (a) | $\begin{gathered} -\quad \text { MI } \\ \text { NO } \\ \text { (b) } \end{gathered}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Who decided repairs |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Self | 324 | 190 | 132 | 154 | 158 | 125 | 198 | 47 | 277 | 231 | 59 | 105 | 180 | 161BC | 116c | 43 |
|  | 22\% | 20\% | 24\% | 21\% | 23\% | 22\% | 21\% | 27\% | 21\% | 20\% | 26\% | 21\% | 22\% | 29\% | 19\% | 13\% |
| NAF insurer | 580 | 388b | 190 | 281 | 277 | 236 | 344 | 57 | 520 | 452 | 87 | 196 | 294 | 161 | 265A | 148A |
|  | 39\% | 42\% | 34\% | 38\% | 40\% | 42\% | 37\% | 33\% | 39\% | 40\% | 38\% | 40\% | 36\% | 29\% | 44\% | 45\% |
| AF insurer | 371 | 234 | 133 | 192 | 170 | 131 | 241 | 46 | 325 | 284 | 48 | 111 | 223 | 156c | 147 | 67 |
|  | 25\% | 25\% | 24\% | 26\% | 24\% | 23\% | 26\% | 27\% | 25\% | 25\% | 21\% | 22\% | 27\% | 28\% | 24\% | 20\% |
| Other | 149 | 90 | 58 | 77 | 65 | 49 | 99 | 17 | 131 | 122 | 17 | 65b | 68 | 52 | 54 | 41 |
|  | 10\% | 10\% | 10\% | 10\% | 9\% | 9\% | 11\% | 10\% | 10\% | 11\% | 8\% | 13\% | 8\% | 9\% | 9\% | 13\% |
| DK | 73 | 32 | 36a | 34 | 29 | 25 | 48 | 6 | 67 | 52 | 14 | 16 | 45 | 20 | 26 | 27 ab |
|  | 5\% | 3\% | 7\% | 5\% | 4\% | 4\% | 5\% | 4\% | 5\% | 5\% | 6\% | 3\% | 6\% | 4\% | 4\% | 8\% |
| Who offered Rep vehicle |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| NAF insurer | 535 | 346 | 184 | 257 | 259 | 213 | 322 | 57 | 474 | 445B | 55 | 198B | 257 | 156 | 230A | 146A |
|  | 36\% | 37\% | 33\% | 35\% | 37\% | 38\% | 35\% | 33\% | 36\% | 39\% | 24\% | 40\% | 32\% | 28\% | 38\% | 45\% |
| AF insurer | 457 | 272 | 179 | 219 | 225 | 164 | 293 | 60 | 396 | 345 | 69 | 144 | 259 | 185 | 177 | 92 |
|  | 30\% | 29\% | 32\% | 30\% | 32\% | 29\% | 31\% | 35\% | 30\% | 30\% | 30\% | 29\% | 32\% | 34\% | 29\% | 28\% |
| Other | 311 | 210 | 98 | 170 | 132 | 118 | 193 | 31 | 280 | 248 | 37 | 116 | 159 | 132C | 128 | 49 |
|  | 21\% | 22\% | 18\% | 23\% | 19\% | 21\% | 21\% | 18\% | 21\% | 22\% | 16\% | 24\% | 20\% | 24\% | 21\% | 15\% |
| DK | 44 | 28 | 16 | 27b | 11 | 21 | 23 | 7 | 37 | 35 | 5 | 6 | 27 | 21 | 17 | 4 |
|  | 3\% | 3\% | 3\% | 4\% | 2\% | 4\% | 2\% | 4\% | 3\% | 3\% | 2\% | 1\% | 3\% | 4\% | 3\% | 1\% |
| Received Rep vehicle |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 1191 | 750 | 432 | 613b | 538 | 461 | 730 | 131 | 1056 | 951B | 146 | 390 | 640 | 420 | 505a | 257 |
|  | 79\% | 80\% | 78\% | 83\% | 77\% | 81\% | 78\% | 76\% | 80\% | 83\% | 64\% | 79\% | 79\% | 76\% | 83\% | 79\% |
| No | 297 | 182 | 111 | 124 | 157a | 102 | 195 | 40 | 257 | 187 | 78A | 102 | 163 | 129B | 95 | 69 |
|  | 20\% | 19\% | 20\% | 17\% | 22\% | 18\% | 21\% | 23\% | 19\% | 16\% | 34\% | 21\% | 20\% | 24\% | 16\% | 21\% |
| Condition post repair |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Better | 154 | 99 | 55 | 77 | 75 | 60 | 94 | 18 | 136 | 103 | 36A | 52 | 87 | 69c | 64 |  |
|  | 10\% | 11\% | 10\% | 10\% | 11\% | 11\% | 10\% | 10\% | 10\% | 9\% | 16\% | 10\% | 11\% | 13\% | 11\% | 6\% |
| Same | 872 | 591B | 269 | 456 | 392 | 332 | 541 | 89 | 780 | 677B | 105 | 284 | 465 | 389BC | 367 C | 107 |
|  | 58\% | 63\% | 49\% | 62\% | 56\% | 58\% | 58\% | 52\% | 59\% | 59\% | 46\% | 58\% | 57\% | 71\% | 60\% | 33\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 1 (continuation)
Breaks by breaks
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 1 (continuation)
Breaks by breaks
Base: All

|  | Total | Vehicle <br> written off |  | Personal injury |  | Insurance channel Insu rance |  | Direct |  | Insurance Company |  |  |  |  | Has |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  | Chur |  |  |  |
|  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | co <br> (a) | Broker <br> (b) | Admiral L <br> (a) | Line <br> (b) | Aviva (c) | Axa <br> (d) | (e) | chill Te <br> (f) | Tesco (g) | Saga <br> (i) | tings (j) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Gender |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Male | 889 | 189 | 691 | 267 | 622 | 503b | 160 | 83 | 62 | 66 | 22 | 55b | 37b | 16 | 24 | 17 |
|  | 59\% | 61\% | 59\% | 57\% | 60\% | 60\% | 51\% | 60\% | 48\% | 58\% | 57\% | 68\% | 68\% | 43\% | 75\% | 46\% |
| Female | 611 | 121 | 489 | 201 | 409 | 339 | 156a | 56 | 69 f | 47 | 16 | 26 | 17 | 21 | 8 | 20 |
|  | 41\% | 39\% | 41\% | 43\% | 40\% | 40\% | 49\% | 40\% | 52\% | 42\% | 43\% | 32\% | 32\% | 57\% | 25\% | 54\% |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 17-34 | 376 | 108B | 264 | 169B | 206 | 237 | 74 | 84BCDEF | 35E | 18e | 8 E | 4 | 7 | 14 | 0 | 15 |
|  | 25\% | 35\% | 22\% | 36\% | 20\% | 28\% | 23\% | 60\% | 27\% | 16\% | 20\% | 5\% | 12\% | 37\% | -\% | 40\% |
| 35-54 | 632 | 117 | 510 | 189 | 441 | 372B | 106 | 45 | 60 | 63Af | 20a | 37 | 19 | 14 | 1 | 12 |
|  | 42\% | 38\% | 43\% | 40\% | 43\% | 44\% | 34\% | 33\% | 46\% | 55\% | 54\% | 46\% | 35\% | 39\% | 2\% | 32\% |
| 55+ | 493 | 84 | 405a | 110 | 383A | 232 | 135A | 10 | 36A | 33A | 10A | 40 ABCd | d 28ABcd | - 9 | 32 | 11 |
|  | 33\% | 27\% | 34\% | 23\% | 37\% | 28\% | 43\% | 7\% | 27\% | 29\% | 26\% | 49\% | 52\% | 24\% | 98\% | 28\% |
| Social Grade |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ABC1 | 891 | 149 | 738A | 246 | 644A | 537 | 190 | 89 | 81 | 80f | 23 | 53 | 27 | 29 | 20 | 23 |
|  | 59\% | 48\% | 63\% | 53\% | 62\% | 64\% | 60\% | 64\% | 62\% | 70\% | 60\% | 65\% | 49\% | 79\% | 63\% | 60\% |
| C2DE | 552 | 153B | 393 | 196b | 356 | 274 | 116 | 45 | 43 | 31 | 15 | 27 | 26c | 8 | 11 | 15 |
|  | 37\% | 49\% | 33\% | 42\% | 35\% | 33\% | 37\% | 32\% | 33\% | 28\% | 38\% | 33\% | 48\% | 20\% | 33\% | 40\% |
| Country |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| UK | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
|  | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |
| Eng/Wal | 1335 | 276 | 1048 | 419 | 915 | 739 | 283 | 129D | 117D | 103D | 19 | 73D | 54D | 34 | 30 | 36 |
|  | 89\% | 89\% | 89\% | 90\% | 89\% | 88\% | 90\% | 93\% | 89\% | 91\% | 51\% | 90\% | 98\% | 93\% | 93\% | 95\% |
| Eng | 1260 | 254 | 995 | 395 | 864 | 700 | 261 | 123D | 111D | 97D | 17 | 69D | 49D | 31 | 28 | 34 |
|  | 84\% | 82\% | 84\% | 84\% | 84\% | 83\% | 83\% | 89\% | 85\% | 86\% | 45\% | 86\% | 91\% | 83\% | 85\% | 90\% |
| Sco | 120 | 22 | 98 | 34 | 86 | 71 | 29 | 9 | 14 | 9 | 2 | 6 | 1 | 2 | 2 | 2 |
|  | 8\% | 7\% | 8\% | 7\% | 8\% | 8\% | 9\% | 6\% | 11\% | 8\% | 6\% | 8\% | 2\% | 6\% | 7\% | 5\% |
| Wal | 75 | 22 | 53 | 24 | 51 | 39 | 22 | 6 | 6 | 6 | 2 | 4 | 4 | 4 | 2 | 2 |
|  | 5\% | 7\% | 5\% | 5\% | 5\% | 5\% | 7\% | 4\% | 4\% | 5\% | 6\% | 5\% | 8\% | 10\% | 7\% | 5\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **


95 percent as lower case or *, 99 percent as UPPER CASE or **

|  |  | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Insu rance |  |  | Direct |  |  |  | Chur |  |  | Has |
|  | Total | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ | Broker <br> (b) | Admiral (a) | Line <br> (b) | Aviva <br> (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \end{array}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga (i) | tings (j) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Understand entitlement |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 1143 | 243 | 897 | 358 | 783 | 644 | 241 | 107 | 102 | 82 | 32 | 64 | 42 | 24 | 27 | 31 |
|  | 76\% | 78\% | 76\% | 77\% | 76\% | 77\% | 76\% | 77\% | 77\% | 73\% | 84\% | 79\% | 77\% | 65\% | 83\% | 84\% |
| No | 227 | 53 | 169 | 70 | 158 | 136 | 43 | 23 | 19 | 23 | 3 | 15 | 8 | 7 | 3 | 5 |
|  | 15\% | 17\% | 14\% | 15\% | 15\% | 16\% | 14\% | 16\% | 14\% | 20\% | 8\% | 19\% | 15\% | 20\% | 9\% | 12\% |
| Aware of rights |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 493 | 120b | 371 | 165 | 328 | 265 | 112 | 53 | 45 | 35 | 16 f | 27 | 11 | 12 | 12 | 12 |
|  | 33\% | 39\% | 31\% | 35\% | 32\% | 31\% | 36\% | 38\% | 34\% | 31\% | 41\% | 34\% | 21\% | 31\% | 38\% | 33\% |
| No | 812 | 153 | 652 | 226 | 585A | 477 | 159 | 66 | 72 | 61 | 21 | 52a | 32 | 13 | 17 | 17 |
|  | 54\% | 49\% | 55\% | 48\% | 57\% | 57\% | 51\% | 48\% | 55\% | 54\% | 56\% | 65\% | 58\% | 36\% | 51\% | 46\% |
| Damage to vehicle |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Low | 549 | 24 | 521A | 77 | 472A | 294 | 120 | 42 | 30 | 37 | 9 | 37abd | d 23b | 13 | 14 | 15 |
|  | 37\% | 8\% | 44\% | 16\% | 46\% | 35\% | 38\% | 30\% | 23\% | 33\% | 25\% | 46\% | 43\% | 35\% | 43\% | 41\% |
| Medium | 608 | 110 | 496 | 224B | 382 | 356 | 117 | 56 | 70e | 45 | 18 | 28 | 20 | 16 | 12 | 16 |
|  | 41\% | 35\% | 42\% | 48\% | 37\% | 42\% | 37\% | 40\% | 53\% | 40\% | 48\% | 34\% | 36\% | 44\% | 37\% | 42\% |
| High | 326 | 172B | 152 | 158B | 169 | 180 | 73 | 38 | 28 | 27 | 10 | 16 | 12 | 7 | 6 | 6 |
|  | 22\% | 56\% | 13\% | 34\% | 16\% | 21\% | 23\% | 27\% | 22\% | 24\% | 27\% | 19\% | 21\% | 20\% | 20\% | 17\% |
| Vehicle written off |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 309 | 309B | 0 | 167B | 143 | 161 | 72 | 38 bE | 18 | 19 | 10e | 8 | 11 | 8 | 3 | 4 |
|  | 21\% | 100\% | -\% | 36\% | 14\% | 19\% | 23\% | 27\% | 14\% | 17\% | 26\% | 10\% | 21\% | 20\% | 10\% | 10\% |
| No | 1179 | 0 | 1179A | 296 | 881A | 676 | 242 | 98 | 113A | 94 | 28 | 73Ad | 43 | 30 | 29 | 34 |
|  | 79\% | -\% | 100\% | 63\% | 86\% | 80\% | 77\% | 70\% | 86\% | 83\% | 73\% | 90\% | 79\% | 80\% | 90\% | 90\% |
| Personal injury |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 468 | 167B | 296 | 468B | 0 | 247 | 86 | 46 | 30 | 33 | 13 | 25 | 14 | 10 | 4 | 5 |
|  | 31\% | 54\% | 25\% | 100\% | -\% | 29\% | 27\% | 33\% | 23\% | 29\% | 35\% | 31\% | 26\% | 28\% | 14\% | 12\% |
| No | 1031 | 143 | 881A | 0 | 1031A | 592 | 230 | 93 | 100 | 80 | 25 | 56 | 40 | 27 | 28 | 33 |
|  | 69\% | 46\% | 75\% | -\% | 100\% | 70\% | 73\% | 67\% | 76\% | 71\% | 65\% | 69\% | 74\% | 72\% | 86\% | 88\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Total | Vehicle <br> written off |  | Personal injury |  | Insurance channel Insu rance |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | Direct |  |  |  | Axa <br> (d) |  | $\begin{array}{lr} \text { Chur } & \\ \text { chill } & \text { Tesco } \\ (\mathrm{f}) & (\mathrm{g}) \end{array}$ |  | Saga (i) | Hastings (j) |
|  |  | Yes No <br> (a) (b) |  |  |  | Yes <br> (a) | No $(b)$ | co <br> (a) |  | Broker <br> (b) |  |  | Admiral L <br> (a) |  | ine Avi <br> (b) | Aviva (c) | $\begin{array}{cc} \mathrm{LV} \\ (\mathrm{e}) & \mathrm{ch} \end{array}$ |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 |  | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Insurance channel |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Insurance co | 841 | 161 | 676 | 247 | 592 | 841B | 0 | 138DE | 130DE | 107D | 29 | 71 | 53D | 0 | 0 | 0 |
|  | 56\% | 52\% | 57\% | 53\% | 57\% | 100\% | -\% | 99\% | 99\% | 95\% | 77\% | 88\% | 97\% | -\% | -\% | -\% |
| Broker | 316 | 72 | 242 | 86 | 230 | 0 | 316A | 2 | 2 | 6 | 9ABCF | 10AB | 2 | 37 | 33 | 38 |
|  | 21\% | 23\% | 21\% | 18\% | 22\% | -\% | 100\% | 1\% | 1\% | 5\% | 23\% | 12\% | 3\% | 100\% | 100\% | 100\% |
| PCW | 3 | 2 | 2 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Insurance Company |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Admiral | 139 | 38 | 98 | 46 | 93 | 138B | 2 | 139BCDEF | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 9\% | 12\% | 8\% | 10\% | 9\% | 16\% | *\% | 100\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Direct Line | 131 | 18 | 113 | 30 | 100 | 130B | 2 | 0 | 131ACDEF | EF 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 9\% | 6\% | 10\% | 6\% | 10\% | 15\% | 1\% | -\% | 100\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Aviva | 113 | 19 | 94 | 33 | 80 | 107B | 6 | 0 | 0 | 113ABDEF | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 8\% | 6\% | 8\% | 7\% | 8\% | 13\% | 2\% | -\% | -\% | 100\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Axa | 38 | 10 | 28 | 13 | 25 | 29 | 9 | 0 | 0 | 0 | 38ABCEF | 0 | 0 | 0 | 0 | 0 |
|  | 3\% | 3\% | 2\% | 3\% | 2\% | 3\% | 3\% | -\% | -\% | -\% | 100\% | -\% | -\% | -\% | -\% | -\% |
| LV | 81 | 8 | 73a | 25 | 56 | 71B | 10 | 0 | 0 | 0 | 0 | 81ABCDF | F 0 | 0 | 0 | 0 |
|  | 5\% | 3\% | 6\% | 5\% | 5\% | 8\% | 3\% | -\% | -\% | -\% | -\% | 100\% | -\% | -\% | -\% | -\% |
| Churchill | 55 | 11 | 43 | 14 | 40 | 53B | 2 | 0 | 0 | 0 | 0 | 0 | 55ABCDE | E 0 | 0 | 0 |
|  | 4\% | 4\% | 4\% | 3\% | 4\% | 6\% | *\% | -\% | -\% | -\% | -\% | -\% | 100\% | -\% | -\% | -\% |
| Tesco | 37 | 8 | 30 | 10 | 27 | 0 | 37A | 0 | 0 | 0 | 0 | 0 | 0 | 37 | 0 | 0 |
|  | 2\% | 2\% | 3\% | 2\% | 3\% | -\% | 12\% | -\% | -\% | -\% | -\% | -\% | -\% | 100\% | -\% | -\% |
| Swinton | 21 | 9 b | 12 | 13b | 8 | 0 | 21A | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 3\% | 1\% | 3\% | 1\% | -\% | 7\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Saga | 33 | 3 | 29 | 4 | 28 | 0 | 33A | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 33 | 0 |
|  | 2\% | 1\% | 2\% | 1\% | 3\% | -\% | 10\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | 100\% | -\% |
| Hastings | 38 | 4 | 34 | 5 | 33a | 0 | 38A | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 38 |
|  | 3\% | 1\% | 3\% | 1\% | 3\% | -\% | 12\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | 100\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 1 (continuation)
Breaks by breaks
Base: All


|  |  | Vehicle written off |  | Personal injury |  | Insurance channel |  |  |  |  | Insurance Company |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | $\begin{aligned} & \text { Insu } \\ & \text { rance } \end{aligned}$ |  |  | Direct |  |  |  |  |  |  |  |
|  | Total | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker (b) | Admiral <br> (a) | Line (b) | Aviva (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | chill Te <br> (f) | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga (i) | tings (j) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Received Rep vehicle |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 1191 | 238 | 949 | 361 | 828 | 675 | 254 | 106 | 106 | 87 | 31 | 62 | 49 | 31 | 28 | 36 |
|  | 79\% | 77\% | 81\% | 77\% | 80\% | 80\% | 81\% | 76\% | 81\% | 77\% | 82\% | 77\% | 89\% | 84\% | 85\% | 96\% |
| No | 297 | 71 | 222 | 102 | 196 | 161 | 61 | 32 | 24 | 26 | 7 | 17 | 6 | 6 | 5 | 2 |
|  | 20\% | 23\% | 19\% | 22\% | 19\% | 19\% | 19\% | 23\% | 18\% | 23\% | 18\% | 21\% | 11\% | 16\% | 15\% | 4\% |
| Condition post repair |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Better | 154 | 0 | 154A | 32 | 122a | 92 | 34 | 14 | 15 | 12 | 4 | 8 | 8 | 4 | 4 | 3 |
|  | 10\% | -\% | 13\% | 7\% | 12\% | 11\% | 11\% | 10\% | 11\% | 10\% | 10\% | 10\% | 16\% | 10\% | 12\% | 8\% |
| Same | 872 | 0 | 872A | 205 | 666A | 486 | 187 | 60 | 85A | 69a | 19 | 60Adf | 30 | 24 | 25 | 22 |
|  | 58\% | -\% | 74\% | 44\% | 65\% | 58\% | 59\% | 43\% | 65\% | 61\% | 50\% | 74\% | 54\% | 66\% | 77\% | 59\% |
| Worse | 128 | 0 | 128A | 45 | 83 | 79 | 20 | 17 | 13 | 10 | 4 | 3 | 3 | 2 | * | 6 |
|  | 9\% | -\% | 11\% | 10\% | 8\% | 9\% | 6\% | 12\% | 10\% | 9\% | 10\% | 3\% | 6\% | 4\% | 1\% | 17\% |
| Worth post repair |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| More | 7 | 0 | 7 | 2 | 5 | 5 | * | 0 | 0 | 3 | 0 | 0 | 2 | 0 | 0 | 0 |
|  | *\% | -\% | 1\% | *\% | 1\% | 1\% | *\% | -\% | -\% | 3\% | -\% | -\% | 3\% | -\% | -\% | -\% |
| Same | 932 | 0 | 932A | 203 | 728A | 542 | 196 | 73 | 83 | 70 | 19 | 61AD | 36 | 25 | 27 | 22 |
|  | 62\% | -\% | 79\% | 43\% | 71\% | 64\% | 62\% | 52\% | 63\% | 62\% | 51\% | 75\% | 66\% | 68\% | 84\% | 59\% |
| Less | 161 | 0 | 161A | 55 | 106 | 88 | 32 | 18 | 22 | 13 | 5 | 7 | 4 | 4 | 2 | 8 |
|  | 11\% | -\% | 14\% | 12\% | 10\% | 10\% | 10\% | 13\% | 17\% | 12\% | 14\% | 9\% | 7\% | 12\% | 6\% | 21\% |
| Replacement met needs |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Exceeded | 205 | 57b | 146 | 61 | 144 | 123 | 40 | 22 | 21 | 17 | 4 | 14 | 5 | 6 | 8 | 7 |
|  | 14\% | 19\% | 12\% | 13\% | 14\% | 15\% | 13\% | 16\% | 16\% | 15\% | 10\% | 18\% | 10\% | 15\% | 23\% | 19\% |
| Met | 809 | 157 | 652 | 252 | 556 | 463 | 177 | 71 | 72 | 58 | 22 | 41 | 40abce | e 20 | 15 | 27 |
|  | 54\% | 51\% | 55\% | 54\% | 54\% | 55\% | 56\% | 51\% | 55\% | 51\% | 58\% | 51\% | 74\% | 54\% | 47\% | 73\% |
| Below | 171 | 20 | 151A | 43 | 128 | 87 | 37 | 12 | 13 | 12 | 5 | 7 | 3 | 5 | 5 | 2 |
|  | 11\% | 7\% | 13\% | 9\% | 12\% | 10\% | 12\% | 9\% | 10\% | 11\% | 14\% | 8\% | 6\% | 14\% | 15\% | 4\% |
| AF insurer handled claim \& willing to take part in repair inspection |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 273 | 0 | 273A | 49 | 223A | 152 | 61 | 17 | 28 | 20 | 10a | 19 | 8 | 4 | 4 | 11 |
|  | 18\% | -\% | 23\% | 10\% | 22\% | 18\% | 19\% | 12\% | 21\% | 18\% | 25\% | 23\% | 15\% | 11\% | 12\% | 30\% |

[^4]|  |  | Vehicle <br> written off |  | Personal injury |  | Insurance channel Insu rance |  | Direct |  | Insurance Company |  |  |  |  | Has |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  | Chur |  |  |  |
|  | Total | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | co <br> (a) | Broker (b) | Admiral <br> (a) | Line (b) | Aviva (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ | Tesco (g) | Saga <br> (i) | tings (j) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| No | 1227 | 309B | 906 | 419B | 808 | 689 | 255 | 122d | 104 | 93 | 28 | 62 | 47 | 33 | 29 | 26 |
|  | 82\% | 100\% | 77\% | 90\% | 78\% | 82\% | 81\% | 88\% | 79\% | 82\% | 75\% | 77\% | 85\% | 89\% | 88\% | 70\% |
| Size of claim |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| High | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Medium | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Low | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Cost of repairs and replacement vehicle |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| High | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Medium | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Low | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in AF | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{array}{r} \text { No } \\ (\mathrm{b}) \end{array}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Gender |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Male | 889 | 527 | 305 | 38 | 209 | 344 | 213 | 80 | 41 | 312 | 273 | 180 | 24 | 675 | 206A |
|  | 59\% | 60\% | 59\% | 50\% | 64\% | 59\% | 57\% | 54\% | 56\% | 58\% | 60\% | 58\% | 54\% | 57\% | 69\% |
| Female | 611 | 347 | 217 | 38 | 115 | 236 | 158 | 69 | 32 | 223 | 184 | 130 | 20 | 516B | 91 |
|  | 41\% | 40\% | 41\% | 50\% | 36\% | 41\% | 43\% | 46\% | 44\% | 42\% | 40\% | 42\% | 46\% | 43\% | 31\% |
| Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 17-34 | 376 | 209 | 138 | 21 | 95b | 120 | 87 | 44b | 28BC | 121 | 123c | 60 | 14 | 288 | 82 |
|  | 25\% | 24\% | 27\% | 28\% | 29\% | 21\% | 24\% | 30\% | 38\% | 23\% | 27\% | 19\% | 31\% | 24\% | 28\% |
| 35-54 | 632 | 355 | 233 | 33 | 141 | 233 | 168 | 57 | 30 | 222 | 201 | 131 | 22 | 517 | 113 |
|  | 42\% | 41\% | 45\% | 43\% | 43\% | 40\% | 45\% | 39\% | 41\% | 42\% | 44\% | 42\% | 50\% | 43\% | 38\% |
| 55+ | 493 | 310 b | 151 | 22 | 88 | 227AcE | 115 | 47 | 15 | 192 | 133 | 120bd | 8 | 386 | 102 |
|  | 33\% | 35\% | 29\% | 29\% | 27\% | 39\% | 31\% | 32\% | 21\% | 36\% | 29\% | 39\% | 19\% | 32\% | 34\% |
| Social Grade |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ABC1 | 891 | 531 | 310 | 39 | 211cd | 351 | 210 | 79 | 38 | 308 | 276 | 199 | 22 | 722 | 161 |
|  | 59\% | 61\% | 59\% | 52\% | 65\% | 61\% | 57\% | 53\% | 52\% | 58\% | 60\% | 64\% | 50\% | 61\% | 54\% |
| C2DE | 552 | 308 | 195 | 33 | 98 | 207 | 146a | 69Ab | 30 | 207 | 166 | 102 | 17 | 428 | 121 |
|  | 37\% | 35\% | 37\% | 44\% | 30\% | 36\% | 39\% | 46\% | 41\% | 39\% | 36\% | 33\% | 38\% | 36\% | 41\% |
| Country |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| UK | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
|  | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |
| Eng/Wal | 1335 | 788 | 455 | 66 | 293 | 519 | 319 | 133 | 67 | 479 | 399 | 275 | 42 | 1055 | 269 |
|  | 89\% | 90\% | 87\% | 87\% | 91\% | 90\% | 86\% | 89\% | 92\% | 90\% | 87\% | 88\% | 96\% | 89\% | 90\% |
| Eng | 1260 | 746 | 429 | 60 | 279 | 490 | 299 | 125 | 63 | 449 | 378 | 259 | 40 | 995 | 254 |
|  | 84\% | 85\% | 82\% | 79\% | 86\% | 85\% | 81\% | 84\% | 86\% | 84\% | 83\% | 83\% | 91\% | 84\% | 86\% |
| Sco | 120 | 70 | 44 | 5 | 19 | 52 | 34 | 11 | 4 | 47 | 41 | 24 | 1 | 102 | 18 |
|  | 8\% | 8\% | 8\% | 6\% | 6\% | 9\% | 9\% | 7\% | 5\% | 9\% | 9\% | 8\% | 3\% | 9\% | 6\% |
| Wal | 75 | 41 | 27 | 6 | 14 | 29 | 20 | 8 | 4 | 31 | 21 | 16 | 2 | 60 | 14 |
|  | 5\% | 5\% | 5\% | 8\% | 4\% | 5\% | 5\% | 5\% | 6\% | 6\% | 5\% | 5\% | 5\% | 5\% | 5\% |
| NI | 45 | 17 | 22a | 5 a | 11 | 8 | 18B | 5 | 2 | 9 | 17 | 13 | * | 34 | 11 |
|  | 3\% | 2\% | 4\% | 6\% | 3\% | 1\% | 5\% | 4\% | 3\% | 2\% | 4\% | 4\% | 1\% | 3\% | 4\% |

[^5]|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer <br> (a) | AF in surer <br> (b) | Other <br> (c) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Area |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Urban | 1117 | 664 | 371 | 59 | 258b | 421 | 271 | 107 | 59 | 386 | 345 | 227 | 37 | 874 | 232 |
|  | 74\% | 76\% | 71\% | 77\% | 80\% | 73\% | 73\% | 72\% | 80\% | 72\% | 76\% | 73\% | 85\% | 73\% | 78\% |
| Rural | 376 | 210 | 145 | 17 | 64 | 159a | 97 | 41 | 13 | 149 | 107 | 84 | 5 | 310 | 65 |
|  | 25\% | 24\% | 28\% | 23\% | 20\% | 27\% | 26\% | 28\% | 18\% | 28\% | 23\% | 27\% | 12\% | 26\% | 22\% |
| Years - MI |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| High | 934 | 566 | 309 | 43 | 190e | 388aE | 234E | 90 e | 32 | 346 | 272 | 210 | 28 | 750 | 182 |
|  | 62\% | 65\% | 59\% | 57\% | 59\% | 67\% | 63\% | 60\% | 44\% | 65\% | 60\% | 68\% | 63\% | 63\% | 61\% |
| Low | 552 | 300 | 209 | 32 | 132b | 190 | 133 | 58 | 36b | 184 | 179 | 98 | 16 | 432 | 111 |
|  | 37\% | 34\% | 40\% | 42\% | 41\% | 33\% | 36\% | 39\% | 49\% | 34\% | 39\% | 31\% | 37\% | 36\% | 37\% |
| Miles per annum |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| High | 740 | 430 | 259 | 39 | 154 | 281 | 192 | 77 | 34 | 257 | 219 | 170 | 27 | 613B | 124 |
|  | 49\% | 49\% | 50\% | 52\% | 47\% | 48\% | 52\% | 52\% | 47\% | 48\% | 48\% | 55\% | 61\% | 51\% | 42\% |
| Low | 700 | 402 | 250 | 34 | 158 | 277 | 170 | 65 | 29 | 259d | 225d | 132 | 11 | 538 | 157a |
|  | 47\% | 46\% | 48\% | 45\% | 49\% | 48\% | 46\% | 44\% | 39\% | 48\% | 49\% | 42\% | 25\% | 45\% | 53\% |
| Past experience - MI |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 568 | 339 | 188 | 29 | 125 | 236 | 131 | 49 | 25 | 213 | 164 | 118 | 21 | 461 | 102 |
|  | 38\% | 39\% | 36\% | 38\% | 39\% | 41\% | 35\% | 33\% | 34\% | 40\% | 36\% | 38\% | 48\% | 39\% | 34\% |
| No | 932 | 536 | 334 | 47 | 198 | 344 | 241 | 99 | 48 | 322 | 293 | 193 | 23 | 730 | 195 |
|  | 62\% | 61\% | 64\% | 62\% | 61\% | 59\% | 65\% | 67\% | 66\% | 60\% | 64\% | 62\% | 52\% | 61\% | 66\% |
| Links to industry |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 173 | 97 | 65 | 9 | 47 | 57 | 46 | 17 | 6 | 57 | 60 | 31 | 7 | 131 | 40 |
|  | 12\% | 11\% | 12\% | 12\% | 14\% | 10\% | 12\% | 11\% | 8\% | 11\% | 13\% | 10\% | 15\% | 11\% | 14\% |
| No | 1323 | 774 | 457 | 67 | 277 | 520 | 325 | 131 | 67 | 474 | 396 | 280 | 37 | 1056 | 257 |
|  | 88\% | 89\% | 88\% | 88\% | 85\% | 90\% | 88\% | 88\% | 92\% | 89\% | 87\% | 90\% | 85\% | 89\% | 86\% |
| Understand entitlement |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 1143 | 683 | 387 | 58 | 231 | 452 | 284 | 122a | 52 | 445B | 345 | 248 | 35 | 951B | 187 |
|  | 76\% | 78\% | 74\% | 77\% | 71\% | 78\% | 76\% | 82\% | 71\% | 83\% | 75\% | 80\% | 81\% | 80\% | 63\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | $A F$ in surer <br> (b) | Other <br> (c) | $\begin{array}{cc} \text { Self } \\ \text { (a) } & \text { NA } \\ \text { Si } \end{array}$ | AF in surer <br> (b) | AF in surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer <br> (a) | AF in surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| No | 227 | 123 | 84 | 12 | 59 | 87 | 48 | 17 | 14 | 55 | 69 | 37 | 5 | 146 | 78A |
|  | 15\% | 14\% | 16\% | 16\% | 18\% | 15\% | 13\% | 12\% | 19\% | 10\% | 15\% | 12\% | 11\% | 12\% | 26\% |
| Aware of rights |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 493 | 308b | 146 | 35B | 105 | 196 | 111 | 65aCE | 16 | 198d | 144 | 116d | 6 | 390 | 102 |
|  | 33\% | 35\% | 28\% | 47\% | 32\% | 34\% | 30\% | 44\% | 22\% | 37\% | 31\% | 37\% | 15\% | 33\% | 34\% |
| No | 812 | 449 | $307 a$ | 35 | 180 | 294 | 223bD | 68 | 45 | 257 | 259a | 159 | 27 | 640 | 163 |
|  | 54\% | 51\% | 59\% | 46\% | 56\% | 51\% | 60\% | 46\% | 61\% | 48\% | 57\% | 51\% | 62\% | 54\% | 55\% |
| Damage to vehicle |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Low | 549 | 291 | 231AC | 17 | 161BdE | 161 | 156Be | 52 | 20 | 156 | 185A | 132A | 21a | 420 | 129a |
|  | 37\% | 33\% | 44\% | 23\% | 50\% | 28\% | 42\% | 35\% | 27\% | 29\% | 41\% | 42\% | 48\% | 35\% | 43\% |
| Medium | 608 | 375b | 191 | 31 | 116 | 265a | 147 | 54 | 26 | 230 | 177 | 128 | 17 | 505B | 95 |
|  | 41\% | 43\% | 37\% | 41\% | 36\% | 46\% | 39\% | 36\% | 35\% | 43\% | 39\% | 41\% | 39\% | 42\% | 32\% |
| High | 326 | 200 | 94 | 25B | 43 | 148Ac | 67 | 41 Ac | 27 AC | 146 bCd | 92 | 49 | 4 | 257 | 69 |
|  | 22\% | 23\% | 18\% | 33\% | 13\% | 26\% | 18\% | 28\% | 37\% | 27\% | 20\% | 16\% | 9\% | 22\% | 23\% |
| Vehicle written off |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 309 | 197b | 87 | 22b | 22 | 138AC | 57A | 56ABC | 36ABC | 136bc | 83 | 42 | 6 | 238 | 71 |
|  | 21\% | 22\% | 17\% | 29\% | 7\% | 24\% | 15\% | 38\% | 50\% | 25\% | 18\% | 14\% | 13\% | 20\% | 24\% |
| No | 1179 | 674 | 432ac | 52 | 302BCDE | E 439DE | 313bde | E 91 | 34 | 399 | 373a | 265A | 38 | 949 | 222 |
|  | 79\% | 77\% | 83\% | 69\% | 93\% | 76\% | 84\% | 61\% | 46\% | 75\% | 82\% | 85\% | 87\% | 80\% | 75\% |
| Personal injury |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 468 | 288b | 134 | 38AB | 82 | 200ac | 99 | 49 | 36 AbCd | 201BC | 124 | 70 | 16 | 361 | 102 |
|  | 31\% | 33\% | 26\% | 50\% | 25\% | 34\% | 27\% | 33\% | 50\% | 38\% | 27\% | 23\% | 37\% | 30\% | 34\% |
| No | 1031 | 586 C | 386ac | 38 | 241bE | 380e | 270bE | 100e | 37 | 334 | 331A | 240A | 28 | 828 | 196 |
|  | 69\% | 67\% | 74\% | 50\% | 75\% | 66\% | 73\% | 67\% | 50\% | 62\% | 72\% | 77\% | 63\% | 70\% | 66\% |
| Insurance channel |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Insurance co | 841 | 504 | 292 | 37 | 195dE | 353 c DE | 198E | 68 | 24 | 328 C | 255 | 150 | 22 | 675 | 161 |
|  | 56\% | 58\% | 56\% | 49\% | 60\% | 61\% | 53\% | 46\% | 33\% | 61\% | 56\% | 48\% | 51\% | 57\% | 54\% |
| Broker | 316 | 188 | 108 | 16 | 53 | 125 | 82 | 41a | 14 | 116 | 95 | 70 | 8 | 254 | 61 |
|  | 21\% | 22\% | 21\% | 22\% | 16\% | 22\% | 22\% | 27\% | 20\% | 22\% | 21\% | 23\% | 19\% | 21\% | 20\% |

[^6]Base: All

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer <br> (a) | AF in surer <br> (b) | Other <br> (c) | Self <br> (a) | NAF in AF surer <br> (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer <br> (a) | AF in surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| PCW | 3 | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 2 ab | 0 | 2 | 0 | 0 | 2 | 2 |
|  | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% | 2\% | -\% | *\% | -\% | -\% | *\% | 1\% |
| Insurance Company |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Admiral | 139 | 89 | 43 | 8 | 32 | 50 | 31 | 15 | 8 | 42 | 33 | 35 | 4 | 106 | 32 |
|  | 9\% | 10\% | 8\% | 10\% | 10\% | 9\% | 8\% | 10\% | 11\% | 8\% | 7\% | 11\% | 9\% | 9\% | 11\% |
| Direct Line | 131 | 72 | 56 | 3 | 30 | 54 | 36 | 10 | 2 | 49 C | 57 C | 9 | 5 c | 106 | 24 |
|  | 9\% | 8\% | 11\% | 4\% | 9\% | 9\% | 10\% | 6\% | 3\% | 9\% | 13\% | 3\% | 12\% | 9\% | 8\% |
| Aviva | 113 | 64 | 40 | 6 | 30d | 45 | 29 | 4 | 4 | 47 | 30 | 16 | 2 | 87 | 26 |
|  | 8\% | 7\% | 8\% | 8\% | 9\% | 8\% | 8\% | 3\% | 6\% | 9\% | 6\% | 5\% | 4\% | 7\% | 9\% |
| Axa | 38 | 21 | 15 | 2 | 7 | 11 | 13 | 6 | 1 | 12 | 14 | 8 | 0 | 31 | 7 |
|  | 3\% | 2\% | 3\% | 2\% | 2\% | 2\% | 3\% | 4\% | 1\% | 2\% | 3\% | 3\% | -\% | 3\% | 2\% |
| LV | 81 | 45 | 34 | 2 | 23d | 40cd | 12 | 2 | 4 | 40C | 24 | 8 | 3 | 62 | 17 |
|  | 5\% | 5\% | 7\% | 2\% | 7\% | 7\% | 3\% | 1\% | 5\% | 8\% | 5\% | 2\% | 7\% | 5\% | 6\% |
| Churchill | 55 | 32 | 17 | 3 | 8 | 30 | 12 | 2 | 3 | 26 | 15 | 8 | 2 | 49 | 6 |
|  | 4\% | 4\% | 3\% | 4\% | 3\% | 5\% | 3\% | 1\% | 4\% | 5\% | 3\% | 3\% | 4\% | 4\% | 2\% |
| Tesco | 37 | 24 | 13 | 1 | 2 | 19a | 11 | 4 | 1 | 18 | 10 | 5 | 0 | 31 | 6 |
|  | 2\% | 3\% | 2\% | 1\% | 1\% | 3\% | 3\% | 2\% | 1\% | 3\% | 2\% | 2\% | -\% | 3\% | 2\% |
| Swinton | 21 | 7 | 10 | 3 a | * | 9 | 7 a | 4 a | * | 9 | 6 | 1 | 0 | 17 | 3 |
|  | 1\% | 1\% | 2\% | 4\% | *\% | 1\% | 2\% | 3\% | *\% | 2\% | 1\% | *\% | -\% | 1\% | 1\% |
| Saga | 33 | 25 | 6 | 2 | 5 | 21 c | 4 | 1 | 2 | 16 |  | 8 | 0 | 28 | 5 |
|  | 2\% | 3\% | 1\% | 2\% | 1\% | 4\% | 1\% | 1\% | 3\% | 3\% | 2\% | 3\% | -\% | 2\% | 2\% |
| Hastings | 38 | 20 | 18 | 0 | 7 | 15 | 14 | 1 | 0 | 6 | 18a | 8 | 5Ac | 36b | 2 |
|  | 3\% | 2\% | 3\% | -\% | 2\% | 3\% | 4\% | 1\% | -\% | 1\% | 4\% | 3\% | 11\% | 3\% | 1\% |
| Who handled claim |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| NAF insurer | 874 | 874BC | 0 | 0 | 148C | 536ACDE | 57 | 90AC | 41C | 487BCD | 74 | 197B | 31B | 708 | 160 |
|  | 58\% | 100\% | -\% | -\% | 46\% | 92\% | 15\% | 61\% | 56\% | 91\% | 16\% | 63\% | 70\% | 59\% | 54\% |
| AF insurer | 522 | 0 | 522AC | 0 | 137BDe | e 29 | 306ABDE | E 30B | 19B | 35 | 370ACD | 56A | 12A | 407 | 111 |
|  | 35\% | -\% | 100\% | -\% | 42\% | 5\% | 83\% | 20\% | 26\% | 7\% | 81\% | 18\% | 28\% | 34\% | 37\% |
| Other | 76 | 0 | 0 | 76AB | 35BC | 6 | 6 | 23BC | 6BC | 5 | 8 | 50 ABd | 0 | 55 | 21 |
|  | 5\% | -\% | -\% | 100\% | 11\% | 1\% | 2\% | 15\% | 8\% | 1\% | 2\% | 16\% | -\% | 5\% | 7\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 1 (continuation)
Breaks by breaks
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  | Who offered Rep vehicle |  |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in AF | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer s <br> (b) | surer 0 <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Same | 872 | 517 | 305 | 37 | 211DE | 344 dE | 228DE | 69 e | 21 | 314 | 264 | 205b | 28 | 720B | 146 |
|  | 58\% | 59\% | 58\% | 48\% | 65\% | 59\% | 61\% | 46\% | 28\% | 59\% | 58\% | 66\% | 65\% | 60\% | 49\% |
| Worse | 128 | 58 | 61A | 5 | 42bd | 41 | 33 | 9 | 3 | 34 | 45 | 27 | 6 | 104 | 24 |
|  | 9\% | 7\% | 12\% | 7\% | 13\% | 7\% | 9\% | 6\% | 4\% | 6\% | 10\% | 9\% | 14\% | 9\% | 8\% |
| Worth post repair |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| More | 7 | 3 | 2 | 2 | 3 | 2 | 2 | * | 0 | 2 | 2 | 2 | 0 | 5 | 2 |
|  | *\% | *\% | *\% | 2\% | 1\% | *\% | *\% | *\% | -\% | *\% | *\% | 1\% | -\% | *\% | 1\% |
| Same | 932 | 545 c | 340 C | 36 | 235bDE | E 367DE | 242DE | 73E | 16 | 329 | 289 | 227Ab | 25 | 775B | 154 |
|  | 62\% | 62\% | 65\% | 47\% | 73\% | 63\% | 65\% | 49\% | 21\% | 61\% | 63\% | 73\% | 57\% | 65\% | 52\% |
| Less | 161 | 85 | 65 | 7 | 51B | 45 | 46 b | 14 | 5 | 51 | 58 | 26 | 7 | 121 | 38 |
|  | 11\% | 10\% | 12\% | 10\% | 16\% | 8\% | 12\% | 10\% | 7\% | 9\% | 13\% | 8\% | 15\% | 10\% | 13\% |
| Replacement met needs |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Exceeded | 205 | 118 | 68 | 12 | 33 | 82 | 49 | 26 | 15a | 78 | 71 | 44 | 7 | 205B | 0 |
|  | 14\% | 13\% | 13\% | 16\% | 10\% | 14\% | 13\% | 17\% | 21\% | 15\% | 16\% | 14\% | 16\% | 17\% | -\% |
| Met | 809 | 496 | 264 | 38 | 145 | 349AcE | 194e | 94AcE | 27 | 330b | 249 | 192 | 30 | 809B | 0 |
|  | 54\% | 57\% | 51\% | 50\% | 45\% | 60\% | 52\% | 64\% | 37\% | 62\% | 54\% | 62\% | 68\% | 68\% | -\% |
| Below | 171 | 92 | 73 | 4 | 27 | 68 | 61AD | 9 | 6 | 57 | 61 | 42 | 5 | 171B | 0 |
|  | 11\% | 10\% | 14\% | 6\% | 8\% | 12\% | 17\% | 6\% | 8\% | 11\% | 13\% | 14\% | 11\% | 14\% | -\% |
| AF insurer handled claim \& willing to take part in repair inspection |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 273 | 0 | 273AC | 0 | 93Bde | E 7 | 157ABDE | E 8B | 8B | 13 | 191ACD | 39A | 7A | 217 | 55 |
|  | 18\% | -\% | 52\% | -\% | 29\% | 1\% | 42\% | 5\% | 10\% | 2\% | 42\% | 13\% | 16\% | 18\% | 18\% |
| No | 1227 | 874B | 249 | 76B | 230 C | 573ACDE | E 214 | 141AC | 66AC | 522BCD | 266 | 272B | 37B | 974 | 243 |
|  | 82\% | 100\% | 48\% | 100\% | 71\% | 99\% | 58\% | 95\% | 90\% | 98\% | 58\% | 87\% | 84\% | 82\% | 82\% |
| Size of claim |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| High | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Medium | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Low | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

[^7]Table 1 (continuation)
Breaks by breaks
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Cost of repairs and replacement vehicle |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| High | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Medium | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Low | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

AF insurer handled claim \& willing to take part in repair inspection

Unweighted row
Effective sample size
Total
Gender
Male

Female

Age
17-34

35-54
$55+$

Social Grade
ABC1

C2DE

| 891 | 87 | 557 | 79 | 595 | 97 |
| :---: | :--- | :---: | :--- | :---: | :--- |
| $59 \%$ | $57 \%$ | $64 \%$ | $62 \%$ | $64 \%$ | $60 \%$ |
|  |  |  |  |  |  |
| 552 | 61 | 281 | 45 | 304 | 60 |
| $37 \%$ | $39 \%$ | $32 \%$ | $35 \%$ | $33 \%$ | $37 \%$ |


| 1500 | 154 | 872 | 128 | 932 | 161 |
| :---: | :--- | :--- | :--- | :--- | :--- |
| $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ |
| 1335 | 138 | 778 | 109 | 833 | 136 |


| 205 | 809 | 171 | 273 | 1227 |
| :---: | :---: | :---: | :---: | :---: |
| $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ |
|  |  |  |  |  |
| 184 | 715 | 151 | 240 | 1095 |
| $90 \%$ | $88 \%$ | $88 \%$ | $88 \%$ | $89 \%$ |
|  |  |  |  |  |
| 171 | 675 | 143 | 227 | 1033 |
| $83 \%$ | $83 \%$ | $84 \%$ | $83 \%$ | $84 \%$ |
| 16 | 69 | 16 | 23 | 97 |
| $8 \%$ | $9 \%$ | $9 \%$ | $8 \%$ | $8 \%$ |
| 13 | 40 | 8 | 14 | 61 |
| $6 \%$ | $5 \%$ | $5 \%$ | $5 \%$ | $5 \%$ |

95 percent as lower case or *, 99 percent as UPPER CASE or **
Research conducted by IFF Research

AF insurer handled claim \& willing to take part in repair


95 percent as lower case or *, 99 percent as UPPER CASE or **

AF insurer handled claim \& willing to take part in repair

|  |  | Condition | post r | epair | Worth post repair |  | Replacement met needs |  |  | part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Better <br> (a) | Same (b) | Worse (c) | Same (b) | Less (c) | eeded <br> (a) | Met <br> (b) | Below (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| Understand entitlement |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 1143 | 103 | 677a | 100 | 708 | 127 | 167 | 646 | 138 | 206 | 937 |
|  | 76\% | 67\% | 78\% | 78\% | 76\% | 79\% | 81\% | 80\% | 80\% | 75\% | 76\% |
| No | 227 | 36B | 105 | 23 | 132 | 26 | 27 | 94 | 25 | 41 | 186 |
|  | 15\% | 23\% | 12\% | 18\% | 14\% | 16\% | 13\% | 12\% | 15\% | 15\% | 15\% |
| Aware of rights |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 493 | 52 | 284c | 29 | 296 | 48 | 87bC | 262c | 38 | 69 | 424a |
|  | 33\% | 34\% | 33\% | 23\% | 32\% | 30\% | 43\% | 32\% | 22\% | 25\% | 35\% |
| No | 812 | 87 | 465 | 87B | 506 | 102 | 90 | 430a | 120AB | 179B | 634 |
|  | 54\% | 57\% | 53\% | 68\% | 54\% | 63\% | 44\% | 53\% | 70\% | 65\% | 52\% |
| Damage to vehicle |  |  |  |  |  |  |  |  |  |  |  |
| Low | 549 | 69 | 389 | 47 | 438C | 52 | 67 | 277 | 73 | 156B | 394 |
|  | 37\% | 45\% | 45\% | 37\% | 47\% | 32\% | 33\% | 34\% | 43\% | 57\% | 32\% |
| Medium | 608 | 64 | 367 | 58 | 373 | 81b | 89 | 343 | 73 | 88 | 520A |
|  | 41\% | 41\% | 42\% | 45\% | 40\% | 51\% | 44\% | 42\% | 43\% | 32\% | 42\% |
| High | 326 | 21 | 107 | 23 | 118 | 26 | 46 | 183c | 25 | 28 | 298A |
|  | 22\% | 14\% | 12\% | 18\% | 13\% | 16\% | 23\% | 23\% | 15\% | 10\% | 24\% |
| Vehicle written off |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 309 | 0 | 0 | 0 | 0 | 0 | 57bC | 157c | 20 | 0 | 309A |
|  | 21\% | -\% | -\% | -\% | -\% | -\% | 28\% | 19\% | 12\% | -\% | 25\% |
| No | 1179 | 154 | 872 | 128 | 932 | 161 | 146 | 652a | 151Ab | 273B | 906 |
|  | 79\% | 100\% | 100\% | 100\% | 100\% | 100\% | 71\% | 81\% | 88\% | 100\% | 74\% |
| Personal injury |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 468 | 32 | 205 | 45ab | 203 | 55B | 61 | 252 | 43 | 49 | 419A |
|  | 31\% | 21\% | 24\% | 35\% | 22\% | 34\% | 30\% | 31\% | 25\% | 18\% | 34\% |
| No | 1031 | 122c | 666c | 83 | 728C | 106 | 144 | 556 | 128 | 223B | 808 |
|  | 69\% | 79\% | 76\% | 65\% | 78\% | 66\% | 70\% | 69\% | 75\% | 81\% | 66\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Condition post repair |  |  |
| :---: | :---: | :---: | :---: |
|  | Better <br> (a) | Same <br> (b) | Worse <br> (c) |
| Total |  |  |  |
| 1500 | 146 | 853 | 141 |
| 1106 | 112 | 639 | 98 |
| 1500 | 154 | 872 | 128 |
|  |  |  |  |
|  |  |  |  |
| 841 | 92 | 486 | 79 |
| $56 \%$ | $59 \%$ | $56 \%$ | $62 \%$ |
| 316 | 34 | 187 | 20 |
| $21 \%$ | $22 \%$ | $21 \%$ | $15 \%$ |
|  |  |  |  |
| 3 | $2 b$ | 0 | 0 |
| *\% | $1 \%$ | $-\%$ | $-\%$ |


| Worth post <br> repair |  |
| :--- | :---: |
| Same <br> (b) | Less <br> (c) |
| 897 | 187 |
| 681 | 125 |
| 932 | 161 |
|  |  |
|  |  |
| 542 | 88 |
| $58 \%$ | $55 \%$ |
| 196 | 32 |
| $21 \%$ | $20 \%$ |
| 2 | 0 |
| *\% | $-\%$ |


| 139 | 14 | 60 | 17 b | 73 | 18 | 22 | 71 | 12 | 17 | 122 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $9 \%$ | $9 \%$ | $7 \%$ | $13 \%$ | $8 \%$ | $11 \%$ | $11 \%$ | $9 \%$ | $7 \%$ | $6 \%$ | $10 \%$ |


| 131 | 15 | 85 | 13 |
| :---: | :--- | :--- | :--- |
| $9 \%$ | $10 \%$ | $10 \%$ | $10 \%$ |


| 123 | 463 | 87 | 152 | 689 |
| :---: | :---: | :---: | :---: | :---: |
| $60 \%$ | $57 \%$ | $51 \%$ | $56 \%$ | $56 \%$ |
|  |  |  |  |  |
| 40 | 177 | 37 | 61 | 255 |
| $20 \%$ | $22 \%$ | $22 \%$ | $22 \%$ | $21 \%$ |
| 0 | 2 | 0 | 2 | 2 |
| $-\%$ | *\% | $-\%$ | $1 \%$ | $* \%$ |


| 113 | 12 | 69 | 1 |
| ---: | :---: | :---: | :---: |
| $8 \%$ | $8 \%$ | $8 \%$ |  |

[^8]Table 1 (continuation)
Breaks by breaks
Base: All
AF insurer handled claim \& willing to take part in repair inspection

## Worth post

 repair
## Replacement met needs <br> $\underset{\text { Exc }}{\text { Replace }}$

| Total | Condition post repair |  |  |
| :---: | :---: | :---: | :---: |
|  | Better <br> (a) | Same (b) | Worse (c) |
| 1500 | 146 | 853 | 141 |
| 1106 | 112 | 639 | 98 |
| 1500 | 154 | 872 | 128 |
| 874 | 87 | 517C | 58 |
| 58\% | 57\% | 59\% | 45\% |
| 522 | 58 | 305 | 61b |
| 35\% | 38\% | 35\% | 47\% |
| 76 | 7 | 37 | 5 |
| 5\% | 5\% | 4\% | 4\% |
| 28 | 2 | 14 | 5 |
| 2\% | 1\% | 2\% | 4\% |

Same Less


| 281 | 1219 |
| ---: | ---: |
| 203 | 903 |

1227
Who handled claim
NAF insurer

AF insurer
other

DK

Who decided repairs
Self

| 324 | 46 | 211 | 42 | 235 | 51 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| $22 \%$ | $30 \%$ | $24 \%$ | $33 \%$ | $25 \%$ | $31 \%$ |
| 580 |  |  |  |  |  |
| $39 \%$ | $33 \%$ | 344 | 41 | 367 c | 45 |
|  |  |  | $32 \%$ | $39 \%$ | $28 \%$ |
| 371 | 43 | 228 | 33 | 242 | 46 |
| $25 \%$ | $28 \%$ | $26 \%$ | $26 \%$ | $26 \%$ | $28 \%$ |
|  |  |  |  |  |  |
| 149 | 12 | 69 | 9 | 73 | 14 |
| $10 \%$ | $8 \%$ | $8 \%$ | $7 \%$ | $8 \%$ | $9 \%$ |
| 73 |  |  | 21 | 3 | 16 |
| $5 \%$ | $2 \%$ | $2 \%$ | $2 \%$ | $2 \%$ | 5 |
|  | $2 \%$ |  |  |  |  |


| 535 | 47 | 314 | 34 | 329 | 51 | 78 | 330 | 57 | 13 | 522 A |
| :---: | :--- | :---: | :--- | :---: | :--- | :--- | :--- | :--- | :--- | :--- |
| $36 \%$ | $30 \%$ | $36 \%$ | $27 \%$ | $35 \%$ | $32 \%$ | $38 \%$ | $41 \%$ | $33 \%$ | $5 \%$ | $43 \%$ |
|  |  |  |  |  |  |  |  |  |  |  |
| 457 | 56 | 264 | 45 | 289 | 58 | 71 | 249 | 61 | 191 B | 266 |
| $30 \%$ | $36 \%$ | $30 \%$ | $35 \%$ | $31 \%$ | $36 \%$ | $35 \%$ | $31 \%$ | $36 \%$ | $70 \%$ | $22 \%$ |
| 311 | 33 | 205 | 27 | $227 c$ | 26 | 44 | 192 | 42 | 39 | 272 C |
| $21 \%$ | $21 \%$ | $23 \%$ | $21 \%$ | $24 \%$ | $16 \%$ | $21 \%$ | $24 \%$ | $25 \%$ | $14 \%$ | $22 \%$ |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 1 (continuation) Breaks by breaks

Base: All
AF insurer handled claim \& willing to take part in repair inspection

Unweighted row Effective sample size Total

|  | Condition post repair |  |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Total | Better <br> (a) | Same (b) | Worse (c) | Same (b) | Less (c) |
| 1500 | 146 | 853 | 141 | 897 | 187 |
| 1106 | 112 | 639 | 98 | 681 | 125 |
| 1500 | 154 | 872 | 128 | 932 | 161 |
| 44 | 3 | 28 | 6 | 25 | 7 |
| 3\% | 2\% | 3\% | 5\% | 3\% | 4\% |


| Replacement met needs |  |  | inspection |  |
| :---: | :---: | :---: | :---: | :---: |
| Exc |  |  |  |  |
| eeded | Met <br> (b) | Below | Yes | No |
| 207 | 816 | 169 | 281 | 1219 |
| 152 | 599 | 126 | 203 | 903 |
| 205 | 809 | 171 | 273 | 1227 |
| 7 | 30 | 5 | 7 | 37 |
| 3\% | 4\% | 3\% | 3\% | 3\% |
| $\begin{aligned} & 205 \\ & 100 \% \end{aligned}$ | 809 | 171 | 217 | 974 |
|  | 100\% | 100\% | 79\% | 79\% |
| - 0 | 0 | 0 | 55 | 243 |
|  | -\% | -\% | 20\% | 20\% |
| $\begin{aligned} & 22 \\ & 11 \% \end{aligned}$ | 77 | 15 | 38 | 116 |
|  | 10\% | 9\% | 14\% | 9\% |
| $\begin{gathered} 110 \\ 54 \% \end{gathered}$ | 502 | 108 | 190B | 682 |
|  | 62\% | 63\% | 69\% | 56\% |
| $\begin{aligned} & 11 \\ & 5 \% \end{aligned}$ | 66 | 26Ab | 45B | 83 |
|  | 8\% | 15\% | 17\% | 7\% |
| 2$1 \%$ | 3 | * | 2 | 5 |
|  | *\% | *\% | 1\% | *\% |
| $\begin{gathered} 119 \\ 58 \% \end{gathered}$ | 544a | 112 | 220B | 712 |
|  | 67\% | 65\% | 81\% | 58\% |
| $\begin{gathered} 16 \\ 8 \% \end{gathered}$ | 71 | 33AB | 46B | 115 |
|  | 9\% | 19\% | 17\% | 9\% |
| $\begin{aligned} & \text { 205BC } \\ & 100 \% \end{aligned}$ | 0 | 0 | 26 | 179 |
|  | -\% | -\% | 10\% | 15\% |
| $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | 809AC | 0 | 146 | 663 |
|  | 100\% | -\% | 54\% | 54\% |
| $\stackrel{0}{-\%}$ | 0 | 171AB | 45b | 127 |
|  | -\% | 100\% | 16\% | 10\% |

Received Rep vehicle

| 1191 | 114 | 720 a | 104 | 775 c | 121 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| $79 \%$ | $74 \%$ | $83 \%$ | $81 \%$ | $83 \%$ | $75 \%$ |
| 297 | $38 b$ | 146 | 24 | 154 | 38 b |
| $20 \%$ | $25 \%$ | $17 \%$ | $10 \%$ | $16 \%$ | $24 \%$ |


| placement met needs |  |  | inspection |  |
| :---: | :---: | :---: | :---: | :---: |
| eeded | Met | Below | Yes | No |
| (a) | (b) | (c) | (a) | (b) |
| 207 | 816 | 169 | 281 | 1219 |
| 152 | 599 | 126 | 203 | 903 |
| 205 | 809 | 171 | 273 | 1227 |
| 7 | 30 | 5 | 7 | 37 |
| 3\% | 4\% | 3\% | 3\% | 3\% |
| 205 | 809 | 171 | 217 | 974 |
| 100\% | 100\% | 100\% | 79\% | 79\% |
| 0 | 0 | 0 | 55 | 243 |
| -\% | -\% | -\% | 20\% | 20\% |
| 22 | 77 | 15 | 38 | 116 |
| 11\% | 10\% | 9\% | 14\% | 9\% |
| 110 | 502 | 108 | 190B | 682 |
| 54\% | 62\% | 63\% | 69\% | 56\% |
| 11 | 66 | 26Ab | 45B | 83 |
| 5\% | 8\% | 15\% | 17\% | 7\% |
| 2 | 3 | * | 2 | 5 |
| 1\% | *\% | *\% | 1\% | *\% |
| 119 | 544a | 112 | 220B | 712 |
| 58\% | 67\% | 65\% | 81\% | 58\% |
| 16 | 71 | 33 AB | 46B | 115 |
| 8\% | 9\% | 19\% | 17\% | 9\% |
| 205BC | 0 | 0 | 26 | 179 |
| 100\% | -\% | -\% | 10\% | 15\% |
| 0 | 809AC | 0 | 146 | 663 |
| -\% | 100\% | -\% | 54\% | 54\% |
| 0 | 0 | 171AB | 45b | 127 |
| -\% | -\% | 100\% | 16\% | 10\% |


| placement met needs |  |  | inspection |  |
| :---: | :---: | :---: | :---: | :---: |
| eeded | Met | Below | Yes | No |
| (a) | (b) | (c) | (a) | (b) |
| 207 | 816 | 169 | 281 | 1219 |
| 152 | 599 | 126 | 203 | 903 |
| 205 | 809 | 171 | 273 | 1227 |
| 7 | 30 | 5 | 7 | 37 |
| 3\% | 4\% | 3\% | 3\% | 3\% |
| 205 | 809 | 171 | 217 | 974 |
| 100\% | 100\% | 100\% | 79\% | 79\% |
| 0 | 0 | 0 | 55 | 243 |
| -\% | -\% | -\% | 20\% | 20\% |
| 22 | 77 | 15 | 38 | 116 |
| 11\% | 10\% | 9\% | 14\% | 9\% |
| 110 | 502 | 108 | 190B | 682 |
| 54\% | 62\% | 63\% | 69\% | 56\% |
| 11 | 66 | 26Ab | 45B | 83 |
| 5\% | 8\% | 15\% | 17\% | 7\% |
| 2 | 3 | * | 2 | 5 |
| 1\% | *\% | *\% | 1\% | *\% |
| 119 | 544a | 112 | 220B | 712 |
| 58\% | 67\% | 65\% | 81\% | 58\% |
| 16 | 71 | 33 AB | 46B | 115 |
| 8\% | 9\% | 19\% | 17\% | 9\% |
| 205BC | 0 | 0 | 26 | 179 |
| 100\% | -\% | -\% | 10\% | 15\% |
| 0 | 809AC | 0 | 146 | 663 |
| -\% | 100\% | -\% | 54\% | 54\% |
| 0 | 0 | 171AB | 45b | 127 |
| -\% | -\% | 100\% | 16\% | 10\% |


| placement met needs |  |  | inspection |  |
| :---: | :---: | :---: | :---: | :---: |
| eeded | Met | Below | Yes | No |
| (a) | (b) | (c) | (a) | (b) |
| 207 | 816 | 169 | 281 | 1219 |
| 152 | 599 | 126 | 203 | 903 |
| 205 | 809 | 171 | 273 | 1227 |
| 7 | 30 | 5 | 7 | 37 |
| 3\% | 4\% | 3\% | 3\% | 3\% |
| 205 | 809 | 171 | 217 | 974 |
| 100\% | 100\% | 100\% | 79\% | 79\% |
| 0 | 0 | 0 | 55 | 243 |
| -\% | -\% | -\% | 20\% | 20\% |
| 22 | 77 | 15 | 38 | 116 |
| 11\% | 10\% | 9\% | 14\% | 9\% |
| 110 | 502 | 108 | 190B | 682 |
| 54\% | 62\% | 63\% | 69\% | 56\% |
| 11 | 66 | 26Ab | 45B | 83 |
| 5\% | 8\% | 15\% | 17\% | 7\% |
| 2 | 3 | * | 2 | 5 |
| 1\% | *\% | *\% | 1\% | *\% |
| 119 | 544a | 112 | 220B | 712 |
| 58\% | 67\% | 65\% | 81\% | 58\% |
| 16 | 71 | 33 AB | 46B | 115 |
| 8\% | 9\% | 19\% | 17\% | 9\% |
| 205BC | 0 | 0 | 26 | 179 |
| 100\% | -\% | -\% | 10\% | 15\% |
| 0 | 809AC | 0 | 146 | 663 |
| -\% | 100\% | -\% | 54\% | 54\% |
| 0 | 0 | 171AB | 45b | 127 |
| -\% | -\% | 100\% | 16\% | 10\% |


| placement met needs |  |  | inspection |  |
| :---: | :---: | :---: | :---: | :---: |
| eeded | Met | Below | Yes | No |
| (a) | (b) | (c) | (a) | (b) |
| 207 | 816 | 169 | 281 | 1219 |
| 152 | 599 | 126 | 203 | 903 |
| 205 | 809 | 171 | 273 | 1227 |
| 7 | 30 | 5 | 7 | 37 |
| 3\% | 4\% | 3\% | 3\% | 3\% |
| 205 | 809 | 171 | 217 | 974 |
| 100\% | 100\% | 100\% | 79\% | 79\% |
| 0 | 0 | 0 | 55 | 243 |
| -\% | -\% | -\% | 20\% | 20\% |
| 22 | 77 | 15 | 38 | 116 |
| 11\% | 10\% | 9\% | 14\% | 9\% |
| 110 | 502 | 108 | 190B | 682 |
| 54\% | 62\% | 63\% | 69\% | 56\% |
| 11 | 66 | 26Ab | 45B | 83 |
| 5\% | 8\% | 15\% | 17\% | 7\% |
| 2 | 3 | * | 2 | 5 |
| 1\% | *\% | *\% | 1\% | *\% |
| 119 | 544a | 112 | 220B | 712 |
| 58\% | 67\% | 65\% | 81\% | 58\% |
| 16 | 71 | 33 AB | 46B | 115 |
| 8\% | 9\% | 19\% | 17\% | 9\% |
| 205BC | 0 | 0 | 26 | 179 |
| 100\% | -\% | -\% | 10\% | 15\% |
| 0 | 809AC | 0 | 146 | 663 |
| -\% | 100\% | -\% | 54\% | 54\% |
| 0 | 0 | 171AB | 45b | 127 |
| -\% | -\% | 100\% | 16\% | 10\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **
Research conducted by IFF Research

AF insurer handled claim \& willing to take part in repair inspection


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 2

S5. Were you driving the vehicle at the time of the accident or was someone else driving it? Base: All

|  | Gender |  | Age |  |  | SocialABC1GradeC2DE |  | UK Eng/Wal |  | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) |  |  | Eng <br> (c) | Sco <br> (d) |  |  | Urban (a) | Rural <br> (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 1073 | 637 | 436 | 290bc | 439 | 344 | 636 | 396 | 1073d | 963d | 911d | 78 | 52 | 31 | 791 | 277 |
| 72\% | 72\% | 71\% | 77\% | 69\% | 70\% | 71\% | 72\% | 72\% | 72\% | 72\% | 65\% | 69\% | 69\% | 71\% | 74\% |
| 74 | 43 | 31 | 13 | 39 | 22 | 49 | 23 | 74 | 66 | 63 | 4 | 3 | 3d | 54 | 20 |
| 5\% | 5\% | 5\% | 4\% | 6\% | 4\% | 5\% | 4\% | 5\% | -5\% | 5\% | 4\% | 4\% | 8\% | 5\% | 5\% |
| 353 | 209 | 144 | 72 | 154 | 127 | 207 | 133 | 353 | 306 | 285 | 37 aBC | 20 | 10 | 273 | 79 |
| 24\% | 24\% | 24\% | 19\% | 24\% | 26\% | 23\% | 24\% | 24\% | - $23 \%$ | 23\% | 31\% | 27\% | 23\% | 24\% | 21\% |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

Table 2 (continuation)
S5. Were you driving the vehicle at the time of the accident or was someone else driving it? Base: All

|  | Total | Years High (a) | $\begin{gathered} - \text { MI } \\ \text { Low } \\ \text { (b) } \end{gathered}$ | Miles per  <br> High Low <br> (a) (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) |  | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| You were driving the vehicle | 1073 | 648 | 417a | 561B | 465 | 402 | 671 | 130 | 939 | 806 | 172 | 360 | 562 | 349 | 460A | 249A |
|  | 72\% | 69\% | 76\% | 76\% | 66\% | 71\% | 72\% | 75\% | 71\% | 70\% | 76\% | 73\% | 69\% | 64\% | 76\% | 76\% |
| Someone else was driving | 74 | 51 | 20 | 20 | 46A | 38b | 36 | 10 | 64 | 59 | 7 | 17 | 51 | 32 | 25 | 16 |
|  | 5\% | 5\% | 4\% | 3\% | 7\% | 7\% | 4\% | 6\% | 5\% | 5\% | 3\% | 4\% | 6\% | 6\% | 4\% | 5\% |
| The vehicle was not being driven | 353 | 235 | 115 | 159 | 189a | 128 | 225 | 33 | 320 | 278 | 48 | 116 | 200 | 169BC | C 123 | 61 |
|  | 24\% | 25\% | 21\% | 21\% | 27\% | 23\% | 24\% | 19\% | 24\% | 24\% | 21\% | 23\% | 25\% | 31\% | 20\% | 19\% |
| Don't know/ refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 2 (continuation)
S5. Were you driving the vehicle at the time of the accident or was someone else driving it? Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 2 (continuation)
S5. Were you driving the vehicle at the time of the accident or was someone else driving it?
Base: All

|  | Total | Who handled claim |  |  |  |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  | NAF in AF in |  |  |  | $\begin{gathered} \text { DK } \\ \text { (e) } \end{gathered}$ | NAF in surer <br> (a) | AF in surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | other <br> (d) |  |  |  |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| You were driving the vehicle | 1073 | 643B | 344 | $65 a \mathrm{~B}$ | 217 | 438ac | 250 | 109 | 57 | 407 bc | 314 | 208 | 33 | 847 | 216 |
|  | 72\% | 74\% | 66\% | 86\% | 67\% | 76\% | 67\% | 73\% | 77\% | 76\% | 69\% | 67\% | 74\% | 71\% | 73\% |
| Someone else was driving | 74 | 37 | 32 | 3 | 21 | 22 | 22 | 7 | 3 | 20 | 22 | 15 | 3 | 51 | 22 |
|  | 5\% | 4\% | 6\% | 4\% | 6\% | 4\% | 6\% | 5\% | 4\% | 4\% | 5\% | 5\% | 7\% | 4\% | 7\% |
| The vehicle was not being driven | 353 | 194c | 147aC | 7 | 86 | 120 | 99 | 33 | 14 | 108 | 121a | 87a | 8 | 293 | 60 |
|  | 24\% | 22\% | 28\% | 10\% | 27\% | 21\% | 27\% | 22\% | 19\% | 20\% | 26\% | 28\% | 19\% | 25\% | 20\% |
| Don't know/ refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 2 (continuation)
S5. Were you driving the vehicle at the time of the accident or was someone else driving it?
Base: All
AF insurer handled claim \& willing to take part in repair inspection

|  | Total | Condition post repair |  |  | Worth post repair |  | Replacement met needs Exc |  |  | part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Better (a) | Same (b) | Worse <br> (c) | Same <br> (b) | Less <br> (c) | ExC eeded (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| You were driving the vehicle | 1073 | 97 | 601 | 96 | 621 | 123b | 151 | 577 | 114 | 179 | 894a |
|  | 72\% | 63\% | 69\% | 75\% | 67\% | 76\% | 74\% | 71\% | 66\% | 65\% | 73\% |
| Someone else was driving | 74 | 4 | 44 | 7 | 41 | 11 | 4 | 34 | 13a | 16 | 57 |
|  | 5\% | 2\% | 5\% | 5\% | 4\% | 7\% | 2\% | 4\% | 7\% | 6\% | 5\% |
| The vehicle was not being driven | 353 | 54c | 228 | 25 | 271C | 27 | 50 | 198 | 45 | 78 | 275 |
|  | 24\% | 35\% | 26\% | 20\% | 29\% | 17\% | 24\% | 24\% | 26\% | 29\% | 22\% |
| Don't know/ refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 3

S6. For the purposes of the claim, were you (or the driver of your vehicle) at fault or was the driver of another vehicle at fault? Base: All

|  | Gender |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | 17-34 | 35-54 | 55+ | ABC1 | C2DE |  | Eng/Wal | Eng | Sco | Wal | $\underset{\sim 1}{N I}$ | Urban | Rural |
| Total | (a) | (b) | (a) | (b) |  | (a) | (b) |  |  | (c) |  |  |  | (a) |  |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **
Unweighted row
Effective sample size
Total Total
You/the driver of your vehicle was at fault You/the driver of your
vehicle was partly at fault The driver of another vehicle was at fault

Fault was not established
Don't know/ refused

Table 3 (continuation)
S6. For the purposes of the claim, were you (or the driver of your vehicle) at fault or was the driver of another vehicle at fault? Base: All

|  |  | Years High <br> (a) | MI <br> Low <br> (b) | $\begin{array}{rr}\text { Miles per annum } \\ \text { High } & \text { Low } \\ \text { (a) } & \text { (b) }\end{array}$ |  | $\begin{array}{cr}\text { Past } & \\ \text { experience } & \text { MI } \\ \text { Yes } & \text { No } \\ \text { (a) } & \text { (b) }\end{array}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| You/the driver of | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| your vehicle was at fault | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| You/the driver of your | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| vehicle was partly at fault | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| The driver of another | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| vehicle was at fault | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |
| Fault was not established | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Don't know/ refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 3 (continuation)
S6. For the purposes of the claim, were you (or the driver of your vehicle) at fault or was the driver of another vehicle at fault?
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 3 (continuation)
S6. For the purposes of the claim, were you (or the driver of your vehicle) at fault or was the driver of another vehicle at fault?
Base: All

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | AF in surer (b) | Other <br> (c) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer <br> (a) | AF in surer (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| You/the driver of | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| your vehicle was at fault | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| You/the driver of your | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| vehicle was partly at fault | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| The driver of another | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| vehicle was at fault | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% |
| Fault was not established | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Don't know/ refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 3 (continuation)
S6. For the purposes of the claim, were you (or the driver of your vehicle) at fault or was the driver of another vehicle at fault? Base: All

AF insurer handled claim \& willing to take part in repair inspection

Unweighted row
Effective sample size
Total
You/the driver of your vehicle was at fault

You/the driver of your vehicle was partly at fault
The driver of another vehicle was at fault
Fault was not established

Don't know/ refused

|  | Condition post repair |  |  |
| :---: | :---: | :---: | :---: |
|  | Better <br> (a) | Same <br> (b) | Worse <br> (c) |
| Total |  |  |  |
|  |  |  |  |
| 1500 | 146 | 853 | 141 |
| 1106 | 112 | 639 | 98 |
| 1500 | 154 | 872 | 128 |
| 0 | 0 | 0 | 0 |
| $-\%$ | $-\%$ | $-\%$ | $-\%$ |
| 0 | 0 | 0 | 0 |
| $-\%$ | $-\%$ | $-\%$ | $-\%$ |
| 1500 | 154 | 872 | 128 |
| $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ |
| 0 | 0 | 0 | 0 |
| $-\%$ | $-\%$ | $-\%$ | $-\%$ |
| 0 | 0 | 0 | 0 |
| $-\%$ | $-\%$ | $-\%$ | $-\%$ |

## Worth post repair

Replacement met needs

Yes No $\begin{array}{lr}281 & 1219 \\ 203 & 903\end{array}$ $\begin{array}{rr}203 & 903 \\ 273 & \end{array}$ 2731227

|  | 0 | 0 |
| :--- | :--- | :--- |
| $-\%$ | $-\%$ | $-\%$ |

$$
\begin{array}{ll}
0 & 0 \\
-\% & -\%
\end{array}
$$

| 0 | 0 | 0 | 0 | 0 |
| :---: | :---: | :---: | :---: | :---: |
| $-\%$ | $-\%$ | $-\%$ | $-\%$ | $-\%$ |
| 205 | 809 | 171 | 273 |  |


| 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ | $100 \%$ |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 4

S7. With which company did you insure your vehicle at the time of the accident?
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **
Base: All

|  | Gender |  |  | Age |  |  | Social Grade |  | Country |  |  |  | Area |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | 35-54 <br> (b) | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | $\begin{gathered} \text { C2DE } \\ \text { (b) } \end{gathered}$ | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | $\begin{aligned} & \text { Eng } \\ & \text { (c) } \end{aligned}$ | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Urban (a) | Rural <br> (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Swift | 21 | 10 | 11 | 10c | 9 | 2 | 10 | 8 | 21 | 20 | 19 | * | 2 df | 0 | 13 | 8 |
|  | 1\% | 1\% | 2\% | 3\% | 1\% | *\% | 1\% | 1\% | 1\% | 2\% | 1\% | *\% | 2\% | -\% | 1\% | 2\% |
| Elephant | 20 | 15 | 5 | 14bC | 6 | 0 | 13 | 6 | 20 | 16 | 15 | 4 ABCe | * | * | 17 | 3 |
|  | 1\% | 2\% | 1\% | 4\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% | 4\% | *\% | 1\% | 2\% | 1\% |
| Esure | 19 | 11 | 8 | 5 | 9 | 6 | 12 | 6 | 19 | 16 | 15 | $3 f$ | 1 | 0 | 18 | 1 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 3\% | 1\% | -\% | 2\% | *\% |
| Rias | 19 | 13 | 6 | 0 | 0 | 19AB | 10 | 9 | 19 | 19 | 19 | * | * | 0 | 13 | 6 |
|  | 1\% | 1\% | 1\% | -\% | -\% | 4\% | 1\% | 2\% | 1\% | 1\% | 1\% | *\% | *\% | -\% | 1\% | 2\% |
| Swiftcover | 19 | 17b | 2 | 7 | 5 | 7 | 13 | 6 | 19 | 18 | 15 | 1 | 2 abcf | 0 | 9 | 10a |
|  | 1\% | 2\% | *\% | 2\% | 1\% | 2\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 3\% | -\% | 1\% | 3\% |
| Privilege | 17 | 15b | 2 | 6 | 8 | 3 | 14 | 3 | 17 | 15 | 15 | 1 | 0 | 0 | 15 | * |
|  | 1\% | 2\% | *\% | 2\% | 1\% | 1\% | 2\% | *\% | 1\% | 1\% | 1\% | 1\% | -\% | -\% | 1\% | *\% |
| Diamond | 17 | 2 | 15A | 13BC | 1 | 2 | 12 | 5 | 17 | 13 | 12 | 3 abc | 1 | * | 15 | 2 |
|  | 1\% | *\% | 2\% | 4\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 3\% | 1\% | 1\% | 1\% | 1\% |
| Ageas | 14 | 10 | 4 | 0 | 5 | 9 a | 7 | 5 | 14 | 12 | 11 | 2 | 1 | * | 10 | 4 |
|  | 1\% | 1\% | 1\% | -\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% |
| Zurich | 14 | 8 | 5 | * | 7 | 6 | 13b | 1 | 14 | 13 | 11 | 1 | 2abcf | 0 | 11 | 2 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 2\% | -\% | 1\% | 1\% |
| Kwik Fit | 12 | 9 | 3 | 1 | 7 | 4 | 5 | 7 | 12 | 10 | 9 | 2b | * | 0 | 9 | 3 |
|  | 1\% | 1\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | *\% | -\% | 1\% | 1\% |
| RAC | 12 | 8 | 4 | 2 | 7 | 3 | 5 | 7 | 12 | 11 | 9 | * | 2 ABCdf | 0 | 9 | 3 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 3\% | -\% | 1\% | 1\% |
| Allianz | 11 | 7 | 3 | 2 | 6 | 3 | 6 | 5 | 11 | 5 | 5 | * | 0 | 6ABCDE | 9 | 2 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | *\% | *\% | -\% | 13\% | 1\% | *\% |
| M\&S | 11 | 2 | 9 a | 2 | 3 | 6 | 11b | 0 | 11 | 10 | 9 | 1 | * | * | 7 | 4 |
|  | 1\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% |
| First Central | 11 | 2 | 9 a | 7 c | 4 | 0 | 11b | 0 | 11 | 9 | 9 | 1 | 0 | 0 | 11 | 0 |
|  | 1\% | *\% | 1\% | 2\% | 1\% | -\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | -\% | -\% | 1\% | -\% |
| Endsleigh | 10 | 4 | 7 | 6 | 2 | 2 | 8 | 2 | 10 | 10 | 9 | 0 | 1d | * | 9 | 2 |
|  | 1\% | *\% | 1\% | 2\% | *\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | *\% |
| Equity Group (Red Line/ Red Star) | 10 | 10b | 0 | 3 | 5 | 2 | 2 | 5 | 10 | 9 | 9 | * | 0 | * | 5 | 5 |
|  | 1\% | 1\% | -\% | 1\% | 1\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% | *\% | -\% | 1\% | *\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **
Base: All

|  | Gender |  |  | Age |  |  | Social Grade |  | Country |  |  |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ (b) \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 (a) | C2DE <br> (b) | $\begin{gathered} \text { UK } \\ \text { (a) } \end{gathered}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Urban (a) | Rural <br> (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Quinn Direct | 10 | 4 | 6 | 7 bc | 3 | 0 | 6 | 4 | 10 | 8 | 8 | * | 0 | 1ABCDE | 9 | 1 |
|  | 1\% | *\% | 1\% | 2\% | *\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | -\% | 3\% | 1\% | *\% |
| Post Office | 9 | 2 | 6 | 0 | 4 | 5 | 7 | 2 | 9 | 6 | 5 | 2 bc | 2 aBC | * | 4 | 4 |
|  | 1\% | *\% | 1\% | -\% | 1\% | 1\% | 1\% | *\% | 1\% | *\% | *\% | 2\% | 2\% | 1\% | *\% | 1\% |
| Nationwide | 8 | 5 | 4 | 0 | 4 | 5 | 4 | 4 | 8 | 7 | 6 | 1 | 1 | 0 | 5 | 3 |
|  | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | -\% | *\% | 1\% |
| John Lewis | 6 | 5 | 2 | 0 | 3 | 3 | 5 | 2 | 6 | 6 | 6 | 0 | * | 0 | 3 | 3 |
|  | *\% | 1\% | *\% | -\% | *\% | 1\% | 1\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | 1\% |
| Chaucer Insurance | 6 | 4 | 2 | * | 2 | 3 | 5 | * | 6 | 5 | 5 | 1 | 0 | 0 | 3 | 3 |
|  | *\% | *\% | *\% | *\% | *\% | 1\% | 1\% | *\% | *\% | *\% | *\% | 1\% | -\% | -\% | *\% | 1\% |
| Lloyds TSB | 5 | 2 | 3 | * | 5 | 0 | 5 | 0 | 5 | 5 | 5 | * | 0 | 0 | 4 | 2 |
|  | *\% | *\% | 1\% | *\% | 1\% | -\% | 1\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | *\% | *\% |
| Sainsbury | 4 | 3 | * | 0 | 1 | 3 | 3 | * | 4 | 2 | 2 | 2 ABCe | 0 | 0 | 3 | 1 |
|  | *\% | *\% | *\% | -\% | *\% | 1\% | *\% | *\% | *\% | *\% | *\% | 2\% | -\% | -\% | *\% | *\% |
| Highway Insurance | 4 | 4 | 0 | 2 | 2 | 0 | * | 3 | 4 | 3 | 3 | * | 0 | 0 | 3 | * |
|  | *\% | *\% | -\% | 1\% | *\% | -\% | *\% | 1\% | *\% | *\% | *\% | *\% | -\% | -\% | *\% | *\% |
| Toyota | 4 | 4 | 0 | 0 | 2 | 2 | 4 | 0 | 4 | 3 | 3 | * | 0 | 0 | 4 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | *\% | -\% |
| Norwich Union | 3 | 2 | 2 | 0 | 3 | * | 2 | 2 | 3 | 3 | 3 | 0 | * | 0 | 3 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% |
| Quote me happy | 3 | 0 | 3 | 3b | 0 | 0 | 2 | 2 | 3 | 3 | 3 | 0 | * | 0 | 2 | 2 |
|  | *\% | -\% | 1\% | 1\% | -\% | -\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% |
| Age UK | 3 | 2 | 2 | 0 | 2 | 2 | 0 | 3 | 3 | 3 | 3 | 0 | 0 | 0 | 3 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | -\% | 1\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Natwest | 3 | 3 | 0 | 2 | 0 | 2 | 2 | 2 | 3 | 3 | 3 | 0 | 0 | 0 | 3 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Auto Direct | 3 | * | 3 | 2 | 1 | 0 | 1 | 2 | 3 | 2 | 2 | * | 1 bc | * | 3 | * |
|  | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | 1\% | 1\% | *\% | *\% |
| Bell | 3 | 2 | * | * | 2 | * | 2 | 1 | 3 | 2 | 2 | * | * | * | 2 | 1 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | 1\% | *\% | *\% |
| Budget | 2 | * | 2 | 0 | 2 | 0 | * | 2 | 2 | 2 | 2 | * | 0 | * | 2 | 1 |
|  | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | *\% | *\% |

[^9]Table 4 (continuation)
S7. With which company did you insure your vehicle at the time of the accident?
Base: All

|  | Gender |  |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ (\mathrm{a}) \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $55+$ (c) | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK E } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Urban (a) | Rural (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| $A B C$ Insurance | 2 | 2 | 0 | 0 | 2 | 1 | 1 | 2 | 2 | 2 | 2 | 0 | 1abc | 0 | 2 | 1 |
|  | *\% | *\% | -\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | -\% | *\% | *\% |
| Dial Direct | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 2 | 2 | 2 | 2 | 0 | 0 | *ABCd | 2 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | 1\% | *\% | -\% |
| Compare the Market | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Confused.com | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| eChoice | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| First Alternative | 2 | 2 | 0 | 2 | 0 | 0 | 2 | 0 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Royal Bank of Scotland | 1 | * | 1 | 0 | 0 | 1 | 1 | 0 | 1 | 0 | 0 | 1 ABC | 0 | 0 | 1 | 0 |
|  | *\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | 1\% | -\% | -\% | *\% | -\% |
| Hughes Insurance | 1 | * | 1 | * | * | * | * | 1 | 1 | 0 | 0 | 0 | 0 | 1 ABCDE | 1 | * |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | 3\% | *\% | *\% |
| Prestige | 1 | * | 1 | * | * | * | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 1 ABCDe | * | * |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | 2\% | *\% | *\% |
| Asda | 1 | * | * | * | * | 0 | 0 | * | 1 | * | 0 | *bc | * bc | 0 | 0 | 1 |
|  | *\% | *\% | *\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% |
| ecoinsurance | * | * | 0 | * | 0 | 0 | 0 | * | * | 0 | 0 | * aBC | 0 | 0 | * | 0 |
|  | *\% | *\% | -\% | *\% | -\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% |
| Towergate | * | * | 0 | 0 | 0 | * | * | 0 | * | 0 | 0 | *aBC | 0 | 0 | 0 | * |
|  | *\% | *\% | -\% | -\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% |
| Barclays Bank | * | 0 | * | 0 | 0 | * | 0 | * | * | 0 | 0 | 0 | 0 | *ABC | * | 0 |
|  | *\% | -\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | 1\% | *\% | -\% |
| Another retailer | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | *\% | -\% | -\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Other | 161 | 107 | 54 | 36 | 67 | 58 | 76 | 77A | 161e | 146e | 142e | 9 | 5 | 6 dE | 122 | 39 |
|  | 11\% | 12\% | 9\% | 10\% | 11\% | 12\% | 9\% | 14\% | 11\% | 11\% | 11\% | 8\% | 6\% | 13\% | 11\% | 10\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **
Base: All

|  | GenderMale Female |  |  | Age |  |  | Social Grade |  | Country |  |  |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $35-54$ (b) | 55+ <br> (c) | ABC1 (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK E } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Urban (a) | Rural (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| ANY INSURER | 841 | 503 | 339 | 237C | $372 C$ | 232 | 537B | 274 | 841 | 739 | 700 | 71 | 39 | 31ABCE | 629 | 207 |
|  | 56\% | 57\% | 55\% | 63\% | 59\% | 47\% | 60\% | 50\% | 56\% | 55\% | 56\% | 59\% | 52\% | 68\% | 56\% | 55\% |
| ANY BROKER | 316 | 160 | 156A | 74 | 106 | 135aB | 190 | 116 | 316F | 283F | 261F | 29F | 22ABCF | 4 | 228 | 87 |
|  | 21\% | 18\% | 25\% | 20\% | 17\% | 27\% | 21\% | 21\% | 21\% | 21\% | 21\% | 24\% | 29\% | 9\% | 20\% | 23\% |
| ANY BANK OR BUILDING SOCIETY | 18 | 10 | 8 | 2 | 8 | 8 | 12 | 6 | 18 | 14 | 14 | 3 abc | 1 | * | 13 | 5 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 3\% | 1\% | 1\% | 1\% | 1\% |
| Don't know | 178 | 117 | 61 | 28 | 83a | 67a | 87 | 82a | 178 | 163 | 154 | 11 | 9 | 4 | 134 | 43 |
|  | 12\% | 13\% | 10\% | 7\% | 13\% | 14\% | 10\% | 15\% | 12\% | 12\% | 12\% | 9\% | 12\% | 9\% | 12\% | 11\% |
| Refused | 1 | * | * | 0 | 1 | 0 | * | * | 1 | 1 | 0 | 0 | 1ABC | 0 | * | 0 |
|  | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | 1\% | -\% | *\% | -\% |

Table 4 (continuation)
S7. With which company did you insure your vehicle at the time of the accident?
Base: All

|  |  | Years High (a) | $\begin{gathered} -\mathrm{MI} \\ \text { Low } \\ \text { (b) } \end{gathered}$ | Miles per High (a) | annum Low (b) | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Admiral | $\begin{gathered} 138 \\ 9 \% \end{gathered}$ | $\begin{gathered} 38 \\ 4 \% \end{gathered}$ | $\begin{array}{r} \text { 100A } \\ 18 \% \end{array}$ | $\begin{gathered} 64 \\ 9 \% \end{gathered}$ | $\begin{gathered} 66 \\ 9 \% \end{gathered}$ | $\begin{gathered} 42 \\ 7 \% \end{gathered}$ | $\begin{aligned} & 96 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 12 \\ 7 \% \end{gathered}$ | $\begin{gathered} 124 \\ 9 \% \end{gathered}$ | $\begin{gathered} 106 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 23 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 53 \\ & 11 \% \end{aligned}$ | $\begin{gathered} 65 \\ 8 \% \end{gathered}$ | 41 ${ }_{\text {7\% }}$ | $\begin{gathered} 56 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 38 \\ & 12 \% \end{aligned}$ |
| Direct Line | 130 | 74 | 54 | 56 | 70 | 53 | 77 | 17 | 113 | 100 | 19 | 44 | 72 | 30 | 68A | 28 |
|  | 9\% | 8\% | 10\% | 8\% | 10\% | 9\% | 8\% | 10\% | 9\% | 9\% | 8\% | 9\% | 9\% | 5\% | 11\% | 9\% |
| Aviva/ Aviva Direct | 107 | 71 | 35 | 51 | 51 | 52b | 55 | 14 | 93 | 77 | 22 | 32 | 61 | 33 | 45 | 25 |
|  | 7\% | 8\% | 6\% | 7\% | 7\% | 9\% | 6\% | 8\% | 7\% | 7\% | 10\% | 7\% | 7\% | 6\% | 7\% | 8\% |
| LV (Liverpool Victoria) | 71 | 58B | 14 | 34 | 37 | 34 | 38 | 7 | 64 | 57 | 15 | 22 | 47 | 34 | 25 | 12 |
|  | 5\% | 6\% | 2\% | 5\% | 5\% | 6\% | 4\% | 4\% | 5\% | 5\% | 6\% | 5\% | 6\% | 6\% | 4\% | 4\% |
| Churchill | 53 | 42b | 11 | 23 | 30 | 15 | 38 | 3 | 50 | 40 | 8 | 11 | 30 | 22 | 20 | 12 |
|  | 4\% | 5\% | 2\% | 3\% | 4\% | 3\% | 4\% | 2\% | 4\% | 4\% | 4\% | 2\% | 4\% | 4\% | 3\% | 4\% |
| Tesco | 39 | 17 | 20 | 18 | 19 | 21 | 18 | 2 | 36 | 26 | 7 | 13 | 13 | 13 | 16 | 9 |
|  | 3\% | 2\% | 4\% | 2\% | 3\% | 4\% | 2\% | 1\% | 3\% | 2\% | 3\% | 3\% | 2\% | 2\% | 3\% | 3\% |
| Hastings/ Hastings Direct | 36 | 19 | 17 | 19 | 14 | 11 | 25 | 2 | 34 | 30 | 5 | 11 | 17 | 15 | 16 | 5 |
|  | 2\% | 2\% | 3\% | 3\% | 2\% | 2\% | 3\% | 1\% | 3\% | 3\% | 2\% | 2\% | 2\% | 3\% | 3\% | 2\% |
| Saga | 34 | 33B | 1 | 12 | 20 | 13 | 21 | 5 | 29 | 29 | 3 | 14 | 17 | 14 | 14 | 6 |
|  | 2\% | 4\% | *\% | 2\% | 3\% | 2\% | 2\% | 3\% | 2\% | 2\% | 1\% | 3\% | 2\% | 3\% | 2\% | 2\% |
| Swinton | 34 | 20 | 14 | 16 | 18 | 11 | 23 | 4 | 30 | 25 | 5 | 9 | 19 | 9 | 6 | 17AB |
|  | 2\% | 2\% | 2\% | 2\% | 3\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 5\% |
| NFU | 33 | 29B | 3 | 19 | 12 | 15 | 18 | 5 | 28 | 28 | 3 | 10 | 22 | 12 | 13 | 7 |
|  | 2\% | 3\% | 1\% | 3\% | 2\% | 3\% | 2\% | 3\% | 2\% | 2\% | 1\% | 2\% | 3\% | 2\% | 2\% | 2\% |
| CIS (Co-operative) | 30 | 20 | 10 | 9 | 20 | 15 | 15 | 6 | 24 | 23 | 5 | 10 | 16 | 5 | 17 | 7 |
|  | 2\% | 2\% | 2\% | 1\% | 3\% | 3\% | 2\% | 3\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 3\% | 2\% |
| Axa | 29 | 17 | 12 | 19 | 10 | 7 | 22 | 2 | 27 | 25 | 3 | 12 | 16 | 8 | 15 | 7 |
|  | 2\% | 2\% | 2\% | 3\% | 1\% | 1\% | 2\% | 1\% | 2\% | 2\% | 1\% | 2\% | 2\% | 1\% | 3\% | 2\% |
| Sheila's Wheels | 27 | 17 | 9 | 16 | 11 | 8 | 19 | 1 | 26 | 22 | 4 | 4 | 17 | 12 | 13 | 2 |
|  | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 2\% | *\% | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% | 2\% | *\% |
| MoreTh>n | 27 | 24b | 3 | 14 | 13 | 15 | 12 | 1 | 25 | 22 | * | 8 | 16 | 14 | 7 | 5 |
|  | 2\% | 3\% | 1\% | 2\% | 2\% | 3\% | 1\% | 1\% | 2\% | 2\% | *\% | 2\% | 2\% | 3\% | 1\% | 2\% |
| AA | 22 | 19b | 3 | 7 | 11 | 5 | 17 | 3 | 18 | 20 | * | 9 | 11 |  | 8 | 3 |
|  | 1\% | 2\% | 1\% | 1\% | 2\% | 1\% | 2\% | 2\% | 1\% | 2\% | *\% | 2\% | 1\% | 1\% | 1\% | 1\% |
| RSA (Royal \& Sun Alliance) | 22 | 17 | 5 | 17b | 4 | 8 | 14 | 6b | 16 | 19 | 3 | 10 | 10 | 5 | 12 | 5 |
|  | 1\% | 2\% | 1\% | 2\% | 1\% | 1\% | 2\% | 4\% | 1\% | 2\% | 1\% | 2\% | 1\% | 1\% | 2\% | 2\% |

Base: All

|  | Total | Years High (a) | - MI <br> (b) | Miles per annum <br> High Low <br> (a) <br> (b) |  | Past experience Yes (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) |  | No (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Swift | 21 | 7 | 14a | 11 | 10 | 5 | 16 | 2 | 19 | 12 | 3 | 7 | 14 | 8 | 11 | 2 |
|  | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 2\% | 1\% |
| Elephant | 20 | 3 | 17A | 10 | 10 | 9 | 11 | 5 | 15 | 14 | 4 | 9 | 8 | 8 | 5 | 8 |
|  | 1\% | *\% | 3\% | 1\% | 1\% | 2\% | 1\% | 3\% | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 1\% | 2\% |
| Esure | 19 | 12 | 7 | 6 | 13 | 7 | 13 | 2 | 18 | 18 | 1 | 4 | 15 | 12 | 4 | 3 |
|  | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 2\% | *\% | 1\% | 2\% | 2\% | 1\% | 1\% |
| Rias | 19 | 18b | 2 | 6 | 13 | 5 | 15 | 2 | 18 | 13 | 3 | 9 | 7 | 9 | 10 | * |
|  | 1\% | 2\% | *\% | 1\% | 2\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 2\% | 2\% | *\% |
| Swiftcover | 19 | 10 | 9 | 14 | 5 | 11 | 8 | * | 18 | 8 | 10A | 1 | 15a | 7 | 11 | 1 |
|  | 1\% | 1\% | 2\% | 2\% | 1\% | 2\% | 1\% | *\% | 1\% | 1\% | 4\% | *\% | 2\% | 1\% | 2\% | *\% |
| Privilege | 17 | 10 | 7 | 8 | 6 | 7 | 10 | 5 b | 12 | 13 | 4 | 8 | 7 | 7 | 8 | 2 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 3\% | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 1\% | *\% |
| Diamond | 17 | 3 | 13A | 8 | 8 | 2 | 15 | 2 | 15 | 13 | 2 | 5 | 9 | 5 | 8 | 3 |
|  | 1\% | *\% | 2\% | 1\% | 1\% | *\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| Ageas | 14 | 12 | 2 | 5 | 8 | 3 | 11 | 0 | 14 | 10 | 3 | 2 | 6 | 10 | 3 | 1 |
|  | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | *\% | 1\% | 2\% | *\% | *\% |
| Zurich | 14 | 11b | * | 11 | 3 | 8 | 6 | 0 | 14 | 10 | 2 | 3 | 10 | 6 | 6 | 2 |
|  | 1\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% |
| Kwik Fit | 12 | 9 | 3 | 8 | 4 | 2 | 10 | 4 | 8 | 8 | 2 | 5 | 7 | 6 | 4 | 3 |
|  | 1\% | 1\% | *\% | 1\% | 1\% | *\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| RAC | 12 | 9 | 3 | 3 | 9 | 4 | 8 | 0 | 12 | 11 | * | 5 | 7 | 5 | 4 | 2 |
|  | 1\% | 1\% | *\% | *\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| Allianz | 11 | 6 | 5 | 6 | 4 | 3 | 8 | * | 10 | 7 | 1 | 2 | 6 | 5 | 2 | 4 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% | *\% | *\% | 1\% | 1\% | *\% | 1\% |
| M\&S | 11 | 9 | 2 | 5 | 5 | 6 | 5 | 0 | 11 | 9 | 2 | 2 | 7 | 2 | 5 | 4 |
|  | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | *\% | -\% | 1\% | 1\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% |
| First Central | 11 | 3 | 8 a | * | 9 a | 2 | 9 | * | 10 | 6 | 5 a | 2 | 9 | 2 | 7 | 2 |
|  | 1\% | *\% | 1\% | *\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% | 2\% | *\% | 1\% | *\% | 1\% | *\% |
| Endsleigh | 10 | 2 | 7 a | 7 | 4 | 5 | 6 | 2 | 9 | 7 | 4 | 3 | 5 | 3 | 2 | 5b |
|  | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | *\% | 2\% |
| Equity Group (Red Line/ Red Star) | 10 | 5 | 5 | 6 | 4 | 2 | 8 | 2 | 8 | 7 | 2 | 3 | 7 | 3 | 4 | 3 |
|  | 1\% | *\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% |

[^10]Table 4 (continuation)
S7. With which company did you insure your vehicle at the time of the accident?
Base: All

|  | Total | Years High (a) | MI <br> Low <br> (b) | Miles per annum <br> High Low <br> (a) (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{No} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Quinn Direct | 10 | * | 9A | 3 | 5 | 4 | 6 | 0 | 10 | 6 | 2 | 4 | 6 | 3 | 2 | 4 |
|  | 1\% | *\% | 2\% | *\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% |
| Post Office | 9 | 7 | 1 | 5 | 3 | 1 | 7 | 2 | 7 | 6 | 2 | 5 | 2 | 5 | 2 | 2 |
|  | 1\% | 1\% | *\% | 1\% | *\% | *\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | *\% | 1\% | *\% | 1\% |
| Nationwide | 8 | 8 | 0 | 4 | 4 | 3 | 6 | 2 | 7 | 6 | * | 3 | 5 | 3 | 2 | 4 |
|  | 1\% | 1\% | -\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | *\% | 1\% |
| John Lewis | 6 | 6 | 0 | 3 | 3 | 3 | 3 | 0 | 6 | 6 | 0 | 2 | 5 | 3 | 3 | 0 |
|  | *\% | 1\% | -\% | *\% | *\% | 1\% | *\% | -\% | *\% | 1\% | -\% | *\% | 1\% | 1\% | 1\% | -\% |
| Chaucer Insurance | 6 | 5 | * | 4 | 2 | 0 | 6 | 0 | 6 | 6 | 0 | * | 3 | 2 | 4 | 0 |
|  | *\% | 1\% | *\% | 1\% | *\% | -\% | 1\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | 1\% | -\% |
| Lloyds TSB | 5 | 5 | * | 4 | 2 | 3 | 2 | 0 | 5 | 4 | 2 | 2 | 2 | 4 | 2 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | 1\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | 1\% | *\% | -\% |
| Sainsbury | 4 | 4 | 0 | 3 | * | 2 | 2 | 2 | 2 | 4 | 0 | 2 | 1 | 3 | 1 | * |
|  | *\% | *\% | -\% | *\% | *\% | *\% | *\% | 1\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% |
| Highway Insurance | 4 | 0 | 4 a | 3 | * | 3 | * | 0 | 4 | 2 | 2 | 2 | 2 | 0 | 4 | 0 |
|  | *\% | -\% | 1\% | *\% | *\% | 1\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | -\% | 1\% | -\% |
| Toyota | 4 | 2 | 2 | * | 3 | 2 | 2 | 0 | 4 | 4 | 0 | 2 | 2 | 2 | 0 | 2 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% |
| Norwich Union | 3 | 3 | 0 | 3 | 0 | * | 3 | 2 | 2 | 3 | 0 | 2 | 2 | 2 | 2 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% |
| Quote me happy | 3 | 0 | 3 a | 3 | * | 2 | 2 | * | 3 | 2 | 0 | 0 | 2 | 0 | 3 | 0 |
|  | *\% | -\% | 1\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | *\% | -\% | 1\% | -\% |
| Age UK | 3 | 2 | 2 | 0 | 3 | 3 | 0 | 0 | 3 | 2 | 0 | 3 | 0 | 0 | 0 | 3 ab |
|  | *\% | *\% | *\% | -\% | *\% | 1\% | -\% | -\% | *\% | *\% | -\% | 1\% | -\% | -\% | -\% | 1\% |
| NatWest | 3 | 2 | 0 | 0 | 2 | 2 | 2 | 0 | 3 | 3 | 0 | 0 | 3 | 2 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | -\% |
| Auto Direct | 3 | 1 | 2 | * | 3 | * | 2 | 0 | 3 | 3 | 0 | 2 | * | 1 | 1 | 2 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% |
| Bell | 3 | 2 | * | 1 | 2 | * | 2 | 0 | 3 | 2 | 1 | 0 | 3 | 2 | * | * |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% |
| Budget | 2 | 0 | 2 | 2 | * | 0 | 2 | * | 2 | 2 | 0 | 0 | 2 | 2 | * | 0 |
|  | *\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 4 (continuation)
S7. With which company did you insure your vehicle at the time of the accident?
Base: All

|  |  | Years High (a) | $-\quad \text { MI }$(b) | Miles per High (a) | annum Low (b) | PastexperienceYes(a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{NO} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  |  |  | Yes <br> (a) | No <br> (b) | Yes <br> (a) | No <br> (b) | Yes <br> (a) | No <br> (b) | Low <br> (a) | Medium <br> (b) | High <br> (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| ABC Insurance | $\underset{* \%}{2}$ | *\% | $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | $\stackrel{2}{*}$ | *\% | $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | $\underset{* \%}{2}$ | $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | $\underset{* \%}{2}$ | $\underset{* \%}{2}$ | ${ }_{-}$-\% | ${ }_{*}^{2}$ | ${ }_{* \%}^{1}$ | ${ }_{*}^{2}$ | $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | * |
| Dial Direct | 2 | 2 | * | 2 | * | 2 | * | 0 | 2 | 2 | 0 | 0 | 2 | * | * | 2 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | *\% |
| Compare the Market | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 2a | 2 | 0 | 2 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | 1\% | *\% | -\% | *\% | -\% | -\% |
| Confused.com | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 2 | 0 | 0 | 0 | 2 |
|  | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | -\% | *\% |
| eChoice | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | *\% | -\% |
| First Alternative | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 2B | 0 | 0 | 0 | 0 | 2 | 2 | 0 | 0 |
|  | *\% | -\% | *\% | *\% | -\% | -\% | *\% | 1\% | -\% | -\% | -\% | -\% | *\% | *\% | -\% | -\% |
| Royal Bank of Scotland | 1 | 1 | 0 | 1 | 0 | * | 1 | 0 | 1 | 1 | 0 | * | 1 | * | * | * |
|  | *\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% |
| Hughes Insurance | 1 | 1 | * | 1 | 0 | * | 1 | 0 | 1 | 1 | 0 | * | 1 | 0 | * | 1 |
|  | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% |
| Prestige | 1 | 1 | * | * | * | 0 | 1 | 0 | 1 | 1 | 0 | * | * | * | 0 | * |
|  | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% |
| Asda | 1 | * | * | * | 0 | 0 | 1 | 0 | 1 | 1 | 0 | * | * | 1 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% |
| ecoinsurance | * | 0 | * | 0 | * | 0 | * | * | 0 | * | 0 | 0 | * | 0 | * | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% |
| Towergate | * | * | 0 | * | 0 | 0 | * | * | 0 | * | 0 | * | 0 | * | 0 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | -\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% |
| Barclays Bank | * | * | 0 | 0 | * | 0 | * | 0 | * | * | 0 | * | 0 | * | 0 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% |
| Another retailer | 2 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 2 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% |
| Other | 161 | 102 | 59 | 84 | 69 | 72 | 90 | 21 | 141 | 124 | 21 | 60 | 83 | 51 | 74 | 37 |
|  | 11\% | 11\% | 11\% | 11\% | 10\% | 13\% | 10\% | 12\% | 11\% | 11\% | 9\% | 12\% | 10\% | 9\% | 12\% | 11\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 4 (continuation)
S7. With which company did you insure your vehicle at the time of the accident?
Base: All

|  |  | Years High (a) | - MI <br> (b) | Miles per High (a) | annum Low (b) | Past experience Yes (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{No} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| ANY INSURER | 841 | 495 | 341A | 420 | 395 | 323 | 518 | 95 | 744 | 644 | 136 | 265 | 477 | 294 | 356 | 180 |
|  | 56\% | 53\% | 62\% | 57\% | 56\% | 57\% | 56\% | 55\% | 56\% | 56\% | 60\% | 54\% | 59\% | 53\% | 59\% | 55\% |
| ANY BROKER | 316 | 208 | 102 | 138 | 162 | 112 | 204 | 31 | 283 | 241 | 43 | 112 | 159 | 120 | 117 | 73 |
|  | 21\% | 22\% | 19\% | 19\% | 23\% | 20\% | 22\% | 18\% | 21\% | 21\% | 19\% | 23\% | 20\% | 22\% | 19\% | 22\% |
| ANY BANK OR BUILDING SOCIETY | 18 | 16b | * | 9 | 8 | 8 | 10 | 2 | 17 | 14 | 2 | 5 | 11 | 9 | 5 | 4 |
|  | 1\% | 2\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% |
| Don't know | 178 | 127b | 47 | 98 | 72 | 59 | 119 | 26 | 152 | 132 | 26 | 53 | 92 | 83b | 60 | 35 |
|  | 12\% | 14\% | 9\% | 13\% | 10\% | 10\% | 13\% | 15\% | 11\% | 12\% | 11\% | 11\% | 11\% | 15\% | 10\% | 11\% |
| Refused | 1 | * | * | 1 | 0 | 1 | 0 | * | * | 1 | 0 | * | * | 0 | * | * |
|  | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 4 (continuation)
S7. With which company did you insure your vehicle at the time of the accident?
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 4 (continuation)
S7. With which company did you insure your vehicle at the time of the accident?
Base: All


S7. With which company did you insure your vehicle at the time of the accident?
Base: All

|  |  | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Direct |  | Insurance Company |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  | Aviva <br> (c) | Axa <br> (d) |  |  | (e) | Churchill (f) | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ |  |  |
|  |  | Yes No <br> (a) (b) |  |  |  | Yes No <br> (a) (b) |  |  |  |  | $\begin{gathered} c o \\ (\mathrm{a}) \end{gathered}$ | Broker <br> (b) | Admiral <br> (a) | Line (b) | Saga (i) | tings (j) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Endsleigh | 10 | 5 b | 5 | 6 | 4 | 0 | 10A | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 2\% | *\% | 1\% | *\% | -\% | 3\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Equity Group (Red Line/ Red Star) | 10 | 3 | 7 | 4 | 6 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Quinn Direct | 10 | 3 | 7 | 5 | 5 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Post Office | 9 | 2 | 7 | 1 | 7 | 0 | 9 A | 0 | 2 | 0 | 1 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | *\% | 1\% | *\% | 1\% | -\% | 3\% | -\% | 1\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% |
| Nationwide | 8 | 2 | 7 | 3 | 5 | 0 | 8A | 0 | 0 | 0 | 0 | 8ABCf | f 0 | 0 | 0 | 0 |
|  | 1\% | *\% | 1\% | 1\% | *\% | -\% | 3\% | -\% | -\% | -\% | -\% | 9\% | -\% | -\% | -\% | -\% |
| John Lewis | 6 | 2 | 5 | 0 | 6 | 0 | 6A | 2 | 0 | 0 | 2 bc | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | -\% | 1\% | -\% | 2\% | 1\% | -\% | -\% | 4\% | -\% | -\% | -\% | -\% | -\% |
| Chaucer Insurance | 6 | 2 | 4 | 3 | 3 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | 1\% | *\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Lloyds TSB | 5 | 0 | 5 | 3 | 2 | 0 | 5A | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | 1\% | *\% | -\% | 2\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Sainsbury | 4 | * | 3 | * | 3 | 0 | 4A | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Highway Insurance | 4 | 2 | 2 | 0 | 4 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Toyota | 4 | 0 | 4 | 2 | 2 | 0 | 4A | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | *\% | *\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Norwich Union | 3 | 0 | 3 | 0 | 3 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Quote me happy | 3 | 0 | 3 | 3b | * | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | 1\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Age UK | 3 | 3B | 0 | 3b | 0 | 0 | 3а | 0 | 0 | 0 | 2abc | 0 | 0 | 0 | 0 | 0 |
|  | *\% | 1\% | -\% | 1\% | -\% | -\% | 1\% | -\% | -\% | -\% | 4\% | -\% | -\% | -\% | -\% | -\% |
| NatWest | 3 | 0 | 3 | 0 | 3 | 0 | 3a | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

|  |  | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  | Admiral <br> (a) | Direct Line (b) |  |  | Aviva <br> (c) | Axa <br> (d) | $\begin{aligned} & \text { LV } \\ & \text { (e) } \end{aligned}$ | $\begin{array}{r} \text { Chur } \\ \text { chill } \\ (\mathrm{f}) \end{array}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga <br> (i) | Has tings <br> (j) |
|  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | Yes No <br> (a) (b) |  |  |  |  |  |  |  |  | $\begin{gathered} c o \\ (\mathrm{a}) \end{gathered}$ | Broker <br> (b) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Auto Direct | 3 | 2 | 1 | * | 3 | 0 | 3а | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Bell | 3 | * | 2 | * | 2 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Budget | 2 | 0 | 2 | 0 | 2 | 0 | 2a | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| ABC Insurance | 2 | * | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Dial Direct | 2 | 2 | * | * | 2 | 0 | 2a | 0 | 0 | 0 | * | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | -\% | -\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% |
| Compare the Market | 2 | 2b | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Confused.com | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| eChoice | 2 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| First Alternative | 2 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Royal Bank of Scotland | 1 | * | 1 | * | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Hughes Insurance | 1 | 1 | * | 1 | * | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Prestige | 1 | * | 1 | * | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Asda | 1 | 0 | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| ecoinsurance | * | 0 | * | 0 | * | * | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Towergate | * | 0 | * | 0 | * | 0 | * | 0 | 0 | * | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 4 (continuation)
S7. With which company did you insure your vehicle at the time of the accident?
Base: All

|  |  | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  | Admiral <br> (a) | Direct Line (b) |  |  | Aviva <br> (c) | Axa <br> (d) | LV(e) | $\begin{gathered} \text { Chur } \\ \text { chill } \end{gathered}$(f) | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga (i) | Has tings <br> (j) |
|  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  |  |  |  |  |  | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker <br> (b) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Barclays Bank | * | 0 | * | 0 | * | 0 | * | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Another retailer | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Other | 161 | 37 | 124 | 77B | 85 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 11\% | 12\% | 11\% | 16\% | 8\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| ANY INSURER | 841 | 161 | 676 | 247 | 592 | 841B | 0 | 138DE | 130DE | 107D | 29 | 71 | 53D | 0 | 0 | 0 |
|  | 56\% | 52\% | 57\% | 53\% | 57\% | 100\% | -\% | 99\% | 99\% | 95\% | 77\% | 88\% | 97\% | -\% | -\% | -\% |
| ANY BROKER | 316 | 72 | 242 | 86 | 230 | 0 | 316A | 2 | 2 | 6 | 9ABCF | 10AB | 2 | 37 | 33 | 38 |
|  | 21\% | 23\% | 21\% | 18\% | 22\% | -\% | 100\% | 1\% | 1\% | 5\% | 23\% | 12\% | 3\% | 100\% | 100\% | 100\% |
| ANY BANK OR BUILDING SOCIETY | 18 | 2 | 16 | 7 | 11 | 0 | 18A | 0 | 0 | 0 | 0 | 8ABCf | f 0 | 0 | 0 | 0 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | 6\% | -\% | -\% | -\% | -\% | 9\% | -\% | -\% | -\% | -\% |
| Don't know | 178 | 38 | 136 | 58 | 121 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 12\% | 12\% | 12\% | 12\% | 12\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Refused | 1 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 4 (continuation)
S7. With which company did you insure your vehicle at the time of the accident?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | other (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Admiral | 138 | 87 | 43 | 8 | 32 | 50 | 29 | 15 | 8 | 41 | 33 | 35 | 4 | 104 | 32 |
|  | 9\% | 10\% | 8\% | 10\% | 10\% | 9\% | 8\% | 10\% | 11\% | 8\% | 7\% | 11\% | 9\% | 9\% | 11\% |
| Direct Line | 130 | 70 | 56 | 3 | 30 | 52 | 36 | 10 | 2 | 49 C | 57 C | 7 | 5 C | 104 | 24 |
|  | 9\% | 8\% | 11\% | 4\% | 9\% | 9\% | 10\% | 6\% | 3\% | 9\% | 13\% | 2\% | 12\% | 9\% | 8\% |
| Aviva/ Aviva Direct | 107 | 62 | 37 | 6 | 28d | 44 | 29 | 4 | 3 | 46 | 26 | 14 | 2 | 83 | 24 |
|  | 7\% | 7\% | 7\% | 7\% | 9\% | 8\% | 8\% | 2\% | 4\% | 9\% | 6\% | 5\% | 4\% | 7\% | 8\% |
| LV (Liverpool Victoria) | 71 | 42 | 29 | * | 21cd | d 37cd | 9 | 2 | 2 | 38 C | 20 | 6 | 3 | 54 | 15 |
|  | 5\% | 5\% | 6\% | *\% | 7\% | 6\% | 2\% | 1\% | 3\% | 7\% | 4\% | 2\% | 7\% | 5\% | 5\% |
| Churchill | 53 | 32 | 15 | 3 | 8 | 30 | 10 | 2 | 3 | 26 | 15 | 8 | * | 47 | 6 |
|  | 4\% | 4\% | 3\% | 4\% | 3\% | 5\% | 3\% | 1\% | 4\% | 5\% | 3\% | 3\% | 1\% | 4\% | 2\% |
| Tesco | 39 | 25 | 13 | 1 | 2 | 21a | 11 | 4 | 1 | 18 | 11 | 5 | 0 | 33 | 6 |
|  | 3\% | 3\% | 2\% | 1\% | 1\% | 4\% | 3\% | 2\% | 1\% | 3\% | 2\% | 2\% | -\% | 3\% | 2\% |
| Hastings/ Hastings Direct | 36 | 18 | 18 | 0 | 7 | 14 | 14 | 1 | 0 | 6 | 17a | 8 | 5Abc | 35b | 2 |
|  | 2\% | 2\% | 3\% | -\% | 2\% | 2\% | 4\% | 1\% | -\% | 1\% | 4\% | 3\% | 11\% | 3\% | 1\% |
| Saga | 34 | 27b | 6 | 2 | 5 | 23c | 4 | 1 | 2 | 18 | 7 | 8 | 0 | 29 | 5 |
|  | 2\% | 3\% | 1\% | 2\% | 1\% | 4\% | 1\% | 1\% | 3\% | 3\% | 2\% | 3\% | -\% | 2\% | 2\% |
| Swinton | 34 | 15 | 14 | 3 | 2 | 12 | 11 | 8A | 2 | 14 | 8 | 6 | 2 | 27 | 7 |
|  | 2\% | 2\% | 3\% | 4\% | 1\% | 2\% | 3\% | 5\% | 3\% | 3\% | 2\% | 2\% | 4\% | 2\% | 2\% |
| NFU | 33 | 24b | 5 | 4 b | 8 | 19 | 5 | * | * | 12 | 6 | 10 | 2 | 26 | 7 |
|  | 2\% | 3\% | 1\% | 5\% | 2\% | 3\% | 1\% | *\% | *\% | 2\% | 1\% | 3\% | 4\% | 2\% | 2\% |
| CIS (Co-operative) | 30 | 12 | 16 | 2 | 5 | 10 | 11 | 2 | 2 | 9 | 13 | 6 | 0 | 28 | 2 |
|  | 2\% | 1\% | 3\% | 2\% | 2\% | 2\% | 3\% | 1\% | 2\% | 2\% | 3\% | 2\% | -\% | 2\% | 1\% |
| Axa | 29 | 14 | 14 | 1 | 4 | 8 | 12 | 4 | 1 | 7 | 13 | 7 | 0 | 25 | 5 |
|  | 2\% | 2\% | 3\% | 2\% | 1\% | 1\% | 3\% | 3\% | 1\% | 1\% | 3\% | 2\% | -\% | 2\% | 2\% |
| Sheila's Wheels | 27 | 18 | 7 | 2 | 3 | 14 | 6 | 4 | 0 | 10 | 7 | 7 | 2 | 23 | 3 |
|  | 2\% | 2\% | 1\% | 2\% | 1\% | 2\% | 1\% | 2\% | -\% | 2\% | 1\% | 2\% | 4\% | 2\% | 1\% |
| MoreTh>n | 27 | 18 | 8 | 0 | 7 | 15c | 2 | 3 | 0 | 16 | 7 | 3 | 0 | 19 | 7 |
|  | 2\% | 2\% | 2\% | -\% | 2\% | 3\% | *\% | 2\% | -\% | 3\% | 2\% | 1\% | -\% | 2\% | 2\% |
| AA | 22 | 18 | 4 | 1 | 5 | 6 | 1 | 10aBC | 0 | 11 | 3 | 8 | 0 | 20 | 3 |
|  | 1\% | 2\% | 1\% | 1\% | 2\% | 1\% | *\% | 7\% | -\% | 2\% | 1\% | 3\% | -\% | 2\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **
Base: All

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | Self <br> (a) | NAF in surer <br> (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer <br> (a) | AF in surer (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{array}{r} \mathrm{No} \\ (\mathrm{~b}) \end{array}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| RSA (Royal \& Sun Alliance) | 22 | 20B | 1 | * | 2 | 19aC | * | * | * | 17BC | 1 | 2 | 2 b | 21 | 2 |
|  | 1\% | 2\% | *\% | 1\% | 1\% | 3\% | *\% | *\% | 1\% | 3\% | *\% | 1\% | 4\% | 2\% | 1\% |
| Swift | 21 | 8 | 9 | 2 | 4 | 5 | 9 | 2 | 2 | 5 | 11 | 3 | 0 | 19 | 2 |
|  | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 2\% | 1\% | 2\% | 1\% | 2\% | 1\% | -\% | 2\% | 1\% |
| Elephant | 20 | 16 | 3 | 2 | 5 | 9 | 2 | 3 | 2 | 10b | 1 | 5 | 0 | 15 | 5 |
|  | 1\% | 2\% | 1\% | 2\% | 1\% | 2\% | *\% | 2\% | 2\% | 2\% | *\% | 1\% | -\% | 1\% | 2\% |
| Esure | 19 | 9 | 7 | 2 | 5 | 6 | 4 | 3 | 2 | 4 | 8 | 7 | 0 | 17 | 2 |
|  | 1\% | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 2\% | 2\% | 1\% | 2\% | 2\% | -\% | 1\% | 1\% |
| Rias | 19 | 11 | 8 | * | 2 | 11 | 6 | * | 0 | 9 | 6 | 4 | 0 | 12 | 8 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 2\% | 2\% | *\% | -\% | 2\% | 1\% | 1\% | -\% | 1\% | 3\% |
| Swiftcover | 19 | 12 | 6 | 1 | 5 | 9 | 4 | * | 0 | 6 | 6 | 3 | 0 | 14 | 5 |
|  | 1\% | 1\% | 1\% | 1\% | 2\% | 2\% | 1\% | *\% | -\% | 1\% | 1\% | 1\% | -\% | 1\% | 2\% |
| Privilege | 17 | 12 | 5 | 0 | 4 | 5 | 6 | 2 | 0 | 9 | 7 | 0 | 2 C | 13 | 4 |
|  | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 2\% | 1\% | -\% | 2\% | 1\% | -\% | 4\% | 1\% | 1\% |
| Diamond | 17 | 11 | 6 | * | 5 | 7 | 2 | 3 | 0 | 6 | 5 | 5 | 0 | 15 | 1 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | *\% | 2\% | -\% | 1\% | 1\% | 2\% | -\% | 1\% | *\% |
| Ageas | 14 | 7 | 7 | 0 | 1 | 5 | 6 | 2 | 0 | 4 | 6 | 4 | 0 | 13 | 1 |
|  | 1\% | 1\% | 1\% | -\% | *\% | 1\% | 2\% | 1\% | -\% | 1\% | 1\% | 1\% | -\% | 1\% | *\% |
| Zurich | 14 | 7 | 4 | 2 | 4 | 2 | 6 | 2 | 0 | 4 | 4 | 6 | 0 | 12 | 2 |
|  | 1\% | 1\% | 1\% | 3\% | 1\% | *\% | 1\% | 1\% | -\% | 1\% | 1\% | 2\% | -\% | 1\% | 1\% |
| Kwik Fit | 12 | 5 | 6 | 2 | 5 | 3 | 3 | 2 | * | 1 | 6 | 2 | 2A | 10 | 2 |
|  | 1\% | 1\% | 1\% | 2\% | 1\% | *\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 4\% | 1\% | 1\% |
| RAC | 12 | 5 | 6 | 1 | 3 | 4 | 3 | 2 | 0 | 4 | 4 | 4 | * | 10 | 2 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| Allianz | 11 | 5 | 4 | 1 | 5b | 1 | $5 b$ | * | 0 | 1 | 8 a | 1 | * | 8 | 2 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | *\% | -\% | *\% | 2\% | *\% | 1\% | 1\% | 1\% |
| M\&S | 11 | 7 | 4 | 0 | 1 | 7 | 2 | 2 | 0 | 4 | 4 | 3 | 0 | 11 | 0 |
|  | 1\% | 1\% | 1\% | -\% | *\% | 1\% | *\% | 1\% | -\% | 1\% | 1\% | 1\% | -\% | 1\% | -\% |
| First Central | 11 | 7 | 3 | * | 4b | 0 | 3 | 1 | 3B | 3 | 2 | 1 | 0 | 6 | 5 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 4\% | 1\% | *\% | *\% | -\% | *\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 4 (continuation)
S7. With which company did you insure your vehicle at the time of the accident?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Endsleigh | 10 | 5 | 3 | 2 | 2 | 2 | 2 | 3 | 2 | 3 | 5 | * | 0 | 5 | 5 a |
|  | 1\% | 1\% | 1\% | 2\% | 1\% | *\% | *\% | 2\% | 2\% | 1\% | 1\% | *\% | -\% | *\% | 2\% |
| Equity Group (Red Line/ Red Star) | 10 | 6 | 4 | * | 5 | 3 | 2 | * | 0 | 5 | 2 | 2 | 0 | 7 | 3 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | *\% | -\% | 1\% | *\% | 1\% | -\% | 1\% | 1\% |
| Quinn Direct | 10 | 4 | 4 | 2 | 4 | 2 | 3 | 2 | 0 | 4 | 4 | 2 | 0 | 5 | 5 a |
|  | 1\% | *\% | 1\% | 2\% | 1\% | *\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | -\% | *\% | 2\% |
| Post Office | 9 | 5 | 2 | 2 | 4 | 3 | 1 | 1 | 0 | 1 | * | 5 ab | 0 | 5 | 4 |
|  | 1\% | 1\% | *\% | 2\% | 1\% | 1\% | *\% | 1\% | -\% | *\% | *\% | 2\% | -\% | *\% | 1\% |
| Nationwide | 8 | 1 | 5 | 2 a | 2 | 1 | 4 | 0 | 2 b | 1 | 4 | 2 | 0 | 6 | 2 |
|  | 1\% | *\% | 1\% | 2\% | 1\% | *\% | 1\% | -\% | 2\% | *\% | 1\% | 1\% | -\% | 1\% | 1\% |
| John Lewis | 6 | 6 | * | 0 | 0 | 2 | 2 | 3 ab | 0 | 3 | 0 | 3 | 0 | 5 | 2 |
|  | *\% | 1\% | *\% | -\% | -\% | *\% | *\% | 2\% | -\% | 1\% | -\% | 1\% | -\% | *\% | 1\% |
| Chaucer Insurance | 6 | 4 | 2 | 0 | 2 | 2 | 2 | 0 | 0 | * | * | 5 ab | 0 | 6 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | 1\% | -\% | -\% | *\% | *\% | 1\% | -\% | *\% | -\% |
| Lloyds TSB | 5 | 5 | * | 0 | 2 | 3 | 0 | 0 | 0 | 3 | * | 2 | 0 | 5 | 0 |
|  | *\% | 1\% | *\% | -\% | 1\% | 1\% | -\% | -\% | -\% | 1\% | *\% | *\% | -\% | *\% | -\% |
| Sainsbury | 4 | 1 | 3 | * | 2 | * | 1 | * | 0 | * | 1 | * | 0 | 2 | 2 |
|  | *\% | *\% | *\% | 1\% | 1\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | 1\% |
| Highway Insurance | 4 | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 0 | * | 2 | 2 | 0 | 4 | 0 |
|  | *\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | -\% | *\% | -\% |
| Toyota | 4 | 4 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 2 | 0 | * | 0 | 2 | 2 |
|  | *\% | *\% | -\% | -\% | 1\% | *\% | -\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | 1\% |
| Norwich Union | 3 | * | 3 | 0 | 0 | 0 | 3b | 0 | 0 | 2 | 0 | 0 | 2 aBC | 2 | 2 |
|  | *\% | *\% | 1\% | -\% | -\% | -\% | 1\% | -\% | -\% | *\% | -\% | -\% | 4\% | *\% | 1\% |
| Quote me happy | 3 | * | 3 | 0 | 0 | 0 | 2 | 2b | * | * | 3 | 0 | 0 | 3 | 0 |
|  | *\% | *\% | 1\% | -\% | -\% | -\% | *\% | 1\% | *\% | *\% | 1\% | -\% | -\% | *\% | -\% |
| Age UK | 3 | 3 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 3 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | 1\% | -\% | -\% | -\% | 1\% | -\% | -\% | -\% | *\% | -\% |
| NatWest | 3 | 3 | 0 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 2 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | 1\% | -\% | *\% | -\% | *\% | -\% | *\% | 1\% |

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|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Auto Direct | 3 | 1 | 2 | 0 | 0 | * | 1 | * | 2 ab | 1 | 2 | 0 | 0 | 1 | 2 |
|  | *\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | 2\% | *\% | *\% | -\% | -\% | *\% | 1\% |
| Bell | 3 | 2 | 1 | 0 | 2 | 0 | 1 | 0 | 0 | 0 | 1 | 2 | 0 | 1 | 2 a |
|  | *\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | *\% | *\% | -\% | *\% | 1\% |
| Budget | 2 | 2 | 1 | 0 | 0 | 0 | 2 | 0 | 0 | * | * | 2 | 0 | 2 | 0 |
|  | *\% | *\% | *\% | -\% | -\% | -\% | 1\% | -\% | -\% | *\% | *\% | *\% | -\% | *\% | -\% |
| ABC Insurance | 2 | 2 | * | 0 | 0 | * | * | 2 | 0 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | *\% | -\% | -\% | *\% | *\% | 1\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Dial Direct | 2 | 2 | * | 0 | 0 | * | 2 | 0 | 0 | 2 | 0 | * | 0 | 2 | 0 |
|  | *\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% |
| Compare the Market | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 aBc | 0 | 0 | 0 | 0 | 0 | 2a |
|  | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | 2\% | -\% | -\% | -\% | -\% | -\% | 1\% |
| Confused.com | 2 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% |
| eChoice | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 2 b | 0 | 0 | 0 | 2 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | -\% | -\% | 1\% | -\% | -\% | -\% | *\% | -\% | *\% | -\% |
| First Alternative | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | *\% | -\% | *\% | -\% |
| Royal Bank of Scotland | 1 | 1 | * | 0 | 0 | 1 | * | 0 | 0 | 1 | * | 0 | 0 | 1 | 0 |
|  | *\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% |
| Hughes Insurance | 1 | 1 | * | 0 | 0 | 1 | 0 | * | 0 | * | * | * | 0 | 1 | * |
|  | *\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% |
| Prestige | 1 | * | * | 0 | * | * | * | 0 | 0 | * | * | * | 0 | 1 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | -\% | *\% | -\% |
| Asda | 1 | * | * | 0 | * | * | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% |
| ecoinsurance | * | * | 0 | 0 | 0 | * | 0 | 0 | 0 | 0 | 0 | * | 0 | * | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | *\% | -\% | *\% | -\% |
| Towergate | * | * | 0 | 0 | * | 0 | 0 | 0 | 0 | * | 0 | 0 | 0 | 0 | * |
|  | *\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

S7. With which company did you insure your vehicle at the time of the accident?
Base: All

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
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| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Barclays Bank | * | 0 | * | 0 | 0 | 0 | * | 0 | 0 | 0 | * | 0 | 0 | 0 | * |
|  | *\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% |
| Another retailer | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% |
| Other | 161 | 100 | 46 | 13b | 41 | 48 | 38 | 19 | 15BC | 48 | 46 | 41 | 5 | 117 | 42 |
|  | 11\% | 11\% | 9\% | 18\% | 13\% | 8\% | 10\% | 13\% | 21\% | 9\% | 10\% | 13\% | 11\% | 10\% | 14\% |
| ANY INSURER | 841 | 504 | 292 | 37 | 195 dE | 353cDE | 198E | 68 | 24 | 328 C | 255 | 150 | 22 | 675 | 161 |
|  | 56\% | 58\% | 56\% | 49\% | 60\% | 61\% | 53\% | 46\% | 33\% | 61\% | 56\% | 48\% | 51\% | 57\% | 54\% |
| ANY BROKER | 316 | 188 | 108 | 16 | 53 | 125 | 82 | 41a | 14 | 116 | 95 | 70 | 8 | 254 | 61 |
|  | 21\% | 22\% | 21\% | 22\% | 16\% | 22\% | 22\% | 27\% | 20\% | 22\% | 21\% | 23\% | 19\% | 21\% | 20\% |
| ANY BANK OR BUILDING SOCIETY | 18 | 10 | 6 | 2 | 4 | 7 | 5 | 2 | 2 | 7 | 5 | 5 | 0 | 14 | 4 |
|  | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 2\% | -\% | 1\% | 1\% |
| Don't know | 178 | 81 | 74a | 9 | 34 | 54 | 53b | 20 | 18AB | 43 | 60a | 49A | 8 a | 142 | 32 |
|  | 12\% | 9\% | 14\% | 11\% | 11\% | 9\% | 14\% | 13\% | 24\% | 8\% | 13\% | 16\% | 19\% | 12\% | 11\% |
| Refused | 1 | * | 0 | * | 0 | * | 0 | * | 0 | * | 0 | * | 0 | 1 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

AF insurer handled claim \& willing to take part in repair inspection

| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| Admiral | 138 | 12 | 60 | 17b | 71 | 18 | 22 | 69 | 12 | 17 | 121 |
|  | 9\% | 8\% | 7\% | 13\% | 8\% | 11\% | 11\% | 9\% | 7\% | 6\% | 10\% |
| Direct Line | 130 | 13 | 85 | 13 | 81 | 22 | 21 | 72 | 11 | 28 | 102 |
|  | 9\% | 9\% | 10\% | 10\% | 9\% | 14\% | 10\% | 9\% | 7\% | 10\% | 8\% |
| Aviva/ Aviva Direct | 107 | 11 | 64 | 10 | 64 | 13 | 16 | 54 | 12 | 18 | 89 |
|  | 7\% | 7\% | 7\% | 8\% | 7\% | 8\% | 8\% | 7\% | 7\% | 7\% | 7\% |
| LV (Liverpool Victoria) | 71 | 8 | 54c | 1 | 58 c | 3 | 12 | 37 | 5 | 15 | 56 |
|  | 5\% | 5\% | 6\% | 1\% | 6\% | 2\% | 6\% | 5\% | 3\% | 6\% | 5\% |
| Churchill | 53 | 8 | 28 | 3 | 34 | 4 | 5 | 40c | 2 | 8 | 45 |
|  | 4\% | 6\% | 3\% | 3\% | 4\% | 2\% | 3\% | 5\% | 1\% | 3\% | 4\% |
| Tesco | 39 | 4 | 24 | 2 | 25 | 4 | 6 | 22 | 5 | 4 | 35 |
|  | 3\% | 2\% | 3\% | 1\% | 3\% | 3\% | 3\% | 3\% | 3\% | 1\% | 3\% |
| Hastings/ Hastings Direct | 36 | 3 | 22 | 6 | 22 | 8 | 7 | 26 | 2 | 11 | 25 |
|  | 2\% | 2\% | 3\% | 5\% | 2\% | 5\% | 4\% | 3\% | 1\% | 4\% | 2\% |
| Saga | 34 | 4 | 27 | * | 27 | 4 | 8 | 17 | 5 | 4 | 30 |
|  | 2\% | 3\% | 3\% | *\% | 3\% | 2\% | 4\% | 2\% | 3\% | 1\% | 2\% |
| Swinton | 34 | 4 | 18 | * | 17 | 3 | 4 | 20 | 3 | 9 | 25 |
|  | 2\% | 3\% | 2\% | *\% | 2\% | 2\% | 2\% | 2\% | 2\% | 3\% | 2\% |
| NFU | 33 | 3 | 20 | 2 | 22 | 2 | 4 | 18 | 4 | 3 | 30 |
|  | 2\% | 2\% | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% | 2\% | 1\% | 2\% |
| CIS (Co-operative) | 30 | 3 | 11 | 3 | 16 | 0 | 5 | 13 | 8b | 6 | 23 |
|  | 2\% | 2\% | 1\% | 2\% | 2\% | -\% | 2\% | 2\% | 5\% | 2\% | 2\% |
| Axa | 29 | 2 | 16 | 3 | 17 | 4 | 2 | 18 | 5 | 8 | 21 |
|  | 2\% | 1\% | 2\% | 3\% | 2\% | 3\% | 1\% | 2\% | 3\% | 3\% | 2\% |
| Sheila's Wheels | 27 | 2 | 14 | 6 b | 18 | 2 | * | 18 | 5 | 3 | 23 |
|  | 2\% | 1\% | 2\% | 5\% | 2\% | 1\% | *\% | 2\% | 3\% | 1\% | 2\% |
| Moreth>n | 27 | 4 | 15 | 4 | 20 | 2 | 2 | 15 | 3 | 7 | 20 |
|  | 2\% | 2\% | 2\% | 3\% | 2\% | 1\% | 1\% | 2\% | 1\% | 2\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

AF insurer handled claim \& willing to take part in repair inspection

Replacement met needs | Replaceme |
| :---: |
| Exc |



```
Unweighted row 
Effective sample size
```

AA
Condition post repair
RSA (Royal \& Sun Alliance)

Swift
Worth post
repair

Yes No $\begin{array}{rr}(a) & (b) \\ 281 & 1219 \\ 203 & 903\end{array}$ $\begin{array}{lr}203 & 903 \\ 273 & 1227\end{array}$ $\begin{array}{ll}3 & 19 \\ 1 \% & 2 \%\end{array}$ $\begin{array}{ll}0 & 22 \\ -\% & 2 \%\end{array}$ $\begin{array}{cc}5 & 16 \\ 2 \% & 1 \%\end{array}$

Elephant

Esure

Rias
Swiftcover

Privilege

Diamond

Ageas

Zurich
Kwik Fit

RAC
Allianz

| Total | Better <br> (a) | Same (b) | Worse (c) |
| :---: | :---: | :---: | :---: |
| 1500 | 146 | 853 | 141 |
| 1106 | 112 | 639 | 98 |
| 1500 | 154 | 872 | 128 |
| 22 | 1 | 15 | 2 |
| 1\% | 1\% | 2\% | 1\% |
| 22 | 2 | 15 | 2 |
| 1\% | 1\% | 2\% | 2\% |
| 21 | 3 | 12 | 3 |
| 1\% | 2\% | 1\% | 3\% |
| 20 | * | 13 | * |
| 1\% | *\% | 2\% | *\% |
| 19 | 2 | 14 | 0 |
| 1\% | 1\% | 2\% | -\% |
| 19 | 3 | 13 | 0 |
| 1\% | 2\% | 1\% | -\% |
| 19 | 5 | 11 | 0 |
| 1\% | 3\% | 1\% | -\% |
| 17 | 3 | 9 | 3 |
| 1\% | 2\% | 1\% | 2\% |
| 17 | 2 | 10 | 2 |
| 1\% | 1\% | 1\% | 1\% |
| 14 | 4 | 8 | 2 |
| 1\% | 3\% | 1\% | 1\% |
| 14 | 0 | 9 | 4 |
| 1\% | -\% | 1\% | 3\% |
| 12 | 5B | 3 | 0 |
| 1\% | 3\% | *\% | -\% |
| 12 | * | 9 | * |
| 1\% | *\% | 1\% | *\% |
| 11 | * | 8 | 0 |
| 1\% | *\% | 1\% | -\% |

Met Below (a) (b) (c)
$\begin{array}{lll}105 & 809 & 171\end{array}$

Table 4 (continuation)
S7. With which company did you insure your vehicle at the time of the accident?
Base: All
AF insurer handled claim \& willing to take part in repair inspection

## Unweighted row <br> Effective sample size <br> Total

M\&S

|  | Condition post repair |  |  |
| :---: | :---: | :---: | :---: |
|  | Better <br> (a) | Same <br> (b) | Worse <br> (c) |
| Total |  |  |  |
| 1500 | 146 | 853 | 141 |
| 1106 | 112 | 639 | 98 |
| 1500 | 154 | 872 | 128 |
| 11 | 0 | 5 | 1 |
| $1 \%$ | $-\%$ | $1 \%$ | $1 \%$ |
| 11 | $*$ | 3 | 0 |
| $1 \%$ | $* \%$ | $* \%$ | $-\%$ |
| 10 | 0 | 5 | 0 |
| $1 \%$ | $-\%$ | $1 \%$ | $-\%$ |

Endsleigh

Worth pos repair
Same Less

Replacement met needs | Exc |
| :---: |
| Replaceme |

| Yes | No |
| :--- | ---: |
| (a) | (b) | $\begin{array}{lr}281 & 1219 \\ 203 & 903 \\ 273 & 1227\end{array}$


| Equity Group (Red Line/ Red Star) | 10 | 4 b | 3 | 0 | 5 | 2 | 0 | 5 | 2 | 4 |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | $1 \%$ | $2 \%$ | $* \%$ | $-\%$ | $1 \%$ | $1 \%$ | $-\%$ | $1 \%$ | $1 \%$ |

Quinn Direct

| 10 | 2 | 4 | 2 | 6 | $*$ | 2 | 3 | $*$ | 2 | 8 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| $1 \%$ | $1 \%$ | $* \%$ | $1 \%$ | $1 \%$ | $* \%$ | $1 \%$ | $* \%$ | $* \%$ | $1 \%$ | $1 \%$ |

Post Office

Nationwide

| 9 | $3 B$ | 2 | 2 | 5 | 0 | 1 | 2 | 2 | 2 | 7 |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| $1 \%$ | $2 \%$ | $* \%$ | $1 \%$ | $1 \%$ | $-\%$ | $1 \%$ | $* \%$ | $1 \%$ | $1 \%$ | $1 \%$ |

John Lewis

Chaucer Insurance

Lloyds TSB

Sainsbury
Highway Insurance

Toyota

Norwich Union

Table 4 (continuation)
S7. With which company did you insure your vehicle at the time of the accident?
Base: All

|  | Total | Condition <br> Better <br> (a) | post repair |  | Worth post repair |  | Replacement met needs Exc |  |  | handled claim \& willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Same (b) | Worse (c) | Same <br> (b) | Less (c) | eeded <br> (a) | Met <br> (b) | Below (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| Quote me happy | 3 | * | 2 | 0 | * | 2b | 0 | 3 | 0 | 0 | 3 |
|  | *\% | *\% | *\% | -\% | *\% | 1\% | -\% | *\% | -\% | -\% | *\% |
| Age UK | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 3 |
|  | *\% | -\% | -\% | -\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% |
| NatWest | 3 | 0 | 3 | 0 | 3 | 0 | 0 | 2 | 0 | 0 | 3 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% |
| Auto Direct | 3 | 0 | 1 | 0 | 1 | * | * | 1 | 0 | * | 3 |
|  | *\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% |
| Bell | 3 | * | 2 | 0 | 2 | 0 | 1 | 0 | 0 | 1 | 2 |
|  | *\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | *\% |
| Budget | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 2 | 1 | 0 | 2 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | *\% | -\% | *\% |
| ABC Insurance | 2 | 0 | * | 0 | * | 0 | * | 2 | 0 | * | 2 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% |
| Dial Direct | 2 | 0 | * | * | * | * | * | * | 2b | * | 2 |
|  | *\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | 1\% | *\% | *\% |
| Compare the Market | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
|  | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | *\% |
| Confused.com | 2 | 2b | 0 | 0 | 2 | 0 | 0 | 2 | 0 | 2b | 0 |
|  | *\% | 1\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% | 1\% | -\% |
| eChoice | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 2 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% |
| First Alternative | 2 | 0 | 2 | 0 | 2 | 0 | 2 b | 0 | 0 | 0 | 2 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | 1\% | -\% | -\% | -\% | *\% |
| Royal Bank of Scotland | 1 | 0 | 1 | 0 | * | * | 0 | 1 | 0 | 0 | 1 |
|  | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | *\% |
| Hughes Insurance | 1 | 0 | * | * | * | 0 | 0 | 1 | 0 | * | 1 |
|  | *\% | -\% | *\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

S7. With which company did you insure your vehicle at the time of the accident?
Base: All
AF insurer handled claim \& willing to take


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 5

S7a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with?


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 5 (continuation)
S7a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with?
Base: All who selected an insurance broker/PCW

|  | Gender |  |  | Age |  |  | Social Grade |  | Country |  |  | Area |  |  |  | Years High <br> (a) | - MI <br> (b) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \mathrm{UK} \\ & (\mathrm{a}) \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | $\begin{aligned} & \text { Sco } \\ & \text { (d) } \end{aligned}$ | Wal <br> (e) | Urban (a) | Rural <br> (b) |  |  |
| Unweighted row | 321 | 175 | 146 | 67 | 119 | 135 | 196 | 115 | 321 | 244 | 171 | 60 | 73 | 235 | 86 | 216 | 101 |
| Effective sample size | 237 | 124 | 113 | 53 | 83 | 101 | 143 | 87 | 237 | 197 | 171 | 60 | 73 | 173 | 64 | 158 | 76 |
| Total | 319 | 161 | 157 | 74 | 110 | 135 | 191 | 118 | 319 | 286 | 264 | 29 | 22 | 232 | 87 | 210 | 104 |
| Another bank or building society | 3 | 3 | 0 | 0 | 0 | 3 | 3 | 0 | 3 | 2 | 2 | 1 c | 1 | * | 3 a | 3 | 0 |
|  | 1\% | 2\% | -\% | -\% | -\% | 2\% | 2\% | -\% | 1\% | 1\% | 1\% | 3\% | 3\% | *\% | 3\% | 1\% | -\% |
| Another retailer | 4 | 2 | 2 | 2 | 2 | * | 2 | 2 | 4 | 3 | 3 | * | 0 | 2 | 2 | 0 | 4 a |
|  | 1\% | 1\% | 1\% | 2\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | -\% | 1\% | 2\% | -\% | 3\% |
| Other | 9 | 5 | 4 | * | 5 | 4 | 5 | 4 | 9 | 7 | 6 | 2 abc | 1 | 6 | 3 | 8 | 1 |
|  | 3\% | 3\% | 2\% | 1\% | 4\% | 3\% | 3\% | 3\% | 3\% | 2\% | 2\% | 8\% | 3\% | 3\% | 3\% | 4\% | 1\% |
| Don't know | 251 | 125 | 126 | 61 | 85 | 104 | 150 | 91 | 251 | 226 | 210 | 22 | 16 | 187 | 64 | 163 | 83 |
|  | 79\% | 77\% | 80\% | 82\% | 78\% | 77\% | 78\% | 78\% | 79\% | 79\% | 80\% | 75\% | 73\% | 81\% | 74\% | 78\% | 80\% |

Table 5 (continuation)
S7a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with?
Base: All who selected an insurance broker/PCW

|  | Total | Miles per annum |  | $\begin{gathered} \text { Past } \\ \text { experience - MI } \end{gathered}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  | Vehicle written off |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | High (a) | $\begin{aligned} & \text { Low } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 321 | 150 | 153 | 106 | 215 | 31 | 289 | 246 | 44 | 112 | 167 | 121 | 119 | 76 | 74 | 246 |
| Effective sample size | 237 | 106 | 119 | 82 | 155 | 24 | 212 | 181 | 33 | 85 | 120 | 91 | 87 | 55 | 54 | 182 |
| Total | 319 | 138 | 165 | 113 | 205 | 31 | 286 | 242 | 45 | 115 | 159 | 122 | 117 | 74 | 74 | 243 |
| LV (Liverpool Victoria) | 10 | 5 | 5 | 4 | 5 | 2 | 8 | 8 | * | 5 | 5 | 3 | 3 | 4 | 2 | 8 |
|  | 3\% | 4\% | 3\% | 4\% | 3\% | 5\% | 3\% | 3\% | 1\% | 4\% | 3\% | 3\% | 3\% | 5\% | 3\% | 3\% |
| Axa | 9 | 3 | 6 | 2 | 6 | 0 | 9 | 7 | * | 3 | 5 | 2 | 3 | 4 | 3 | 5 |
|  | 3\% | 2\% | 3\% | 2\% | 3\% | -\% | 3\% | 3\% | 1\% | 3\% | 3\% | 2\% | 3\% | 5\% | 5\% | 2\% |
| Ageas | 7 | 5 | 2 | 5 | 2 | 0 | 7 | 6 | * | 2 | 5 | 4 | 3 | * | 3 | 4 |
|  | 2\% | 4\% | 1\% | 4\% | 1\% | -\% | 2\% | 3\% | 1\% | 1\% | 3\% | 3\% | 3\% | *\% | 5\% | 2\% |
| Aviva/ Aviva Direct | 6 | 1 | 5 | 2 | 4 | * | 6 | 6 | * | 2 | * | 4 | * | 2 | 0 | 6 |
|  | 2\% | 1\% | 3\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 2\% | *\% | 3\% | *\% | 2\% | -\% | 2\% |
| RSA (Royal \& Sun Alliance) | 4 | 2 | 2 | 0 | 4 | 2 | 3 | 4 | 0 | 4b | 0 | * | 2 | 2 | 0 | 4 |
|  | 1\% | 1\% | 1\% | -\% | 2\% | 5\% | 1\% | 1\% | -\% | 4\% | -\% | *\% | 1\% | 3\% | -\% | 2\% |
| CIS (Co-operative) | 2 | * | 2 | * | 2 | 0 | 2 | 2 | 0 | 2 | * | * | 0 | 2 | 2 | * |
|  | 1\% | *\% | 1\% | *\% | 1\% | -\% | 1\% | 1\% | -\% | 1\% | *\% | *\% | -\% | 2\% | 2\% | *\% |
| Direct Line | 2 | 2 | * | 0 | 2 | 0 | 2 | 2 | 0 | 2 | * | 0 | 2 | 0 | 0 | 2 |
|  | 1\% | 1\% | *\% | -\% | 1\% | -\% | 1\% | 1\% | -\% | 1\% | *\% | -\% | 2\% | -\% | -\% | 1\% |
| Admiral | 2 | 2 | 0 | 2 | 0 | 0 | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 2 |
|  | *\% | 1\% | -\% | 1\% | -\% | -\% | 1\% | 1\% | -\% | -\% | 1\% | 1\% | -\% | -\% | -\% | 1\% |
| Churchill | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 2 |
|  | *\% | -\% | 1\% | 1\% | -\% | -\% | 1\% | 1\% | -\% | -\% | 1\% | 1\% | -\% | -\% | -\% | 1\% |
| Hastings/ Hastings Direct | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 0 | 2 | 0 | 0 | 0 | 2 | 2 | 0 |
|  | *\% | -\% | 1\% | -\% | 1\% | -\% | 1\% | 1\% | -\% | 1\% | -\% | -\% | -\% | 2\% | 2\% | -\% |
| Highway Insurance | 2 | 2 | 0 | 2 | 0 | 0 | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 2 |
|  | *\% | 1\% | -\% | 1\% | -\% | -\% | 1\% | 1\% | -\% | -\% | 1\% | 1\% | -\% | -\% | -\% | 1\% |
| Provident | 2 | 0 | 0 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | -\% | -\% | 1\% | -\% | 1\% | 1\% | -\% | -\% | 1\% | -\% | -\% | -\% | 2\% | -\% |
| Zurich | 2 | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 2a | 0 | 2 | 2 | 0 | 0 | 0 | 2 |
|  | *\% | 1\% | -\% | 1\% | -\% | 5\% | -\% | -\% | 3\% | -\% | 1\% | 1\% | -\% | -\% | -\% | 1\% |
| Equity Group (Red Line/ Red Star) | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 2 | 2 | 0 |
|  | *\% | 1\% | -\% | -\% | 1\% | 5\% | -\% | 1\% | -\% | 1\% | -\% | -\% | -\% | 2\% | 2\% | -\% |
| Chaucer Insurance | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 2 |
|  | *\% | -\% | 1\% | 1\% | -\% | -\% | 1\% | 1\% | -\% | -\% | -\% | -\% | -\% | 2\% | -\% | 1\% |
| $A B C$ Insurance | * | * | 0 | 0 | * | 0 | * | * | 0 | 0 | * | * | 0 | 0 | 0 | * |
|  | *\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | -\% | *\% |

Table 5 (continuation)
S7a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with?
Base: All who selected an insurance broker/PCW

|  | Total | Miles per annum |  | $\begin{gathered} \text { Past } \\ \text { experience - MI } \end{gathered}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  | Vehicle written off |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | High (a) | $\begin{aligned} & \text { Low } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | No <br> (b) | Yes <br> (a) | No (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 321 | 150 | 153 | 106 | 215 | 31 | 289 | 246 | 44 | 112 | 167 | 121 | 119 | 76 | 74 | 246 |
| Effective sample size | 237 | 106 | 119 | 82 | 155 | 24 | 212 | 181 | 33 | 85 | 120 | 91 | 87 | 55 | 54 | 182 |
| Total | 319 | 138 | 165 | 113 | 205 | 31 | 286 | 242 | 45 | 115 | 159 | 122 | 117 | 74 | 74 | 243 |
| Another bank or building society | 3 | 2 | 1 | 3 b | 0 | * | 3 | 3 | 0 | * | 2 | 3 | * | 0 | 0 | 3 |
|  | 1\% | 1\% | *\% | 3\% | -\% | 2\% | 1\% | 1\% | -\% | *\% | 1\% | 2\% | *\% | -\% | -\% | 1\% |
| Another retailer | 4 | 2 | 2 | 0 | 4 | 0 | 4 | 2 | 2 | 3 | * | 2 | 2 | * | 2 | 2 |
|  | 1\% | 1\% | 1\% | -\% | 2\% | -\% | 1\% | 1\% | 3\% | 3\% | *\% | 1\% | 1\% | 1\% | 2\% | 1\% |
| Other | 9 | 5 | 4 | 1 | 8 | 3 | 6 | 6 | 3 | 5 | 2 | 5 | 4 | * | * | 9 |
|  | 3\% | 4\% | 2\% | 1\% | 4\% | 10\% | 2\% | 2\% | 8\% | 4\% | 1\% | 4\% | 3\% | 1\% | 1\% | 4\% |
| Don't know | 251 | 105 | 132 | 87 | 163 | 21 | 228 | 187 | 37 | 85 | 130 | 93 | 99 | 56 | 57 | 193 |
|  | 79\% | 76\% | 80\% | 77\% | 80\% | 67\% | 80\% | 77\% | 82\% | 73\% | 82\% | 76\% | 84\% | 75\% | 77\% | 79\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 5 (continuation)
S7a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with?
Base: All who selected an insurance broker/PCW

|  | Total | Personal injury |  | In surance channel | Insurance Company |  |  | Who handled claim |  | Who decided |  | repairs |  | Who offered Rep vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Has | NAF in |  |  | NAF in surer (b) | AF in | Other <br> (d) | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) |
|  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  | Broker (b) | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga (i) | tings (j) | surer <br> (a) |  | surer <br> (b) |  |  |  |  | Self <br> (a) | surer (c) |
| Unweighted row | 321 | 84 | 237 | 319 | 38 | 31 | 32 | 185 | 112 | 59 | 121 | 81 | 45 | 114 | 97 | 74 |
| Effective sample size | 237 | 63 | 174 | 235 | 28 | 24 | 26 | 140 | 82 | 41 | 92 | 61 | 31 | 86 | 72 | 53 |
| Total | 319 | 86 | 233 | 316 | 37 | 33 | 38 | 190 | 110 | 53 | 125 | 83 | 41 | 116 | 96 | 70 |
| LV (Liverpool Victoria) | 10 | 3 | 7 | 10 | 0 | 0 | 0 | 3 | 5 | 2 | 3 | 4 | * | 3 | 4 | 2 |
|  | 3\% | 4\% | 3\% | 3\% | -\% | -\% | -\% | 2\% | 5\% | 3\% | 2\% | 4\% | 1\% | 2\% | 4\% | 2\% |
| Axa | 9 | 4 | 5 | 9 | 0 | 0 | 0 | 7 | 2 | 2 | 3 | 1 | 2 | 5 | 1 | 1 |
|  | 3\% | 5\% | 2\% | 3\% | -\% | -\% | -\% | 4\% | 1\% | 4\% | 3\% | 1\% | 5\% | 4\% | 1\% | 1\% |
| Ageas | 7 | 2 | 5 | 7 | 0 | 0 | 0 | 7 | * | * | 4 | 0 | 3c | 2 | * | $5 b$ |
|  | 2\% | 2\% | 2\% | 2\% | -\% | -\% | -\% | 4\% | *\% | 1\% | 3\% | -\% | 8\% | 2\% | *\% | 7\% |
| Aviva/ Aviva Direct | 6 | * | 6 | 6 | 0 | 0 | 0 | 2 | 4 | 3 | 2 | 0 | * | * | 4 | 2 |
|  | 2\% | *\% | 2\% | 2\% | -\% | -\% | -\% | 1\% | 3\% | 5\% | 1\% | -\% | 1\% | *\% | 4\% | 3\% |
| RSA (Royal \& Sun Alliance) | 4 | 2 | 3 | 4 | 0 | 0 | 0 | 4 | * | 2 | * | * | 2 | 2 | * | 2 |
|  | 1\% | 2\% | 1\% | 1\% | -\% | -\% | -\% | 2\% | *\% | 3\% | *\% | 1\% | 4\% | 1\% | *\% | 3\% |
| CIS (Co-operative) | 2 | 2 | * | 2 | 0 | 0 | 0 | 2 | * | 0 | * | 0 | 2 | 2 | 0 | 0 |
|  | 1\% | 2\% | *\% | 1\% | -\% | -\% | -\% | 1\% | *\% | -\% | *\% | -\% | 4\% | 2\% | -\% | -\% |
| Direct Line | 2 | * | 2 | 2 | 0 | 0 | 0 | 2 | 0 | * | 2 | 0 | 0 | 0 | 0 | 2 |
|  | 1\% | *\% | 1\% | 1\% | -\% | -\% | -\% | 1\% | -\% | 1\% | 1\% | -\% | -\% | -\% | -\% | 3\% |
| Admiral | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 2 | 0 | 0 |
|  | *\% | -\% | 1\% | *\% | -\% | -\% | -\% | 1\% | -\% | -\% | -\% | 2\% | -\% | 1\% | -\% | -\% |
| Churchill | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | 1\% | *\% | -\% | -\% | -\% | -\% | 1\% | -\% | -\% | 2\% | -\% | -\% | -\% | -\% |
| Hastings/ Hastings Direct | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | 1\% | *\% | -\% | -\% | 4\% | 1\% | -\% | -\% | 1\% | -\% | -\% | -\% | 2\% | -\% |
| Highway Insurance | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
|  | *\% | -\% | 1\% | *\% | -\% | -\% | -\% | 1\% | -\% | -\% | -\% | -\% | 4\% | -\% | -\% | 2\% |
| Provident | 2 | 2 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 2 | 0 | 0 |
|  | *\% | 2\% | -\% | *\% | -\% | -\% | -\% | 1\% | -\% | -\% | 1\% | -\% | -\% | 1\% | -\% | -\% |
| Zurich | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | 1\% | *\% | -\% | -\% | -\% | -\% | 1\% | 3\% | -\% | -\% | -\% | -\% | 2\% | -\% |
| Equity Group (Red Line/ Red Star) | 2 | 2 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2 | 2 | 0 | 0 |
|  | *\% | 2\% | -\% | *\% | -\% | -\% | -\% | 1\% | -\% | -\% | -\% | -\% | 4\% | 1\% | -\% | -\% |
| Chaucer Insurance | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 2 |
|  | *\% | -\% | 1\% | *\% | -\% | -\% | -\% | -\% | 1\% | -\% | -\% | 2\% | -\% | -\% | -\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 5 (continuation)
S7a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with? Base: All who selected an insurance broker/PCW

|  | Total | Personal injury |  | In surance channel | Insurance Company |  |  | Who handled claim |  | Who decided |  | repairs |  | Who offered Rep vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Has | NAF in | AF in |  | NAF in | AF in |  | NAF in | AF in |  |
|  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  | Broker <br> (b) | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga (i) | tings (j) | surer <br> (a) | surer <br> (b) | Self <br> (a) | surer <br> (b) | surer (c) | Other <br> (d) | surer <br> (a) | surer <br> (b) | Other <br> (c) |
| Unweighted row | 321 | 84 | 237 | 319 | 38 | 31 | 32 | 185 | 112 | 59 | 121 | 81 | 45 | 114 | 97 | 74 |
| Effective sample size | 237 | 63 | 174 | 235 | 28 | 24 | 26 | 140 | 82 | 41 | 92 | 61 | 31 | 86 | 72 | 53 |
| Total | 319 | 86 | 233 | 316 | 37 | 33 | 38 | 190 | 110 | 53 | 125 | 83 | 41 | 116 | 96 | 70 |
| ABC Insurance | * | 0 | * | * | 0 | 0 | 0 | 0 | * | 0 | 0 | * | 0 | 0 | * | 0 |
|  | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% |
| Another bank or building society | 3 | * | 3 | 3 | 0 | 3 | 0 | 1 | * | 2 | 1 | * | 0 | * | 2 | * |
|  | 1\% | *\% | 1\% | 1\% | -\% | 10\% | -\% | *\% | *\% | 3\% | 1\% | 1\% | -\% | *\% | 2\% | *\% |
| Another retailer | 4 | 2 | 2 | 2 | 0 | * | 2 | 4 | 0 | 0 | 2 | 0 | 0 | 2 | 0 | 0 |
|  | 1\% | 2\% | 1\% | 1\% | -\% | 1\% | 4\% | 2\% | -\% | -\% | 2\% | -\% | -\% | 2\% | -\% | -\% |
| Other | 9 | 2 | 7 | 9 | 0 | 2 | 0 | 5 | 4 | 5 bc | 2 | * | 2 | 2 | 3 | 3 |
|  | 3\% | 2\% | 3\% | 3\% | -\% | 5\% | -\% | 2\% | 4\% | 9\% | 2\% | 1\% | 5\% | 2\% | 3\% | 4\% |
| Don't know | 251 | 66 | 185 | 249 | 37 | 27 | 35 | 148 | 89 | 36 | 104 | 72ad | 27 | 94 | 79 | 51 |
|  | 79\% | 77\% | 79\% | 79\% | 100\% | 84\% | 92\% | 78\% | 81\% | 68\% | 83\% | 87\% | 67\% | 81\% | 82\% | 73\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 5 (continuation)
S7a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with?
Base: All who selected an insurance broker/PCW

|  | Total | Received Rep vehicle |  | Condition post repair |  | Worth post repair |  | Replacement met needs Exc |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Yes <br> (a) | $\begin{array}{r} \text { No } \\ (\mathrm{b}) \end{array}$ | Better <br> (a) | Same <br> (b) | Same <br> (b) | Less (c) | eeded <br> (a) | Met <br> (b) | $\begin{aligned} & \text { Below } \\ & \text { (c) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 321 | 257 | 62 | 32 | 187 | 198 | 37 | 46 | 178 | 33 | 65 | 256 |
| Effective sample size | 237 | 190 | 46 | 25 | 139 | 147 | 25 | 32 | 133 | 26 | 47 | 190 |
| Total | 319 | 256 | 62 | 35 | 187 | 198 | 32 | 40 | 179 | 37 | 62 | 256 |
| LV (Liverpool Victoria) | 10 | 8 | 2 | * | 6 | 3 | 5 | 2 | 4 | 2 | 3 | 6 |
|  | 3\% | 3\% | 3\% | 1\% | 3\% | 2\% | 14\% | 5\% | 2\% | 5\% | 5\% | 2\% |
| Axa | 9 | 7 | 2 | 2 | 3 | 3 | 1 | 2 | 4 | 0 | 1 | 7 |
|  | 3\% | 3\% | 3\% | 4\% | 2\% | 1\% | 3\% | 5\% | 2\% | -\% | 2\% | 3\% |
| Ageas | 7 | 7 | * | 0 | 4 | 4 | 0 | 0 | 7 | 0 | * | 7 |
|  | 2\% | 3\% | *\% | -\% | 2\% | 2\% | -\% | -\% | 4\% | -\% | *\% | 3\% |
| Aviva/ Aviva Direct | 6 | 5 | 1 | * | 6 | 6 | 0 | 2 | 3 | 0 | 2 | 4 |
|  | 2\% | 2\% | 2\% | 1\% | 3\% | 3\% | -\% | 4\% | 2\% | -\% | 3\% | 2\% |
| RSA (Royal \& Sun Alliance) | 4 | 2 | 2 | 0 | 4 | 4 | 0 | * | 2 | 0 | * | 4 |
|  | 1\% | 1\% | 3\% | -\% | 2\% | 2\% | -\% | 1\% | 1\% | -\% | 1\% | 1\% |
| CIS (Co-operative) | 2 | 2 | 0 | 0 | 0 | * | 0 | 0 | 2 | 0 | * | 2 |
|  | 1\% | 1\% | -\% | -\% | -\% | *\% | -\% | -\% | 1\% | -\% | *\% | 1\% |
| Direct Line | 2 | 2 | 0 | 2 | * | 2 | 0 | * | 0 | 2 | 0 | 2 |
|  | 1\% | 1\% | -\% | 4\% | *\% | 1\% | -\% | 1\% | -\% | 4\% | -\% | 1\% |
| Admiral | 2 | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 2 |
|  | *\% | 1\% | -\% | 4\% | -\% | 1\% | -\% | -\% | 1\% | -\% | -\% | 1\% |
| Churchill | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 2 |
|  | *\% | 1\% | -\% | -\% | 1\% | 1\% | -\% | -\% | -\% | 4\% | -\% | 1\% |
| Hastings/ Hastings Direct | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
|  | *\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | 1\% | -\% | -\% | 1\% |
| Highway Insurance | 2 | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 2 |
|  | *\% | 1\% | -\% | 4\% | -\% | 1\% | -\% | -\% | 1\% | -\% | -\% | 1\% |
| Provident | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
|  | *\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | 1\% | -\% | -\% | 1\% |
| Zurich | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 2 b | 0 |
|  | *\% | 1\% | -\% | -\% | 1\% | -\% | 5\% | -\% | 1\% | -\% | 2\% | -\% |
| Equity Group (Red Line/ Red Star) | 2 | 0 | 2a | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
|  | *\% | -\% | 2\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 5 (continuation)
S7a. The company you just mentioned is an insurance broker. Do you know which insurance company your policy is with? Base: All who selected an insurance broker/PCW

|  |  | Received Rep vehicle |  | Condition post repair |  | Worth post repair |  | Replacement met needs |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Better <br> (a) | Same (b) | Same (b) | Less (c) | eeded (a) | Met <br> (b) | Below (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 321 | 257 | 62 | 32 | 187 | 198 | 37 | 46 | 178 | 33 | 65 | 256 |
| Effective sample size | 237 | 190 | 46 | 25 | 139 | 147 | 25 | 32 | 133 | 26 | 47 | 190 |
| Total | 319 | 256 | 62 | 35 | 187 | 198 | 32 | 40 | 179 | 37 | 62 | 256 |
| Chaucer Insurance | 2 | 0 | 2a | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 2b | 0 |
|  | *\% | -\% | 2\% | -\% | 1\% | 1\% | -\% | -\% | -\% | -\% | 2\% | -\% |
| ABC Insurance | * | * | 0 | 0 | * | * | 0 | 0 | * | 0 | 0 | * |
|  | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% |
| Another bank or building society | 3 | 2 | 1 | 0 | 3 | 3 | * | 2b | * | 0 | * | 3 |
|  | 1\% | 1\% | 2\% | -\% | 1\% | 1\% | 1\% | 5\% | *\% | -\% | 1\% | 1\% |
| Another retailer | 4 | 2 | 2 | 2 | 0 | 2 | 0 | * | 2 | 0 | 0 | 4 |
|  | 1\% | 1\% | 2\% | 6\% | -\% | 1\% | -\% | 1\% | 1\% | -\% | -\% | 1\% |
| Other | 9 | 7 | 2 | 3 | 5 | 8 | 1 | 0 | 5 | 2 | 4 | 5 |
|  | 3\% | 3\% | 4\% | 10\% | 3\% | 4\% | 2\% | -\% | 3\% | 4\% | 6\% | 2\% |
| Don't know | 251 | 204 | 47 | 23 | 152 | 157 | 24 | 32 | 142 | 30 | 47 | 204 |
|  | 79\% | 80\% | 75\% | 65\% | 81\% | 79\% | 74\% | 79\% | 79\% | 82\% | 75\% | 80\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 6
S7/S7a. Summary table
Base: All

|  | Gender |  |  | Age |  |  |  |  | Country |  |  |  | Area |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | 35-54 <br> (b) | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | $\begin{array}{r} \text { C2DE } \\ \text { (b) } \end{array}$ | UK Eng/Wal <br> (a) (b) |  | Eng <br> (c) | Sco <br> (d) | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{aligned} & \text { NI } \\ & \text { (f) } \end{aligned}$ | Urban (a) | Rural <br> (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Admiral | 139 | 83 | 56 | 84BC | 45 C | 10 | 89 | 45 | 139F | 129F | 123F | 9 | $6 f$ | 1 | 117b | 21 |
|  | 9\% | 9\% | 9\% | 22\% | 7\% | 2\% | 10\% | 8\% | 9\% | 10\% | 10\% | 7\% | 8\% | 3\% | 10\% | 5\% |
| Direct Line | 131 | 62 | 69a | 35 | 60 | 36 | 81 | 43 | 131F | 117F | 111F | 14F | 6 F | * | 91 | 39 |
|  | 9\% | 7\% | 11\% | 9\% | 10\% | 7\% | 9\% | 8\% | 9\% | 9\% | 9\% | 12\% | 8\% | 1\% | 8\% | 10\% |
| Aviva/ Aviva Direct | 113 | 66 | 47 | 18 | 63a | 33 | 80 | 31 | 113f | 103f | $97 f$ | 9 | $6 f$ | 1 | 87 | 26 |
|  | 8\% | 7\% | 8\% | 5\% | 10\% | 7\% | 9\% | 6\% | 8\% | 8\% | 8\% | 7\% | 8\% | 3\% | 8\% | 7\% |
| LV (Liverpool Victoria) | 81 | 55 | 26 | 4 | 37A | 40A | 53 | 27 | 81 | 73 | 69 | 6 | 4 | 1 | 53 | 28 |
|  | 5\% | 6\% | 4\% | 1\% | 6\% | 8\% | 6\% | 5\% | 5\% | 5\% | 6\% | 5\% | 5\% | 3\% | 5\% | 7\% |
| Churchill | 55 | 37 | 17 | 7 | 19 | 28a | 27 | 26 | 55df | 54 df | 49df | 1 | 4DF | 0 | 44 | 11 |
|  | 4\% | 4\% | 3\% | 2\% | 3\% | 6\% | 3\% | 5\% | 4\% | 4\% | 4\% | 1\% | 6\% | -\% | 4\% | 3\% |
| Axa | 38 | 22 | 16 | 8 | 20 | 10 | 23 | 15 | 38 | 19 | 17 | 2 | 2 bc | 16ABCDE | 30 | 8 |
|  | 3\% | 2\% | 3\% | 2\% | 3\% | 2\% | 3\% | 3\% | 3\% | 1\% | 1\% | 2\% | 3\% | 36\% | 3\% | 2\% |
| Hastings/ Hastings Direct | 38 | 17 | 20 | 15 | 12 | 11 | 23 | 15 | 38 f | 36 f | 34 f | 2 | $2 f$ | 0 | 27 | 11 |
|  | 3\% | 2\% | 3\% | 4\% | 2\% | 2\% | 3\% | 3\% | 3\% | 3\% | 3\% | 2\% | 2\% | -\% | 2\% | 3\% |
| Tesco | 37 | 16 | 21 | 14 | 14 | 9 | 29 | 8 | 37 | 34 | 31 | 2 | 4 acf | * | 30 | 7 |
|  | 2\% | 2\% | 3\% | 4\% | 2\% | 2\% | 3\% | 1\% | 2\% | 3\% | 2\% | 2\% | 5\% | 1\% | 3\% | 2\% |
| NFU | 33 | 25 | 7 | 3 | 17 | 12 | 19 | 12 | 33 | 31 | 29 | 1 | 2 | 1 | 15 | 18A |
|  | 2\% | 3\% | 1\% | 1\% | 3\% | 3\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% | 1\% | 5\% |
| Saga | 33 | 24 | 8 | 0 | 1 | 32AB | 20 | 11 | 33 | 30 | 28 | 2 | 2 f | 0 | 19 | 13 |
|  | 2\% | 3\% | 1\% | -\% | *\% | 6\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 3\% | -\% | 2\% | 4\% |
| CIS (Co-operative) | 32 | 18 | 14 | 6 | 18 | 7 | 21 | 11 | 32 | 29 | 28 | 3 | 1 | 0 | 24 | 7 |
|  | 2\% | 2\% | 2\% | 2\% | 3\% | 1\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | -\% | 2\% | 2\% |
| Sheila's Wheels | 27 | 5 | 22A | 7 | 14 | 6 | 18 | 8 | 27 | 25 | 23 | 1 | $2 f$ | 0 | 17 | 10 |
|  | 2\% | 1\% | 4\% | 2\% | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% | 2\% | 1\% | 3\% | -\% | 1\% | 3\% |
| Moreth>n | 27 | 15 | 11 | 3 | 9 | 15a | 20 | 7 | 27 | 22 | 22 | 4bef | 1 | 0 | 20 | 7 |
|  | 2\% | 2\% | 2\% | 1\% | 1\% | 3\% | 2\% | 1\% | 2\% | 2\% | 2\% | 4\% | 1\% | -\% | 2\% | 2\% |
| RSA (Royal \& Sun Alliance) | 26 | 17 | 9 | 3 | 12 | 11 | 16 | 10 | 26 | 22 | 22 | 3 | 1 | 1 | 23 | 4 |
|  | 2\% | 2\% | 1\% | 1\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% | 1\% |
| Ageas | 21 | 14 | 7 | 0 | 8 | 12A | 13 | 7 | 21 | 19 | 17 | 2 | 2 | * | 14 | 7 |
|  | 1\% | 2\% | 1\% | -\% | 1\% | 3\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 2\% |
| Swinton | 21 | 11 | 10 | 4 | 10 | 7 | 3 | 15A | 21 | 18 | 15 | 3 f | 2f | 0 | 13 | 8 |
|  | 1\% | 1\% | 2\% | 1\% | 2\% | 1\% | *\% | 3\% | 1\% | 1\% | 1\% | 3\% | 3\% | -\% | 1\% | 2\% |


|  | Gender |  |  | Age |  |  | Social Grade |  |  |  | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{aligned} & \text { NI } \\ & \text { (f) } \end{aligned}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | 35-54 <br> (b) | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 (a) | $\begin{array}{r} \text { C2DE } \\ \text { (b) } \end{array}$ | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng (c) | Sco <br> (d) |  |  | Urban (a) | Rural (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Elephant | 20 | 15 | 5 | 14bc | 6 | 0 | 13 | 6 | 20 | 16 | 15 | 4 ABCe | * | * | 17 | 3 |
|  | 1\% | 2\% | 1\% | 4\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% | 4\% | *\% | 1\% | 2\% | 1\% |
| Swift | 20 | 9 | 11 | 10c | 8 | 2 | 9 | 8 | 20 | 19 | 19 | * | 1 | 0 | 12 | 8 |
|  | 1\% | 1\% | 2\% | 3\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | -\% | 1\% | 2\% |
| Esure | 19 | 11 | 8 | 5 | 9 | 6 | 12 | 6 | 19 | 16 | 15 | $3 f$ | 1 | 0 | 18 | 1 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 3\% | 1\% | -\% | 2\% | *\% |
| Rias | 19 | 13 | 6 | 0 | 0 | 19AB | 10 | 9 | 19 | 19 | 19 | * | * | 0 | 13 | 6 |
|  | 1\% | 1\% | 1\% | -\% | -\% | 4\% | 1\% | 2\% | 1\% | 1\% | 1\% | *\% | *\% | -\% | 1\% | 2\% |
| Swiftcover | 19 | 17b | 2 | 7 | 5 | 7 | 13 | 6 | 19 | 18 | 15 | 1 | 2 abcf | 0 | 9 | 10a |
|  | 1\% | 2\% | *\% | 2\% | 1\% | 2\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 3\% | -\% | 1\% | 3\% |
| AA | 17 | 7 | 10 | 0 | 5 | 12a | 13 | 4 | 17 | 14 | 12 | 2 | 2 | * | 11 | 6 |
|  | 1\% | 1\% | 2\% | -\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 2\% |
| Privilege | 17 | 15b | 2 | 6 | 8 | 3 | 14 | 3 | 17 | 15 | 15 | 1 | 0 | 0 | 15 | * |
|  | 1\% | 2\% | *\% | 2\% | 1\% | 1\% | 2\% | *\% | 1\% | 1\% | 1\% | 1\% | -\% | -\% | 1\% | *\% |
| Diamond | 17 | 2 | 15A | 13BC | 1 | 2 | 12 | 5 | 17 | 13 | 12 | 3 abc | 1 | * | 15 | 2 |
|  | 1\% | *\% | 2\% | 4\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 3\% | 1\% | 1\% | 1\% | 1\% |
| Zurich | 15 | 8 | 7 | 2 | 7 | 6 | 14b | 1 | 15 | 14 | 12 | 1 | $2 f$ | 0 | 13 | 2 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 2\% | *\% | 1\% | 1\% | 1\% | 1\% | 2\% | -\% | 1\% | 1\% |
| Equity Group (Red Line/ Red Star) | 12 | 12b | 0 | 5 | 5 | 2 | 2 | 7 a | 12 | 11 | 11 | * | 0 | * | 7 | 5 |
|  | 1\% | 1\% | -\% | 1\% | 1\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% | *\% | -\% | 1\% | 1\% | 1\% |
| Allianz | 11 | 7 | 3 | 2 | 6 | 3 | 6 | 5 | 11 | 5 | 5 | * | 0 | 6ABCDE | 9 | 2 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | *\% | *\% | -\% | 13\% | 1\% | *\% |
| First Central | 11 | 2 | 9a | 7 c | 4 | 0 | 11b | 0 | 11 | 9 | 9 | 1 | 0 | 0 | 11 | 0 |
|  | 1\% | *\% | 1\% | 2\% | 1\% | -\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | -\% | -\% | 1\% | -\% |
| Quinn Direct | 10 | 4 | 6 | 7bC | 3 | 0 | 6 | 4 | 10 | 8 | 8 | * | 0 | 1ABCDE | - 9 | 1 |
|  | 1\% | *\% | 1\% | 2\% | *\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | -\% | 3\% | 1\% | *\% |
| Kwik Fit | 9 | 7 | 3 | 1 | 5 | 3 | 4 | 6 | 9 | 8 | 8 | 1 | 0 | 0 | 7 | 2 |
|  | 1\% | 1\% | *\% | *\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | -\% | 1\% | 1\% |
| RAC | 9 | 5 | 4 | 1 | 6 | 2 | 4 | 5 | 9 | 9 | 8 | * | 1 | 0 | 7 | 2 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | -\% | 1\% | 1\% |
| Endsleigh | 9 | 4 | 5 | 5 | 2 | 2 | 7 | 2 | 9 | 9 | 8 | 0 | 1d | * | 7 | 2 |
|  | 1\% | *\% | 1\% | 1\% | *\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **


95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Gender |  |  | Age |  |  | Social Grade |  | Country |  |  |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | $\begin{array}{r} \text { C2DE } \\ \text { (b) } \end{array}$ | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Urban (a) | Rural (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Compare the Market | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Confused.com | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| eChoice | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| First Alternative | 2 | 2 | 0 | 2 | 0 | 0 | 2 | 0 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| John Lewis | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Provident | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Royal Bank of Scotland | 1 | * | 1 | 0 | 0 | 1 | 1 | 0 | 1 | 0 | 0 | 1 ABC | 0 | 0 | 1 | 0 |
|  | *\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | 1\% | -\% | -\% | *\% | -\% |
| Hughes Insurance | 1 | * | 1 | * | * | * | * | 1 | 1 | 0 | 0 | 0 | 0 | 1ABCDE | 1 | * |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | 3\% | *\% | *\% |
| Prestige | 1 | * | 1 | * | * | * | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 1 ABCDe | * | * |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | 2\% | *\% | *\% |
| Asda | 1 | * | * | * | * | 0 | 0 | * | 1 | * | 0 | *bc | *bC | 0 | 0 | 1 |
|  | *\% | *\% | *\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% |
| Nationwide | 1 | 1 | 0 | 0 | 0 | 1 | 1 | 0 | 1 | 1 | 0 | 0 | 1ABC | 0 | 1 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | 1\% | -\% | *\% | -\% |
| ecoinsurance | * | * | 0 | * | 0 | 0 | 0 | * | * | 0 | 0 | *aBC | 0 | 0 | * | 0 |
|  | *\% | *\% | -\% | *\% | -\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% |
| Barclays Bank | * | 0 | * | 0 | 0 | * | 0 | * | * | 0 | 0 | 0 | 0 | *ABC | * | 0 |
|  | *\% | -\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | 1\% | *\% | -\% |
| Another retailer | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | *\% | -\% | -\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Other | 161 | 107 | 54 | 36 | 67 | 58 | 76 | 77A | 161e | 146e | 142e | 9 | 5 | 6dE | 122 | 39 |
|  | 11\% | 12\% | 9\% | 10\% | 11\% | 12\% | 9\% | 14\% | 11\% | 11\% | 11\% | 8\% | 6\% | 13\% | 11\% | 10\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Base: All

|  |  | Gender |  | Age |  |  | Social Grade |  | Country |  |  |  | Wal <br> (e) | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | 35-54 <br> (b) | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) |  |  | Urban (a) | Rural (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| ANY INSURER | 892 | 528 | 364 | 247C | 390 C | 255 | 568B | 293 | 892 | 786 | 742 | 74 | 44 | 31 aBCe | 665 | 222 |
|  | 59\% | 59\% | 60\% | 66\% | 62\% | 52\% | 64\% | 53\% | 59\% | 59\% | 59\% | 62\% | 59\% | 69\% | 59\% | 59\% |
| ANY BROKER | 265 | 135 | 130A | 65 | 88 | 112B | 159 | 97 | 265F | 236F | 219F | 25F | 17cF | 4 | 193 | 72 |
|  | 18\% | 15\% | 21\% | 17\% | 14\% | 23\% | 18\% | 18\% | 18\% | 18\% | 17\% | 21\% | 23\% | 8\% | 17\% | 19\% |
| ANY BANK OR BUILDING SOCIETY | 10 | 6 | 4 | 2 | 5 | 4 | 9 | 2 | 10 | 8 | 8 | 2 | 1 | * | 9 | 2 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | *\% |
| Don't know | 178 | 117 | 61 | 28 | 83a | 67a | 87 | 82a | 178 | 163 | 154 | 11 | 9 | 4 | 134 | 43 |
|  | 12\% | 13\% | 10\% | 7\% | 13\% | 14\% | 10\% | 15\% | 12\% | 12\% | 12\% | 9\% | 12\% | 9\% | 12\% | 11\% |
| Refused | 1 | * | * | 0 | 1 | 0 | * | * | 1 | 1 | 0 | 0 | 1ABC | 0 | * | 0 |
|  | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | 1\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Total | Years High (a) | MI <br> Low <br> (b) | Miles per High (a) | annum Low (b) | Past |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Admiral | 139 | 39 | 100A | 66 | 66 | 43 | 96 | 12 | 125 | 107 | 23 | 53 | 66 | 42 | 56 | 38 |
|  | 9\% | 4\% | 18\% | 9\% | 9\% | 8\% | 10\% | 7\% | 9\% | 9\% | 10\% | 11\% | 8\% | 8\% | 9\% | 12\% |
| Direct Line | 131 | 76 | 54 | 57 | 71 | 53 | 79 | 17 | 114 | 102 | 19 | 45 | 72 | 30 | 70A | 28 |
|  | 9\% | 8\% | 10\% | 8\% | 10\% | 9\% | 8\% | 10\% | 9\% | 9\% | 8\% | 9\% | 9\% | 5\% | 11\% | 9\% |
| Aviva/ Aviva Direct | 113 | 74 | 38 | 52 | 56 | 53 | 60 | 14 | 99 | 82 | 23 | 35 | 61 | 37 | 45 | 27 |
|  | 8\% | 8\% | 7\% | 7\% | 8\% | 9\% | 6\% | 8\% | 7\% | 7\% | 10\% | 7\% | 8\% | 7\% | 7\% | 8\% |
| LV (Liverpool Victoria) | 81 | 67B | 14 | 39 | 42 | 38 | 43 | 9 | 72 | 64 | 15 | 27 | 52 | 37 | 28 | 16 |
|  | 5\% | 7\% | 2\% | 5\% | 6\% | 7\% | 5\% | 5\% | 5\% | 6\% | 7\% | 6\% | 6\% | 7\% | 5\% | 5\% |
| Churchill | 55 | 44b | 11 | 23 | 32 | 16 | 38 | 3 | 51 | 42 | 8 | 11 | 32 | 23 | 20 | 12 |
|  | 4\% | 5\% | 2\% | 3\% | 5\% | 3\% | 4\% | 2\% | 4\% | 4\% | 4\% | 2\% | 4\% | 4\% | 3\% | 4\% |
| Axa | 38 | 22 | 16 | 22 | 15 | 10 | 28 | 2 | 36 | 32 | 3 | 16 | 21 | 9 | 18 | 10 |
|  | 3\% | 2\% | 3\% | 3\% | 2\% | 2\% | 3\% | 1\% | 3\% | 3\% | 1\% | 3\% | 3\% | 2\% | 3\% | 3\% |
| Hastings/ Hastings Direct | 38 | 19 | 18 | 19 | 16 | 11 | 26 | 2 | 36 | 31 | 5 | 12 | 17 | 15 | 16 | 6 |
|  | 3\% | 2\% | 3\% | 3\% | 2\% | 2\% | 3\% | 1\% | 3\% | 3\% | 2\% | 3\% | 2\% | 3\% | 3\% | 2\% |
| Tesco | 37 | 17 | 18 | 18 | 17 | 21 | 16 | 2 | 35 | 24 | 7 | 12 | 13 | 13 | 16 | 7 |
|  | 2\% | 2\% | 3\% | 2\% | 2\% | 4\% | 2\% | 1\% | 3\% | 2\% | 3\% | 2\% | 2\% | 2\% | 3\% | 2\% |
| NFU | 33 | 29B | 3 | 19 | 12 | 15 | 18 | 5 | 28 | 28 | 3 | 10 | 22 | 12 | 13 | 7 |
|  | 2\% | 3\% | 1\% | 3\% | 2\% | 3\% | 2\% | 3\% | 2\% | 2\% | 1\% | 2\% | 3\% | 2\% | 2\% | 2\% |
| Saga | 33 | 32B | 1 | 11 | 20 | 11 | 21 | 5 | 27 | 27 | 3 | 12 | 17 | 14 | 12 | 6 |
|  | 2\% | 3\% | *\% | 1\% | 3\% | 2\% | 2\% | 3\% | 2\% | 2\% | 1\% | 3\% | 2\% | 3\% | 2\% | 2\% |
| CIS (Co-operative) | 32 | 20 | 11 | 10 | 22a | 15 | 16 | 6 | 26 | 25 | 5 | 12 | 16 | 6 | 17 | 9 |
|  | 2\% | 2\% | 2\% | 1\% | 3\% | 3\% | 2\% | 3\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 3\% | 3\% |
| Sheila's Wheels | 27 | 17 | 9 | 16 | 11 | 8 | 19 | 1 | 26 | 22 | 4 | 4 | 17 | 12 | 13 | 2 |
|  | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 2\% | *\% | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% | 2\% | *\% |
| Moreth>n | 27 | 24b | 3 | 14 | 13 | 15 | 12 | 1 | 25 | 22 | * | 8 | 16 | 14 | 7 | 5 |
|  | 2\% | 3\% | 1\% | 2\% | 2\% | 3\% | 1\% | 1\% | 2\% | 2\% | *\% | 2\% | 2\% | 3\% | 1\% | 2\% |
| RSA (Royal \& Sun Alliance) | 26 | 20 | 6 | 19b | 6 | 8 | 18 | 8 b | 18 | 23 | 3 | 14 | 10 | 6 | 13 | 7 |
|  | 2\% | 2\% | 1\% | 3\% | 1\% | 1\% | 2\% | 4\% | 1\% | 2\% | 1\% | 3\% | 1\% | 1\% | 2\% | 2\% |
| Ageas | 21 | 19b | 2 | 11 | 10 | 8 | 13 | 0 | 21 | 16 | 4 | 4 | 11 | 14 c | 6 | 1 |
|  | 1\% | 2\% | *\% | 1\% | 1\% | 1\% | 1\% | -\% | 2\% | 1\% | 2\% | 1\% | 1\% | 3\% | 1\% | *\% |
| Swinton | 21 | 14 | 7 | 11 | 10 | 6 | 15 | 1 | 20 | 12 | 4 | 3 | 16 | 4 | 6 | 10ab |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | *\% | 2\% | 1\% | 2\% | 1\% | 2\% | 1\% | 1\% | 3\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Total | Years High (a) | - MI <br> (b) | Miles per High (a) | annum Low (b) | Past experience Yes <br> (a) | $\begin{gathered} -M I \\ \text { No } \\ \text { (b) } \end{gathered}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | No <br> (b) | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Elephant | 20 | 3 | 17A | 10 | 10 | 9 | 11 | 5 | 15 | 14 | 4 | 9 | 8 | 8 | 5 | 8 |
|  | 1\% | *\% | 3\% | 1\% | 1\% | 2\% | 1\% | 3\% | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 1\% | 2\% |
| Swift | 20 | 7 | 13a | 10 | 10 | 5 | 15 | 2 | 18 | 12 | 3 | 6 | 13 | 7 | 11 | 2 |
|  | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 2\% | 1\% |
| Esure | 19 | 12 | 7 | 6 | 13 | 7 | 13 | 2 | 18 | 18 | 1 | 4 | 15 | 12 | 4 | 3 |
|  | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 2\% | *\% | 1\% | 2\% | 2\% | 1\% | 1\% |
| Rias | 19 | 18b | 2 | 6 | 13 | 5 | 15 | 2 | 18 | 13 | 3 | 9 | 7 | 9 | 10 | * |
|  | 1\% | 2\% | *\% | 1\% | 2\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 2\% | 2\% | *\% |
| Swiftcover | 19 | 10 | 9 | 14 | 5 | 11 | 8 | * | 18 | 8 | 10A | 1 | 15a | 7 | 11 | 1 |
|  | 1\% | 1\% | 2\% | 2\% | 1\% | 2\% | 1\% | *\% | 1\% | 1\% | 4\% | *\% | 2\% | 1\% | 2\% | *\% |
| AA | 17 | 17B | 0 | 7 | 8 | 4 | 13 | 3 | 13 | 14 | * | 6 | 9 | 7 | 7 | 2 |
|  | 1\% | 2\% | -\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | *\% |
| Privilege | 17 | 10 | 7 | 8 | 6 | 7 | 10 | 5b | 12 | 13 | 4 | 8 | 7 | 7 | 8 | 2 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 3\% | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 1\% | *\% |
| Diamond | 17 | 3 | 13A | 8 | 8 | 2 | 15 | 2 | 15 | 13 | 2 | 5 | 9 | 5 | 8 | 3 |
|  | 1\% | *\% | 2\% | 1\% | 1\% | *\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| Zurich | 15 | 11 | 2 | 12b | 3 | 9 | 6 | 2 | 14 | 10 | 3 | 3 | 12 | 8 | 6 | 2 |
|  | 1\% | 1\% | *\% | 2\% | *\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% |
| Equity Group (Red Line/ Red Star) | 12 | 5 | 7 | 8 | 4 | 2 | 10 | 3 | 8 | 8 | 2 | 5 | 7 | 3 | 4 | 5 |
|  | 1\% | *\% | 1\% | 1\% | 1\% | *\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| Allianz | 11 | 6 | 5 | 6 | 4 | 3 | 8 | * | 10 | 7 | 1 | 2 | 6 | 5 | 2 | 4 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% | *\% | *\% | 1\% | 1\% | *\% | 1\% |
| First Central | 11 | 3 | 8 a | * | 9 a | 2 | 9 | * | 10 | 6 | 5 a | 2 | 9 | 2 | 7 | 2 |
|  | 1\% | *\% | 1\% | *\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% | 2\% | *\% | 1\% | *\% | 1\% | *\% |
| Quinn Direct | 10 | * | 9 A | 3 | 5 | 4 | 6 | 0 | 10 | 6 | 2 | 4 | 6 | 3 | 2 | 4 |
|  | 1\% | *\% | 2\% | *\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% |
| Kwik Fit | 9 | 8 | 1 | 6 | 4 | 2 | 7 | 4b | 6 | 6 | 2 | 4 | 5 | 4 | 4 | 2 |
|  | 1\% | 1\% | *\% | 1\% | 1\% | *\% | 1\% | 2\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| RAC | 9 | 8 | 1 | 2 | 7 | 3 | 6 | 0 | 9 | 9 | * | 3 | 6 | 4 | 4 | 2 |
|  | 1\% | 1\% | *\% | *\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| Endsleigh | 9 | 2 | 5 | 5 | 4 | 3 | 6 | 0 | 9 | 7 | 2 | 3 | 4 | 2 | 2 | 5b |
|  | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | *\% | *\% | *\% | 2\% |

[^11]|  |  | Years High (a) | $\begin{gathered} -\quad \text { MI } \\ \text { Low } \\ \text { (b) } \end{gathered}$ | Miles per High (a) | annum Low (b) | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  |  |  | Yes <br> (a) | No (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Chaucer Insurance | 7 | 7 | * | 4 | 3 | 2 | 6 | 0 | 7 | 7 | 0 | * | 3 | 2 | 4 | 2 |
|  | *\% | 1\% | *\% | 1\% | *\% | *\% | 1\% | -\% | 1\% | 1\% | -\% | *\% | *\% | *\% | 1\% | *\% |
| Post Office | 6 | 5 | 1 | 3 | 3 | 1 | 5 | 2 | 4 | 4 | 2 | 3 | 2 | 4 | * | 2 |
|  | *\% | 1\% | *\% | *\% | *\% | *\% | 1\% | 1\% | *\% | *\% | 1\% | 1\% | *\% | 1\% | *\% | *\% |
| M\&S | 5 | 4 | 2 | 2 | 4 | 2 | 4 | 0 | 5 | 4 | 2 | 2 | 2 | * | 2 | 3 |
|  | *\% | *\% | *\% | *\% | 1\% | *\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | *\% | *\% | 1\% |
| Highway Insurance | 5 | 2 | 4 | 5 | * | $5 b$ | * | 0 | 5 | 4 | 2 | 2 | 4 | 2 | 4 | 0 |
|  | *\% | *\% | 1\% | 1\% | *\% | 1\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | *\% | 1\% | -\% |
| Lloyds TSB | 5 | 5 | * | 4 | 2 | 3 | 2 | 0 | 5 | 4 | 2 | 2 | 2 | 4 | 2 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | 1\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | 1\% | *\% | -\% |
| Sainsbury | 4 | 4 | 0 | 3 | * | 2 | 2 | 2 | 2 | 4 | 0 | 2 | 1 | 3 | 1 | * |
|  | *\% | *\% | -\% | *\% | *\% | *\% | *\% | 1\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% |
| Toyota | 4 | 2 | 2 | * | 3 | 2 | 2 | 0 | 4 | 4 | 0 | 2 | 2 | 2 | 0 | 2 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% |
| Norwich Union | 3 | 3 | 0 | 3 | 0 | * | 3 | 2 | 2 | 3 | 0 | 2 | 2 | 2 | 2 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% |
| Quote me happy | 3 | 0 | 3 a | 3 | * | 2 | 2 | * | 3 | 2 | 0 | 0 | 2 | 0 | 3 | 0 |
|  | *\% | -\% | 1\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | *\% | -\% | 1\% | -\% |
| NatWest | 3 | 2 | 0 | 0 | 2 | 2 | 2 | 0 | 3 | 3 | 0 | 0 | 3 | 2 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | -\% |
| Auto Direct | 3 | 1 | 2 | * | 3 | * | 2 | 0 | 3 | 3 | 0 | 2 | * | 1 | 1 | 2 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% |
| Bell | 3 | 2 | * | 1 | 2 | * | 2 | 0 | 3 | 2 | 1 | 0 | 3 | 2 | * | * |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% |
| $A B C$ Insurance | 2 | 2 | 0 | 2 | * | 0 | 2 | 0 | 2 | 2 | 0 | 2 | 1 | 2 | 0 | * |
|  | *\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% |
| Budget | 2 | 0 | 2 | 2 | * | 0 | 2 | * | 2 | 2 | 0 | 0 | 2 | 2 | * | 0 |
|  | *\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | -\% |
| Dial Direct | 2 | 2 | * | 2 | * | 2 | * | 0 | 2 | 2 | 0 | 0 | 2 | * | 0 | 2 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | *\% |
| Age UK | 2 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 2 | 0 | 0 | 0 | 2 |
|  | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | -\% | *\% |

[^12]|  |  | Years High (a) | $\begin{gathered} -\quad \text { MI } \\ \text { Low } \\ (\mathrm{b}) \end{gathered}$ | Miles per annum <br> High Low <br> (a) <br> (b) |  | Past <br> experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{No} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) |  | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Compare the Market | $\stackrel{2}{*}$ | ${ }_{-\%}$ | $\stackrel{2}{*}$ | ${ }_{-\%}$ | ${ }_{* \%}^{2}$ | ${ }_{-}$-\% | *\% | $\stackrel{0}{-\%}$ | *\% | ${ }_{-}^{0}$ | $\begin{aligned} & 2 \mathrm{a} \\ & 1 \% \end{aligned}$ | *\% | ${ }_{-}^{0}$ | ${ }_{*}^{2}$ | ${ }_{-}^{0}$ | ${ }^{-}$-\% |
| Confused.com | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 2 | 0 | 0 | 0 | 2 |
|  | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | -\% | *\% |
| eChoice | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | *\% | -\% |
| First Alternative | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 2B | 0 | 0 | 0 | 0 | 2 | 2 | 0 | 0 |
|  | *\% | -\% | *\% | *\% | -\% | -\% | *\% | 1\% | -\% | -\% | -\% | -\% | *\% | *\% | -\% | -\% |
| John Lewis | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% |
| Provident | 2 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% |
| Royal Bank of Scotland | 1 | 1 | 0 | 1 | 0 | * | 1 | 0 | 1 | 1 | 0 | * | 1 | * | * | * |
|  | *\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% |
| Hughes Insurance | 1 | 1 | * | 1 | 0 | * | 1 | 0 | 1 | 1 | 0 | * | 1 | 0 | * | 1 |
|  | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% |
| Prestige | 1 | 1 | * | * | * | 0 | 1 | 0 | 1 | 1 | 0 | * | * | * | 0 | * |
|  | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% |
| Asda | 1 | * | * | * | 0 | 0 | 1 | 0 | 1 | 1 | 0 | * | * | 1 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% |
| Nationwide | 1 | 1 | 0 | * | * | 0 | 1 | 0 | 1 | 1 | 0 | 0 | 1 | * | * | 0 |
|  | *\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | -\% |
| ecoinsurance | * | 0 | * | 0 | * | 0 | * | * | 0 | * | 0 | 0 | * | 0 | * | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% |
| Barclays Bank | * | * | 0 | 0 | * | 0 | * | 0 | * | * | 0 | * | 0 | * | 0 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% |
| Another retailer | 2 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 2 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% |
| Other | 161 | 102 | 59 | 84 | 69 | 72 | 90 | 21 | 141 | 124 | 21 | 60 | 83 | 51 | 74 | 37 |
|  | 11\% | 11\% | 11\% | 11\% | 10\% | 13\% | 10\% | 12\% | 11\% | 11\% | 9\% | 12\% | 10\% | 9\% | 12\% | 11\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Base: All

|  |  | Years High (a) | - MI <br> (b) | Miles per  <br> High Low <br> (a) (b) |  | Past |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) | No $(\mathrm{b})$ | Yes <br> (a) | No <br> (b) | Yes <br> (a) | No <br> (b) | Yes <br> (a) | No <br> (b) | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| ANY INSURER | 892 | 530 | 356a | 444 | 419 | 345 | 547 | 101 | 788 | 688 | 139 | 286 | 501 | 313 | 369 | 196 |
|  | 59\% | 57\% | 65\% | 60\% | 60\% | 61\% | 59\% | 59\% | 60\% | 60\% | 61\% | 58\% | 62\% | 57\% | 61\% | 60\% |
| ANY BROKER | 265 | 173 | 87 | 114 | 137 | 90 | 175 | 25 | 239 | 197 | 40 | 92 | 135 | 100 | 105 | 57 |
|  | 18\% | 19\% | 16\% | 15\% | 20\% | 16\% | 19\% | 14\% | 18\% | 17\% | 18\% | 19\% | 17\% | 18\% | 17\% | 17\% |
| ANY BANK OR BUILDING SOCIETY | 10 | 8 | * | 5 | 4 | 5 | 5 | 0 | 10 | 8 | 2 | 2 | 7 | 6 | 4 | * |
|  | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | *\% |
| Don't know | 178 | 127b | 47 | 98 | 72 | 59 | 119 | 26 | 152 | 132 | 26 | 53 | 92 | 83b | 60 | 35 |
|  | 12\% | 14\% | 9\% | 13\% | 10\% | 10\% | 13\% | 15\% | 11\% | 12\% | 11\% | 11\% | 11\% | 15\% | 10\% | 11\% |
| Refused | 1 | * | * | 1 | 0 | 1 | 0 | * | * | 1 | 0 | * | * | 0 | * | * |
|  | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **


95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Total | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Insu rance |  | Admiral Direct <br> Line <br> (a) (b) |  | Aviva (c) | Axa <br> (d) | $\begin{aligned} & \text { LV } \\ & (\mathrm{e}) \end{aligned}$ | Churchill (f) | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga (i) | $\begin{array}{r} \text { Has } \\ \text { tings } \\ (\mathrm{j}) \end{array}$ |
|  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  |  |  |  |  |  | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker (b) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 |  |  | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Swinton | 21 | 9 b | 12 | 13b | 8 | 0 | 21A | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 3\% | 1\% | 3\% | 1\% | -\% | 7\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Elephant | 20 | 6 | 14 | 12b | 9 | 20b | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 2\% | 1\% | 3\% | 1\% | 2\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Swift | 20 | 2 | 18 | 2 | 18 | 0 | 20A | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 1\% | 2\% | *\% | 2\% | -\% | 6\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Esure | 19 | 4 | 16 | 4 | 15 | 19b | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Rias | 19 | 3 | 16 | 5 | 15 | 0 | 19A | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | 6\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Swiftcover | 19 | 3 | 16 | 3 | 17 | 19b | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 1\% | 1\% | 1\% | 2\% | 2\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| AA | 17 | 2 | 15 | 4 | 13 | 0 | 17A | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | *\% | 1\% | 1\% | 1\% | -\% | 5\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Privilege | 17 | 2 | 15 | 10b | 7 | 17b | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 1\% | 1\% | 2\% | 1\% | 2\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Diamond | 17 | 2 | 15 | 3 | 14 | 17b | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Zurich | 15 | * | 15 | 2 | 13 | 14 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | *\% | 1\% | *\% | 1\% | 2\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Equity Group (Red Line/ Red Star) | 12 | 5 | 7 | 5 | 6 | 10 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Allianz | 11 | 2 | 9 | 3 | 8 | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| First Central | 11 | 8B | 3 | 3 | 8 | 0 | 11A | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 2\% | *\% | 1\% | 1\% | -\% | 3\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Quinn Direct | 10 | 3 | 7 | 5 | 5 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Kwik Fit | 9 | 3 | 5 | 3 | 7 | 0 | 9 A | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 1\% | *\% | 1\% | 1\% | -\% | 3\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **


95 percent as lower case or *, 99 percent as UPPER CASE or **

|  |  | Vehicle <br> written off |  | Personal injury |  | Insurance channel |  |  |  |  | Insurance Company |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{aligned} & \text { Insu } \\ & \text { rance } \end{aligned}$ |  |  |  |  |  |  |  |  |  |  |
|  | Total | Yes <br> (a) | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ | Broker <br> (b) | Admiral <br> (a) | Line <br> (b) | Aviva (c) | Axa <br> (d) | $\begin{aligned} & \text { LV } \\ & (\mathrm{e}) \end{aligned}$ | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ | Tesco (g) | Saga <br> (i) | tings (j) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Budget | 2 | 0 | 2 | 0 | 2 | 0 | 2 a | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Dial Direct | 2 | 2 | * | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Age UK | 2 | 2b | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Compare the Market | 2 | 2 b | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Confused.com | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| eChoice | 2 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| First Alternative | 2 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| John Lewis | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Provident | 2 | 2b | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Royal Bank of Scotland | 1 | * | 1 | * | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Hughes Insurance | 1 | 1 | * | 1 | * | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Prestige | 1 | * | 1 | * | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Asda | 1 | 0 | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Nationwide | 1 | 0 | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| ecoinsurance | * | 0 | * | 0 | * | * | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

|  |  | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  | Admiral <br> (a) | Direct Line (b) |  |  | Aviva <br> (c) | Axa <br> (d) | $\begin{aligned} & \text { LV } \\ & \text { (e) } \end{aligned}$ | $\begin{aligned} & \text { Chur } \\ & \text { chill } \\ & \text { (f) } \end{aligned}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga (i) | Has tings <br> (j) |
|  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  |  |  |  |  |  | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker <br> (b) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Barclays Bank | * | 0 | * | 0 | * | 0 | * | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Another retailer | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Other | 161 | 37 | 124 | 77B | 85 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 11\% | 12\% | 11\% | 16\% | 8\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| ANY INSURER | 892 | 174 | 713 | 263 | 627 | 841B | 50 | 139 | 131 | 113 | 38 | 81 | 55 | 0 | 0 | 0 |
|  | 59\% | 56\% | 60\% | 56\% | 61\% | 100\% | 16\% | 100\% | 100\% | 100\% | 100\% | 100\% | 100\% | -\% | -\% | -\% |
| ANY BROKER | 265 | 59 | 205 | 70 | 195 | 0 | 265A | 0 | 0 | 0 | 0 | 0 | 0 | 37 | 33 | 38 |
|  | 18\% | 19\% | 17\% | 15\% | 19\% | -\% | 84\% | -\% | -\% | -\% | -\% | -\% | -\% | 100\% | 100\% | 100\% |
| ANY BANK OR BUILDING SOCIETY | 10 | * | 10 | 4 | 7 | 0 | 10A | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | *\% | 1\% | 1\% | 1\% | -\% | 3\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Don't know | 178 | 38 | 136 | 58 | 121 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 12\% | 12\% | 12\% | 12\% | 12\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Refused | 1 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{array}{r} \text { No } \\ (\mathrm{b}) \end{array}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Admiral | 139 | 89 | 43 | 8 | 32 | 50 | 31 | 15 | 8 | 42 | 33 | 35 | 4 | 106 | 32 |
|  | 9\% | 10\% | 8\% | 10\% | 10\% | 9\% | 8\% | 10\% | 11\% | 8\% | 7\% | 11\% | 9\% | 9\% | 11\% |
| Direct Line | 131 | 72 | 56 | 3 | 30 | 54 | 36 | 10 | 2 | 49 C | 57 C | 9 | 5 c | 106 | 24 |
|  | 9\% | 8\% | 11\% | 4\% | 9\% | 9\% | 10\% | 6\% | 3\% | 9\% | 13\% | 3\% | 12\% | 9\% | 8\% |
| Aviva/ Aviva Direct | 113 | 64 | 40 | 6 | 30d | 45 | 29 | 4 | 4 | 47 | 30 | 16 | 2 | 87 | 26 |
|  | 8\% | 7\% | 8\% | 8\% | 9\% | 8\% | 8\% | 3\% | 6\% | 9\% | 6\% | 5\% | 4\% | 7\% | 9\% |
| LV (Liverpool Victoria) | 81 | 45 | 34 | 2 | 23d | 40cd | 12 | 2 | 4 | 40C | 24 | 8 | 3 | 62 | 17 |
|  | 5\% | 5\% | 7\% | 2\% | 7\% | 7\% | 3\% | 1\% | 5\% | 8\% | 5\% | 2\% | 7\% | 5\% | 6\% |
| Churchill | 55 | 32 | 17 | 3 | 8 | 30 | 12 | 2 | 3 | 26 | 15 | 8 | 2 | 49 | 6 |
|  | 4\% | 4\% | 3\% | 4\% | 3\% | 5\% | 3\% | 1\% | 4\% | 5\% | 3\% | 3\% | 4\% | 4\% | 2\% |
| Axa | 38 | 21 | 15 | 2 | 7 | 11 | 13 | 6 | 1 | 12 | 14 | 8 | 0 | 31 | 7 |
|  | 3\% | 2\% | 3\% | 2\% | 2\% | 2\% | 3\% | 4\% | 1\% | 2\% | 3\% | 3\% | -\% | 3\% | 2\% |
| Hastings/ Hastings Direct | 38 | 20 | 18 | 0 | 7 | 15 | 14 | 1 | 0 | 6 | 18a | 8 | 5Ac | 36b | 2 |
|  | 3\% | 2\% | 3\% | -\% | 2\% | 3\% | 4\% | 1\% | -\% | 1\% | 4\% | 3\% | 11\% | 3\% | 1\% |
| Tesco | 37 | 24 | 13 | 1 | 2 | 19a | 11 | 4 | 1 | 18 | 10 | 5 | 0 | 31 | 6 |
|  | 2\% | 3\% | 2\% | 1\% | 1\% | 3\% | 3\% | 2\% | 1\% | 3\% | 2\% | 2\% | -\% | 3\% | 2\% |
| NFU | 33 | 24b | 5 | 4 b | 8 | 19 | 5 | * | * | 12 | 6 | 10 | 2 | 26 | 7 |
|  | 2\% | 3\% | 1\% | 5\% | 2\% | 3\% | 1\% | *\% | *\% | 2\% | 1\% | 3\% | 4\% | 2\% | 2\% |
| Saga | 33 | 25 | 6 | 2 | 5 | 21c | 4 | 1 | 2 | 16 | 7 | 8 | 0 | 28 | 5 |
|  | 2\% | 3\% | 1\% | 2\% | 1\% | 4\% | 1\% | 1\% | 3\% | 3\% | 2\% | 3\% | -\% | 2\% | 2\% |
| CIS (Co-operative) | 32 | 14 | 16 | 2 | 5 | 10 | 11 | 4 | 2 | 11 | 13 | 6 | 0 | 30 | 2 |
|  | 2\% | 2\% | 3\% | 2\% | 2\% | 2\% | 3\% | 2\% | 2\% | 2\% | 3\% | 2\% | -\% | 2\% | 1\% |
| Sheila's Wheels | 27 | 18 | 7 | 2 | 3 | 14 | 6 | 4 | 0 | 10 | 7 | 7 | 2 | 23 | 3 |
|  | 2\% | 2\% | 1\% | 2\% | 1\% | 2\% | 1\% | 2\% | -\% | 2\% | 1\% | 2\% | 4\% | 2\% | 1\% |
| MoreTh>n | 27 | 18 | 8 | 0 | 7 | 15 c | 2 | 3 | 0 | 16 | 7 | 3 | 0 | 19 | 7 |
|  | 2\% | 2\% | 2\% | -\% | 2\% | 3\% | *\% | 2\% | -\% | 3\% | 2\% | 1\% | -\% | 2\% | 2\% |
| RSA (Royal \& Sun Alliance) | 26 | 24B | 2 | * | 4 | 19C | 1 | 2 | * | 19B | 2 | 4 | 2 b | 23 | 4 |
|  | 2\% | 3\% | *\% | 1\% | 1\% | 3\% | *\% | 1\% | 1\% | 3\% | *\% | 1\% | 4\% | 2\% | 1\% |
| Ageas | 21 | 14 | 7 | 0 | 2 | 8 | 6 | 5 a | 0 | 6 | 6 | 9 | 0 | 20 | 1 |
|  | 1\% | 2\% | 1\% | -\% | *\% | 1\% | 2\% | 3\% | -\% | 1\% | 1\% | 3\% | -\% | 2\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Swinton | 21 | 7 | 10 | 3 a | * | 9 | 7 a | 4 a | * | 9 | 6 | 1 | 0 | 17 | 3 |
|  | 1\% | 1\% | 2\% | 4\% | *\% | 1\% | 2\% | 3\% | *\% | 2\% | 1\% | *\% | -\% | 1\% | 1\% |
| Elephant | 20 | 16 | 3 | 2 | 5 | 9 | 2 | 3 | 2 | 10b | 1 | 5 | 0 | 15 | 5 |
|  | 1\% | 2\% | 1\% | 2\% | 1\% | 2\% | *\% | 2\% | 2\% | 2\% | *\% | 1\% | -\% | 1\% | 2\% |
| Swift | 20 | 8 | 8 | 2 | 4 | 5 | 8 | 2 | 2 | 5 | 10 | 3 | 0 | 18 | 2 |
|  | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 2\% | 1\% | 2\% | 1\% | 2\% | 1\% | -\% | 2\% | 1\% |
| Esure | 19 | 9 | 7 | 2 | 5 | 6 | 4 | 3 | 2 | 4 | 8 | 7 | 0 | 17 | 2 |
|  | 1\% | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 2\% | 2\% | 1\% | 2\% | 2\% | -\% | 1\% | 1\% |
| Rias | 19 | 11 | 8 | * | 2 | 11 | 6 | * | 0 | 9 | 6 | 4 | 0 | 12 | 8 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 2\% | 2\% | *\% | -\% | 2\% | 1\% | 1\% | -\% | 1\% | 3\% |
| Swiftcover | 19 | 12 | 6 | 1 | 5 | 9 | 4 | * | 0 | 6 | 6 | 3 | 0 | 14 | 5 |
|  | 1\% | 1\% | 1\% | 1\% | 2\% | 2\% | 1\% | *\% | -\% | 1\% | 1\% | 1\% | -\% | 1\% | 2\% |
| AA | 17 | 13 | 4 | * | 5 | 4 | 1 | 7 BC | 0 | 8 | 3 | 6 | 0 | 16 | 1 |
|  | 1\% | 2\% | 1\% | *\% | 1\% | 1\% | *\% | 4\% | -\% | 1\% | 1\% | 2\% | -\% | 1\% | *\% |
| Privilege | 17 | 12 | 5 | 0 | 4 | 5 | 6 | 2 | 0 | 9 | 7 | 0 | 2 C | 13 | 4 |
|  | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 2\% | 1\% | -\% | 2\% | 1\% | -\% | 4\% | 1\% | 1\% |
| Diamond | 17 | 11 | 6 | * | 5 | 7 | 2 | 3 | 0 | 6 | 5 | 5 | 0 | 15 | 1 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | *\% | 2\% | -\% | 1\% | 1\% | 2\% | -\% | 1\% | *\% |
| Zurich | 15 | 7 | 6 | 2 | 6 | 2 | 6 | 2 | 0 | 4 | 6 | 6 | 0 | 13 | 2 |
|  | 1\% | 1\% | 1\% | 3\% | 2\% | *\% | 1\% | 1\% | -\% | 1\% | 1\% | 2\% | -\% | 1\% | 1\% |
| Equity Group (Red Line/ Red Star) | 12 | 8 | 4 | * | 5 | 3 | 2 | 2 | 0 | 6 | 2 | 2 | 0 | 7 | 5 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | *\% | 1\% | -\% | 1\% | 2\% |
| Allianz | 11 | 5 | 4 | 1 | 5b | 1 | 5 b | * | 0 | 1 | 8 a | 1 | * | 8 | 2 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | *\% | -\% | *\% | 2\% | *\% | 1\% | 1\% | 1\% |
| First Central | 11 | 7 | 3 | * | 4b | 0 | 3 | 1 | 3B | 3 | 2 | 1 | 0 | 6 | 5 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 4\% | 1\% | *\% | *\% | -\% | *\% | 2\% |
| Quinn Direct | 10 | 4 | 4 | 2 | 4 | 2 | 3 | 2 | 0 | 4 | 4 | 2 | 0 | 5 | 5a |
|  | 1\% | *\% | 1\% | 2\% | 1\% | *\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | -\% | *\% | 2\% |
| Kwik Fit | 9 | 3 | 5 | 2a | 3 | 2 | 2 | 2 | * | 1 | 5 | 2 | 2A | 9 | 0 |
|  | 1\% | *\% | 1\% | 2\% | 1\% | *\% | 1\% | 1\% | 1\% | *\% | 1\% | *\% | 4\% | 1\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| RAC | 9 | 5 | 4 | 0 | * | 3 | 3 | 2 | 0 | 4 | 2 | 3 | * | 7 | 2 |
|  | 1\% | 1\% | 1\% | -\% | *\% | 1\% | 1\% | 1\% | -\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% |
| Endsleigh | 9 | 5 | 2 | 2 | * | 2 | 2 | 3 a | 2 | 3 | 3 | * | 0 | 4 | 5 a |
|  | 1\% | 1\% | *\% | 2\% | *\% | *\% | *\% | 2\% | 2\% | 1\% | 1\% | *\% | -\% | *\% | 2\% |
| Chaucer Insurance | 7 | 4 | 4 | 0 | 2 | 2 | 4 | 0 | 0 | * | * | 6 Ab | 0 | 6 | 2 |
|  | *\% | *\% | 1\% | -\% | *\% | *\% | 1\% | -\% | -\% | *\% | *\% | 2\% | -\% | *\% | 1\% |
| Post Office | 6 | 3 | 2 | 2 | 4 | 1 | 1 | 1 | 0 | * | * | 4 | 0 | 3 | 3 |
|  | *\% | *\% | *\% | 2\% | 1\% | *\% | *\% | 1\% | -\% | *\% | *\% | 1\% | -\% | *\% | 1\% |
| M\&S | 5 | 2 | 3 | 0 | 0 | 4 | 2 | * | 0 | 2 | 3 | 0 | 0 | 5 | 0 |
|  | *\% | *\% | 1\% | -\% | -\% | 1\% | *\% | *\% | -\% | *\% | 1\% | -\% | -\% | *\% | -\% |
| Highway Insurance | 5 | 4 | 2 | 0 | 0 | 2 | 2 | 2 | 0 | * | 2 | 3 | 0 | 5 | 0 |
|  | *\% | *\% | *\% | -\% | -\% | *\% | *\% | 1\% | -\% | *\% | *\% | 1\% | -\% | *\% | -\% |
| Lloyds TSB | 5 | 5 | * | 0 | 2 | 3 | 0 | 0 | 0 | 3 | * | 2 | 0 | 5 | 0 |
|  | *\% | 1\% | *\% | -\% | 1\% | 1\% | -\% | -\% | -\% | 1\% | *\% | *\% | -\% | *\% | -\% |
| Sainsbury | 4 | 1 | 3 | * | 2 | * | 1 | * | 0 | * | 1 | * | 0 | 2 | 2 |
|  | *\% | *\% | *\% | 1\% | 1\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | 1\% |
| Toyota | 4 | 4 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 2 | 0 | * | 0 | 2 | 2 |
|  | *\% | *\% | -\% | -\% | 1\% | *\% | -\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | 1\% |
| Norwich Union | 3 | * | 3 | 0 | 0 | 0 | 3b | 0 | 0 | 2 | 0 | 0 | 2 aBC | 2 | 2 |
|  | *\% | *\% | 1\% | -\% | -\% | -\% | 1\% | -\% | -\% | *\% | -\% | -\% | 4\% | *\% | 1\% |
| Quote me happy | 3 | * | 3 | 0 | 0 | 0 | 2 | 2 b | * | * | 3 | 0 | 0 | 3 | 0 |
|  | *\% | *\% | 1\% | -\% | -\% | -\% | *\% | 1\% | *\% | *\% | 1\% | -\% | -\% | *\% | -\% |
| Natwest | 3 | 3 | 0 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 2 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | 1\% | -\% | *\% | -\% | *\% | -\% | *\% | 1\% |
| Auto Direct | 3 | 1 | 2 | 0 | 0 | * | 1 | * | 2 ab | 1 | 2 | 0 | 0 | 1 | 2 |
|  | *\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | 2\% | *\% | *\% | -\% | -\% | *\% | 1\% |
| Bell | 3 | 2 | 1 | 0 | 2 | 0 | 1 | 0 | 0 | 0 | 1 | 2 | 0 | 1 | 2 a |
|  | *\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | *\% | *\% | -\% | *\% | 1\% |
| ABC Insurance | 2 | 2 | 1 | 0 | 0 | * | 1 | 2 | 0 | 2 | * | 0 | 0 | 2 | 0 |
|  | *\% | *\% | *\% | -\% | -\% | *\% | *\% | 1\% | -\% | *\% | *\% | -\% | -\% | *\% |  |

95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Budget | 2 | 2 | 1 | 0 | 0 | 0 | 2 | 0 | 0 | * | * | 2 | 0 | 2 | 0 |
|  | *\% | *\% | *\% | -\% | -\% | -\% | 1\% | -\% | -\% | *\% | *\% | *\% | -\% | *\% | -\% |
| Dial Direct | 2 | 2 | 0 | 0 | 0 | * | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Age UK | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Compare the Market | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 aBc | 0 | 0 | 0 | 0 | 0 | 2 a |
|  | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | 2\% | -\% | -\% | -\% | -\% | -\% | 1\% |
| Confused.com | 2 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% |
| eChoice | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 2 b | 0 | 0 | 0 | 2 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | -\% | -\% | 1\% | -\% | -\% | -\% | *\% | -\% | *\% | -\% |
| First Alternative | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | *\% | -\% | *\% | -\% |
| John Lewis | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2a |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | *\% | -\% | -\% | 1\% |
| Provident | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Royal Bank of Scotland | 1 | 1 | * | 0 | 0 | 1 | * | 0 | 0 | 1 | * | 0 | 0 | 1 | 0 |
|  | *\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% |
| Hughes Insurance | 1 | 1 | * | 0 | 0 | 1 | 0 | * | 0 | * | * | * | 0 | 1 | * |
|  | *\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% |
| Prestige | 1 | * | * | 0 | * | * | * | 0 | 0 | * | * | * | 0 | 1 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | -\% | *\% | -\% |
| Asda | 1 | * | * | 0 | * | * | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Nationwide | 1 | 0 | 1 | 0 | * | 0 | * | 0 | 0 | 0 | * | * | 0 | 1 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | *\% | *\% | -\% | *\% | -\% |
| ecoinsurance | * | * | 0 | 0 | 0 | * | 0 | 0 | 0 | 0 | 0 | * | 0 | * | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | *\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Base: All

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | AF in surer (b) | Other <br> (c) | Self <br> (a) | NAF in surer <br> (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer (b) | Other <br> (c) | $\begin{aligned} & \text { DK } \\ & \text { (d) } \end{aligned}$ | Yes <br> (a) | No (b) |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Barclays Bank | * | 0 | * | 0 | 0 | 0 | * | 0 | 0 | 0 | * | 0 | 0 | 0 | * |
|  | *\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% |
| Another retailer | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% |
| Other | 161 | 100 | 46 | 13b | 41 | 48 | 38 | 19 | 15BC | 48 | 46 | 41 | 5 | 117 | 42 |
|  | 11\% | 11\% | 9\% | 18\% | 13\% | 8\% | 10\% | 13\% | 21\% | 9\% | 10\% | 13\% | 11\% | 10\% | 14\% |
| ANY INSURER | 892 | 535 | 308 | 40 | 205E | 368cE | 208 e | 80 | 28 | 345 C | 266 | 167 | 24 | 715 | 172 |
|  | 59\% | 61\% | 59\% | 52\% | 63\% | 63\% | 56\% | 54\% | 37\% | 65\% | 58\% | 54\% | 55\% | 60\% | 58\% |
| ANY BROKER | 265 | 157 | 92 | 14 | 43 | 110 | 72 | 29 | 11 | 99 | 83 | 54 | 7 | 215 | 50 |
|  | 18\% | 18\% | 18\% | 18\% | 13\% | 19\% | 19\% | 20\% | 16\% | 18\% | 18\% | 17\% | 15\% | 18\% | 17\% |
| ANY BANK OR BUILDING SOCIETY | 10 | 9 | 2 | 0 | 2 | 6 | 1 | 2 | 0 | 6 | 2 | 3 | 0 | 9 | 2 |
|  | 1\% | 1\% | *\% | -\% | 1\% | 1\% | *\% | 1\% | -\% | 1\% | *\% | 1\% | -\% | 1\% | 1\% |
| Don't know | 178 | 81 | 74a | 9 | 34 | 54 | 53b | 20 | 18AB | 43 | 60a | 49A | 8 8 | 142 | 32 |
|  | 12\% | 9\% | 14\% | 11\% | 11\% | 9\% | 14\% | 13\% | 24\% | 8\% | 13\% | 16\% | 19\% | 12\% | 11\% |
| Refused | 1 | * | 0 | * | 0 | * | 0 | * | 0 | * | 0 | * | 0 | 1 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

AF insurer handled claim \& willing to take part in repair inspection

| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| Admiral | 139 | 14 | 60 | 17b | 73 | 18 | 22 | 71 | 12 | 17 | 122 |
|  | 9\% | 9\% | 7\% | 13\% | 8\% | 11\% | 11\% | 9\% | 7\% | 6\% | 10\% |
| Direct Line | 131 | 15 | 85 | 13 | 83 | 22 | 21 | 72 | 13 | 28 | 104 |
|  | 9\% | 10\% | 10\% | 10\% | 9\% | 14\% | 10\% | 9\% | 8\% | 10\% | 8\% |
| Aviva/ Aviva Direct | 113 | 12 | 69 | 10 | 70 | 13 | 17 | 58 | 12 | 20 | 93 |
|  | 8\% | 8\% | 8\% | 8\% | 8\% | 8\% | 8\% | 7\% | 7\% | 7\% | 8\% |
| LV (Liverpool Victoria) | 81 | 8 | 60 | 3 | 61 | 7 | 14 | 41 | 7 | 19 | 62 |
|  | 5\% | 6\% | 7\% | 2\% | 7\% | 5\% | 7\% | 5\% | 4\% | 7\% | 5\% |
| Churchill | 55 | 8 | 30 | 3 | 36 | 4 | 5 | 40 | 3 | 8 | 47 |
|  | 4\% | 6\% | 3\% | 3\% | 4\% | 2\% | 3\% | 5\% | 2\% | 3\% | 4\% |
| Axa | 38 | 4 | 19 | 4 | 19 | 5 | 4 | 22 | 5 | 10 | 28 |
|  | 3\% | 2\% | 2\% | 3\% | 2\% | 3\% | 2\% | 3\% | 3\% | 4\% | 2\% |
| Hastings/ Hastings Direct | 38 | 3 | 22 | 6 | 22 | 8 | 7 | 27 | 2 | 11 | 26 |
|  | 3\% | 2\% | 3\% | 5\% | 2\% | 5\% | 4\% | 3\% | 1\% | 4\% | 2\% |
| Tesco | 37 | 4 | 24 | 2 | 25 | 4 | 6 | 20 | 5 | 4 | 33 |
|  | 2\% | 2\% | 3\% | 1\% | 3\% | 3\% | 3\% | 2\% | 3\% | 1\% | 3\% |
| NFU | 33 | 3 | 20 | 2 | 22 | 2 | 4 | 18 | 4 | 3 | 30 |
|  | 2\% | 2\% | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% | 2\% | 1\% | 2\% |
| Saga | 33 | 4 | 25 | * | 27 | 2 | 8 | 15 | 5 | 4 | 29 |
|  | 2\% | 3\% | 3\% | *\% | 3\% | 1\% | 4\% | 2\% | 3\% | 1\% | 2\% |
| CIS (Co-operative) | 32 | 3 | 11 | 3 | 17 | 0 | 5 | 15 | 8 | 7 | 25 |
|  | 2\% | 2\% | 1\% | 3\% | 2\% | -\% | 2\% | 2\% | 5\% | 2\% | 2\% |
| Sheila's Wheels | 27 | 2 | 14 | 6b | 18 | 2 | * | 18 | 5 | 3 | 23 |
|  | 2\% | 1\% | 2\% | 5\% | 2\% | 1\% | *\% | 2\% | 3\% | 1\% | 2\% |
| MoreTh>n | 27 | 4 | 15 | 4 | 20 | 2 | 2 | 15 | 3 | 7 | 20 |
|  | 2\% | 2\% | 2\% | 3\% | 2\% | 1\% | 1\% | 2\% | 1\% | 2\% | 2\% |
| RSA (Royal \& Sun Alliance) | 26 | 2 | 19 | 2 | 20 | * | 2 | 18 | 2 | * | 26 |
|  | 2\% | 1\% | 2\% | 2\% | 2\% | *\% | 1\% | 2\% | 1\% | *\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

AF insurer handled claim \& willing to take part in repair inspection

| Unweighted row | 1500 | 146 | 853 | 141 |
| :---: | :---: | :---: | :---: | :---: |
| Effective sample size | 1106 | 112 | 639 | 98 |
| Total | 1500 | 154 | 872 | 128 |
| Ageas | 21 | 4 | 12 | 2 |
|  | 1\% | 3\% | 1\% | 1\% |
| Swinton | 21 | 2 | 9 | * |
|  | 1\% | 2\% | 1\% | *\% |
| Elephant | 20 | * | 13 | * |
|  | 1\% | *\% | 2\% | *\% |
| Swift | 20 | 3 | 12 | 3 |
|  | 1\% | 2\% | 1\% | 3\% |
| Esure | 19 | 2 | 14 | 0 |
|  | 1\% | 1\% | 2\% | -\% |
| Rias | 19 | 3 | 13 | 0 |
|  | 1\% | 2\% | 1\% | -\% |
| Swiftcover | 19 | 5 | 11 | 0 |
|  | 1\% | 3\% | 1\% | -\% |
| AA | 17 | 1 | 13 | 2 |
|  | 1\% | 1\% | 1\% | 1\% |
| Privilege | 17 | 3 | 9 | 3 |
|  | 1\% | 2\% | 1\% | 2\% |
| Diamond | 17 | 2 | 10 | 2 |
|  | 1\% | 1\% | 1\% | 1\% |
| Zurich | 15 | 0 | 11 | 4 |
|  | 1\% | -\% | 1\% | 3\% |
| Equity Group (Red Line/ Red Star) | 12 | 4b | 3 | 0 |
|  | 1\% | 2\% | *\% | -\% |
| Allianz | 11 | * | 8 | 0 |
|  | 1\% | *\% | 1\% | -\% |
| First Central | 11 | * | 3 | 0 |
|  | 1\% | *\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **


95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Total | Condition <br> Better <br> (a) | post repair |  | Worth post repair |  | Replacement met needs |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Same <br> (b) | Worse (c) | Same <br> (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | $\begin{array}{r} \text { Below } \\ \text { (c) } \end{array}$ | Yes <br> (a) | No <br> (b) |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| Auto Direct | 3 | 0 | 1 | 0 | 1 | * | * | 1 | 0 | * | 3 |
|  | *\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% |
| Bell | 3 | * | 2 | 0 | 2 | 0 | 1 | 0 | 0 | 1 | 2 |
|  | *\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | *\% |
| ABC Insurance | 2 | 0 | 1 | 0 | 1 | 0 | * | 2 | 0 | * | 2 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% |
| Budget | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 2 | 1 | 0 | 2 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | *\% | -\% | *\% |
| Dial Direct | 2 | 0 | * | 0 | * | 0 | * | 0 | 2b | 0 | 2 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | 1\% | -\% | *\% |
| Age UK | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
|  | *\% | -\% | -\% | -\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% |
| Compare the Market | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
|  | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | *\% |
| Confused.com | 2 | 2b | 0 | 0 | 2 | 0 | 0 | 2 | 0 | 2b | 0 |
|  | *\% | 1\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% | 1\% | -\% |
| eChoice | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 2 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% |
| First Alternative | 2 | 0 | 2 | 0 | 2 | 0 | 2b | 0 | 0 | 0 | 2 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | 1\% | -\% | -\% | -\% | *\% |
| John Lewis | 2 | 0 | 2 | 0 | 2 | 0 | 0 | $\bigcirc$ | 0 | 0 | 2 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | *\% |
| Provident | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
|  | *\% | -\% | -\% | -\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% |
| Royal Bank of Scotland | 1 | 0 | 1 | 0 | * | * | 0 | 1 | 0 | 0 | 1 |
|  | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | *\% |
| Hughes Insurance | 1 | 0 | * | * | * | 0 | 0 | 1 | 0 | * | 1 |
|  | *\% | -\% | *\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 7

S8. How old are you?
Base: All

|  | Gender |  |  | Age |  |  | Social Grade |  | Country |  |  |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ (\mathrm{a}) \end{array}$ | $35-54$ (b) | 55+ (c) | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Urban <br> (a) | Rural <br> (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 17-24 | 125 | 60 | 65a | 125BC | 0 | 0 | 58 | 52 | 125d | 116d | 111d | 5 | 5 | 4d | 99 | 26 |
|  | 8\% | 7\% | 11\% | 33\% | -\% | -\% | 6\% | 9\% | 8\% | 9\% | 9\% | 4\% | 6\% | 9\% | 9\% | 7\% |
| 25-34 | 250 | 144 | 106 | 250BC | 0 | 0 | 151 | 92 | 250 | 225 | 210 | 17 | 15 | 8 | 210B | 38 |
|  | 17\% | 16\% | 17\% | 67\% | -\% | -\% | 17\% | 17\% | 17\% | 17\% | 17\% | 14\% | 20\% | 19\% | 19\% | 10\% |
| 35-44 | 275 | 163 | 113 | 0 | 275AC | 0 | 174 | 93 | 275 | 242 | 230 | 23 | 12 | 11 | 209 | 64 |
|  | 18\% | 18\% | 18\% | -\% | 44\% | -\% | 19\% | 17\% | 18\% | 18\% | 18\% | 19\% | 16\% | 23\% | 19\% | 17\% |
| 45-54 | 356 | 191 | 165a | 0 | 356AC | 0 | 213 | 131 | 356 | 317 | 299 | 27 | 17 | 13 | 263 | 93 |
|  | 24\% | 22\% | 27\% | -\% | 56\% | -\% | 24\% | 24\% | 24\% | 24\% | 24\% | 23\% | 23\% | 28\% | 24\% | 25\% |
| 55-64 | 266 | 166 | 100 | 0 | 0 | 266AB | 158 | 101 | 266 | 235 | 221 | 24 | 15 | 7 | 189 | 76 |
|  | 18\% | 19\% | 16\% | -\% | -\% | 54\% | 18\% | 18\% | 18\% | 18\% | 18\% | 20\% | 20\% | 15\% | 17\% | 20\% |
| 65+ | 226 | 164B | 62 | 0 | 0 | 226AB | 139 | 83 | 226F | 200F | 190F | 24F | 11F | 2 | 147 | 79A |
|  | 15\% | 18\% | 10\% | -\% | -\% | 46\% | 16\% | 15\% | 15\% | 15\% | 15\% | 20\% | 14\% | 5\% | 13\% | 21\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Median | 47.0 | 48.0 | 46.0 | 27.0 | 46.0 | 64.0 | 47.0 | 48.0 | 47.0 | 47.0 | 47.0 | 49.0 | 47.0 | 44.0 | 46.0 | 51.0 |
| Mean score | 47.1 | 48.4B | 45.0 | 27.1 | 45.4 A | 64.5AB | 47.5 | 47.0 | 47.1F | $47.0 f$ | 46.97 | 49.3 | 47.3 f | 43.8 | 46.0 | 50.3A |
|  |  |  |  |  |  |  |  |  |  |  |  | abcF |  |  |  |  |
| Standard deviation | 15.3 | 15.6 | 14.7 | 4.6 | 5.4 | 6.8 | 14.9 | 15.7 | 15.3 | 15.4 | 15.4 | 14.3 | 15.2 | 13.7 | 15.2 | 15.4 |
| Standard error | . 46 | . 61 | . 69 | . 28 | . 25 | . 36 | . 58 | . 77 | . 46 | . 51 | . 54 | . 91 | . 96 | 1.01 | . 53 | . 91 |
| Error variance | . 21 | . 37 | . 48 | . 08 | . 06 | . 13 | . 34 | . 60 | . 21 | . 26 | . 29 | . 82 | . 92 | 1.02 | . 28 | . 84 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Years | MI | Miles per | annum | $\begin{array}{r} \text { Past } \\ \text { experience - MI } \end{array}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total | High (a) | Low <br> (b) | High <br> (a) | Low <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| 125 | 0 | 125A | 41 | 68a | 36 | 89 | 20 | 104 | 92 | 21 | 58B | 53 | 25 | 58A | 42A |
| 8\% | -\% | 23\% | 6\% | 10\% | 6\% | 10\% | 12\% | 8\% | 8\% | 9\% | 12\% | 7\% | 5\% | 10\% | 13\% |
| 250 | 0 | 249A | 131 | 105 | 82 | 168 | 35 | 215 | 180 | 52a | 78 | 120 | 71 | 124A | 55 |
| 17\% | -\% | 45\% | 18\% | 15\% | 15\% | 18\% | 20\% | 16\% | 16\% | 23\% | 16\% | 15\% | 13\% | 20\% | 17\% |
| 275 | 167 | 107 | 156b | 111 | 105 | 170 | 29 | 245 | 201 | 49 | 84 | 157 | 106 | 106 | 57 |
| 18\% | 18\% | 19\% | 21\% | 16\% | 18\% | 18\% | 17\% | 18\% | 18\% | 21\% | 17\% | 19\% | 19\% | 18\% | 18\% |
| 356 | 297B | 53 | 198b | 149 | 161B | 196 | 40 | 316 | 283 | 48 | 103 | 218a | 151b | 128 | 73 |
| 24\% | 32\% | 10\% | 27\% | 21\% | 28\% | 21\% | 23\% | 24\% | 25\% | 21\% | 21\% | 27\% | 27\% | 21\% | 22\% |
| 266 | 249B | 13 | 135 | 125 | 110 | 156 | 32 | 234 | 207 | 35 | 100 | 138 | 107 | 104 | 51 |
| 18\% | 27\% | 2\% | 18\% | 18\% | 19\% | 17\% | 18\% | 18\% | 18\% | 16\% | 20\% | 17\% | 20\% | 17\% | 16\% |
| 226 | 221B | 5 | 78 | 141A | 73 | 153 | 17 | 209 | 180 | 23 | 69 | 127 | 90 | 87 | 48 |
| 15\% | 24\% | 1\% | 11\% | 20\% | 13\% | 16\% | 10\% | 16\% | 16\% | 10\% | 14\% | 16\% | 16\% | 14\% | 15\% |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| 47.0 | 55.0 | 31.0 | 47.0 | 49.0 | 49.0 | 47.0 | 45.0 | 48.0 | 48.0 | 44.0 | 47.0 | 48.0 | 49.5 | 45.0 | 47.0 |
| 47.1 | 55.7B | 32.5 | 46.4 | 48.4a | 47.8 | 46.6 | 44.4 | 47.4a | 47.6B | 43.9 | 46.4 | 48.0 | 49.2BC | 45.8 | 45.8 |
| 15.3 | 10.8 | 9.9 | 13.7 | 16.5 | 14.2 | 15.9 | 15.1 | 15.3 | 15.3 | 14.5 | 15.7 | 14.9 | 13.8 | 15.8 | 16.6 |
| . 46 | . 41 | . 49 | . 58 | . 73 | . 70 | . 61 | 1.34 | . 49 | . 53 | 1.12 | . 82 | . 61 | . 69 | . 74 | 1.06 |
| . 21 | . 17 | . 24 | . 34 | . 54 | . 49 | . 37 | 1.78 | . 24 | . 28 | 1.26 | . 68 | . 37 | . 48 | . 55 | 1.12 |

Base: All

|  | Total | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Direct | Axa <br> (d) |  |  | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{aligned} & \text { Chur } \\ & \text { chill } \\ & \text { (f) } \end{aligned}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga <br> (i) | Hastings (j) |
|  |  |  |  |  |  |  | Yes <br> (a) |  |  |  |  |  | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ | $\begin{gathered} c o \\ (\mathrm{a}) \end{gathered}$ | Broker <br> (b) | Admiral <br> (a) | Line (b) | Aviva (c) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| 17-24 | 125 | 45B | 80 | 51b | 74 | 90 | 23 | 36 BCdEf | f 14E | 6 | 3 e | 0 | 3 | 3 | 0 | 8 |
|  | 8\% | 15\% | 7\% | 11\% | 7\% | 11\% | 7\% | 26\% | 11\% | 5\% | 7\% | -\% | 6\% | 9\% | -\% | 21\% |
| 25-34 | 250 | 63 | 184 | 118B | 132 | 147 | 51 | 48 BCdEF | F 21e | 12 | 5 | 4 | 3 | 11 | 0 | 7 |
|  | 17\% | 20\% | 16\% | 25\% | 13\% | 17\% | 16\% | 34\% | 16\% | 10\% | 13\% | 5\% | 6\% | 28\% | -\% | 18\% |
| 35-44 | 275 | 55 | 216 | 95 | 181 | 162b | 40 | 21 | 36a | 21 | 10 | 16 | 7 | 9 | 0 | 4 |
|  | 18\% | 18\% | 18\% | 20\% | 18\% | 19\% | 13\% | 15\% | 27\% | 19\% | 26\% | 20\% | 12\% | 25\% | -\% | 10\% |
| 45-54 | 356 | 63 | 294 | 94 | 261 | 210 | 66 | 24 | 25 | 42 AB | 10 | 21 | 12 | 5 | 1 | 8 |
|  | 24\% | 20\% | 25\% | 20\% | 25\% | 25\% | 21\% | 17\% | 19\% | 37\% | 27\% | 26\% | 23\% | 14\% | 2\% | 22\% |
| 55-64 | 266 | 51 | 213 | 64 | 202a | 125 | 63 | 8 | 22a | 17a | 5 | 18A | 14A | 7 | 16 | 6 |
|  | 18\% | 17\% | 18\% | 14\% | 20\% | 15\% | 20\% | 6\% | 17\% | 15\% | 13\% | 22\% | 25\% | 19\% | 49\% | 16\% |
| 65+ | 226 | 33 | 192a | 46 | 181A | 107 | 72A | 2 | 13A | 16A | 5A | 22AB | 15Ab | 2 | 16 | 4 |
|  | 15\% | 11\% | 16\% | 10\% | 18\% | 13\% | 23\% | 1\% | 10\% | 14\% | 13\% | 27\% | 27\% | 5\% | 49\% | 12\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Median | 47.0 | 43.0 | 48.0 | 43.0 | 49.0 | 45.0 | 52.0 | 31.0 | 43.0 | 48.0 | 48.0 | 54.0 | 58.0 | 41.0 | 64.0 | 44.0 |
| Mean score | 47.1 | 43.4 | 48.1A | 42.8 | 49.0A | 45.2 | 50.3A | 34.6 | 44.1A | 48.5Abg | 46.7A | 55.1 | 52.9 | 42.1 A | 65.1 | 42.8 A |
|  |  |  |  |  |  |  |  |  |  |  | ABCDGJ |  | ABGj | ABCDEFG |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | HJ |  |
| Standard deviation | 15.3 | 15.6 | 15.1 | 14.7 | 15.2 | 15.2 | 16.4 | 12.6 | 15.0 | 13.7 | 14.0 | 12.8 | 14.4 | 14.2 | 7.4 | 16.9 |
| Standard error | . 46 | 1.03 | . 51 | . 79 | . 55 | . 61 | 1.07 | 1.27 | 1.53 | 1.52 | 2.09 | 1.67 | 2.33 | 2.70 | 1.53 | 3.30 |
| Error variance | . 21 | 1.05 | . 26 | . 63 | . 30 | . 37 | 1.15 | 1.62 | 2.33 | 2.30 | 4.38 | 2.78 | 5.45 | 7.26 | 2.34 | 10.88 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Base: All

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | AF in surer (b) | Other (c) | Self <br> (a) | NAF in surer <br> (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer <br> (a) | AF in surer <br> (b) | Other <br> (c) | DK <br> (d) | Yes <br> (a) | No <br> (b) |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| 17-24 | 125 | 75 | 42 | 8 | 29 | 44 | 26 | 16 | 10 | 44 | 39 | 18 | 2 | 93 | 32 |
|  | 8\% | 9\% | 8\% | 11\% | 9\% | 8\% | 7\% | 11\% | 13\% | 8\% | 9\% | 6\% | 4\% | 8\% | 11\% |
| 25-34 | 250 | 134 | 97 | 13 | 66b | 75 | 61 | 28 | 18b | 77 | 83 | 42 | 12c | 195 | 50 |
|  | 17\% | 15\% | 19\% | 17\% | 20\% | 13\% | 17\% | 19\% | 25\% | 14\% | 18\% | 13\% | 27\% | 16\% | 17\% |
| 35-44 | 275 | 149 | 106 | 18 | 62 | 112 | 67 | 24 | 10 | 103 | 77 | 62 | 9 | 228 | 47 |
|  | 18\% | 17\% | 20\% | 23\% | 19\% | 19\% | 18\% | 16\% | 13\% | 19\% | 17\% | 20\% | 20\% | 19\% | 16\% |
| 45-54 | 356 | 206 | 127 | 15 | 79 | 122 | 101 | 34 | 21 | 119 | 124 | 69 | 13 | 289 | 66 |
|  | 24\% | 24\% | 24\% | 20\% | 24\% | 21\% | 27\% | 23\% | 28\% | 22\% | 27\% | 22\% | 29\% | 24\% | 22\% |
| 55-64 | 266 | 171 | 80 | 10 | 39 | 124A | 65 | 23 | 15 | 95 | 69 | 71b | 8 | 218 | 45 |
|  | 18\% | 20\% | 15\% | 13\% | 12\% | 21\% | 17\% | 16\% | 20\% | 18\% | 15\% | 23\% | 18\% | 18\% | 15\% |
| 65+ | 226 | 139 | 71 | 12 | 49E | 103E | 51E | 24E | * | 97d | 64 | 49d | 1 | 168 | 58a |
|  | 15\% | 16\% | 14\% | 16\% | 15\% | 18\% | 14\% | 16\% | *\% | 18\% | 14\% | 16\% | 2\% | 14\% | 19\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Median | 47.0 | 48.0 | 46.0 | 43.0 | 45.0 | 50.0 | 47.0 | 47.0 | 42.0 | 48.0 | 47.0 | 49.0 | 44.0 | 47.0 | 48.0 |
| Mean score | 47.1 | 47.7 | 46.0 | 45.8 | 45.4 | 49.0AE | 46.9 e | 46.4 | 41.7 | 48.1 | 46.3 | 48.8bd | 43.1 | 47.0 | 47.5 |
| Standard deviation | 15.3 | 15.6 | 14.7 | 15.6 | 15.1 | 15.5 | 14.6 | 16.3 | 13.9 | 15.9 | 15.1 | 14.3 | 12.1 | 15.0 | 16.7 |
| Standard error | . 46 | . 62 | . 74 | 2.04 | . 99 | . 75 | . 87 | 1.55 | 1.90 | . 80 | . 82 | . 94 | 2.19 | . 50 | 1.13 |
| Error variance | . 21 | . 38 | . 55 | 4.14 | . 98 | . 57 | . 76 | 2.42 | 3.61 | . 64 | . 67 | . 89 | 4.78 | . 25 | 1.28 |

Base: All
AF insurer handled claim \&
willing to take part in repair inspection

Unweighted row
Effective sample size
Total
17-24

## Condition post repair

25-34

35-44

## 45-54

55-64

65+

## Refused

## Median

Mean score
Standard deviation Standard error
Error variance

| Total | Better <br> (a) | Same (b) | Worse (c) |
| :---: | :---: | :---: | :---: |
| 1500 | 146 | 853 | 141 |
| 1106 | 112 | 639 | 98 |
| 1500 | 154 | 872 | 128 |
| 125 | 12 | 49 | 13 |
| 8\% | 8\% | 6\% | 10\% |
| 250 | 26 | 134 | 21 |
| 17\% | 17\% | 15\% | 16\% |
| 275 | 25 | 154 | 36ab |
| 18\% | 16\% | 18\% | 28\% |
| 356 | 45 | 213 | 26 |
| 24\% | 29\% | 24\% | 21\% |
| 266 | 23 | 172 | 15 |
| 18\% | 15\% | 20\% | 12\% |
| 226 | 23 | 151 | 17 |
| 15\% | 15\% | 17\% | 13\% |
| 0 | 0 | 0 | 0 |
| -\% | -\% | -\% | -\% |
| 47.0 | 47.0 | 49.0 | 43.0 |
| 47.1 | 47.0 | 49.0C | 44.3 |
| 15.3 | 15.5 | 14.9 | 14.6 |
| . 46 | 1.46 | . 59 | 1.47 |
| . 21 | 2.14 | . 35 | 2.16 |

Worth post
repair Same

Replacement met needs Replac
Exc
eeded

Yes No

| 281 | 1219 |
| ---: | ---: |
| 203 | 903 |$\begin{array}{rr}203 & 903 \\ 273 & 1227\end{array}$$\begin{array}{cr}11 & 114 \mathrm{a} \\ 4 \% & 9 \%\end{array}$$\begin{array}{lc}36 & 215 \\ 13 \% & 18 \%\end{array}$$\begin{array}{lc}52 & 223 \\ 19 \% & 18 \%\end{array}$$72 \quad 285$$48 \quad 218$$\begin{array}{ll}55 b & 172 \\ 20 \% & 14 \%\end{array}$$\begin{array}{cr}0 & 0 \\ 49.0 & 47.0\end{array}$

$\begin{array}{ll}49.7 \mathrm{~B} & 46.5 \\ 14.2 & 15.5\end{array}$

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 8

S9. Gender
Base: All

|  | Gender |  | Age |  |  | Social Grade |  |  |  | Country |  | Wal <br> (e) | $\begin{array}{r} \mathrm{NI} \\ (\mathrm{f}) \end{array}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | $\begin{gathered} \text { ABC1 } \\ \text { (a) } \end{gathered}$ | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | $\begin{array}{r} \text { Eng/Wal } \\ \text { (b) } \end{array}$ | $\begin{aligned} & \text { Eng } \\ & \text { (c) } \end{aligned}$ | Sco <br> (d) |  |  | Urban (a) | Rural <br> (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 889 | 889B | 0 | 205 | 354 | 330AB | 508 | 352a | 889 | 797 | 750 | 68 | 47f | 24 | 666 | 218 |
| 59\% | 100\% | -\% | 55\% | 56\% | 67\% | 57\% | 64\% | 59\% | 60\% | 59\% | 57\% | 63\% | 53\% | 60\% | 58\% |
| 611 | 0 | 611A | 171C | $278 C$ | 162 | 383b | 200 | 611 | 538 | 510 | 52 | 28 | 21 e | 451 | 158 |
| 41\% | -\% | 100\% | 45\% | 44\% | 33\% | 43\% | 36\% | 41\% | 40\% | 41\% | 43\% | 37\% | 47\% | 40\% | 42\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 8 (continuation)
Base: All

|  |  | Years | MI | Miles per | annum | $\begin{array}{r} \text { Past } \\ \text { experience } \end{array}$ | - MI | Links |  | Unders entitle |  | Aware of | rights | Damag | to vehi |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | High (a) | Low <br> (b) | High (a) | Low <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Male | 889 | 581b | 300 | 477B | 387 | 383B | 506 | 117b | 771 | 666 | 143 | 295 | 493 | 343 c | 364 | 175 |
|  | 59\% | 62\% | 54\% | 64\% | 55\% | 67\% | 54\% | 68\% | 58\% | 58\% | 63\% | 60\% | 61\% | 63\% | 60\% | 54\% |
| Female | 611 | 353 | 252a | 263 | 313A | 185 | 426A | 56 | 552a | 477 | 84 | 198 | 319 | 206 | 243 | 152a |
|  | 41\% | 38\% | 46\% | 36\% | 45\% | 33\% | 46\% | 32\% | 42\% | 42\% | 37\% | 40\% | 39\% | 37\% | 40\% | 46\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 8 (continuation)
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 8 (continuation)

Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 8 (continuation)
Base: All
AF insurer handled claim \& willing to take part in repair inspection

|  |  | Condition post repair |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: |
|  | Total | Better <br> (a) | Same <br> (b) | Worse <br> (c) |  |
|  |  |  |  |  |  |
| Unweighted row | 1500 | 146 | 853 | 141 |  |
| Effective sample size | 1106 | 112 | 639 | 98 |  |
| Total | 1500 | 154 | 872 | 128 |  |
| Male | 889 | 111 B | 491 | 77 |  |
|  | $59 \%$ | $72 \%$ | $56 \%$ | $60 \%$ |  |
| Female | 611 | 43 | 381 A | 51 |  |
|  | $41 \%$ | $28 \%$ | $44 \%$ | $40 \%$ |  | Worth post

repair Repair Replacement met needs Exc
Yes No

| Same <br> (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below <br> (c) |
| :---: | :---: | :---: | :---: | :---: |
| 897 | 187 | 207 | 816 | 169 |
| 681 | 125 | 152 | 599 | 126 |
| 932 | 161 | 205 | 809 | 171 |
| 560 | 103 | 105 | 462 | 103 |
| $60 \%$ | $64 \%$ | $51 \%$ | $57 \%$ | $60 \%$ |
|  |  |  |  |  |
| 372 | 59 | 100 | 347 | 68 |
| $40 \%$ | $36 \%$ | $49 \%$ | $43 \%$ | $40 \%$ |

No
(b)
$\begin{array}{rr}281 & 1219 \\ 203 & 903\end{array}$ $\begin{array}{lr}203 & 903 \\ 273 & 1227\end{array}$ $\begin{array}{cr}164 & 725 \\ 60 \% & 59 \%\end{array}$ $\begin{array}{cc}110 & 501 \\ 40 \% & 41\end{array}$

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 9

S10. Age / gender profile
Base: All

|  | Gender |  |  | Age |  |  | Social Grade |  | Country |  |  |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ (\mathrm{a}) \end{array}$ | $35-54$ (b) | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK E } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Urban <br> (a) | Rural <br> (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Male: 17-24 | 60 | 60B | 0 | 60BC | 0 | 0 | 21 | 31A | 60 | 55 | 52 | 3 | 3 | 2 | 49 | 11 |
|  | 4\% | 7\% | -\% | 16\% | -\% | -\% | 2\% | 6\% | 4\% | 4\% | 4\% | 2\% | 4\% | 5\% | 4\% | 3\% |
| Male: 25-34 | 144 | 144B | 0 | 144BC | 0 | 0 | 86 | 55 | 144 | 131 | 122 | 10 | 9 | 4 | 122B | 19 |
|  | 10\% | 16\% | -\% | 38\% | -\% | -\% | 10\% | 10\% | 10\% | 10\% | 10\% | 8\% | 12\% | 9\% | 11\% | 5\% |
| Male: 35-44 | 163 | 163B | 0 | 0 | 163AC | 0 | 97 | 62 | 163 | 146 | 139 | 11 | 7 | 6 | 127 | 35 |
|  | 11\% | 18\% | -\% | -\% | 26\% | -\% | 11\% | 11\% | 11\% | 11\% | 11\% | 9\% | 9\% | 13\% | 11\% | 9\% |
| Male: 45-54 | 191 | 191B | 0 | 0 | 191AC | 0 | 110 | 74 | 191 | 172 | 160 | 12 | 11 | 7 | 138 | 52 |
|  | 13\% | 22\% | -\% | -\% | 30\% | -\% | 12\% | 13\% | 13\% | 13\% | 13\% | 10\% | 15\% | 15\% | 12\% | 14\% |
| Male: 55-64 | 166 | 166B | 0 | 0 | 0 | 166AB | 96 | 67 | 166 | 150 | 140 | 12 | 10 | 3 | 123 | 41 |
|  | 11\% | 19\% | -\% | -\% | -\% | 34\% | 11\% | 12\% | 11\% | 11\% | 11\% | 10\% | 13\% | 8\% | 11\% | 11\% |
| Male: 65+ | 164 | 164B | 0 | 0 | 0 | 164AB | 98 | 63 | 164F | 143F | 136F | 20abceF | 8 F | 1 | 105 | 59A |
|  | 11\% | 18\% | -\% | -\% | -\% | 33\% | 11\% | 11\% | 11\% | 11\% | 11\% | 16\% | 10\% | 3\% | 9\% | 16\% |
| Female: 17-24 | 65 | 0 | 65A | 65BC | 0 | 0 | 37 | 22 | 65 | 61 | 59 | 2 | 2 | 2 | 50 | 15 |
|  | 4\% | -\% | 11\% | 17\% | -\% | -\% | 4\% | 4\% | 4\% | 5\% | 5\% | 2\% | 3\% | 4\% | 4\% | 4\% |
| Female: 25-34 | 106 | 0 | 106A | 106BC | 0 | 0 | 64 | 37 | 106 | 94 | 88 | 8 | 6 | 4 | 88 | 18 |
|  | 7\% | -\% | 17\% | 28\% | -\% | -\% | 7\% | 7\% | 7\% | 7\% | 7\% | 6\% | 8\% | 10\% | 8\% | 5\% |
| Female: 35-44 | 113 | 0 | 113A | 0 | 113AC | 0 | 77 | 30 | 113 | 96 | 91 | 12 | 5 | 5 | 82 | 29 |
|  | 8\% | -\% | 18\% | -\% | 18\% | -\% | 9\% | 6\% | 8\% | 7\% | 7\% | 10\% | 7\% | 10\% | 7\% | 8\% |
| Female: 45-54 | 165 | 0 | 165A | 0 | 165AC | 0 | 103 | 57 | 165 | 145 | 139 | 15 | 6 | 6 | 125 | 40 |
|  | 11\% | -\% | 27\% | -\% | 26\% | -\% | 12\% | 10\% | 11\% | 11\% | 11\% | 12\% | 8\% | 13\% | 11\% | 11\% |
| Female: 55-64 | 100 | 0 | 100A | 0 | 0 | 100AB | 62 | 34 | 100 | 85 | 80 | 12 | 5 | 3 | 66 | 34 |
|  | 7\% | -\% | 16\% | -\% | -\% | 20\% | 7\% | 6\% | 7\% | 6\% | 6\% | 10\% | 6\% | 8\% | 6\% | 9\% |
| Female: 65+ | 62 | 0 | 62A | 0 | 0 | 62 AB | 41 | 20 | 62 | 57 | 54 | 4 | 3 | 1 | 42 | 21 |
|  | 4\% | -\% | 10\% | -\% | -\% | 13\% | 5\% | 4\% | 4\% | 4\% | 4\% | 3\% | 4\% | 3\% | 4\% | 5\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Years High (a) |  | Miles per annum |  | Past |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total |  | Low <br> (b) | High <br> (a) | Low <br> (b) | Yes <br> (a) | No (b) | Yes <br> (a) | No <br> (b) | Yes <br> (a) | No <br> (b) | Yes <br> (a) | No <br> (b) | Low <br> (a) | Medium (b) | High <br> (c) |
| 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| 60 | 0 | 60A | 20 | 37a | 20 | 41 | 16B | 44 | 42 | 13 | 25 | 28 | 12 | 26 | 22A |
| 4\% | -\% | 11\% | 3\% | 5\% | 3\% | 4\% | 9\% | 3\% | 4\% | 6\% | 5\% | 3\% | 2\% | 4\% | 7\% |
| 144 | 0 | 143A | 81 | 54 | 58 | 86 | 23 | 121 | 104 | 29 | 41 | 75 | 37 | 81Ac | 24 |
| 10\% | -\% | 26\% | 11\% | 8\% | 10\% | 9\% | 13\% | 9\% | 9\% | 13\% | 8\% | 9\% | 7\% | 13\% | 7\% |
| 163 | 95 | 66 | 101B | 57 | 79B | 83 | 18 | 145 | 113 | 32 | 52 | 90 | 58 | 69 | 34 |
| 11\% | 10\% | 12\% | 14\% | 8\% | 14\% | 9\% | 10\% | 11\% | 10\% | 14\% | 11\% | 11\% | 11\% | 11\% | 10\% |
| 191 | 171B | 18 | 120B | 66 | 94B | 97 | 24 | 167 | 152 | 29 | 61 | 117 | 95BC | 62 | 33 |
| 13\% | 18\% | 3\% | 16\% | 9\% | 17\% | 10\% | 14\% | 13\% | 13\% | 13\% | 12\% | 14\% | 17\% | 10\% | 10\% |
| 166 | 154B | 10 | 94 | 70 | 74 | 92 | 21 | 145 | 128 | 21 | 63 | 91 | 73 | 60 | 31 |
| 11\% | 16\% | 2\% | 13\% | 10\% | 13\% | 10\% | 12\% | 11\% | 11\% | 9\% | 13\% | 11\% | 13\% | 10\% | 10\% |
| 164 | 161B | 3 | 60 | 102A | 58 | 106 | 16 | 148 | 128 | 19 | 53 | 92 | 68 | 66 | 30 |
| 11\% | 17\% | 1\% | 8\% | 15\% | 10\% | 11\% | 9\% | 11\% | 11\% | 8\% | 11\% | 11\% | 12\% | 11\% | 9\% |
| 65 | 0 | 65A | 22 | 31 | 16 | 49 | 4 | 59 | 50 | 8 | 33B | 25 | 13 | 32a | 19a |
| 4\% | -\% | 12\% | 3\% | 4\% | 3\% | 5\% | 2\% | 4\% | 4\% | 4\% | 7\% | 3\% | 2\% | 5\% | 6\% |
| 106 | 0 | 106A | 50 | 52 | 24 | 82A | 12 | 94 | 76 | 22 | 37 | 45 | 33 | 42 | 30 |
| 7\% | -\% | 19\% | 7\% | 7\% | 4\% | 9\% | 7\% | 7\% | 7\% | 10\% | 8\% | 5\% | 6\% | 7\% | 9\% |
| 113 | 71 | 41 | 56 | 53 | 26 | 87A | 11 | 100 | 88 | 16 | 33 | 67 | 48 | 38 | 24 |
| 8\% | 8\% | 7\% | 8\% | 8\% | 5\% | 9\% | 7\% | 8\% | 8\% | 7\% | 7\% | 8\% | 9\% | 6\% | 7\% |
| 165 | 126B | 35 | 78 | 84 | 67 | 98 | 16 | 149 | 132 | 19 | 41 | 101a | 56 | 67 | 40 |
| 11\% | 13\% | 6\% | 11\% | 12\% | 12\% | 11\% | 9\% | 11\% | 12\% | 8\% | 8\% | 12\% | 10\% | 11\% | 12\% |
| 100 | 95B | 3 | 41 | 55 | 36 | 64 | 11 | 89 | 79 | 15 | 37 | 48 | 34 | 44 | 20 |
| 7\% | 10\% | 1\% | 5\% | 8\% | 6\% | 7\% | 6\% | 7\% | 7\% | 6\% | 8\% | 6\% | 6\% | 7\% | 6\% |
| 62 | 60B | 2 | 17 | 39A | 16 | 47 | 2 | 61a | 52 | 4 | 17 | 35 | 22 | 20 | 18 |
| 4\% | 6\% | *\% | 2\% | 6\% | 3\% | 5\% | 1\% | 5\% | 5\% | 2\% | 3\% | 4\% | 4\% | 3\% | 6\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

S10. Age / gender profile
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

S10. Age / gender profile
Base: All

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | Self <br> (a) | NAF in surer <br> (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Male: 17-24 | 60 | 33 | 23 | 5 | 16 | 19 | 14 | 8 | 3 | 23 | 22c | 5 | * | 43 | 18 |
|  | 4\% | 4\% | 4\% | 6\% | 5\% | 3\% | 4\% | 6\% | 5\% | 4\% | 5\% | 2\% | 1\% | 4\% | 6\% |
| Male: 25-34 | 144 | 78 | 55 | 6 | 40B | 37 | 41b | 14 | 11b | 37 | 47 | 27 | 8 a | 107 | 33 |
|  | 10\% | 9\% | 11\% | 8\% | 13\% | 6\% | 11\% | 9\% | 14\% | 7\% | 10\% | 9\% | 18\% | 9\% | 11\% |
| Male: 35-44 | 163 | 97 | 58 | 6 | 41 | 67 | 35 | 12 | 6 | 61 | 42 | 38 | 5 | 132 | 31 |
|  | 11\% | 11\% | 11\% | 8\% | 13\% | 12\% | 9\% | 8\% | 8\% | 11\% | 9\% | 12\% | 11\% | 11\% | 10\% |
| Male: 45-54 | 191 | 108 | 72 | 8 | 50 | 68 | 49 | 16 | 9 | 60 | 73 | 34 | 7 | 143 | 48 |
|  | 13\% | 12\% | 14\% | 11\% | 15\% | 12\% | 13\% | 11\% | 12\% | 11\% | 16\% | 11\% | 15\% | 12\% | 16\% |
| Male: 55-64 | 166 | 105 | 51 | 5 | 29 | 72 | 39 | 14 | 12 | 57 | 42 | 40 | 3 | 126 | 37 |
|  | 11\% | 12\% | 10\% | 7\% | 9\% | 12\% | 10\% | 9\% | 17\% | 11\% | 9\% | 13\% | 7\% | 11\% | 12\% |
| Male: 65+ | 164 | 108 | 47 | 6 | 32 e | 80 E | 35 e | 17e | * | 75 | 47 | 36 | 1 | 124 | 39 |
|  | 11\% | 12\% | 9\% | 9\% | 10\% | 14\% | 9\% | 11\% | *\% | 14\% | 10\% | 12\% | 2\% | 10\% | 13\% |
| Female: 17-24 | 65 | 42 | 19 | 3 | 13 | 25 | 12 | 8 | 6 | 21 | 17 | 13 | 2 | 50 | 15 |
|  | 4\% | 5\% | 4\% | 4\% | 4\% | 4\% | 3\% | 5\% | 9\% | 4\% | 4\% | 4\% | 4\% | 4\% | 5\% |
| Female: 25-34 | 106 | 56 | 42 | 7 | 26 | 38 | 20 | 14 | 7 | 40 | 36 | 15 | 4 | 88 | 17 |
|  | 7\% | 6\% | 8\% | 9\% | 8\% | 7\% | 5\% | 9\% | 10\% | 7\% | 8\% | 5\% | 9\% | 7\% | 6\% |
| Female: 35-44 | 113 | 52 | 48 | 11A | 20 | 45 | 32 | 12 | 4 | 42 | 35 | 24 | 4 | 96 | 16 |
|  | 8\% | 6\% | 9\% | 15\% | 6\% | 8\% | 9\% | 8\% | 5\% | 8\% | 8\% | 8\% | 9\% | 8\% | 5\% |
| Female: 45-54 | 165 | 98 | 55 | 7 | 29 | 54 | 52 | 18 | 12 | 60 | 51 | 35 | 6 | 146B | 18 |
|  | 11\% | 11\% | 11\% | 9\% | 9\% | 9\% | 14\% | 12\% | 16\% | 11\% | 11\% | 11\% | 14\% | 12\% | 6\% |
| Female: 55-64 | 100 | 67 | 29 | 4 | 10 | 52A | 26a | 10 | 3 | 37 | 26 | 31 | 5 | 92B | 8 |
|  | 7\% | 8\% | 6\% | 6\% | 3\% | 9\% | 7\% | 7\% | 4\% | 7\% | 6\% | 10\% | 11\% | 8\% | 3\% |
| Female: 65+ | 62 | 31 | 24 | 6 | 17 | 23 | 16 | 7 | 0 | 22 | 18 | 13 | 0 | 44 | 19 |
|  | 4\% | 4\% | 5\% | 8\% | 5\% | 4\% | 4\% | 5\% | -\% | 4\% | 4\% | 4\% | -\% | 4\% | 6\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

AF insurer handled claim \& willing to take part in repair inspection

Unweighted row
Effective sample size Total

Male: 17-24
Condition post repair

Male: 25-34
Male: 35-44

Male: 45-54

Male: 55-64

Male: 65+

Female: 17-24

Female: 25-34

Female: 35-44

Female: 45-54

Female: 55-64

Female: 65

| Total | Condition post repair |  |  |
| :---: | :---: | :---: | :---: |
|  | Better <br> (a) | Same (b) | Worse (c) |
| 1500 | 146 | 853 | 141 |
| 1106 | 112 | 639 | 98 |
| 1500 | 154 | 872 | 128 |
| 60 | 12B | 15 | 6 |
| 4\% | 8\% | 2\% | 5\% |
| 144 | 15 | 79 | 14 |
| 10\% | 10\% | 9\% | 11\% |
| 163 | 15 | 88 | 20 |
| 11\% | 9\% | 10\% | 16\% |
| 191 | 30b | 106 | 18 |
| 13\% | 20\% | 12\% | 14\% |
| 166 | 18 | 94 | 12 |
| 11\% | 12\% | 11\% | 10\% |
| 164 | 21c | 111c | 7 |
| 11\% | 14\% | 13\% | 5\% |
| 65 | * | 35a | 7 a |
| 4\% | *\% | 4\% | 5\% |
| 106 | 11 | 55 | 7 |
| 7\% | 7\% | 6\% | 5\% |
| 113 | 10 | 66 | 16 |
| 8\% | 7\% | 8\% | 12\% |
| 165 | 15 | 108 | 9 |
| 11\% | 9\% | 12\% | 7\% |
| 100 | 5 | 78ac | 3 |
| 7\% | 3\% | 9\% | 2\% |
| 62 | 2 | 39 | 11a |
| 4\% | 1\% | 5\% | 8\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

| Worth post repair |  | Replacement met needs Exc |  |  | part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |
| Same (b) | Less (c) |  |  |  | eeded <br> (a) | Met <br> (b) | $\begin{aligned} & \text { Below } \\ & \text { (c) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| 24 | 7 | 11 | 27 | 4 | 7 | 53 |
| 3\% | 4\% | 6\% | 3\% | 3\% | 3\% | 4\% |
| 80 | 25b | 17 | 68 | 22 | 20 | 124 |
| 9\% | 16\% | 8\% | 8\% | 13\% | 7\% | 10\% |
| 101 | 20 | 12 | 96a | 19 | 28 | 135 |
| 11\% | 12\% | 6\% | 12\% | 11\% | 10\% | 11\% |
| 135 | 17 | 18 | 99 | 26 | 42 | 149 |
| 14\% | 10\% | 9\% | 12\% | 15\% | 16\% | 12\% |
| 96 | 22 | 26 | 84 | 17 | 31 | 135 |
| 10\% | 13\% | 13\% | 10\% | 10\% | 12\% | 11\% |
| 124 | 13 | 22 | 88 | 15 | 34 | 130 |
| 13\% | 8\% | 11\% | 11\% | 9\% | 13\% | 11\% |
| 35 | 7 | 22BC | 26 | 2 | 4 | 61a |
| 4\% | 4\% | 11\% | 3\% | 1\% | 1\% | 5\% |
| 57 | 9 | 16 | 65 | 7 | 15 | 91 |
| 6\% | 5\% | 8\% | 8\% | 4\% | 6\% | 7\% |
| 68 | 16 | 19 | 56 | 21b | 24 | 88 |
| 7\% | 10\% | 9\% | 7\% | 12\% | 9\% | 7\% |
| 105 | 10 | 26 | 97 | 22 | 29 | 136 |
| 11\% | 6\% | 13\% | 12\% | 13\% | 11\% | 11\% |
| 73 | 7 | 9 | 70 | 13 | 17 | 83 |
| 8\% | 4\% | 4\% | 9\% | 8\% | 6\% | 7\% |
| 33 | 10 | 7 | 33 | 4 | 20B | 42 |
| 4\% | 6\% | 3\% | 4\% | 2\% | 7\% | 3\% |

## Table 10

A2. Can you tell me the make of the vehicle?
Base: All

|  | Gender |  |  | Age |  |  | Social Grade |  | Country |  |  |  | Area |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | 55+ <br> (c) | ABC1 <br> (a) | $\begin{gathered} \text { C2DE } \\ \text { (b) } \end{gathered}$ | $\begin{aligned} & \text { UK E } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | $\begin{aligned} & \text { Eng } \\ & \text { (c) } \end{aligned}$ | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Urban (a) | Rural (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Ford | 258 | 156 | 102 | 69 | 107 | 82 | 130 | 114A | 258d | 237d | 225d | 14 | 12 | 6 | 197 | 60 |
|  | 17\% | 18\% | 17\% | 18\% | 17\% | 17\% | 15\% | 21\% | 17\% | 18\% | 18\% | 12\% | 16\% | 14\% | 18\% | 16\% |
| Vauxhall | 163 | 100 | 64 | 46 | 66 | 51 | 91 | 67 | 163 | 140 | 133 | 18 | 8 | 5 | 126 | 36 |
|  | 11\% | 11\% | 10\% | 12\% | 10\% | 10\% | 10\% | 12\% | 11\% | 10\% | 11\% | 15\% | 10\% | 12\% | 11\% | 10\% |
| Volkswagen | 120 | 78 | 42 | 32 | 46 | 41 | 77 | 41 | 120 e | 108e | 105e | 10e | 3 | 3 | 87 | 31 |
|  | 8\% | 9\% | 7\% | 9\% | 7\% | 8\% | 9\% | 7\% | 8\% | 8\% | 8\% | 8\% | 4\% | 6\% | 8\% | 8\% |
| Renault | 93 | 51 | 42 | 26 | 39 | 29 | 56 | 33 | 93 | 80 | 74 | 9 | 6 | 4bc | 74 | 19 |
|  | 6\% | 6\% | 7\% | 7\% | 6\% | 6\% | 6\% | 6\% | 6\% | 6\% | 6\% | 7\% | 8\% | 10\% | 7\% | 5\% |
| Toyota | 84 | 46 | 38 | 22 | 34 | 28 | 56 | 26 | 84 | 75 | 72 | 7 | 3 | 2 | 71 | 13 |
|  | 6\% | 5\% | 6\% | 6\% | 5\% | 6\% | 6\% | 5\% | 6\% | 6\% | 6\% | 6\% | 4\% | 4\% | 6\% | 3\% |
| Peugeot | 84 | 35 | 48A | 24 | 41 | 19 | 41 | 41 | 84 | 73 | 68 | 7 | 5 | 3 | 60 | 24 |
|  | 6\% | 4\% | 8\% | 6\% | 6\% | 4\% | 5\% | 7\% | 6\% | 5\% | 5\% | 6\% | 7\% | 8\% | 5\% | 6\% |
| BMW | 67 | 43 | 23 | 14 | 34 | 18 | 49b | 16 | 67 | 61 | 56 | 3 | 5D | 3d | 51 | 15 |
|  | 4\% | 5\% | 4\% | 4\% | 5\% | 4\% | 5\% | 3\% | 4\% | 5\% | 4\% | 2\% | 7\% | 6\% | 5\% | 4\% |
| Nissan | 63 | 30 | 33 | 11 | 30 | 22 | 26 | 33a | 63 | 59 | 56 | 3 | 3 | 1 | 48 | 16 |
|  | 4\% | 3\% | 5\% | 3\% | 5\% | 5\% | 3\% | 6\% | 4\% | 4\% | 4\% | 2\% | 4\% | 3\% | 4\% | 4\% |
| Audi | 60 | 45b | 15 | 15 | 30 | 15 | 46b | 14 | 60 | 53 | 51 | 5 | 2 | 2 | 37 | 22 |
|  | 4\% | 5\% | 3\% | 4\% | 5\% | 3\% | 5\% | 3\% | 4\% | 4\% | 4\% | 4\% | 3\% | 5\% | 3\% | 6\% |
| Citroen | 54 | 28 | 26 | 12 | 19 | 22 | 26 | 26 | 54 | 49 | 46 | 2 | 3 | 2 | 38 | 16 |
|  | 4\% | 3\% | 4\% | 3\% | 3\% | 4\% | 3\% | 5\% | 4\% | 4\% | 4\% | 2\% | 4\% | 5\% | 3\% | 4\% |
| Fiat | 52 | 24 | 29 | 23 C | 21 | 9 | 28 | 22 | 52 | 49 | 48 | 2 | 2 | 1 | 42 | 10 |
|  | 3\% | 3\% | 5\% | 6\% | 3\% | 2\% | 3\% | 4\% | 3\% | 4\% | 4\% | 2\% | 2\% | 2\% | 4\% | 3\% |
| Honda | 51 | 31 | 20 | 8 | 15 | 27 ab | 33 | 16 | 51 | 41 | 39 | 8ABC | 3 | 1 | 33 | 18 |
|  | 3\% | 3\% | 3\% | 2\% | 2\% | 6\% | 4\% | 3\% | 3\% | 3\% | 3\% | 7\% | 4\% | 3\% | 3\% | 5\% |
| Mercedes-Benz | 41 | 27 | 14 | 3 | 20a | 19a | 31 | 10 | 41 | 37 | 35 | 3 | 2 | 1 | 29 | 12 |
|  | 3\% | 3\% | 2\% | 1\% | 3\% | 4\% | 3\% | 2\% | 3\% | 3\% | 3\% | 2\% | 2\% | 2\% | 3\% | 3\% |
| Mazda | 30 | 22 | 8 | 5 | 13 | 11 | 18 | 12 | 30 | 24 | 22 | 4 | 3 | 1 | 23 | 5 |
|  | 2\% | 2\% | 1\% | 1\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 4\% | 4\% | 2\% | 2\% | 1\% |
| Skoda | 26 | 13 | 13 | 5 | 8 | 12 | 18 | 8 | 26 | 22 | 20 | 3 | 2 | * | 21 | 5 |
|  | 2\% | 1\% | 2\% | 1\% | 1\% | 3\% | 2\% | 1\% | 2\% | 2\% | 2\% | 2\% | 3\% | 1\% | 2\% | 1\% |
| Hyundai | 23 | 13 | 10 | 6 | 4 | 13b | 15 | 8 | 23 | 20 | 19 | 2 | 1 | 1 | 16 | 7 |
|  | 2\% | 1\% | 2\% | 2\% | 1\% | 3\% | 2\% | 1\% | 2\% | 1\% | 1\% | 2\% | 2\% | 2\% | 1\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 10 (continuation)
A2. Can you tell me the make of the vehicle?
Base: All

|  | Gender |  |  | Age |  |  | Social Grade |  | Country |  |  |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ (\mathrm{a}) \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $55+$ (c) | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK E } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Urban (a) | Rural (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Porsche | 3 | 2 | 2 | 2 | 2 | 0 | 3 | 0 | 3 | 3 | 3 | 0 | 0 | * | 3 | * |
|  | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | 1\% | *\% | *\% |
| Proton | 3 | 3 | 0 | 2 | 2 | 0 | 3 | 0 | 3 | 3 | 3 | 0 | 0 | 0 | 3 | 0 |
|  | *\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Subaru | 3 | 3 | * | 2 | 1 | * | 3 | 0 | 3 | 2 | 2 | 1ABC | 0 | 0 | 2 | 1 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | 1\% | -\% | -\% | *\% | *\% |
| Jeep | 2 | 2 | 0 | 0 | 0 | 2 | * | 2 | 2 | 2 | 2 | 0 | * | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% |
| Chevrolet | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 0 | 2 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | *\% |
| Other | 3 | 3 | 0 | 2 | 0 | * | 2 | * | 3 | 2 | 2 | 1 bc | 0 | 0 | 3 | 0 |
|  | *\% | *\% | -\% | 1\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | 1\% | -\% | -\% | *\% | -\% |
| Don't know | 16 | 7 | 8 | 5 | 7 | 4 | 9 | 5 | 16 | 14 | 12 | 1 | 1 | 1 | 13 | 3 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% |
| Refused | 23 | 20b | 3 | 11C | 11 | 2 | 10 | 8 | 23 | 23 | 23d | 0 | * | 0 | 19 | 5 |
|  | 2\% | 2\% | 1\% | 3\% | 2\% | *\% | 1\% | 1\% | 2\% | 2\% | 2\% | -\% | *\% | -\% | 2\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 10 (continuation)
A2. Can you tell me the make of the vehicle?
Base: All

|  | Total | Years High (a) | MI Low (b) | Miles per  <br> High Low <br> (a) (b) |  | Past  <br> experience MI <br> Yes No <br> (a) (b) |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Ford | 258 | 155 | 99 | 124 | 121 | 108 | 149 | 29 | 228 | 187 | 47 | 85 | 130 | 90 | 110 | 55 |
|  | 17\% | 17\% | 18\% | 17\% | 17\% | 19\% | 16\% | 17\% | 17\% | 16\% | 21\% | 17\% | 16\% | 16\% | 18\% | 17\% |
| Vauxhall | 163 | 95 | 68 | 86 | 70 | 50 | 114 | 17 | 146 | 124 | 26 | 54 | 85 | 52 | 69 | 39 |
|  | 11\% | 10\% | 12\% | 12\% | 10\% | 9\% | 12\% | 10\% | 11\% | 11\% | 11\% | 11\% | 11\% | 10\% | 11\% | 12\% |
| Volkswagen | 120 | 71 | 49 | 64 | 54 | 49 | 71 | 11 | 109 | 86 | 19 | 29 | 73 | 48 | 48 | 22 |
|  | 8\% | 8\% | 9\% | 9\% | 8\% | 9\% | 8\% | 7\% | 8\% | 8\% | 8\% | 6\% | 9\% | 9\% | 8\% | 7\% |
| Renault | 93 | 54 | 40 | 50 | 40 | 32 | 61 | 13 | 81 | 80 | 8 | 35 | 43 | 25 | 43 | 25 |
|  | 6\% | 6\% | 7\% | 7\% | 6\% | 6\% | 7\% | 7\% | 6\% | 7\% | 3\% | 7\% | 5\% | 5\% | 7\% | 8\% |
| Toyota | 84 | 49 | 35 | 38 | 39 | 27 | 57 | 9 | 75 | 65 | 17 | 25 | 47 | 35 | 27 | 22 |
|  | 6\% | 5\% | 6\% | 5\% | 6\% | 5\% | 6\% | 5\% | 6\% | 6\% | 7\% | 5\% | 6\% | 6\% | 4\% | 7\% |
| Peugeot | 84 | 44 | 36 | 39 | 40 | 25 | 59 | 11 | 73 | 64 | 10 | 37 | 40 | 18 | 38a | 27A |
|  | 6\% | 5\% | 7\% | 5\% | 6\% | 4\% | 6\% | 6\% | 6\% | 6\% | 4\% | 7\% | 5\% | 3\% | 6\% | 8\% |
| BMW | 67 | 45 | 19 | 35 | 31 | 26 | 40 | 6 | 60 | 49 | 10 | 20 | 42 | 38bC | 21 | 4 |
|  | 4\% | 5\% | 4\% | 5\% | 4\% | 5\% | 4\% | 4\% | 5\% | 4\% | 4\% | 4\% | 5\% | 7\% | 4\% | 1\% |
| Nissan | 63 | 45 | 18 | 29 | 32 | 20 | 43 | 3 | 60 | 51 | 6 | 30b | 26 | 28 | 20 | 15 |
|  | 4\% | 5\% | 3\% | 4\% | 5\% | 4\% | 5\% | 2\% | 5\% | 4\% | 2\% | 6\% | 3\% | 5\% | 3\% | 5\% |
| Audi | 60 | 34 | 26 | 37 | 21 | 23 | 37 | 6 | 54 | 48 | 10 | 18 | 30 | 23 | 30 | 7 |
|  | 4\% | 4\% | 5\% | 5\% | 3\% | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% | 5\% | 2\% |
| Citroen | 54 | 40 | 13 | 24 | 26 | 19 | 34 | 7 | 44 | 37 | 6 | 17 | 27 | 22 | 19 | 13 |
|  | 4\% | 4\% | 2\% | 3\% | 4\% | 3\% | 4\% | 4\% | 3\% | 3\% | 3\% | 3\% | 3\% | 4\% | 3\% | 4\% |
| Fiat | 52 | 25 | 26 | 22 | 24 | 24 | 28 | 8 | 44 | 45 | 6 | 22 | 28 | 14 | 20 | 18a |
|  | 3\% | 3\% | 5\% | 3\% | 3\% | 4\% | 3\% | 5\% | 3\% | 4\% | 2\% | 4\% | 3\% | 2\% | 3\% | 6\% |
| Honda | 51 | 42b | 9 | 22 | 27 | 22 | 29 | 6 | 45 | 34 | 14a | 12 | 33 | 20 | 19 | 9 |
|  | 3\% | 4\% | 2\% | 3\% | 4\% | 4\% | 3\% | 3\% | 3\% | 3\% | 6\% | 2\% | 4\% | 4\% | 3\% | 3\% |
| Mercedes-Benz | 41 | 35b | 6 | 15 | 25 | 13 | 29 | 7 | 34 | 33 | 4 | 9 | 27 | 18 | 18 | 5 |
|  | 3\% | 4\% | 1\% | 2\% | 4\% | 2\% | 3\% | 4\% | 3\% | 3\% | 2\% | 2\% | 3\% | 3\% | 3\% | 2\% |
| Mazda | 30 | 20 | 7 | 19 | 11 | 9 | 20 | 1 | 28 | 21 | 5 | 11 | 15 | 11 | 18c | 1 |
|  | 2\% | 2\% | 1\% | 3\% | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 3\% | *\% |
| Skoda | 26 | 18 | 7 | 15 | 10 | 11 | 14 | 2 | 22 | 22 |  | 12 | 12 | 7 | 10 | 6 |
|  | 2\% | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% | 1\% | 2\% | 2\% | 1\% | 2\% | 1\% | 1\% | 2\% | 2\% |
| Hyundai | 23 | 15 | 8 | 14 | 9 | 9 | 14 | 2 | 22 | 17 | 1 | 6 | 11 | 6 | 11 | 6 |
|  | 2\% | 2\% | 2\% | 2\% | 1\% | 2\% | 1\% | 1\% | 2\% | 2\% | *\% | 1\% | 1\% | 1\% | 2\% | 2\% |

Table 10 (continuation)
A2. Can you tell me the make of the vehicle?
Base: All

|  | Total | Years High (a) | MI <br> Low <br> (b) | Miles per annum <br> High Low <br> (a) (b) |  | Past |  | Links indus |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes (a) | No <br> (b) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Low <br> (a) | Medium (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Suzuki | 18 | 10 | 8 | 1 | 17A | 3 | 15 | 5 | 14 | 15 | 2 | 8 | 8 | 2 | 9 | 7 a |
|  | 1\% | 1\% | 2\% | *\% | 2\% | 1\% | 2\% | 3\% | 1\% | 1\% | 1\% | 2\% | 1\% | *\% | 1\% | 2\% |
| Jaguar | 18 | 13 | 4 | 6 | 12 | 8 | 10 | 4 | 13 | 12 | 2 | 4 | 11 | 8 | 6 | 3 |
|  | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 3\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| Volvo | 18 | 14 | 4 | 10 | 7 | 7 | 11 | 2 | 16 | 15 | 1 | 9 | 6 | 6 | 8 | 3 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 2\% | 1\% | 1\% | 1\% | 1\% |
| Kia | 13 | 8 | 5 | 6 | 7 | 3 | 11 | 1 | 13 | 8 | 3 | 3 | 10 | 6 | 4 | 4 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| Saab | 13 | 8 | 5 | 8 | 5 | 7 | 5 | 2 | 11 | 11 | * | 3 | 8 | 4 | 7 | 2 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| Seat | 12 | 9 | 3 | 7 | 5 | 5 | 7 | * | 12 | 12 | 0 | 3 | 9 | 5 | 5 | 2 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| Mini | 12 | 8 | 4 | 3 | 9 | 7 | 5 | 0 | 12 | 12 | 0 | 2 | 9 | 10c | 3 | 0 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | -\% | *\% | 1\% | 2\% | *\% | -\% |
| Rover | 12 | 9 | 3 | 3 | 7 | 4 | 8 | 7B | 5 | 7 | 5 | 3 | 7 | 4 | 2 | 5 |
|  | 1\% | 1\% | *\% | *\% | 1\% | 1\% | 1\% | 4\% | *\% | 1\% | 2\% | 1\% | 1\% | 1\% | *\% | 2\% |
| Land Rover | 11 | 8 | 3 | 8 | 2 | 6 | 6 | 6 B | 5 | 10 | 1 | 3 | 8 | 5 | 4 | 2 |
|  | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 4\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| Alfa Romeo | 11 | 9 | 2 | 9 | 3 | 5 | 6 | 2 | 9 | 9 | 2 | * | 9 | 7 | 3 | 2 |
|  | 1\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | *\% | *\% |
| Smart | 10 | 8 | 2 | 6 | 3 | 6 | 3 | 0 | 10 | 6 | 3 | 5 | 5 | 2 | 5 | 3 |
|  | 1\% | 1\% | *\% | 1\% | *\% | 1\% | *\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% |
| MG | 7 | 5 | 2 | 2 | 5 | 5 | 2 | 2 | 5 | 5 | 2 | 3 | 4 | 3 | 2 | 2 |
|  | *\% | *\% | *\% | *\% | 1\% | 1\% | *\% | 1\% | *\% | *\% | 1\% | 1\% | *\% | 1\% | *\% | 1\% |
| Mitsubishi | 6 | 5 | 2 | 4 | 2 | 3 | 3 | 2 | 4 | 6 | 0 | 2 | 4 | 6b | * | * |
|  | *\% | 1\% | *\% | 1\% | *\% | 1\% | *\% | 1\% | *\% | 1\% | -\% | *\% | 1\% | 1\% | *\% | *\% |
| Lexus | 6 | 4 | 0 | 5 | * | 3 | 3 | 0 | 6 | 4 | 2 | * | 5 | 4 | 2 | 0 |
|  | *\% | *\% | -\% | 1\% | *\% | *\% | *\% | -\% | *\% | *\% | 1\% | *\% | 1\% | 1\% | *\% | -\% |
| Chrysler | 5 | 5 | 0 | 5 | * | 3 | 2 | 0 | 5 | 4 | 2 | 0 | 5 | 2 | 3 | 0 |
|  | *\% | 1\% | -\% | 1\% | *\% | 1\% | *\% | -\% | *\% | *\% | 1\% | -\% | 1\% | *\% | 1\% | -\% |
| Daihatsu | 5 | 2 | 3 | 2 | 3 | * | 5 | 0 | 5 | 5 | 0 | 0 | 5 | 2 | * | 3 |
|  | *\% | *\% | 1\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | 1\% | *\% | *\% | 1\% |

Table 10 (continuation)
A2. Can you tell me the make of the vehicle?
Base: All

|  | Total | Years High (a) | - MI <br> (b) | Miles per annum <br> High Low <br> (a) (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\quad \text { MI } \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) |  | No <br> (b) | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Porsche | 3 | 2 | 2 | 0 | 3 | 2 | 2 | 0 | 3 | 3 | 0 | * | 3 | 2 | 0 | 2 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | 1\% |
| Proton | 3 | 0 | 3 a | 2 | 2 | 2 | 2 | 0 | 3 | 2 | 2 | 2 | 2 | 2 | 0 | 2 |
|  | *\% | -\% | 1\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | *\% | -\% | *\% |
| Subaru | 3 | 1 | 2 | 3 | * | * | 3 | 0 | 3 | 1 | 2 | * | 3 | 3 | * | 0 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | *\% | *\% | -\% |
| Jeep | 2 | 2 | 0 | 2 | 0 | * | 2 | 0 | 2 | 2 | 0 | 2 | * | 2 | 0 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% |
| Chevrolet | 2 | 0 | 2 | 2 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 2 | 0 | 0 |
|  | *\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | *\% | -\% | -\% |
| Other | 3 | * | 2 | 2 | 1 | 2 | 1 | 0 | 3 | 3 | 0 | 2 | * | * | 2 | * |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% |
| Don't know | 16 | 7 | 9 | 4 | 11 | 5 | 11 | 0 | 16 | 10 | 6 | 8 | 8 | 3 | 11 | 2 |
|  | 1\% | 1\% | 2\% | *\% | 2\% | 1\% | 1\% | -\% | 1\% | 1\% | 2\% | 2\% | 1\% | *\% | 2\% | 1\% |
| Refused | 23 | 8 | 15a | 10 | 14 | 13 | 11 | 3 | 20 | 16 | 5 | 11 | 13 | 6 | 11 | 6 |
|  | 2\% | 1\% | 3\% | 1\% | 2\% | 2\% | 1\% | 2\% | 2\% | 1\% | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 10 (continuation)
A2. Can you tell me the make of the vehicle?
Base: All

|  | Total | Vehicle <br> written off |  | Personal injury |  | Insurance channel Insu rance |  | Direct |  | Insurance Company |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ | Broker <br> (b) | Admiral <br> (a) | Line <br> (b) | Aviva (c) | Axa (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga (i) | tings (j) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Ford | 258 | 54 | 201 | 83 | 175 | 143 | 60 | 23 | 29 | 18 | 8 | 10 | 11 | 5 | 9 | 6 |
|  | 17\% | 17\% | 17\% | 18\% | 17\% | 17\% | 19\% | 16\% | 22\% | 16\% | 20\% | 12\% | 20\% | 14\% | 27\% | 15\% |
| Vauxhall | 163 | 44 | 119 | 62 | 101 | 92 | 41 | 10 | 17 | 10 | 5 | 9 | 6 | 10 | 2 | 3 |
|  | 11\% | 14\% | 10\% | 13\% | 10\% | 11\% | 13\% | 7\% | 13\% | 9\% | 12\% | 11\% | 12\% | 27\% | 7\% | 8\% |
| Volkswagen | 120 | 17 | 101 | 39 | 81 | 74 | 18 | 12 | 9 | 7 | 2 | 5 | 7 | 2 | 4 | * |
|  | 8\% | 5\% | 9\% | 8\% | 8\% | 9\% | 6\% | 9\% | 7\% | 6\% | 5\% | 6\% | 12\% | 4\% | 13\% | 1\% |
| Renault | 93 | 31B | 62 | 24 | 70 | 47 | 29 | 7 | 11 | 5 | 4 f | 5 | 0 | 4 | 0 | 5 |
|  | 6\% | 10\% | 5\% | 5\% | 7\% | 6\% | 9\% | 5\% | 9\% | 5\% | 10\% | 7\% | -\% | 10\% | -\% | 14\% |
| Toyota | 84 | 17 | 68 | 29 | 55 | 51 | 19 | 12 | 5 | 6 | 3 | 11b | 2 | * | * | 7 |
|  | 6\% | 5\% | 6\% | 6\% | 5\% | 6\% | 6\% | 9\% | 4\% | 5\% | 7\% | 14\% | 4\% | 1\% | 1\% | 18\% |
| Peugeot | 84 | 20 | 63 | 31 | 52 | 37 | 24 | 5 | 6 | 4 | 4 a | 3 | 5 | 1 | 2 | 6 |
|  | 6\% | 7\% | 5\% | 7\% | 5\% | 4\% | 8\% | 3\% | 5\% | 3\% | 11\% | 4\% | 9\% | 3\% | 5\% | 16\% |
| BMW | 67 | 7 | 60 | 15 | 51 | 30 | 17 | 5 | 5 | 5 | 1 | 6 | 0 | 2 | 0 | 0 |
|  | 4\% | 2\% | 5\% | 3\% | 5\% | 4\% | 5\% | 4\% | 4\% | 4\% | 2\% | 8\% | -\% | 4\% | -\% | -\% |
| Nissan | 63 | 12 | 50 | 17 | 46 | 37 | 8 | 8 | 4 | 2 | 2 | 3 | 4 | 0 | 5 | 0 |
|  | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% | 3\% | 6\% | 3\% | 1\% | 5\% | 4\% | 8\% | -\% | 14\% | -\% |
| Audi | 60 | 4 | 56a | 22 | 39 | 37 | 8 | 8 | 3 | 6 | 2 | 2 | 3 | * | 0 | 0 |
|  | 4\% | 1\% | 5\% | 5\% | 4\% | 4\% | 2\% | 6\% | 2\% | 5\% | 6\% | 2\% | 6\% | 1\% | -\% | -\% |
| Citroen | 54 | 8 | 44 | 12 | 42 | 29 | 12 | 5 | 6 | 1 | * | 5 c | 5 c | 4 | * | 0 |
|  | 4\% | 3\% | 4\% | 2\% | 4\% | 3\% | 4\% | 4\% | 5\% | 1\% | 1\% | 7\% | 8\% | 10\% | 1\% | -\% |
| Fiat | 52 | 20B | 32 | 21 | 31 | 38 | 5 | 11 | 5 | 7 | * | 2 | 3 | * | 0 | * |
|  | 3\% | 6\% | 3\% | 5\% | 3\% | 4\% | 2\% | 8\% | 4\% | 6\% | 1\% | 2\% | 6\% | 1\% | -\% | 1\% |
| Honda | 51 | 7 | 42 | 18 | 33 | 30 | 8 | 2 | 5 | 8 | * | 2 | 2 | 2 | 0 | * |
|  | 3\% | 2\% | 4\% | 4\% | 3\% | 4\% | 3\% | 2\% | 4\% | 7\% | 1\% | 2\% | 3\% | 4\% | -\% | 1\% |
| Mercedes-Benz | 41 | 5 | 36 | 10 | 31 | 24 | 4 | 2 | 4 | 5 | 1 | 3 | 2 | * | * | 2 |
|  | 3\% | 2\% | 3\% | 2\% | 3\% | 3\% | 1\% | 1\% | 3\% | 4\% | 1\% | 4\% | 3\% | 1\% | 1\% | 4\% |
| Mazda | 30 | 6 | 24 | 4 | 26 | 17 | 6 | 4 | * | 2 | 1 | 2 | 2 | 1 | 0 | 2 |
|  | 2\% | 2\% | 2\% | 1\% | 3\% | 2\% | 2\% | 3\% | *\% | 2\% | 2\% | 2\% | 3\% | 2\% | -\% | 4\% |
| Skoda | 26 | 6 | 20 | 5 | 21 | 15 | 3 | 3 | 2 | 6 |  | 1 | 1 | 0 | 0 | 0 |
|  | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% | 1\% | 2\% | 2\% | 5\% | 1\% | 1\% | 1\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 10 (continuation)
A2. Can you tell me the make of the vehicle?
Base: All


Table 10 (continuation)
A2. Can you tell me the make of the vehicle?
Base: All

|  | Total | Vehicle written off |  | Personal injury |  | Insurance channel |  |  |  |  | Insurance Company |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | rance co <br> (a) | Broker <br> (b) | Admiral <br> (a) | Direct <br> Line <br> (b) | Aviva (c) | Axa <br> (d) | $\begin{aligned} & \text { LV } \\ & (\mathrm{e}) \end{aligned}$ | $\begin{aligned} & \text { Chur } \\ & \text { chill } \\ & \text { (f) } \end{aligned}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga <br> (i) | $\begin{array}{r} \text { Has } \\ \text { tings } \\ (\mathrm{j}) \end{array}$ |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Chrysler | 5 | 2 | 4 | 2 | 2 | 3 | * | 0 | 2 | 2 | 0 | * | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | 1\% | -\% | 1\% | -\% | -\% | -\% | -\% |
| Daihatsu | 5 | 5B | 0 | 3 | 2 | 3 | 2 | 2 | 2 | * | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | 2\% | -\% | 1\% | *\% | *\% | *\% | 1\% | 1\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Porsche | 3 | * | 3 | * | 3 | 3 | 0 | 2 | 0 | 0 | * | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | -\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% |
| Proton | 3 | 2 | 2 | 0 | 3 | 3 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | 3\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Subaru | 3 | 0 | 3 | 0 | 3 | 2 | * | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Jeep | 2 | * | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | 2\% | -\% | -\% | -\% | -\% |
| Chevrolet | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Other | 3 | * | 2 | 0 | 3 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Don't know | 16 | 2 | 14 | 4 | 12 | 5 | 5 | 0 | 1 | * | 2 Ac | 0 | 0 | 0 | 2 | 2 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | -\% | 1\% | *\% | 5\% | -\% | -\% | -\% | 6\% | 4\% |
| Refused | 23 | 6 | 17 | 12 | 11 | 6 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 2\% | 2\% | 1\% | 3\% | 1\% | 1\% | -\% | 1\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 10 (continuation)
A2. Can you tell me the make of the vehicle?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Ford | 258 | 142 | 96 | 14 | 50 | 104 | 61 | 25 | 18 | 89 | 82 | 44 | 6 | 195 | 59 |
|  | 17\% | 16\% | 18\% | 18\% | 15\% | 18\% | 16\% | 17\% | 24\% | 17\% | 18\% | 14\% | 14\% | 16\% | 20\% |
| Vauxhall | 163 | 111b | 42 | 10 | 24 | 79a | 37 | 16 | 7 | 62 | 45 | 36 | 8 | 133 | 30 |
|  | 11\% | 13\% | 8\% | 13\% | 7\% | 14\% | 10\% | 11\% | 10\% | 12\% | 10\% | 12\% | 19\% | 11\% | 10\% |
| Volkswagen | 120 | 71 | 45 | 2 | 24 | 41 | 37 | 9 | 6 | 46 | 38 | 25 | 4 | 103 | 16 |
|  | 8\% | 8\% | 9\% | 3\% | 8\% | 7\% | 10\% | 6\% | 9\% | 9\% | 8\% | 8\% | 8\% | 9\% | 6\% |
| Renault | 93 | 50 | 40 | 3 | 16 | 34 | 32 | 9 | 2 | 32 | 36 | 16 | 4 | 77 | 16 |
|  | 6\% | 6\% | 8\% | 4\% | 5\% | 6\% | 9\% | 6\% | 3\% | 6\% | 8\% | 5\% | 9\% | 6\% | 6\% |
| Toyota | 84 | 46 | 35 | 3 | 22 | 34 | 16 | 8 | 3 | 24 | 33 | 18 | 2 | 63 | 21 |
|  | 6\% | 5\% | 7\% | 4\% | 7\% | 6\% | 4\% | 6\% | 5\% | 4\% | 7\% | 6\% | 5\% | 5\% | 7\% |
| Peugeot | 84 | 44 | 29 | 6 | 20 | 32 | 21 | 5 | 5 | 35 | 29 | 12 | 3 | 71 | 13 |
|  | 6\% | 5\% | 6\% | 9\% | 6\% | 6\% | 6\% | 3\% | 6\% | 7\% | 6\% | 4\% | 7\% | 6\% | 4\% |
| BMW | 67 | 37 | 23 | 6 | 17 | 23 | 17 | 8 | 2 | 22 | 19 | 21 | * | 54 | 9 |
|  | 4\% | 4\% | 4\% | 8\% | 5\% | 4\% | 4\% | 5\% | 2\% | 4\% | 4\% | 7\% | 1\% | 5\% | 3\% |
| Nissan | 63 | 45 | 15 | 3 | 16 | 30 | 14 | 2 | 2 | 32 | 14 | 12 | 0 | 52 | 11 |
|  | 4\% | 5\% | 3\% | 4\% | 5\% | 5\% | 4\% | 1\% | 3\% | 6\% | 3\% | 4\% | -\% | 4\% | 4\% |
| Audi | 60 | 30 | 23 | 3 | 14 | 21 | 16 | 9 | * | 17 | 24 | 15 | 0 | 51 | 9 |
|  | 4\% | 3\% | 4\% | 3\% | 4\% | 4\% | 4\% | 6\% | 1\% | 3\% | 5\% | 5\% | -\% | 4\% | 3\% |
| Citroen | 54 | 31 | 19 | * | 7 | 21 | 18 | 3 | 4 | 18 | 16 | 10 | 2 | 43 | 9 |
|  | 4\% | 4\% | 4\% | *\% | 2\% | 4\% | 5\% | 2\% | 5\% | 3\% | 4\% | 3\% | 4\% | 4\% | 3\% |
| Fiat | 52 | 30 | 19 | 3 | 17 | 14 | 9 | 10bc | 3 | 17 | 14 | 9 | 2 | 36 | 16 |
|  | 3\% | 3\% | 4\% | 4\% | 5\% | 2\% | 2\% | 7\% | 4\% | 3\% | 3\% | 3\% | 4\% | 3\% | 5\% |
| Honda | 51 | 28 | 21 | 2 | 13 | 16 | 16 | 4 | * | 16 | 15 | 10 | 1 | 35 | 14 |
|  | 3\% | 3\% | 4\% | 3\% | 4\% | 3\% | 4\% | 3\% | 1\% | 3\% | 3\% | 3\% | 1\% | 3\% | 5\% |
| Mercedes-Benz | 41 | 22 | 13 | 4 | 13 | 14 | 10 | 4 | 1 | 14 | 12 | 9 | 2 | 29 | 12 |
|  | 3\% | 2\% | 3\% | 6\% | 4\% | 2\% | 3\% | 2\% | 1\% | 3\% | 3\% | 3\% | 4\% | 2\% | 4\% |
| Mazda | 30 | 17 | 12 | * | 4 | 9 | 9 | 4 | 3 | 10 | 8 | 10 | 2 | 26 | 4 |
|  | 2\% | 2\% | 2\% | 1\% | 1\% | 2\% | 2\% | 3\% | 4\% | 2\% | 2\% | 3\% | 4\% | 2\% | 1\% |
| Skoda | 26 | 16 | 5 | 2 | 4 | 16 | 4 | 2 | 0 | 14 | 6 | 6 | 0 | 24 | 2 |
|  | 2\% | 2\% | 1\% | 2\% | 1\% | 3\% | 1\% | 1\% | -\% | 3\% | 1\% | 2\% | -\% | 2\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 10 (continuation)
A2. Can you tell me the make of the vehicle?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | other (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Hyundai | 23 | 13 | 9 | 2 | 4 | 8 | 7 | 4 | * | 10 | 6 | 6 | 0 | 23b | 0 |
|  | 2\% | 1\% | 2\% | 2\% | 1\% | 1\% | 2\% | 3\% | *\% | 2\% | 1\% | 2\% | -\% | 2\% | -\% |
| Suzuki | 18 | 12 | 5 | 1 | 7 c | 7 | 1 | 2 | 2 c | 4 | 6 | 5 | 0 | 14 | 5 |
|  | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | *\% | 1\% | 2\% | 1\% | 1\% | 2\% | -\% | 1\% | 2\% |
| Jaguar | 18 | 10 | 6 | 2 | 3 | 6 | 4 | 2 | 3 | 5 | 4 | 7 | * | 14 | 4 |
|  | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 4\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% |
| Volvo | 18 | 10 | 6 | 2 | 3 | 9 | 1 | 5 c | 0 | 7 | 2 | 6 | 2 b | 13 | 5 |
|  | 1\% | 1\% | 1\% | 2\% | 1\% | 2\% | *\% | 3\% | -\% | 1\% | *\% | 2\% | 4\% | 1\% | 2\% |
| Kia | 13 | 10 | 3 | * | * | 9 | 2 | 2 | 0 | 3 | 3 | 4 | 0 | 7 | 5 |
|  | 1\% | 1\% | 1\% | *\% | *\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | -\% | 1\% | 2\% |
| Saab | 13 | 8 | 5 | * | $5 b$ | 1 | 4 | * | 3B | 1 | 5 | 3 | 3 ABC | 11 | 2 |
|  | 1\% | 1\% | 1\% | *\% | 2\% | *\% | 1\% | *\% | 4\% | *\% | 1\% | 1\% | 7\% | 1\% | 1\% |
| Seat | 12 | 8 | 4 | 0 | * | 6 | 5 | 2 | 0 | 5 | 4 | 3 | 0 | 12 | 0 |
|  | 1\% | 1\% | 1\% | -\% | *\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | -\% | 1\% | -\% |
| Mini | 12 | 4 | 3 | 3 AB | 5 | 4 | 2 | 2 | 0 | 3 | 3 | 3 | 0 | 9 | 4 |
|  | 1\% | *\% | 1\% | 4\% | 2\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% |
| Rover | 12 | 6 | 6 | * | 4 | 4 | * | 4 c | 0 | 4 | 4 | * | 0 | 9 | 3 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | *\% | 3\% | -\% | 1\% | 1\% | *\% | -\% | 1\% | 1\% |
| Land Rover | 11 | 6 | 5 | * | 5 | 3 | 3 | * | 0 | 2 | 5 | 1 | 2 ac | 10 | 2 |
|  | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | *\% | -\% | *\% | 1\% | *\% | 4\% | 1\% | 1\% |
| Alfa Romeo | 11 | 6 | 5 | 0 | 3 | 3 | 4 | * | 0 | 4 | 6 | 0 | 2 C | 10 | 2 |
|  | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | *\% | -\% | 1\% | 1\% | -\% | 4\% | 1\% | 1\% |
| Smart | 10 | 6 | 3 | 0 | 3 | 5 | 2 | 0 | 0 | 6 | * | 3 | 0 | 10 | 0 |
|  | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | *\% | -\% | -\% | 1\% | *\% | 1\% | -\% | 1\% | -\% |
| MG | 7 | 3 | 3 | * | * | 2 | 3 | 2 | 0 | 5 | 2 | 1 | 0 | 5 | 2 |
|  | *\% | *\% | 1\% | *\% | *\% | *\% | 1\% | 1\% | -\% | 1\% | *\% | *\% | -\% | *\% | 1\% |
| Mitsubishi | 6 | 5 | 1 | 0 | 2 | 2 | 2 | 1 | 0 | 0 | * | 4 ab | 0 | 4 | 2 |
|  | *\% | 1\% | *\% | -\% | *\% | *\% | 1\% | *\% | -\% | -\% | *\% | 1\% | -\% | *\% | 1\% |
| Lexus | 6 | 4 | 2 | 0 | 2 | 1 | 4 | 0 | 0 | 2 | 2 | * | 0 | 4 | 2 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | 1\% | -\% | -\% | *\% | *\% | *\% | -\% | *\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 10 (continuation)
A2. Can you tell me the make of the vehicle?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Chrysler | 5 | 2 | 3 | 0 | 0 | 2 | 4 | 0 | 0 | 2 | 4 | 0 | 0 | 5 | * |
|  | *\% | *\% | 1\% | -\% | -\% | *\% | 1\% | -\% | -\% | *\% | 1\% | -\% | -\% | *\% | *\% |
| Daihatsu | 5 | 2 | 3 | 0 | 0 | 2 | 0 | 2 | 2 ac | 3 | 2 | 0 | 0 | 5 | 0 |
|  | *\% | *\% | 1\% | -\% | -\% | *\% | -\% | 1\% | 2\% | 1\% | *\% | -\% | -\% | *\% | -\% |
| Porsche | 3 | * | 2 | 2A | 2 | 0 | 0 | 2 b | * | * | 0 | 2 | 0 | 2 | 2 |
|  | *\% | *\% | *\% | 2\% | *\% | -\% | -\% | 1\% | *\% | *\% | -\% | *\% | -\% | *\% | 1\% |
| Proton | 3 | 3 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 2 |
|  | *\% | *\% | -\% | -\% | -\% | 1\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | 1\% |
| Subaru | 3 | 3 | * | 0 | 2 | 1 | 0 | 0 | 0 | * | 1 | 0 | 0 | * | 3 a |
|  | *\% | *\% | *\% | -\% | 1\% | *\% | -\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | 1\% |
| Jeep | 2 | 2 | * | 0 | 2 | 0 | * | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2 a |
|  | *\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | 1\% |
| Chevrolet | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | *\% | -\% |
| Other | 3 | 3 | 0 | 0 | 0 | 1 | 0 | 0 | 2 abc | 1 | 0 | 2 | 0 | 2 | * |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | 2\% | *\% | -\% | *\% | -\% | *\% | *\% |
| Don't know | 16 | 11 | 3 | 2 | * | 8 | 3 | 2 | 2 a | 6 | 6 | 3 | 0 | 13 | 3 |
|  | 1\% | 1\% | 1\% | 2\% | *\% | 1\% | 1\% | 1\% | 3\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% |
| Refused | 23 | 17 | 5 | 0 | 10 | 6 | 3 | 2 | 3 | 9 | 2 | 5 | 2 b | 14 | 9 a |
|  | 2\% | 2\% | 1\% | -\% | 3\% | 1\% | 1\% | 1\% | 4\% | 2\% | *\% | 2\% | 4\% | 1\% | 3\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 10 (continuation)
A2. Can you tell me the make of the vehicle?
Base: All
AF insurer handled claim \& willing to take part in repair inspection

| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| Ford | 258 | 26 | 146 | 21 | 155 | 28 | 41 | 130 | 23 | 49 | 209 |
|  | 17\% | 17\% | 17\% | 17\% | 17\% | 18\% | 20\% | 16\% | 14\% | 18\% | 17\% |
| Vauxhall | 163 | 14 | 90 | 15 | 101 | 13 | 17 | 102 | 14 | 21 | 143 |
|  | 11\% | 9\% | 10\% | 11\% | 11\% | 8\% | 8\% | 13\% | 8\% | 8\% | 12\% |
| Volkswagen | 120 | 21b | 68 | 11 | 84 | 13 | 8 | 72 | 23A | 23 | 97 |
|  | 8\% | 14\% | 8\% | 8\% | 9\% | 8\% | 4\% | 9\% | 14\% | 8\% | 8\% |
| Renault | 93 | 4 | 46 | 11 | 43 | 14 | 18 | 49 | 10 | 13 | 81 |
|  | 6\% | 3\% | 5\% | 9\% | 5\% | 9\% | 9\% | 6\% | 6\% | 5\% | 7\% |
| Toyota | 84 | 10 | 51 | 5 | 56 | 5 | 6 | 47 | 11 | 22 | 62 |
|  | 6\% | 7\% | 6\% | 4\% | 6\% | 3\% | 3\% | 6\% | 6\% | 8\% | 5\% |
| Peugeot | 84 | 9 | 42 | 9 | 42 | 12 | 12 | 55c | 4 | 14 | 70 |
|  | 6\% | 6\% | 5\% | 7\% | 5\% | 7\% | 6\% | 7\% | 2\% | 5\% | 6\% |
| BMW | 67 | 7 | 49 | 4 | 49 | 7 | 9 | 38 | 7 | 14 | 53 |
|  | 4\% | 4\% | 6\% | 3\% | 5\% | 4\% | 4\% | 5\% | 4\% | 5\% | 4\% |
| Nissan | 63 | 10 | 36 | 2 | 44 | 3 | 6 | 38 | 8 | 9 | 55 |
|  | 4\% | 7\% | 4\% | 2\% | 5\% | 2\% | 3\% | 5\% | 5\% | 3\% | 4\% |
| Audi | 60 | 8 | 42 | 4 | 45 | 7 | 8 | 37 | 6 | 14 | 46 |
|  | 4\% | 5\% | 5\% | 3\% | 5\% | 4\% | 4\% | 5\% | 3\% | 5\% | 4\% |
| Citroen | 54 | 4 | 38 | 3 | 35 | 7 | 6 | 26 | 10 | 11 | 42 |
|  | 4\% | 2\% | 4\% | 2\% | 4\% | 5\% | 3\% | 3\% | 6\% | 4\% | 3\% |
| Fiat | 52 | 5 | 24 | 4 | 28 | 4 | 9 | 25 | 2 | 7 | 46 |
|  | 3\% | 3\% | 3\% | 3\% | 3\% | 3\% | 5\% | 3\% | 1\% | 3\% | 4\% |
| Honda | 51 | 4 | 30 | 6 | 32 | 6 | 3 | 21 | 11ab | 14 | 37 |
|  | 3\% | 3\% | 3\% | 5\% | 3\% | 4\% | 1\% | 3\% | 6\% | 5\% | 3\% |
| Mercedes-Benz | 41 | 4 | 24 | 7 | 30 | 6 | 6 | 21 | 2 | 6 | 35 |
|  | 3\% | 2\% | 3\% | 5\% | 3\% | 4\% | 3\% | 3\% | 1\% | 2\% | 3\% |
| Mazda | 30 | 4 | 16 | 2 | 20 | 2 | 4 | 15 | 7 | 7 | 22 |
|  | 2\% | 3\% | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% | 4\% | 3\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 10 (continuation)
A2. Can you tell me the make of the vehicle?
Base: All
AF insurer handled claim \& willing to take part in repair inspection



## Replacement met needs

IISPe





$\begin{array}{ll} & 13 \\ 2 \% & 1 \%\end{array}$





1\% $\quad 15$



$$
\begin{array}{ll}
\text { Yes No } \\
\text { (a) }
\end{array}
$$

$$
\begin{array}{lc}
3 & 11 \\
1 \% & 1 \%
\end{array}
$$

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 10 (continuation)
A2. Can you tell me the make of the vehicle?
Base: All

|  | Total | Condition <br> Better <br> (a) | post repair |  | Worth post repair |  | Replacement met needs Exc |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Same (b) | Worse (c) | Same (b) | Less (c) | eeded (a) | Met <br> (b) | $\begin{array}{r} \text { Below } \\ \text { (c) } \end{array}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| Mitsubishi | 6 | 0 | 4 | * | 4 | * | 2 | 2 | * | 1 | 5 |
|  | *\% | -\% | *\% | *\% | *\% | *\% | 1\% | *\% | *\% | *\% | *\% |
| Lexus | 6 | 2 | 3 | 2 | 4 | 2 | * | 1 | 3B | * | 5 |
|  | *\% | 1\% | *\% | 1\% | *\% | 1\% | *\% | *\% | 2\% | *\% | *\% |
| Chrysler | 5 | 2 | 2 | 0 | 4 | 0 | 3b | 2 | 0 | 2 | 4 |
|  | *\% | 1\% | *\% | -\% | *\% | -\% | 2\% | *\% | -\% | 1\% | *\% |
| Daihatsu | 5 | 0 | 0 | 0 | 0 | 0 | 2 | 3 | 0 | 0 | 5 |
|  | *\% | -\% | -\% | -\% | -\% | -\% | 1\% | *\% | -\% | -\% | *\% |
| Porsche | 3 | 0 | 3 | 0 | 3 | 0 | 0 | 2 | 0 | 2 | 2 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | 1\% | *\% |
| Proton | 3 | 0 | 0 | 2B | 2 | 0 | 2b | 0 | 0 | 0 | 3 |
|  | *\% | -\% | -\% | 1\% | *\% | -\% | 1\% | -\% | -\% | -\% | *\% |
| Subaru | 3 | * | 3 | 0 | 3 | 0 | 0 | * | 0 | 0 | 3 |
|  | *\% | *\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% |
| Jeep | 2 | 0 | 2 | 0 | 0 | 2B | 0 | 0 | 0 | 0 | 2 |
|  | *\% | -\% | *\% | -\% | -\% | 1\% | -\% | -\% | -\% | -\% | *\% |
| Chevrolet | 2 | 0 | 0 | 2B | 2 | 0 | 0 | 0 | 2b | 0 | 2 |
|  | *\% | -\% | -\% | 1\% | *\% | -\% | -\% | -\% | 1\% | -\% | *\% |
| Other | 3 | 0 | * | 2b | * | 2 b | * | 2 | 0 | 0 | 3 |
|  | *\% | -\% | *\% | 1\% | *\% | 1\% | *\% | *\% | -\% | -\% | *\% |
| Don't know | 16 | 3 | 11 | 0 | 12 | 2 | * | 11 | 2 | 2 | 14 |
|  | 1\% | 2\% | 1\% | -\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% |
| Refused | 23 | 5 | 11 | 2 | 12 | 5 | 2 | 8 | 3 | 5 | 19 |
|  | 2\% | 3\% | 1\% | 1\% | 1\% | 3\% | 1\% | 1\% | 2\% | 2\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 11
A3. What type of vehicle was it?
Base: All

|  | GenderMale Female |  |  | Age |  |  | SocialABC1GradeC2DE |  | Country |  |  |  | Wal <br> (e) | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{gathered} \text { UK } \\ \text { (a) } \end{gathered}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) |  |  | Urban (a) | Rural <br> (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| A hatchback | 819 | 408 | 411A | 243BC | 319 | 256 | 495 | 288 | 819 | 732 | 694 | 65 | 38 | 21 | 621 | 196 |
|  | 55\% | 46\% | 67\% | 65\% | 51\% | 52\% | 56\% | 52\% | 55\% | 55\% | 55\% | 54\% | 51\% | 48\% | 56\% | 52\% |
| A saloon | 224 | 153B | 71 | 37 | 92 | 94A | 146 | 74 | 224 | 193 | 177 | 21 | 15abc | 11ABC | 158 | 65 |
|  | 15\% | 17\% | 12\% | 10\% | 15\% | 19\% | 16\% | 13\% | 15\% | 14\% | 14\% | 17\% | 20\% | 23\% | 14\% | 17\% |
| An estate | 129 | 94B | 35 | 13 | 62A | 55A | 76 | 47 | 129 | 114 | 106 | 12 | 7 | 4 | 87 | 42 |
|  | 9\% | 11\% | 6\% | 3\% | 10\% | 11\% | 9\% | 8\% | 9\% | 9\% | 8\% | 10\% | 10\% | 8\% | 8\% | 11\% |
| A People carrier | 88 | 52 | 36 | 12 | 56AC | 20 | 55 | 31 | 88 | 82 | 79 | 4 | 3 | 2 | 68 | 20 |
|  | 6\% | 6\% | 6\% | 3\% | 9\% | 4\% | 6\% | 6\% | 6\% | 6\% | 6\% | 3\% | 4\% | 5\% | 6\% | 5\% |
| A Four-by-Four | 63 | 50B | 14 | 13 | 27 | 23 | 32 | 30 | 63 | 54 | 49 | 8c | 4 | 2 | 38 | 24a |
|  | 4\% | 6\% | 2\% | 3\% | 4\% | 5\% | 4\% | 5\% | 4\% | 4\% | 4\% | 7\% | 6\% | 4\% | 3\% | 6\% |
| A van | 53 | 48B | 5 | 10 | 24 | 18 | 17 | 34A | 53 | 49 | 46 | 2 | 3 | 2 | 45 | 8 |
|  | 4\% | 5\% | 1\% | 3\% | 4\% | 4\% | 2\% | 6\% | 4\% | 4\% | 4\% | 2\% | 4\% | 4\% | 4\% | 2\% |
| Sports / Coupe | 31 | 22 | 10 | 12 | 14 | 6 | 24 | 7 | 31 | 28 | 26 | 2 | 2 | * | 27 | 3 |
|  | 2\% | 2\% | 2\% | 3\% | 2\% | 1\% | 3\% | 1\% | 2\% | 2\% | 2\% | 2\% | 3\% | 1\% | 2\% | 1\% |
| Convertible | 24 | 16 | 7 | 7 | 7 | 9 | 21b | 2 | 24 | 21 | 20 | 2 | 1 | 1 | 20 | 4 |
|  | 2\% | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% | *\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% |
| Don't know | 44 | 23 | 21 | 16c | 21 | 7 | 17 | 25a | 44 | 38 | 37 | 4 | 1 | 2 e | 37 | 7 |
|  | 3\% | 3\% | 3\% | 4\% | 3\% | 2\% | 2\% | 5\% | 3\% | 3\% | 3\% | 3\% | 1\% | 5\% | 3\% | 2\% |
| Refused | 25 | 23B | 2 | 12c | 9 | 3 | 8 | 14a | 25 | 25de | 25 de | 0 | 0 | 0 | 17 | 8 |
|  | 2\% | 3\% | *\% | 3\% | 1\% | 1\% | 1\% | 3\% | 2\% | 2\% | 2\% | -\% | -\% | -\% | 2\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 11 (continuation)
A3. What type of vehicle was it?
Base: All

|  |  | Years - MI |  | Miles per annum |  | Past |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | High (a) | Low <br> (b) | High <br> (a) | Low <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | No (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| A hatchback | 819 | 461 | 347A | 387 | 396 | 296 | 523 | 78 | 738a | 616 | 119 | 274 | 429 | 291 | 330 | 190 |
|  | 55\% | 49\% | 63\% | 52\% | 57\% | 52\% | 56\% | 45\% | 56\% | 54\% | 53\% | 56\% | 53\% | 53\% | 54\% | 58\% |
| A saloon | 224 | 160B | 63 | 108 | 108 | 84 | 140 | 37b | 186 | 177 | 34 | 76 | 123 | 71 | 104 | 47 |
|  | 15\% | 17\% | 11\% | 15\% | 15\% | 15\% | 15\% | 21\% | 14\% | 15\% | 15\% | 15\% | 15\% | 13\% | 17\% | 15\% |
| An estate | 129 | 102B | 26 | 74 | 53 | 57 | 72 | 12 | 117 | 99 | 14 | 52 | 60 | 67BC | - 38 | 23 |
|  | 9\% | 11\% | 5\% | 10\% | 8\% | 10\% | 8\% | 7\% | 9\% | 9\% | 6\% | 11\% | 7\% | 12\% | 6\% | 7\% |
| A People carrier | 88 | 69B | 19 | 56b | 31 | 34 | 54 | 5 | 83 | 69 | 18 | 18 | 61a | 34 | 34 | 17 |
|  | 6\% | 7\% | 3\% | 8\% | 4\% | 6\% | 6\% | 3\% | 6\% | 6\% | 8\% | 4\% | 8\% | 6\% | 6\% | 5\% |
| A Four-by-Four | 63 | 48 | 15 | 36 | 24 | 26 | 37 | 12 | 51 | 54 | 7 | 16 | 39 | 33 | 21 | 9 |
|  | 4\% | 5\% | 3\% | 5\% | 3\% | 5\% | 4\% | 7\% | 4\% | 5\% | 3\% | 3\% | 5\% | 6\% | 3\% | 3\% |
| A van | 53 | 37 | 15 | 30 | 21 | 21 | 32 | 6 | 46 | 38 | 11 | 17 | 32 | 17 | 24 | 12 |
|  | 4\% | 4\% | 3\% | 4\% | 3\% | 4\% | 3\% | 4\% | 3\% | 3\% | 5\% | 3\% | 4\% | 3\% | 4\% | 4\% |
| Sports / Coupe | 31 | 15 | 16 | 15 | 14 | 14 | 18 | 7 | 24 | 20 | 9 | 8 | 20 | 14 | 13 | 2 |
|  | 2\% | 2\% | 3\% | 2\% | 2\% | 2\% | 2\% | 4\% | 2\% | 2\% | 4\% | 2\% | 2\% | 3\% | 2\% | 1\% |
| Convertible | 24 | 15 | 9 | 6 | 18a | 10 | 13 | 2 | 22 | 22 | 2 | 5 | 19 | 10 | 10 | 3 |
|  | 2\% | 2\% | 2\% | 1\% | 3\% | 2\% | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 2\% | 2\% | 2\% | 1\% |
| Don't know | 44 | 17 | 27A | 18 | 19 | 12 | 32 | 5 | 39 | 33 | 7 | 13 | 20 | 13 | 19 | 10 |
|  | 3\% | 2\% | 5\% | 2\% | 3\% | 2\% | 3\% | 3\% | 3\% | 3\% | 3\% | 3\% | 2\% | 2\% | 3\% | 3\% |
| Refused | 25 | 9 | 15a | 9 | 15 | 14 | 11 | 8B | 17 | 15 | 5 | 14 | 9 | 0 | 12A | 12A |
|  | 2\% | 1\% | 3\% | 1\% | 2\% | 2\% | 1\% | 4\% | 1\% | 1\% | 2\% | 3\% | 1\% | -\% | 2\% | 4\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 11 (continuation)
A3. What type of vehicle was it?
Base: All

|  |  | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Direct |  | Insurance Company |  |  |  | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga (i) | Hastings (j) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  |  |  |  | Chur |  |  |  |
|  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | co <br> (a) | Broker <br> (b) | Admiral <br> (a) | Line (b) |  |  |  | Aviva (c) | Axa (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \\ (f) \end{array}$ |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| A hatchback | 819 | 171 | 642 | 264 | 555 | 483 | 179 | 90 | 81 | 62 | 25 | 40 | 31 | 22 | 15 | 27 |
|  | 55\% | 55\% | 54\% | 56\% | 54\% | 57\% | 57\% | 65\% | 61\% | 54\% | 67\% | 50\% | 56\% | 59\% | 45\% | 71\% |
| A saloon | 224 | 57 | 167 | 64 | 160 | 120 | 53 | 21 | 15 | 15 | 6 | 12 | 6 | 3 | 9 | 6 |
|  | 15\% | 18\% | 14\% | 14\% | 16\% | 14\% | 17\% | 15\% | 11\% | 13\% | 15\% | 14\% | 11\% | 7\% | 29\% | 15\% |
| An estate | 129 | 20 | 110 | 29 | 101a | 66 | 38a | 5 | 9 | 12 | 2 | 9 | 10A | 2 | 4 | 4 |
|  | 9\% | 6\% | 9\% | 6\% | 10\% | 8\% | 12\% | 4\% | 7\% | 10\% | 4\% | 11\% | 18\% | 5\% | 11\% | 9\% |
| A People carrier | 88 | 15 | 73 | 34 | 52 | 45 | 18 | 3 | 7 | 5 | 3 | 8 a | 5 | 4 | 2 | 2 |
|  | 6\% | 5\% | 6\% | 7\% | 5\% | 5\% | 6\% | 2\% | 6\% | 5\% | 7\% | 10\% | 8\% | 10\% | 6\% | 5\% |
| A Four-by-Four | 63 | 4 | 59a | 14 | 50 | 44b | 4 | 3 | 5 | 7 | 1 | 5 | 2 | 0 | 0 | 0 |
|  | 4\% | 1\% | 5\% | 3\% | 5\% | 5\% | 1\% | 2\% | 3\% | 6\% | 2\% | 7\% | 3\% | -\% | -\% | -\% |
| A van | 53 | 12 | 38 | 23 | 30 | 17 | 7 | 0 | 5 | 5 a | * | 0 | 2 | 0 | 2 | 0 |
|  | 4\% | 4\% | 3\% | 5\% | 3\% | 2\% | 2\% | -\% | 4\% | 5\% | 1\% | -\% | 3\% | -\% | 5\% | -\% |
| Sports / Coupe | 31 | 3 | 27 | 5 | 26 | 25b | 1 | 7 | 5 | 3 | * | 2 | 0 | * | 0 | 0 |
|  | 2\% | 1\% | 2\% | 1\% | 3\% | 3\% | *\% | 5\% | 4\% | 2\% | 1\% | 2\% | -\% | 1\% | -\% | -\% |
| Convertible | 24 | 2 | 22 | 4 | 20 | 17 | 2 | 4 | 3 | 2 | * | 2 | 0 | 2 | 0 | 0 |
|  | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% | 1\% | 3\% | 2\% | 1\% | 1\% | 2\% | -\% | 6\% | -\% | -\% |
| Don't know | 44 | 12 | 32 | 13 | 31 | 19 | 10 | 5 | 2 | 2 | 1 | 3 | * | 5 | 2 | 0 |
|  | 3\% | 4\% | 3\% | 3\% | 3\% | 2\% | 3\% | 4\% | 2\% | 2\% | 2\% | 4\% | 1\% | 12\% | 5\% | -\% |
| Refused | 25 | 14B | 11 | 19B | 6 | 6 | 3 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 2\% | 4\% | 1\% | 4\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 11 (continuation)
A3. What type of vehicle was it?
Base: All

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | AF in surer (b) | Other <br> (c) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| A hatchback | 819 | 479 | 291 | 35 | 173 | 310 | 203 | 89 | 42 | 296 | 250 | 164 | 26 | 657 | 156 |
|  | 55\% | 55\% | 56\% | 47\% | 53\% | 53\% | 55\% | 60\% | 57\% | 55\% | 55\% | 53\% | 58\% | 55\% | 53\% |
| A saloon | 224 | 137 | 70 | 12 | 39 | 96 | 53 | 26 | 10 | 79 | 58 | 59b | 3 | 177 | 47 |
|  | 15\% | 16\% | 13\% | 16\% | 12\% | 17\% | 14\% | 17\% | 13\% | 15\% | 13\% | 19\% | 8\% | 15\% | 16\% |
| An estate | 129 | 76 | 43 | 8 | 22 | 53 | 37 | 13 | 4 | 53 | 47 | 19 | 6 | 107 | 20 |
|  | 9\% | 9\% | 8\% | 10\% | 7\% | 9\% | 10\% | 8\% | 6\% | 10\% | 10\% | 6\% | 14\% | 9\% | 7\% |
| A People carrier | 88 | 43 | 33 | 10a | 19 | 38 | 27 | 4 | 1 | 37 | 29 | 19 | 2 | 78 | 10 |
|  | 6\% | 5\% | 6\% | 13\% | 6\% | 7\% | 7\% | 2\% | 1\% | 7\% | 6\% | 6\% | 4\% | 7\% | 3\% |
| A Four-by-Four | 63 | 37 | 25 | 1 | 18 | 24 | 15 | 4 | 2 | 15 | 20 | 21a | 3 | 57 | 6 |
|  | 4\% | 4\% | 5\% | 1\% | 6\% | 4\% | 4\% | 3\% | 3\% | 3\% | 4\% | 7\% | 8\% | 5\% | 2\% |
| A van | 53 | 29 | 20 | 1 | 11 | 13 | 18 | 2 | 8abD | 14 | 17 | 4 | 3 c | 31 | 21A |
|  | 4\% | 3\% | 4\% | 1\% | 3\% | 2\% | 5\% | 1\% | 11\% | 3\% | 4\% | 1\% | 7\% | 3\% | 7\% |
| Sports / Coupe | 31 | 17 | 13 | 2 | 13c | 11 | 4 | 2 | * | 9 | 9 | 7 | 0 | 22 | 7 |
|  | 2\% | 2\% | 2\% | 2\% | 4\% | 2\% | 1\% | 1\% | *\% | 2\% | 2\% | 2\% | -\% | 2\% | 2\% |
| Convertible | 24 | 10 | 10 | 3 a | 13BC | 5 | 2 | 3 | 0 | 3 | 9 | 9 a | 0 | 15 | 9 |
|  | 2\% | 1\% | 2\% | 4\% | 4\% | 1\% | 1\% | 2\% | -\% | 1\% | 2\% | 3\% | -\% | 1\% | 3\% |
| Don't know | 44 | 30 | 10 | 3 | 8 | 23 | 6 | 4 | 4 | 18 | 12 | 7 | 1 | 32 | 11 |
|  | 3\% | 3\% | 2\% | 4\% | 3\% | 4\% | 2\% | 2\% | 5\% | 3\% | 3\% | 2\% | 2\% | 3\% | 4\% |
| Refused | 25 | 15 | 6 | 2 | 8 | 6 | 5 | 3 | 3 | 11 | 5 | 3 | 0 | 14 | 11a |
|  | 2\% | 2\% | 1\% | 2\% | 2\% | 1\% | 1\% | 2\% | 4\% | 2\% | 1\% | 1\% | -\% | 1\% | 4\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 11 (continuation)
A3. What type of vehicle was it?
Base: All

|  |  | Condition post repair |  |  | Worth post repair |  | Replacement met needs |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Better <br> (a) | Same <br> (b) | Worse <br> (c) | Same <br> (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| A hatchback | 819 | 84 | 476 | 72 | 493 | 88 | 123c | 452 | 82 | 147 | 672 |
|  | 55\% | 54\% | 55\% | 56\% | 53\% | 55\% | 60\% | 56\% | 48\% | 54\% | 55\% |
| A saloon | 224 | 18 | 124 | 19 | 135 | 22 | 30 | 132c | 15 | 34 | 190 |
|  | 15\% | 12\% | 14\% | 15\% | 14\% | 14\% | 15\% | 16\% | 9\% | 12\% | 16\% |
| An estate | 129 | 15 | 87 | 8 | 94 | 13 | 7 | 77a | 23A | 24 | 105 |
|  | 9\% | 10\% | 10\% | 6\% | 10\% | 8\% | 4\% | 9\% | 14\% | 9\% | 9\% |
| A People carrier | 88 | 9 | 50 | 12 | 55 | 12 | 10 | 47 | 21aB | 17 | 71 |
|  | 6\% | 6\% | 6\% | 9\% | 6\% | 8\% | 5\% | 6\% | 12\% | 6\% | 6\% |
| A Four-by-Four | 63 | 5 | 46 | 8 | 48 | 11 | 11 | 34 | 12 | 17 | 46 |
|  | 4\% | 4\% | 5\% | 6\% | 5\% | 7\% | 5\% | 4\% | 7\% | 6\% | 4\% |
| A van | 53 | 6 | 27 | 2 | 31 | 4 | 2 | 22 | 7 | 14 | 39 |
|  | 4\% | 4\% | 3\% | 2\% | 3\% | 2\% | 1\% | 3\% | 4\% | 5\% | 3\% |
| Sports / Coupe | 31 | 7 | 18 | 1 | 24 | 2 | 6 | 13 | 3 | 5 | 26 |
|  | 2\% | 4\% | 2\% | *\% | 3\% | 1\% | 3\% | 2\% | 1\% | 2\% | 2\% |
| Convertible | 24 | 3 | 18 | 1 | 21 | 1 | 5 | 8 | 2 | 9 | 15 |
|  | 2\% | 2\% | 2\% | 1\% | 2\% | *\% | 2\% | 1\% | 1\% | 3\% | 1\% |
| Don't know | 44 | 6 | 20 | 2 | 23 | 4 | 10 | 19 | 3 | 4 | 40 |
|  | 3\% | 4\% | 2\% | 2\% | 3\% | 2\% | 5\% | 2\% | 2\% | 2\% | 3\% |
| Refused | 25 | 2 | 6 | 3 | 8 | 3 | 2 | 6 | 3 | 3 | 22 |
|  | 2\% | 1\% | 1\% | 2\% | 1\% | 2\% | 1\% | 1\% | 2\% | 1\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 12

A4. And how many years old was your vehicle at the time of the accident?
Base: All

|  | Gender |  |  |  | Age |  | Social Grade |  | Country |  |  |  | Area |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $17-34$ <br> (a) | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | $\begin{array}{r} \text { C2DE } \\ \text { (b) } \end{array}$ | $\begin{aligned} & \text { UK E } \\ & \text { (a) } \end{aligned}$ | Eng/Wal (b) | Eng <br> (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Urban (a) | Rural (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 0-1 years | 151 | 67 | 84A | 36 | 59 | 56 | 110B | 33 | 151 | 134 | 125 | 14 | 9 | 3 | 104 | 47 |
|  | 10\% | 8\% | 14\% | 10\% | 9\% | 11\% | 12\% | 6\% | 10\% | 10\% | 10\% | 12\% | 12\% | 7\% | 9\% | 13\% |
| 2-3 years | 258 | 154 | 104 | 49 | 109 | 100a | 174b | 78 | 258 | 226 | 216 | 27 bEf | 10 | 6 | 189 | 68 |
|  | 17\% | 17\% | 17\% | 13\% | 17\% | 20\% | 20\% | 14\% | 17\% | 17\% | 17\% | 22\% | 13\% | 13\% | 17\% | 18\% |
| 4-5 years | 226 | 131 | 95 | 53 | 103 | 70 | 134 | 80 | 226 | 199 | 184 | 18 | 16abc | 9 | 163 | 59 |
|  | 15\% | 15\% | 16\% | 14\% | 16\% | 14\% | 15\% | 14\% | 15\% | 15\% | 15\% | 15\% | 21\% | 20\% | 15\% | 16\% |
| 6-7 years | 244 | 166B | 78 | 57 | 114 | 74 | 157 | 84 | 244 | 218 | 208 | 15 | 10 | 11AbcDE | 192 | 52 |
|  | 16\% | 19\% | 13\% | 15\% | 18\% | 15\% | 18\% | 15\% | 16\% | 16\% | 17\% | 12\% | 14\% | 24\% | 17\% | 14\% |
| 8-9 years | 203 | 121 | 83 | 57 | 73 | 74 | 117 | 78 | 203 | 178 | 168 | 20 | 10 | 5 | 148 | 54 |
|  | 14\% | 14\% | 14\% | 15\% | 12\% | 15\% | 13\% | 14\% | 14\% | 13\% | 13\% | 17\% | 14\% | 11\% | 13\% | 14\% |
| 10-15 years | 316 | 204 | 111 | 94c | 131 | 91 | 163 | 142A | 316 | 286 | 270 | 20 | 16 | 10 | 244 | 71 |
|  | 21\% | 23\% | 18\% | 25\% | 21\% | 18\% | 18\% | 26\% | 21\% | 21\% | 21\% | 16\% | 22\% | 22\% | 22\% | 19\% |
| 16+ years | 29 | 22 | 8 | 9 | 12 | 9 | 11 | 15 | 29 | 28 | 26 | * | 2d | * | 23 | 6 |
|  | 2\% | 2\% | 1\% | 2\% | 2\% | 2\% | 1\% | 3\% | 2\% | 2\% | 2\% | *\% | 3\% | 1\% | 2\% | 2\% |
| Don't know | 71 | 23 | 48A | 21 | 30 | 20 | 26 | 41A | 71 | 64 | 62 | 6 | 2 | 1 | 54 | 17 |
|  | 5\% | 3\% | 8\% | 6\% | 5\% | 4\% | 3\% | 7\% | 5\% | 5\% | 5\% | 5\% | 3\% | 2\% | 5\% | 4\% |
| Refused | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 0 | 2 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | *\% |
| Median | 6.0 | 6.0 | 5.0 | 7.0 | 6.0 | 6.0 | 6.0 | 7.0 | 6.0 | 6.0 | 6.0 | 5.0 | 6.0 | 6.0 | 6.0 | 6.0 |
| Mean score | 6.4 | 6.8B | 5.9 | 6.9 | 6.4 | 6.2 | 5.9 | 7.3 A | 6.4 d | 6.5d | 6.5 d | 5.8 | 6.5 | 6.5 | 6.6 | 6.1 |
| Standard deviation | 4.4 | 4.6 | 4.1 | 4.1 | 4.1 | 4.9 | 3.9 | 4.8 | 4.4 | 4.4 | 4.4 | 4.2 | 4.2 | 3.7 | 4.4 | 4.3 |
| Standard error | . 14 | . 18 | . 20 | . 26 | . 19 | . 26 | . 16 | . 25 | . 14 | . 15 | . 16 | . 27 | . 27 | . 28 | . 16 | . 26 |
| Error variance | . 02 | . 03 | . 04 | . 07 | . 04 | . 07 | . 02 | . 06 | . 02 | . 02 | . 03 | . 08 | . 07 | . 08 | . 03 | . 07 |

A4. And how many years old was your vehicle at the time of the accident?
Base: All

|  | Total | Years High (a) | - MI <br> (b) | $\begin{array}{cr}\text { Miles per } & \text { annum } \\ \text { High } & \text { Low } \\ \text { (a) } & \text { (b) }\end{array}$ |  | $\begin{array}{cc} \text { Past } \\ \text { experience } & \text { MI } \\ \text { Yes } & \text { No } \\ \text { (a) } & \text { (b) } \end{array}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| 0-1 years | 151 | 106 | 43 | 84 | 61 | 52 | 99 | 15 | 135 | 117 | 21 | 46 | 83 | 59 | 62 | 28 |
|  | 10\% | 11\% | 8\% | 11\% | 9\% | 9\% | 11\% | 9\% | 10\% | 10\% | 9\% | 9\% | 10\% | 11\% | 10\% | 9\% |
| 2-3 years | 258 | 180b | 74 | 158B | 96 | 110 | 148 | 19 | 239 | 197 | 32 | 69 | 159a | 109c | 104 | 43 |
|  | 17\% | 19\% | 13\% | 21\% | 14\% | 19\% | 16\% | 11\% | 18\% | 17\% | 14\% | 14\% | 20\% | 20\% | 17\% | 13\% |
| 4-5 years | 226 | 141 | 84 | 117 | 103 | 109B | 117 | 16 | 210a | 172 | 30 | 71 | 122 | 99 c | 89 | 38 |
|  | 15\% | 15\% | 15\% | 16\% | 15\% | 19\% | 13\% | 9\% | 16\% | 15\% | 13\% | 14\% | 15\% | 18\% | 15\% | 12\% |
| 6-7 years | 244 | 141 | 97 | 121 | 109 | 85 | 159 | 21 | 223 | 183 | 40 | 79 | 142 | 99 c | 102 | 37 |
|  | 16\% | 15\% | 18\% | 16\% | 16\% | 15\% | 17\% | 12\% | 17\% | 16\% | 18\% | 16\% | 17\% | 18\% | 17\% | 11\% |
| 8-9 years | 203 | 124 | 79 | 94 | 107 | 77 | 127 | 22 | 179 | 156 | 34 | 72 | 101 | 59 | 82 | 60A |
|  | 14\% | 13\% | 14\% | 13\% | 15\% | 14\% | 14\% | 13\% | 13\% | 14\% | 15\% | 15\% | 12\% | 11\% | 14\% | 18\% |
| 10-15 years | 316 | 181 | 133 | 122 | 178A | 107 | 209 | 51b | 264 | 248 | 46 | 124b | 158 | 91 | 128 | 92 Ab |
|  | 21\% | 19\% | 24\% | 16\% | 25\% | 19\% | 22\% | 30\% | 20\% | 22\% | 20\% | 25\% | 19\% | 17\% | 21\% | 28\% |
| 16+ years | 29 | 19 | 10 | 15 | 11 | 10 | 19 | 9B | 20 | 19 | 9 a | 16 | 12 | 6 | 10 | 13ab |
|  | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 5\% | 2\% | 2\% | 4\% | 3\% | 1\% | 1\% | 2\% | 4\% |
| Don't know | 71 | 41 | 30 | 29 | 33 | 17 | 54a | 18B | 53 | 50 | 15 | 16 | 34 | 27 | 29 | 14 |
|  | 5\% | 4\% | 5\% | 4\% | 5\% | 3\% | 6\% | 10\% | 4\% | 4\% | 7\% | 3\% | 4\% | 5\% | 5\% | 4\% |
| Refused | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 2B | 0 | 2 | 0 | 0 | 2 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | 1\% | -\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% |
| Median | 6.0 | 6.0 | 7.0 | 5.0 | 7.0 | 6.0 | 6.0 | 8.0 | 6.0 | 6.0 | 7.0 | 7.0 | 6.0 | 5.0 | 6.0 | 8.0 |
| Mean score | 6.4 | 6.2 | 6.9 a | 5.9 | 7.0A | 6.2 | 6.6 | 8.0B | 6.3 | 6.4 | 7.0 | 7.0 b | 6.2 | 5.8 | 6.4 | 7.5 AB |
| Standard deviation | 4.4 | 4.6 | 4.0 | 4.0 | 4.6 | 4.7 | 4.2 | 5.1 | 4.3 | 4.1 | 4.5 | 4.5 | 4.4 | 4.0 | 4.5 | 4.7 |
| Standard error | . 14 | . 18 | . 20 | . 17 | . 21 | . 23 | . 16 | . 48 | . 14 | . 14 | . 36 | . 24 | . 18 | . 21 | . 22 | . 30 |
| Error variance | . 02 | . 03 | . 04 | . 03 | . 04 | . 05 | . 03 | . 23 | . 02 | . 02 | . 13 | . 06 | . 03 | . 04 | . 05 | . 09 |

Table 12 (continuation)
A4. And how many years old was your vehicle at the time of the accident?
Base: All

|  |  | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  | Admiral <br> (a) | Direct <br> Line <br> (b) |  |  | Aviva <br> (c) | Axa <br> (d) | $\begin{aligned} & \text { LV } \\ & (\mathrm{e}) \end{aligned}$ | $\begin{aligned} & \text { Chur } \\ & \text { chill } \\ & \text { (f) } \end{aligned}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga (i) | Has tings <br> (j) |
|  |  | Yes <br> (a) |  |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  |  |  |  |  |  | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker <br> (b) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| 0-1 years | 151 | 9 | 137A | 54 | 97 | 90 | 27 | 14 | 11 | 15 | 4 | 9 | 2 | * | 3 | 4 |
|  | 10\% | 3\% | 12\% | 12\% | 9\% | 11\% | 8\% | 10\% | 8\% | 14\% | 9\% | 11\% | 4\% | 1\% | 10\% | 10\% |
| 2-3 years | 258 | 5 | 253A | 77 | 181 | 141 | 57 | 14 | 23 | 19 | 7 | 13 | 13a | 14 | 11 | 5 |
|  | 17\% | 2\% | 21\% | 16\% | 18\% | 17\% | 18\% | 10\% | 18\% | 17\% | 19\% | 16\% | 24\% | 39\% | 34\% | 14\% |
| 4-5 years | 226 | 17 | 208A | 54 | 171a | 139 | 51 | 21 | 27 | 18 | 6 | 18 | 7 | 1 | 2 | 10 |
|  | 15\% | 6\% | 18\% | 11\% | 17\% | 16\% | 16\% | 15\% | 21\% | 16\% | 15\% | 22\% | 14\% | 4\% | 7\% | 27\% |
| 6-7 years | 244 | 44 | 198 | 62 | 182 | 133 | 44 | 26 | 16 | 20 | 7 | 13 | 6 | 9 | 3 | 5 |
|  | 16\% | 14\% | 17\% | 13\% | 18\% | 16\% | 14\% | 18\% | 12\% | 18\% | 18\% | 16\% | 10\% | 25\% | 10\% | 13\% |
| 8-9 years | 203 | 61B | 143 | 75 | 129 | 129 | 40 | 24 | 20 | 10 | 5 | 13 | 10 | 5 | 5 | 6 |
|  | 14\% | 20\% | 12\% | 16\% | 12\% | 15\% | 13\% | 17\% | 15\% | 8\% | 14\% | 16\% | 18\% | 14\% | 17\% | 16\% |
| 10-15 years | 316 | 134B | 179 | 102 | 214 | 161 | 81a | 33 | 23 | 25 | 8 | 16 | 11 | 6 | 4 | 7 |
|  | 21\% | 43\% | 15\% | 22\% | 21\% | 19\% | 26\% | 23\% | 17\% | 22\% | 21\% | 19\% | 21\% | 17\% | 12\% | 18\% |
| 16+ years | 29 | 16B | 14 | 13 | 16 | 14 | 1 | 2 | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 0 |
|  | 2\% | 5\% | 1\% | 3\% | 2\% | 2\% | *\% | 1\% | 1\% | 2\% | -\% | -\% | 3\% | -\% | -\% | -\% |
| Don't know | 71 | 24b | 45 | 32b | 39 | 34 | 14 | 6 | 10 | 3 | 2 | * | 3 | * | 3 | 0 |
|  | 5\% | 8\% | 4\% | 7\% | 4\% | 4\% | 5\% | 5\% | 7\% | 3\% | 5\% | 1\% | 6\% | 1\% | 9\% | -\% |
| Refused | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Median | 6.0 | 10.0 | 5.0 | 6.0 | 6.0 | 6.0 | 6.0 | 7.0 | 5.0 | 6.0 | 6.0 | 6.0 | 7.0 | 6.0 | 4.0 | 5.0 |
| Mean score | 6.4 | 9.4 B | 5.7 | 6.8 | 6.3 | 6.2 | 6.5 | 7.01 | 6.0 | 6.1 | 6.0 | 6.2 | 6.6 | 5.8 | 4.9 | 6.0 |
| Standard deviation | 4.4 | 3.6 | 4.2 | 5.1 | 4.0 | 4.0 | 4.1 | 4.0 | 3.8 | 4.7 | 3.5 | 3.9 | 3.6 | 3.4 | 3.2 | 3.6 |
| Standard error | . 14 | . 25 | . 15 | . 29 | . 15 | . 16 | . 27 | . 42 | . 40 | . 53 | . 52 | . 51 | . 61 | . 65 | . 68 | . 71 |
| Error variance | . 02 | . 06 | . 02 | . 08 | . 02 | . 03 | . 07 | . 17 | . 16 | . 28 | . 27 | . 26 | . 37 | . 43 | . 46 | . 50 |

[^13]Table 12 (continuation)
A4. And how many years old was your vehicle at the time of the accident?
Base: All

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | AF in surer (b) | Other <br> (c) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| 0-1 years | 151 | 98 | 42 | 8 | 38c | 64 c | 22 | 21c | 7 | 49 | 31 | 51 AB | 7 | 124 | 24 |
|  | 10\% | 11\% | 8\% | 10\% | 12\% | 11\% | 6\% | 14\% | 9\% | 9\% | 7\% | 16\% | 16\% | 10\% | 8\% |
| 2-3 years | 258 | 145 | 89 | 14 | 56 | 105 | 61 | 28 | 8 | 88 | 75 | 69 | 5 | 212 | 45 |
|  | 17\% | 17\% | 17\% | 19\% | 17\% | 18\% | 16\% | 19\% | 12\% | 16\% | 16\% | 22\% | 11\% | 18\% | 15\% |
| 4-5 years | 226 | 132 | 76 | 14 | 57e | 84 | 62 e | 19 | 4 | 69 | 72 | 54 | 9 | 188 | 37 |
|  | 15\% | 15\% | 15\% | 19\% | 18\% | 14\% | 17\% | 13\% | 5\% | 13\% | 16\% | 17\% | 20\% | 16\% | 13\% |
| 6-7 years | 244 | 131 | 96 | 11 | 51 | 89 | 70 | 22 | 9 | 77 | 89 | 52 | 8 | 215B | 27 |
|  | 16\% | 15\% | 18\% | 14\% | 16\% | 15\% | 19\% | 15\% | 13\% | 14\% | 19\% | 17\% | 18\% | 18\% | 9\% |
| 8-9 years | 203 | 116 | 74 | 12 | 36 | 88D | 63D | 8 | 9 | 81 | 70 | 32 | 6 | 170 | 33 |
|  | 14\% | 13\% | 14\% | 16\% | 11\% | 15\% | 17\% | 5\% | 12\% | 15\% | 15\% | 10\% | 15\% | 14\% | 11\% |
| 10-15 years | 316 | 193 | 111 | 10 | 60 | 113 | 71 | 45abc | 25abc | 135C | 90c | 40 | 7 | 220 | 94A |
|  | 21\% | 22\% | 21\% | 14\% | 18\% | 19\% | 19\% | 30\% | 34\% | 25\% | 20\% | 13\% | 15\% | 18\% | 32\% |
| $16+$ years | 29 | 15 | 11 | 4 | 6 | 9 | 9 | 3 | 2 | 7 | 8 | 4 | 0 | 12 | 16A |
|  | 2\% | 2\% | 2\% | 5\% | 2\% | 2\% | 2\% | 2\% | 3\% | 1\% | 2\% | 1\% | -\% | 1\% | 5\% |
| Don't know | 71 | 44 | 22 | 2 | 20 | 28 | 12 | 2 | 9 bCD | 26 | 22 | 9 | 2 | 48 | 22a |
|  | 5\% | 5\% | 4\% | 3\% | 6\% | 5\% | 3\% | 2\% | 12\% | 5\% | 5\% | 3\% | 5\% | 4\% | 7\% |
| Refused | 2 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Median | 6.0 | 6.0 | 6.0 | 6.0 | 6.0 | 6.0 | 6.0 | 6.0 | 9.0 | 7.0 | 6.0 | 5.0 | 6.0 | 6.0 | 8.0 |
| Mean score | 6.4 | 6.3 d | 6.7 d | 6.4 | 6.2 | 6.1 | 6.8 b | 6.4 | 7.9 ab | 6.7 C | 6.6C | 5.1 | 5.8 | 6.1 | 8.1A |
| Standard deviation | 4.4 | 4.1 | 4.8 | 4.7 | 4.6 | 3.9 | 4.8 | 4.5 | 4.5 | 4.2 | 3.9 | 3.7 | 3.7 | 3.7 | 6.2 |
| Standard error | . 14 | . 17 | . 25 | . 63 | . 31 | . 19 | . 29 | . 43 | . 66 | . 21 | . 22 | . 24 | . 70 | . 13 | . 43 |
| Error variance | . 02 | . 03 | . 06 | . 40 | . 09 | . 04 | . 09 | . 19 | . 43 | . 05 | . 05 | . 06 | . 48 | . 02 | . 19 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

A4. And how many years old was your vehicle at the time of the accident?
Base: All
AF insurer handled claim \& willing to take part in repair


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 13
A5. Year when accident happened
Base: All

|  | Gender |  |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female (b) | $\begin{array}{r} 17-34 \\ (a) \end{array}$ | $\begin{array}{r} 35-54 \\ (b) \end{array}$ | 55+ <br> (c) | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK En } \\ & \text { (a) } \end{aligned}$ | Eng/Wal (b) | Eng <br> (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Urban (a) | Rural (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 2013 | 50 | 32 | 18 | 8 | 21 | 22 | 19 | 30A | 50 | 43 | 40 | 4 | 3 | 3 aBC | 38 | 13 |
|  | 3\% | 4\% | 3\% | 2\% | 3\% | 4\% | 2\% | 5\% | 3\% | 3\% | 3\% | 4\% | 4\% | 7\% | 3\% | 3\% |
| 2012 | 1173 | 700 | 473 | 297 | 483 | 394 | 712 | 424 | 1173 | 1038 | 976 | 97 | 62 | 37 | 864 | 303 |
|  | 78\% | 79\% | 77\% | 79\% | 76\% | 80\% | 80\% | 77\% | 78\% | 78\% | 77\% | 81\% | 83\% | 83\% | 77\% | 81\% |
| 2011 | 227 | 129 | 97 | 59 | 111c | 56 | 139 | 75 | 227ef | f 208ef | 200eF | 15 | 7 | 4 | 180 | 46 |
|  | 15\% | 15\% | 16\% | 16\% | 18\% | 11\% | 16\% | 14\% | 15\% | 16\% | 16\% | 13\% | 10\% | 8\% | 16\% | 12\% |
| 2010 | 25 | 12 | 14 | 9 | 7 | 9 | 13 | 9 | 25 | 24 | 23 | 1 | 1 | * | 22 | 4 |
|  | 2\% | 1\% | 2\% | 3\% | 1\% | 2\% | 1\% | 2\% | 2\% | 2\% | 2\% | 1\% | 1\% | 1\% | 2\% | 1\% |
| 2009 | 2 | 2 | 0 | * | 2 | 0 | * | 2 | 2 | 2 | 2 | 0 | * | 0 | * | 2 |
|  | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% |
| Before 2009 | 2 | 2 | * | 0 | 2 | * | 0 | 2 | 2 | 2 | 2 | 0 | * | 0 | 0 | 2 a |
|  | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | -\% | *\% |
| Don't know | 21 | 12 | 9 | 2 | 7 | 12 | 8 | 11 | 21 | 18 | 17 | 2 | 2 | * | 14 | 7 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 2\% | 1\% | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 2\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 13 (continuation)
A5. Year when accident happened
Base: All

|  | Total | Years High (a) | MI <br> Low <br> (b) | Miles per annum High Low <br> (a) (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{No} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) |  | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium (b) | High <br> (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| 2013 | 50 | 36 | 14 | 24 | 26 | 24 | 26 | 5 | 46 | 34 | 7 | 24 | 22 | 18 | 19 | 14 |
|  | 3\% | 4\% | 2\% | 3\% | 4\% | 4\% | 3\% | 3\% | 3\% | 3\% | 3\% | 5\% | 3\% | 3\% | 3\% | 4\% |
| 2012 | 1173 | 733 | 429 | 588 | 537 | 449 | 724 | 133 | 1036 | 913 | 172 | 394 | 634 | 462BC | - 466 | 229 |
|  | 78\% | 78\% | 78\% | 79\% | 77\% | 79\% | 78\% | 77\% | 78\% | 80\% | 76\% | 80\% | 78\% | 84\% | 77\% | 70\% |
| 2011 | 227 | 130 | 94 | 103 | 114 | 73 | 154 | 31 | 195 | 162 | 40 | 65 | 127 | 57 | 99a | 70A |
|  | 15\% | 14\% | 17\% | 14\% | 16\% | 13\% | 16\% | 18\% | 15\% | 14\% | 17\% | 13\% | 16\% | 10\% | 16\% | 21\% |
| 2010 | 25 | 13 | 13 | 15 | 9 | 13 | 13 | 3 | 22 | 19 | 5 | 4 | 18 | 4 | 13 | 9 a |
|  | 2\% | 1\% | 2\% | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% | 2\% | 2\% | 1\% | 2\% | 1\% | 2\% | 3\% |
| 2009 | 2 | 2 | * | 2 | * | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 2 |
|  | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | -\% | 1\% |
| Before 2009 | 2 | 2 | 0 | 2 | 0 | 2 | * | 0 | 2 | 0 | 2a | 0 | 2 | 0 | 0 | 2 |
|  | *\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | 1\% | -\% | *\% | -\% | -\% | 1\% |
| Don't know | 21 | 18b | 2 | 7 | 14 | 8 | 13 | 1 | 20 | 14 | 2 | 6 | 8 | 9 | 11 | 1 |
|  | 1\% | 2\% | *\% | 1\% | 2\% | 1\% | 1\% | *\% | 2\% | 1\% | 1\% | 1\% | 1\% | 2\% | 2\% | *\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 13 (continuation)
A5. Year when accident happened
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 13 (continuation)
A5. Year when accident happened
Base: All

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer <br> (a) | AF in surer (b) | Other <br> (c) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & (\mathrm{b}) \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| 2013 | 50 | 25 | 19 | 7 a | 15 | 16 | 14 | 3 | 2 | 14 | 20 | 9 | 0 | 42 | 8 |
|  | 3\% | 3\% | 4\% | 9\% | 5\% | 3\% | 4\% | 2\% | 3\% | 3\% | 4\% | 3\% | -\% | 4\% | 3\% |
| 2012 | 1173 | 680C | 426 C | 47 | 250 | 445 | 297 | 120 | 57 | 424 | 350 | 248 | 35 | 933 | 234 |
|  | 78\% | 78\% | 82\% | 62\% | 77\% | 77\% | 80\% | 81\% | 78\% | 79\% | 76\% | 80\% | 80\% | 78\% | 79\% |
| 2011 | 227 | 145b | 61 | 15 | 44 | 98 | 50 | 24 | 10 | 77 | 75 | 43 | 9 | 177 | 45 |
|  | 15\% | 17\% | 12\% | 20\% | 14\% | 17\% | 14\% | 16\% | 14\% | 14\% | 16\% | 14\% | 20\% | 15\% | 15\% |
| 2010 | 25 | 12 | 7 | 5 Ab | 7 | 11 | 3 | 2 | 2 | 10 | 5 | 8 | 0 | 22 | 4 |
|  | 2\% | 1\% | 1\% | 6\% | 2\% | 2\% | 1\% | 1\% | 3\% | 2\% | 1\% | 3\% | -\% | 2\% | 1\% |
| 2009 | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | * | * | 0 | 2 | 0 | * | 2 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | *\% | -\% | *\% | -\% | *\% | 1\% |
| Before 2009 | 2 | * | 0 | 2 AB | 2 | * | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2a |
|  | *\% | *\% | -\% | 2\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | 1\% |
| Don't know | 21 | 11 | 9 | * | 5 | 8 | 6 | 0 | 2 | 9 | 8 | 2 | 0 | 17 | 4 |
|  | 1\% | 1\% | 2\% | *\% | 1\% | 1\% | 2\% | -\% | 2\% | 2\% | 2\% | *\% | -\% | 1\% | 1\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 13 (continuation)
A5. Year when accident happened
Base: All
AF insurer handled claim \& willing to take part in repair inspection

## Unweighted row

Effect
Total

| Total | Condition post repair |  |  |
| :---: | :---: | :---: | :---: |
|  | Better <br> (a) | Same (b) | Worse (c) |
| 1500 | 146 | 853 | 141 |
| 1106 | 112 | 639 | 98 |
| 1500 | 154 | 872 | 128 |
| 50 | 7 | 29 | 5 |
| 3\% | 5\% | 3\% | 4\% |
| 1173 | 130 | 692 | 103 |
| 78\% | 85\% | 79\% | 80\% |
| 227 | 11 | 125a | 17 |
| 15\% | 7\% | 14\% | 13\% |
| 25 | 2 | 13 | 3 |
| 2\% | 1\% | 1\% | 2\% |
| 2 | 0 | 0 | 0 |
| *\% | -\% | -\% | -\% |
| 2 | 0 | 0 | 0 |
| *\% | -\% | -\% | -\% |
| 21 | 4 | 13 | 0 |
| 1\% | 3\% | 2\% | -\% |
| 0 | 0 | 0 | 0 |
| -\% | -\% | -\% | -\% |


| Worth post <br> repair |  |
| :---: | :---: |
| Same <br> (b) | Less <br> (c) |
| 897 | 187 |
| 681 | 125 |
| 932 | 161 |
| 33 | 7 |
| $4 \%$ | $4 \%$ |
| 753 | 130 |
| $81 \%$ | $80 \%$ |
| 115 | 22 |
| $12 \%$ | $13 \%$ |
| 14 | 3 |
| $1 \%$ | $2 \%$ |
| 0 | 0 |
| $-\%$ | $-\%$ |
| 0 | 0 |
| $-\%$ | $-\%$ |
| 17 | 0 |
| $2 \%$ | $-\%$ |
| 0 | 0 |

## Replacement met needs Exc

| eeded (a) | Met <br> (b) | Below (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: |
| 207 | 816 | 169 | 281 | 1219 |
| 152 | 599 | 126 | 203 | 903 |
| 205 | 809 | 171 | 273 | 1227 |
| 5 | 26 | 10 | 9 | 41 |
| 3\% | 3\% | 6\% | 3\% | 3\% |
| 162 | 638 | 130 | 239B | 934 |
| 79\% | 79\% | 76\% | 87\% | 76\% |
| 27 | 127 | 21 | 20 | 207A |
| 13\% | 16\% | 12\% | 7\% | 17\% |
| 5 | 12 | 5 | 0 | 25a |
| 2\% | 1\% | 3\% | -\% | 2\% |
| 0 | 0 | * | 0 | 2 |
| -\% | -\% | *\% | -\% | *\% |
| 0 | 0 | 0 | 0 | 2 |
| -\% | -\% | -\% | -\% | *\% |
| 5 | 7 | 5 | 6 | 15 |
| 3\% | 1\% | 3\% | 2\% | 1\% |
| 0 | 0 | 0 | 0 | 0 |
| -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 14

A5. Month when accident happened
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 14 (continuation)
A5. Month when accident happened
Base: All

|  |  | Years | - MI | Miles per | annum | $\begin{array}{r} \text { Past } \\ \text { experience } \end{array}$ |  | Links <br> indus |  | Unders entitle |  | Aware of | rights | Damage | to vehi |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | High (a) | $\begin{aligned} & \text { Low } \\ & \text { (b) } \end{aligned}$ | High <br> (a) | Low <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | No <br> (b) | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| January | $\begin{gathered} 94 \\ 6 \% \end{gathered}$ | $\begin{gathered} 46 \\ 5 \% \end{gathered}$ | $\begin{gathered} 46 a \\ 8 \% \end{gathered}$ | $\begin{gathered} 48 \\ 6 \% \end{gathered}$ | $\begin{gathered} 43 \\ 6 \% \end{gathered}$ | $\begin{gathered} 34 \\ 6 \% \end{gathered}$ | $\begin{gathered} 59 \\ 6 \% \end{gathered}$ | $\begin{gathered} 12 \\ 7 \% \end{gathered}$ | $\begin{gathered} 82 \\ 6 \% \end{gathered}$ | $\begin{gathered} 72 \\ 6 \% \end{gathered}$ | $\begin{gathered} 14 \\ 6 \% \end{gathered}$ | $\begin{gathered} 31 \\ 6 \% \end{gathered}$ | $\begin{gathered} 52 \\ 6 \% \end{gathered}$ | $\begin{gathered} 24 \\ 4 \% \end{gathered}$ | $\begin{gathered} 42 \\ 7 \% \end{gathered}$ | $\begin{gathered} 26 \\ 8 \% \end{gathered}$ |
| February | $\begin{gathered} 89 \\ 6 \% \end{gathered}$ | $\begin{gathered} 57 \\ 6 \% \end{gathered}$ | $\begin{gathered} 32 \\ 6 \% \end{gathered}$ | $\begin{gathered} 49 \\ 7 \% \end{gathered}$ | $\begin{gathered} 37 \\ 5 \% \end{gathered}$ | $\begin{gathered} 43 \\ 8 \% \end{gathered}$ | $\begin{gathered} 46 \\ 5 \% \end{gathered}$ | $\begin{aligned} & 4 \\ & 2 \% \end{aligned}$ | $\begin{gathered} 86 \\ 6 \% \end{gathered}$ | $\begin{gathered} 68 \\ 6 \% \end{gathered}$ | $\begin{gathered} 14 \\ 6 \% \end{gathered}$ | $\begin{gathered} 27 \\ 6 \% \end{gathered}$ | $\begin{gathered} 49 \\ 6 \% \end{gathered}$ | $\begin{gathered} 30 \\ 5 \% \end{gathered}$ | $\begin{gathered} 36 \\ 6 \% \end{gathered}$ | $\begin{gathered} 24 \\ 7 \% \end{gathered}$ |
| March | $\begin{gathered} 69 \\ 5 \% \end{gathered}$ | $\begin{gathered} 36 \\ 4 \% \end{gathered}$ | $\begin{gathered} 33 \\ 6 \% \end{gathered}$ | $\begin{gathered} 35 \\ 5 \% \end{gathered}$ | $\begin{gathered} 31 \\ 4 \% \end{gathered}$ | $\begin{gathered} 34 \\ 6 \% \end{gathered}$ | $\begin{gathered} 35 \\ 4 \% \end{gathered}$ | $\begin{aligned} & 9 \\ & 5 \% \end{aligned}$ | $\begin{gathered} 60 \\ 5 \% \end{gathered}$ | 53 $5 \%$ | $\begin{gathered} 10 \\ 5 \% \end{gathered}$ | 22 $4 \%$ | $\begin{gathered} 35 \\ 4 \% \end{gathered}$ | 12 $2 \%$ | $\begin{array}{r} 34 a \\ 6 \% \end{array}$ | $23 A$ $7 \%$ |
| April | $\begin{aligned} & 91 \\ & 6 \% \end{aligned}$ | $\begin{gathered} 56 \\ 6 \% \end{gathered}$ | $\begin{gathered} 35 \\ 6 \% \end{gathered}$ | $\begin{aligned} & 41 \\ & 6 \% \end{aligned}$ | $\begin{gathered} 45 \\ 6 \% \end{gathered}$ | $\begin{gathered} 39 \\ 7 \% \end{gathered}$ | $\begin{gathered} 53 \\ 6 \% \end{gathered}$ | $\begin{aligned} & 17 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 74 \\ 6 \% \end{gathered}$ | $\begin{gathered} 73 \\ 6 \% \end{gathered}$ | $\begin{gathered} 13 \\ 6 \% \end{gathered}$ | $\begin{gathered} 35 \\ 7 \% \end{gathered}$ | $\begin{gathered} 49 \\ 6 \% \end{gathered}$ | 36 $7 \%$ | $\begin{gathered} 31 \\ 5 \% \end{gathered}$ | $\begin{aligned} & 23 \\ & 7 \% \end{aligned}$ |
| May | $\begin{gathered} 121 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 72 \\ & 8 \% \end{aligned}$ | $\begin{gathered} 46 \\ 8 \% \end{gathered}$ | $\begin{gathered} 59 \\ 8 \% \end{gathered}$ | $\begin{gathered} 56 \\ 8 \% \end{gathered}$ | $\begin{gathered} 38 \\ 7 \% \end{gathered}$ | $\begin{gathered} 83 \\ 9 \% \end{gathered}$ | $\begin{gathered} 10 \\ 6 \% \end{gathered}$ | $\begin{gathered} 110 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 90 \\ & 8 \% \end{aligned}$ | $\begin{gathered} 16 \\ 7 \% \end{gathered}$ | $\begin{gathered} 30 \\ 6 \% \end{gathered}$ | $\begin{gathered} 69 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 55 c \\ & 10 \% \end{aligned}$ | $\begin{gathered} 47 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 17 \\ & 5 \% \end{aligned}$ |
| June | $\begin{gathered} 111 \\ 7 \% \end{gathered}$ | $\begin{gathered} 78 \\ 8 \% \end{gathered}$ | $\begin{gathered} 33 \\ 6 \% \end{gathered}$ | $\begin{gathered} 58 \\ 8 \% \end{gathered}$ | $\begin{gathered} 50 \\ 7 \% \end{gathered}$ | $\begin{gathered} 45 \\ 8 \% \end{gathered}$ | $\begin{gathered} 66 \\ 7 \% \\ \hline \end{gathered}$ | $\begin{gathered} 13 \\ 8 \% \end{gathered}$ | ${ }_{7 \%}^{96}$ | $\begin{gathered} 83 \\ 7 \% \end{gathered}$ | $\begin{gathered} 14 \\ 6 \% \end{gathered}$ | $\begin{gathered} 34 \\ 7 \% \end{gathered}$ | $\begin{gathered} 68 \\ 8 \% \end{gathered}$ | $\begin{gathered} 33 \\ 6 \% \end{gathered}$ | $\begin{aligned} & 51 \\ & 8 \% \end{aligned}$ | $\begin{gathered} 25 \\ 8 \% \end{gathered}$ |
| July | $\begin{aligned} & 92 \\ & 6 \% \end{aligned}$ | $\begin{gathered} 55 \\ 6 \% \end{gathered}$ | $\begin{gathered} 36 \\ 6 \% \end{gathered}$ | $\begin{gathered} 38 \\ 5 \% \end{gathered}$ | $\begin{gathered} 49 \\ 7 \% \end{gathered}$ | $\begin{gathered} 36 \\ 6 \% \end{gathered}$ | $\begin{gathered} 55 \\ 6 \% \end{gathered}$ | $\begin{aligned} & 8 \\ & 5 \% \end{aligned}$ | $\begin{gathered} 84 \\ 6 \% \end{gathered}$ | $\begin{gathered} 67 \\ 6 \% \end{gathered}$ | $\begin{gathered} 17 \\ 8 \% \end{gathered}$ | $\begin{gathered} 28 \\ 6 \% \end{gathered}$ | $\begin{gathered} 52 \\ 6 \% \end{gathered}$ | $\begin{gathered} 28 \\ 5 \% \end{gathered}$ | $\begin{gathered} 45 \\ 7 \% \end{gathered}$ | $\begin{gathered} 17 \\ 5 \% \end{gathered}$ |
| August | $\begin{gathered} 96 \\ 6 \% \end{gathered}$ | $\begin{gathered} 43 \\ 5 \% \end{gathered}$ | $\begin{aligned} & 53 \mathrm{~A} \\ & 10 \% \end{aligned}$ | $\begin{gathered} 47 \\ 6 \% \end{gathered}$ | $\begin{gathered} 45 \\ 6 \% \end{gathered}$ | $\begin{aligned} & 30 \\ & 5 \% \end{aligned}$ | $\begin{gathered} 66 \\ 7 \% \end{gathered}$ | $\begin{gathered} 12 \\ 7 \% \end{gathered}$ | $\begin{gathered} 83 \\ 6 \% \end{gathered}$ | $\begin{gathered} 78 \\ 7 \% \end{gathered}$ | $\begin{gathered} 13 \\ 6 \% \end{gathered}$ | 34 $7 \%$ | $\begin{gathered} 48 \\ 6 \% \end{gathered}$ | 22 4 \% | $\begin{array}{r} 44 \mathrm{a} \\ 7 \% \end{array}$ | $\begin{array}{r} 29 \mathrm{~A} \\ 9 \% \end{array}$ |
| September | $\begin{gathered} 149 \\ 10 \% \end{gathered}$ | $\begin{gathered} 100 \\ 11 \% \end{gathered}$ | $\begin{gathered} 48 \\ 9 \% \end{gathered}$ | $\begin{gathered} 69 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 67 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 56 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 93 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 17 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 132 \\ 10 \% \end{gathered}$ | $\begin{gathered} 112 \\ 10 \% \end{gathered}$ | $\begin{aligned} & 23 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 53 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 77 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 61 \\ & 11 \% \end{aligned}$ | $\begin{gathered} 53 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 33 \\ & 10 \% \end{aligned}$ |
| October | $\begin{gathered} 140 \\ 9 \% \end{gathered}$ | $\begin{gathered} 86 \\ 9 \% \end{gathered}$ | $\begin{gathered} 52 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 74 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 61 \\ 9 \% \end{gathered}$ | $\begin{gathered} 50 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 90 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 16 \\ & 10 \% \end{aligned}$ | 123 $9 \%$ | ${ }^{98}$ | $\begin{aligned} & 27 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 57 \\ & 12 \% \end{aligned}$ | $\begin{gathered} 68 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 56 \\ & 10 \% \end{aligned}$ | 52 $9 \%$ | 28 $9 \%$ |
| November | $\begin{gathered} 131 \\ 9 \% \end{gathered}$ | $\begin{gathered} 86 \\ 9 \% \end{gathered}$ | $\begin{gathered} 43 \\ 8 \% \end{gathered}$ | $\begin{gathered} 66 \\ 9 \% \end{gathered}$ | $\begin{gathered} 63 \\ 9 \% \end{gathered}$ | $\begin{gathered} 43 \\ 8 \% \end{gathered}$ | $\begin{gathered} 88 \\ 9 \% \end{gathered}$ | 15 $9 \%$ | 115 $9 \%$ | ${ }^{98} 9$ | $\begin{aligned} & 22 \\ & 10 \% \end{aligned}$ | 43 $9 \%$ | $\begin{gathered} 68 \\ 8 \% \end{gathered}$ | 50 $9 \%$ | 49 8 | $\begin{aligned} & 32 \\ & 10 \% \end{aligned}$ |
| December | $\begin{gathered} 81 \\ 5 \% \end{gathered}$ | $\begin{gathered} 51 \\ 5 \% \end{gathered}$ | $\begin{gathered} 30 \\ 6 \% \end{gathered}$ | $\begin{gathered} 44 \\ 6 \% \end{gathered}$ | $\begin{gathered} 33 \\ 5 \% \end{gathered}$ | $\begin{gathered} 34 \\ 6 \% \end{gathered}$ | $\begin{aligned} & 47 \\ & 5 \% \end{aligned}$ | $\begin{gathered} 16 \\ 9 \% \end{gathered}$ | $\begin{gathered} 65 \\ 5 \% \end{gathered}$ | 70 $6 \%$ | $\begin{aligned} & 8 \\ & 3 \% \end{aligned}$ | 29 6 | $\begin{gathered} 47 \\ 6 \% \end{gathered}$ | 35 $6 \%$ | 27 4 | 19 6 |
| Don't know | $\begin{gathered} 234 \\ 16 \% \end{gathered}$ | $\begin{array}{r} 167 \mathrm{~B} \\ 18 \% \end{array}$ | $\begin{aligned} & 62 \\ & 11 \% \end{aligned}$ | $\begin{gathered} 112 \\ 15 \% \end{gathered}$ | $\begin{gathered} 116 \\ 17 \% \end{gathered}$ | $\begin{aligned} & 87 \\ & 15 \% \end{aligned}$ | $\begin{gathered} 147 \\ 16 \% \end{gathered}$ | $\begin{aligned} & 23 \\ & 13 \% \end{aligned}$ | $\begin{gathered} 211 \\ 16 \% \end{gathered}$ | $\begin{gathered} 179 \\ 16 \% \end{gathered}$ | $\begin{aligned} & 34 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 67 \\ & 14 \% \end{aligned}$ | $\begin{gathered} 129 \\ 16 \% \end{gathered}$ | $\begin{array}{r} 108 \mathrm{C} \\ 20 \% \end{array}$ | $\begin{aligned} & 94 \mathrm{c} \\ & 16 \% \end{aligned}$ | 30 $9 \%$ |
| Refused | $\begin{aligned} & 3 \\ & * \\ & \hline \end{aligned}$ | $\stackrel{2}{*}$ | $\stackrel{2}{*}$ | $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | $\begin{aligned} & 3 \\ & { }_{*}^{2} \end{aligned}$ | $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | $\begin{aligned} & 3 \\ & { }_{*}^{2} \end{aligned}$ | $\begin{aligned} & 2 \\ & 1 \% \end{aligned}$ | ${ }_{*}^{2}$ | $\begin{aligned} & 3 \\ & { }_{*}^{2} \end{aligned}$ | $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | $\stackrel{2}{* \%}$ | ${ }_{* \%}^{2}$ | ${ }_{-}$-\% | ${ }_{*}^{2}$ | ${ }_{*}^{2}$ |

95 percent as lower case or *, 99 percent as UPPER CASE or *

|  |  | Vehicle <br> written off |  | Personal injury |  | Insurance channel Insu rance |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Direct | Axa LV chill |  |  | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga <br> (i) | Has tings (j) |
|  | Total | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  |  | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker (b) | Admiral <br> (a) | Line (b) | Aviva (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 |  |  | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| January | 94 | 28b | 64 | 48B | 46 | 46 | 22 | 14b | 3 | 4 | 7 BCeF | 4 | * | * | 3 | 0 |
|  | 6\% | 9\% | 5\% | 10\% | 4\% | 5\% | 7\% | 10\% | 2\% | 3\% | 18\% | 4\% | 1\% | 1\% | 9\% | -\% |
| February | 89 | 23 | 66 | 39b | 51 | 47 | 24 | 12c | 4 | 2 | 2 | 4 | 6c | 4 | * | 3 |
|  | 6\% | 8\% | 6\% | 8\% | 5\% | 6\% | 8\% | 8\% | 3\% | 1\% | 5\% | 5\% | 11\% | 10\% | 1\% | 8\% |
| March | 69 | 20 | 49 | 29 | 39 | 37 | 13 | 11 | 5 | 5 | 1 | 7 | 2 | 3 | 2 | * |
|  | 5\% | 6\% | 4\% | 6\% | 4\% | 4\% | 4\% | 8\% | 4\% | 4\% | 2\% | 9\% | 4\% | 9\% | 6\% | 1\% |
| April | 91 | 16 | 76 | 32 | 59 | 48 | 15 | 6 | 5 | 6 | 1 | 2 | 5 | 0 | * | * |
|  | 6\% | 5\% | 6\% | 7\% | 6\% | 6\% | 5\% | 4\% | 4\% | 5\% | 3\% | 2\% | 8\% | -\% | 1\% | 1\% |
| May | 121 | 15 | 105a | 38 | 83 | 65 | 27 | 9 | 16 | 5 | 3 | 3 | 7 | 5 | 5 | 8 |
|  | 8\% | 5\% | 9\% | 8\% | 8\% | 8\% | 8\% | 6\% | 12\% | 4\% | 7\% | 3\% | 13\% | 13\% | 15\% | 20\% |
| June | 111 | 24 | 84 | 33 | 77 | 65 | 27 | 7 | 8 | 8 | 2 | 14ab | 6 | 4 | 0 | 6 |
|  | 7\% | 8\% | 7\% | 7\% | 8\% | 8\% | 9\% | 5\% | 6\% | 7\% | 5\% | 17\% | 12\% | 11\% | -\% | 15\% |
| July | 92 | 15 | 76 | 26 | 66 | 42 | 30a | 9 | 5 | 7 | 2 | 7 | 3 | 1 | 2 | 5 |
|  | 6\% | 5\% | 6\% | 6\% | 6\% | 5\% | 9\% | 6\% | 4\% | 6\% | 6\% | 9\% | 6\% | 3\% | 5\% | 14\% |
| August | 96 | 34B | 61 | 40b | 56 | 59 | 26 | 12 | 8 | 11 | 4 | 3 | 6 | 0 | 2 | 4 |
|  | 6\% | 11\% | 5\% | 9\% | 5\% | 7\% | 8\% | 9\% | 6\% | 10\% | 9\% | 4\% | 10\% | -\% | 6\% | 11\% |
| September | 149 | 24 | 123 | 41 | 108 | 92 | 28 | 14 | 15 | 10 | 2 | 10 | 2 | 1 | 4 | 4 |
|  | 10\% | 8\% | 10\% | 9\% | 10\% | 11\% | 9\% | 10\% | 12\% | 9\% | 6\% | 13\% | 3\% | 3\% | 11\% | 9\% |
| October | 140 | 24 | 114 | 37 | 102 | 86 | 25 | 15 | 14 | 16 | 5 | 5 | 4 | 4 | 2 | 3 |
|  | 9\% | 8\% | 10\% | 8\% | 10\% | 10\% | 8\% | 11\% | 11\% | 15\% | 12\% | 7\% | 7\% | 11\% | 6\% | 8\% |
| November | 131 | 34 | 97 | 34 | 97 | 69 | 34 | 14 | 6 | 11 | 2 | 6 | 8 b | 11 | 4 | 2 |
|  | 9\% | 11\% | 8\% | 7\% | 9\% | 8\% | 11\% | 10\% | 4\% | 10\% | 4\% | 8\% | 14\% | 29\% | 11\% | 4\% |
| December | 81 | 17 | 64 | 25 | 56 | 49 | 17 | 4 | 7 | 7 | 4f | 9af | * | 2 | 3 | 2 |
|  | 5\% | 5\% | 5\% | 5\% | 5\% | 6\% | 5\% | 3\% | 6\% | 6\% | 9\% | 11\% | 1\% | 5\% | 9\% | 4\% |
| Don't know | 234 | 33 | 200a | 45 | 188A | 133b | 29 | 13 | 35AEf | 23a | 5 | 7 | 4 | 2 | 6 | 2 |
|  | 16\% | 11\% | 17\% | 10\% | 18\% | 16\% | 9\% | 9\% | 26\% | 20\% | 12\% | 9\% | 7\% | 6\% | 19\% | 4\% |
| Refused | 3 | 2 | 2 | 0 | 3 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | 3\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 14 (continuation)
A5. Month when accident happened
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| January | 94 | 47 | 35 | 10a | 19 | 35 | 24 | 5 | 11abcD | - 30 | 35 | 15 | 2 | 76 | 16 |
|  | 6\% | 5\% | 7\% | 13\% | 6\% | 6\% | 7\% | 3\% | 15\% | 6\% | 8\% | 5\% | 4\% | 6\% | 5\% |
| February | 89 | 48 | 29 | 11AB | 21 | 32 | 18 | 10 | 8 | 32 | 25 | 23 | 3 | 72 | 17 |
|  | 6\% | 5\% | 6\% | 15\% | 6\% | 6\% | 5\% | 7\% | 11\% | 6\% | 5\% | 7\% | 7\% | 6\% | 6\% |
| March | 69 | 44 | 22 | 2 | 10 | 37 | 15 | 6 | * | 34 | 17 | 11 | * | 59 | 10 |
|  | 5\% | 5\% | 4\% | 3\% | 3\% | 6\% | 4\% | 4\% | *\% | 6\% | 4\% | 3\% | 1\% | 5\% | 3\% |
| April | 91 | 50 | 37 | 3 | 30 e | 31 | 24 | 6 | 0 | 28 | 24 | 20 | 6 a | 76 | 14 |
|  | 6\% | 6\% | 7\% | 3\% | 9\% | 5\% | 6\% | 4\% | -\% | 5\% | 5\% | 7\% | 14\% | 6\% | 5\% |
| May | 121 | 78 | 36 | 6 | 25 | 49 | 29 | 11 | 7 | 40 | 34 | 31 | 5 | 97 | 24 |
|  | 8\% | 9\% | 7\% | 7\% | 8\% | 8\% | 8\% | 7\% | 9\% | 7\% | 8\% | 10\% | 11\% | 8\% | 8\% |
| June | 111 | 71 | 32 | 4 | 29 | 37 | 20 | 18bc | 6 | 46 | 32 | 19 | 3 | 89 | 19 |
|  | 7\% | 8\% | 6\% | 6\% | 9\% | 6\% | 5\% | 12\% | 8\% | 9\% | 7\% | 6\% | 7\% | 7\% | 6\% |
| July | 92 | 47 | 38 | 4 | 21 | 33 | 23 | 9 | 5 | 28 | 30 | 20 | 3 | 76 | 16 |
|  | 6\% | 5\% | 7\% | 5\% | 7\% | 6\% | 6\% | 6\% | 7\% | 5\% | 7\% | 6\% | 7\% | 6\% | 5\% |
| August | 96 | 63 | 27 | 3 | 9 | 41a | 26a | 13a | 5 | 41 | 30 | 16 | 2 | 81 | 13 |
|  | 6\% | 7\% | 5\% | 3\% | 3\% | 7\% | 7\% | 9\% | 7\% | 8\% | 6\% | 5\% | 4\% | 7\% | 5\% |
| September | 149 | 86 | 59 | 3 | 34 | 56 | 35 | 16 | 8 | 52 | 50 | 33 | 5 | 112 | 35 |
|  | 10\% | 10\% | 11\% | 5\% | 11\% | 10\% | 9\% | 11\% | 11\% | 10\% | 11\% | 11\% | 11\% | 9\% | 12\% |
| October | 140 | 91 | 39 | 9 | 40 | 49 | 30 | 14 | 6 | 56 | 36 | 29 | 3 | 104 | 34 |
|  | 9\% | 10\% | 7\% | 12\% | 12\% | 9\% | 8\% | 10\% | 8\% | 10\% | 8\% | 9\% | 8\% | 9\% | 11\% |
| November | 131 | 77 | 45 | 6 | 26 | 56 | 35 | 9 | 4 | 42 | 38 | 31 | * | 100 | 30 |
|  | 9\% | 9\% | 9\% | 8\% | 8\% | 10\% | 10\% | 6\% | 6\% | 8\% | 8\% | 10\% | 1\% | 8\% | 10\% |
| December | 81 | 47 | 28 | 6 | 13 | 35 | 23 | 8 | 2 | 28 | 30 | 13 | 3 | 63 | 18 |
|  | 5\% | 5\% | 5\% | 8\% | 4\% | 6\% | 6\% | 5\% | 3\% | 5\% | 7\% | 4\% | 8\% | 5\% | 6\% |
| Don't know | 234 | 125 | 94 | 9 | 45 | 87 | 67 | 23 | 10 | 78 | 76 | 50 | 7 | 183 | 51 |
|  | 16\% | 14\% | 18\% | 11\% | 14\% | 15\% | 18\% | 15\% | 14\% | 14\% | 17\% | 16\% | 17\% | 15\% | 17\% |
| Refused | 3 | 2 | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 2 | 2 | 0 | 3 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | *\% | *\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

AF insurer handled claim \& willing to take part in repair

|  | Condition post repair |  |  |  | Worth post repair |  | Replacement met needs |  |  | part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Better <br> (a) | Same (b) | Worse (c) | Same (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | $\begin{array}{r} \text { Below } \\ \text { (c) } \end{array}$ | Yes <br> (a) | No <br> (b) |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| January | 94 | 13 | 39 | 9 | 48 | 10 | 18 | 41 | 15 | 13 | 81 |
|  | 6\% | 8\% | 4\% | 7\% | 5\% | 6\% | 9\% | 5\% | 9\% | 5\% | 7\% |
| February | 89 | 6 | 44 | 13b | 45 | 16b | 13 | 47 | 11 | 15 | 74 |
|  | 6\% | 4\% | 5\% | 10\% | 5\% | 10\% | 6\% | 6\% | 7\% | 6\% | 6\% |
| March | 69 | 9 | 32 | 8 | 46 | 3 | 13 | 38 | 7 | 14 | 55 |
|  | 5\% | 6\% | 4\% | 6\% | 5\% | 2\% | 6\% | 5\% | 4\% | 5\% | 5\% |
| April | 91 | 7 | 53 | 15b | 56 | 13 | 7 | 57 | 12 | 23 | 68 |
|  | 6\% | 5\% | 6\% | 11\% | 6\% | 8\% | 3\% | 7\% | 7\% | 9\% | 6\% |
| May | 121 | 13 | 72 | 17 | 88 | 13 | 12 | 66 | 19 | 19 | 102 |
|  | 8\% | 9\% | 8\% | 13\% | 9\% | 8\% | 6\% | 8\% | 11\% | 7\% | 8\% |
| June | 111 | 11 | 63 | 7 | 60 | 16 | 18 | 63 | 9 | 13 | 98 |
|  | 7\% | 7\% | 7\% | 5\% | 6\% | 10\% | 9\% | 8\% | 5\% | 5\% | 8\% |
| July | 92 | 6 | 57 | 9 | 54 | 13 | 10 | 55 | 11 | 20 | 72 |
|  | 6\% | 4\% | 7\% | 7\% | 6\% | 8\% | 5\% | 7\% | 7\% | 7\% | 6\% |
| August | 96 | 9 | 47 | 5 | 40 | 15b | 14 | 54 | 11 | 14 | 82 |
|  | 6\% | 6\% | 5\% | 4\% | 4\% | 9\% | 7\% | 7\% | 7\% | 5\% | 7\% |
| September | 149 | 14 | 95 | 12 | 95 | 18 | 26 | 69 | 18 | 33 | 116 |
|  | 10\% | 9\% | 11\% | 9\% | 10\% | 11\% | 13\% | 8\% | 11\% | 12\% | 9\% |
| October | 140 | 13 | 89 | 10 | 92 | 10 | 16 | 76 | 12 | 20 | 119 |
|  | 9\% | 9\% | 10\% | 8\% | 10\% | 6\% | 8\% | 9\% | 7\% | 7\% | 10\% |
| November | 131 | 13 | 74 | 6 | 82 | 11 | 18 | 70 | 10 | 23 | 108 |
|  | 9\% | 8\% | 8\% | 5\% | 9\% | 7\% | 9\% | 9\% | 6\% | 8\% | 9\% |
| December | 81 | 7 | 49 | 8 | 54 | 5 | 9 | 47 | 6 | 13 | 68 |
|  | 5\% | 4\% | 6\% | 6\% | 6\% | 3\% | 5\% | 6\% | 4\% | 5\% | 6\% |
| Don't know | 234 | 33 C | 157c | 10 | 172 | 19 | 30 | 124 | 29 | 53 | 181 |
|  | 16\% | 21\% | 18\% | 8\% | 18\% | 12\% | 15\% | 15\% | 17\% | 20\% | 15\% |
| Refused | 3 | 0 | 2 | 0 | 2 | 0 | 0 | 3 | 0 | 0 | 3 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 15
A5. Summary of year / month when accident happened
Base: All

| Total | A5. Year when accident happened |  |  |
| :---: | :---: | :---: | :---: |
|  | 2013 | 2012 | 2011 |
| 1500 | 57 | 1195 | 201 |
| 1106 | 39 | 871 | 161 |
| 1500 | 50 | 1173 | 227 |
| 94 | 25 | 49 | 17 |
| 6\% | 50\% | 4\% | 7\% |
| 89 | 18 | 65 | 5 |
| 6\% | 36\% | 6\% | 2\% |
| 69 | 0 | 63 | 6 |
| 5\% | -\% | 5\% | 3\% |
| 91 | 0 | 79 | 12 |
| 6\% | -\% | 7\% | 5\% |
| 121 | 0 | 102 | 13 |
| 8\% | -\% | 9\% | 6\% |
| 111 | 0 | 102 | 9 |
| 7\% | -\% | 9\% | 4\% |
| 92 | 0 | 78 | 9 |
| 6\% | -\% | 7\% | 4\% |
| 96 | 0 | 80 | 13 |
| 6\% | -\% | 7\% | 6\% |
| 149 | 0 | 118 | 26 |
| 10\% | -\% | 10\% | 11\% |
| 140 | 0 | 103 | 36 |
| 9\% | -\% | 9\% | 16\% |
| 131 | 0 | 90 | 35 |
| 9\% | -\% | 8\% | 16\% |
| 81 | 0 | 56 | 25 |
| 5\% | -\% | 5\% | 11\% |
| 234 | 7 | 186 | 21 |
| 16\% | 14\% | 16\% | 9\% |
| 3 | 0 | 3 | 0 |
| *\% | -\% | *\% | -\% |

## Table 16

A6. Including your vehicle, how many vehicles were involved in the accident?
Base: All

|  | Gender |  |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female (b) | $\begin{array}{r} 17-34 \\ (a) \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{gathered} \text { UK } \\ \text { (a) } \end{gathered}$ | Eng/Wal <br> (b) | Eng (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Urban (a) | Rural (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| 2 | 1419 | 841 | 578 | 359 | 591 | 468 | 844 | 520 | 1419 | 1261 | 1191 | 116 | 70 | 42 | 1057 | 356 |
|  | 95\% | 95\% | 95\% | 96\% | 94\% | 95\% | 95\% | 94\% | 95\% | 94\% | 94\% | 96\% | 94\% | 93\% | 95\% | 95\% |
| 3 | 65 | 37 | 27 | 15 | 33 | 17 | 40 | 22 | 65 | 58 | 54 | 4 | 4 | 3 | 47 | 17 |
|  | 4\% | 4\% | 4\% | 4\% | 5\% | 4\% | 5\% | 4\% | 4\% | 4\% | 4\% | 3\% | 5\% | 7\% | 4\% | 4\% |
| 4 | 8 | 3 | 5 | 2 | 2 | 5 | 2 | 6a | 8 | 8 | 8 | 0 | 0 | 0 | 6 | 2 |
|  | 1\% | *\% | 1\% | *\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | -\% | -\% | -\% | 1\% | *\% |
| 5 | 5 | 3 | 2 | * | 3 | 2 | 2 | 3 | 5 | 5 | 5 | 0 | * | 0 | 3 | 2 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | 1\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% |
| $6+$ | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Don't know | 2 | 2 | 0 | 0 | 2 | 1 | 2 | * | 2 | 2 | 2 | * | * | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Median | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 |
| Mean score | 2.1 | 2.1 | 2.1 | 2.0 | 2.1 | 2.1 | 2.1 | 2.1 | 2.1 | 2.1 | 2.1 | 2.0 | 2.1 | 2.1 | 2.1 | 2.1 |
| Standard deviation | . 3 | . 4 | . 3 | . 2 | . 4 | . 3 | . 3 | . 4 | . 3 | . 4 | . 4 | . 2 | . 3 | . 3 | . 3 | . 3 |
| Standard error | . 01 | . 01 | . 01 | . 01 | . 02 | . 02 | . 01 | . 02 | . 01 | . 01 | . 01 | . 01 | . 02 | . 02 | . 01 | . 02 |
| Error variance | * |  | * | * | * | * | * | * | * | * | * | * | * | * | * | * |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 16 (continuation)
A6. Including your vehicle, how many vehicles were involved in the accident?
Base: All


Table 16 (continuation)
A6. Including your vehicle, how many vehicles were involved in the accident?
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 16 (continuation)
A6. Including your vehicle, how many vehicles were involved in the accident?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| 2 | 1419 | 828 | 497 | 68 | 308 | 554d | 349 | 134 | 70 | 513 | 427 | 292 | 40 | 1119 | 287 |
|  | 95\% | 95\% | 95\% | 90\% | 95\% | 96\% | 94\% | 90\% | 96\% | 96\% | 93\% | 94\% | 92\% | 94\% | 97\% |
| 3 | 65 | 40 | 20 | 5 | 16 | 21 | 20 | 5 | 3 | 19 | 25 | 12 | 3 | 55 | 10 |
|  | 4\% | 5\% | 4\% | 6\% | 5\% | 4\% | 5\% | 3\% | 4\% | 4\% | 6\% | 4\% | 8\% | 5\% | 3\% |
| 4 | 8 | 2 | 5 | 2a | 0 | 3 | 2 | 3 a | 0 | 3 | 3 | 0 | 0 | 8 | 0 |
|  | 1\% | *\% | 1\% | 2\% | -\% | 1\% | *\% | 2\% | -\% | 1\% | 1\% | -\% | -\% | 1\% | -\% |
| 5 | 5 | 3 | 0 | 2B | 0 | 2 | 0 | 3 abc | * | * | 2 | 3 | 0 | 5 | 0 |
|  | *\% | *\% | -\% | 2\% | -\% | *\% | -\% | 2\% | *\% | *\% | *\% | 1\% | -\% | *\% | -\% |
| $6+$ | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2b | 0 | 0 | 0 | 2 | 0 | 2 | 0 |
|  | *\% | -\% | -\% | -\% | -\% | -\% | -\% | 1\% | -\% | -\% | -\% | *\% | -\% | *\% | -\% |
| Don't know | 2 | 2 | * | 0 | 0 | 0 | * | 2b | 0 | 0 | 0 | 2 | 0 | 2 | 0 |
|  | *\% | *\% | *\% | -\% | -\% | -\% | *\% | 1\% | -\% | -\% | -\% | 1\% | -\% | *\% | -\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Median | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 |
| Mean score | 2.1 | 2.1 | 2.1 | 2.2ab | 2.0 | 2.1 | 2.1 | 2.2ABC | 2.0 | 2.0 | 2.1 | 2.1 | 2.1 | 2.1 | 2.0 |
| Standard deviation | . 3 | . 3 | . 3 | . 6 | . 2 | . 3 | . 3 | . 7 | . 3 | . 2 | . 3 | . 5 | . 3 | . 4 | . 2 |
| Standard error | . 01 | . 01 | . 01 | . 07 | . 01 | . 01 | . 02 | . 07 | . 04 | . 01 | . 02 | . 03 | . 05 | . 01 | . 01 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 16 (continuation)
A6. Including your vehicle, how many vehicles were involved in the accident?
Base: All
AF insurer handled claim \& willing to take part in repair inspection

## Unweighted row

 Effective sample size Total|  | Condition post repair |  |
| :---: | :---: | :---: | :---: |
| Better |  |  |
| (a) |  |  |\(\left.\quad \begin{array}{c}Same <br>

(b)\end{array} \quad $$
\begin{array}{c}\text { Worse } \\
\text { (c) }\end{array}
$$\right]\)

| Worth post repair |  | Replacement met needs |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Same (b) | Less (c) | eeded <br> (a) | Met <br> (b) | Below (c) |
| 897 | 187 | 207 | 816 | 169 |
| 681 | 125 | 152 | 599 | 126 |
| 932 | 161 | 205 | 809 | 171 |
| 0 | 0 | 0 | 0 | 0 |
| -\% | -\% | -\% | -\% | -\% |
| 894 | 153 | 189 | 764 | 161 |
| 96\% | 95\% | 92\% | 94\% | 94\% |
| 31 | 8 | 12 | 35 | 8 |
| 3\% | 5\% | 6\% | 4\% | 5\% |
| 2 | 0 | 2 | 6 | 0 |
| *\% | -\% | 1\% | 1\% | -\% |
| 3 | 0 | 3B | 0 | 2b |
| *\% | -\% | 2\% | -\% | 1\% |
| 2 | 0 | 0 | 2 | 0 |
| *\% | -\% | -\% | *\% | -\% |
| 1 | 0 | 0 | 2 | 0 |
| *\% | -\% | -\% | *\% | -\% |
| 0 | 0 | 0 | 0 | 0 |
| -\% | -\% | -\% | -\% | -\% |
| 2.0 | 2.0 | 2.0 | 2.0 | 2.0 |
| 2.1 | 2.1 | 2.1 | 2.1 | 2.1 |
| . 3 | . 2 | . 5 | . 3 | . 4 |
| . 01 | . 02 | . 04 | . 01 | . 03 |


| Yes <br> (a) | No <br> (b) |
| :---: | ---: |
| 281 | 1219 |
| 203 | 903 |
| 273 | 1227 |
| 0 | 0 |
| $-\%$ | $-\%$ |


| 2 | 1419 | 149 | 833 | 122 |
| :---: | :---: | :---: | :---: | :---: |
|  | 95\% | 97\% | 96\% | 95\% |
| 3 | 65 | 4 | 33 | 6 |
|  | 4\% | 3\% | 4\% | 5\% |
| 4 | 8 | 0 | 2 | 0 |
|  | 1\% | -\% | *\% | -\% |
| 5 | 5 | 0 | 3 | 0 |
|  | *\% | -\% | *\% | -\% |
| 6+ | 2 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | -\% |
| Don't know | 2 | * | * | 0 |
|  | *\% | *\% | *\% | -\% |
| Refused | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% |
| Median | 2.0 | 2.0 | 2.0 | 2.0 |
| Mean score | 2.1 | 2.0 | 2.1 | 2.0 |
| Standard deviation | . 3 | . 2 | . 3 | . 2 |
| Standard error | . 01 | . 02 | . 01 | . 02 |

Standard error
Error variance
95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 17
A7-1. Immediately after the accident, did you/the driver of your vehicle collect the At-Fault driver's contact details? Base: All

|  | Gender |  | Age |  |  | Social Grade |  |  |  | Country |  | Wal <br> (e) | $\begin{array}{r} \mathrm{NI} \\ \text { (f) } \end{array}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $55+$ (c) | $\mathrm{ABC1}$ (a) | $\begin{gathered} \text { C2DE } \\ \text { (b) } \end{gathered}$ | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) |  |  | Urban <br> (a) | Rural <br> (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 1362 | 810 | 552 | 346 | 567 | 450 | 817 | 490 | 1362 | 1212 | 1146 | 110 | 67 | 40 | 1013 | 342 |
| 91\% | 91\% | 90\% | 92\% | 90\% | 91\% | 92\% | 89\% | 91\% | 91\% | 91\% | 92\% | 89\% | 89\% | 91\% | 91\% |
| 136 | 79 | 57 | 28 | 65 | 43 | 74 | 60 | 136 | 121 | 113 | 10 | 8 | 5 | 104 | 32 |
| 9\% | 9\% | 9\% | 8\% | 10\% | 9\% | 8\% | 11\% | 9\% | 9\% | 9\% | 8\% | 11\% | 11\% | 9\% | 8\% |
| 2 | 0 | 2 | 2 | 0 | 0 | 0 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 0 | 2 |
| *\% | -\% | *\% | *\% | -\% | -\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 17 (continuation)
A7-1. Immediately after the accident, did you/the driver of your vehicle collect the At-Fault driver's contact details?
Base: All

|  |  | Years High (a) | MI <br> Low <br> (b) | Miles per  <br> High Low <br> (a) (b) |  | Past |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 1362 | 851 | 500 | 677 | 636 | 510 | 852 | 152 | 1206 | 1033 | 211 | 448 | 737 | 507 C | 567 C | 271 |
|  | 91\% | 91\% | 91\% | 91\% | 91\% | 90\% | 91\% | 88\% | 91\% | 90\% | 93\% | 91\% | 91\% | 92\% | 93\% | 83\% |
| No | 136 | 82 | 50 | 63 | 64 | 56 | 80 | 21 | 115 | 108 | 16 | 43 | 76 | 42 | 41 | 53 AB |
|  | 9\% | 9\% | 9\% | 9\% | 9\% | 10\% | 9\% | 12\% | 9\% | 9\% | 7\% | 9\% | 9\% | 8\% | 7\% | 16\% |
| Don't know | 2 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 2 | 2 | 0 | 2 | 0 | 0 | 0 | 2 |
|  | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | -\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 17 (continuation)
A7-1. Immediately after the accident, did you/the driver of your vehicle collect the At-Fault driver's contact details?
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 17 (continuation)
A7-1. Immediately after the accident, did you/the driver of your vehicle collect the At-Fault driver's contact details?
Base: All

|  | Total | Who handled claim |  |  |  |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  | Who decided repairsNAF in AF in |  |  |  | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes No <br> (a) (b) |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | other <br> (d) |  |  |  |  |  |  |  |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Yes | 1362 | 791 | 474 | 70 | 299e | 526 | 339 | 135 | 61 | 486 | 417 | 281 | 39 | 1085 | 266 |
|  | 91\% | 90\% | 91\% | 92\% | 92\% | 91\% | 91\% | 91\% | 83\% | 91\% | 91\% | 91\% | 89\% | 91\% | 89\% |
| No | 136 | 82 | 48 | 6 | 25 | 54 | 32 | 12 | 13a | 49 | 40 | 29 | 3 | 104 | 31 |
|  | 9\% | 9\% | 9\% | 8\% | 8\% | 9\% | 9\% | 8\% | 17\% | 9\% | 9\% | 9\% | 8\% | 9\% | 11\% |
| Don't know | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 2 b | 0 | 0 | 0 | 0 | 2 ABC | 2 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | -\% | -\% | 1\% | -\% | -\% | -\% | -\% | 4\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 17 (continuation)
A7-1. Immediately after the accident, did you/the driver of your vehicle collect the At-Fault driver's contact details? Base: All

|  | Condition post repair |  |  |  | Worth post repair |  | Replacement met needs Exc |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Better <br> (a) | Same (b) | Worse (c) | Same <br> (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| Yes | 1362 | 140 | 810 | 118 | 859 | 152 | 194 | 729 | 159 | 251 | 1112 |
|  | 91\% | 91\% | 93\% | 92\% | 92\% | 94\% | 95\% | 90\% | 93\% | 92\% | 91\% |
| No | 136 | 14 | 62 | 10 | 73 | 9 | 11 | 78 | 13 | 22 | 114 |
|  | 9\% | 9\% | 7\% | 8\% | 8\% | 6\% | 5\% | 10\% | 7\% | 8\% | 9\% |
| Don't know | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
|  | *\% | -\% | -\% | -\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 18

A7-2. Immediately after the accident, did the At-Fault driver collect your/the driver of your vehicle's contact details? Base: All

|  | Gender |  | Age |  |  | Social Grade |  |  |  | Country |  | Wal <br> (e) | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | 17-34 | 35-54 | $55+$ | ABC1 | C2DE |  | Eng/Wal | Eng | Sco |  |  | Urban | Rural |
| Total | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) | (c) |  |  |  | (a) |  |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 1290 | 771 | 519 | 329 | 542 | 419 | 767 | 471 | 1290ef | 1151ef | 1090ef | 103 | 61 | 36 | 969 | 314 |
| 86\% | 87\% | 85\% | 88\% | 86\% | 85\% | 86\% | 85\% | 86\% | 86\% | 87\% | 86\% | 81\% | 80\% | 87\% | 84\% |
| 197 | 114 | 83 | 43 | 85 | 70 | 118 | 74 | 197 | 171 | 159 | 17 | 13 | 9 abc | 142 | 55 |
| 13\% | 13\% | 14\% | 11\% | 13\% | 14\% | 13\% | 13\% | 13\% | 13\% | 13\% | 14\% | 17\% | 19\% | 13\% | 15\% |
| 13 | 4 | 9 | 4 | 5 | 4 | 6 | 7 | 13 | 13 | 11 | 0 | 2 abcD | *d | 6 | 7 |
| 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | 2\% | 1\% | 1\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 18 (continuation)
A7-2. Immediately after the accident, did the At-Fault driver collect your/the driver of your vehicle's contact details?
Base: All

|  |  | Years High (a) | - MI <br> (b) | $\underset{\text { Miles per }}{\substack{\text { Mignum } \\ \text { Low }}}$ <br> (a) (b) |  | $\begin{gathered} \text { Past } \\ \text { experience }- \text { MI } \\ \text { Yes } \\ \text { No } \\ \text { (a) } \\ \text { (b) } \end{gathered}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 1290 | 802 | 477 | 656b | 586 | 485 | 805 | 144 | 1142 | 985 | 198 | 432 | 690 | 475 | 535c | 264 |
|  | 86\% | 86\% | 86\% | 89\% | 84\% | 85\% | 86\% | 83\% | 86\% | 86\% | 87\% | 88\% | 85\% | 86\% | 88\% | 81\% |
| No | 197 | 125 | 69 | 82 | 105 | 75 | 122 | 28 | 170 | 145 | 29 | 57 | 116 | 68 | 71 | 57b |
|  | 13\% | 13\% | 12\% | 11\% | 15\% | 13\% | 13\% | 16\% | 13\% | 13\% | 13\% | 12\% | 14\% | 12\% | 12\% | 17\% |
| Don't know | 13 | 7 | 6 | 2 | 9 | 8 | 5 | 2 | 11 | 13 | 0 | 4 | 6 | 6 | 1 | 5b |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | *\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 18 (continuation)
A7-2. Immediately after the accident, did the At-Fault driver collect your/the driver of your vehicle's contact details? Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 18 (continuation)
A7-2. Immediately after the accident, did the At-Fault driver collect your/the driver of your vehicle's contact details?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  | NAF in AF in |  |  |  | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes No <br> (a) <br> (b) |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) |  |  |  |  |  |  |  |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Yes | 1290 | 764b | 432 | 67 | 280 | 504 | 311 | 133 | 58 | 463 | 389 | 270 | 37 | 1033 | 247 |
|  | 86\% | 87\% | 83\% | 89\% | 87\% | 87\% | 84\% | 89\% | 79\% | 86\% | 85\% | 87\% | 85\% | 87\% | 83\% |
| No | 197 | 101 | 87a | 8 | 42 | 70 | 57 | 14 | 15d | 64 | 67 | 40 | 5 | 146 | 50 |
|  | 13\% | 12\% | 17\% | 11\% | 13\% | 12\% | 15\% | 9\% | 21\% | 12\% | 15\% | 13\% | 11\% | 12\% | 17\% |
| Don't know | 13 | 9 | 3 | * | 2 | 6 | 3 | 2 | * | 9 b | 1 | 2 | 2Bc | 12 | 1 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | *\% | 2\% | *\% | *\% | 4\% | 1\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 18 (continuation)
A7-2. Immediately after the accident, did the At-Fault driver collect your/the driver of your vehicle's contact details? Base: All

|  | Condition post repair |  |  |  | Worth post repair |  | Replacement met needs |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Better <br> (a) | Same <br> (b) | Worse <br> (c) | Same <br> (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | No <br> (b) |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| Yes | 1290 | 134 | 763 | 111 | 812 | 142 | 182 | 699 | 148 | 225 | 1065 |
|  | 86\% | 87\% | 87\% | 87\% | 87\% | 88\% | 89\% | 86\% | 86\% | 82\% | 87\% |
| No | 197 | 20 | 104 | 17 | 114 | 19 | 22 | 100 | 22 | 47 | 150 |
|  | 13\% | 13\% | 12\% | 13\% | 12\% | 12\% | 11\% | 12\% | 13\% | 17\% | 12\% |
| Don't know | 13 | 0 | 5 | * | 5 | 0 | 1 | 10 | 2 | 2 | 12 |
|  | 1\% | -\% | 1\% | *\% | 1\% | -\% | *\% | 1\% | 1\% | 1\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 19
A7-3. Immediately after the accident, did you/the driver of your vehicle collect the At-Fault driver's insurance policy details? Base: All

|  | Gender |  | Age |  |  | SocialABC1GradeC2DE |  |  |  | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{aligned} & \text { NI } \\ & \text { (f) } \end{aligned}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | 17-34 | 35-54 | 55+ |  |  | UK E | Eng/Wal | Eng | Sco |  |  | Urban | Rural |
| Total | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) | (c) | (d) |  |  | (a) | (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 901 | 540 | 362 | 240 | 363 | 298 | 527 | 335 | 901 | 799 | 756 | 75 | 44 | 26 | 662 | 232 |
| 60\% | 61\% | 59\% | 64\% | 57\% | 61\% | 59\% | 61\% | 60\% | 60\% | 60\% | 63\% | 58\% | 58\% | 59\% | 62\% |
| 569 | 336 | 233 | 127 | 261a | 181 | 350 | 204 | 569 | 508 | 478 | 43 | 30 | 18 | 435 | 133 |
| 38\% | 38\% | 38\% | 34\% | 41\% | 37\% | 39\% | 37\% | 38\% | 38\% | 38\% | 36\% | 40\% | 39\% | 39\% | 35\% |
| 30 | 14 | 16 | 9 | 8 | 13 | 14 | 14 | 30 | 27 | 26 | 1 | 1 | 1 | 20 | 10 |
| 2\% | 2\% | 3\% | 2\% | 1\% | 3\% | 2\% | 3\% | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% | 2\% | 3\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 19 (continuation)
A7-3. Immediately after the accident, did you/the driver of your vehicle collect the At-Fault driver's insurance policy details? Base: All

|  |  | Years - MI |  | Miles per annum |  | Past |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | High <br> (a) | $\begin{aligned} & \text { Low } \\ & \text { (b) } \end{aligned}$ | High (a) | $\begin{aligned} & \text { Low } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 901 | 548 | 347 | 452 | 417 | 354 | 548 | 103 | 796 | 710b | 122 | 331B | 463 | 310 | 381 | 200 |
|  | 60\% | 59\% | 63\% | 61\% | 60\% | 62\% | 59\% | 59\% | 60\% | 62\% | 54\% | 67\% | 57\% | 56\% | 63\% | 61\% |
| No | 569 | 369 | 192 | 277 | 268 | 203 | 366 | 66 | 501 | 414 | 97 | 153 | 333A | 225 | 214 | 122 |
|  | 38\% | 40\% | 35\% | 37\% | 38\% | 36\% | 39\% | 38\% | 38\% | 36\% | 43\% | 31\% | 41\% | 41\% | 35\% | 37\% |
| Don't know | 30 | 17 | 13 | 11 | 15 | 11 | 19 | 4 | 26 | 20 | 8 | 9 | 16 | 14 | 12 | 4 |
|  | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 4\% | 2\% | 2\% | 3\% | 2\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 19 (continuation)
A7-3. Immediately after the accident, did you/the driver of your vehicle collect the At-Fault driver's insurance policy details? Base: All


[^14]Table 19 (continuation)
A7-3. Immediately after the accident, did you/the driver of your vehicle collect the At-Fault driver's insurance policy details?
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Unweighted row <br> Effective sample size

r

No

Don't know

$$
\begin{aligned}
& \text { Who offered Rep vehicle } \\
& A F \text { in AF in }
\end{aligned}
$$

Received Rep vehicle
(b)

293
$\square$ 170
$57 \%$ 3\%

Table 19 (continuation)
A7-3. Immediately after the accident, did you/the driver of your vehicle collect the At-Fault driver's insurance policy details? Base: All

AF insurer handled claim \& willing to take part in repair inspection

## Unweighted row <br> Effective sample size

Total
Yes

|  | Condition post repair |  |  |
| :---: | :---: | :---: | :---: |
|  | Better <br> (a) | Same <br> (b) | Worse <br> (c) |
| Total |  |  |  |
| 1500 | 146 | 853 | 141 |
| 1106 | 112 | 639 | 98 |
| 1500 | 154 | 872 | 128 |
| 901 | 82 | 528 | 78 |
| $60 \%$ | $53 \%$ | $61 \%$ | $61 \%$ |
| 569 | 72 | 329 | 49 |
| $38 \%$ | $47 \%$ | $38 \%$ | $38 \%$ |
| 30 | $*$ | 15 | 2 |
| $2 \%$ | $* \%$ | $2 \%$ | $1 \%$ |


| Worth post <br> repair | Replacement met needs <br> EXc |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Same <br> (b) | Less <br> (c) | (a) <br> (a) | Met <br> (b) | Below <br> (c) |
| 897 | 187 | 207 | 816 | 169 |
| 681 | 125 | 152 | 599 | 126 |
| 932 | 161 | 205 | 809 | 171 |
| 550 | 98 | 126 | 497 | 101 |
| $59 \%$ | $61 \%$ | $62 \%$ | $61 \%$ | $59 \%$ |
|  |  |  |  |  |
| 368 | 61 | 78 | 294 | 70 |
| $39 \%$ | $38 \%$ | $38 \%$ | $36 \%$ | $41 \%$ |
| 15 | 2 | $*$ | 19 | 1 |
| $2 \%$ | $1 \%$ | $* \%$ | $2 \%$ | $* \%$ |


| Yes <br> (a) | No <br> (b) |
| :---: | ---: |
| 281 | 1219 |
| 203 | 903 |
| 273 | 1227 |
|  |  |
| 165 | 736 |
| $60 \%$ | $60 \%$ |
| 102 | 467 |
| $37 \%$ | $38 \%$ |
|  |  |
| 6 | 23 |
| $2 \%$ | $2 \%$ |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 20

A7-4. Immediately after the accident, did the At-Fault driver collect your insurance policy details? Base: All

|  | Gender |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | 17-34 | 35-54 | 55+ | ABC1 | C2DE |  | Eng/Wal | Eng | Sco | Wal | ${ }_{\text {NI }}$ | Urban | Rural |
| Total | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) | (c) | (d) | (e) | (f) | (a) | (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 797 | 481 | 316 | 200 | 324 | 273 | 462 | 305 | 797F | 710F | 669 F | 69F | 41F | 18 | 584 | 208 |
| 53\% | 54\% | 52\% | 53\% | 51\% | 55\% | 52\% | 55\% | 53\% | 53\% | 53\% | 57\% | 54\% | 41\% | 52\% | 55\% |
| 663 | 387 | 276 | 164 | 294 | 205 | 405 | 235 | 663 | 588 | 555 | 50 | 32 | 25ABCDE | 503 | 157 |
| 44\% | 44\% | 45\% | 44\% | 47\% | 42\% | 45\% | 42\% | 44\% | 44\% | 44\% | 42\% | 43\% | 56\% | 45\% | 42\% |
| 40 | 21 | 20 | 12 | 13 | 15 | 25 | 13 | 40 | 38 | 35 | 1 | 2 | 1 | 30 | 10 |
| 3\% | 2\% | 3\% | 3\% | 2\% | 3\% | 3\% | 2\% | 3\% | 3\% | 3\% | 1\% | 3\% | 3\% | 3\% | 3\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 20 (continuation)
A7-4. Immediately after the accident, did the At-Fault driver collect your insurance policy details?
Base: All

|  |  | Years High (a) | MI <br> Low <br> (b) | Miles per  <br> High Low <br> (a) (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{No} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 797 | 495 | 294 | 402 | 367 | 312 | 485 | 85 | 710 | 632 | 108 | 298B | 418 | 262 | 334a | 193A |
|  | 53\% | 53\% | 53\% | 54\% | 52\% | 55\% | 52\% | 49\% | 54\% | 55\% | 48\% | 61\% | 51\% | 48\% | 55\% | 59\% |
| No | 663 | 413 | 243 | 324 | 313 | 238 | 425 | 86 | 575 | 481 | 110 | 185 | 378A | 269c | 258 | 127 |
|  | 44\% | 44\% | 44\% | 44\% | 45\% | 42\% | 46\% | 50\% | 43\% | 42\% | 49\% | 37\% | 47\% | 49\% | 43\% | 39\% |
| Don't know | 40 | 26 | 15 | 14 | 20 | 18 | 22 | 2 | 39 | 30 | 8 | 10 | 16 | 19 | 15 | 6 |
|  | 3\% | 3\% | 3\% | 2\% | 3\% | 3\% | 2\% | 1\% | 3\% | 3\% | 4\% | 2\% | 2\% | 3\% | 2\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 20 (continuation)
A7-4. Immediately after the accident, did the At-Fault driver collect your insurance policy details?
Base: All

|  |  | Vehicle <br> written off |  | Personal injury |  | Insurance channel Insu |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  | Admiral <br> (a) | Direct Line (b) |  |  | Aviva <br> (c) | Axa(d) | $\begin{aligned} & \text { LV } \\ & (\mathrm{e}) \end{aligned}$ | $\begin{array}{r} \text { Chur } \\ \text { chill } \\ (\mathrm{f}) \end{array}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | (i) | Has tings <br> (j) |
|  |  | Yes No <br> (a) (b) |  |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  |  |  |  |  |  | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker <br> (b) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Yes | 797 | 175 | 616 | 242 | 553 | 456 | 178 | 79 | 76 e | 59 | 20 | 33 | 24 | 25 | 19 | 23 |
|  | 53\% | 57\% | 52\% | 52\% | 54\% | 54\% | 56\% | 57\% | 58\% | 52\% | 52\% | 41\% | 43\% | 68\% | 60\% | 62\% |
| No | 663 | 120 | 538 | 208 | 455 | 362 | 134 | 55 | 50 | 49 | 17 | 45b | 29 | 11 | 13 | 14 |
|  | 44\% | 39\% | 46\% | 44\% | 44\% | 43\% | 42\% | 40\% | 38\% | 43\% | 44\% | 56\% | 53\% | 31\% | 40\% | 38\% |
| Don't know | 40 | 14b | 26 | 18 | 22 | 23 | 4 | 5 | 5 | 5 | 2 | 2 | 2 | * | 0 | 0 |
|  | 3\% | 5\% | 2\% | 4\% | 2\% | 3\% | 1\% | 4\% | 4\% | 5\% | 4\% | 3\% | 4\% | 1\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 20 (continuation)
A7-4. Immediately after the accident, did the At-Fault driver collect your insurance policy details?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  | NAF in AF in |  |  |  | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | $\begin{array}{lr}\text { Yes } & \text { No } \\ \text { (a) } & \text { (b) }\end{array}$ |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer (c) | Other <br> (d) |  |  |  |  |  |  |  |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Yes | 797 | 485 | 259 | 40 | 152 | 337AE | 194e | 87 aE | 26 | 298 | 247 | 155 | 21 | 639 | 153 |
|  | 53\% | 55\% | 50\% | 53\% | 47\% | 58\% | 52\% | 58\% | 35\% | 56\% | 54\% | 50\% | 47\% | 54\% | 51\% |
| No | 663 | 361 | 251a | 35 | 160B | 226 | 171 | 60 | 43Bd | 218 | 198 | 154a | 21 | 522 | 134 |
|  | 44\% | 41\% | 48\% | 46\% | 50\% | 39\% | 46\% | 41\% | 58\% | 41\% | 43\% | 50\% | 48\% | 44\% | 45\% |
| Don't know | 40 | 28 | 12 | * | 12 | 17 | 5 | 2 | 5 c | 19c | 12 | 2 | 2 c | 30 | 10 |
|  | 3\% | 3\% | 2\% | *\% | 4\% | 3\% | 1\% | 1\% | 6\% | 4\% | 3\% | 1\% | 5\% | 3\% | 3\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 20 (continuation)
A7-4. Immediately after the accident, did the At-Fault driver collect your insurance policy details?
Base: All
AF insurer handled claim \& willing to take part in repair inspection

Unweighted row
Effective sample size
Total
Yes

No

Don't know

Worth post repair Exc

| Exc <br> eeded <br> (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | No <br> (b) |
| :---: | :---: | :---: | :---: | :---: |
| 207 | 816 | 169 | 281 | 1219 |
| 152 | 599 | 126 | 203 | 903 |
| 205 | 809 | 171 | 273 | 1227 |
|  |  |  |  |  |
| 106 | 448 | 83 | 128 | 669 a |
| $52 \%$ | $55 \%$ | $49 \%$ | $47 \%$ | $55 \%$ |
| 90 | 341 | 87 | 137 | 525 |
| $44 \%$ | $42 \%$ | $51 \%$ | $50 \%$ | $43 \%$ |
| $9 c$ | 21 | $*$ | 8 | 32 |
| $4 \%$ | $3 \%$ | $* \%$ | $3 \%$ | $3 \%$ |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 21
A7-5. Immediately after the accident, did you/the driver of your vehicle take pictures of the damage caused? Base: All

|  | Gender |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | 17-34 | 35-54 | 55+ | ABC1 | C2DE |  | Eng/Wal | Eng | Sco | Wal | NI | Urban | Rural |
| Total | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) | (c) | (d) | (e) | (f) | (a) | (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 645 | 412B | 233 | 235BC | 274 C | 136 | 402b | 215 | 645d | 586d | 552d | 43 | 34d | 16 | 504B | 136 |
| 43\% | 46\% | 38\% | 63\% | 43\% | 28\% | 45\% | 39\% | 43\% | 44\% | 44\% | 36\% | 45\% | 37\% | 45\% | 36\% |
| 843 | 473 | 370a | 136 | 354A | 353AB | 488 | 328 | 843 | 738 | 697 | 77abce | 41 | 28 | 606 | 235a |
| 56\% | 53\% | 61\% | 36\% | 56\% | 72\% | 55\% | 59\% | 56\% | 55\% | 55\% | 64\% | 55\% | 63\% | 54\% | 63\% |
| 11 | 3 | 8 | 5 | 3 | 3 | 2 | 9A | 11 | 11 | 11 | 0 | * | * | 7 | 5 |
| 1\% | *\% | 1\% | 1\% | *\% | 1\% | *\% | 2\% | 1\% | 1\% | 1\% | -\% | *\% | 1\% | 1\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 21 (continuation)
A7-5. Immediately after the accident, did you/the driver of your vehicle take pictures of the damage caused? Base: All

|  |  | Years High (a) | - MI <br> (b) | $\underset{\text { Migh }}{\substack{\text { Miles } \\ \text { High }}} \underset{\text { Low }}{\text { annum }}$ <br> (a) (b) <br> (b) |  | $\begin{gathered} \text { Past } \\ \text { experience }- \text { MI } \\ \text { Yes } \\ \text { No } \\ \text { (a) } \\ \text { (b) } \end{gathered}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 645 | 324 | 317A | 341 | 288 | 254 | 391 | 73 | 572 | 495 | 93 | 202 | 361 | 235 | 261 | 146 |
|  | 43\% | 35\% | 57\% | 46\% | 41\% | 45\% | 42\% | 42\% | 43\% | 43\% | 41\% | 41\% | 44\% | 43\% | 43\% | 45\% |
| No | 843 | 605B | 229 | 396 | 406 | 310 | 533 | 97 | 743 | 640 | 131 | 289 | 447 | 311 | 342 | 177 |
|  | 56\% | 65\% | 41\% | 54\% | 58\% | 55\% | 57\% | 56\% | 56\% | 56\% | 58\% | 59\% | 55\% | 57\% | 56\% | 54\% |
| Don't know | 11 | 5 | 6 | 3 | 5 | 4 | 8 | 3 | 8 | 8 | 3 | 2 | 5 | 3 | 5 | 3 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 21 (continuation)
A7-5. Immediately after the accident, did you/the driver of your vehicle take pictures of the damage caused?
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 21 (continuation)
A7-5. Immediately after the accident, did you/the driver of your vehicle take pictures of the damage caused?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  | NAF in AF in |  |  |  | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer <br> (a) | AF in surer (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) |  |  |  |  |  |  |  |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Yes | 645 | 369 | 229 | 39 | 152 | 237 | 165 | 60 | 31 | 205 | 208a | 138 | 21 | 516 | 124 |
|  | 43\% | 42\% | 44\% | 51\% | 47\% | 41\% | 44\% | 40\% | 42\% | 38\% | 46\% | 44\% | 47\% | 43\% | 42\% |
| No | 843 | 499 | 290 | 37 | 169 | 341 | 205 | 86 | 41 | 327b | 245 | 173 | 22 | 668 | 171 |
|  | 56\% | 57\% | 55\% | 49\% | 52\% | 59\% | 55\% | 58\% | 56\% | 61\% | 54\% | 56\% | 50\% | 56\% | 57\% |
| Don't know | 11 | 6 | 3 | 0 | 3 | 2 | 2 | 3b | 2 | 3 | 3 | 0 | 2 C | 7 | 3 |
|  | 1\% | 1\% | 1\% | -\% | 1\% | *\% | *\% | 2\% | 2\% | 1\% | 1\% | -\% | 4\% | 1\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 21 (continuation)
A7-5. Immediately after the accident, did you/the driver of your vehicle take pictures of the damage caused?
Base: All
AF insurer handled claim \& willing to take part in repair inspection

|  |  | Condition post repair |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: |
|  |  | Total | $\begin{array}{c}\text { Better } \\ \text { (a) }\end{array}$ | $\begin{array}{c}\text { Same } \\ \text { (b) }\end{array}$ |  |
| Worse |  |  |  |  |  |
| (c) |  |  |  |  |  |$)$


| repair |  | Replacement met needs |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Same | Less | eeded | Met | Below |
| (b) | (c) | (a) | (b) | (c) |
| 897 | 187 | 207 | 816 | 169 |
| 681 | 125 | 152 | 599 | 126 |
| 932 | 161 | 205 | 809 | 171 |
| 383 | 85b | 85 | 348 | 79 |
| 41\% | 53\% | 42\% | 43\% | 46\% |
| 546c | 75 | 119 | 455 | 92 |
| 59\% | 46\% | 58\% | 56\% | 54\% |
| 3 | 2 | * | 6 | 0 |
| *\% | 1\% | *\% | 1\% | -\% |


| Yes <br> (a) | No <br> (b) |
| :---: | ---: |
| 281 | 1219 |
| 203 | 903 |
| 273 | 1227 |
| 115 | 531 |
| $42 \%$ | $43 \%$ |
| 157 | 686 |
| $57 \%$ | $56 \%$ |
|  |  |
| 2 | 10 |
| $1 \%$ | $1 \%$ |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 22

A7-6. Immediately after the accident, did the At-Fault driver take pictures of the damage caused? Base: All

|  | Gender |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | 17-34 | 35-54 | 55+ | ABC1 | C2DE |  | Eng/Wal | Eng | Sco | Wal | $\underset{(f)}{\text { NI }}$ | Urban | Rural |
| Total | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) | (c) |  |  |  | (a) | (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 182 | 113 | 68 | 65bc | 76 | 41 | 109 | 69 | 182D | 170D | 159D | 6 | 11D | 6D | 126 | 52 |
| 12\% | 13\% | 11\% | 17\% | 12\% | 8\% | 12\% | 12\% | 12\% | 13\% | 13\% | 5\% | 15\% | 13\% | 11\% | 14\% |
| 1159 | 675 | 484 | 251 | 496A | 412A | 699 | 412 | 1159 | 1020 | 962 | 103ABCE | 58 | 36 | 865 | 291 |
| 77\% | 76\% | 79\% | 67\% | 79\% | 84\% | 78\% | 75\% | 77\% | 76\% | 76\% | 86\% | 77\% | 79\% | 77\% | 77\% |
| 159 | 101 | 58 | 60BC | 60 | 39 | 83 | 71 | 159 | 145 | 139 | 11 | 6 | 3 | 126 | 33 |
| 11\% | 11\% | 10\% | 16\% | 9\% | 8\% | 9\% | 13\% | 11\% | 11\% | 11\% | 9\% | 8\% | 8\% | 11\% | 9\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 22 (continuation)
A7-6. Immediately after the accident, did the At-Fault driver take pictures of the damage caused?
Base: All

|  |  | Years - MI |  | Miles per annum |  | $\begin{aligned} & \text { Past } \\ & \text { experience - MI } \end{aligned}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | High (a) | $\begin{aligned} & \text { Low } \\ & \text { (b) } \end{aligned}$ | High (a) | $\begin{aligned} & \text { Low } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 182 | 88 | 93A | 101 | 75 | 62 | 119 | 21 | 161 | 128 | 38a | 73 | 96 | 68 | 68 | 44 |
|  | 12\% | 9\% | 17\% | 14\% | 11\% | 11\% | 13\% | 12\% | 12\% | 11\% | 17\% | 15\% | 12\% | 12\% | 11\% | 14\% |
| No | 1159 | 774B | 373 | 565 | 552 | 450 | 709 | 126 | 1029 | 891 | 168 | 370 | 641 | 434c | 480c | 231 |
|  | 77\% | 83\% | 68\% | 76\% | 79\% | 79\% | 76\% | 73\% | 78\% | 78\% | 74\% | 75\% | 79\% | 79\% | 79\% | 71\% |
| Don't know | 159 | 72 | 86A | 74 | 73 | 56 | 104 | 26 | 133 | 123 | 20 | 51 | 76 | 48 | 60 | 51Ab |
|  | 11\% | 8\% | 16\% | 10\% | 10\% | 10\% | 11\% | 15\% | 10\% | 11\% | 9\% | 10\% | 9\% | 9\% | 10\% | 16\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 22 (continuation)
A7-6. Immediately after the accident, did the At-Fault driver take pictures of the damage caused?
Base: All
Unweighted row
Effective sample size
Total
Yes
No

Don't know

|  | Vehicle written off |  | Personal injury |  |
| :---: | :---: | :---: | :---: | :---: |
| Total | Yes <br> (a) | No (b) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| 1500 | 329 | 1162 | 469 | 1030 |
| 1106 | 232 | 866 | 344 | 761 |
| 1500 | 309 | 1179 | 468 | 1031 |
| 182 | 41 | 136 | 62 | 119 |
| 12\% | 13\% | 12\% | 13\% | 12\% |
| 1159 | 223 | 929a | 344 | 813a |
| 77\% | 72\% | 79\% | 74\% | 79\% |
| 159 | 45b | 114 | 61 | 98 |
| 11\% | 15\% | 10\% | 13\% | 10\% |


| Insurance channel |  |
| :---: | :---: |
| Insu |  |
|  |  |
| co | Broker |
| (a) | (b) |
| 858 | 319 |
| 624 | 235 |
| 841 | 316 |
| 104 | 36 |
| 12\% | 11\% |
| 662 | 244 |
| 79\% | 77\% |
| 75 | 36 |
| 9\% | 11\% |


|  | Direct |  |  |  |  |  |  | Has |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Admiral <br> (a) | Line <br> (b) | $\begin{array}{r} \text { Aviva } \\ \text { (c) } \end{array}$ | Axa (d) | $\begin{aligned} & \text { LV } \\ & (\mathrm{e}) \end{aligned}$ | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ | $\begin{array}{r} \text { Tesco } \\ \text { (g) } \end{array}$ | Saga (i) | tings <br> (j) |
| 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| 21c | 20c | 5 | 6 c | 13c | 7 | 6 | 0 | 7 |
| 15\% | 15\% | 5\% | 15\% | 16\% | 13\% | 17\% | -\% | 18\% |
| 102 | 98 | 94 | 29 | 60 | 46 | 30 | 28 | 23 |
| 73\% | 75\% | 83\% | 77\% | 75\% | 84\% | 81\% | 86\% | 60\% |
| 16 | 13 | 14 | 3 | 8 | 2 | * | 5 | 8 |
| 11\% | 10\% | 12\% | 8\% | 10\% | 3\% | 1\% | 14\% | 22\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 22 (continuation)
A7-6. Immediately after the accident, did the At-Fault driver take pictures of the damage caused?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  | NAF in AF in |  |  |  | $\begin{gathered} \text { DK } \\ \text { (e) } \end{gathered}$ | NAF in surer <br> (a) | AF in surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | other <br> (d) |  |  |  |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Yes | 182 | 95 | 63 | 18Ab | 34 | 71 | 45 | 26 | 5 | 61 | 57 | 42 | 2 | 142 | 36 |
|  | 12\% | 11\% | 12\% | 23\% | 10\% | 12\% | 12\% | 18\% | 7\% | 11\% | 13\% | 14\% | 4\% | 12\% | 12\% |
| No | 1159 | 680 | 407 | 55 | 257 | 455 | 282 | 109 | 55 | 421 | 348 | 239 | 37 | 925 | 229 |
|  | 77\% | 78\% | 78\% | 73\% | 79\% | 78\% | 76\% | 74\% | 74\% | 79\% | 76\% | 77\% | 83\% | 78\% | 77\% |
| Don't know | 159 | 99 | 52 | 3 | 33 | 54 | 45 | 13 | 14b | 53 | 52 | 29 | 5 | 124 | 32 |
|  | 11\% | 11\% | 10\% | 4\% | 10\% | 9\% | 12\% | 9\% | 19\% | 10\% | 11\% | 9\% | 12\% | 10\% | 11\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 22 (continuation)
A7-6. Immediately after the accident, did the At-Fault driver take pictures of the damage caused?
Base: All
AF insurer handled claim \& willing to take part in repair inspection

Unweighted row
Effective sample size
Total
Yes

No
Don't know

Worth post
repair $\underset{\text { Exc }}{\text { Replacement met needs }}$
Same Less Exc Met Below

Yes No
$281 \quad 1219$ $\begin{array}{rr}281 & 1219 \\ 203 & 903 \\ 273 & 1227\end{array}$ $\begin{array}{lr}30 & 151 \\ 11 \% & 12 \%\end{array}$ $\begin{array}{cc}225 & 934 \\ 82 \% & 76 \%\end{array}$ $18 \quad 141 \mathrm{a}$

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 23

A8. After the accident and whilst still at the scene of the accident, did the other driver admit the accident was their fault? Base: All

|  | Gender |  | Age |  |  | SocialABC1GradeC2DE |  |  |  | Country |  | Wal <br> (e) | $\begin{array}{r} \text { NI } \\ \text { (f) } \end{array}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total | Male <br> (a) | Female (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | $\mathrm{ABC1}$ (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK E } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | $\begin{aligned} & \text { Eng } \\ & \text { (c) } \end{aligned}$ | Sco <br> (d) |  |  | Urban (a) | Rural (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 1182 | 701 | 481 | 285 | 519ac | 378 | 700 | 439 | 1182 | 1049 | 990 | 95 | 59 | 38abc | 892 | 285 |
| 79\% | 79\% | 79\% | 76\% | 82\% | 77\% | 78\% | 79\% | 79\% | 79\% | 79\% | 79\% | 78\% | 85\% | 80\% | 76\% |
| 290 | 171 | 118 | 84b | 100 | 106b | 181 | 97 | 290 | 259 | 245 | 24 | 14 | 6 | 202 | 87 |
| 19\% | 19\% | 19\% | 22\% | 16\% | 22\% | 20\% | 18\% | 19\% | 19\% | 19\% | 20\% | 19\% | 14\% | 18\% | 23\% |
| 28 | 16 | 12 | 7 | 12 | 9 | 11 | 16a | 28 | 27 | 25 | 1 | 2 | * | 24 | 5 |
| 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 3\% | 2\% | 2\% | 2\% | 1\% | 3\% | 1\% | 2\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 23 (continuation)
A8. After the accident and whilst still at the scene of the accident, did the other driver admit the accident was their fault? Base: All

|  |  | Years - MI |  | Miles per annum |  | $\begin{gathered} \text { Past } \\ \text { experience - MI } \end{gathered}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | High (a) | $\begin{aligned} & \text { Low } \\ & \text { (b) } \end{aligned}$ | High (a) | Low (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 1182 | 738 | 430 | 571 | 569 | 454 | 728 | 131 | 1049 | 923 B | 159 | 394 | 627 | 464BC | 462 | 242 |
|  | 79\% | 79\% | 78\% | 77\% | 81\% | 80\% | 78\% | 76\% | 79\% | 81\% | 70\% | 80\% | 77\% | 84\% | 76\% | 74\% |
| No | 290 | 176 | 114 | 154 | 120 | 102 | 188 | 34 | 254 | 199 | 62A | 90 | 169 | 74 | 141A | 72A |
|  | 19\% | 19\% | 21\% | 21\% | 17\% | 18\% | 20\% | 20\% | 19\% | 17\% | 27\% | 18\% | 21\% | 13\% | 23\% | 22\% |
| Don't know | 28 | 20 | 9 | 14 | 11 | 13 | 16 | 8b | 21 | 22 | 6 | 9 | 16 | 12 | 5 | 12B |
|  | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 4\% | 2\% | 2\% | 3\% | 2\% | 2\% | 2\% | 1\% | 4\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 23 (continuation)
A8. After the accident and whilst still at the scene of the accident, did the other driver admit the accident was their fault? Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 23 (continuation)
A8. After the accident and whilst still at the scene of the accident, did the other driver admit the accident was their fault? Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  | Who |  | offered R | Rep vehicle |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Yes | 1182 | 653 | 443A | 63 | 260 | 436 | 315Bd | 111 | 55 | 409 | 390A | 250 | 35 | 949 | 224 |
|  | 79\% | 75\% | 85\% | 83\% | 80\% | 75\% | 85\% | 75\% | 75\% | 76\% | 85\% | 80\% | 81\% | 80\% | 75\% |
| No | 290 | 207B | 68 | 13 | 57 | 134 C | 50 | 36 c | 13 | 120B | 55 | 57b | 7 | 221 | 66 |
|  | 19\% | 24\% | 13\% | 17\% | 18\% | 23\% | 13\% | 24\% | 18\% | 22\% | 12\% | 18\% | 16\% | 19\% | 22\% |
| Don't know | 28 | 15 | 12 | 0 | 6 | 10 | 6 | 2 | 5 bcd | 6 | 11 | 4 | 2 | 21 | 8 |
|  | 2\% | 2\% | 2\% | -\% | 2\% | 2\% | 2\% | 1\% | 7\% | 1\% | 2\% | 1\% | 4\% | 2\% | 3\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 23 (continuation)

A8. After the accident and whilst still at the scene of the accident, did the other driver admit the accident was their fault? Base: All

|  | Total | Condition post repair |  |  | Worth post repair |  | Replacement met needs |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Better <br> (a) | Same (b) | Worse (c) | Same <br> (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| Yes | 1182 | 116 | 712 | 101 | 762c | 119 | 165 | 640 | 140 | 242B | 940 |
|  | 79\% | 75\% | 82\% | 79\% | 82\% | 74\% | 81\% | 79\% | 82\% | 89\% | 77\% |
| No | 290 | 34 | 151 | 25 | 159 | 40b | 32 | 156 | 31 | 29 | 261A |
|  | 19\% | 22\% | 17\% | 19\% | 17\% | 25\% | 16\% | 19\% | 18\% | 11\% | 21\% |
| Don't know | 28 | 4 | 10 | 2 | 12 | 2 | 7 | 13 | * | 2 | 26 |
|  | 2\% | 3\% | 1\% | 1\% | 1\% | 1\% | 4\% | 2\% | *\% | 1\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 24
A9. Did the police come to the accident scene?
Base: All

|  | Gender |  | Age |  |  | Social Grade |  |  |  | CountryEngSco |  | Wal <br> (e) | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | 17-34 | 35-54 | 55+ | ABC1 | C2DE | UK En | Eng/Wal |  |  | Urban |  | Rural |
| Total | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) | (c) | (d) |  |  | (a) | (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 |  | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 231 | 135 | 96 | 65 | 94 | 72 | 113 | 108A | 231 | 197 | 182 | 21 | 15abc | 12 ABCd | 173 | 56 |
| 15\% | 15\% | 16\% | 17\% | 15\% | 15\% | 13\% | 20\% | 15\% | 15\% | 14\% | 18\% | 20\% | 27\% | 15\% | 15\% |
| 1264 | 749 | 515 | 311 | 533 | 420 | 774B | 442 | 1264 eF | 1132eF | 1073EF | 99 f | 59 | 33 | 939 | 320 |
| 84\% | 84\% | 84\% | 83\% | 84\% | 85\% | 87\% | 80\% | 84\% | 85\% | 85\% | 82\% | 78\% | 73\% | 84\% | 85\% |
| 6 | 5 | * | * | 5 | * | 4 | 2 | 6 | 6 | 5 | 0 | 1d | 0 | 6 | 0 |
| *\% | 1\% | *\% | *\% | 1\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Unweighted row <br> Effective sample size <br> Total

Yes
No

Don't know

Table 24 (continuation)
A9. Did the police come to the accident scene?
Base: All

|  |  | Years High (a) | $-\quad \text { MI }$(b) | Miles per annum High Low <br> (a) <br> (b) |  | $\begin{array}{cc} \text { Past } \\ \text { experience } & \text { MI } \\ \text { Yes } & \text { No } \\ \text { (a) } & \text { (b) } \end{array}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 231 | 139 | 89 | 104 | 112 | 95 | 136 | 31 | 199 | 186 | 31 | 92 | 117 | 29 | 90A | 111AB |
|  | 15\% | 15\% | 16\% | 14\% | 16\% | 17\% | 15\% | 18\% | 15\% | 16\% | 14\% | 19\% | 14\% | 5\% | 15\% | 34\% |
| No | 1264 | 790 | 462 | 636 | 583 | 470 | 794 | 140 | 1120 | 952 | 196 | 397 | 694a | 515BC | 517 C | 216 |
|  | 84\% | 85\% | 84\% | 86\% | 83\% | 83\% | 85\% | 81\% | 85\% | 83\% | 86\% | 81\% | 85\% | 94\% | 85\% | 66\% |
| Don't know | 6 | 5 | 1 | * | 5 | 3 | 2 | 2 | 4 | 6 | 0 | 3 | 2 | 5 | * | 0 |
|  | *\% | 1\% | *\% | *\% | 1\% | 1\% | *\% | 1\% | *\% | *\% | -\% | 1\% | *\% | 1\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 24 (continuation)
A9. Did the police come to the accident scene?
Base: All

|  | Total | Vehicle <br> written off |  | Personal injury |  | Insurance channel Insu rance |  | Direct |  |  | Insurance Company |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | Chur |  |  | Has |
|  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  |  | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker (b) | Admiral <br> (a) | Line (b) | Aviva (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \\ (f) \end{array}$ | Tesco (g) | Saga <br> (i) | tings <br> (j) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Yes | 231 | 117B | 110 | 123B | 107 | 120 | 49 | 20 | 15 | 22 e | 8 e | 6 | 7 | 5 | 4 | 5 |
|  | 15\% | 38\% | 9\% | 26\% | 10\% | 14\% | 16\% | 15\% | 11\% | 19\% | 21\% | 7\% | 13\% | 13\% | 13\% | 12\% |
| No | 1264 | 192 | 1064A | 345 | 918A | 718 | 264 | 117 | 117 | 91 | 30 | 73 | 47 | 32 | 28 | 33 |
|  | 84\% | 62\% | 90\% | 74\% | 89\% | 85\% | 84\% | 84\% | 89\% | 81\% | 79\% | 91\% | 87\% | 87\% | 87\% | 87\% |
| Don't know | 6 | * | 5 | 0 | 6 | 3 | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | * |
|  | *\% | *\% | *\% | -\% | 1\% | *\% | 1\% | 1\% | -\% | -\% | -\% | 2\% | -\% | -\% | -\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 24 (continuation)
A9. Did the police come to the accident scene?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other (c) | DK (d) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Yes | 231 | 150b | 60 | 18B | 40 | 97 | 44 | 27 | 24ABCd | - 89 | 70 | 43 | 4 | 178 | 52 |
|  | 15\% | 17\% | 11\% | 24\% | 12\% | 17\% | 12\% | 18\% | 32\% | 17\% | 15\% | 14\% | 9\% | 15\% | 17\% |
| No | 1264 | 720 | 460aC | 57 | 282E | 480 E | 327E | 122e | 50 | 446 | 385 | 266 | 38 | 1009 | 244 |
|  | 84\% | 82\% | 88\% | 76\% | 87\% | 83\% | 88\% | 82\% | 68\% | 83\% | 84\% | 86\% | 88\% | 85\% | 82\% |
| Don't know | 6 | 4 | 2 | 0 | 2 | 4 | * | 0 | 0 | 1 | 2 | 2 | 2 Ab | 4 | 2 |
|  | *\% | *\% | *\% | -\% | *\% | 1\% | *\% | -\% | -\% | *\% | *\% | 1\% | 4\% | *\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 24 (continuation)
A9. Did the police come to the accident scene?
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **
AF insurer handled claim \& willing to take inspection$\begin{array}{lr}281 & 1219 \\ 203 & 903\end{array}$$\begin{array}{cc}11 & 220 \mathrm{~A} \\ 4 \% & 18 \%\end{array}$262B 1001 $\begin{array}{ll}0 & 6 \\ -\% & \text { *\% }\end{array}$

## Table 25

A10. What organisation did you first have contact with after the accident? (SPONTANEOUS)
Base: All

|  | Gender |  |  | Age |  |  | Social Grade |  | Country |  |  |  | Area |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $35-54$ (b) | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | (a) | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Urban <br> (a) | Rural <br> (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Your insurer | 1016 | 599 | 418 | 251 | 418 | 347 | 623b | 353 | 1016F | 917F | 868F | 78F | 49F | 22 | 753 | 258 |
|  | 68\% | 67\% | 68\% | 67\% | 66\% | 70\% | 70\% | 64\% | 68\% | 69\% | 69\% | 65\% | 65\% | 48\% | 67\% | 69\% |
| The insurer of the | 170 | 105 | 65 | 46 | 67 | 57 | 93 | 72 | 170 | 146 | 139 | 16 | 7 | 7 abce | 125 | 43 |
| driver who was at fault | 11\% | 12\% | 11\% | 12\% | 11\% | 12\% | 10\% | 13\% | 11\% | 11\% | 11\% | 14\% | 10\% | 16\% | 11\% | 11\% |
| The Police | 121 | 70 | 51 | 29 | 62 | 30 | 67 | 50 | 121 | 99 | 91 | 13bc | 8 bc | 8ABC | 96 | 24 |
|  | 8\% | 8\% | 8\% | 8\% | 10\% | 6\% | 7\% | 9\% | 8\% | 7\% | 7\% | 11\% | 11\% | 17\% | 9\% | 6\% |
| Medical services (such | 38 | 17 | 21 | 11 | 20 | 8 | 18 | 18 | 38 | 34 | 31 | 3 | 3 | 1 | 26 | 13 |
| as a doctor or ambulance personnel) | 3\% | 2\% | 3\% | 3\% | 3\% | 2\% | 2\% | 3\% | 3\% | 3\% | 2\% | 2\% | 4\% | 3\% | 2\% | 3\% |
| The garage that | 37 | 16 | 21 | 2 | 19a | 16a | 26 | 11 | 37 | 34 | 32 | 2 | 1 | 1 | 26 | 11 |
| undertook the repairs | 2\% | 2\% | 3\% | 1\% | 3\% | 3\% | 3\% | 2\% | 2\% | 3\% | 3\% | 2\% | 2\% | 2\% | 2\% | 3\% |
| A Claims Management Company | 23 | 16 | 8 | 5 | 8 | 10 | 15 | 9 | 23 | 22 | 22 | 1 | 1 | * | 17 | 7 |
|  | 2\% | 2\% | 1\% | 1\% | 1\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 1\% | 1\% | 1\% | 2\% |
| A breakdown company | 19 | 10 | 9 | 7 | 7 | 5 | 9 | 9 | 19 | 18 | 17 | * | 1 | * | 15 | 4 |
|  | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% |
| The car dealership | 11 | 6 | 5 | 2 | 5 | 4 | 6 | 4 | 11 | 8 | 8 | 2 | 1 | 1 | 10 | 1 |
| where you bought the vehicle | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 2\% | 1\% | *\% |
| A lawyer | 10 | 7 | 3 | 7b | 2 | 2 | 4 | 6 | 10 | 10 | 9 | 0 | * | *d | 10 | * |
|  | 1\% | 1\% | 1\% | 2\% | *\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% | -\% | *\% | 1\% | 1\% | *\% |
| Insurance Broker | 10 | 8 | 2 | 2 | 2 | 6 | 7 | 3 | 10 | 8 | 8 | * | 1 | 1 ABCd | 6 | 4 |
|  | 1\% | 1\% | *\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 3\% | 1\% | 1\% |
| Your employer | 10 | 8 | 2 | 3 | 5 | 2 | 3 | 7 | 10 | 10 | 9 | 0 | * | * | 6 | 3 |
|  | 1\% | 1\% | *\% | 1\% | 1\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% | -\% | *\% | 1\% | 1\% | 1\% |
| A vehicle hire company | 5 | 4 | 1 | 0 | 4 | 1 | 4 | 1 | 5 | 3 | 3 | 1 | * | * C | 4 | 1 |
|  | *\% | *\% | *\% | -\% | 1\% | *\% | *\% | *\% | *\% | *\% | *\% | 1\% | *\% | 1\% | *\% | *\% |
| Emergency Services | 2 | 2 | * | 2 | 0 | * | 0 | 1 | 2 | 2 | 2 | * | 0 | * | 2 | 0 |
|  | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | *\% | -\% |
| A garage that did | 2 | 2 | * | 0 | 2 | * | 2 | * | 2 | 2 | 2 | 0 | 1abc | 0 | 2 | * |
| not undertake the repairs | *\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | -\% | *\% | *\% |
| The insurer of one | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| of the other drivers who were not at fault for the accident | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| A credit hire company | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 25 (continuation)
A10. What organisation did you first have contact with after the accident? (SPONTANEOUS)
Base: All

| Total | Gender |  | Age |  |  | Social Grade |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | 17-34 | 35-54 | $55+$ | ABC1 | C2DE |
|  | (a) | (b) | (a) | (b) | (c) | (a) | (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 |
| 13 | 11 | 3 | 2 | 7 | 4 | 10 | 3 |
| 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| 13 | 10 | 3 | 7 c | 5 | 1 | 5 | 5 |
| 1\% | 1\% | *\% | 2\% | 1\% | *\% | 1\% | 1\% |


| $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{array}{r} \text { NI } \\ (\mathrm{f}) \end{array}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Eng | Sco |  |  | Urban | Rural |
|  |  | (c) | (d) |  |  | (a) | (b) |
| 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 13 | 12 | 11 | * | 2 | * | 9 | 4 |
| 1\% | 1\% | 1\% | *\% | 2\% | 1\% | 1\% | 1\% |
| 13 | 10 | 9 | 1 | 1 | 1aBC | 10 | 3 |
| 1\% | 1\% | 1\% | 1\% | 1\% | 3\% | 1\% | 1\% |

## Unweighted row

Effective sample size Total
Some other type of organisation

Don't know

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 25 (continuation)
A10. What organisation did you first have contact with after the accident? (SPONTANEOUS)
Base: All

|  | Total | Years High (a) | $\begin{gathered} -\quad \text { MI } \\ \text { Low } \\ (b) \end{gathered}$ | Miles per High (a) | annum Low (b) | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Your insurer | 1016 | 638 | 369 | 509 | 475 | 403 | 613 | 117 | 897 | 780 | 141 | 340 | 547 | 373 | 430 | 208 |
|  | 68\% | 68\% | 67\% | 69\% | 68\% | 71\% | 66\% | 68\% | 68\% | 68\% | 62\% | 69\% | 67\% | 68\% | 71\% | 64\% |
| The insurer of the | 170 | 102 | 66 | 77 | 83 | 49 | 121a | 24 | 145 | 127 | 26 | 45 | 101 | 76 | 60 | 32 |
| driver who was at fault | 11\% | 11\% | 12\% | 10\% | 12\% | 9\% | 13\% | 14\% | 11\% | 11\% | 11\% | 9\% | 12\% | 14\% | 10\% | 10\% |
| The Police | 121 | 74 | 46 | 63 | 52 | 54 | 67 | 12 | 109 | 87 | 27 | 47 | 62 | 31 | 47 | 41 Ab |
|  | 8\% | 8\% | 8\% | 8\% | 7\% | 9\% | 7\% | 7\% | 8\% | 8\% | 12\% | 10\% | 8\% | 6\% | 8\% | 12\% |
| Medical services (such | 38 | 19 | 19 | 17 | 20 | 11 | 27 | 4 | 32 | 27 | 7 | 11 | 19 | 7 | 17 | 11 |
| as a doctor or ambulance personnel) | 3\% | 2\% | 3\% | 2\% | 3\% | 2\% | 3\% | 3\% | 2\% | 2\% | 3\% | 2\% | 2\% | 1\% | 3\% | 3\% |
| The garage that | 37 | 31b | 6 | 15 | 21 | 8 | 29 | 3 | 34 | 32 | 4 | 6 | 22 | 16 | 14 | 4 |
| undertook the repairs | 2\% | 3\% | 1\% | 2\% | 3\% | 1\% | 3\% | 2\% | 3\% | 3\% | 2\% | 1\% | 3\% | 3\% | 2\% | 1\% |
| A Claims Management Company | 23 | 18 | 5 | 15 | 7 | 11 | 13 | 2 | 21 | 16 | 6 | 13 | 8 | 6 | 13 | 4 |
|  | 2\% | 2\% | 1\% | 2\% | 1\% | 2\% | 1\% | 1\% | 2\% | 1\% | 3\% | 3\% | 1\% | 1\% | 2\% | 1\% |
| A breakdown company | 19 | 10 | 9 | 12 | 5 | 5 | 14 | 2 | 17 | 14 | 4 | 8 | 8 | 6 | 5 | 7 |
|  | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 1\% | 2\% |
| The car dealership | 11 | 5 | 6 | 3 | 7 | 3 | 8 | 2 | 9 | 7 | 2 | 3 | 5 | 8b | 1 | 2 |
| where you bought the vehicle | 1\% | 1\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% |
| A lawyer | 10 | 2 | 8 a | 2 | 8 | 5 | 5 | 0 | 10 | 9 | 1 | 6 | 2 | 0 | 5 | 5 a |
|  | 1\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | *\% | 1\% | *\% | -\% | 1\% | 2\% |
| Insurance Broker | 10 | 8 | * | 4 | 5 | 2 | 8 | * | 10 | 7 | 2 | * | 8 | 4 | 4 | 2 |
|  | 1\% | 1\% | *\% | *\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% |
| Your employer | 10 | 5 | 5 | 5 | 3 | 2 | 8 | 3 | 7 | 8 | 2 | 2 | 7 | 2 | 3 | 5 |
|  | 1\% | *\% | 1\% | 1\% | *\% | *\% | 1\% | 2\% | 1\% | 1\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% |
| A vehicle hire company | 5 | 4 | 1 | 4 | 1 | 2 | 3 | 0 | 5 | 5 | 0 | * | 4 | 4 | 1 | 0 |
|  | *\% | *\% | *\% | 1\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | 1\% | 1\% | *\% | -\% |
| Emergency Services | 2 | * | 2 | * | 2 | * | 2 | 0 | 2 | * | 2a | * | 2 | 0 | 2 | 1 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | -\% | *\% | *\% |
| A garage that did | 2 | 2 | 0 | 2 | * | 0 | 2 | 0 | 2 | 2 | * | 2 | * | 2 | 1 | 0 |
| not undertake the repairs | *\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% |
| The insurer of one | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| of the other drivers who were | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

not at fault for the accident
95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 25 (continuation)
A10. What organisation did you first have contact with after the accident? (SPONTANEOUS)
Base: All

|  |  | Years High (a) | $\begin{aligned} & -\quad \text { MI } \\ & \text { Low } \end{aligned}$ <br> (b) | $\underset{\text { High }}{\text { Miles per }} \underset{\text { Low }}{\text { annum }}$ <br> (a) <br> (b) |  | $\begin{array}{cc} \text { Past } & \\ \text { exprience } & \text { MI } \\ \text { Yes } & \text { No } \\ \text { (a) } & \text { (b) } \end{array}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| A credit hire company | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Some other type of organisation | 13 | 10 | 4 | 8 | 5 | 8 | 5 | 2 | 12 | 13 | * | 4 | 10 | 10b | 2 | 2 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 2\% | *\% | 1\% |
| Don't know | 13 | 5 | 8 | 5 | 6 | 4 | 8 | 2 | 10 | 9 | 4 | 5 | 7 | 6 | 3 | 3 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% |

Table 25 (continuation)
A10. What organisation did you first have contact with after the accident? (SPONTANEOUS)
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 25 (continuation)
A10. What organisation did you first have contact with after the accident? (SPONTANEOUS)
Base: All

## Unweighted row <br> Effective sample size <br> Total

A credit hire company

Some other type of organisation

Don't know

Insurance channel


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 25 (continuation)
A10. What organisation did you first have contact with after the accident? (SPONTANEOUS)
Base: All
 not other drivers who were

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 25 (continuation)
A10. What organisation did you first have contact with after the accident? (SPONTANEOUS)
Base: All

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | AF in surer <br> (b) | Other (c) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | $\begin{aligned} & \text { DK } \\ & \text { (d) } \end{aligned}$ | Yes <br> (a) | No <br> (b) |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| A credit hire company | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Some other type of organisation | 13 | 7 | 5 | * | 2 | 4 | 4 | 3 | 0 | 4 | 5 | 4 | 0 | 10 | 4 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 2\% | -\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% |
| Don't know | 13 | 6 | 7 | 0 | 3 | 1 | 4 | 0 | 4 aBcd | 4 | 8 | * | 0 | 10 | 2 |
|  | 1\% | 1\% | 1\% | -\% | 1\% | *\% | 1\% | -\% | 5\% | 1\% | 2\% | *\% | -\% | 1\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 25 (continuation)
A10. What organisation did you first have contact with after the accident? (SPONTANEOUS)
Base: All
AF insurer handled claim \& willing to take part in repair inspection

|  | Total | Condition <br> Better <br> (a) | post repair |  | Worth post repair |  | Replacement met needs |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Same <br> (b) | Worse (c) | Same <br> (b) | Less (c) | eeded <br> (a) | Met <br> (b) | $\begin{array}{r} \text { Below } \\ \text { (c) } \end{array}$ | Yes <br> (a) | No <br> (b) |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| Your insurer | 1016 | 96 | 625 | 90 | 662 | 113 | 147 | 556 | 117 | 166 | 850a |
|  | 68\% | 63\% | 72\% | 70\% | 71\% | 70\% | 72\% | 69\% | 68\% | 61\% | 69\% |
| The insurer of the | 170 | 22 | 106 | 12 | 118 | 20 | 18 | 85 | 23 | 74B | 96 |
| driver who was at fault | 11\% | 14\% | 12\% | 10\% | 13\% | 12\% | 9\% | 11\% | 13\% | 27\% | 8\% |
| The Police | 121 | 9 | 48 | 14b | 53 | 13 | 19 | 63 | 13 | 11 | 109a |
|  | 8\% | 6\% | 5\% | 11\% | 6\% | 8\% | 9\% | 8\% | 7\% | 4\% | 9\% |
| Medical services (such | 38 | 6 | 12 | 2 | 15 | 1 | 6 | 22 | 4 | 1 | 37a |
| as a doctor or ambulance personnel) | 3\% | 4\% | 1\% | 1\% | 2\% | *\% | 3\% | 3\% | 2\% | *\% | 3\% |
| The garage that | 37 | 4 | 26 | 3 | 26 | 0 | 2 | 17 | 7 | 7 | 30 |
| undertook the repairs | 2\% | 2\% | 3\% | 3\% | 3\% | -\% | 1\% | 2\% | 4\% | 3\% | 2\% |
| A Claims Management Company | 23 | 8B | 10 | 1 | 14 | 3 | 0 | 17 | 3 | 0 | 23a |
|  | 2\% | 5\% | 1\% | 1\% | 2\% | 2\% | -\% | 2\% | 2\% | -\% | 2\% |
| A breakdown company | 19 | 0 | 5 | 2 | 5 | 2 | 2 | 10 | 2 | 2 | 17 |
|  | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| The car dealership | 11 | * | 9 | 0 | 7 | * | 4 | 5 | 0 | * | 11 |
| where you bought the vehicle | 1\% | *\% | 1\% | -\% | 1\% | *\% | 2\% | 1\% | -\% | *\% | 1\% |
| A lawyer | 10 | 3B | 2 | * | 3 | 2 | 0 | 2 | 1 | 0 | 10 |
|  | 1\% | 2\% | *\% | *\% | *\% | 1\% | -\% | *\% | *\% | -\% | 1\% |
| Insurance Broker | 10 | 2 | 5 | * | 6 | * | * | 6 | * | 1 | 9 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | *\% | *\% | 1\% | *\% | *\% | 1\% |
| Your employer | 10 | 0 | 5 | 2 | 4 | 2 | 0 | 7 | 0 | 2 | 8 |
|  | 1\% | -\% | 1\% | 1\% | *\% | 1\% | -\% | 1\% | -\% | 1\% | 1\% |
| A vehicle hire company | 5 | * | 4 | 1 | 4 | 1 | 0 | 4 | * | 2 | 3 |
|  | *\% | *\% | *\% | 1\% | *\% | *\% | -\% | 1\% | *\% | 1\% | *\% |
| Emergency Services | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
|  | *\% | -\% | -\% | -\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% |
| A garage that did | 2 | 2 b | 1 | 0 | 2 | 0 | * | 2 | 0 | 2 | 1 |
| not undertake the repairs | *\% | 1\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | 1\% | *\% |

not undertake the repairs

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 25 (continuation)
A10. What organisation did you first have contact with after the accident? (SPONTANEOUS)
Base: All

|  | Total | Condition post repair |  |  | Worth post repair |  | Replacement met needs Exc |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Better <br> (a) | Same (b) | Worse (c) | Same <br> (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| The insurer of one | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| of the other drivers who were not at fault for the accident | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| A credit hire company | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Some other type of organisation | 13 | 2 | 9 | * | 10 | 0 | 2 | 5 | 2 | 4 | 10 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| Don't know | 13 | 1 | 6 | 2 | 3 | 5B | 4 | 7 | 0 | 3 | 9 |
|  | 1\% | 1\% | 1\% | 1\% | *\% | 3\% | 2\% | 1\% | -\% | 1\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 27

A10-Summary. What organisation did you first have contact with after the accident? SUMMARY
Base: All

|  | Gender |  |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ (\mathrm{a}) \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | 55+ <br> (c) | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK E } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Urban (a) | Rural (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Your insurer | 1022 | 603 | 420 | 254 | 421 | 347 | 625 | 356 | 1022F | 922F | 873F | 78F | 49F | 22 | 759 | 258 |
|  | 68\% | 68\% | 69\% | 68\% | 67\% | 71\% | 70\% | 64\% | 68\% | 69\% | 69\% | 65\% | 65\% | 50\% | 68\% | 69\% |
| The insurer of the | 170 | 105 | 65 | 46 | 67 | 57 | 94 | 72 | 170 | 146 | 139 | 16 | 7 | 8abce | 126 | 43 |
| driver who was at fault | 11\% | 12\% | 11\% | 12\% | 11\% | 12\% | 10\% | 13\% | 11\% | 11\% | 11\% | 14\% | 10\% | 17\% | 11\% | 11\% |
| The Police | 121 | 71 | 51 | 29 | 62 | 30 | 67 | 51 | 121 | 99 | 91 | 14bc | 8 bc | 8ABCe | 96 | 25 |
|  | 8\% | 8\% | 8\% | 8\% | 10\% | 6\% | 7\% | 9\% | 8\% | 7\% | 7\% | 12\% | 11\% | 18\% | 9\% | 7\% |
| Medical services (such | 40 | 19 | 21 | 12 | 20 | 8 | 18 | 20 | 40 | 36 | 32 | 3 | 3 | 1 | 26 | 14 |
| as a doctor or ambulance personnel) | 3\% | 2\% | 3\% | 3\% | 3\% | 2\% | 2\% | 4\% | 3\% | 3\% | 3\% | 2\% | 4\% | 3\% | 2\% | 4\% |
| The garage that | 37 | 16 | 22 | 2 | 19a | 16a | 27 | 11 | 37 | 34 | 32 | 2 | 2 | 1 | 26 | 11 |
| undertook the repairs | 2\% | 2\% | 4\% | 1\% | 3\% | 3\% | 3\% | 2\% | 2\% | 3\% | 3\% | 2\% | 2\% | 2\% | 2\% | 3\% |
| A Claims Management Company | 23 | 16 | 8 | 5 | 8 | 10 | 15 | 9 | 23 | 22 | 22 | 1 | 1 | * | 17 | 7 |
|  | 2\% | 2\% | 1\% | 1\% | 1\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 1\% | 1\% | 1\% | 2\% |
| A breakdown company | 20 | 11 | 9 | 9 | 7 | 5 | 10 | 9 | 20 | 19 | 19 | * | 1 | * | 17 | 4 |
|  | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% |
| The car dealership | 11 | 6 | 5 | 2 | 5 | 4 | 6 | 4 | 11 | 8 | 8 | 2 | 1 | 1 | 10 | 1 |
| where you bought the vehicle | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 2\% | 1\% | *\% |
| A lawyer | 10 | 7 | 3 | 7b | 2 | 2 | 4 | 6 | 10 | 10 | 9 | 0 | * | *d | 10 | * |
|  | 1\% | 1\% | 1\% | 2\% | *\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% | -\% | *\% | 1\% | 1\% | *\% |
| Insurance Broker | 10 | 8 | 2 | 2 | 2 | 6 | 7 | 3 | 10 | 8 | 8 | * | 1 | 1 ABCd | 6 | 4 |
|  | 1\% | 1\% | *\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 3\% | 1\% | 1\% |
| Your employer | 10 | 8 | 2 | 3 | 5 | 2 | 3 | 7 | 10 | 10 | 9 | 0 | * | * | 6 | 3 |
|  | 1\% | 1\% | *\% | 1\% | 1\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% | -\% | *\% | 1\% | 1\% | 1\% |
| A vehicle hire company | 5 | 4 | 1 | 0 | 4 | 1 | 4 | 1 | 5 | 3 | 3 | 1 | * | * C | 4 | 1 |
|  | *\% | *\% | *\% | -\% | 1\% | *\% | *\% | *\% | *\% | *\% | *\% | 1\% | *\% | 1\% | *\% | *\% |
| Emergency Services | 2 | 2 | * | 2 | 0 | * | 0 | 1 | 2 | 2 | 2 | * | 0 | * | 2 | 0 |
|  | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | *\% | -\% |
| A garage that did | 2 | 2 | * | 0 | 2 | * | 2 | * | 2 | 2 | 2 | 0 | 1 abc | 0 | 2 | * |
| not undertake the repairs | *\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | -\% | *\% | *\% |
| The insurer of one | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| of the other drivers who were not at fault for the accident | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| A credit hire company | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 27 (continuation)

A10-Summary. What organisation did you first have contact with after the accident? SUMMARY
Base: All

|  | GenderMale Female |  |  | Age |  |  | Social Grade |  | UK Eng/Wal Country ${ }^{\text {Eng }}$ Sco |  |  |  | Wal <br> (e) | $\begin{array}{r} \mathrm{NI} \\ (\mathrm{f}) \end{array}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ (\mathrm{a}) \end{array}$ | $\begin{array}{r} 35-54 \\ (b) \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 (a) | C2DE (b) | $\begin{aligned} & \text { UK E } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) |  | Sco <br> (d) |  |  | Urban (a) | Rural <br> (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Some other type of organisation | 13 | 11 | 3 | 2 | 7 | 4 | 10 | 3 | 13 | 12 | 11 | * | 2 | * | 9 | 4 |
|  | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 2\% | 1\% | 1\% | 1\% |
| Don't know | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 2 | * | 0 | 0 | 2 | * |
|  | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | *\% | *\% |

Table 27 (continuation)
A10-Summary. What organisation did you first have contact with after the accident? SUMMARY
Base: All

|  | Total | Years High (a) | MI Low (b) | $\begin{array}{cr}\text { Miles per } \\ \text { High } & \text { Low } \\ \text { (a) } & \text { (b) }\end{array}$ |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{No} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Your insurer | 1022 | 641 | 372 | 511 | 478 | 405 | 617 | 117 | 903 | 785 | 143 | 342 | 550 | 375 | 431 | 211 |
|  | 68\% | 69\% | 67\% | 69\% | 68\% | 71\% | 66\% | 68\% | 68\% | 69\% | 63\% | 69\% | 68\% | 68\% | 71\% | 65\% |
| The insurer of the | 170 | 102 | 66 | 77 | 83 | 49 | 121a | 24 | 145 | 127 | 26 | 45 | 101 | 76 | 60 | 32 |
| driver who was at fault | 11\% | 11\% | 12\% | 10\% | 12\% | 9\% | 13\% | 14\% | 11\% | 11\% | 11\% | 9\% | 12\% | 14\% | 10\% | 10\% |
| The Police | 121 | 74 | 47 | 63 | 52 | 54 | 67 | 12 | 109 | 87 | 28 | 48 | 62 | 31 | 47 | 42Ab |
|  | 8\% | 8\% | 8\% | 9\% | 7\% | 10\% | 7\% | 7\% | 8\% | 8\% | 12\% | 10\% | 8\% | 6\% | 8\% | 13\% |
| Medical services (such | 40 | 19 | 21 | 17 | 21 | 13 | 27 | 6 | 32 | 29 | 7 | 13 | 19 | 8 | 17 | 11 |
| as a doctor or ambulance personnel) | 3\% | 2\% | 4\% | 2\% | 3\% | 2\% | 3\% | 3\% | 2\% | 3\% | 3\% | 3\% | 2\% | 1\% | 3\% | 3\% |
| The garage that | 37 | 31b | 6 | 15 | 21 | 8 | 29 | 3 | 34 | 32 | 4 | 6 | 22 | 17 | 14 | 4 |
| undertook the repairs | 2\% | 3\% | 1\% | 2\% | 3\% | 1\% | 3\% | 2\% | 3\% | 3\% | 2\% | 1\% | 3\% | 3\% | 2\% | 1\% |
| A Claims Management Company | 23 | 18 | 5 | 15 | 7 | 11 | 13 | 2 | 21 | 16 | 6 | 13 | 8 | 6 | 13 | 4 |
|  | 2\% | 2\% | 1\% | 2\% | 1\% | 2\% | 1\% | 1\% | 2\% | 1\% | 3\% | 3\% | 1\% | 1\% | 2\% | 1\% |
| A breakdown company | 20 | 10 | 10 | 12 | 7 | 5 | 15 | 2 | 19 | 15 | 4 | 8 | 9 | 6 | 7 | 7 |
|  | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 1\% | 2\% |
| The car dealership | 11 | 5 | 6 | 3 | 7 | 3 | 8 | 2 | 9 | 7 | 2 | 3 | 5 | 8b | 1 | 2 |
| where you bought the vehicle | 1\% | 1\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% |
| A lawyer | 10 | 2 | 8 a | 2 | 8 | 5 | 5 | 0 | 10 | 9 | 1 | 6 | 2 | 0 | 5 | 5 a |
|  | 1\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | *\% | 1\% | *\% | -\% | 1\% | 2\% |
| Insurance Broker | 10 | 8 | * | 4 | 5 | 2 | 8 | * | 10 | 7 | 2 | * | 8 | 4 | 4 | 2 |
|  | 1\% | 1\% | *\% | *\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% |
| Your employer | 10 | 5 | 5 | 5 | 3 | 2 | 8 | 3 | 7 | 8 | 2 | 2 | 7 | 2 | 3 | 5 |
|  | 1\% | *\% | 1\% | 1\% | *\% | *\% | 1\% | 2\% | 1\% | 1\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% |
| A vehicle hire company | 5 | 4 | 1 | 4 | 1 | 2 | 3 | 0 | 5 | 5 | 0 | * | 4 | 4 | 1 | 0 |
|  | *\% | *\% | *\% | 1\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | 1\% | 1\% | *\% | -\% |
| Emergency Services | 2 | * | 2 | * | 2 | * | 2 | 0 | 2 | * | 2 a | * | 2 | 0 | 2 | 1 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | -\% | *\% | *\% |
| A garage that did | 2 | 2 | 0 | 2 | * | 0 | 2 | 0 | 2 | 2 | * | 2 | * | 2 | 1 | 0 |
| not undertake the repairs | *\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% |
| The insurer of one | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| of the other drivers who were | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

not at fault for the accident
95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 27 (continuation)
A10-Summary. What organisation did you first have contact with after the accident? SUMMARY
Base: All

|  |  | Years High (a) | - MI <br> Low <br> (b) | Miles per  <br> High Low <br> (a) (b) |  | $$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| A credit hire company | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Some other type of organisation | 13 | 10 | 4 | 8 | 5 | 8 | 5 | 2 | 12 | 13 | * | 4 | 10 | 10b | 2 | 2 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 2\% | *\% | 1\% |
| Don't know | 2 | 2 | 0 | 2 | 0 | * | 2 | 0 | 2 | * | 2 | * | 2 | 2 | 0 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | *\% | -\% | -\% |

Table 27 (continuation)
A10-Summary. What organisation did you first have contact with after the accident? SUMMARY
Base: All

|  | Total | Vehicle <br> written off |  | Personal injury |  | Insurance channel Insu rance |  | Direct |  | Insurance Company |  |  |  |  | Has |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  | Chur |  |  |  |
|  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker (b) | Admiral <br> (a) | Line (b) | Aviva (c) | Axa <br> (d) | $\begin{gathered} \mathrm{LV} \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ | Tesco (g) | Saga <br> (i) | tings (j) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Your insurer | 1022 | 188 | 828A | 294 | 728A | 611b | 207 | 104 | 97 | 71 | 23 | 65cd | 37 | 28 | 28 | 29 |
|  | 68\% | 61\% | 70\% | 63\% | 71\% | 73\% | 66\% | 75\% | 74\% | 63\% | 59\% | 81\% | 68\% | 74\% | 86\% | 77\% |
| The insurer of the | 170 | 23 | 145a | 32 | 137A | 90 | 35 | 14 | 16 | 15 | 5 | 8 | 5 | 3 | 2 | 5 |
| driver who was at fault | 11\% | 7\% | 12\% | 7\% | 13\% | 11\% | 11\% | 10\% | 12\% | 13\% | 12\% | 9\% | 8\% | 8\% | 5\% | 14\% |
| The Police | 121 | 48B | 73 | 58B | 63 | 55 | 22 | 7 | 5 | 10 e | 5 bE | 1 | 7 e | 3 | 2 | 2 |
|  | 8\% | 15\% | 6\% | 12\% | 6\% | 6\% | 7\% | 5\% | 4\% | 9\% | 14\% | 1\% | 12\% | 7\% | 6\% | 4\% |
| Medical services (such | 40 | 19B | 21 | 37B | 3 | 18 | 12 | 4 | 4 | 2 | 1 | 2 | 0 | 2 | * | 0 |
| as a doctor or ambulance personnel) | 3\% | 6\% | 2\% | 8\% | *\% | 2\% | 4\% | 3\% | 3\% | 2\% | 3\% | 3\% | -\% | 4\% | 1\% | -\% |
| The garage that | 37 | 4 | 34 | 7 | 30 | 25 | 6 | 0 | 5 | 8A | 2A | 3 a | 5A | * | * | 0 |
| undertook the repairs | 2\% | 1\% | 3\% | 1\% | 3\% | 3\% | 2\% | -\% | 4\% | 8\% | 5\% | 4\% | 8\% | 1\% | 1\% | -\% |
| A Claims Management Company | 23 | 3 | 20 | 10 | 13 | 6 | 7 | 3 | 3 | 2 | * | 0 | 0 | 0 | 0 | 0 |
|  | 2\% | 1\% | 2\% | 2\% | 1\% | 1\% | 2\% | 2\% | 2\% | 1\% | 1\% | -\% | -\% | -\% | -\% | -\% |
| A breakdown company | 20 | 11B | 10 | 11 | 10 | 10 | 8 | 5 | 0 | 2 | * | 0 | 2 | 0 | * | 2 |
|  | 1\% | 3\% | 1\% | 2\% | 1\% | 1\% | 3\% | 3\% | -\% | 2\% | 1\% | -\% | 3\% | -\% | 1\% | 4\% |
| The car dealership where you bought the vehicle | 11 | 0 | 9 | * | 11 | 6 | 3 | 2 | 2 | 1 | * | 0 | 0 | * | 0 | 0 |
|  | 1\% | -\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | -\% | 1\% | -\% | -\% |
| A lawyer | 10 | 5 b | 5 | 9 B | 1 | 5 | 2 | 0 | 0 | 0 | * | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 2\% | *\% | 2\% | *\% | 1\% | 1\% | -\% | -\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% |
| Insurance Broker | 10 | 3 | 7 | 0 | 10 | 3 | 4 | 0 | 0 | 0 | 1 | * | 0 | 0 | 0 | 0 |
|  | 1\% | 1\% | 1\% | -\% | 1\% | *\% | 1\% | -\% | -\% | -\% | 2\% | 1\% | -\% | -\% | -\% | -\% |
| Your employer | 10 | 2 | 7 | 4 | 6 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | *\% | 1\% | 1\% | 1\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| A vehicle hire company | 5 | * | 5 | * | 4 | 1 | 2 | 0 | 0 | * | * | 0 | 0 | 2 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | 1\% | -\% | -\% | *\% | 1\% | -\% | -\% | 4\% | -\% | -\% |
| Emergency Services | 2 | 2 b | 0 | 2 | * | 1 | 2 | 0 | * | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | 1\% | -\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| A garage that did | 2 | 0 | 2 | * | 2 | 2 | * | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| not undertake the repairs | *\% | -\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| The insurer of one | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| of the other drivers who were | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

not at fault for the accident

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 27 (continuation)
A10-Summary. What organisation did you first have contact with after the accident? SUMMARY
Base: All

|  | Total | Vehicle <br> written off |  | Personal injury |  | Insurance channel |  |  |  |  | Insurance Company |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  | Direct |  |  |  | Chur |  |  | Has |
|  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker (b) | Admiral <br> (a) | Line (b) | Aviva (c) | Axa (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ | Tesco (g) | Saga <br> (i) | tings (j) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| A credit hire company | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Some other type of organisation | 13 | 2 | 11 | 4 | 10 | 6 | 6 | 0 | 0 | 2 | 1 | 2 | 0 | 0 | 0 | 0 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | -\% | -\% | 2\% | 1\% | 2\% | -\% | -\% | -\% | -\% |
| Don't know | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 27 (continuation)
A10-Summary. What organisation did you first have contact with after the accident? SUMMARY
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in A | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer sur <br> (b) | (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other (c) | $\begin{aligned} & \text { DK } \\ & \text { (d) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Your insurer | 1022 | 695BC | 291C | 20 | 203 | 471ACDE | E 212 | 88 | 47 | 436BC | 253 | 203b | 37 BC | 829b | 185 |
|  | 68\% | 79\% | 56\% | 26\% | 63\% | 81\% | 57\% | 60\% | 63\% | 81\% | 55\% | 65\% | 83\% | 70\% | 62\% |
| The insurer of the | 170 | 25 | 140AC | 5 | 44B | 12 | 93ABDE | 13B | 6b | 13 | 122ACD | 14 | 0 | 127 | 42 |
| driver who was at fault | 11\% | 3\% | 27\% | 6\% | 14\% | 2\% | 25\% | 9\% | 8\% | 2\% | 27\% | 5\% | -\% | 11\% | 14\% |
| The Police | 121 | 72 | 34 | 12ab | 26 | 50 | 19 | 12 | 14 abCd | - 41 | 30 | 28 | 3 | 98 | 24 |
|  | 8\% | 8\% | 6\% | 16\% | 8\% | 9\% | 5\% | 8\% | 19\% | 8\% | 7\% | 9\% | 7\% | 8\% | 8\% |
| Medical services (such | 40 | 23 | 12 | 2 | 8 | 17 | 7 | 7 | 1 | 19 | 10 | 7 | 2 | 33 | 7 |
| as a doctor or ambulance personnel) | 3\% | 3\% | 2\% | 3\% | 3\% | 3\% | 2\% | 5\% | 2\% | 4\% | 2\% | 2\% | 5\% | 3\% | 2\% |
| The garage that | 37 | 7 | 16A | 11 AB | 17B | 6 | 9 | 3 | 2 | 5 | 12 | 13A | 0 | 26 | 11 |
| undertook the repairs | 2\% | 1\% | 3\% | 14\% | 5\% | 1\% | 2\% | 2\% | 3\% | 1\% | 3\% | 4\% | -\% | 2\% | 4\% |
| A Claims Management Company | 23 | 10 | 3 | 10 AB | 5 | 4 | 8 | 6B | 2 | 5 | 3 | 14 AB | 0 | 20 | 4 |
|  | 2\% | 1\% | 1\% | 14\% | 1\% | 1\% | 2\% | 4\% | 2\% | 1\% | 1\% | 5\% | -\% | 2\% | 1\% |
| A breakdown company | 20 | 12 | 6 | 2 | 2 | 7 | 8 | 3 | 1 | 7 | 5 | 5 | 0 | 16 | 5 |
|  | 1\% | 1\% | 1\% | 2\% | *\% | 1\% | 2\% | 2\% | 1\% | 1\% | 1\% | 2\% | -\% | 1\% | 2\% |
| The car dealership | 11 | 3 | 2 | 6 AB | 5 | 2 | 2 | 2 | 0 | * | 2 | 9Ab | 0 | 9 | 2 |
| where you bought the vehicle | 1\% | *\% | *\% | 8\% | 1\% | *\% | *\% | 2\% | -\% | *\% | *\% | 3\% | -\% | 1\% | 1\% |
| A lawyer | 10 | 3 | * | 7 AB | 3b | 0 | 2 | 5 Bc | * | 2 | 3 | 2 | 0 | 2 | 8A |
|  | 1\% | *\% | *\% | 9\% | 1\% | -\% | *\% | 3\% | *\% | *\% | 1\% | 1\% | -\% | *\% | 3\% |
| Insurance Broker | 10 | 8 | 2 | 0 | 5 b | 1 | 1 | 3b | 0 | 1 | 3 | 5 a | 0 | 6 | 4 |
|  | 1\% | 1\% | *\% | -\% | 2\% | *\% | *\% | 2\% | -\% | *\% | 1\% | 2\% | -\% | 1\% | 1\% |
| Your employer | 10 | 5 | 3 | * | 2 | 3 | 2 | 2 | 2 | 2 | 2 | 3 | 2 Ab | 7 | 2 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | *\% | 1\% | 2\% | *\% | *\% | 1\% | 4\% | 1\% | 1\% |
| A vehicle hire company | 5 | 3 | 2 | * | 2 | 2 | 2 | * | 0 | 1 | 2 | 3 | 0 | 5 | * |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | 1\% | -\% | *\% | *\% |
| Emergency Services | 2 | 1 | 2 | 0 | 0 | * | 2 | 0 | 0 | 1 | 2 | 0 | 0 | 2 | * |
|  | *\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% |
| A garage that did | 2 | 0 | 2 | 1 a | * | 0 | 2 | * | 0 | 0 | 2 | 1 | 0 | 2 | * |
| not undertake the repairs | *\% | -\% | *\% | 1\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | *\% | *\% |
| The insurer of one | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| of the other drivers who were | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | not other drivers who were

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 27 (continuation)

A10-Summary. What organisation did you first have contact with after the accident? SUMMARY
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & (\mathrm{b}) \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| A credit hire company | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Some other type of organisation | 13 | 7 | 5 | * | 2 | 4 | 4 | 3 | 0 | 4 | 5 | 4 | 0 | 10 | 4 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 2\% | -\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% |
| Don't know | 2 | 0 | 2 | 0 | 0 | * | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 27 (continuation)
A10-Summary. What organisation did you first have contact with after the accident? SUMMARY
Base: All
AF insurer handled claim \& willing to take part in repair inspection
Unweighted row
Effective sample size
Total
Total

Your insurer
Condition post repair
The insurer of the
driver who was at fault

The Police

|  | Better <br> (a) | Same <br> (b) | Worse <br> (c) |
| :---: | ---: | ---: | ---: |
| Total |  |  |  |
| 1500 | 146 | 853 | 141 |
| 1106 | 112 | 639 | 98 |
| 1500 | 154 | 872 | 128 |
|  |  |  |  |
| 1022 | 96 | $627 a$ | 90 |
| $68 \%$ | $63 \%$ | $72 \%$ | $70 \%$ |

Worth pos

Medical services (such as a doctor or ambulance personnel)

The garage that undertook the repairs

A Claims Management Company
A breakdown company
The car dealership where you bought the vehicle

A lawyer

Insurance Broker

Your employer
A vehicle hire company
Emergency Services
$\begin{array}{lllll}\text { A garage that did } & 2 & 2 b & 1 & 0 \\ \text { not undertake the repairs } & \text { *\% } & 1 \% & * \% & -\%\end{array}$
95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 27 (continuation)
A10-Summary. What organisation did you first have contact with after the accident? SUMMARY
Base: All

|  | Total | Condition post repair |  |  | Worth post repair |  | Replacement met needs Exc |  |  | handled claim \& willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Better <br> (a) | Same <br> (b) | Worse (c) | Same <br> (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| The insurer of one | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| of the other drivers who were not at fault for the accident | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| A credit hire company | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Some other type of organisation | 13 | 2 | 9 | * | 10 | 0 | 2 | 5 | 2 | 4 | 10 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| Don't know | 2 | 0 | 2 | 0 | 2 | 0 | 2 | * | 0 | 2 | * |
|  | *\% | -\% | *\% | -\% | *\% | -\% | 1\% | *\% | -\% | 1\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 28

A11. Did you make contact with this organisation or did they make contact with you? Base: All who knew which organisation they had contacted first

|  | Gender |  |  | Age |  |  | Social Grade |  | Country |  |  |  | Wal | $\begin{gathered} \mathrm{NI} \\ (\mathrm{f}) \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male | Female | $17-34$ | $35-54$ | $55+$ | ABC1 | C2DE |  | Eng/Wal | Eng | Sco |  |  | Urban | Rural |
| Unweighted row | 1498 | 881 | 617 | 372 | 638 | 488 | 888 | 559 | 1498 | 1066 | 816 | 249 | 250 | 183 | 1094 | 397 |
| Effective sample size | 1104 | 652 | 452 | 274 | 466 | 365 | 656 | 409 | 1104 | 906 | 816 | 249 | 250 | 183 | 818 | 282 |
| Total | 1498 | 887 | 611 | 376 | 630 | 493 | 890 | 552 | 1498 | 1333 | 1258 | 120 | 75 | 45 | 1116 | 375 |
| You contacted the organisation | 1265 | 753 | 512 | 316 | 538 | 412 | 772b | 451 | 1265 | 1132 | 1069 | 96 | 63 | 36 | 941 | 320 |
|  | 84\% | 85\% | 84\% | 84\% | 85\% | 84\% | 87\% | 82\% | 84\% | 85\% | 85\% | 81\% | 84\% | 81\% | 84\% | 85\% |
| Organisation contacted you | 207 | 120 | 88 | 50 | 82 | 76 | 104 | 93a | 207 | 177 | 167 | 23 abc | 11 | 7 | 155 | 49 |
|  | 14\% | 14\% | 14\% | 13\% | 13\% | 15\% | 12\% | 17\% | 14\% | 13\% | 13\% | 19\% | 14\% | 16\% | 14\% | 13\% |
| Don't know / can't remember | 26 | 14 | 12 | 10 | 10 | 5 | 14 | 7 | 26 | 24 | 23 | * | 1 | 1d | 20 | 6 |
|  | 2\% | 2\% | 2\% | 3\% | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% | 2\% | *\% | 1\% | 3\% | 2\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 28 (continuation)

A11. Did you make contact with this organisation or did they make contact with you?
Base: All who knew which organisation they had contacted first

|  |  | Years High (a) | MI <br> Low <br> (b) | Miles per annum High Low <br> (a) <br> (b) |  | Past experience Yes <br> (a) | $\begin{gathered} -M I \\ \text { No } \\ \text { (b) } \end{gathered}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1498 | 937 | 548 | 769 | 661 |  | 544 | 954 | 173 | 1321 | 1150 | 224 | 489 | 830 | 527 | 605 | 350 |
| Effective sample size | 1104 | 690 | 404 | 552 | 507 | 413 | 691 | 128 | 974 | 846 | 165 | 362 | 602 | 399 | 448 | 246 |
| Total | 1498 | 932 | 552 | 738 | 700 | 567 | 931 | 173 | 1321 | 1143 | 226 | 493 | 811 | 547 | 608 | 326 |
| You contacted the organisation | 1265 | 790 | 464 | 638 | 582 | 501B | 764 | 145 | 1117 | 958 | 197 | 417 | 688 | 444 | 540AC | 266 |
|  | 84\% | 85\% | 84\% | 86\% | 83\% | 88\% | 82\% | 84\% | 85\% | 84\% | 88\% | 85\% | 85\% | 81\% | 89\% | 81\% |
| Organisation contacted you | 207 | 129 | 76 | 93 | 103 | 60 | 148a | 26 | 181 | 162 | 25 | 68 | 109 | 93B | 61 | 51b |
|  | 14\% | 14\% | 14\% | 13\% | 15\% | 10\% | 16\% | 15\% | 14\% | 14\% | 11\% | 14\% | 14\% | 17\% | 10\% | 16\% |
| Don't know / can't remember | 26 | 14 | 12 | 7 | 15 | 7 | 19 | 2 | 24 | 22 | 3 | 8 | 13 | 10 | 6 | 9 |
|  | 2\% | 1\% | 2\% | 1\% | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% | 1\% | 2\% | 2\% | 2\% | 1\% | 3\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 28 (continuation)

A11. Did you make contact with this organisation or did they make contact with you?
Base: All who knew which organisation they had contacted first


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 28 (continuation)

A11. Did you make contact with this organisation or did they make contact with you?
Base: All who knew which organisation they had contacted first

|  | Total |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Who handled claim |  |  | NAF in AF in |  |  |  | $\begin{array}{r} \text { DK } \\ (\mathrm{e}) \end{array}$ |  |  |  |  | $\begin{array}{ll} \text { Yes } & \text { No } \\ \text { (a) } & \text { (b) } \end{array}$ |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | (c) | Other <br> (d) |  | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ |  |  |
| Unweighted row | 1498 | 836 | 548 | 89 | 314 | 556 | 403 | 151 | 72 | 527 | 468 | 320 | 37 | 1194 | 293 |
| Effective sample size | 1104 | 637 | 390 | 59 | 235 | 424 | 281 | 110 | 53 | 394 | 339 | 231 | 30 | 879 | 217 |
| Total | 1498 | 874 | 520 | 76 | 324 | 579 | 370 | 149 | 73 | 535 | 455 | 311 | 44 | 1189 | 297 |
| You contacted the organisation | 1265 | 800B | 374 | 64b | 269 C | 541ACDe | 264 | 127C | 62 | 495B | 322 | 275B | 39b | 1004 | 249 |
|  | 84\% | 91\% | 72\% | 85\% | 83\% | 93\% | 71\% | 86\% | 84\% | 92\% | 71\% | 88\% | 89\% | 84\% | 84\% |
| Organisation contacted you | 207 | 61 | 137AC | 8 | 49B | 34 | $98 A B D E$ | e 18b | 8 | 32 | 128ACd | 26 | 3 | 159 | 48 |
|  | 14\% | 7\% | 26\% | 11\% | 15\% | 6\% | 26\% | 12\% | 11\% | 6\% | 28\% | 8\% | 8\% | 13\% | 16\% |
| Don't know / can't remember | 26 | 13 | 9 | 3 | 6 | 5 | 8 | 4 | 3b | 9 | 5 | 10 | 2 | 25 | 1 |
|  | 2\% | 2\% | 2\% | 4\% | 2\% | 1\% | 2\% | 3\% | 5\% | 2\% | 1\% | 3\% | 4\% | 2\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 28 (continuation)

A11. Did you make contact with this organisation or did they make contact with you?
Base: All who knew which organisation they had contacted first
AF insurer handled claim \& willing to take part in repair inspection

|  |  | Condition post repair |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: |
|  | Total | Better <br> (a) | Same <br> (b) | Worse <br> (c) |  |
|  |  | 1498 | 146 | 851 |  |
| Unweighted row | 1104 | 112 | 637 | 141 |  |
| Effective sample size | 1498 | 154 | 870 | 128 |  |
| Total |  |  |  |  |  |
| You contacted the organisation | 1265 | 127 | 745 | 110 |  |
|  | $84 \%$ | $82 \%$ | $86 \%$ | $86 \%$ |  |
| Organisation contacted you | 207 | 27 | 114 | 17 |  |
|  | $14 \%$ | $18 \%$ | $13 \%$ | $13 \%$ |  |
| Don't know / can't remember | 26 | 0 | 11 | 2 |  |
|  | $2 \%$ | $-\%$ | $1 \%$ | $1 \%$ |  |


| Replacement met <br> Exc |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Same <br> E | Less <br> (b) | (c) <br> eeded <br> (a) | Met <br> (b) | Below <br> (c) |  |  |
| 895 | 187 | 206 | 815 | 169 |  |  |
| 679 | 125 | 151 | 599 | 126 |  |  |
| 930 | 161 | 203 | 809 | 171 |  |  |
| 796 | 133 | $182 c$ | 681 | 138 |  |  |
| $86 \%$ | $83 \%$ | $89 \%$ | $84 \%$ | $81 \%$ |  |  |
|  |  |  |  |  |  |  |
| 123 | 27 | 18 | 111 | 29 |  |  |
| $13 \%$ | $16 \%$ | $9 \%$ | $14 \%$ | $17 \%$ |  |  |
| 11 | 2 | 4 | 17 | 5 |  |  |
| $1 \%$ | $1 \%$ | $2 \%$ | $2 \%$ | $3 \%$ |  |  |


| Yes <br> (a) | No <br> (b) |
| :---: | ---: |
| 280 | 1218 |
| 202 | 902 |
| 272 | 1226 |
| 197 | 1068 A |
| $72 \%$ | $87 \%$ |
| $70 B$ | 137 |
| $26 \%$ | $11 \%$ |
| 5 | 21 |
| $2 \%$ | $2 \%$ |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 29

A11/A10. Did you make contact with this organisation or did they make contact with you?/ What organisation did you first have contact with after the accident? SUMMAR Base: All who knew which organisation they had contacted first

A10-Summary. What organisation did
you first have contact with after the accident? SUMMARY
Medical
services

| Total | Your insurer | The insurer of the driver who was at fault | The Police | services (such as a doctor or ambulance personnel) | The <br> garage that undertook the repairs | OTHER (net) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1498 | 983 | 179 | 149 | 43 | 35 | 336 |
| 1104 | 745 | 128 | 97 | 30 | 27 | 232 |
| 1498 | 1022 | 170 | 121 | 40 | 37 | 306 |
| 1265 | 975 | 48 | 98 | 31 | 34 | 242 |
| 84\% | 95\% | 29\% | 81\% | 77\% | 92\% | 79\% |
| 207 | 36 | 121 | 19 | 6 | 3 | 50 |
| 14\% | 4\% | 71\% | 16\% | 15\% | 8\% | 16\% |
| 26 | 12 | * | 4 | 3 | 0 | 14 |
| 2\% | 1\% | *\% | 3\% | 8\% | -\% | 5\% |

## Table 30

A11a. Were you insured with the same insurance company as the driver who was at-fault? Base: All

|  | Gender |  | Age |  |  | Social Grade |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | 17-34 | 35-54 | 55+ | ABC1 | C2DE |
| Total | (a) | (b) | (a) | (b) | (c) | (a) | (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 |
| 94 | 48 | 47 | 23 | 48 | 24 | 49 | 41 |
| 6\% | 5\% | 8\% | 6\% | 8\% | 5\% | 6\% | 8\% |
| 1293 | 775 | 518 | 322 | 532 | 439b | 779 | 469 |
| 86\% | 87\% | 85\% | 86\% | 84\% | 89\% | 87\% | 85\% |
| 94 | 60 | 35 | 26 | 42 | 26 | 52 | 36 |
| 6\% | 7\% | 6\% | 7\% | 7\% | 5\% | 6\% | 6\% |
| 18 | 7 | 11 | 5 | 10 | 3 | 12 | 6 |
| 1\% | 1\% | 2\% | 1\% | 2\% | 1\% | 1\% | 1\% |


| $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \mathrm{NI} \\ \text { (f) } \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Eng | Sco (d) |  |  | Urban (a) | Rural <br> (b) |
| 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 94 | 71 | 66 | 11bc | 5 | 13ABCDE | 67 | 25 |
| 6\% | 5\% | 5\% | 9\% | 6\% | 29\% | 6\% | 7\% |
| 1293F | 1164F | 1101F | 101F | 63 F | 27 | 970 | 319 |
| 86\% | 87\% | 87\% | 84\% | 84\% | 61\% | 87\% | 85\% |
| 94d | 87d | 83d | 3 | 4 | 4D | 67 | 27 |
| 6\% | 7\% | 7\% | 2\% | 6\% | 9\% | 6\% | 7\% |
| 18 | 12 | 9 | 5ABC | 3ABC | 1 | 13 | 5 |
| 1\% | 1\% | 1\% | 4\% | 4\% | 2\% | 1\% | 1\% |

Table 30 (continuation)
A11a. Were you insured with the same insurance company as the driver who was at-fault?
Base: All

|  | Total | Years High (a) | MI Low (b) | Miles per annum High <br> Low <br> (a) <br> (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{No} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) |  | No <br> (b) | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High <br> (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 94 | 57 | 38 | 47 | 44 | 35 | 60 | 15 | 80 | 73 | 13 | 28 | 57 | 32 | 40 | 22 |
|  | 6\% | 6\% | 7\% | 6\% | 6\% | 6\% | 6\% | 9\% | 6\% | 6\% | 6\% | 6\% | 7\% | 6\% | 7\% | 7\% |
| No | 1293 | 815 | 465 | 632 | 612 | 489 | 804 | 155 | 1138 | 996 | 197 | 440 | 696 | 471 | 524 | 285 |
|  | 86\% | 87\% | 84\% | 85\% | 87\% | 86\% | 86\% | 89\% | 86\% | 87\% | 87\% | 89\% | 86\% | 86\% | 86\% | 87\% |
| Don't know | 94 | 56 | 36 | 49 | 39 | 38 | 57 | 3 | 88a | 64 | 12 | 23 | 45 | 40 | 35 | 15 |
|  | 6\% | 6\% | 7\% | 7\% | 6\% | 7\% | 6\% | 2\% | 7\% | 6\% | 5\% | 5\% | 5\% | 7\% | 6\% | 5\% |
| Not stated | 18 | 6 | 13a | 13 | 5 | 7 | 11 | * | 18 | 10 | 5 | 2 | 14 | 6 | 8 | 4 |
|  | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 2\% | *\% | 2\% | 1\% | 1\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 30 (continuation)

A11a. Were you insured with the same insurance company as the driver who was at-fault?
Base: All

|  |  | Vehicle <br> written off |  | Personal injury |  | Insurance channel Insu rance |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Admiral <br> (a) | Direct |  |  |  | Axa <br> (d) |  | $\begin{array}{r} \text { Chur } \\ \text { chill } \\ (\mathrm{f}) \end{array}$ | $\begin{array}{r} \text { Tesco } \\ \text { (g) } \end{array}$ |  | Hastings (j) |
|  | Total | Yes No <br> (a) (b) |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker <br> (b) |  | Line (b) |  |  | Aviva (c) |  | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | Saga (i) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Yes | 94 | 17 | 76 | 28 | 66 | 74B | 7 | 10 | 15 | $16 f$ | 10AbEF | 5 | 1 | 0 | 0 | 0 |
|  | 6\% | 5\% | 6\% | 6\% | 6\% | 9\% | 2\% | 7\% | 11\% | 14\% | 26\% | 7\% | 1\% | -\% | -\% | -\% |
| No | 1293 | 278 | 1010 | 399 | 893 | 706 | 283a | 112d | 109d | 89 | 25 | 72D | 45 | 35 | 31 | 35 |
|  | 86\% | 90\% | 86\% | 85\% | 87\% | 84\% | 90\% | 81\% | 83\% | 79\% | 65\% | 89\% | 82\% | 95\% | 94\% | 92\% |
| Don't know | 94 | 11 | 79 | 33 | 61 | 49 | 22 | 16e | 7 | 6 | 3 | 2 | 9 bce | * | 2 | 3 |
|  | 6\% | 3\% | 7\% | 7\% | 6\% | 6\% | 7\% | 11\% | 5\% | 5\% | 9\% | 2\% | 16\% | 1\% | 6\% | 8\% |
| Not stated | 18 | 5 | 14 | 8 | 11 | 11 | 4 | 1 | * | 2 | * | 2 | * | 2 | 0 | 0 |
|  | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | *\% | 2\% | 1\% | 2\% | 1\% | 4\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 30 (continuation)

A11a. Were you insured with the same insurance company as the driver who was at-fault?
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Unweighted row <br> Effective sample size <br> Total

Yes

No

Don't know
Not stated

## Table 30 (continuation)

A11a. Were you insured with the same insurance company as the driver who was at-fault?
Base: All
AF insurer handled claim \& willing to take part in repair inspection

Unweighted row
Effective sample size
Total
Yes

| Total | Condition | post | epair | Worth post repair |  | Replacement met needs |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Better <br> (a) | Same (b) | Worse (c) | Same <br> (b) | Less <br> (c) | Exc eeded <br> (a) | Met <br> (b) | Below (c) |
| 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 |
| 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 |
| 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 |
| 94 | 9 | 49 | 14b | 54 | 15 | 22bc | 45 | 8 |
| 6\% | 6\% | 6\% | 11\% | 6\% | 9\% | 11\% | 6\% | 4\% |
| 1293 | 134 | 757 | 107 | 812 | 137 | 162 | 703a | 154a |
| 86\% | 87\% | 87\% | 84\% | 87\% | 85\% | 79\% | 87\% | 90\% |
| 94 | 10 | 58 | 4 | 57 | 8 | 17 | 50 | 8 |
| 6\% | 6\% | 7\% | 3\% | 6\% | 5\% | 8\% | 6\% | 5\% |
| 18 | 2 | 8 | 2 | 9 | 2 | 3 | 10 | 2 |
| 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 31

A12. Did the insurer of the driver who was at fault contact you? Base: All who did not first contact the at-fault driver's insurer

|  | Gender |  |  | Age |  |  | Social Grade |  | Country |  |  |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ (a) \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK E } \\ & \text { (a) } \end{aligned}$ | Eng/Wal (b) | Eng <br> (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Urban (a) | Rural <br> (b) |
| Unweighted row | 1199 | 707 | 492 | 299 | 503 | 397 | 720 | 434 | 1199 | 899 | 687 | 195 | 212 | 105 | 879 | 316 |
| Effective sample size | 906 | 537 | 369 | 224 | 378 | 304 | 547 | 324 | 906 | 763 | 687 | 195 | 212 | 105 | 675 | 229 |
| Total | 1243 | 740 | 503 | 308 | 518 | 416 | 752 | 441 | 1243 | 1123 | 1060 | 94 | 64 | 26 | 932 | 308 |
| Yes | 648 | 390 | 258 | 146 | 283 | 219 | 406 | 223 | 648 | 576 | 543 | $59 A B C$ e | 33 | 14 | 481 | 166 |
|  | 52\% | 53\% | 51\% | 47\% | 55\% | 53\% | 54\% | 51\% | 52\% | 51\% | 51\% | 63\% | 51\% | 53\% | 52\% | 54\% |
| No | 546 | 322 | 224 | 149 | 220 | 178 | 319 | 199 | 546D | 504D | 477D | 32 | 27 | 10 | 416 | 130 |
|  | 44\% | 43\% | 45\% | 48\% | 42\% | 43\% | 42\% | 45\% | 44\% | 45\% | 45\% | 34\% | 43\% | 40\% | 45\% | 42\% |
| Don't know | 49 | 28 | 21 | 13 | 16 | 20 | 27 | 19 | 49 | 44 | 40 | 3 | 4 | 2 | 36 | 13 |
|  | 4\% | 4\% | 4\% | 4\% | 3\% | 5\% | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% | 6\% | 7\% | 4\% | 4\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 31 (continuation)
A12. Did the insurer of the driver who was at fault contact you?
Base: All who did not first contact the at-fault driver's insurer

|  |  | Years - MI |  | Miles per annum |  | Past <br> experience - MI |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | High (a) | Low <br> (b) | High <br> (a) | Low <br> (b) | Yes <br> (a) | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | No <br> (b) | Low <br> (a) | Medium (b) | High <br> (c) |
| Unweighted row | 1199 | 753 | 435 | 622 | 522 | 452 | 747 | 134 | 1062 | 919 | 185 | 405 | 643 | 406 | 496 | 284 |
| Effective sample size | 906 | 570 | 327 | 459 | 411 | 350 | 556 | 101 | 802 | 693 | 139 | 307 | 481 | 319 | 373 | 204 |
| Total | 1243 | 780 | 450 | 621 | 574 | 485 | 757 | 137 | 1102 | 948 | 190 | 422 | 657 | 446 | 508 | 274 |
| Yes | 648 | 418 | 225 | 320 | 310 | 242 | 406 | 63 | 582 | 492 | 102 | 211 | 355 | 240 | 252 | 146 |
|  | 52\% | 54\% | 50\% | 52\% | 54\% | 50\% | 54\% | 46\% | 53\% | 52\% | 53\% | 50\% | 54\% | 54\% | 50\% | 53\% |
| No | 546 | 327 | 211 | 271 | 250 | 221 | 325 | 69 | 476 | 414 | 86 | 200 | 278 | 188 | 235 | 121 |
|  | 44\% | 42\% | 47\% | 44\% | 43\% | 45\% | 43\% | 50\% | 43\% | 44\% | 45\% | 47\% | 42\% | 42\% | 46\% | 44\% |
| Don't know | 49 | 35 | 14 | 30 | 14 | 22 | 26 | 5 | 43 | 42 | 2 | 11 | 25 | 18 | 22 | 7 |
|  | 4\% | 4\% | 3\% | 5\% | 3\% | 5\% | 3\% | 4\% | 4\% | 4\% | 1\% | 3\% | 4\% | 4\% | 4\% | 3\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 31 (continuation)
A12. Did the insurer of the driver who was at fault contact you?
Base: All who did not first contact the at-fault driver's insurer

|  | Vehicle written off |  |  | Personal injury |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1199 | 279 | 913 | 396 | 803 |
| Effective sample size | 906 | 201 | 700 | 299 | 607 |
| Total | 1243 | 270 | 964 | 410 | 833 |
| Yes | 648 | 132 | 511 | 203 | 445 |
|  | 52\% | 49\% | 53\% | 49\% | 53\% |
| No | 546 | 130 | 413 | 193 | 353 |
|  | 44\% | 48\% | 43\% | 47\% | 42\% |
| Don't know | 49 | 9 | 40 | 14 | 35 |
|  | 4\% | 3\% | 4\% | 3\% | 4\% |


| Insurance channel |  | Insurance Company |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Insu |  |  |  |  |  |  |  |  |  |
| rance |  |  | Direct |  |  |  | Chur |  |  |
| co | Broker | Admiral | Line | Aviva | Axa | LV | chill |  | Saga |
| (a) | (b) | (a) | (b) | (c) | (d) | (e) | (f) | (g) | (i) |
| 658 | 271 | 100 | 94 | 80 | 42 | 61 | 43 | 36 | 30 |
| 497 | 203 | 81 | 75 | 60 | 23 | 48 | 34 | 26 | 23 |
| 680 | 275 | 115 | 103 | 82 | 25 | 68 | 49 | 34 | 31 |
| 351 | 150 | 59 | 66c | 39 | 16 | 40 | 23 | 21 | 20 |
| 52\% | 55\% | 51\% | 64\% | 47\% | 63\% | 59\% | 47\% | 60\% | 64\% |
| 303 | 119 | 54B | 27 | 41B | 9 | 27 | 23b | 13 | 11 |
| 45\% | 43\% | 47\% | 26\% | 50\% | 36\% | 40\% | 46\% | 40\% | 36\% |
| 26 | 6 | 2 | 10ae | 2 | * | * | 4 | 0 | 0 |
| 4\% | 2\% | 2\% | 9\% | 3\% | 1\% | *\% | 7\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 31 (continuation)
A12. Did the insurer of the driver who was at fault contact you? Base: All who did not first contact the at-fault driver's insurer

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | AF in surer (b) | Other <br> (c) | Self <br> (a) | NAF in surer (b) | AF in surer ot <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer (b) | Other (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1199 | 793 | 312 | 72 | 239 | 534 | 237 | 125 | 63 | 501 | 276 | 274 | 35 | 963 | 227 |
| Effective sample size | 906 | 610 | 230 | 49 | 184 | 409 | 171 | 93 | 47 | 380 | 205 | 204 | 29 | 724 | 175 |
| Total | 1243 | 840 | 312 | 64 | 257 | 560 | 231 | 127 | 66 | 518 | 279 | 278 | 42 | 988 | 244 |
| Yes | 648 | 369 | 241AC | 27 | 137 | 264 | 156ABDE | 58 | 30 | 237 | 208AC | 135 | 12 | 520 | 119 |
|  | 52\% | 44\% | 77\% | 41\% | 53\% | 47\% | 68\% | 46\% | 46\% | 46\% | 74\% | 49\% | 28\% | 53\% | 49\% |
| No | 546 | 445B | 54 | 37B | 107C | 279 C | 64 | 67 C | 29c | 262B | 59 | 138B | 23 | 428 | 115 |
|  | 44\% | 53\% | 17\% | 57\% | 41\% | 50\% | 28\% | 53\% | 45\% | 51\% | 21\% | 49\% | 55\% | 43\% | 47\% |
| Don't know | 49 | 27 | 17 | 1 | 13 | 17 | 10 | 2 | 6 bd | 19 | 13 | 6 | 7 | 40 | 9 |
|  | 4\% | 3\% | 5\% | 1\% | 5\% | 3\% | 5\% | 2\% | 9\% | 4\% | 5\% | 2\% | 17\% | 4\% | 4\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 31 (continuation)
A12. Did the insurer of the driver who was at fault contact you?
Base: All who did not first contact the at-fault driver's insurer

|  |  | Condition post repair |  |  | Worth post repair |  | Replacement met needs Exc |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Better <br> (a) | Same (b) | Worse <br> (c) | Same <br> (b) | Less <br> (c) | ExC eeded (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | No <br> (b) |
| Unweighted row | 1199 | 118 | 669 | 112 | 714 | 142 | 164 | 659 | 137 | 160 | 1039 |
| Effective sample size | 906 | 91 | 518 | 79 | 553 | 98 | 122 | 496 | 104 | 119 | 787 |
| Total | 1243 | 124 | 719 | 103 | 764 | 128 | 165 | 679 | 141 | 162 | 1081 |
| Yes | 648 | 69 | 375 | 63 | 411 | 70 | 87 | 351 | 83 | 129B | 519 |
|  | 52\% | 56\% | 52\% | 61\% | 54\% | 55\% | 53\% | 52\% | 59\% | 80\% | 48\% |
| No | 546 | 51 | 313 | 34 | 333 | 48 | 66 | 308 | 50 | 24 | 521A |
|  | 44\% | 41\% | 44\% | 33\% | 44\% | 37\% | 40\% | 45\% | 35\% | 15\% | 48\% |
| Don't know | 49 | 3 | 31 | 6 | 21 | 10B | 11 | 20 | 8 | 8 | 41 |
|  | 4\% | 3\% | 4\% | 5\% | 3\% | 8\% | 7\% | 3\% | 6\% | 5\% | 4\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 32

A13. Did you contact your insurer after the accident?
Base: All who did not first contact their own insurer

|  | Gender |  |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male | Female | 17-34 | $35-54$ | $55+$ | $\mathrm{ABC1}$ | C2DE | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal | Eng | Sco | Wal | $\begin{gathered} \text { NI } \end{gathered}$ | Urban | Rural |
| Unweighted row | 517 | 309 | 208 | 122 | 235 | 160 | 292 | 210 | 517 | 338 | 251 | 87 | 87 | 92 | 373 | 142 |
| Effective sample size | 362 | 217 | 145 | 89 | 161 | 112 | 203 | 148 | 362 | 282 | 251 | 87 | 87 | 92 | 268 | 93 |
| Total | 478 | 286 | 191 | 121 | 211 | 145 | 266 | 196 | 478 | 413 | 387 | 42 | 26 | 23 | 359 | 117 |
| Yes | 359 | 212 | 147 | 94 | 159 | 106 | 195 | 154 | 359 | 313 | 293 | 30 | 20 | 16 | 274 | 85 |
|  | 75\% | 74\% | 77\% | 78\% | 75\% | 73\% | 73\% | 79\% | 75\% | 76\% | 76\% | 71\% | 78\% | 71\% | 76\% | 73\% |
| No | 101 | 65 | 37 | 21 | 46 | 35 | 61 | 36 | 101 | 86 | 80 | 11 | 5 | 5 | 71 | 29 |
|  | 21\% | 23\% | 19\% | 17\% | 22\% | 24\% | 23\% | 18\% | 21\% | 21\% | 21\% | 25\% | 21\% | 23\% | 20\% | 25\% |
| Don't know | 10 | 6 | 4 | 5 | 5 | * | 7 | 4 | 10 | 9 | 9 | 1 | 0 | 0 | 7 | 3 |
|  | 2\% | 2\% | 2\% | 4\% | 2\% | *\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | -\% | -\% | 2\% | 3\% |
| Not stated | 7 | 3 | 4 | 2 | 1 | 4 | 3 | 2 | 7 | 5 | 5 | * | * | 1 ABCd | 7 | 0 |
|  | 1\% | 1\% | 2\% | 1\% | *\% | 3\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 7\% | 2\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 32 (continuation)
A13. Did you contact your insurer after the accident?
Base: All who did not first contact their own insurer

|  | Total | Years High (a) | MI Low (b) | $\underset{\text { Migh }}{\text { Miles per }} \underset{\text { Low }}{\text { Hinnum }}$ <br> (a) (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{No} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) |  | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | No <br> (b) | Low <br> (a) | Medium <br> (b) | High <br> (c) |
| Unweighted row | 517 | 323 | 188 | 264 | 222 |  | 168 | 349 | 57 | 458 | 387 | 89 | 161 | 292 | 174 | 196 | 137 |
| Effective sample size | 362 | 224 | 134 | 178 | 164 | 122 | 240 | 42 | 319 | 272 | 63 | 114 | 200 | 128 | 135 | 91 |
| Total | 478 | 293 | 180 | 229 | 222 | 163 | 315 | 56 | 420 | 358 | 84 | 151 | 262 | 175 | 176 | 116 |
| Yes | 359 | 222 | 135 | 171 | 168 | 129 | 230 | 36 | 322 | 270 | 62 | 123 | 190 | 116 | 136 | 99A |
|  | 75\% | 76\% | 75\% | 75\% | 76\% | 79\% | 73\% | 64\% | 77\% | 75\% | 73\% | 81\% | 73\% | 66\% | 77\% | 86\% |
| No | 101 | 62 | 37 | 46 | 52 | 29 | 72 | 14 | 87 | 75 | 19 | 24 | 66 | 47c | 36 | 15 |
|  | 21\% | 21\% | 21\% | 20\% | 24\% | 18\% | 23\% | 25\% | 21\% | 21\% | 23\% | 16\% | 25\% | 27\% | 21\% | 13\% |
| Don't know | 10 | 4 | 6 | 7 | 2 | 4 | 7 | 2 | 8 | 9 | 2 | 2 | 3 | 7 | 3 | 0 |
|  | 2\% | 1\% | 3\% | 3\% | 1\% | 2\% | 2\% | 4\% | 2\% | 2\% | 2\% | 1\% | 1\% | 4\% | 2\% | -\% |
| Not stated | 7 | 5 | 2 | 5 | 1 | 1 | 6 | 4B | 3 | 5 | 2 | 3 | 3 | 4 | 1 | 2 |
|  | 1\% | 2\% | 1\% | 2\% | *\% | *\% | 2\% | 6\% | 1\% | 1\% | 2\% | 2\% | 1\% | 2\% | 1\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 32 (continuation)
A13. Did you contact your insurer after the accident?
Base: All who did not first contact their own insurer


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 32 (continuation)
A13. Did you contact your insurer after the accident?
Base: All who did not first contact their own insurer

|  | Total | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  | Received Rep vehicle |  | Condition post repair |  |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in AF in |  |  |  | $\begin{aligned} & \text { DK } \\ & (\mathrm{e}) \end{aligned}$ | NAF in surer (a) | AF in surer (b) | Other <br> (c) | Yes <br> (a) | No <br> (b) |  |  |  | Same (b) | Less (c) |
|  |  | Self <br> (a) | surer <br> (b) | surer (c) | other <br> (d) |  |  |  |  |  |  | Better <br> (a) | Same <br> (b) |  |  |  |
| Unweighted row | 517 | 120 | 121 | 178 | 64 | 33 | 116 | 213 | 116 | 392 | 121 | 52 | 262 | 48 | 277 | 63 |
| Effective sample size | 362 | 88 | 84 | 122 | 45 | 22 | 78 | 152 | 81 | 275 | 84 | 41 | 185 | 31 | 201 | 39 |
| Total | 478 | 121 | 109 | 160 | 60 | 27 | 99 | 204 | 107 | 362 | 112 | 58 | 245 | 38 | 270 | 46 |
| Yes | 359 | 81 | 107ACD | 103 | 47 | 21 | 97BC | 133 | 79 | 279 | 78 | 38 | 177 | 29 | 186 | 37 |
|  | 75\% | 68\% | 98\% | 64\% | 79\% | 77\% | 98\% | 65\% | 73\% | 77\% | 70\% | 66\% | 72\% | 76\% | 69\% | 79\% |
| No | 101 | 32B | 2 | 53Bd | 9B | 4 | 2 | 62A | 23A | 76 | 25 | 17 | 61 | 6 | 73 | 9 |
|  | 21\% | 27\% | 2\% | 33\% | 14\% | 16\% | 2\% | 31\% | 21\% | 21\% | 23\% | 29\% | 25\% | 15\% | 27\% | 19\% |
| Don't know | 10 | 3 | 0 | 2 | 4b | 2 | 0 | 5 | 4 | 6 | 3 | 2 | 6 | 2 | 8 | 0 |
|  | 2\% | 3\% | -\% | 1\% | 6\% | 8\% | -\% | 3\% | 3\% | 2\% | 3\% | 3\% | 2\% | 4\% | 3\% | -\% |
| Not stated | 7 | 4 | 0 | 3 | * | 0 | 0 | 3 | 2 | 1 | 6 A | 1 | 2 | 2 | 4 | 1 |
|  | 1\% | 3\% | -\% | 2\% | 1\% | -\% | -\% | 2\% | 2\% | *\% | 5\% | 2\% | 1\% | 5\% | 1\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 32 (continuation)
A13. Did you contact your insurer after the accident?
Base: All who did not first contact their own insurer

|  | Total | Replacement met needs Exc |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | eeded (a) | Met <br> (b) | Below (c) | Yes <br> (a) | No (b) |
| Unweighted row | 517 | 64 | 270 | 56 | 112 | 405 |
| Effective sample size | 362 | 44 | 190 | 40 | 80 | 282 |
| Total | 478 | 57 | 249 | 54 | 108 | 370 |
| Yes | 359 | 47 | 191 | 39 | 60 | 299A |
|  | 75\% | 83\% | 77\% | 73\% | 56\% | 81\% |
| No | 101 | 8 | 54 | 15 | 43B | 58 |
|  | 21\% | 14\% | 22\% | 27\% | 40\% | 16\% |
| Don't know | 10 | 2 | 4 | 0 | 2 | 9 |
|  | 2\% | 3\% | 2\% | -\% | 1\% | 2\% |
| Not stated | 7 | * | * | * | 3 | 4 |
|  | 1\% | 1\% | *\% | *\% | 3\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 33

A14. Why did you not contact your insurer?


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 33 (continuation)
A14. Why did you not contact your insurer?
Base: All who did not contact their own insurer

|  | Total | Past experience <br> Yes <br> (a) | - MI <br> No <br> (b) | Links to in dustry <br> No <br> (b) | Unde rstand entit lement <br> Yes <br> (a) | Aware of rights <br> No <br> (b) | Damage to vehicle |  | Vehicle written off | Per sonal injury <br> No <br> (b) | In surance channel Insu rance co (a) | Who ha ndled claim <br> AF in surer (b) | Who decided repairs |  | Who offered Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  | AF in | AF in |  |
|  |  |  |  |  |  |  | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) |  |  |  |  | Self <br> (a) | surer <br> (c) | surer <br> (b) | Other (c) |
| Unweighted row | 121 | 33 | 88 | 105 | 86 | 77 | 58 | 45 | 104 | 92 | 61 | 89 | 37 | 59 | 72 | 32 |
| Effective sample size | 85 | 24 | 61 | 73 | 63 | 53 | 42 | 31 | 73 | 65 | 43 | 64 | 26 | 42 | 51 | 21 |
| Total | 112 | 33 | 79 | 95 | 84 | 69 | 54 | 39 | 95 | 85 | 57 | 85 | 35 | 54 | 68 | 26 |
| The insurer of the driver who was at fault contacted me first | 57 | 12 | 45 | 47 | 45 | 36 | 31 | 22 | 53 | 43 | 27 | 53 | 14 | 36 | 42 | 10 |
|  | 51\% | 36\% | 57\% | 50\% | 54\% | 52\% | 58\% | 56\% | 55\% | 50\% | 47\% | 62\% | 39\% | 66\% | 62\% | 39\% |
| I did not need to | 19 | 11 | 8 | 17 | 15 | 11 | 10 | 6 | 17 | 18 | 14 | 18 | 8 | 7 | 14 | 4 |
| as it was not my fault | 17\% | 32\% | 10\% | 18\% | 18\% | 16\% | 18\% | 14\% | 17\% | 21\% | 24\% | 22\% | 23\% | 13\% | 21\% | 14\% |
| Solicitor / Someone <br> else dealt with the claim | 17 | 2 | 15 | 11 | 11 | 7 | 5 | 5 | 10 | 10 | 9 | 2 | 8 | 2 | * | 10 |
|  | 15\% | 6\% | 19\% | 11\% | 14\% | 10\% | 10\% | 14\% | 11\% | 11\% | 15\% | 2\% | 23\% | 4\% | 1\% | 38\% |
| I intended to deal with the repairs / the claim myself | 9 | 4 | 5 | 9 | 6 | 6 | 4 | 3 | 9 | 9 | 5 | 7 | 5 | 4 | 7 | * |
|  | 8\% | 11\% | 6\% | 9\% | 7\% | 9\% | 7\% | 8\% | 9\% | 10\% | 9\% | 8\% | 14\% | 7\% | 10\% | 2\% |
| I didn't want to | 4 | 2 | 3 | 3 | 2 | 3 | 1 | 3 | 4 | 3 | 2 | 4 | * | 4 | 1 | 2 |
| lose my no claims bonus | 4\% | 5\% | 3\% | 3\% | 3\% | 4\% | 1\% | 9\% | 4\% | 3\% | 3\% | 5\% | 1\% | 7\% | 1\% | 7\% |
| Was advised not | 4 | 2 | 2 | 4 | 4 | 3 | 2 | 0 | 2 | 2 | 2 | 4 | 2 | 2 | 4 | 0 |
| to contact my insurer | 3\% | 5\% | 3\% | 4\% | 5\% | 5\% | 4\% | -\% | 2\% | 3\% | 3\% | 4\% | 4\% | 4\% | 6\% | -\% |
| Little or no damage to the vehicle | 2 | * | 2 | 2 | 0 | 2 | * | 0 | * | 2 | 2 | 2 | 0 | 0 | 0 | * |
|  | 2\% | 1\% | 2\% | 2\% | -\% | 3\% | *\% | -\% | *\% | 2\% | 3\% | 2\% | -\% | -\% | -\% | 1\% |
| Other | 10 | 4 | 6 | 9 | 6 | 8 | 2 | 7 a | 7 | 5 | 4 | 5 | 1 | 6 | 6 | 2 |
|  | 9\% | 13\% | 7\% | 9\% | 7\% | 12\% | 3\% | 17\% | 7\% | 5\% | 7\% | 6\% | 3\% | 10\% | 9\% | 8\% |
| Don't know | 3 | * | 3 | 3 | 3 | 1 | 2 | 1 | 3 | 2 | * | 2 | * | 2 | 2 | 0 |
|  | 2\% | 1\% | 3\% | 3\% | 3\% | 1\% | 4\% | 2\% | 3\% | 2\% | 1\% | 2\% | 1\% | 3\% | 3\% | -\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

Table 33 (continuation)
A14. Why did you not contact your insurer?
Base: All who did not contact their own insurer

|  | Total | Re ceived Rep ve hicle Yes <br> (a) | Cond ition post repair Same (b) | Worth post repair Same (b) | Repl acement met needs Met (b) | AF ins handled willing part in inspec Yes (a) | im \& take pair on No (b) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Unweighted row | 121 | 92 | 79 | 85 | 66 | 48 | 73 |
| Effective sample size | 85 | 64 | 53 | 61 | 46 | 34 | 51 |
| Total | 112 | 82 | 66 | 81 | 58 | 44 | 67 |
| The insurer of the driver | 57 | 43 | 35 | 45 | 27 | 33B | 23 |
| who was at fault contacted me first | 51\% | 52\% | 52\% | 56\% | 47\% | 75\% | 35\% |
| I did not need to | 19 | 16 | 13 | 16 | 13 | 6 | 13 |
| as it was not my fault | 17\% | 19\% | 19\% | 20\% | 23\% | 13\% | 19\% |
| Solicitor / Someone | 17 | 11 | 8 | 10 | 9 | 2 | 16a |
| else dealt with the claim | 15\% | 13\% | 12\% | 12\% | 16\% | 3\% | 23\% |
| I intended to deal | 9 | 7 | 7 | 6 | 4 | 3 | 6 |
| with the repairs / the claim myself | 8\% | 9\% | 11\% | 7\% | 6\% | 7\% | 8\% |
| I didn't want to | 4 | 1 | 3 | 4 | 1 | 4b | * |
| lose my no claims bonus | 4\% | 1\% | 4\% | 5\% | 2\% | 9\% | *\% |
| Was advised not | 4 | 2 | 2 | 2 | * | 2 | 2 |
| to contact my insurer | 3\% | 2\% | 3\% | 3\% | *\% | 5\% | 3\% |
| Little or no damage to the vehicle | 2 | * | * | * | * | 0 | 2 |
|  | 2\% | *\% | *\% | *\% | *\% | -\% | 3\% |
| Other | 10 | 8 | 4 | 4 | 7 | 2 | 8 |
|  | 9\% | 10\% | 6\% | 5\% | 12\% | 5\% | 11\% |
| Don't know | 3 | 3 | 1 | 2 | 1 | 0 | 3 |
|  | 2\% | 3\% | 1\% | 2\% | 2\% | -\% | 4\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 34

A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?
Base: All

|  | Gender |  |  |  | Age |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | $\begin{gathered} \text { C2DE } \\ \text { (b) } \end{gathered}$ | $\begin{gathered} \text { UK } \\ \text { (a) } \end{gathered}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Urban <br> (a) | Rural <br> (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Aviva | 106 | 55 | 51 | 20 | 44 | 42 | 66 | 35 | 106F | 96F | 91F | 10F | 5 F | * | 73 | 33 |
|  | 7\% | 6\% | 8\% | 5\% | 7\% | 8\% | 7\% | 6\% | 7\% | 7\% | 7\% | 8\% | 6\% | 1\% | 6\% | 9\% |
| Direct Line | 104 | 59 | 45 | 17 | 50 | 37 | 69 | 30 | 104F | 89F | 85F | 14 ABCeF | 5 F | * | 75 | 28 |
|  | 7\% | 7\% | 7\% | 4\% | 8\% | 7\% | 8\% | 5\% | 7\% | 7\% | 7\% | 12\% | 6\% | 1\% | 7\% | 7\% |
| LV (Liverpool Victoria) | 85 | 55 | 30 | 23 | 34 | 28 | 61 | 23 | 85 | 78 | 74 | 6 | 4 | 1 | 67 | 17 |
|  | 6\% | 6\% | 5\% | 6\% | 5\% | 6\% | 7\% | 4\% | 6\% | 6\% | 6\% | 5\% | 5\% | 2\% | 6\% | 5\% |
| Admiral | 81 | 46 | 35 | 44BC | 26 | 10 | 50 | 29 | 81 | 70 | 63 | 9 | 6 bc | 2 | 71B | 8 |
|  | 5\% | 5\% | 6\% | 12\% | 4\% | 2\% | 6\% | 5\% | 5\% | 5\% | 5\% | 8\% | 8\% | 5\% | 6\% | 2\% |
| Insurance Company (other) | 63 | 41 | 22 | 12 | 25 | 26 | 33 | 28 | 63 | 58 | 54 | 2 | 4d | 3 D | 46 | 17 |
|  | 4\% | 5\% | 4\% | 3\% | 4\% | 5\% | 4\% | 5\% | 4\% | 4\% | 4\% | 2\% | 5\% | 7\% | 4\% | 4\% |
| Albany Assistance | 42 | 28 | 14 | 16c | 18 | 7 | 30 | 10 | 42 | 39 | 37 | 2 | 2 | * | 38b | 4 |
|  | 3\% | 3\% | 2\% | 4\% | 3\% | 1\% | 3\% | 2\% | 3\% | 3\% | 3\% | 2\% | 3\% | 1\% | 3\% | 1\% |
| Sheila's wheels | 38 | 20 | 18 | 4 | 19 | 16 | 29 | 8 | 38 f | 37 f | $35 f$ | 1 | 2 | 0 | 24 | 14 |
|  | 3\% | 2\% | 3\% | 1\% | 3\% | 3\% | 3\% | 2\% | 3\% | 3\% | 3\% | 1\% | 2\% | -\% | 2\% | 4\% |
| Churchill | 38 | 27 | 11 | 6 | 14 | 17 | 19 | 16 | 38 f | $35 f$ | 31f | 3 | 4AbCF | 0 | 27 | 9 |
|  | 3\% | 3\% | 2\% | 2\% | 2\% | 4\% | 2\% | 3\% | 3\% | 3\% | 2\% | 2\% | 6\% | -\% | 2\% | 2\% |
| Legal / Solicitors firm | 35 | 23 | 12 | 12 | 15 | 7 | 20 | 15 | 35d | 33d | 31d | 0 | 2 D | 2 ad | 31 | 4 |
|  | 2\% | 3\% | 2\% | 3\% | 2\% | 1\% | 2\% | 3\% | 2\% | 2\% | 2\% | -\% | 3\% | 5\% | 3\% | 1\% |
| Swiftcover | 30 | 20 | 10 | 10 | 9 | 11 | 15 | 13 | 30 | 29 | 26 | 1 | 3 df | 0 | 17 | 13a |
|  | 2\% | 2\% | 2\% | 3\% | 1\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 4\% | -\% | 1\% | 4\% |
| E-Sure | 27 | 19 | 7 | 3 | 13 | 10 | 18 | 9 | 27 | 23 | 23 | 3 f | * | 0 | 17 | 8 |
|  | 2\% | 2\% | 1\% | 1\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 3\% | *\% | -\% | 2\% | 2\% |
| AXA | 25 | 14 | 11 | 6 | 11 | 8 | 14 | 11 | 25 | 10 | 9 | 2 | 1 | 13ABCDE | 19 | 6 |
|  | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 1\% | 2\% | 1\% | 29\% | 2\% | 2\% |
| Drive Assist | 22 | 10 | 12 | 5 | 10 | 8 | 16 | 5 | 22 | 21 | 20 | 1 | 1 | * | 18 | 4 |
|  | 1\% | 1\% | 2\% | 1\% | 2\% | 2\% | 2\% | 1\% | 1\% | 2\% | 2\% | 1\% | 2\% | 1\% | 2\% | 1\% |
| Tesco | 21 | 9 | 12 | 7 | 7 | 8 | 17 | 4 | 21 | 20 | 19 | 1 | 2 | 0 | 16 | 5 |
|  | 1\% | 1\% | 2\% | 2\% | 1\% | 2\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | -\% | 1\% | 1\% |
| CIS (Co Operative) | 21 | 12 | 9 | 7 | 9 | 5 | 14 | 6 | 21 | 18 | 17 | $3 f$ |  | 0 | 18 | 3 |
|  | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 3\% | 1\% | -\% | 2\% | 1\% |
| Claims Management Company (other) | 19 | 13 | 6 | 5 | 8 | 6 | 11 | 8 | 19 | 16 | 15 | 2 | 1 | 1 | 15 | 4 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 2\% | 1\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 34 (continuation)
A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?
Base: All

|  | Gender |  |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ (a) \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK E } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Urban (a) | Rural (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Ageas | 19 | 15 | 4 | 2 | 7 | 9 | 11 | 8 | 19 | 17 | 15 | 2 | 2 | 0 | 12 | 7 |
|  | 1\% | 2\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 2\% | -\% | 1\% | 2\% |
| More Than | 16 | 11 | 4 | 2 | 5 | 8 | 10 | 5 | 16 | 11 | 11 | 4 ABCef | 1 | 0 | 10 | 6 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 4\% | 1\% | -\% | 1\% | 1\% |
| NFU | 15 | 13b | 2 | 0 | 12a | 3 | 8 | 7 | 15 | 15 | 14 | 0 | 1d | * | 6 | 9a |
|  | 1\% | 2\% | *\% | -\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | 2\% |
| Hastings | 14 | 7 | 6 | 8 C | 5 | * | 5 | 8 | 14 | 13 | 12 | 1 | * | 0 | 12 | 2 |
|  | 1\% | 1\% | 1\% | 2\% | 1\% | *\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | *\% | -\% | 1\% | *\% |
| RSA (Royal \& Sun Alliance) | 13 | 11 | 2 | * | 10a | 3 | 7 | 6 | 13 | 12 | 11 | * | 1 | * | 12 | 1 |
|  | 1\% | 1\% | *\% | *\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 2\% | 1\% | 1\% | *\% |
| Rias | 12 | 9 | 3 | 2 | 0 | 10B | 5 | 7 | 12 | 11 | 11 | 1 | 0 | 0 | 9 | 3 |
|  | 1\% | 1\% | 1\% | *\% | -\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | -\% | 1\% | 1\% |
| Saga | 12 | 8 | 4 | 0 | * | 11ab | 3 | 7 | 12 | 11 | 9 | 1 | 2 | 0 | 4 | 7A |
|  | 1\% | 1\% | 1\% | -\% | *\% | 2\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | -\% | *\% | 2\% |
| Privilege | 11 | 8 | 2 | 3 | 5 | 2 | 8 | 2 | 11 | 10 | 9 | 1 | * | 0 | 11 | 0 |
|  | 1\% | 1\% | *\% | 1\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | *\% | -\% | 1\% | -\% |
| Elephant | 10 | 7 | 3 | 7 c | 3 | * | 5 | 4 | 10 | 8 | 8 | 1 | 0 | * | 8 | 2 |
|  | 1\% | 1\% | *\% | 2\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | *\% |
| Claims Fast | 9 | 2 | 7 a | 2 | 3 | 4 | 2 | 6 a | 9 | 8 | 8 | 1 | * | 0 | 7 | 2 |
|  | 1\% | *\% | 1\% | *\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | -\% | 1\% | 1\% |
| Minister Law | 8 | 3 | 5 | 5b | 0 | 3 | 3 | 5 | 8 | 8 | 8 | 0 | 0 | 0 | 8 | 0 |
|  | 1\% | *\% | 1\% | 1\% | -\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | -\% | -\% | -\% | 1\% | -\% |
| Accident Exchange | 7 | 3 | 4 | 2 | 4 | 2 | 3 | 3 | 7 | 7 | 6 | * | 1 | 0 | 4 | 4 |
|  | *\% | *\% | 1\% | *\% | 1\% | *\% | *\% | 1\% | *\% | 1\% | *\% | *\% | 1\% | -\% | *\% | 1\% |
| DAS | 7 | 5 | 2 | 0 | 2 | 5 | 5 | 2 | 7 | 6 | 6 | * | 0 | 0 | 3 | 4 |
|  | *\% | 1\% | *\% | -\% | *\% | 1\% | 1\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | *\% | 1\% |
| Zurich | 6 | 5 | 2 | 2 | 2 | 3 | 6 | 0 | 6 | 6 | 6 | 0 | * | 0 | 5 | 2 |
|  | *\% | 1\% | *\% | *\% | *\% | 1\% | 1\% | -\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% |
| A Plan | 6 | 3 | 3 | 0 | 3 | 3 | 3 | 2 | 6 | 6 | 6 | 0 | 0 | 0 | 2 | 5 a |
|  | *\% | *\% | 1\% | -\% | *\% | 1\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | 1\% |
| AA | 6 | 2 | 4 | * | 2 | 4 | 4 | 2 | 6 | 6 | 5 | * | 1 | 0 | 4 | 2 |
|  | *\% | *\% | 1\% | *\% | *\% | 1\% | *\% | *\% | *\% | *\% | *\% | *\% | 1\% | -\% | *\% | 1\% |

Table 34 (continuation)
115. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?

Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 34 (continuation)
A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?
Base: All

|  | Gender |  |  |  | Age |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $17-34$ <br> (a) | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $55+$ (c) | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK E } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \mathrm{NI} \\ (\mathrm{f}) \end{gathered}$ | Urban (a) | Rural <br> (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Age UK | 3 | 0 | 3 | 0 | 2 | 2 | 0 | 3 | 3 | 3 | 3 | 0 | 0 | 0 | 2 | 2 |
|  | *\% | -\% | 1\% | -\% | *\% | *\% | -\% | 1\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | *\% |
| Carpenters Law | 3 | 0 | 3 | 0 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 0 | 0 | 0 | 3 | 0 |
|  | *\% | -\% | 1\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| John Lewis | 3 | 3 | 0 | 0 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 0 | 0 | 0 | 3 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Silverback Rhymer | 3 | 2 | 2 | 2 | 0 | 2 | 2 | 2 | 3 | 3 | 3 | 0 | 0 | 0 | 0 | 3A |
|  | *\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | 1\% |
| Kwik-Fit | 3 | 3 | * | * | 2 | * | 0 | 3 | 3 | 2 | 2 | 1 ABC | 0 | 0 | 3 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | *\% | *\% | *\% | 1\% | -\% | -\% | *\% | -\% |
| Nationwide | 3 | 2 | * | 0 | 1 | 2 | 1 | 2 | 3 | 2 | 2 | 1bc | 0 | * | 1 | 2 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | 1\% | -\% | 1\% | *\% | *\% |
| AI Claims | 2 | * | 2 | 2 | 0 | * | 0 | 2 | 2 | 2 | 2 | * | 0 | 0 | 2 | 0 |
|  | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | *\% | -\% |
| MMA Insurance | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 2 | 2 | 2 | 2 | * | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | *\% | -\% |
| MIS Claims | 2 | 2 | * | 1 | * | * | * | 1 | 2 | 0 | 0 | 0 | 0 | 2 ABCDE | - 1 | * |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | 4\% | *\% | *\% |
| EasiDrive (accident management) | 2 | 2 | 0 | * | 2 | 0 | * | 2 | 2 | 2 | 2 | 0 | * | 0 | 0 | 2a |
|  | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | -\% | *\% |
| Groupama Insurances | 2 | 2 | * | 0 | 0 | 2 | * | 2 | 2 | 2 | 2 | 0 | * | 0 | 2 | 0 |
|  | *\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% |
| One Call Insurance | 2 | * | 2 | 0 | * | 2 | 2 | 0 | 2 | 2 | 2 | 0 | * | 0 | 2 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% |
| Quote Me Happy | 2 | 2 | * | 2 | 0 | 0 | 2 | 0 | 2 | 2 | 2 | 0 | * | 0 | 2 | * |
|  | *\% | *\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% |
| Adrian Flux | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Endsleigh | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 0 | 2 |
|  | *\% | -\% | *\% | *\% | -\% | -\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | *\% |
| Norwich Union | 2 | 2 | 0 | 0 | 0 | 2 | 2 | 0 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 34 (continuation)
A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?
Base: All

|  | Gender |  |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ (a) \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $55+$ (c) | ABC1 <br> (a) | C2DE <br> (b) | $\begin{gathered} \text { UK } \\ \text { (a) } \end{gathered}$ | Eng/Wal (b) | Eng <br> (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Urban (a) | Rural (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Provident | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Crash | 1 | 1 | * | * | 1 | 0 | 1 | * | 1 | 0 | 0 | 0 | 0 | 1 ABCDE | E 1 | * |
|  | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | 3\% | *\% | *\% |
| Abbey Insurance | 1 | * | 1 | * | * | 0 | * | 1 | 1 | 0 | 0 | 0 | 0 | 1 ABCDe | 1 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | 2\% | *\% | -\% |
| Corries Solicitors | 1 | * | * | 0 | 1 | 0 | * | * | 1 | 0 | 0 | 1ABC | 0 | 0 | 1 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | 1\% | -\% | -\% | *\% | -\% |
| Proximo Ltd (claims management) | 1 | 1 | 0 | 0 | 0 | 1 | * | * | 1 | 0 | 0 | 1 ABC | 0 | 0 | 0 | 1 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | 1\% | -\% | -\% | -\% | *\% |
| RBS (Royal Bank of Scotland) | 1 | * | * | 0 | 0 | 1 | 1 | 0 | 1 | 0 | 0 | 1 ABC | 0 | 0 | 1 | 0 |
|  | *\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | 1\% | -\% | -\% | *\% | -\% |
| Auto Direct | 1 | * | * | * | * | 0 | 1 | 0 | 1 | * | 0 | *bc | * bc | 0 | * | * |
|  | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% |
| Highway Insurance | 1 | * | * | * | 0 | * | * | * | 1 | * | 0 | * bc | * bc | 0 | 0 | 1 |
|  | *\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | \% |
| Open and Direct | 1 | * | * | * | * | 0 | * | * | 1 | 0 | 0 | 0 | 0 | 1ABCde | * | * |
|  | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | 2\% | *\% | *\% |
| Hughes Insurance | * | * | * | * | 0 | * | 0 | * | * | 0 | 0 | 0 | 0 | * ABCd | * | 0 |
|  | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | 1\% | *\% | -\% |
| Prestige | * | 0 | * | * | 0 | * | * | 0 | * | 0 | 0 | 0 | 0 | * ${ }^{\text {B C }}$ d | * | 0 |
|  | *\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | 1\% | *\% | -\% |
| Abbey Springhill | * | * | 0 | 0 | 0 | * | * | 0 | * | 0 | 0 | *aBC | 0 | 0 | * | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% |
| Chaucer Insurance | * | 0 | * | 0 | * | 0 | * | 0 | * | 0 | 0 | *aBC | 0 | 0 | * | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% |
| Dial Direct | * | * | 0 | 0 | * | 0 | 0 | 0 | * | 0 | 0 | 0 | 0 | * $A B C$ | * | 0 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | 1\% | *\% | -\% |
| Other | 51 | 28 | 23 | 13 | 19 | 18 | 24 | 26 | 51 | 43 | 40 | 4 | 3 | 3 aBC | 40 | 10 |
|  | 3\% | 3\% | 4\% | 4\% | 3\% | 4\% | 3\% | 5\% | 3\% | 3\% | 3\% | 4\% | 4\% | 7\% | 4\% | 3\% |
| Refused | 3 | 2 | 2 | 3 | * | 0 | 3 | 0 | 3 | 3 | 3 | 0 | * | 0 | 2 | 2 |
|  | *\% | *\% | *\% | 1\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 34 (continuation)

A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?
Base: All

|  | Gender |  | Age |  |  | SocialABC1GradeC2DE |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | 17-34 | 35-54 | 55+ |  |  | UK | Eng/Wal | Eng | Sco | Wal | NI | Urban | Rural |
| Total | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) | (c) | (d) | (e) | (f) | (a) | (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 412 | 237 | 175 | 105 | 190c | 117 | 234 | 157 | 412 | $375 f$ | 358 f | 27 | 18 | 9 | 311 | 101 |
| 27\% | 27\% | 29\% | 28\% | 30\% | 24\% | 26\% | 28\% | 27\% | - 28\% | 28\% | 23\% | 24\% | 21\% | 28\% | 27\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Unweighted row <br> Effective sample size

 TotalDon't Know

Table 34 (continuation)
A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?
Base: All

|  | Total | Years High (a) | MI <br> Low <br> (b) | Miles per High (a) | annum Low (b) | Past experience Yes <br> (a) |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Aviva | 106 | 69 | 36 | 43 | 54 | 37 | 69 | 11 | 94 | 85 | 14 | 30 | 61 | 42 | 39 | 24 |
|  | 7\% | 7\% | 7\% | 6\% | 8\% | 7\% | 7\% | 6\% | 7\% | 7\% | 6\% | 6\% | 8\% | 8\% | 6\% | 7\% |
| Direct Line | 104 | 79b | 25 | 49 | 53 | 46 | 57 | 13 | 91 | 77 | 16 | 31 | 62 | 33 | 48 | 22 |
|  | 7\% | 8\% | 4\% | 7\% | 8\% | 8\% | 6\% | 7\% | 7\% | 7\% | 7\% | 6\% | 8\% | 6\% | 8\% | 7\% |
| LV (Liverpool Victoria) | 85 | 52 | 33 | 51 | 33 | 32 | 52 | 10 | 75 | 66 | 17 | 30 | 47 | 37 | 33 | 14 |
|  | 6\% | 6\% | 6\% | 7\% | 5\% | 6\% | 6\% | 6\% | 6\% | 6\% | 7\% | 6\% | 6\% | 7\% | 5\% | 4\% |
| Admiral | 81 | 29 | 52A | 33 | 42 | 27 | 53 | 8 | 72 | 58 | 15 | 34 | 41 | 21 | 34 | 25a |
|  | 5\% | 3\% | 9\% | 5\% | 6\% | 5\% | 6\% | 4\% | 5\% | 5\% | 7\% | 7\% | 5\% | 4\% | 6\% | 8\% |
| Insurance Company (other) | 63 | 44 | 19 | 27 | 32 | 24 | 39 | 8 | 56 | 52 | 7 | 24 | 32 | 28 | 21 | 11 |
|  | 4\% | 5\% | 3\% | 4\% | 5\% | 4\% | 4\% | 4\% | 4\% | 5\% | 3\% | 5\% | 4\% | 5\% | 3\% | 3\% |
| Albany Assistance | 42 | 19 | 22a | 17 | 23 | 18 | 24 | 5 | 36 | 34 | 6 | 18 | 16 | 20 | 13 | 8 |
|  | 3\% | 2\% | 4\% | 2\% | 3\% | 3\% | 3\% | 3\% | 3\% | 3\% | 2\% | 4\% | 2\% | 4\% | 2\% | 3\% |
| Sheila's wheels | 38 | 34B | 4 | 23 | 15 | 17 | 21 | 0 | 38 | 26 | 10 | 8 | 26 | 19c | 15 | 3 |
|  | 3\% | 4\% | 1\% | 3\% | 2\% | 3\% | 2\% | -\% | 3\% | 2\% | 4\% | 2\% | 3\% | 4\% | 3\% | 1\% |
| Churchill | 38 | 27 | 11 | 22 | 16 | 14 | 23 | 5 | 33 | 32 | 4 | 7 | 24 | 12 | 19 | 7 |
|  | 3\% | 3\% | 2\% | 3\% | 2\% | 3\% | 3\% | 3\% | 2\% | 3\% | 2\% | 1\% | 3\% | 2\% | 3\% | 2\% |
| Legal / Solicitors firm | 35 | 18 | 17 | 17 | 16 | 11 | 24 | 5 | 28 | 24 | 5 | 12 | 16 | 6 | 12 | 16Ab |
|  | 2\% | 2\% | 3\% | 2\% | 2\% | 2\% | 3\% | 3\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 2\% | 5\% |
| Swiftcover | 30 | 18 | 10 | 16 | 14 | 13 | 16 | 3 | 26 | 19 | 8 | 10 | 20 | 9 | 14 | 7 |
|  | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 3\% | 2\% | 2\% | 2\% | 2\% | 2\% |
| E-Sure | 27 | 17 | 8 | 12 | 13 | 11 | 16 | 7 | 20 | 17 | 8 | 7 | 15 | 8 | 12 | 5 |
|  | 2\% | 2\% | 1\% | 2\% | 2\% | 2\% | 2\% | 4\% | 2\% | 1\% | 4\% | 1\% | 2\% | 1\% | 2\% | 2\% |
| AXA | 25 | 13 | 12 | 11 | 13 | 6 | 18 | 1 | 23 | 18 | 4 | 12 | 13 | 4 | 14 | 7 |
|  | 2\% | 1\% | 2\% | 2\% | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% |
| Drive Assist | 22 | 14 | 8 | 17 | 6 | 4 | 18 | 0 | 22 | 13 | 6 | 3 | 15 | 12 | 5 | 5 |
|  | 1\% | 2\% | 2\% | 2\% | 1\% | 1\% | 2\% | -\% | 2\% | 1\% | 3\% | 1\% | 2\% | 2\% | 1\% | 2\% |
| Tesco | 21 | 10 | 9 | 9 | 11 | 12 | 9 | 0 | 21 | 14 | 5 | 7 | 7 | 4 | 13 | 4 |
|  | 1\% | 1\% | 2\% | 1\% | 2\% | 2\% | 1\% | -\% | 2\% | 1\% | 2\% | 1\% | 1\% | 1\% | 2\% | 1\% |
| CIS (Co Operative) | 21 | 12 | 9 | 8 | 12 | 12 | 9 | 5 | 16 | 16 | 3 | 8 | 9 | 4 | 15a | 3 |
|  | 1\% | 1\% | 2\% | 1\% | 2\% | 2\% | 1\% | 3\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 2\% | 1\% |
| Claims Management Company (other) | 19 | 11 | 7 | 14 | 5 | 8 | 11 | 4 | 15 | 13 | 4 | 10 | 8 | 8 | 4 | 7 |
|  | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 2\% | 2\% | 1\% | 2\% | 1\% | 2\% |

Table 34 (continuation)
A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?
Base: All

|  |  | Years High (a) | MI <br> Low <br> (b) | Miles per High (a) | annum Low (b) | Past experience Yes <br> (a) | $\begin{gathered} -M I \\ \text { No } \\ \text { (b) } \end{gathered}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Ageas | 19 | 15 | 4 | 8 | 11 | 4 | 14 | 2 | 17 | 13 | 5 | 4 | 10 | 9 | 4 | 6 |
|  | 1\% | 2\% | 1\% | 1\% | 2\% | 1\% | 2\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 2\% | 1\% | 2\% |
| More Than | 16 | 13 | 2 | 7 | 8 | 9 | 7 | 1 | 14 | 13 | * | 5 | 8 | 7 | 6 | 4 |
|  | 1\% | 1\% | *\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| NFU | 15 | 15b | 0 | 10 | 3 | 9 | 6 | 3 | 12 | 10 | 2 | 5 | 10 | 3 | 5 | 7 |
|  | 1\% | 2\% | -\% | 1\% | *\% | 2\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% |
| Hastings | 14 | 5 | 8 | 7 | 5 | 2 | 12 | 0 | 14 | 14 | 0 | 5 | 5 | 7 | 4 | 3 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | -\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| RSA (Royal \& Sun Alliance) | 13 | 10 | 3 | 11 | 2 | 4 | 9 | 3 | 10 | 8 | 5 | 8 | 4 | 2 | 8 | 3 |
|  | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 2\% | 1\% | 1\% | 2\% | 2\% | *\% | *\% | 1\% | 1\% |
| Rias | 12 | 9 | 3 | 3 | 9 | 5 | 7 | 2 | 10 | 6 | 3 | 5 | 4 | 5 | 7 | 0 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | *\% | 1\% | 1\% | -\% |
| Saga | 12 | 11b | * | 2 | 9 | 4 | 8 | 2 | 10 | 11 | 0 | 6 | 5 | 6 | 3 | 3 |
|  | 1\% | 1\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| Privilege | 11 | 7 | 4 | 4 | 4 | 5 | 5 | 4 | 7 | 9 | 2 | 3 | 5 | 5 | 4 | 2 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| Elephant | 10 | 1 | 9A | 3 | 7 | 2 | 7 | 3 | 7 | 8 | 0 | 6B | * | 2 | 3 | 5 |
|  | 1\% | *\% | 2\% | *\% | 1\% | *\% | 1\% | 2\% | *\% | 1\% | -\% | 1\% | *\% | *\% | *\% | 2\% |
| Claims Fast | 9 | 7 | 2 | 5 | 4 | 4 | 5 | 3 | 6 | 9 | * | 7 | 2 | 5 | 1 | 3 |
|  | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | *\% | 1\% | *\% | 1\% | *\% | 1\% |
| Minister Law | 8 | 3 | 5 | 5 | 3 | 3 | 5 | 5B | 3 | 6 | 2 | 5 | 3 | 0 | 5 | 3 a |
|  | 1\% | *\% | 1\% | 1\% | *\% | 1\% | *\% | 3\% | *\% | 1\% | 1\% | 1\% | *\% | -\% | 1\% | 1\% |
| Accident Exchange | 7 | 5 | 2 | 3 | 3 | 4 | 3 | 0 | 7 | 5 | 2 | 2 | 5 | 4 | 3 | * |
|  | *\% | 1\% | *\% | *\% | *\% | 1\% | *\% | -\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | *\% |
| DAS | 7 | 7 | 0 | 2 | 5 | 2 | 5 | 2 | 5 | 7 | 0 | 3 | 3 | 2 | 5 | * |
|  | *\% | 1\% | -\% | *\% | 1\% | *\% | *\% | 1\% | *\% | 1\% | -\% | 1\% | *\% | *\% | 1\% | *\% |
| Zurich | 6 | 3 | 2 | 6 | * | 5 | 2 | 0 | 6 | 5 | 0 | 2 | 5 | 2 | 5 | 0 |
|  | *\% | *\% | *\% | 1\% | *\% | 1\% | *\% | -\% | *\% | *\% | -\% | *\% | 1\% | *\% | 1\% | -\% |
| A Plan | 6 | 6 | 0 | 3 | 3 | 0 | 6 | 2 | 5 | 6 | 0 | 3 | 2 | 3 | 2 | 2 |
|  | *\% | 1\% | -\% | *\% | *\% | -\% | 1\% | 1\% | *\% | 1\% | -\% | 1\% | *\% | 1\% | *\% | *\% |
| AA | 6 | 6 | * | 2 | 2 | 2 | 4 | * | 6 | 6 | 0 | 5b | 1 | 2 | 2 | 2 |
|  | *\% | 1\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | 1\% | -\% | 1\% | *\% | *\% | *\% | *\% |

Table 34 (continuation)
A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?
Base: All

|  | Total | Years High (a) | MI <br> Low (b) | Miles per High (a) | annum Low (b) | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{No} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Swinton | 5 | 5 | 1 | 3 | 2 | 3 | 2 | 0 | 5 | 5 | 1 | 2 | 3 | * | 2 | 3 |
|  | *\% | *\% | *\% | *\% | *\% | 1\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | 1\% |
| First Central | 5 | 2 | 4 | 1 | 3 | 2 | 4 | 0 | 5 | 2 | 3 a | * | 5 | * | 3 | 2 |
|  | *\% | *\% | 1\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% |
| Quinn Direct | 5 | 0 | 5a | 2 | 4 | 4 | 2 | 0 | 5 | 2 | 2 | 2 | 3 | 3 | 2 | * |
|  | *\% | -\% | 1\% | *\% | 1\% | 1\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | 1\% | *\% | *\% |
| M\&S | 5 | 3 | 2 | 2 | 4 | 3 | 2 | 0 | 5 | 4 | 2 | 2 | 3 | * | 5 | 0 |
|  | *\% | *\% | *\% | *\% | 1\% | 1\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | *\% | 1\% | -\% |
| RAC | 5 | 5 | 0 | 3 | 2 | 2 | 4 | 0 | 5 | 5 | 0 | 2 | 4 | 2 | 3 | * |
|  | *\% | 1\% | -\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | 1\% | *\% |
| Aegis | 5 | 5 | 0 | 5 | * | 3 | 2 | 2 | 3 | 5 | 0 | 3 | 2 | 2 | 2 | 2 |
|  | *\% | 1\% | -\% | 1\% | *\% | 1\% | *\% | 1\% | *\% | *\% | -\% | 1\% | *\% | *\% | *\% | *\% |
| Cogent Law | 5 | 2 | 3 | 0 | 5 a | 3 | 2 | 0 | 5 | 3 | 2 | 2 | 3 | 0 | 0 | 5 ab |
|  | *\% | *\% | 1\% | -\% | 1\% | 1\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | -\% | -\% | 2\% |
| Equity Group (Red Line/ Red Star) | 5 | 2 | 3 | 2 | 3 | 0 | 5 | 2 | 3 | 3 | 0 | 2 | 3 | 0 | 3 | 2 |
|  | *\% | *\% | 1\% | *\% | *\% | -\% | *\% | 1\% | *\% | *\% | -\% | *\% | *\% | -\% | 1\% | *\% |
| Prudential | 5 | 5 | 0 | 2 | 3 | 2 | 3 | 0 | 5 | 5 | 0 | 3 | 2 | 0 | 2 | 3 a |
|  | *\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | 1\% | *\% | -\% | *\% | 1\% |
| Zenith | 5 | 3 | 2 | 3 | 2 | 0 | 5 | 0 | 5 | 5 | 0 | 2 | 3 | 3 | 0 | 2 |
|  | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | 1\% | -\% | *\% |
| My Insurer (unspecified) | 5 | 4 | 1 | 2 | 3 | 2 | 2 | 0 | 5 | 2 | 2 | 2 | 1 | 2 | 2 | 1 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | *\% | *\% | *\% |
| Allianz | 4 | 2 | 2 | 2 | 2 | 2 | 3 | 0 | 4 | 3 | 0 | 2 | 2 | 4 | * | * |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% |
| Diamond | 3 | 1 | 3 | 2 | 1 | * | 3 | 0 | 3 | 3 | 0 | 2 | 1 | 0 | 3 | * |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% |
| Irwin Mitchell | 3 | 2 | 2 | 3 | * | 2 | 2 | 0 | 3 | 3 | * | * | 3 | 2 | 2 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% |
| Kindertons | 3 | 3 | * | 3 | * | 0 | 3 | 2 | 2 | 3 | 0 | 2 | 2 | 0 | 2 | 2 |
|  | *\% | *\% | *\% | *\% | *\% | -\% | *\% | 1\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% |
| Acromas Insurance Company | 3 | 3 | 0 | 2 | 2 | 2 | 2 | 0 | 3 | 3 | 0 | 2 | 2 | 2 | 0 | 2 |
|  | *\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% |

Table 34 (continuation)
A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?

|  | Total | Years High (a) | $-\underset{\text { Low }}{-\quad \text { MI }}$(b) | Miles per  <br> High Low <br> (a) (b) |  | Past  <br> experience $-M I$ <br> Yes No <br> (a) (b) |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) | No (b) | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Age UK | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 0 | 3 | 2 | 0 | 2 | 2 | 2 | 0 | 2 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% |
| Carpenters Law | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 0 | 3 | 3 | 0 | 0 | 3 | 3 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | 1\% | -\% | -\% |
| John Lewis | 3 | 3 | 0 | 2 | 2 | 2 | 2 | 0 | 3 | 3 | 0 | 0 | 3 | 2 | 2 | 0 |
|  | *\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | -\% |
| Silverback Rhymer | 3 | 2 | 2 | 0 | 3 | 2 | 2 | 0 | 3 | 3 | 0 | 0 | 2 | 2 | 0 | 2 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | *\% |
| Kwik-Fit | 3 | 3 | * | * | 3 | 0 | 3 | 2B | 1 | 3 | * | 3 | * | 2 | * | * |
|  | *\% | *\% | *\% | *\% | *\% | -\% | *\% | 1\% | *\% | *\% | *\% | 1\% | *\% | *\% | *\% | *\% |
| Nationwide | 3 | 3 | * | 2 | 1 | 3 | * | 0 | 3 | 1 | 0 | 2 | 1 | 2 | * | 1 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% |
| AI Claims | 2 | * | 2 | 2 | * | 0 | 2 | 0 | 2 | 2 | 0 | 2 | 0 | 0 | 0 | 2 |
|  | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | -\% | 1\% |
| MMA Insurance | 2 | 0 | * | 2 | * | * | 2 | 0 | 2 | 2 | 0 | * | 2 | 0 | * | 2 |
|  | *\% | -\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% |
| MIS Claims | 2 | 1 | 1 | 1 | * | 1 | 1 | * | 2 | 1 | 0 | 1 | 1 | 0 | 1 | 1 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% |
| EasiDrive (accident management) | 2 | 2 | * | 2 | * | 2 | * | 0 | 2 | 2 | * | 2 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | *\% | -\% |
| Groupama Insurances | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 2 | 0 | 2 | 0 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% |
| One Call Insurance | 2 | 2 | * | 2 | 0 | 2 | * | * | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 2 |
|  | *\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | *\% | -\% | -\% | 1\% |
| Quote Me Happy | 2 | 0 | 2 | 0 | 2 | 0 | 2 | * | 2 | 2 | 0 | 0 | * | 0 | * | 2 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% |
| Adrian Flux | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 0 | 2 | 0 | 2 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% |
| Endsleigh | 2 | 0 | 2 | 2 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | *\% | -\% |
| Norwich Union | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% |

[^15]Table 34 (continuation)
A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?
Base: All

|  | Total | Years High (a) | MI Low (b) | Miles per annumHigh(a) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{No} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) |  | No <br> (b) | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium (b) | High <br> (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Provident | 2 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% |
| Crash | 1 | * | 1 | 1 | 0 | 0 | 1 | * | 1 | 1 | 0 | * | * | * | 1 | 0 |
|  | *\% | *\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% |
| Abbey Insurance | 1 | * | * | 1 | 0 | * | * | * | * | 1 | 0 | * | * | * | 0 | * |
|  | *\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% |
| Corries Solicitors | 1 | * | * | 1 | 0 | 1 | 0 | * | * | 1 | 0 | * | 0 | 0 | * | * |
|  | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | -\% | -\% | *\% | *\% |
| Proximo Ltd (claims management) | 1 | 1 | 0 | 1 | 0 | 0 | 1 | * | * | 1 | 0 | * | * | 1 | 0 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | -\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% |
| RBS (Royal Bank of Scotland) | 1 | 1 | 0 | 1 | 0 | * | * | 0 | 1 | 1 | 0 | * | * | 0 | * | * |
|  | *\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% |
| Auto Direct | 1 | * | * | 0 | 1 | 0 | 1 | 0 | 1 | * | * | 1 | 0 | 0 | 1 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | *\% | -\% |
| Highway Insurance | 1 | * | * | 0 | 1 | 0 | 1 | * | * | * | * | 0 | 1 | * | * | 0 |
|  | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% |
| Open and Direct | 1 | 0 | 1 | 0 | * | * | * | * | * | 1 | 0 | * | * | 0 | * | * |
|  | *\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% |
| Hughes Insurance | * | * | * | 0 | * | * | 0 | 0 | * | * | 0 | 0 | * | 0 | * | * |
|  | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% |
| Prestige | * | * | * | 0 | * | 0 | * | 0 | * | * | 0 | * | * | 0 | 0 | * |
|  | *\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% |
| Abbey Springhill | * | * | 0 | * | 0 | 0 | * | 0 | * | * | 0 | 0 | * | 0 | * | 0 |
|  | *\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% |
| Chaucer Insurance | * | * | 0 | * | 0 | 0 | * | 0 | * | * | 0 | * | 0 | * | 0 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% |
| Dial Direct | * | 0 | * | 0 | * | 0 | * | 0 | * | * | 0 | 0 | * | * | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% |
| Other | 51 | 29 | 21 | 19 | 28 | 19 | 32 | 10 | 41 | 38 | 6 | 16 | 25 | 12 | 20 | 17a |
|  | 3\% | 3\% | 4\% | 3\% | 4\% | 3\% | 3\% | 6\% | 3\% | 3\% | 3\% | 3\% | 3\% | 2\% | 3\% | 5\% |
| Refused | 3 | * | 3 | 2 | 2 | * | 3 | 0 | 3 | 2 | 2 | * | 3 | 2 | * | 2 |
|  | *\% | *\% | 1\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | *\% | *\% | *\% |

## Table 34 (continuation)

A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim? Base: All

|  | Years |  | Miles per annum |  | Past |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | experience | - MI |
|  | High | Low | High | Low | Yes | No |
| Total | (a) | (b) | (a) | (b) | (a) | (b) |
| 1500 | 939 | 548 | 771 | 661 | 545 | 955 |
| 1106 | 692 | 404 | 553 | 507 | 414 | 692 |
| 1500 | 934 | 552 | 740 | 700 | 568 | 932 |
| 412 | 249 | 158 | 216 | 181 | 149 | 264 |
| 27\% | 27\% | 29\% | 29\% | 26\% | 26\% | 28\% |


| Links to |  |
| :--- | ---: |
| industry |  |
| Yes | No |
| (a) | (b) |
| 173 | 1323 |
| 128 | 975 |
| 173 | 1323 |
|  |  |
| 42 | 371 |
| $24 \%$ | $28 \%$ |


| Understand |  |  |  |
| :---: | :---: | :---: | :---: |
| entitlement |  |  |  |
| Yes | No | Aware of | rights |
| Yes | No |  |  |
| (a) | (b) | (a) | (b) |
| 1151 | 225 | 490 | 831 |
| 846 | 166 | 363 | 603 |
| 1143 | 227 | 493 | 812 |
|  |  |  |  |
| 315 | 56 | 113 | $239 a$ |
| $28 \%$ | $25 \%$ | $23 \%$ | $29 \%$ |


| Damage to vehicle |  |  |
| :---: | ---: | :---: |
| Low | Medium | High |
| (a) | (b) | (c) |
| 529 | 605 | 350 |
| 400 | 448 | 246 |
| 549 | 608 | 326 |
|  |  |  |
| $175 c$ | $173 C$ | 62 |
| $32 \%$ | $28 \%$ | $19 \%$ |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 34 (continuation)
A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 34 (continuation)
115. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?

Base: All

|  | Total | Vehicle <br> written off |  | Personal injury |  | Insurance channel Insu |  | Direct |  | Insurance Company |  |  |  | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga (i) | Hastings (j) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  | Chur |  |  |  |
|  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ | Broker <br> (b) | Admiral (a) | Line <br> (b) |  |  |  | Aviva <br> (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Claims Management Company (other) | 19 | 3 | 15 | 9 | 10 | 9 | 3 | * | 2 | 2 | 2 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | *\% | 1\% | 2\% | 4\% | -\% | -\% | -\% | -\% | -\% |
| Ageas | 19 | 6 | 13 | 3 | 15 | 13 | 6 | 0 | 2 | 0 | 0 | 2 | 3 ac | 0 | 0 | 0 |
|  | 1\% | 2\% | 1\% | 1\% | 1\% | 2\% | 2\% | -\% | 1\% | -\% | -\% | 2\% | 6\% | -\% | -\% | -\% |
| More Than | 16 | 1 | 14 | 4 | 12 | 15b | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | *\% | 1\% | 1\% | 1\% | 2\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| NFU | 15 | 5 | 10 | 3 | 12 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 2\% | 1\% | 1\% | 1\% | 2\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Hastings | 14 | 4 | 10 | 0 | 14a | 0 | 12A | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12 |
|  | 1\% | 1\% | 1\% | -\% | 1\% | -\% | 4\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | 32\% |
| RSA (Royal \& Sun Alliance) | 13 | 2 | 11 | 5 | 8 | 13 | 0 | 2 | 0 | 0 | * | * | 0 | 0 | 0 | 0 |
|  | 1\% | *\% | 1\% | 1\% | 1\% | 2\% | -\% | 1\% | -\% | -\% | 1\% | *\% | -\% | -\% | -\% | -\% |
| Rias | 12 | 3 | 9 | 4 | 8 | 0 | 11A | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | 4\% | -\% | -\% | -\% | -\% | -\% | -\% | 4\% | -\% | -\% |
| Saga | 12 | 1 | 11 | 0 | 12a | 0 | 11A | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 11 | 0 |
|  | 1\% | *\% | 1\% | -\% | 1\% | -\% | 4\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | 35\% | -\% |
| Privilege | 11 | 2 | 9 | 6 | 4 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | *\% | 1\% | 1\% | *\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Elephant | 10 | $5 b$ | 5 | 6 | 4 | 10 | 0 | 0 | 0 | 0 | * | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 2\% | *\% | 1\% | *\% | 1\% | -\% | -\% | -\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% |
| Claims Fast | 9 | 3 | 6 | 2 | 7 | 2 | 7A | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 1\% | *\% | *\% | 1\% | *\% | 2\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Minister Law | 8 | 2 | 6 | 6b | 2 | 3 | 5 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 |
|  | 1\% | *\% | 1\% | 1\% | *\% | *\% | 1\% | -\% | -\% | -\% | -\% | 2\% | -\% | -\% | -\% | -\% |
| Accident Exchange | 7 | * | 7 | * | 7 | 2 | 3 | 0 | 0 | 0 | * | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | 1\% | *\% | 1\% | *\% | 1\% | -\% | -\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% |
| DAS | 7 | 2 | 5 | 2 | 5 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | 1\% | *\% | *\% | *\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Zurich | 6 | 0 | 6 | 0 | 6 | 6 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | 1\% | -\% | 1\% | 1\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 34 (continuation)
115. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?

Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 34 (continuation)
A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?
Base: All

|  |  | Vehicle <br> written off |  | Personal injury |  | Insurance channel Insu |  | Direct |  | Insurance Company |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ | Broker <br> (b) | Admiral <br> (a) | Line <br> (b) | Aviva (c) | Axa (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ | Tesco (g) | Saga (i) | tings (j) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Irwin Mitchell | 3 | 0 | 3 | 3b | 0 | 3 | 0 | 2 | 0 | * | 0 | 2 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | 1\% | -\% | *\% | -\% | 1\% | -\% | *\% | -\% | 2\% | -\% | -\% | -\% | -\% |
| Kindertons | 3 | 2 | 2 | 3b | 0 | 0 | 2 | 0 | * | 0 | 0 | 2 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | 1\% | -\% | -\% | 1\% | -\% | *\% | -\% | -\% | 2\% | -\% | -\% | -\% | -\% |
| Acromas Insurance Company | 3 | 0 | 3 | 0 | 3 | 0 | 3 a | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | 9\% | -\% |
| Age UK | 3 | 2 | 2 | 2 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Carpenters Law | 3 | 0 | 3 | 2 | 2 | 0 | 3 a | 0 | 0 | 0 | 0 | 0 | 2 | 2 | 0 | 0 |
|  | *\% | -\% | *\% | *\% | *\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | 3\% | 4\% | -\% | -\% |
| John Lewis | 3 | 0 | 3 | 0 | 3 | 0 | 3a | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | 1\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Silverback Rhymer | 3 | 3B | 0 | 3b | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | 1\% | -\% | 1\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Kwik-Fit | 3 | 1 | 2 | 1 | 2 | * | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Nationwide | 3 | * | 3 | * | 3 | 1 | 2 | 0 | 0 | 0 | 0 | * | 0 | 0 | 0 | 2 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | 1\% | -\% | -\% | -\% | -\% | 1\% | -\% | -\% | -\% | 4\% |
| AI Claims | 2 | 2 | * | 0 | 2 | 0 | * | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| MMA Insurance | 2 | 2 | * | 2 | * | 0 | 2a | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| MIS Claims | 2 | 1 | 1 | 1 | * | 1 | * | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | 2\% | -\% | -\% | -\% | -\% | -\% |
| EasiDrive (accident management) | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Groupama Insurances | 2 | 0 | 2 | 2 | * | 0 | * | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | *\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| One Call Insurance | 2 | 2b | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | 1\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 34 (continuation)
A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?
Base: All

|  |  | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Direct |  | Insurance Company |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  | Aviva <br> (c) | Axa <br> (d) |  |  | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { Chur } \\ \text { chill } \\ \text { (f) } \end{array}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ |  | Hastings (j) |
|  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  |  | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ |  | Broker <br> (b) | Admiral <br> (a) | Line (b) | Saga <br> (i) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Quote Me Happy | 2 | 2 | * | 0 | 2 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Adrian Flux | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Endsleigh | 2 | 0 | 2 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Norwich Union | 2 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Provident | 2 | 2b | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Crash | 1 | * | 1 | * | 1 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | 2\% | -\% | -\% | -\% | -\% | -\% |
| Abbey Insurance | 1 | 0 | 1 | * | 1 | * | 0 | 0 | 0 | 0 | * | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% |
| Corries Solicitors | 1 | * | * | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Proximo Ltd (claims management) | 1 | 0 | 1 | 0 | 1 | 0 | 1 | 0 | 0 | * | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% |
| RBS (Royal Bank of Scotland) | 1 | * | * | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Auto Direct | 1 | 0 | 1 | 1 | 0 | 0 | * | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Highway Insurance | 1 | 0 | 1 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | * | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% |
| Open and Direct | 1 | 1 | 0 | 1 | 0 | * | 0 | 0 | 0 | 0 | * | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% |
| Hughes Insurance | * | 0 | * | * | * | * | * | 0 | 0 | * | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Prestige | * | * | * | * | * | * | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 34 (continuation)
A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?
Base: All

|  | Total | Vehicle <br> written off |  | Personal injury |  | Insurance channel Insu rance |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Direct | Axa(d) |  |  | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{gathered} \text { Chur } \\ \text { chill } \\ \text { (f) } \end{gathered}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga <br> (i) | Has tings (j) |
|  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  |  | Yes <br> (a) |  |  |  |  |  | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker <br> (b) | Admiral <br> (a) | Line (b) | Aviva (c) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Abbey Springhill | * | 0 | * | 0 | * | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Chaucer Insurance | * | 0 | * | * | 0 | * | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Dial Direct | * | 0 | * | 0 | * | 0 | * | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Other | 51 | 12 | 39 | 19 | 32 | 17 | 9 | 5 | * | 2 | 1 | 0 | 3b | 2 | 3 | 0 |
|  | 3\% | 4\% | 3\% | 4\% | 3\% | 2\% | 3\% | 3\% | *\% | 1\% | 3\% | -\% | 6\% | 5\% | 9\% | -\% |
| Refused | 3 | 2 | 2 | * | 3 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | 1\% | *\% | *\% | *\% | *\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Don't Know | 412 | 74 | 332 | 127 | 285 | 167 | 85a | 29 | 23 | 21 | 6 | 10 | 10 | 5 | 11 | 10 |
|  | 27\% | 24\% | 28\% | 27\% | 28\% | 20\% | 27\% | 20\% | 18\% | 19\% | 15\% | 13\% | 19\% | 13\% | 33\% | 27\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 34 (continuation)
A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Aviva | 106 | 43 | 62AC | 0 | 26d | 34d | 43 BDE | - 2 | 1 | 35 c | 53 aCd | d 8 | 0 | 87 | 18 |
|  | 7\% | 5\% | 12\% | -\% | 8\% | 6\% | 12\% | 1\% | 2\% | 7\% | 11\% | 3\% | -\% | 7\% | 6\% |
| Direct Line | 104 | 67c | 37 c | 0 | 22 e | 51de | 27 e | 4 | 0 | 43 C | 41 C | 4 | 5 C | 84 | 20 |
|  | 7\% | 8\% | 7\% | -\% | 7\% | 9\% | 7\% | 3\% | -\% | 8\% | 9\% | 1\% | 12\% | 7\% | 7\% |
| LV (Liverpool Victoria) | 85 | 37 | 48Ac | 0 | 22d | 31 | 27d | 2 | 3 | 31 C | 43 C | 3 | 2 | 68 | 15 |
|  | 6\% | 4\% | 9\% | -\% | 7\% | 5\% | 7\% | 1\% | 4\% | 6\% | 9\% | 1\% | 4\% | 6\% | 5\% |
| Admiral | 81 | 47 | 33c | 0 | 19 | 27 | 25 | 4 | 3 | 20 | 35ac | 9 | 4 | 63 | 17 |
|  | 5\% | 5\% | 6\% | -\% | 6\% | 5\% | 7\% | 3\% | 5\% | 4\% | 8\% | 3\% | 8\% | 5\% | 6\% |
| Insurance Company (other) | 63 | 48b | 13 | 3 | 16 | 19 | 19 | 9 | * | 16 | 16 | 18 | 2 | 39 | 22A |
|  | 4\% | 5\% | 2\% | 4\% | 5\% | 3\% | 5\% | 6\% | *\% | 3\% | 3\% | 6\% | 4\% | 3\% | 8\% |
| Albany Assistance | 42 | 40B | 0 | 2 B | 6 c | 20 C | * | 15ABCe | 0 | 13b | 2 | 22 AB | 0 | 35 | 6 |
|  | 3\% | 5\% | -\% | 2\% | 2\% | 3\% | *\% | 10\% | -\% | 2\% | *\% | 7\% | -\% | 3\% | 2\% |
| Sheila's wheels | 38 | 11 | 27A | 0 | 8 | 10 | 17b | 2 | 2 | 6 | 20A | 9 | 0 | 29 | 9 |
|  | 3\% | 1\% | 5\% | -\% | 2\% | 2\% | 4\% | 1\% | 2\% | 1\% | 4\% | 3\% | -\% | 2\% | 3\% |
| Churchill | 38 | 28 | 10 | 0 | 4 | 23a | 7 | 3 | 2 | 25bc | 8 | 3 | 2 | 35 | 3 |
|  | 3\% | 3\% | 2\% | -\% | 1\% | 4\% | 2\% | 2\% | 2\% | 5\% | 2\% | 1\% | 4\% | 3\% | 1\% |
| Legal / Solicitors firm | 35 | 23b | 3 | 9 AB | 10 | 10 | 4 | 4 | 7 aBC | 15 | 8 | 6 | 0 | 23 | 11 |
|  | 2\% | 3\% | 1\% | 11\% | 3\% | 2\% | 1\% | 3\% | 9\% | 3\% | 2\% | 2\% | -\% | 2\% | 4\% |
| Swiftcover | 30 | 11 | 19a | 0 | 2 | 15 | 11 | 2 | 0 | 9 | 14c | 2 | 0 | 25 | 5 |
|  | 2\% | 1\% | 4\% | -\% | 1\% | 3\% | 3\% | 1\% | -\% | 2\% | 3\% | 1\% | -\% | 2\% | 2\% |
| E-Sure | 27 | 3 | 24A | 0 | 7 | 4 | 13B | 2 | 2 | 4 | 18Ac | 3 | 0 | 19 | 7 |
|  | 2\% | *\% | 5\% | -\% | 2\% | 1\% | 4\% | 1\% | 2\% | 1\% | 4\% | 1\% | -\% | 2\% | 2\% |
| AXA | 25 | 14 | 11 | 0 | 5 | 9 | 7 | 3 | * | 10 | 8 | 4 | 0 | 20 | 5 |
|  | 2\% | 2\% | 2\% | -\% | 2\% | 2\% | 2\% | 2\% | *\% | 2\% | 2\% | 1\% | -\% | 2\% | 2\% |
| Drive Assist | 22 | 18 | 3 | 2 | 0 | 12ac | 0 | 9 AbC | 2 ac | 8 | 2 | 13 ab | 0 | 22b | 0 |
|  | 1\% | 2\% | 1\% | 2\% | -\% | 2\% | -\% | 6\% | 2\% | 1\% | *\% | 4\% | -\% | 2\% | -\% |
| Tesco | 21 | 21B | 0 | 0 | 0 | 17Ac | 2 | 2 | 1 | 16B | 0 | 3 | 0 | 17 | 4 |
|  | 1\% | 2\% | -\% | -\% | -\% | 3\% | *\% | 1\% | 1\% | 3\% | -\% | 1\% | -\% | 1\% | 1\% |
| CIS (Co Operative) | 21 | 16 | 4 | 0 | 4 | 13 | 2 | 0 | 2 | 11 | 3 | 4 | 0 | 18 | 3 |
|  | 1\% | 2\% | 1\% | -\% | 1\% | 2\% | 1\% | -\% | 3\% | 2\% | 1\% | 1\% | -\% | 1\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 34 (continuation)
A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer <br> (a) | AF in surer (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{array}{r} \text { No } \\ (\mathrm{b}) \end{array}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Claims Management Company (other) | 19 | 7 | 1 | 11AB | 10BC | * | * | 7BC | 1b | 0 | 1 | 17AB | 0 | 17 | 2 |
|  | 1\% | 1\% | *\% | 15\% | 3\% | *\% | *\% | 5\% | 2\% | -\% | *\% | 6\% | -\% | 1\% | 1\% |
| Ageas | 19 | 7 | 12a | 0 | 6 | 5 | 6 | 2 | * | 3 | 9 | 4 | 0 | 15 | 4 |
|  | 1\% | 1\% | 2\% | -\% | 2\% | 1\% | 2\% | 1\% | *\% | *\% | 2\% | 1\% | -\% | 1\% | 1\% |
| More Than | 16 | 15b | 1 | 0 | 2 | 13c | * | 0 | 0 | 14BC | * | 1 | 0 | 13 | 3 |
|  | 1\% | 2\% | *\% | -\% | 1\% | 2\% | *\% | -\% | -\% | 3\% | *\% | *\% | -\% | 1\% | 1\% |
| NFU | 15 | 12 | 2 | 2 | 3 | 10 | 2 | * | 0 | 7 | 2 | 2 | 0 | 8 | 7 a |
|  | 1\% | 1\% | *\% | 2\% | 1\% | 2\% | *\% | *\% | -\% | 1\% | *\% | *\% | -\% | 1\% | 2\% |
| Hastings | 14 | 12 | 2 | 0 | 4 | 5 | 3 | 2 | 0 | 4 | 5 | 2 | 3 ABC | 14 | 0 |
|  | 1\% | 1\% | *\% | -\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | *\% | 8\% | 1\% | -\% |
| RSA (Royal \& Sun Alliance) | 13 | 13b | * | 0 | 2 | 11c | * | 0 | 0 | 13BC | * | 0 | 0 | 11 | 2 |
|  | 1\% | 1\% | *\% | -\% | 1\% | 2\% | *\% | -\% | -\% | 2\% | *\% | -\% | -\% | 1\% | 1\% |
| Rias | 12 | 10 | 2 | 0 | * | 10 | 2 | 0 | 0 | 8b | 0 | 2 | 0 | 9 | 3 |
|  | 1\% | 1\% | *\% | -\% | *\% | 2\% | *\% | -\% | -\% | 2\% | -\% | 1\% | -\% | 1\% | 1\% |
| Saga | 12 | 10 | 2 | 0 | 2 | 6 | 3 | 1 | 0 | 8 | 2 | 2 | 0 | 9 | 2 |
|  | 1\% | 1\% | *\% | -\% | *\% | 1\% | 1\% | *\% | -\% | 2\% | *\% | *\% | -\% | 1\% | 1\% |
| Privilege | 11 | 10b | * | 0 | 4 | 4 | 2 | 2 | 0 | 9 b | * | 0 | 2BC | 7 | 3 |
|  | 1\% | 1\% | *\% | -\% | 1\% | 1\% | *\% | 1\% | -\% | 2\% | *\% | -\% | 4\% | 1\% | 1\% |
| Elephant | 10 | 9 | * | 0 | 2 | 6 | 0 | 0 | 2 c | 8b | * | 0 | 0 | 9 | * |
|  | 1\% | 1\% | *\% | -\% | 1\% | 1\% | -\% | -\% | 2\% | 1\% | *\% | -\% | -\% | 1\% | *\% |
| Claims Fast | 9 | 7 | 0 | 2B | * | 2 | 0 | 7 ABC | * | 5 | 0 | 4b | 0 | 9 | 0 |
|  | 1\% | 1\% | -\% | 2\% | *\% | *\% | -\% | 4\% | *\% | 1\% | -\% | 1\% | -\% | 1\% | -\% |
| Minister Law | 8 | 8 | 0 | 0 | 2 | 3 | 0 | 3 c | 0 | 5 | 2 | 2 | 0 | 6 | 2 |
|  | 1\% | 1\% | -\% | -\% | *\% | 1\% | -\% | 2\% | -\% | 1\% | *\% | *\% | -\% | 1\% | 1\% |
| Accident Exchange | 7 | 3 | 0 | 4 AB | * | 2 | 4 | 2 | 0 | 2 | 0 | 6 ab | 0 | 7 | 0 |
|  | *\% | *\% | -\% | 5\% | *\% | *\% | 1\% | 1\% | -\% | *\% | -\% | 2\% | -\% | 1\% | -\% |
| DAS | 7 | 7 | 0 | 0 | 2 | 5 | 0 | 0 | 0 | 2 | 0 | 5b | 0 | 7 | 0 |
|  | *\% | 1\% | -\% | -\% | *\% | 1\% | -\% | -\% | -\% | *\% | -\% | 2\% | -\% | 1\% | -\% |
| Zurich | 6 | 5 | 2 | 0 | 2 | 2 | 3 | 0 | 0 | 3 | 2 | 2 | 0 | 5 | 2 |
|  | *\% | 1\% | *\% | -\% | *\% | *\% | 1\% | -\% | -\% | 1\% | *\% | 1\% | -\% | *\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 34 (continuation)
115. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?

Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 34 (continuation)
A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | Yes <br> (a) | $\begin{array}{r} \text { No } \\ (\mathrm{b}) \end{array}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Irwin Mitchell | 3 | 2 | 0 | 2 aB | 0 | 3 | 0 | 0 | 0 | 2 | * | 2 | 0 | 3 | 0 |
|  | *\% | *\% | -\% | 2\% | -\% | 1\% | -\% | -\% | -\% | *\% | *\% | *\% | -\% | *\% | -\% |
| Kindertons | 3 | 2 | 0 | 2 AB | * | 0 | 0 | 2b | 2Bc | 0 | 0 | 3a | 0 | 3 | 0 |
|  | *\% | *\% | -\% | 2\% | *\% | -\% | -\% | 1\% | 2\% | -\% | -\% | 1\% | -\% | *\% | -\% |
| Acromas Insurance Company | 3 | 2 | 0 | 2 aB | 2 | 2 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 3 | 0 |
|  | *\% | *\% | -\% | 2\% | *\% | *\% | -\% | -\% | -\% | -\% | 1\% | -\% | -\% | *\% | -\% |
| Age UK | 3 | 3 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 2 | 0 | 3 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% |
| Carpenters Law | 3 | 0 | 3 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 2 | 2 AB | 3 | 0 |
|  | *\% | -\% | 1\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | *\% | 4\% | *\% | -\% |
| John Lewis | 3 | 3 | 0 | 0 | 0 | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 2 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | 1\% |
| Silverback Rhymer | 3 | 3 | 0 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 2 | 2 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | 1\% | -\% | *\% | -\% | -\% | -\% | *\% | 1\% |
| Kwik-Fit | 3 | 3 | 0 | 0 | 0 | 2 | 0 | * | * | 1 | 0 | * | 2 ABC | 3 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | *\% | 1\% | *\% | -\% | *\% | 4\% | *\% | -\% |
| Nationwide | 3 | * | 2 | * | 0 | * | 2 | * | 0 | * | * | 2 | 0 | 3 | * |
|  | *\% | *\% | *\% | 1\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | 1\% | -\% | *\% | *\% |
| AI Claims | 2 | 2 | 0 | 0 | 0 | * | 0 | 0 | 2 abc | 0 | 0 | 2 | 0 | 2 | * |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | 2\% | -\% | -\% | 1\% | -\% | *\% | *\% |
| MMA Insurance | 2 | 2 | 0 | 0 | 0 | * | 0 | 0 | 2 abc | 0 | 2 | * | 0 | * | 2 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | 2\% | -\% | *\% | *\% | -\% | *\% | 1\% |
| MIS Claims | 2 | 2 | 0 | 0 | * | 1 | * | 0 | 0 | 0 | 0 | 1 | 0 | 1 | * |
|  | *\% | *\% | -\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | *\% | -\% | *\% | *\% |
| Easidrive (accident management) | 2 | 0 | 0 | 2 AB | 2 | 0 | 0 | * | 0 | 0 | 0 | 2 | 0 | 2 | 0 |
|  | *\% | -\% | -\% | 2\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | 1\% | -\% | *\% | -\% |
| Groupama Insurances | 2 | 2 | 0 | 0 | * | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2a |
|  | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | 1\% |
| One Call Insurance | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 34 (continuation)
A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | Yes <br> (a) | $\begin{array}{r} \text { No } \\ (\mathrm{b}) \end{array}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Quote Me Happy | 2 | * | 2 | 0 | 0 | 0 | 2 | 0 | * | * | 2 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | *\% | -\% |
| Adrian Flux | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2a |
|  | *\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | 1\% |
| Endsleigh | 2 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% |
| Norwich Union | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2a |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | 1\% |
| Provident | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Crash | 1 | * | 0 | 1 ab | * | 0 | * | * | 0 | 0 | 0 | 1 | 0 | 1 | 0 |
|  | *\% | *\% | -\% | 1\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% | *\% | -\% |
| Abbey Insurance | 1 | 1 | * | 0 | 0 | * | * | 0 | 0 | 0 | * | 1 | 0 | 1 | 0 |
|  | *\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | -\% | *\% | *\% | -\% | *\% | -\% |
| Corries Solicitors | 1 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | * | * | 0 | 0 | 1 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% |
| Proximo Ltd (claims management) | 1 | 1 | 0 | 0 | * | 0 | 0 | * | 0 | * | 0 | * | 0 | * | * |
|  | *\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% |
| RBS (Royal Bank of Scotland) | 1 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Auto Direct | 1 | 1 | 0 | 0 | 0 | * | * | 0 | 0 | * | * | 0 | 0 | 1 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% |
| Highway Insurance | 1 | * | * | 0 | * | * | 0 | 0 | 0 | * | 0 | 0 | 0 | * | * |
|  | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | *\% |
| Open and Direct | 1 | * | * | 0 | 0 | 0 | 0 | 0 | 1 b | * | * | 0 | 0 | * | * |
|  | *\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | 1\% | *\% | *\% | -\% | -\% | *\% | *\% |
| Hughes Insurance | * | * | 0 | 0 | * | * | 0 | 0 | 0 | * | 0 | * | 0 | * | 0 |
|  | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% |
| Prestige | * | * | 0 | 0 | 0 | * | 0 | 0 | 0 | * | 0 | 0 | 0 | * | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 34 (continuation)

A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?
Base: All

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | Yes <br> (a) | $\begin{array}{r} \text { No } \\ (\mathrm{b}) \end{array}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Abbey Springhill | * | * | 0 | 0 | 0 | 0 | * | 0 | 0 | * | 0 | 0 | 0 | * | 0 |
|  | *\% | *\% | -\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Chaucer Insurance | * | * | 0 | 0 | 0 | * | 0 | 0 | 0 | * | 0 | 0 | 0 | * | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Dial Direct | * | * | 0 | 0 | 0 | * | 0 | 0 | 0 | * | 0 | 0 | 0 | * | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Other | 51 | 22 | 5 | 19AB | 14 C | 22c | 3 | 11 C | 1 | 14 | 8 | 25AB | 2 | 40 | 10 |
|  | 3\% | 2\% | 1\% | 26\% | 4\% | 4\% | 1\% | 7\% | 1\% | 3\% | 2\% | 8\% | 4\% | 3\% | 4\% |
| Refused | 3 | 2 | 2 | 0 | 2 | * | 0 | 2 | 0 | * | 0 | 3 | 0 | 3 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | -\% | 1\% | -\% | *\% | -\% | 1\% | -\% | *\% | -\% |
| Don't Know | 412 | 197 | 180Ac | 16 | 89 | 126 | 122B | 37 | 37 ABCD | 121 | 131 | 95a | 20Ab | 328 | 81 |
|  | 27\% | 23\% | 35\% | 21\% | 28\% | 22\% | 33\% | 25\% | 50\% | 23\% | 29\% | 31\% | 46\% | 28\% | 27\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 34 (continuation)

A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?
Base: All
AF insurer handled claim \& willing to take part in repair inspection

| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| Aviva | 106 | 8 | 64 | 10 | 65 | 17 | 19 | 55 | 13 | 39B | 67 |
|  | 7\% | 5\% | 7\% | 8\% | 7\% | 10\% | 10\% | 7\% | 7\% | 14\% | 5\% |
| Direct Line | 104 | 8 | 72 | 13 | 66 | 22b | 14 | 53 | 16 | 20 | 84 |
|  | 7\% | 5\% | 8\% | 10\% | 7\% | 14\% | 7\% | 7\% | 9\% | 7\% | 7\% |
| LV (Liverpool Victoria) | 85 | 15 | 56 | 6 | 63 | 12 | 9 | 45 | 14 | 27B | 57 |
|  | 6\% | 10\% | 6\% | 5\% | 7\% | 7\% | 4\% | 5\% | 8\% | 10\% | 5\% |
| Admiral | 81 | 5 | 30 | 11b | 37 | 10 | 12 | 41 | 10 | 12 | 69 |
|  | 5\% | 4\% | 3\% | 9\% | 4\% | 6\% | 6\% | 5\% | 6\% | 4\% | 6\% |
| Insurance Company (other) | 63 | 5 | 41 | 8 | 43 | 8 | 4 | 26 | 9 | 10 | 53 |
|  | 4\% | 4\% | 5\% | 6\% | 5\% | 5\% | 2\% | 3\% | 5\% | 4\% | 4\% |
| Albany Assistance | 42 | 5 | 21 | 4 | 28 | 3 | 10 | 22 | 4 | 0 | 42A |
|  | 3\% | 3\% | 2\% | 3\% | 3\% | 2\% | 5\% | 3\% | 2\% | -\% | 3\% |
| Sheila's wheels | 38 | 5 | 27 | 3 | 31 | 3 | 3 | 19 | 6 | 19B | 19 |
|  | 3\% | 3\% | 3\% | 2\% | 3\% | 2\% | 2\% | 2\% | 4\% | 7\% | 2\% |
| Churchill | 38 | 7 | 19 | 4 | 23 | 5 | 2 | 27 | 6 | 6 | 32 |
|  | 3\% | 5\% | 2\% | 3\% | 3\% | 3\% | 1\% | 3\% | 3\% | 2\% | 3\% |
| Legal / Solicitors firm | 35 | 5 | 16 | 0 | 17 | 2 | 3 | 18 | 1 | 0 | 35a |
|  | 2\% | 3\% | 2\% | -\% | 2\% | 1\% | 2\% | 2\% | *\% | -\% | 3\% |
| Swiftcover | 30 | 3 | 16 | 6b | 21 | 1 | 4 | 17 | 4 | 7 | 23 |
|  | 2\% | 2\% | 2\% | 5\% | 2\% | 1\% | 2\% | 2\% | 2\% | 3\% | 2\% |
| E-Sure | 27 | 4 | 15 | 5 | 18 | 6 | 2 | 14 | 3 | 14B | 13 |
|  | 2\% | 3\% | 2\% | 4\% | 2\% | 4\% | 1\% | 2\% | 2\% | 5\% | 1\% |
| AXA | 25 | 2 | 10 | 2 | 8 | 6 B | 4 | 14 | 2 | 5 | 20 |
|  | 2\% | 1\% | 1\% | 2\% | 1\% | 4\% | 2\% | 2\% | 1\% | 2\% | 2\% |
| Drive Assist | 22 | * | 12 | 0 | 11 | * | 4 | 16 | 3 | 0 | 22 |
|  | 1\% | *\% | 1\% | -\% | 1\% | *\% | 2\% | 2\% | 2\% | -\% | 2\% |
| Tesco | 21 | 2 | 15 | * | 13 | 4 | 5 | 10 | 2 | 0 | 21 |
|  | 1\% | 1\% | 2\% | *\% | 1\% | 3\% | 2\% | 1\% | 1\% | -\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 34 (continuation)
A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim? Base: All

|  | Total | Condition <br> Better <br> (a) | post repair |  | Worth post repair |  | Replacement met needs |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Same (b) | Worse (c) | Same (b) | Less (c) | eeded (a) | Met <br> (b) | $\begin{aligned} & \text { Below } \\ & \text { (c) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| CIS (Co Operative) | 21 | * | 7 | 2 | 8 | 0 | 5 | 7 | 4 | * | 20 |
|  | 1\% | *\% | 1\% | 1\% | 1\% | -\% | 2\% | 1\% | 2\% | *\% | 2\% |
| Claims Management Company (other) | 19 | 4 | 9 | 3 | 12 | 3 | 4 | 10 | 3 | 0 | 19 |
|  | 1\% | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% | 1\% | 2\% | -\% | 2\% |
| Ageas | 19 | 5B | 3 | 5 B | 10 | 4 | 3 | 12 | 0 | 9 B | 10 |
|  | 1\% | 3\% | *\% | 4\% | 1\% | 2\% | 2\% | 1\% | -\% | 3\% | 1\% |
| More Than | 16 | 4 | 8 | 3 | 14 | * | 2 | 10 | 1 | * | 15 |
|  | 1\% | 2\% | 1\% | 2\% | 1\% | *\% | 1\% | 1\% | 1\% | *\% | 1\% |
| NFU | 15 | 2 | 8 | 0 | 8 | 0 | * | 8 | 0 | 2 | 13 |
|  | 1\% | 1\% | 1\% | -\% | 1\% | -\% | *\% | 1\% | -\% | 1\% | 1\% |
| Hastings | 14 | 2 | 7 | 2 | 5 | 3 | * | 13 | 0 | 0 | 14 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | *\% | 2\% | -\% | -\% | 1\% |
| RSA (Royal \& Sun Alliance) | 13 | 0 | 10 | 2 | 11 | * | 2 | 10 | * | 0 | 13 |
|  | 1\% | -\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | *\% | -\% | 1\% |
| Rias | 12 | * | 8 | 0 | 6 | 2 | 1 | 6 | 2 | 0 | 12 |
|  | 1\% | *\% | 1\% | -\% | 1\% | 1\% | *\% | 1\% | 1\% | -\% | 1\% |
| Saga | 12 | * | 10 | 0 | 11 | 0 | 1 | 8 | 0 | 2 | 10 |
|  | 1\% | *\% | 1\% | -\% | 1\% | -\% | 1\% | 1\% | -\% | 1\% | 1\% |
| Privilege | 11 | 2 | 6 | 2 | 7 | 2 | 5B | 2 | 0 | 0 | 11 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | *\% | -\% | -\% | 1\% |
| Elephant | 10 | 0 | 5 | 0 | 4 | * | 6BC | 3 | 0 | * | 9 |
|  | 1\% | -\% | 1\% | -\% | *\% | *\% | 3\% | *\% | -\% | *\% | 1\% |
| Claims Fast | 9 | 0 | 6 | 0 | 6 | 0 | 2 | 5 | 2 | 0 | 9 |
|  | 1\% | -\% | 1\% | -\% | 1\% | -\% | 1\% | 1\% | 1\% | -\% | 1\% |
| Minister Law | 8 | 0 | 6 | 0 | 5 | 0 | 2 | 5 | - | 0 | 8 |
|  | 1\% | -\% | 1\% | -\% | *\% | -\% | 1\% | 1\% | -\% | -\% | 1\% |
| Accident Exchange | 7 | 2 | 5 | 0 | 7 | 0 | 2 | 5 | 0 | 0 | 7 |
|  | *\% | 1\% | 1\% | -\% | 1\% | -\% | 1\% | 1\% | -\% | -\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 34 (continuation)

A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim?
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 34 (continuation)

A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim? Base: All

|  | Total | Condition <br> Better <br> (a) | post repair |  | Worth post repair |  | Replacement met needs |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Same <br> (b) | Worse (c) | Same <br> (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | $\begin{aligned} & \text { Below } \\ & \text { (c) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| My Insurer (unspecified) | 5 | 0 | 4 | 0 | 4 | * | * | 2 | * | 0 | 5 |
|  | *\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% |
| Allianz | 4 | 0 | 4 | * | 2 | 2 | 2 | 2 | * | * | 4 |
|  | *\% | -\% | *\% | *\% | *\% | 1\% | 1\% | *\% | *\% | *\% | *\% |
| Diamond | 3 | * | 3 | 0 | 3 | 0 | 0 | 2 | 0 | 0 | 3 |
|  | *\% | *\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% |
| Irwin Mitchell | 3 | 0 | 3 | * | 3 | * | 2 | 2 | 0 | 0 | 3 |
|  | *\% | -\% | *\% | *\% | *\% | *\% | 1\% | *\% | -\% | -\% | *\% |
| Kindertons | 3 | 0 | 2 | 0 | 2 | 0 | * | 2 | 2 | 0 | 3 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | 1\% | -\% | *\% |
| Acromas Insurance Company | 3 | 2 | 2 | 0 | 3 | 0 | 3B | 0 | 0 | 0 | 3 |
|  | *\% | 1\% | *\% | -\% | *\% | -\% | 2\% | -\% | -\% | -\% | *\% |
| Age UK | 3 | 2b | 0 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 3 |
|  | *\% | 1\% | -\% | -\% | *\% | -\% | 1\% | *\% | -\% | -\% | *\% |
| Carpenters Law | 3 | 2 | 2 | 0 | 3 | 0 | 0 | 2 | 2 | 0 | 3 |
|  | *\% | 1\% | *\% | -\% | *\% | -\% | -\% | *\% | 1\% | -\% | *\% |
| John Lewis | 3 | 2 | 2 | 0 | 3 | 0 | 0 | 2 | 0 | 0 | 3 |
|  | *\% | 1\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% |
| Silverback Rhymer | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 3 |
|  | *\% | -\% | -\% | -\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% |
| Kwik-Fit | 3 | 2B | 0 | 0 | 2 | 0 | 0 | 3 | 0 | 0 | 3 |
|  | *\% | 1\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% |
| Nationwide | 3 | 0 | 3 | 0 | 3 | 0 | 2 | * | * | 2 | 1 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | 1\% | *\% | *\% | 1\% | *\% |
| AI Claims | 2 | 0 | * | 0 | * | 0 | 2b | 0 | 0 | 0 | 2 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | 1\% | -\% | -\% | -\% | *\% |
| MMA Insurance | 2 | 0 | * | 0 | * | 0 | 0 | * | 0 | 0 | 2 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 34 (continuation)
A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim? Base: All

|  | Total | Condition <br> Better <br> (a) | post repair |  | Worth post repair |  | Replacement met needs Exc |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Same (b) | Worse (c) | Same (b) | Less (c) | eeded (a) | Met <br> (b) | Below (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| MIS Claims | 2 | 0 | * | * | 1 | 0 | * | 1 | 0 | 0 | 2 |
|  | *\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% |
| EasiDrive (accident management) | 2 | 0 | 2 | * | 2 | * | 0 | 2 | 0 | 0 | 2 |
|  | *\% | -\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | -\% | *\% |
| Groupama Insurances | 2 | * | 2 | 0 | * | 2b | 0 | 0 | 0 | 0 | 2 |
|  | *\% | *\% | *\% | -\% | *\% | 1\% | -\% | -\% | -\% | -\% | *\% |
| One Call Insurance | 2 | 0 | 0 | 0 | 0 | 0 | * | 2 | 0 | 0 | 2 |
|  | *\% | -\% | -\% | -\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% |
| Quote Me Happy | 2 | * | 0 | 0 | * | 0 | 0 | 2 | 0 | 0 | 2 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% |
| Adrian Flux | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 2 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | *\% |
| Endsleigh | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
|  | *\% | -\% | -\% | -\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% |
| Norwich Union | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 2b | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | 1\% | -\% |
| Provident | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
|  | *\% | -\% | -\% | -\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% |
| Crash | 1 | * | * | * | 0 | * | 0 | 1 | 0 | 0 | 1 |
|  | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% |
| Abbey Insurance | 1 | 0 | * | * | * | * | * | * | * | * | 1 |
|  | *\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% |
| Corries Solicitors | 1 | 0 | * | 0 | * | 0 | 0 | 1 | 0 | 0 |  |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% |
| Proximo Ltd (claims management) | 1 | 0 | 1 | 0 | 1 | 0 | 0 | * | 0 | 0 | 1 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% |
| RBS (Royal Bank of Scotland) | 1 | 0 | * | 0 | * | 0 | 0 | 1 | 0 | 0 | 1 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 34 (continuation)
A15. What was the name of the organisation that was mainly responsible for managing your motor insurance claim? Base: All

AF insurer handled claim \& willing to take part in repair inspection

| Unweighted row | 1500 | 146 | 853 | 141 |
| :---: | :---: | :---: | :---: | :---: |
| Effective sample size | 1106 | 112 | 639 | 98 |
| Total | 1500 | 154 | 872 | 128 |
| Auto Direct | 1 | * | * | 0 |
|  | *\% | *\% | *\% | - |
| Highway Insurance | 1 | 0 | 1 | 0 |
|  | *\% | -\% | *\% | -8 |
| Open and Direct | 1 | 0 | 0 | 0 |
|  | *\% | -\% | -\% | - |
| Hughes Insurance | * | 0 | * |  |
|  | *\% | -\% | *\% | * |
| Prestige | * | 0 | * | 0 |
|  | *\% | -\% | *\% | -\% |
| Abbey Springhill | * | * | 0 | 0 |
|  | *\% | *\% | -\% | -\% |
| Chaucer Insurance | * | 0 | * | 0 |
|  | *\% | -\% | *\% | -\% |
| Dial Direct | * | 0 | * | 0 |
|  | *\% | -\% | *\% | -\% |
| Other | 51 | 9 | 25 | 5 |
|  | 3\% | 6\% | 3\% | 4\% |
| Refused | 3 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | -\% |
| Don't Know | 412 | 35 | 259 | 27 |
|  | 27\% | 23\% | 30\% | 21\% |

Don't Know
95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 35

A16. What type of organisation was mainly responsible for managing your claim? Base: All

|  | Gender |  |  | Age |  |  | Social Grade |  | Country |  |  |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $17-34$ <br> (a) | 35-54 <br> (b) | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | (a) | Eng/Wal <br> (b) | Eng (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Urban (a) | Rural <br> (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Your insurer | 624 | 371 | 252 | 145 | 246 | 233ab | 370 | 228 | 624F | 556F | 524F | 57F | 32F | 11 | 468 | 155 |
|  | 42\% | 42\% | 41\% | 39\% | 39\% | 47\% | 41\% | 41\% | 42\% | 42\% | 42\% | 47\% | 42\% | 25\% | 42\% | 41\% |
| The other driver's insurer | 479 | 279 | 200 | 131c | 213 | 136 | 282 | 180 | 479 | 418 | 393 | 42 | 25 | 19ABCe | 347 | 126 |
|  | 32\% | 31\% | 33\% | 35\% | 34\% | 28\% | 32\% | 33\% | 32\% | 31\% | 31\% | 35\% | 33\% | 43\% | 31\% | 33\% |
| A claims management company | 237 | 158b | 78 | 58 | 102 | 76 | 145 | 84 | 237 | 215 | 205 | 15 | 10 | 6 | 173 | 64 |
|  | 16\% | 18\% | 13\% | 16\% | 16\% | 15\% | 16\% | 15\% | 16\% | 16\% | 16\% | 13\% | 13\% | 14\% | 15\% | 17\% |
| Legal/Solicitors firm | 55 | 28 | 27 | 19 | 22 | 15 | 33 | 21 | 55 | 51d | 48 | 1 | 3d | 3 D | 46 | 9 |
|  | 4\% | 3\% | 4\% | 5\% | 3\% | 3\% | 4\% | 4\% | 4\% | 4\% | 4\% | 1\% | 4\% | 7\% | 4\% | 2\% |
| A repairer | 27 | 14 | 13 | 3 | 14 | 11 | 19 | 8 | 27 | 24 | 23 | 1 | 1 | 2 abcde | 22 | 6 |
|  | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 1\% | 4\% | 2\% | 2\% |
| A dealership | 9 | 2 | 7 | 5 | 4 | 1 | 4 | 2 | 9 | 9 | 8 | 0 | 1d | * | 8 | 1 |
|  | 1\% | *\% | 1\% | 1\% | 1\% | *\% | *\% | *\% | 1\% | 1\% | 1\% | -\% | 2\% | 1\% | 1\% | *\% |
| Another organisation | 20 | 12 | 8 | 2 | 12 | 6 | 14 | 7 | 20 | 18 | 15 | 1 | 2 | 1 | 14 | 6 |
|  | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 3\% | 3\% | 1\% | 2\% |
| Don't know | 48 | 24 | 24 | 13 | 20 | 16 | 25 | 22 | 48 | 45 | 43 | 2 | 2 | 2 | 38 | 10 |
|  | 3\% | 3\% | 4\% | 3\% | 3\% | 3\% | 3\% | 4\% | 3\% | 3\% | 3\% | 2\% | 2\% | 4\% | 3\% | 3\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 35 (continuation)
A16. What type of organisation was mainly responsible for managing your claim?
Base: All

|  |  | Years High (a) | MI <br> Low <br> (b) | Miles per annum High <br> Low <br> (a) <br> (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) |  | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium (b) | High <br> (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Your insurer | 624 | 408 | 210 | 285 | 302 | 241 | 383 | 65 | 557 | 494 | 85 | 226 b | 321 | 198 | 274A | 145a |
|  | 42\% | 44\% | 38\% | 39\% | 43\% | 42\% | 41\% | 37\% | 42\% | 43\% | 37\% | 46\% | 39\% | 36\% | 45\% | 44\% |
| The other driver's insurer | 479 | 282 | 193 | 229 | 237 | 171 | 309 | 60 | 418 | 352 | 80 | 135 | 282a | 204bc | 184 | 89 |
|  | 32\% | 30\% | 35\% | 31\% | 34\% | 30\% | 33\% | 35\% | 32\% | 31\% | 35\% | 27\% | 35\% | 37\% | 30\% | 27\% |
| A claims management company | 237 | 146 | 89 | 146B | 85 | 100 | 137 | 27 | 210 | 188 | 35 | 89 | 118 | 92 | 94 | 49 |
|  | 16\% | 16\% | 16\% | 20\% | 12\% | 18\% | 15\% | 15\% | 16\% | 16\% | 15\% | 18\% | 15\% | 17\% | 15\% | 15\% |
| Legal/Solicitors firm | 55 | 26 | 29a | 22 | 31 | 22 | 34 | 11 | 43 | 37 | 12 | 15 | 30 | 12 | 20 | 21A |
|  | 4\% | 3\% | 5\% | 3\% | 4\% | 4\% | 4\% | 6\% | 3\% | 3\% | 5\% | 3\% | 4\% | 2\% | 3\% | 6\% |
| A repairer | 27 | 21 | 7 | 11 | 16 | 8 | 20 | 3 | 24 | 21 | 4 | 7 | 16 | 12 | 9 | 5 |
|  | 2\% | 2\% | 1\% | 1\% | 2\% | 1\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% | 1\% | 2\% |
| A dealership | 9 | 5 | 3 | 4 | 4 | 4 | 5 | 0 | 9 | 9 | 0 | 3 | 6 | 5 | 2 | * |
|  | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | *\% | *\% |
| Another organisation | 20 | 16 | 4 | 14 | 7 | 9 | 11 | 1 | 19 | 13 | 5 | 4 | 15 | 3 | 11 | 6 |
|  | 1\% | 2\% | 1\% | 2\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% |
| Don't know | 48 | 30 | 17 | 29 | 18 | 15 | 34 | 6 | 42 | 28 | 7 | 13 | 25 | 22 | 14 | 11 |
|  | 3\% | 3\% | 3\% | 4\% | 3\% | 3\% | 4\% | 4\% | 3\% | 2\% | 3\% | 3\% | 3\% | 4\% | 2\% | 3\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 35 (continuation)
A16. What type of organisation was mainly responsible for managing your claim? Base: All

|  |  | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  | Admiral <br> (a) | Direct Line (b) |  |  | Aviva <br> (c) | Axa <br> (d) | $\begin{aligned} & \text { LV } \\ & \text { (e) } \end{aligned}$ | $\begin{array}{r} \text { Chur } \\ \text { chill } \\ (\mathrm{f}) \end{array}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga <br> (i) | Has tings <br> (j) |
|  |  | Yes No <br> (a) (b) |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  |  |  |  |  |  | $\begin{gathered} c o \\ (\mathrm{a}) \end{gathered}$ | Broker <br> (b) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Your insurer | 624 | 132 | 488 | 201 | 423 | 395b | 119 | 62 | 70 | 53 | 16 | 40 | 30 | 20 | 15 | 14 |
|  | 42\% | 43\% | 41\% | 43\% | 41\% | 47\% | 38\% | 44\% | 53\% | 47\% | 41\% | 50\% | 55\% | 54\% | 46\% | 37\% |
| The other driver's insurer | 479 | 81 | 396a | 126 | 352a | 277 | 95 | 38 | 53 | 40 | 14 | 34 a | 15 | 13 | 6 | 15 |
|  | 32\% | 26\% | 34\% | 27\% | 34\% | 33\% | 30\% | 27\% | 40\% | 35\% | 38\% | 42\% | 27\% | 34\% | 17\% | 39\% |
| A claims management company | 237 | 64b | 170 | 73 | 163 | 105 | 62A | 31BeF | 3 | 13b | 4b | 6 | 2 | 3 | 7 | 3 |
|  | 16\% | 21\% | 14\% | 16\% | 16\% | 12\% | 20\% | 22\% | 2\% | 12\% | 10\% | 8\% | 3\% | 8\% | 22\% | 7\% |
| Legal/Solicitors firm | 55 | 19b | 36 | 42B | 13 | 24 | 9 | 3 | 3 | * | 2ce | 0 | 3 c | 1 | 0 | 0 |
|  | 4\% | 6\% | 3\% | 9\% | 1\% | 3\% | 3\% | 2\% | 3\% | *\% | 6\% | -\% | 6\% | 2\% | -\% | -\% |
| A repairer | 27 | 2 | 26 | 4 | 23 | 8 | 7 | 2 | 2 | 3 | * | 0 | 0 | 0 | 0 | 3 |
|  | 2\% | *\% | 2\% | 1\% | 2\% | 1\% | 2\% | 1\% | 1\% | 3\% | 1\% | -\% | -\% | -\% | -\% | 8\% |
| A dealership | 9 | 0 | 9 | 2 | 8 | 5 | 3 | 2 | 0 | 2 | * | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | -\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | -\% | 2\% | 1\% | -\% | -\% | -\% | -\% | -\% |
| Another organisation | 20 | 3 | 17 | 4 | 16 | 8 | 8 | 2 | * | 0 | * | 0 | 0 | * | 3 | 2 |
|  | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 3\% | 1\% | *\% | -\% | 1\% | -\% | -\% | 1\% | 10\% | 4\% |
| Don't know | 48 | 9 | 37 | 15 | 33 | 19 | 14 | 2 | * | 2 | 1 | * | 5 aBe | 0 | 2 | 2 |
|  | 3\% | 3\% | 3\% | 3\% | 3\% | 2\% | 4\% | 1\% | *\% | 1\% | 2\% | *\% | 8\% | -\% | 5\% | 5\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 35 (continuation)
A16. What type of organisation was mainly responsible for managing your claim?
Base: All

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | AF in surer (b) | Other <br> (c) | Self <br> (a) | NAF in AF <br> (b) | AF in surer o <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer <br> (a) | AF in surer <br> (b) | other (c) | $\begin{aligned} & \text { DK } \\ & \text { (d) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Your insurer | 624 | 624BC | 0 | 0 | 101Cd | 430ACDE | E 47 | 29 | 16 | 401BCD | 64 | 70B | 22BC | 496 | 123 |
|  | 42\% | 71\% | -\% | -\% | 31\% | 74\% | 13\% | 20\% | 22\% | 75\% | 14\% | 23\% | 49\% | 42\% | 41\% |
| The other driver's insurer | 479 | 0 | 479AC | 0 | 129BDe | - 28 | 285ABDE | 21B | 17B | 33 | 353ACD | 40A | 9A | 371 | 105 |
|  | 32\% | -\% | 92\% | -\% | 40\% | 5\% | 77\% | 14\% | 23\% | 6\% | 77\% | 13\% | 21\% | 31\% | 35\% |
| A claims management company | 237 | 175B | 17 | 36AB | 52 C | 76 C | 16 | 72ABCE | 20BC | 64B | 15 | 141ABD | 5 | 207B | 28 |
|  | 16\% | 20\% | 3\% | 48\% | 16\% | 13\% | 4\% | 49\% | 27\% | 12\% | 3\% | 45\% | 11\% | 17\% | 10\% |
| Legal/Solicitors firm | 55 | 33B | 5 | 16 AB | 17bc | 12 | 7 | 9 bc | 9BC | 17 | 8 | 13 | 2 | 35 | 19a |
|  | 4\% | 4\% | 1\% | 21\% | 5\% | 2\% | 2\% | 6\% | 12\% | 3\% | 2\% | 4\% | 5\% | 3\% | 6\% |
| A repairer | 27 | 13 | 8 | 5 Ab | 5 | 9 | 7 | 5 | 2 | 5 | 5 | 16AB | 0 | 23 | 4 |
|  | 2\% | 1\% | 2\% | 6\% | 1\% | 2\% | 2\% | 4\% | 2\% | 1\% | 1\% | 5\% | -\% | 2\% | 1\% |
| A dealership | 9 | 2 | 2 | 6 AB | 2 | 1 | 3 | 3B | 0 | 0 | 0 | 9 AB | * | 7 | 2 |
|  | 1\% | *\% | *\% | 7\% | 1\% | *\% | 1\% | 2\% | -\% | -\% | -\% | 3\% | 1\% | 1\% | 1\% |
| Another organisation | 20 | 7 | 1 | 11AB | 7 | 4 | 2 | 5 bc | 2 | 1 | 4 | 11Ab | 0 | 13 | 7 |
|  | 1\% | 1\% | *\% | 15\% | 2\% | 1\% | 1\% | 4\% | 3\% | *\% | 1\% | 3\% | -\% | 1\% | 2\% |
| Don't know | 48 | 22 | 9 | 2 | 12 | 20 | 4 | 3 | 8 abCd | 15 | 8 | 12 | 6 ABC | 39 | 9 |
|  | 3\% | 2\% | 2\% | 2\% | 4\% | 3\% | 1\% | 2\% | 11\% | 3\% | 2\% | 4\% | 14\% | 3\% | 3\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 35 (continuation)

A16. What type of organisation was mainly responsible for managing your claim?
Base: All
AF insurer handled claim \& willing to take part in repair inspection

Unweighted row
Effective sample size
Total
Total

|  | Condition post repair |  |
| :---: | :---: | :---: | :---: |
| Better |  |  |
| (a) |  |  |\(\left.\quad \begin{array}{c}Same <br>

(b)\end{array} \quad $$
\begin{array}{c}\text { Worse } \\
\text { (c) }\end{array}
$$\right]\)

| Worth post repair |  | Replacement met needs |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Exc |  |  |
| (b) | (c) | (a) | (b) | (c) |
| 897 | 187 | 207 | 816 | 169 |
| 681 | 125 | 152 | 599 | 126 |
| 932 | 161 | 205 | 809 | 171 |
| 384 | 67 | 82 | 349 | 65 |
| 41\% | 42\% | 40\% | 43\% | 38\% |
| 311 | 63 | 59 | 245 | 65 |
| 33\% | 39\% | 29\% | 30\% | 38\% |
| 138 | 22 | 38 | 143 | 25 |
| 15\% | 14\% | 19\% | 18\% | 15\% |
| 27 | 6 | 7 | 23 | 5 |
| 3\% | 4\% | 3\% | 3\% | 3\% |
| 18 | 2 | 10B | 10 | 3 |
| 2\% | 1\% | 5\% | 1\% | 2\% |
| 9 | 0 | 0 | 5 | 2 |
| 1\% | -\% | -\% | 1\% | 1\% |
| 14 | * | 5 | 9 | 0 |
| 2\% | *\% | 2\% | 1\% | -\% |
| 31 | * | 4 | 26 | 5 |
| 3\% | *\% | 2\% | 3\% | 3\% |
| 0 | 0 | 0 | 0 | 0 |
| -\% | -\% | -\% | -\% | -\% |

Yes No

Your insurer

The other driver's insurer
A claims management company
Legal/Solicitors firm

A repairer

A dealership
$-\% \quad-\%$
(a)

| 281 | 1219 |
| ---: | ---: |
| 203 | 903 | $\begin{array}{rr}1293 \\ 273 & 1227\end{array}$ $\begin{array}{ll}0 & 624 \mathrm{~A} \\ -\% & 51 \%\end{array}$ $\begin{array}{rc}251 B & 228 \\ 92 \% & 19 \%\end{array}$ $\begin{array}{lr}7 & 230 \mathrm{~A} \\ 2 \% & 19 \%\end{array}$ $\begin{array}{lr}* & 55 \mathrm{~A} \\ * & 4 \%\end{array}$

Another organisation

Don't know

Refused
**
95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 36

A17. Who appointed the claims management company/ repairer/ dealership/ other company?
Base: All whose claim was NOT mainly managed by either the NAF or At-Fault insurer

|  | Gender |  |  |  | Age |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male | Female | 17-34 | 35-54 | 55+ | ABC1 | C2DE | UK E | Wal | Eng <br> (c) | Sco | Wal | NI | Urban Rural |  |
|  | Total | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) |  | (d) | (e) | (f) | (a) | (b) |
| Unweighted row | 388 | 232 | 156 | 91 | 175 | 122 | 230 | 146 | 388 | 284 | 222 | 45 | 62 | 59 | 284 | 103 |
| Effective sample size | 288 | 172 | 116 | 70 | 127 | 91 | 173 | 105 | 288 | 244 | 222 | 45 | 62 | 59 | 217 | 71 |
| Total | 397 | 238 | 159 | 100 | 173 | 124 | 239 | 144 | 397 | 361 | 342 | 22 | 19 | 15 | 302 | 95 |
| Your insurer | 251 | 156 | 95 | 64 | 109 | 77 | 161 | 80 | 251F | 232F | 222F | 13 | 10 | 6 | 196 | 55 |
|  | 63\% | 66\% | 60\% | 65\% | 63\% | 62\% | 67\% | 55\% | 63\% | 64\% | 65\% | 60\% | 53\% | 41\% | 65\% | 58\% |
| You | 61 | 31 | 30 | 21 | 21 | 19 | 33 | 25 | 61 | 54 | 49 | 3 | 5 | 4 abc | 50 | 11 |
|  | 15\% | 13\% | 19\% | 21\% | 12\% | 15\% | 14\% | 17\% | 15\% | 15\% | 14\% | 16\% | 24\% | 27\% | 17\% | 12\% |
| The other driver's insurer | 43 | 26 | 17 | 7 | 20 | 15 | 28 | 15 | 43 | 37 | 35 | 2 | 2 | 3 abc | 23 | 19A |
|  | 11\% | 11\% | 10\% | 7\% | 12\% | 12\% | 12\% | 10\% | 11\% | 10\% | 10\% | 11\% | 10\% | 20\% | 8\% | 20\% |
| The garage the car first went to | 4 | 1 | 3 | * | 3 | 1 | 3 | 2 | 4 | 4 | 3 | * | 1 | * | 2 | 2 |
|  | 1\% | *\% | 2\% | *\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 3\% | 2\% | 1\% | 2\% |
| Other service (police/ breakdown company) | 4 | 2 | 2 | 0 | 4 | 0 | * | 3 | 4 | 3 | 3 | 0 | * | * | 2 | 2 |
|  | 1\% | 1\% | 1\% | -\% | 2\% | -\% | *\% | 2\% | 1\% | 1\% | 1\% | -\% | 2\% | 2\% | 1\% | 2\% |
| The other driver | 1 | 0 | 1 | 0 | * | * | 1 | 0 | 1 | 0 | 0 | *aBC | 0 | *aBC | * | * |
|  | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | -\% | -\% | 2\% | -\% | 2\% | *\% | *\% |
| Legal/Solicitors firm | * | * | 0 | 0 | 0 | * | 0 | * | * | 0 | 0 | 0 | 0 | *ABC | * | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | 2\% | *\% | -\% |
| Someone else | 6 | 3 | 2 | * | 4 | 2 | 3 | 3 | 6 | 5 | 5 | * | 1 | 0 | 4 | 2 |
|  | 1\% | 1\% | 1\% | *\% | 2\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 2\% | 3\% | -\% | 1\% | 2\% |
| Don't know | 28 | 18 | 9 | 7 | 11 | 10 | 12 | 16 | 28 | 26 | 25 | 1 | 1 | 1 | 24 | 4 |
|  | 7\% | 8\% | 6\% | 7\% | 6\% | 8\% | 5\% | 11\% | 7\% | 7\% | 7\% | 7\% | 5\% | 5\% | 8\% | 4\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 36 (continuation)
A17. Who appointed the claims management company/ repairer/ dealership/ other company?
Base: All whose claim was NOT mainly managed by either the NAF or At-Fault insurer

|  | Total | Years High (a) | MI <br> Low <br> (b) | Miles perHigh(a)Low |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{No} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) |  | No <br> (b) | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium (b) | High <br> (c) |
| Unweighted row | 388 | 243 | 139 | 220 | 150 |  | 148 | 240 | 51 | 335 | 291 | 62 | 126 | 207 | 129 | 157 | 96 |
| Effective sample size | 288 | 178 | 106 | 163 | 115 | 113 | 175 | 36 | 250 | 216 | 45 | 95 | 152 | 103 | 111 | 69 |
| Total | 397 | 243 | 148 | 225 | 161 | 156 | 241 | 48 | 347 | 297 | 62 | 131 | 210 | 147 | 150 | 92 |
| Your insurer | 251 | 158 | 90 | 145 | 100 | 98 | 153 | 32 | 217 | 189 | 38 | 82 | 128 | 93 | 101 | 56 |
|  | 63\% | 65\% | 60\% | 64\% | 62\% | 63\% | 64\% | 68\% | 62\% | 64\% | 61\% | 62\% | 61\% | 63\% | 68\% | 60\% |
| You | 61 | 31 | 30 | 28 | 31 | 22 | 39 | 8 | 53 | 49 | 10 | 30 | 28 | 13 | 26 | 19a |
|  | 15\% | 13\% | 20\% | 12\% | 19\% | 14\% | 16\% | 17\% | 15\% | 16\% | 16\% | 23\% | 13\% | 9\% | 17\% | 21\% |
| The other driver's insurer | 43 | 27 | 16 | 30 | 13 | 17 | 26 | 4 | 39 | 35 | 4 | 11 | 25 | 27BC | 8 | 5 |
|  | 11\% | 11\% | 11\% | 13\% | 8\% | 11\% | 11\% | 9\% | 11\% | 12\% | 7\% | 8\% | 12\% | 18\% | 5\% | 5\% |
| The garage the car first went to | 4 | 4 | 1 | 2 | 2 | * | 4 | 0 | 4 | 3 | 0 | 1 | 2 | 2 | 1 | 2 |
|  | 1\% | 2\% | *\% | 1\% | 1\% | *\% | 2\% | -\% | 1\% | 1\% | -\% | *\% | 1\% | 1\% | *\% | 2\% |
| Other service (police/ | 4 | 3 | 1 | 4 | 0 | 3 | * | * | 3 | 4 | 0 | 3 | * | 0 | 2 | 2 |
| breakdown company) | 1\% | 1\% | *\% | 2\% | -\% | 2\% | *\% | 1\% | 1\% | 1\% | -\% | 2\% | *\% | -\% | 1\% | 2\% |
| The other driver | 1 | * | * | 0 | 1 | 0 | 1 | * | * | * | 0 | * | * | * | * | 0 |
|  | *\% | *\% | *\% | -\% | *\% | -\% | *\% | 1\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% |
| Legal/Solicitors firm | * | * | 0 | * | 0 | 0 | * | 0 | * | * | 0 | 0 | * | 0 | * | 0 |
|  | *\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% |
| Someone else | 6 | 5 | 1 | 5 | 0 | 3 | 3 | 0 | 6 | 2 | 2 | 2 | 4 | 2 | 2 | 2 |
|  | 1\% | 2\% | 1\% | 2\% | -\% | 2\% | 1\% | -\% | 2\% | 1\% | 3\% | 1\% | 2\% | 1\% | 1\% | 2\% |
| Don't know | 28 | 15 | 11 | 12 | 14 | 13 | 15 | 3 | 25 | 15 | 8 | 3 | 22a | 11 | 10 | 7 |
|  | 7\% | 6\% | 7\% | 5\% | 8\% | 8\% | 6\% | 5\% | 7\% | 5\% | 13\% | 3\% | 10\% | 7\% | 7\% | 8\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 36 (continuation)
A17. Who appointed the claims management company/ repairer/ dealership/ other company?
Base: All whose claim was NOT mainly managed by either the NAF or At-Fault insurer

|  | Total | Vehicle <br> written off |  | Personal injury |  | Insurance channel Insu |  | In surance Company | Who handled claim |  |  | Who decided repairs |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | rance |  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |
|  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ | Broker <br> (b) | Admiral <br> (a) | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ |
| Unweighted row | 388 | 101 | 282 | 142 | 246 | 169 | 101 | 32 | 228 | 46 | 89 | 92 | 114 | 47 | 99 | 35 |
| Effective sample size | 288 | 71 | 213 | 103 | 185 | 123 | 75 | 27 | 178 | 32 | 59 | 68 | 87 | 31 | 73 | 28 |
| Total | 397 | 96 | 295 | 141 | 256 | 169 | 102 | 40 | 251 | 43 | 76 | 94 | 122 | 40 | 99 | 41 |
| Your insurer | 251 | 64 | 187 | 87 | 164 | 109 | 69 | 27 | 251BC | 0 | 0 | 48c | 106ACD | 10 | 61 C | 26 |
|  | 63\% | 67\% | 63\% | 62\% | 64\% | 64\% | 68\% | 69\% | 100\% | -\% | -\% | 50\% | 87\% | 26\% | 62\% | 63\% |
| You | 61 | 18 | 43 | 33B | 28 | 32 | 11 | 8 | 0 | 0 | 61AB | 30B | 4 | 6b | 18B | 3 |
|  | 15\% | 18\% | 15\% | 24\% | 11\% | 19\% | 11\% | 19\% | -\% | -\% | 81\% | 32\% | 3\% | 14\% | 18\% | 7\% |
| The other driver's insurer | 43 | 6 | 35 | 8 | 34a | 15 | 14 | 5 | 0 | 43AC | 0 | 8B | * | 22ABD | 9 B | 2 |
|  | 11\% | 6\% | 12\% | 6\% | 13\% | 9\% | 14\% | 12\% | -\% | 100\% | -\% | 8\% | *\% | 55\% | 9\% | 5\% |
| The garage the car first went to | 4 | 2 | 3 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 4A | 3 | 0 | 0 | * | 2 |
|  | 1\% | 2\% | 1\% | 2\% | 1\% | 1\% | 2\% | -\% | -\% | -\% | 6\% | 3\% | -\% | -\% | *\% | 4\% |
| Other service (police/ | 4 | 2 | 2 | * | 3 | 2 | 0 | 0 | 0 | 0 | 4A | 2 | 2 | 0 | 1 | 0 |
| breakdown company) | 1\% | 2\% | 1\% | *\% | 1\% | 1\% | -\% | -\% | -\% | -\% | 5\% | 2\% | 1\% | -\% | 1\% | -\% |
| The other driver | 1 | 0 | 1 | 0 | 1 | * | * | 0 | 0 | 0 | 1 | 0 | 0 | * | * | 0 |
|  | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | 1\% | -\% | -\% | 1\% | *\% | -\% |
| Legal/Solicitors firm | * | * | 0 | * | 0 | 0 | 0 | 0 | 0 | 0 | * | * | 0 | 0 | 0 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% |
| Someone else | 6 | * | 4 | 2 | 4 | 1 | 3 | 0 | 0 | 0 | 6A | * | 0 | * | 3 | 2 |
|  | 1\% | *\% | 1\% | 2\% | 1\% | *\% | 3\% | -\% | -\% | -\% | 8\% | 1\% | -\% | 1\% | 3\% | 4\% |
| Don't know | 28 | 4 | 21 | 8 | 20 | 9 | 3 | 0 | 0 | 0 | 0 | 4 | 10 | 2 | 6 | 7 |
|  | 7\% | 4\% | 7\% | 5\% | 8\% | 5\% | 3\% | -\% | -\% | -\% | -\% | 4\% | 8\% | 4\% | 6\% | 18\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 36 (continuation)
A17. Who appointed the claims management company/ repairer/ dealership/ other company?
Base: All whose claim was NOT mainly managed by either the NAF or At-Fault insurer


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 37

A18. Were any other organisations involved in managing your claim?
Base: All

|  | Gender |  | Age |  |  | SocialABC1GradeC2DE |  | Country |  |  |  | Wal <br> (e) | $\begin{gathered} \mathrm{NI} \\ (\mathrm{f}) \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total | Male <br> (a) | Female (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco (d) |  |  | Urban (a) | Rural <br> (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 460 | 264 | 196 | 123 | 198 | 140 | 279 | 166 | 460f | 415f | 395f | 35 | 20 | 10 | 339 | 121 |
| 31\% | 30\% | 32\% | 33\% | 31\% | 28\% | 31\% | 30\% | 31\% | 31\% | 31\% | 29\% | 27\% | 23\% | 30\% | 32\% |
| 989 | 600 | 389 | 240 | 412 | 338 | 593 | 361 | 989 | 876 | 825 | 80 | 51 | 33bc | 739 | 243 |
| 66\% | 68\% | 64\% | 64\% | 65\% | 69\% | 67\% | 65\% | 66\% | 66\% | 65\% | 67\% | 68\% | 73\% | 66\% | 65\% |
| 51 | 25 | 26 | 14 | 22 | 15 | 19 | 26a | 51 | 44 | 40 | 5 | 4 | 2 | 39 | 12 |
| 3\% | 3\% | 4\% | 4\% | 4\% | 3\% | 2\% | 5\% | 3\% | 3\% | 3\% | 4\% | 5\% | 4\% | 3\% | 3\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 37 (continuation)

A18. Were any other organisations involved in managing your claim?
Base: All

|  |  | Years - MI |  | Miles per annum |  | $\begin{gathered} \text { Past } \\ \text { experience - MI } \end{gathered}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | High (a) | $\begin{aligned} & \text { Low } \\ & \text { (b) } \end{aligned}$ | High (a) | Low <br> (b) | Yes (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 460 | 276 | 179 | 251b | 190 | 178 | 282 | 55 | 405 | 366 | 65 | 144 | 255 | 155 | 185 | 116a |
|  | 31\% | 30\% | 32\% | 34\% | 27\% | 31\% | 30\% | 32\% | 31\% | 32\% | 29\% | 29\% | 31\% | 28\% | 30\% | 36\% |
| No | 989 | 628 | 351 | 471 | 482 | 378 | 612 | 109 | 878 | 742 | 153 | 334 | 531 | 374 | 405 | 201 |
|  | 66\% | 67\% | 64\% | 64\% | 69\% | 66\% | 66\% | 63\% | 66\% | 65\% | 67\% | 68\% | 65\% | 68\% | 67\% | 62\% |
| Don't know | 51 | 29 | 22 | 18 | 27 | 13 | 38 | 9 | 41 | 36 | 9 | 14 | 27 | 20 | 18 | 9 |
|  | 3\% | 3\% | 4\% | 2\% | 4\% | 2\% | 4\% | 5\% | 3\% | 3\% | 4\% | 3\% | 3\% | 4\% | 3\% | 3\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 37 (continuation)
A18. Were any other organisations involved in managing your claim?
Base: All

|  | Vehicle <br> written off |  | Personal injury |  | Insurance channel Insu |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | Direct |  |  |  | Chur |  |  | Has |
| Total | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ | Broker <br> (b) | Admiral (a) | Line <br> (b) | Aviva (c) | Axa <br> (d) | $\begin{aligned} & \text { LV } \\ & (\mathrm{e}) \end{aligned}$ | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ | Tesco (g) | Saga (i) | tings (j) |
| 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| 460 | 106 | 351 | 159 | 300 | 267 | 98 | 47 | 36 | 31 | 9 | 34f | 11 | 18 | 9 | 19 |
| 31\% | 34\% | 30\% | 34\% | 29\% | 32\% | 31\% | 34\% | 27\% | 27\% | 24\% | 41\% | 20\% | 49\% | 28\% | 50\% |
| 989 | 195 | 787 | 291 | 697 | 545 | 209 | 82 | 95 ae | 75 | 28 | 45 | 42e | 17 | 23 | 19 |
| 66\% | 63\% | 67\% | 62\% | 68\% | 65\% | 66\% | 59\% | 72\% | 67\% | 73\% | 56\% | 77\% | 46\% | 72\% | 49\% |
| 51 | 8 | 41 | 17 | 34 | 29 | 8 | 10b | 1 | 7b | 1 | 2 | 2 | 2 | 0 | * |
| 3\% | 3\% | 4\% | 4\% | 3\% | 3\% | 3\% | 7\% | 1\% | 6\% | 3\% | 3\% | 3\% | 4\% | -\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 37 (continuation)

A18. Were any other organisations involved in managing your claim?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other (c) | DK <br> (d) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Yes | 460 | 292c | 144 | 15 | 88 | 209ac | 101 | 42 | 20 | 183 | 134 | 87 | 22bc | 391B | 66 |
|  | 31\% | 33\% | 28\% | 20\% | 27\% | 36\% | 27\% | 28\% | 27\% | 34\% | 29\% | 28\% | 51\% | 33\% | 22\% |
| No | 989 | 543 | 369A | 60A | 223b | 344 | 265B | 104b | 51 | 333d | 316 ad | 211D | 19 | 764 | 218a |
|  | 66\% | 62\% | 71\% | 79\% | 69\% | 59\% | 71\% | 70\% | 70\% | 62\% | 69\% | 68\% | 44\% | 64\% | 73\% |
| Don't know | 51 | 39b | 9 | * | 13 | 27c | 5 | 3 | 2 | 19 | 7 | 13 | 2 | 36 | 13 |
|  | 3\% | 4\% | 2\% | *\% | 4\% | 5\% | 1\% | 2\% | 3\% | 4\% | 2\% | 4\% | 5\% | 3\% | 4\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 37 (continuation)

A18. Were any other organisations involved in managing your claim?
Base: All
AF insurer handled claim \& willing to take part in repair inspection

|  | Condition post repair |  |  |  | repair |  | $\underset{\text { Exc }}{\text { Replacement }}$ met needs |  |  | inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Better <br> (a) | Same <br> (b) | Worse (c) | Same (b) | Less (c) | eeded <br> (a) | Met <br> (b) | Below | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| Yes | 460 | 42 | 242 | 60 AB | 271 | 56 | 68 | 266 | 53 | 81 | 379 |
|  | 31\% | 27\% | 28\% | 47\% | 29\% | 35\% | 33\% | 33\% | 31\% | 30\% | 31\% |
| No | 989 | 109 C | 600C | 63 | 634 | 100 | 125 | 522 | 115 | 189 | 801 |
|  | 66\% | 71\% | 69\% | 50\% | 68\% | 62\% | 61\% | 65\% | 67\% | 69\% | 65\% |
| Don't know | 51 | 3 | 31 | 4 | 27 | 5 | 12 | 21 | 3 | 4 | 47 |
|  | 3\% | 2\% | 4\% | 3\% | 3\% | 3\% | 6\% | 3\% | 2\% | 1\% | 4\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 38

19. Which other organisations were involved?

Base: All who had other organisations involved in managing claim

|  | Total | Gender |  | Age |  |  | Social | Grade |  |  | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male | Female | 17-34 | $35-54$ | $55+$ | ABC1 | C2DE | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal | Eng | Sco |  |  | Urban | Rural |
| Unweighted row | 437 | 250 | 187 | 117 | 190 | 130 | 273 | 150 | 437 | 323 | 256 | 72 | 67 | 42 | 329 | 108 |
| Effective sample size | 333 | 191 | 142 | 88 | 144 | 101 | 205 | 118 | 333 | 280 | 256 | 72 | 67 | 42 | 248 | 85 |
| Total | 460 | 264 | 196 | 123 | 198 | 140 | 279 | 166 | 460 | 415 | 395 | 35 | 20 | 10 | 339 | 121 |
| A repairer/ another repairer | 206 | 124 | 82 | 60 | 87 | 58 | 135 | 65 | 206 | 188 | 180 | 13 | 7 | 5 | 155 | 51 |
|  | 45\% | 47\% | 42\% | 49\% | 44\% | 42\% | 48\% | 39\% | 45\% | 45\% | 46\% | 39\% | 36\% | 48\% | 46\% | 42\% |
| A claims management company/ | 100 | 70b | 30 | 28 | 38 | 34 | 64 | 34 | 100 | 90 | 85 | 9 | 5 | 2 | 72 | 28 |
| another claims management company | 22\% | 27\% | 15\% | 23\% | 19\% | 25\% | 23\% | 21\% | 22\% | 22\% | 21\% | 25\% | 24\% | 19\% | 21\% | 23\% |
| The other driver's insurer | 98 | 51 | 47 | 33 | 34 | 31 | 64 | 30 | 98 | 87 | 83 | 9 | 4 | 2 | 66 | 32 |
|  | 21\% | 19\% | 24\% | 27\% | 17\% | 22\% | 23\% | 18\% | 21\% | 21\% | 21\% | 26\% | 18\% | 17\% | 19\% | 26\% |
| Legal/solicitors firm | 94 | 53 | 40 | 19 | 46 | 28 | 56 | 36 | 94 | 86 | 82 | 4 | 5 | 3d | 76 | 17 |
|  | 20\% | 20\% | 20\% | 16\% | 23\% | 20\% | 20\% | 22\% | 20\% | 21\% | 21\% | 13\% | 22\% | 29\% | 22\% | 14\% |
| Your insurer | 62 | 38 | 24 | 15 | 22 | 24 | 34 | 28 | 62 | 55 | 52 | 4 | 3 | 2 | 49 | 13 |
|  | 13\% | 14\% | 12\% | 13\% | 11\% | 18\% | 12\% | 17\% | 13\% | 13\% | 13\% | 13\% | 15\% | 19\% | 14\% | 11\% |
| A vehicle hire company | 54 | 26 | 28 | 13 | 29 | 12 | 40 | 12 | 54 | 48 | 46 | 5 | 2 | 1 | 38 | 16 |
|  | 12\% | 10\% | 14\% | 11\% | 15\% | 9\% | 14\% | 7\% | 12\% | 12\% | 12\% | 14\% | 9\% | 12\% | 11\% | 13\% |
| A dealership | 34 | 14 | 20 | 9 | 16 | 9 | 19 | 13 | 34 | 31 | 31 | 2 | 1 | * | 24 | 11 |
|  | 7\% | 5\% | 10\% | 7\% | 8\% | 7\% | 7\% | 8\% | 7\% | 8\% | 8\% | 7\% | 3\% | 5\% | 7\% | 9\% |
| Medical professionals | 8 | 3 | 5 | 3 | 5 | * | 6 | 2 | 8 | 8 | 8 | * | * | 0 | 5 | 3 |
|  | 2\% | 1\% | 3\% | 3\% | 3\% | *\% | 2\% | 1\% | 2\% | 2\% | 2\% | 1\% | 1\% | -\% | 2\% | 3\% |
| Personal injury claims company | 1 | * | * | 0 | 0 | 1 | 0 | 1 | 1 | 1 | 0 | 0 | 1ABC | 0 | 1 | 0 |
|  | *\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | 3\% | -\% | *\% | -\% |
| Another organisation | 13 | 8 | 5 | 2 | 3 | 8 | 10 | 3 | 13 | 13 | 12 | 0 | * | * | 8 | 5 |
|  | 3\% | 3\% | 3\% | 1\% | 2\% | 6\% | 4\% | 2\% | 3\% | 3\% | 3\% | -\% | 1\% | 2\% | 2\% | 4\% |
| Don't know | 18 | 7 | 11 | 2 | 8 | 8 | 10 | 7 | 18 | 17 | 15 | 1 | 1 | * | 13 | 5 |
|  | 4\% | 3\% | 6\% | 2\% | 4\% | 6\% | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% | 6\% | 2\% | 4\% | 4\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 38 (continuation)
A10. Which other organisations were involved?
Base: All who had other organisations involved in managing claim

|  | Total | Years High (a) | - MI <br> (b) | Miles per High (a) | annum Low (b) | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 437 | 263 | 171 | 241 | 179 | 168 | 269 | 51 | 386 | 346 | 66 | 145 | 240 | 139 | 184 | 111 |
| Effective sample size | 333 | 201 | 130 | 182 | 138 | 129 | 204 | 40 | 294 | 265 | 48 | 107 | 184 | 110 | 137 | 84 |
| Total | 460 | 276 | 179 | 251 | 190 | 178 | 282 | 55 | 405 | 366 | 65 | 144 | 255 | 155 | 185 | 116 |
| A repairer/ another repairer | 206 | 121 | 83 | 112 | 86 | 77 | 129 | 28 | 178 | 164 | 33 | 54 | 124 | 77 c | 87 | 41 |
|  | 45\% | 44\% | 47\% | 45\% | 45\% | 43\% | 46\% | 51\% | 44\% | 45\% | 51\% | 37\% | 49\% | 49\% | 47\% | 35\% |
| A claims management company/ | 100 | 64 | 36 | 59 | 39 | 42 | 58 | 13 | 88 | 83 | 13 | 33 | 60 | 27 | 45 | 28 |
| another claims management company | 22\% | 23\% | 20\% | 24\% | 21\% | 24\% | 20\% | 23\% | 22\% | 23\% | 20\% | 23\% | 24\% | 18\% | 24\% | 24\% |
| The other driver's insurer | 98 | 55 | 43 | 56 | 38 | 34 | 64 | 8 | 90 | 78 | 11 | 44B | 44 | 32 | 45 | 20 |
|  | 21\% | 20\% | 24\% | 22\% | 20\% | 19\% | 23\% | 15\% | 22\% | 21\% | 17\% | 30\% | 17\% | 20\% | 24\% | 18\% |
| Legal/solicitors firm | 94 | 54 | 40 | 50 | 38 | 37 | 57 | 15 | 79 | 74 | 14 | 22 | 51 | 20 | 48a | 25 |
|  | 20\% | 20\% | 22\% | 20\% | 20\% | 21\% | 20\% | 27\% | 19\% | 20\% | 22\% | 16\% | 20\% | 13\% | 26\% | 22\% |
| Your insurer | 62 | 41 | 21 | 37 | 23 | 20 | 42 | 10 | 52 | 48 | 9 | 19 | 36 | 20 | 25 | 17 |
|  | 13\% | 15\% | 12\% | 15\% | 12\% | 11\% | 15\% | 18\% | 13\% | 13\% | 14\% | 13\% | 14\% | 13\% | 13\% | 14\% |
| A vehicle hire company | 54 | 37 | 17 | 35 | 18 | 20 | 34 | 7 | 47 | 43 | 10 | 13 | 36 | 29b | 15 | 10 |
|  | 12\% | 14\% | 9\% | 14\% | 9\% | 11\% | 12\% | 12\% | 12\% | 12\% | 16\% | 9\% | 14\% | 18\% | 8\% | 9\% |
| A dealership | 34 | 19 | 14 | 20 | 14 | 17 | 17 | 0 | 34 | 30 | * | 9 | 22 | 9 | 14 | 10 |
|  | 7\% | 7\% | 8\% | 8\% | 7\% | 10\% | 6\% | -\% | 8\% | 8\% | 1\% | 6\% | 9\% | 6\% | 8\% | 8\% |
| Medical professionals | 8 | 2 | 7 a | 2 | 7 | 2 | 7 | 2 | 6 | 5 | 2 | 2 | 3 | 3 | 3 | 2 |
|  | 2\% | 1\% | 4\% | 1\% | 3\% | 1\% | 2\% | 4\% | 2\% | 1\% | 3\% | 1\% | 1\% | 2\% | 2\% | 1\% |
| Personal injury claims company | 1 | 1 | 0 | * | * | 0 | 1 | 0 | 1 | * | * | 0 | 1 | 0 | * | * |
|  | *\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% |
| Another organisation | 13 | 11 | 2 | 8 | 5 | 3 | 9 | 0 | 13 | 11 | 2 | 3 | 8 | 5 | 3 | 5 |
|  | 3\% | 4\% | 1\% | 3\% | 3\% | 2\% | 3\% | -\% | 3\% | 3\% | 2\% | 2\% | 3\% | 3\% | 2\% | 4\% |
| Don't know | 18 | 14 | 3 | 10 | 7 | 5 | 14 | 2 | 16 | 13 | 1 | 8 | 9 | 9 | 4 | 6 |
|  | 4\% | 5\% | 2\% | 4\% | 4\% | 3\% | 5\% | 4\% | 4\% | 4\% | 1\% | 6\% | 3\% | 6\% | 2\% | 5\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

[^16]Table 38 (continuation)
A10. Which other organisations were involved?
Base: All who had other organisations involved in managing claim

|  | Total | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Insurance Company |  | Who handled claim |  | Who decided |  | repairs |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  | Direct | NAF in | AF in |  | NAF in | AF in |  |
|  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker <br> (b) | Admiral <br> (a) | Line (b) | surer <br> (a) | surer <br> (b) | Self <br> (a) | surer <br> (b) | surer (c) | Other <br> (d) |
| Unweighted row | 437 | 102 | 333 | 159 | 278 | 262 | 92 | 41 | 32 | 274 | 141 | 87 | 188 | 100 | 43 |
| Effective sample size | 333 | 76 | 255 | 117 | 216 | 196 | 71 | 34 | 26 | 211 | 106 | 65 | 149 | 74 | 31 |
| Total | 460 | 106 | 351 | 159 | 300 | 267 | 98 | 47 | 36 | 292 | 144 | 88 | 209 | 101 | 42 |
| A repairer/ another repairer | 206 | 24 | 182A | 50 | 156A | 128 | 47 | 26 | 17 | 113 | 82A | 46 | 85 | 56bd | 14 |
|  | 45\% | 23\% | 52\% | 32\% | 52\% | 48\% | 48\% | 55\% | 49\% | 39\% | 57\% | 52\% | 41\% | 56\% | 34\% |
| A claims management company/ another claims management company | 100 | 29 | 69 | 30 | 70 | 54 | 28 | 12 | 5 | 67 | 28 | 21 | 43 | 18 | 15c |
|  | 22\% | 28\% | 20\% | 19\% | 23\% | 20\% | 28\% | 26\% | 13\% | 23\% | 20\% | 24\% | 21\% | 18\% | 37\% |
| The other driver's insurer | 98 | 23 | 74 | 32 | 65 | 59 | 19 | 14 | 10 | 80B | 5 | 18 | 51 | 20 | 9 |
|  | 21\% | 22\% | 21\% | 20\% | 22\% | 22\% | 19\% | 29\% | 28\% | 27\% | 3\% | 20\% | 24\% | 19\% | 21\% |
| Legal/solicitors firm | 94 | 27 | 67 | 60B | 33 | 53 | 17 | 12 | 2 | 73B | 16 | 16 | 54 C | 9 | 9 |
|  | 20\% | 25\% | 19\% | 38\% | 11\% | 20\% | 17\% | 25\% | 7\% | 25\% | 11\% | 19\% | 26\% | 9\% | 21\% |
| Your insurer | 62 | 15 | 46 | 27 | 34 | 34 | 15 | 2 | 5 | 17 | 35A | 6 | 28 | 18 | 8 |
|  | 13\% | 14\% | 13\% | 17\% | 11\% | 13\% | 15\% | 3\% | 15\% | 6\% | 24\% | 7\% | 13\% | 18\% | 19\% |
| A vehicle hire company | 54 | 8 | 46 | 10 | 44a | 32 | 9 | 4 | 6 | 32 | 21 | 11 | 21 | 17 | 3 |
|  | 12\% | 8\% | 13\% | 6\% | 15\% | 12\% | 9\% | 8\% | 16\% | 11\% | 14\% | 13\% | 10\% | 17\% | 8\% |
| A dealership | 34 | 7 | 28 | 14 | 21 | 23 | 8 | 7 | 5 | 13 | 16a | 12b | 9 | 9 | 3 |
|  | 7\% | 6\% | 8\% | 9\% | 7\% | 9\% | 8\% | 14\% | 15\% | 5\% | 11\% | 13\% | 4\% | 8\% | 8\% |
| Medical professionals | 8 | 4 | 5 | 8B | 0 | 6 | 0 | 2 | 3 | 3 | 5 | 2 | 3 | 2 | 2 |
|  | 2\% | 4\% | 1\% | 5\% | -\% | 2\% | -\% | 3\% | 9\% | 1\% | 3\% | 2\% | 1\% | 2\% | 4\% |
| Personal injury claims company | ${ }_{*}^{1}$ | * | * | 1 | 0 | * | * | 0 | 0 | 1 | 0 | 0 | * | 0 | * |
|  | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% | 1\% |
| Another organisation | 13 | 2 | 9 | 2 | 11 | 4 | 2 | 0 | 2 | 7 | 3 | 3 | 5 | 0 | 3 c |
|  | 3\% | 2\% | 3\% | 1\% | 4\% | 1\% | 2\% | -\% | 4\% | 2\% | 2\% | 4\% | 2\% | -\% | 8\% |
| Don't know | 18 | 7 | 11 | 8 | 11 | 6 | 8 a | 0 | 0 | 15 | 4 | 3 | 6 | 3 | * |
|  | 4\% | 7\% | 3\% | 5\% | 4\% | 2\% | 8\% | -\% | -\% | 5\% | 3\% | 4\% | 3\% | 3\% | 1\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 38 (continuation)
A19. Which other organisations were involved?
Base: All who had other organisations involved in managing claim

|  | Total | Who offered Rep vehicle |  |  | Received Rep vehicle |  | Condition post repair |  |  | Worth post repair |  | Replacement met needs |  |  | part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | surer <br> (a) | surer (b) | Other (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Better <br> (a) | Same (b) | Worse <br> (c) | Same (b) | Less (c) | eeded <br> (a) | Met (b) | Below (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 437 | 178 | 124 | 86 | 371 | 64 | 43 | 225 | 59 | 252 | 62 | 66 | 251 | 52 | 76 | 361 |
| Effective sample size | 333 | 133 | 97 | 64 | 284 | 48 | 32 | 174 | 44 | 196 | 43 | 50 | 193 | 39 | 58 | 275 |
| Total | 460 | 183 | 134 | 87 | 391 | 66 | 42 | 242 | 60 | 271 | 56 | 68 | 266 | 53 | 81 | 379 |
| A repairer/ another repairer | 206 | 76 | 72 | 38 | 183 | 22 | 24 | 124 | 32 | 147 | 22 | 29 | 127 | 27 | 52B | 154 |
|  | 45\% | 42\% | 54\% | 44\% | 47\% | 33\% | 56\% | 51\% | 53\% | 54\% | 40\% | 42\% | 48\% | 51\% | 64\% | 41\% |
| A claims management company/ | 100 | 40 | 16 | 31 aB | 82 | 18 | 4 | 53 | 10 | 51 | 14 | 14 | 58 | 9 | 17 | 83 |
| another claims management company | 22\% | 22\% | 12\% | 36\% | 21\% | 27\% | 9\% | 22\% | 17\% | 19\% | 25\% | 21\% | 22\% | 16\% | 22\% | 22\% |
| The other driver's insurer | 98 | 49b | 20 | 17 | 89 | 8 | 8 | 51 | 14 | 53 | 14 | 15 | 62 | 13 | 2 | 96A |
|  | 21\% | 27\% | 15\% | 19\% | 23\% | 13\% | 19\% | 21\% | 23\% | 20\% | 25\% | 21\% | 23\% | 24\% | 2\% | 25\% |
| Legal/solicitors firm | 94 | 40 | 16 | 18 | 71 | 21a | 2 | 40 | 21 AB | 46 | 18b | 8 | 54 | 9 | 7 | 86a |
|  | 20\% | 22\% | 12\% | 21\% | 18\% | 31\% | 6\% | 17\% | 35\% | 17\% | 32\% | 12\% | 20\% | 17\% | 9\% | 23\% |
| Your insurer | 62 | 25 | 24 | 8 | 55 | 5 | 7 | 33 | 6 | 34 | 9 | 9 | 39 | 5 | 17 | 45 |
|  | 13\% | 14\% | 18\% | 10\% | 14\% | 8\% | 18\% | 14\% | 10\% | 12\% | 17\% | 14\% | 15\% | 10\% | 21\% | 12\% |
| A vehicle hire company | 54 | 21 | 17 | 13 | 53b | 1 | 9 | 32 | 4 | 35 | 10 | 15B | 24 | 14B | 16b | 38 |
|  | 12\% | 11\% | 13\% | 14\% | 14\% | 1\% | 21\% | 13\% | 6\% | 13\% | 17\% | 23\% | 9\% | 26\% | 20\% | 10\% |
| A dealership | 34 | 11 | 15 | 7 | 29 | 4 | 6 | 14 | 7 | 22 | 4 | 6 | 19 | 4 | 11 | 24 |
|  | 7\% | 6\% | 12\% | 8\% | 7\% | 5\% | 15\% | 6\% | 12\% | 8\% | 7\% | 9\% | 7\% | 8\% | 13\% | 6\% |
| Medical professionals | 8 | 2 | 3 | 0 | 7 | 2 | 0 | 2 | 3b | 3 | 2 | 4b | 3 | 0 | 0 | 8 |
|  | 2\% | 1\% | 2\% | -\% | 2\% | 2\% | -\% | 1\% | 5\% | 1\% | 3\% | 6\% | 1\% | -\% | -\% | 2\% |
| Personal injury claims company | 1 | 1 | 0 | 0 | 1 | 0 | * | 0 | 0 | * | 0 | 0 | * | * | 0 | 1 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | 1\% | -\% | -\% | *\% | -\% | -\% | *\% | 1\% | -\% | *\% |
| Another organisation | 13 | 2 | 3 | 6a | 11 | 2 | 2 | 5 | 3 | 9 | 0 | * | 10 | 2 | 2 | 11 |
|  | 3\% | 1\% | 2\% | 7\% | 3\% | 2\% | 4\% | 2\% | 5\% | 4\% | -\% | *\% | 4\% | 3\% | 2\% | 3\% |
| Don't know | 18 | 7 | 6 | 4 | 14 | 5 | 2 | 9 | 1 | 9 | 1 | 4 | 8 | 2 | 2 | 16 |
|  | 4\% | 4\% | 4\% | 5\% | 4\% | 7\% | 4\% | 4\% | 1\% | 3\% | 2\% | 5\% | 3\% | 4\% | 3\% | 4\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

AF insurer handled claim \& willing to take inspection

## Table 39

A20. Who appointed the claims management company?
Base: All where a claims management company was involved in managing the claim

|  | GenderMale Female |  |  | AgeSocial <br> Grade |  |  | Country |  | Area |  | Years - MI |  | Miles per annum |  | Past |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $35-54$ <br> (b) | 55+ <br> (c) | ABC1 (a) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Urban (a) | High <br> (a) | Low <br> (b) | High <br> (a) | Low <br> (b) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 97 | 63 | 34 | 37 | 34 | 67 | 97 | 71 | 55 | 72 | 65 | 32 | 57 | 39 | 42 | 55 |
| Effective sample size | 73 | 50 | 24 | 28 | 26 | 49 | 73 | 61 | 55 | 54 | 48 | 26 | 43 | 29 | 31 | 42 |
| Total | 100 | 70 | 30 | 38 | 34 | 64 | 100 | 90 | 85 | 72 | 64 | 36 | 59 | 39 | 42 | 58 |
| Your insurer | 73 | 51 | 22 | 29 | 29 | 53 | 73 | 66 | 62 | 55 | 51 | 21 | 47 | 24 | 30 | 42 |
|  | 72\% | 72\% | 73\% | 76\% | 85\% | 83\% | 72\% | 74\% | 73\% | 75\% | 80\% | 59\% | 79\% | 61\% | 72\% | 73\% |
| The other driver's insurer | 21 | 15 | 5 | 5 | 4 | 9 | 21 | 19 | 19 | 13 | 9 | 11 | 10 | 10 | 10 | 10 |
|  | 20\% | 22\% | 17\% | 14\% | 12\% | 14\% | 20\% | 21\% | 22\% | 17\% | 15\% | 30\% | 17\% | 26\% | 24\% | 18\% |
| You | 3 | 1 | 2 | 2 | 1 | 1 | 3 | 2 | 2 | 3 | 1 | 2 | * | 3 | 1 | 2 |
|  | 3\% | 2\% | 5\% | 5\% | 3\% | 2\% | 3\% | 2\% | 2\% | 4\% | 2\% | 5\% | *\% | 7\% | 3\% | 3\% |
| Someone else | 2 | * | 2 | 2 | 0 | * | 2 | 2 | 2 | * | 2 | 0 | 2 | * | * | 2 |
|  | 2\% | *\% | 5\% | 5\% | -\% | *\% | 2\% | 2\% | 2\% | *\% | 3\% | -\% | 3\% | 1\% | 1\% | 3\% |
| Don't know | 2 | 2 | 0 | * | 0 | * | 2 | 2 | 2 | 2 | * | 2 | * | 2 | 0 | 2 |
|  | 2\% | 3\% | -\% | 1\% | -\% | *\% | 2\% | 2\% | 2\% | 3\% | *\% | 6\% | *\% | 5\% | -\% | 4\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 39 (continuation)
A20. Who appointed the claims management company?
Base: All where a claims management company was involved in managing the claim

|  | Total | Links to in dustry | Unde rstand entit lement | Aware of rights |  | Damage to vehicle |  | Vehicle <br> written off | Per sonal injury | $\begin{array}{r} \text { In } \\ \text { surance } \\ \text { channel } \\ \text { Insu } \\ \text { rance } \end{array}$ | Who ha ndled claim | Who decided repairs | Who offered Rep vehicle |  | Re ceived Rep ve hicle |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | NAF in | NAF in |  |  |  | NAF in |  |  |
|  |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  | Low <br> (a) | Medium <br> (b) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | surer <br> (a) | surer <br> (b) | surer <br> (a) | Other <br> (c) | Yes <br> (a) |
| Unweighted row | 97 | 88 | 81 | 30 | 59 | 30 | 43 | 70 | 70 | 52 | 66 | 40 | 40 | 31 | 80 |
| Effective sample size | 73 | 65 | 61 | 24 | 44 | 21 | 33 | 52 | 52 | 39 | 49 | 31 | 30 | 23 | 60 |
| Total | 100 | 88 | 83 | 33 | 60 | 27 | 45 | 69 | 70 | 54 | 67 | 43 | 40 | 31 | 82 |
| Your insurer | 73 | 65 | 59 | 25 | 43 | 18 | 34 | 50 | 52 | 41 | 61 | 41 | 40 | 22 | 58 |
|  | 72\% | 74\% | 72\% | 75\% | 72\% | 64\% | 76\% | 72\% | 73\% | 77\% | 91\% | 95\% | 99\% | 69\% | 71\% |
| The other driver's insurer | 21 | 16 | 19 | 5 | 14 | 8 | 8 | 14 | 14 | 9 | 4 | 2 | 0 | 7 | 17 |
|  | 20\% | 18\% | 23\% | 15\% | 23\% | 28\% | 18\% | 20\% | 20\% | 17\% | 5\% | 4\% | -\% | 23\% | 21\% |
| You | 3 | 3 | 1 | * | 3 | 0 | 3 | 3 | 1 | 1 | * | * | * | 1 | 3 |
|  | 3\% | 3\% | 1\% | 1\% | 4\% | -\% | 6\% | 4\% | 2\% | 3\% | 1\% | 1\% | 1\% | 2\% | 4\% |
| Someone else | 2 | 2 | 2 | 2 | * | 2 | 0 | 2 | 2 | 0 | * | * | * | 2 | 2 |
|  | 2\% | 2\% | 2\% | 5\% | *\% | 7\% | -\% | 3\% | 2\% | -\% | *\% | 1\% | 1\% | 5\% | 2\% |
| Don't know | 2 | 2 | 2 | 2 | * | * | 0 | * | 2 | 2 | 2 | 0 | 0 | * | 2 |
|  | 2\% | 2\% | 2\% | 5\% | *\% | 1\% | -\% | *\% | 3\% | 3\% | 3\% | -\% | -\% | 1\% | 3\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

Table 39 (continuation)
A20. Who appointed the claims management company?
Base: All where a claims management company was involved in managing the claim
\(\left.\begin{array}{c}AF <br>
insurer <br>
handled <br>
claim \& <br>
willing <br>
to take <br>
part in <br>
repair <br>
ins <br>
pection <br>
No <br>

(b)\end{array}\right\}\)| 81 |
| :--- |
| 61 |
| 83 |
|  |
| 66 |
| $79 \%$ |
| 12 |
| $14 \%$ |
| 1 |
| $1 \%$ |
| 2 |
| $2 \%$ |
| 2 |
| $3 \%$ |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 40

A1. Who appointed the repairer?
Base: All where a repairer was involved in managing the claim

|  | GenderMale Female |  |  | Age |  |  | Social Grade ABC1 C2DE |  | Country |  |  | Area |  | Years High <br> (a) | - MI Low <br> (b) | Miles per annum |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Urban (a) | Rural <br> (b) |  |  | High <br> (a) | $\begin{aligned} & \text { Low } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 189 | 114 | 75 | 58 | 77 | 54 | 126 | 58 | 189 | 141 | 117 | 142 | 47 | 108 | 80 | 109 | 75 |
| Effective sample size | 147 | 89 | 59 | 43 | 62 | 42 | 97 | 46 | 147 | 126 | 117 | 111 | 36 | 86 | 60 | 82 | 60 |
| Total | 206 | 124 | 82 | 60 | 87 | 58 | 135 | 65 | 206 | 188 | 180 | 155 | 51 | 121 | 83 | 112 | 86 |
| Your insurer | 93 | 61 | 32 | 24 | 37 | 32 | 65 | 27 | 93 | 89 | 85 | 71 | 22 | 58 | 35 | 44 | 43 |
|  | 45\% | 49\% | 39\% | 40\% | 42\% | 55\% | 48\% | 41\% | 45\% | 47\% | 47\% | 46\% | 43\% | 48\% | 42\% | 39\% | 51\% |
| The other driver's insurer | 80 | 46 | 34 | 28 | 36 | 16 | 49 | 29 | 80 | 70 | 68 | 60 | 20 | 41 | 37 | 48 | 31 |
|  | 39\% | 37\% | 42\% | 47\% | 41\% | 27\% | 36\% | 45\% | 39\% | 37\% | 38\% | 39\% | 39\% | 34\% | 45\% | 43\% | 36\% |
| You | 23 | 13 | 10 | 6 | 10 | 7 | 16 | 5 | 23 | 21 | 20 | 18 | 5 | 14 | 9 | 13 | 10 |
|  | 11\% | 10\% | 13\% | 10\% | 12\% | 11\% | 12\% | 8\% | 11\% | 11\% | 11\% | 11\% | 11\% | 11\% | 11\% | 12\% | 12\% |
| Someone else | 6 | 1 | 5 | * | 4 | 2 | 3 | 4 | 6 | 5 | 5 | 3 | 3 | 6 | * | 6 | 0 |
|  | 3\% | 1\% | 6\% | 1\% | 5\% | 3\% | 2\% | 5\% | 3\% | 2\% | 3\% | 2\% | 6\% | 5\% | 1\% | 5\% | -\% |
| Don't know | 4 | 3 | * | 2 | * | 2 | 3 | * | 4 | 3 | 3 | 3 | * | 2 | 2 | 2 | 2 |
|  | 2\% | 3\% | *\% | 3\% | *\% | 3\% | 2\% | *\% | 2\% | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% | 2\% | 2\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 40 (continuation)
A1. Who appointed the repairer?
Base: All where a repairer was involved in managing the claim

|  |  | $\begin{gathered} \text { Past } \\ \text { experience - MI } \end{gathered}$ |  | Links to in dustry | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  | Vehicle <br> written off | Personal injury |  | $\begin{aligned} & \text { Insurance } \\ & \text { channel } \\ & \text { Insu } \\ & \text { rance } \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | No <br> (b) | Low <br> (a) | Medium <br> (b) | High (c) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{array}{r} \text { No } \\ (\mathrm{b}) \end{array}$ | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ | Broker <br> (b) |
| Unweighted row | 189 | 71 | 118 | 163 | 151 | 30 | 51 | 114 | 65 | 89 | 34 | 167 | 46 | 143 | 125 | 39 |
| Effective sample size | 147 | 55 | 92 | 127 | 118 | 24 | 39 | 89 | 53 | 65 | 28 | 130 | 36 | 112 | 94 | 33 |
| Total | 206 | 77 | 129 | 178 | 164 | 33 | 54 | 124 | 77 | 87 | 41 | 182 | 50 | 156 | 128 | 47 |
| Your insurer | 93 | 38 | 55 | 83 | 76 | 15 | 35B | 46 | 27 | 45 | 20 | 76 | 30 | 64 | 65 | 18 |
|  | 45\% | 50\% | 42\% | 46\% | 46\% | 44\% | 66\% | 37\% | 35\% | 52\% | 49\% | 42\% | 59\% | 41\% | 51\% | 39\% |
| The other driver's insurer | 80 | 25 | 55 | 68 | 59 | 17 | 9 | 60A | 35 | 30 | 15 | 75 | 18 | 62 | 46 | 21 |
|  | 39\% | 33\% | 43\% | 38\% | 36\% | 53\% | 17\% | 48\% | 46\% | 34\% | 37\% | 41\% | 37\% | 40\% | 36\% | 44\% |
| You | 23 | 10 | 13 | 18 | 22 | * | 5 | 15 | 8 | 11 | 3 | 21 | 2 | 21 | 11 | 4 |
|  | 11\% | 13\% | 10\% | 10\% | 13\% | 1\% | 10\% | 12\% | 11\% | 13\% | 8\% | 12\% | 4\% | 13\% | 9\% | 8\% |
| Someone else | 6 | 1 | 5 | 6 | 6 | * | 2 | 4 | 5 | 1 | * | 6 | * | 6 | 3 | 3 |
|  | 3\% | 1\% | 4\% | 3\% | 3\% | 1\% | 4\% | 3\% | 6\% | 1\% | 1\% | 3\% | *\% | 4\% | 2\% | 7\% |
| Don't know | 4 | 2 | 2 | 4 | 2 | 0 | 2 | * | 2 | * | 2 | 4 | 0 | 4 | 2 | 2 |
|  | 2\% | 3\% | 1\% | 2\% | 1\% | -\% | 3\% | *\% | 2\% | *\% | 5\% | 2\% | -\% | 2\% | 2\% | 3\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 40 (continuation)
A1. Who appointed the repairer?
Base: All where a repairer was involved in managing the claim

|  | Who handled claim |  |  | Who decided repairs |  |  | Who offered Rep vehicle |  |  | Re ceived Rep ve hicle | Condition post repair |  | Worth post repair | Repl acement met needs | AF insurer handled claim \& willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer <br> (a) | AF in surer (b) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | Yes <br> (a) | Same (b) | Worse <br> (c) | Same <br> (b) | Met (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 189 | 98 | 81 | 43 | 72 | 53 | 69 | 63 | 38 | 166 | 109 | 30 | 131 | 115 | 48 | 141 |
| Effective sample size | 147 | 79 | 61 | 33 | 59 | 41 | 54 | 51 | 28 | 131 | 88 | 23 | 105 | 91 | 37 | 110 |
| Total | 206 | 113 | 82 | 46 | 85 | 56 | 76 | 72 | 38 | 183 | 124 | 32 | 147 | 127 | 52 | 154 |
| Your insurer | 93 | 90B | 4 | 6 | 75AC | 2 | 64B | 3 | 14 | 88 | 59 | 9 | 65 | 64 | 2 | 92A |
|  | 45\% | 80\% | 4\% | 14\% | 88\% | 3\% | 83\% | 4\% | 37\% | 48\% | 47\% | 29\% | 44\% | 51\% | 3\% | 60\% |
| The other driver's insurer | 80 | 7 | 71A | 22B | 2 | 52 AB | 3 | 61A | 10 | 71 | 44 | 16 | 56 | 44 | 43B | 37 |
|  | 39\% | 6\% | 86\% | 49\% | 2\% | 93\% | 4\% | 85\% | 26\% | 39\% | 35\% | 50\% | 38\% | 35\% | 83\% | 24\% |
| You | 23 | 14 | 4 | 14BC | 7 | 2 | 8 | 4 | 9 | 16 | 13 | 6 | 17 | 14 | 4 | 19 |
|  | 11\% | 12\% | 5\% | 32\% | 8\% | 3\% | 11\% | 5\% | 23\% | 9\% | 11\% | 18\% | 12\% | 11\% | 8\% | 12\% |
| Someone else | 6 | 2 | 2 | 2 | 0 | * | * | * | 5 | 5 | 5 | 1 | 6 | 1 | 2 | 5 |
|  | 3\% | 2\% | 3\% | 5\% | -\% | *\% | *\% | 1\% | 14\% | 2\% | 4\% | 2\% | 4\% | 1\% | 3\% | 3\% |
| Don't know | 4 | 1 | 2 | * | 2 | 0 | 1 | 3 | 0 | 4 | 4 | 0 | 3 | 4 | 2 | 2 |
|  | 2\% | *\% | 2\% | 1\% | 2\% | -\% | 1\% | 4\% | -\% | 2\% | 3\% | -\% | 2\% | 3\% | 3\% | 1\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

## Table 41

A22. Who appointed the other organisation?
Base: All where another organisation was involved in managing the claim

|  | Gender |  |  | Age |  |  | Social Grade |  | Country |  |  | Area |  | Years High (a) | MI Low (b) | Miles per annum |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ (\mathrm{a}) \end{array}$ | $\begin{array}{r} 35-54 \\ (b) \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{gathered} \text { UK } \\ \text { (a) } \end{gathered}$ | Eng/Wal <br> (b) | Eng <br> (c) | Urban (a) | Rural (b) |  |  | High <br> (a) | Low <br> (b) |
| Unweighted row | 174 | 92 | 82 | 34 | 91 | 49 | 112 | 57 | 174 | 132 | 105 | 136 | 38 | 109 | 64 | 96 | 69 |
| Effective sample size | 133 | 70 | 63 | 26 | 67 | 40 | 87 | 43 | 133 | 115 | 105 | 102 | 32 | 84 | 48 | 74 | 53 |
| Total | 186 | 98 | 88 | 38 | 91 | 57 | 121 | 59 | 186 | 170 | 162 | 139 | 46 | 118 | 66 | 104 | 73 |
| Your insurer | 112 | 58 | 54 | 23 | 45 | 44B | 71 | 38 | 112 | 104 | 99 | 85 | 27 | 72 | 39 | 59 | 46 |
|  | 60\% | 59\% | 62\% | 60\% | 50\% | 77\% | 58\% | 64\% | 60\% | 61\% | 61\% | 61\% | 57\% | 61\% | 59\% | 57\% | 63\% |
| The other driver's insurer | 37 | 19 | 17 | 6 | 24 c | 6 | 29 | 8 | 37 | 32 | 31 | 24 | 13 | 22 | 13 | 22 | 13 |
|  | 20\% | 20\% | 19\% | 17\% | 27\% | 10\% | 23\% | 14\% | 20\% | 19\% | 19\% | 17\% | 28\% | 19\% | 19\% | 22\% | 17\% |
| You | 12 | 7 | 4 | 2 | 7 | 2 | 7 | 5 | 12 | 10 | 9 | 8 | 3 | 6 | 5 | 6 | 6 |
|  | 6\% | 7\% | 5\% | 6\% | 8\% | 4\% | 6\% | 8\% | 6\% | 6\% | 6\% | 6\% | 7\% | 5\% | 8\% | 6\% | 8\% |
| Legal/solicitors firm | 6 | 4 | 2 | 2 | 3 | 2 | 2 | 4 | 6 | 5 | 5 | 4 | 2 | 4 | 2 | 3 | 4 |
|  | 3\% | 4\% | 3\% | 4\% | 3\% | 3\% | 2\% | 7\% | 3\% | 3\% | 3\% | 3\% | 4\% | 4\% | 3\% | 3\% | 5\% |
| Claims management company | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 2 | 2 | 0 | 0 | 2 | 2 | 0 |
|  | 1\% | 2\% | -\% | -\% | 2\% | -\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | -\% | -\% | 2\% | 1\% | -\% |
| Vehicle hire company | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 2 | 2 | 2 | 2 | 2 | 0 | 2 | 0 | 0 | 2 |
|  | 1\% | -\% | 2\% | -\% | 2\% | -\% | -\% | 3\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | -\% | -\% | 2\% |
| Another organisation | 8 | 3 | 5 | 3 | 3 | 2 | 5 | 3 | 8 | 8 | 8 | 8 | 0 | 5 | 3 | 6 | 2 |
|  | 4\% | 3\% | 6\% | 8\% | 4\% | 3\% | 4\% | 5\% | 4\% | 5\% | 5\% | 6\% | -\% | 4\% | 5\% | 6\% | 3\% |
| Someone else | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Don't know | 8 | 5 | 4 | 2 | 5 | 2 | 7 | 0 | 8 | 8 | 8 | 7 | 2 | 7 | 2 | 6 | 2 |
|  | 5\% | 5\% | 4\% | 4\% | 5\% | 4\% | 6\% | -\% | 5\% | 5\% | 5\% | 5\% | 4\% | 6\% | 3\% | 6\% | 3\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

| Table 41 (continuation) <br> A22. Who appointed the other organisation? |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Base: All where another organisation was involved in managing the claim |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | $\begin{gathered} \text { Past } \\ \text { experience - MI } \end{gathered}$ |  |  | Links to in dustry | Unde rstand entit lement | Aware of rights |  | Damage to vehicle |  |  | Vehicle written off |  | Personal injury |  | ```Insurance channel Insu rance``` |  |
|  | Total | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Low <br> (a) | Medium (b) | High (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | $\begin{gathered} c o \\ \text { (a) } \end{gathered}$ | Broker (b) |
| Unweighted row | 174 | 62 | 112 | 153 | 136 | 55 | 95 | 52 | 69 | 52 | 50 | 123 | 90 | 84 | 101 | 33 |
| Effective sample size | 133 | 48 | 85 | 116 | 105 | 38 | 76 | 44 | 53 | 36 | 35 | 97 | 65 | 69 | 74 | 25 |
| Total | 186 | 66 | 119 | 161 | 146 | 49 | 107 | 64 | 73 | 48 | 48 | 136 | 87 | 98 | 101 | 35 |
| Your insurer | 112 | 41 | 71 | 102 | 94 | 32 | 58 | 36 | 43 | 34 | 31 | 81 | 53 | 58 | 64 | 23 |
|  | 60\% | 62\% | 59\% | 63\% | 64\% | 66\% | 54\% | 56\% | 58\% | 69\% | 64\% | 60\% | 61\% | 59\% | 64\% | 65\% |
| The other driver's insurer | 37 | 16 | 21 | 30 | 29 | 6 | 27 | 11 | 16 | 9 | 11 | 26 | 13 | 24 | 18 | 7 |
|  | 20\% | 24\% | 17\% | 19\% | 20\% | 13\% | 26\% | 18\% | 22\% | 19\% | 23\% | 19\% | 14\% | 24\% | 18\% | 19\% |
| You | 12 | 4 | 8 | 10 | 10 | 4 | 7 | 4 | 6 | 2 | 2 | 9 | 5 | 6 | 5 | 2 |
|  | 6\% | 5\% | 7\% | 6\% | 7\% | 8\% | 7\% | 6\% | 8\% | 4\% | 4\% | 7\% | 6\% | 7\% | 5\% | 5\% |
| Legal/solicitors firm | 6 | 1 | 6 | 4 | 4 | 2 | 2 | 2 | 4 | 0 | 2 | 4 | 6b | 0 | 2 | 2 |
|  | 3\% | 1\% | 5\% | 2\% | 3\% | 3\% | 2\% | 3\% | 5\% | -\% | 5\% | 3\% | 7\% | -\% | 2\% | 4\% |
| Claims management company | 2 | 2 | 0 | 2 | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 2 | 2 | 0 |
|  | 1\% | 2\% | -\% | 1\% | 1\% | -\% | 1\% | 2\% | -\% | -\% | -\% | 1\% | -\% | 2\% | 2\% | -\% |
| Vehicle hire company | 2 | 0 | 2 | 2 | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 2 | 0 | 0 |
|  | 1\% | -\% | 1\% | 1\% | 1\% | -\% | 1\% | 2\% | -\% | -\% | -\% | 1\% | -\% | 2\% | -\% | -\% |
| Another organisation | 8 | 0 | 8 | 6 | 5 | 3 | 5 | 2 | 3 | 3 | 2 | 5 | 6 | 2 | 5 | * |
|  | 4\% | -\% | 7\% | 4\% | 3\% | 6\% | 5\% | 2\% | 5\% | 6\% | 3\% | 4\% | 7\% | 2\% | 5\% | 1\% |
| Someone else | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Don't know | 8 | 4 | 5 | 7 | 2 | 2 | 5 | 6 | 2 | * | * | 8 | 3 | 5 | 5 | 2 |
|  | 5\% | 6\% | 4\% | 4\% | 1\% | 4\% | 5\% | 10\% | 2\% | 1\% | 1\% | 6\% | 4\% | 5\% | 5\% | 6\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 41 (continuation) <br> A22. Who appointed the other organisation?

Base: All where another organisation was involved in managing the claim

|  | Who handled claim |  |  | Who decided repairs |  |  | Who offered Rep vehicle |  |  |  | $\begin{gathered} \text { Cond } \\ \text { ition } \\ \text { post } \\ \text { repair } \end{gathered}$ | Worth post repair |  | Replacement met needs ExC |  | willing part in repair ins pection |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  | NAF in | AF in | NAF in | AF in |  |  |  |  |  |  |  |  |
|  | Total | surer <br> (a) | surer <br> (b) | Self <br> (a) | surer <br> (b) | surer (c) | surer <br> (a) | surer <br> (b) | Other (c) | Yes <br> (a) | Same (b) | Same (b) | Less (c) | eeded (a) | Met <br> (b) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 174 | 119 | 45 | 33 | 78 | 32 | 70 | 43 | 39 | 148 | 79 | 89 | 30 | 31 | 94 | 149 |
| Effective sample size | 133 | 92 | 34 | 25 | 62 | 23 | 52 | 33 | 30 | 113 | 62 | 72 | 21 | 23 | 72 | 114 |
| Total | 186 | 128 | 48 | 34 | 88 | 31 | 72 | 45 | 41 | 157 | 87 | 102 | 28 | 31 | 100 | 159 |
| Your insurer | 112 | 108B | 2 | 15 | 74 | 4 | 64B | 8 | 24 | 95 | 58 | 63 | 15 | 16 | 64 | 110 |
|  | 60\% | 84\% | 4\% | 43\% | 84\% | 11\% | 89\% | 18\% | 60\% | 61\% | 67\% | 62\% | 54\% | 50\% | 64\% | 69\% |
| The other driver's insurer | 37 | 8 | 29A | 9 | 4 | 18 | 4 | 28A | 2 | 31 | 14 | 18 | 7 | 10 | 16 | 23 |
|  | 20\% | 6\% | 60\% | 28\% | 4\% | 59\% | 6\% | 62\% | 6\% | 20\% | 16\% | 17\% | 24\% | 33\% | 16\% | 15\% |
| You | 12 | 2 | 6a | 5 | 2 | 4 | 1 | 4 | 5 | 11 | 4 | 6 | 4 | 1 | 8 | 8 |
|  | 6\% | 2\% | 13\% | 14\% | 2\% | 14\% | 1\% | 9\% | 12\% | 7\% | 5\% | 6\% | 14\% | 2\% | 8\% | 5\% |
| Legal/solicitors firm | 6 | 3 | 2 | 2 | 2 | 2 | * | 2 | 2 | 3 | 0 | 2 | 2 | 1 | * | 5 |
|  | 3\% | 3\% | 3\% | 5\% | 2\% | 5\% | *\% | 3\% | 6\% | 2\% | -\% | 2\% | 8\% | 3\% | *\% | 3\% |
| Claims management company | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 2 | 2 | 2 | 0 | 0 | 2 | 2 |
|  | 1\% | 1\% | -\% | -\% | 2\% | -\% | -\% | -\% | 4\% | 1\% | 2\% | 2\% | -\% | -\% | 2\% | 1\% |
| Vehicle hire company | 2 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 2 | 2 | 0 | 2 | 0 | 0 | 0 | 0 |
|  | 1\% | -\% | 3\% | -\% | -\% | 5\% | -\% | -\% | 4\% | 1\% | -\% | 2\% | -\% | -\% | -\% | -\% |
| Another organisation | 8 | 2 | 3 | 2 | 2 | 0 | 3 | 0 | 3 | 6 | 2 | 5 | 0 | 2 | 5 | 6 |
|  | 4\% | 1\% | 6\% | 5\% | 2\% | -\% | 4\% | -\% | 8\% | 4\% | 2\% | 5\% | -\% | 6\% | 5\% | 4\% |
| Someone else | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Don't know | 8 | 4 | 5 | 2 | 4 | 2 | 0 | 3 a | * | 7 | 8 | 6 | * | 2 | 5 | 5 |
|  | 5\% | 3\% | 10\% | 5\% | 4\% | 6\% | -\% | 8\% | 1\% | 4\% | 9\% | 6\% | 1\% | 7\% | 5\% | 3\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 42
A22b. Who appointed the dealership?
Base: All where a dealership was involved in managing the claim
Total
Unweighted row Effective sample size Total 29
24 24
34
$\begin{array}{ll}\text { Your insurer } & 13 \\ & 37 \%\end{array}$
The other driver's insurer

11
$32 \%$

You
26\%
Someone else 2
$4 \%$

Don't know 0
$-\%$

Refused $\quad$| 0 |
| :--- |
| $-\%$ |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 43

A23. Why did you let the other driver's insurer (or someone appointed by the other driver's insurer) manage your claim rather than going to your insurer? Base: All whose claim was mainly managed by the other driver's insurer

|  | GenderMale Female |  |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | $\begin{gathered} \text { ABC1 } \\ \text { (a) } \end{gathered}$ | C2DE <br> (b) | $\begin{aligned} & \text { UK Eng/Wal } \\ & \begin{array}{l} \text { (a) } \end{array} \end{aligned}$ |  | Eng (c) | Sco <br> (d) | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{array}{r} \text { NI } \\ (\mathrm{f}) \end{array}$ | Urban <br> (a) | Rural <br> (b) |
| Unweighted row <br> Effective sample size <br> Total | 448 | 267 | 181 | 115 | 202 | 131 | 268 | 166 | 448 | 318 | 243 | 74 | 75 | 56 | 313 | 133 |
|  | 330 | 198 | 131 | 88 | 144 | 98 | 198 | 122 | 330 | 270 | 243 | 74 | 75 | 56 | 233 | 95 |
|  | 447 | 271 | 176 | 122 | 191 | 133 | 269 | 164 | 447 | 397 | 375 | 36 | 23 | 14 | 317 | 126 |
| The accident was the other driver's fault | 204 | 116 | 88 | 47 | 98a | 59 | 114 | 85 | 204 | 181 | 171 | 15 | 10 | 8 | 144 | 58 |
|  | 46\% | 43\% | 50\% | 38\% | 51\% | 44\% | 42\% | 51\% | 46\% | 46\% | 46\% | 42\% | 43\% | 59\% | 45\% | 46\% |
| They contacted me | 103 | 66 | 37 | 30 | 37 | 37 | 59 | 41 | 103 | 91 | 85 | 9 | 6 | 4 | 74 | 29 |
|  | 23\% | 24\% | 21\% | 24\% | 19\% | 27\% | 22\% | 25\% | 23\% | 23\% | 23\% | 24\% | 27\% | 27\% | 23\% | 23\% |
| They appeared quick / efficient | 87 | 58 | 28 | 23 | 33 | 31 | 59 | 25 | 87 | 75 | 69 | $10 f$ | 5 | 2 | 59 | 27 |
|  | 19\% | 22\% | 16\% | 19\% | 17\% | 23\% | 22\% | 15\% | 19\% | 19\% | 19\% | 28\% | 24\% | 13\% | 19\% | 22\% |
| Didn't want to lose my no claims/policy/premiums | 42 | 28 | 14 | 9 | 16 | 17 | 27 | 16 | 42 | 39 | 37 | 2 | 2 | * | 34 | 8 |
|  | 9\% | 10\% | 8\% | 8\% | 8\% | 13\% | 10\% | 10\% | 9\% | 10\% | 10\% | 7\% | 11\% | 4\% | 11\% | 6\% |
| I didn't want to pay an excess | 39 | 25 | 15 | 17b | 12 | 11 | 22 | 15 | 39 | 35 | 32 | 4 | 2 | 1 | 24 | 15 |
|  | 9\% | 9\% | 8\% | 14\% | 6\% | 8\% | 8\% | 9\% | 9\% | 9\% | 9\% | 11\% | 11\% | 5\% | 8\% | 12\% |
| They offered me a replacement vehicle | 26 | 14 | 13 | 5 | 16 | 5 | 16 | 11 | 26 | 24 | 23 | 2 | 1 | * | 21 | 5 |
|  | 6\% | 5\% | 7\% | 4\% | 8\% | 4\% | 6\% | 7\% | 6\% | 6\% | 6\% | 5\% | 4\% | 4\% | 7\% | 4\% |
| Own insurance company advised to let them | 23 | 14 | 9 | 6 | 10 | 6 | 16 | 6 | 23 | 21 | 20 | 2 | 1 | * | 15 | 8 |
|  | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 6\% | 4\% | 5\% | 5\% | 5\% | 5\% | 3\% | 2\% | 5\% | 6\% |
| Own insurance company were unhelpful | 9 | 6 | 3 | 4 | 5 | 0 | 5 | 3 | 9 | 8 | 8 | 1 | * | 0 | 5 | 4 |
|  | 2\% | 2\% | 2\% | 3\% | 3\% | -\% | 2\% | 2\% | 2\% | 2\% | 2\% | 3\% | 1\% | -\% | 2\% | 3\% |
| Other | 33 | 19 | 15 | 12 | 15 | 7 | 19 | 13 | 33 | 30 | 29 | 2 | 1 | 1 | 24 | 9 |
|  | 7\% | 7\% | 8\% | 10\% | 8\% | 5\% | 7\% | 8\% | 7\% | 8\% | 8\% | 7\% | 4\% | 5\% | 8\% | 7\% |
| Refused | 2 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 2 | 2 | 2 | 0 | 0 | 0 | 0 | 2 |
|  | *\% | 1\% | -\% | 1\% | -\% | -\% | -\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | 1\% |
| Don't know | 16 | 7 | 8 | 4 | 7 | 5 | 13 | 2 | 16 | 14 | 12 | 1 | 2 | 1 | 10 | 4 |
|  | 4\% | 3\% | 5\% | 3\% | 4\% | 4\% | 5\% | 1\% | 4\% | 3\% | 3\% | 3\% | 7\% | 7\% | 3\% | 3\% |

## Table 43 (continuation)

A23. Why did you let the other driver's insurer (or someone appointed by the other driver's insurer) manage your claim rather than going to your insurer?
Base: All whose claim was mainly managed by the other driver's insurer

|  | Total | Years High (a) | - MI <br> Low <br> (b) | Miles per annum High Low (a) (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) |  | No <br> (b) | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low (a) | Medium <br> (b) | High <br> (c) |
| Unweighted row | 448 | 275 | 170 | 240 | 196 |  | 149 | 299 | 50 | 397 | 328 | 77 | 124 | 270 | 197 | 157 | 89 |
| Effective sample size | 330 | 197 | 130 | 169 | 153 | 114 | 215 | 39 | 290 | 241 | 56 | 91 | 195 | 150 | 116 | 60 |
| Total | 447 | 263 | 180 | 224 | 213 | 157 | 290 | 54 | 393 | 327 | 75 | 122 | 263 | 207 | 157 | 78 |
| The accident was | 204 | 129 | 73 | 93 | 107 | 63 | 141 | 27 | 177 | 150 | 31 | 56 | 114 | 98 | 60 | 46B |
| the other driver's fault | 46\% | 49\% | 40\% | 42\% | 50\% | 40\% | 49\% | 50\% | 45\% | 46\% | 42\% | 46\% | 44\% | 47\% | 38\% | 59\% |
| They contacted me | 103 | 61 | 42 | 53 | 47 | 33 | 71 | 12 | 91 | 81 | 13 | 37 | 53 | 48 | 43 | 12 |
|  | 23\% | 23\% | 23\% | 24\% | 22\% | 21\% | 24\% | 22\% | 23\% | 25\% | 18\% | 30\% | 20\% | 23\% | 27\% | 16\% |
| They appeared quick / efficient | 87 | 56 | 30 | 45 | 40 | 31 | 55 | 6 | 80 | 71 | 11 | 19 | 58 | 38 | 33 | 13 |
|  | 19\% | 21\% | 17\% | 20\% | 19\% | 20\% | 19\% | 12\% | 20\% | 22\% | 15\% | 16\% | 22\% | 19\% | 21\% | 17\% |
| Didn't want to lose | 42 | 28 | 13 | 25 | 16 | 15 | 27 | 5 | 37 | 27 | 12 | 14 | 23 | 27 c | 11 | 3 |
| my no claims/policy/premiums | 9\% | 11\% | 7\% | 11\% | 8\% | 10\% | 9\% | 9\% | 10\% | 8\% | 15\% | 11\% | 9\% | 13\% | 7\% | 3\% |
| I didn't want to pay an excess | 39 | 16 | 23a | 21 | 18 | 11 | 28 | 5 | 34 | 30 | 9 | 6 | 21 | 16 | 17 | 6 |
|  | 9\% | 6\% | 13\% | 10\% | 8\% | 7\% | 10\% | 10\% | 9\% | 9\% | 12\% | 5\% | 8\% | 8\% | 11\% | 8\% |
| They offered me | 26 | 19 | 7 | 13 | 14 | 12 | 15 | 4 | 22 | 22 | 2 | 7 | 15 | 14 | 11 | 2 |
| a replacement vehicle | 6\% | 7\% | 4\% | 6\% | 6\% | 7\% | 5\% | 8\% | 6\% | 7\% | 3\% | 5\% | 6\% | 7\% | 7\% | 2\% |
| Own insurance company | 23 | 12 | 11 | 13 | 10 | 8 | 14 | 3 | 19 | 15 | 4 | 7 | 14 | 11 | 4 | 8b |
| advised to let them | 5\% | 5\% | 6\% | 6\% | 5\% | 5\% | 5\% | 6\% | 5\% | 5\% | 6\% | 5\% | 5\% | 5\% | 3\% | 10\% |
| Own insurance company | 9 | 4 | 5 | 3 | 6 | 5 | 4 | 2 | 7 | 7 | 2 | * | 8 | 4 | 5 | 0 |
| were unhelpful | 2\% | 1\% | 3\% | 2\% | 3\% | 3\% | 1\% | 3\% | 2\% | 2\% | 3\% | *\% | 3\% | 2\% | 3\% | -\% |
| Other | 33 | 15 | 18 | 18 | 16 | 18 | 16 | 6 | 27 | 21 | 9 | 9 | 24 | 12 | 17 | 3 |
|  | 7\% | 6\% | 10\% | 8\% | 7\% | 11\% | 5\% | 12\% | 7\% | 6\% | 12\% | 7\% | 9\% | 6\% | 11\% | 3\% |
| Refused | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 2B | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 2 |
|  | *\% | -\% | 1\% | -\% | 1\% | -\% | 1\% | 3\% | -\% | *\% | -\% | -\% | 1\% | -\% | -\% | 2\% |
| Don't know | 16 | 10 | 6 | 9 | 6 | 4 | 12 | * | 16 | 10 | 1 | 4 | 11 | 12 | 3 | * |
|  | 4\% | 4\% | 3\% | 4\% | 3\% | 3\% | 4\% | *\% | 4\% | 3\% | 1\% | 3\% | 4\% | 6\% | 2\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 43 (continuation)

A23. Why did you let the other driver's insurer (or someone appointed by the other driver's insurer) manage your claim rather than going to your insurer? Base: All whose claim was mainly managed by the other driver's insurer

|  | Total | Vehicle <br> written off |  | Personal injury |  | Insurance channel |  | Insurance Company |  | Who ha ndled claim | Who decided repairs |  | Who offered Rep vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Insurance |  | Direct |  | AF in surer (b) | Self <br> (a) | AF in surer (c) | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) |
|  |  | Yes <br> (a) | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{gathered} \mathrm{co} \\ (\mathrm{a}) \end{gathered}$ | Broker <br> (b) | Admiral <br> (a) | Line (b) |  |  |  |  |  |  |
| Unweighted row | 448 | 80 | 367 | 113 | 334 | 239 | 101 | 33 | 38 | 448 | 115 | 270 | 37 | 313 | 48 |
| Effective sample size | 330 | 56 | 272 | 83 | 246 | 171 | 75 | 25 | 30 | 330 | 85 | 196 | 27 | 232 | 34 |
| Total | 447 | 74 | 371 | 112 | 333 | 229 | 102 | 34 | 41 | 447 | 117 | 261 | 35 | 315 | 45 |
| The accident was | 204 | 31 | 173 | 35 | 169A | 106 | 47 | 17 | 17 | 204 | 48 | 131 | 20 | 137 | 26 |
| the other driver's fault | 46\% | 41\% | 47\% | 31\% | 51\% | 46\% | 46\% | 51\% | 42\% | 46\% | 41\% | 50\% | 58\% | 44\% | 57\% |
| They contacted me | 103 | 13 | 91 | 31 | 70 | 53 | 26 | 6 | 15 | 103 | 25 | 59 | 4 | 81 | 12 |
|  | 23\% | 17\% | 24\% | 28\% | 21\% | 23\% | 25\% | 18\% | 36\% | 23\% | 21\% | 22\% | 13\% | 26\% | 26\% |
| They appeared quick / efficient | 87 | 14 | 72 | 21 | 65 | 36 | 23 | 7 | 5 | 87 | 21 | 56 | 6 | 68 | 6 |
|  | 19\% | 19\% | 19\% | 19\% | 20\% | 16\% | 22\% | 20\% | 13\% | 19\% | 18\% | 21\% | 19\% | 22\% | 13\% |
| Didn't want to lose | 42 | 4 | 38 | 7 | 35 | 18 | 13 | 2 | 3 | 42 | 10 | 30 | 3 | 29 | 8 |
| my no claims/policy/premiums | 9\% | 5\% | 10\% | 7\% | 10\% | 8\% | 13\% | 5\% | 8\% | 9\% | 9\% | 12\% | 9\% | 9\% | 18\% |
| I didn't want to pay an excess | 39 | 3 | 37 | 11 | 28 | 27 | 5 | 3 | 5 | 39 | 19 C | 17 | 4 | 24 | 8 b |
|  | 9\% | 4\% | 10\% | 10\% | 8\% | 12\% | 5\% | 10\% | 13\% | 9\% | 17\% | 6\% | 12\% | 8\% | 18\% |
| They offered me | 26 | 3 | 24 | 5 | 22 | 10 | 7 | 0 | 2 | 26 | 8 | 17 | 2 | 21 | 2 |
| a replacement vehicle | 6\% | 3\% | 6\% | 4\% | 6\% | 4\% | 7\% | -\% | 6\% | 6\% | 7\% | 6\% | 6\% | 7\% | 3\% |
| Own insurance company | 23 | 10B | 13 | 7 | 15 | 13 | 5 | 2 | 0 | 23 | 3 | 15 | 1 | 17 | 2 |
| advised to let them | 5\% | 13\% | 4\% | 7\% | 5\% | 6\% | 5\% | 5\% | -\% | 5\% | 3\% | 6\% | 3\% | 5\% | 3\% |
| Own insurance company | 9 | 1 | 8 | 2 | 7 | 6 | 0 | 2 | 2 | 9 | 2 | 4 | 2 | 4 | 0 |
| were unhelpful | 2\% | 1\% | 2\% | 2\% | 2\% | 3\% | -\% | 5\% | 4\% | 2\% | 1\% | 2\% | 5\% | 1\% | -\% |
| Other | 33 | 12B | 20 | 14b | 19 | 18 | 7 | 3 | 1 | 33 | 14c | 13 | 2 | 21 | 2 |
|  | 7\% | 15\% | 5\% | 13\% | 6\% | 8\% | 7\% | 10\% | 2\% | 7\% | 12\% | 5\% | 4\% | 7\% | 3\% |
| Refused | 2 | 2 b | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 0 |
|  | *\% | 2\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | *\% | -\% | 1\% | -\% | *\% | -\% |
| Don't know | 16 | * | 15 | 6 | 10 | 9 | 3 | 0 | 3 | 16 | 4 | 3 | 3 | 8 | * |
|  | 4\% | 1\% | 4\% | 5\% | 3\% | 4\% | 3\% | -\% | 7\% | 4\% | 3\% | 1\% | 10\% | 3\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 43 (continuation)

A23. Why did you let the other driver's insurer (or someone appointed by the other driver's insurer) manage your claim rather than going to your insurer? Base: All whose claim was mainly managed by the other driver's insurer


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 44

A24. Since the accident, have you been contacted by any organisations encouraging you to make a personal injury claim in relation to the accident? Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 44 (continuation)

A24. Since the accident, have you been contacted by any organisations encouraging you to make a personal injury claim in relation to the accident?
Base: All

|  |  | Years High (a) | MI <br> Low <br> (b) | Miles per annum High Low <br> (a) <br> (b) |  | Past experience Yes <br> (a) | $\begin{gathered} -M I \\ \text { No } \\ \text { (b) } \end{gathered}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 835 | 541 | 286 | 460B | 351 | 340 b | 495 | 103 | 732 | 640 | 127 | 253 | 467 | 311 | 346 | 172 |
|  | 56\% | 58\% | 52\% | 62\% | 50\% | 60\% | 53\% | 59\% | 55\% | 56\% | 56\% | 51\% | 58\% | 57\% | 57\% | 53\% |
| No | 640 | 375 | 259a | 269 | 335A | 214 | 426A | 67 | 569 | 481 | 99 | 231 | 333 | 227 | 254 | 149 |
|  | 43\% | 40\% | 47\% | 36\% | 48\% | 38\% | 46\% | 39\% | 43\% | 42\% | 43\% | 47\% | 41\% | 41\% | 42\% | 46\% |
| Don't know | 25 | 18 | 7 | 11 | 14 | 14 | 11 | 3 | 22 | 22 | 2 | 9 | 12 | 12 | 8 | 5 |
|  | 2\% | 2\% | 1\% | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% | 2\% | 1\% | 2\% | 1\% | 2\% | 1\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 44 (continuation)

A24. Since the accident, have you been contacted by any organisations encouraging you to make a personal injury claim in relation to the accident?
Base: All

|  |  | Vehic written |  | Personal | jury | Insura chann |  |  |  |  | Insuran | Comp | ny |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | $\begin{gathered} \text { Insu } \\ \text { rance } \end{gathered}$ |  |  | Direct |  |  |  | Chur |  |  | Has |
|  | Total | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker <br> (b) | Admiral <br> (a) | Line (b) | Aviva (c) | Axa <br> (d) | $\stackrel{\text { LV }}{(\mathrm{e})}$ | $\begin{array}{r} \text { chill } \end{array}$ | Tesco (g) | Saga <br> (i) | tings (j) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Yes | 835 | 160 | 667 | 286b | 548 | 453 | 165 | 75 | 64 | 73bD | 16 | 50d | 28 | 21 | 9 | 26 |
|  | 56\% | 52\% | 57\% | 61\% | 53\% | 54\% | 52\% | 54\% | 49\% | 65\% | 41\% | 61\% | 51\% | 57\% | 27\% | 69\% |
| No | 640 | 144 | 492 | 180 | 460 | 367 | 149 | 63 | 64 c | 38 | 22 Ce | 30 | 27 | 16 | 24 | 12 |
|  | 43\% | 47\% | 42\% | 38\% | 45\% | 44\% | 47\% | 45\% | 49\% | 34\% | 59\% | 36\% | 49\% | 43\% | 73\% | 31\% |
| Don't know | 25 | 5 | 20 | 2 | 23a | 21 | 2 | 2 | 3 | 2 | 0 | 2 | 0 | 0 | 0 | 0 |
|  | 2\% | 2\% | 2\% | *\% | 2\% | 2\% | *\% | 1\% | 2\% | 2\% | -\% | 2\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 44 (continuation)

A24. Since the accident, have you been contacted by any organisations encouraging you to make a personal injury claim in relation to the accident? Base: All

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | AF in surer (b) | Other (c) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer (b) | Other <br> (c) | $\begin{array}{r} \text { DK } \\ \text { (d) } \end{array}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Yes | 835 | 476 | 295 | 48 | 187d | 323 | 213d | 68 | 43 | 302 | 255 | 179 | 21 | 674 | 153 |
|  | 56\% | 54\% | 57\% | 64\% | 58\% | 56\% | 57\% | 46\% | 58\% | 57\% | 56\% | 57\% | 47\% | 57\% | 52\% |
| No | 640 | 377 | 223 | 28 | 134 | 242 | 156 | 76 | 31 | 223 | 199 | 123 | 22 | 499 | 137 |
|  | 43\% | 43\% | 43\% | 36\% | 41\% | 42\% | 42\% | 51\% | 42\% | 42\% | 43\% | 40\% | 49\% | 42\% | 46\% |
| Don't know | 25 | 21b | 4 | 0 | 3 | 15c | 2 | 5 c | 0 | 10 | 3 | 9 b | 2 | 18 | 7 |
|  | 2\% | 2\% | 1\% | -\% | 1\% | 3\% | *\% | 3\% | -\% | 2\% | 1\% | 3\% | 4\% | 2\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 44 (continuation)

A24. Since the accident, have you been contacted by any organisations encouraging you to make a personal injury claim in relation to the accident? Base: All

|  | Condition post repair |  |  |  | Worth post repair |  | Replacement met needs |  |  | willing to part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Better <br> (a) | Same (b) | Worse <br> (c) | Same <br> (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| Yes | 835 | 86 | 491 | 76 | 524 | 88 | 126 | 441 | 105 | 159 | 676 |
|  | 56\% | 56\% | 56\% | 59\% | 56\% | 55\% | 61\% | 55\% | 61\% | 58\% | 55\% |
| No | 640 | 63 | 370 | 49 | 390 | 71 | 76 | 357 | 62 | 111 | 529 |
|  | 43\% | 41\% | 42\% | 38\% | 42\% | 44\% | 37\% | 44\% | 36\% | 40\% | 43\% |
| Don't know | 25 | 5 | 11 | 4 | 18 | 1 | 4 | 11 | 4 | 4 | 21 |
|  | 2\% | 3\% | 1\% | 3\% | 2\% | 1\% | 2\% | 1\% | 2\% | 1\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 45

B1. Were you (or the driver of your vehicle) injured as a result of the vehicle accident? Base: All

|  | Gender |  | Age |  |  | $\begin{array}{cc}\text { Social } \\ \text { ABC1 } & \text { Grade } \\ \text { C2DE }\end{array}$ |  |  |  | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \mathrm{NI} \\ (\mathrm{f}) \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | 17-34 | 35-54 | 55+ |  |  | UK E | Eng/Wal | Eng | Sco |  |  | Urban | Rural |
| Total | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) | (c) | (d) |  |  | (a) | (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 468 | 267 | 201 | 169BC | 189C | 110 | 246 | 196A | 468 | 419 | 395 | 34 | 24 | 15 | 358 | 108 |
| 31\% | 30\% | 33\% | 45\% | 30\% | 22\% | 28\% | 35\% | 31\% | 31\% | 31\% | 28\% | 32\% | 34\% | 32\% | 29\% |
| 1031 | 622 | 409 | 206 | 441A | 383Ab | 644B | 356 | 1031 | 915 | 864 | 86 | 51 | 30 | 760 | 266 |
| 69\% | 70\% | 67\% | 55\% | 70\% | 78\% | 72\% | 65\% | 69\% | 69\% | 69\% | 72\% | 68\% | 66\% | 68\% | 71\% |
| 2 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 2 | 0 | 0 | 0 | 0 | 2 |
| *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 45 (continuation)
B1. Were you (or the driver of your vehicle) injured as a result of the vehicle accident?
Base: All

|  |  | Years High (a) | $\begin{gathered} -\quad \text { MI } \\ \text { Low } \\ (\mathrm{b}) \end{gathered}$ | $\begin{array}{rr}\text { Miles per } \\ \text { High } & \text { Low } \\ \text { (a) } & \text { (b) }\end{array}$ |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{No} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 468 | 231 | 235A | 214 | 222 | 197b | 271 | 67b | 399 | 358 | 70 | 165 | 226 | 77 | 224A | 158AB |
|  | 31\% | 25\% | 43\% | 29\% | 32\% | 35\% | 29\% | 39\% | 30\% | 31\% | 31\% | 33\% | 28\% | 14\% | 37\% | 48\% |
| No | 1031 | 701B | 317 | 524 | 478 | 369 | 661a | 106 | 923a | 783 | 158 | 328 | 585 | 472BC | C 382C | 169 |
|  | 69\% | 75\% | 57\% | 71\% | 68\% | 65\% | 71\% | 61\% | 70\% | 69\% | 69\% | 67\% | 72\% | 86\% | 63\% | 52\% |
| Don't know | 2 | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 45 (continuation)
B1. Were you (or the driver of your vehicle) injured as a result of the vehicle accident?
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 45 (continuation)
B1. Were you (or the driver of your vehicle) injured as a result of the vehicle accident?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  | Who offered R |  |  | Rep vehicle |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  | NAF in AF in |  |  |  | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer <br> (a) | AF in surer <br> (b) | Other <br> (c) | $\begin{array}{r} \text { DK } \\ \text { (d) } \end{array}$ |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | other <br> (d) |  |  |  |  |  | Yes (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Yes | 468 | 288b | 134 | 38AB | 82 | 200ac | 99 | 49 | 36 AbCd | 201BC | 124 | 70 | 16 | 361 | 102 |
|  | 31\% | 33\% | 26\% | 50\% | 25\% | 34\% | 27\% | 33\% | 50\% | 38\% | 27\% | 23\% | 37\% | 30\% | 34\% |
| No | 1031 | 586 C | 386 aC | 38 | 241be | 380 e | 270 bE | 100e | 37 | 334 | 331A | 240A | 28 | 828 | 196 |
|  | 69\% | 67\% | 74\% | 50\% | 75\% | 66\% | 73\% | 67\% | 50\% | 62\% | 72\% | 77\% | 63\% | 70\% | 66\% |
| Don't know | 2 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 45 (continuation)
B1. Were you (or the driver of your vehicle) injured as a result of the vehicle accident?
Base: All
AF insurer handled claim \& willing to take part in repair inspection

|  | Condition post repair |  |  |  | Worth post repair |  | Replacement met needs |  |  | part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Better <br> (a) | Same (b) | Worse <br> (c) | Same (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| Yes | 468 | 32 | 205 | 45ab | 203 | 55B | 61 | 252 | 43 | 49 | 419A |
|  | 31\% | 21\% | 24\% | 35\% | 22\% | 34\% | 30\% | 31\% | 25\% | 18\% | 34\% |
| No | 1031 | 122c | 666c | 83 | 728 C | 106 | 144 | 556 | 128 | 223B | 808 |
|  | 69\% | 79\% | 76\% | 65\% | 78\% | 66\% | 70\% | 69\% | 75\% | 81\% | 66\% |
| Don't know | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 2 | 0 | 2b | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | 1\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 46

B2. What injuries did you (or the driver of your vehicle) sustain as a result of the vehicle accident?
Base: All those who sustained an injury

|  | GenderMale Female |  |  | Age |  |  | Social Grade |  |  |  | Country |  | Wal <br> (e) | $\begin{gathered} \mathrm{NI} \\ \text { (f) } \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $55+$ (c) | ABC1 (a) | $\begin{gathered} \text { C2DE } \\ \text { (b) } \end{gathered}$ | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng (c) | Sco <br> (d) |  |  | Urban <br> (a) | Rural <br> (b) |
| Unweighted row | 469 | 268 | 201 | 168 | 194 | 107 | 243 | 206 | 469 | 336 | 256 | 70 | 80 | 63 | 346 | 121 |
| Effective sample size | 344 | 197 | 147 | 123 | 140 | 81 | 181 | 146 | 344 | 285 | 256 | 70 | 80 | 63 | 260 | 83 |
| Total | 468 | 267 | 201 | 169 | 189 | 110 | 246 | 196 | 468 | 419 | 395 | 34 | 24 | 15 | 358 | 108 |
| Whiplash | 357 | 190 | 167A | 130 | 140 | 88 | 194 | 142 | 357 | $323 f$ | 305f | 24 | 18 | 10 | 277 | 79 |
|  | 76\% | 71\% | 83\% | 77\% | 74\% | 80\% | 79\% | 73\% | 76\% | 77\% | 77\% | 71\% | 75\% | 65\% | 77\% | 73\% |
| Back / spinal injury | 158 | 99 | 59 | 72 C | 69 C | 17 | 95 | 60 | 158 | 140 | 133 | 10 | 8 | 8ABCde | 123 | 35 |
|  | 34\% | 37\% | 29\% | 43\% | 36\% | 15\% | 39\% | 31\% | 34\% | 33\% | 34\% | 30\% | 31\% | 51\% | 34\% | 32\% |
| No bones broken but | 117 | 63 | 54 | 32 | 51 | 34 a | 56 | 56 | 117 | 100 | 91 | 12 | 9abC | 5 c | 91 | 27 |
| injury caused by collision with parts of the vehicle | 25\% | 24\% | 27\% | 19\% | 27\% | 31\% | 23\% | 28\% | 25\% | 24\% | 23\% | 34\% | 39\% | 35\% | 25\% | 25\% |
| Head injury | 21 | 10 | 11 | 4 | 14a | 3 | 13 | 7 | 21 | 19 | 17 | 2 | $2 f$ | 0 | 16 | 5 |
|  | 4\% | 4\% | 5\% | 2\% | 8\% | 2\% | 5\% | 4\% | 4\% | 5\% | 4\% | 6\% | 9\% | -\% | 5\% | 4\% |
| Broken bones | 10 | 8 | 1 | 5 | 5 | * | 2 | 6 | 10 | 8 | 8 | 1 | 1 | 0 | 7 | 3 |
|  | 2\% | 3\% | 1\% | 3\% | 2\% | *\% | 1\% | 3\% | 2\% | 2\% | 2\% | 4\% | 3\% | -\% | 2\% | 3\% |
| Other | 12 | 3 | 9 a | 3 | 5 | 4 | 7 | 3 | 12 | 10 | 9 | * | 1 | 1 | 7 | 4 |
|  | 2\% | 1\% | 4\% | 2\% | 3\% | 3\% | 3\% | 2\% | 2\% | 2\% | 2\% | 1\% | 5\% | 5\% | 2\% | 4\% |
| Don't know | 1 | * | * | * | * | 0 | 0 | 1 | 1 | * | 0 | 0 | *abc | *ABC | * | * |
|  | *\% | *\% | *\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | -\% | -\% | 1\% | 2\% | *\% | *\% |
| Refused | 1 | 1 | 0 | * | * | 0 | * | * | 1 | * | 0 | 0 | *abc | *ABC | 1 | 0 |
|  | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | 1\% | 2\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 46 (continuation)
B2. What injuries did you (or the driver of your vehicle) sustain as a result of the vehicle accident?
Base: All those who sustained an injury

|  | Total | Years High (a) | MI <br> Low <br> (b) | Miles per annum High <br> Low <br> (a) <br> (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) |  | $\begin{gathered} \text { Noo } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low (a) | Medium <br> (b) | High (c) |
| Unweighted row | 469 | 231 | 235 | 226 | 204 |  | 187 | 282 | 63 | 404 | 358 | 70 | 163 | 232 | 77 | 215 | 167 |
| Effective sample size | 344 | 171 | 172 | 161 | 158 | 142 | 202 | 48 | 295 | 264 | 51 | 120 | 167 | 57 | 162 | 118 |
| Total | 468 | 231 | 235 | 214 | 222 | 197 | 271 | 67 | 399 | 358 | 70 | 165 | 226 | 77 | 224 | 158 |
| Whiplash | 357 | 175 | 180 | 160 | 176 | 146 | 211 | 52 | 304 | 275 | 54 | 127 | 164 | 64 | 174 | 113 |
|  | 76\% | 76\% | 77\% | 75\% | 79\% | 74\% | 78\% | 78\% | 76\% | 77\% | 77\% | 77\% | 73\% | 83\% | 78\% | 72\% |
| Back / spinal injury | 158 | 63 | 95A | 77 | 69 | 76 | 82 | 25 | 133 | 128 | 21 | 61 | 80 | 17 | 79 | 58 |
|  | 34\% | 27\% | 41\% | 36\% | 31\% | 39\% | 30\% | 37\% | 33\% | 36\% | 30\% | 37\% | 35\% | 23\% | 35\% | 37\% |
| No bones broken but | 117 | 59 | 56 | 49 | 57 | 44 | 73 | 14 | 103 | 86 | 15 | 34 | 64 | 19 | 38 | 59B |
| injury caused by collision with parts of the vehicle | 25\% | 26\% | 24\% | 23\% | 26\% | 22\% | 27\% | 21\% | 26\% | 24\% | 22\% | 21\% | 28\% | 25\% | 17\% | 38\% |
| Head injury | 21 | 12 | 9 | 10 | 7 | 6 | 15 | 4 | 16 | 13 | 7 | 5 | 11 | 2 | 12 | 4 |
|  | 4\% | 5\% | 4\% | 5\% | 3\% | 3\% | 6\% | 5\% | 4\% | 4\% | 10\% | 3\% | 5\% | 3\% | 6\% | 3\% |
| Broken bones | 10 | 5 | 5 | 5 | 3 | 4 | 6 | 3 | 7 | 6 | 2 | 4 | 4 | 2 | 3 | 5 |
|  | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 5\% | 2\% | 2\% | 3\% | 3\% | 2\% | 2\% | 2\% | 3\% |
| Other | 12 | 7 | 5 | 4 | 7 | 4 | 8 | 2 | 10 | 10 | 2 | 3 | 8 | 2 | 8 | 2 |
|  | 2\% | 3\% | 2\% | 2\% | 3\% | 2\% | 3\% | 3\% | 2\% | 3\% | 2\% | 2\% | 4\% | 2\% | 3\% | 1\% |
| Don't know | 1 | 0 | 1 | * | 0 | * | * | 0 | 1 | * | 0 | * | * | 0 | * | * |
|  | *\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% |
| Refused | 1 | 0 | * | 1 | 0 | * | * | 0 | 1 | 1 | 0 | 0 | 1 | * | * | 0 |
|  | *\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 46 (continuation)
B2. What injuries did you (or the driver of your vehicle) sustain as a result of the vehicle accident?
Base: All those who sustained an injury

|  |  | Vehicle written off |  | Per sonal injury | Insurance channel Insu |  | Insurance Company |  |  | Who handled claim |  |  | Who decided repairs |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  | $\begin{aligned} & \text { Insu } \\ & \text { rance } \end{aligned}$ | Broker <br> (b) | Admiral <br> (a) | Direct <br> Line <br> (b) | Aviva <br> (c) | NAF in surer (a) | AF in surer (b) | Other <br> (c) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | Other <br> (d) |  |
|  |  | Yes <br> (a) |  |  |  |  |  |  |  |  |  |  |  |  |  | Yes <br> (a) | $\underset{(\mathrm{a})}{\mathrm{c}}$ | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ |
| Unweighted row | 469 | 178 | 287 | 469 | 258 | 84 | 39 | 30 | 33 | 276 | 141 | 44 | 76 | 194 | 110 | 48 | 40 |
| Effective sample size | 344 | 125 | 216 | 344 | 184 | 63 | 32 | 22 | 24 | 209 | 100 | 29 | 59 | 146 | 75 | 35 | 28 |
| Total | 468 | 167 | 296 | 468 | 247 | 86 | 46 | 30 | 33 | 288 | 134 | 38 | 82 | 200 | 99 | 49 | 36 |
| Whiplash | 357 | 114 | 240a | 357 | 193 | 64 | 38 | 24 | 22 | 223 | 99 | 31 | 66 | 148 | 77 | 37 | 30 |
|  | 76\% | 69\% | 81\% | 76\% | 78\% | 74\% | 82\% | 80\% | 66\% | 77\% | 74\% | 81\% | 80\% | 74\% | 78\% | 77\% | 81\% |
| Back / spinal injury | 158 | 53 | 104 | 158 | 92 | 23 | 18 | 11 | 18 | 93 | 46 | 17 | 29 | 63 | 34 | 18 | 13 |
|  | 34\% | 32\% | 35\% | 34\% | 37\% | 26\% | 39\% | 36\% | 53\% | 32\% | 35\% | 45\% | 35\% | 31\% | 35\% | 36\% | 36\% |
| No bones broken but | 117 | 60B | 55 | 117 | 57 | 26 | 6 | 4 | 12 | 66 | 36 | 11 | 19 | 51 | 23 | 13 | 12 |
| injury caused by collision | 25\% | 36\% | 19\% | 25\% | 23\% | 31\% | 13\% | 15\% | 38\% | 23\% | 27\% | 29\% | 23\% | 25\% | 23\% | 27\% | 33\% |
| with parts of the vehicle |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Head injury | 21 | 9 | 12 | 21 | 15 | 2 | 3 | 2 | 2 | 16 | 4 | * | * | 8 | 3 | 6 a | 4 |
|  | 4\% | 5\% | 4\% | 4\% | 6\% | 2\% | 7\% | 5\% | 7\% | 6\% | 3\% | 1\% | 1\% | 4\% | 3\% | 11\% | 10\% |
| Broken bones | 10 | 8b | 2 | 10 | 1 | 2 | 0 | 0 | 0 | 8 | 2 | 0 | 2 | 5 | * | 2 | 2 |
|  | 2\% | 5\% | 1\% | 2\% | 1\% | 3\% | -\% | -\% | -\% | 3\% | 2\% | -\% | 2\% | 2\% | *\% | 3\% | 4\% |
| Other | 12 | 6 | 6 | 12 | 7 | 2 | 0 | 0 | 0 | 7 | 2 | 2 | 3 | 7 | 2 | * | 0 |
|  | 2\% | 4\% | 2\% | 2\% | 3\% | 2\% | -\% | -\% | -\% | 3\% | 2\% | 6\% | 3\% | 3\% | 2\% | 1\% | -\% |
| Don't know | 1 | * | * | 1 | * | * | 0 | 0 | 0 | * | * | 0 | * | 0 | 0 | 0 | * |
|  | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | -\% | 1\% |
| Refused | 1 | * | * | 1 | * | * | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 46 (continuation)
B2. What injuries did you (or the driver of your vehicle) sustain as a result of the vehicle accident?
Base: All those who sustained an injury
AF insurer handled claim willing to take part in repai inspection

| Replacement met <br> repair <br> Same <br> (b) |  |  |  |  |  | Less <br> (c) | eded <br> (a) | Met <br> (b) | Below <br> (c) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 189 | 66 | 67 | 251 | 44 |  |  |  |  |  |
| 146 | 44 | 47 | 185 | 33 |  |  |  |  |  |
| 203 | 55 | 61 | 252 | 43 |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| 157 | 48 | 46 | 193 | 36 |  |  |  |  |  |
| $78 \%$ | $86 \%$ | $75 \%$ | $76 \%$ | $82 \%$ |  |  |  |  |  |
| 72 | 23 | 22 | 86 | 13 |  |  |  |  |  |
| $35 \%$ | $42 \%$ | $36 \%$ | $34 \%$ | $29 \%$ |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| 37 | 10 | 12 | 64 | 8 |  |  |  |  |  |
| $18 \%$ | $18 \%$ | $20 \%$ | $25 \%$ | $19 \%$ |  |  |  |  |  |


|  |  | Who offered Rep vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer <br> (a) | AF in surer (b) | Other (c) |
| Unweighted row | 469 | 192 | 131 | 75 |
| Effective sample size | 344 | 146 | 93 | 53 |
| Total | 468 | 201 | 124 | 70 |
| Whiplash | 357 | 151 | 96 | 57 |
|  | 76\% | 75\% | 77\% | 81\% |
| Back / spinal injury | 158 | 65 | 38 | 27 |
|  | 34\% | 33\% | 31\% | 38\% |
| No bones broken but | 117 | 54 | 28 | 19 |
| injury caused by collision | 25\% | 27\% | 23\% | 26\% |
| with parts of the vehicle |  |  |  |  |
| Head injury | 21 | 10 | 3 | 4 |
|  | 4\% | 5\% | 2\% | 5\% |
| Broken bones | 10 | 6 | 2 | * |
|  | 2\% | 3\% | 1\% | 1\% |
| Other | 12 | 4 | 2 | 2 |
|  | 2\% | 2\% | 1\% | 3\% |
| Don't know | 1 | * | 0 | 0 |
|  | *\% | *\% | -\% | -\% |
| Refused | 1 | 0 | 0 | 0 |
|  | *\% | -\% | -\% | -\% |

Unweighted row
Effective sample size
Total

| Received |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Rep vehicle |  | Condition post repair |  |  |
| Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Better <br> (a) | Same <br> (b) | Worse (c) |
| 365 | 99 | 30 | 195 | 51 |
| 267 | 74 | 23 | 149 | 34 |
| 361 | 102 | 32 | 205 | 45 |
| 276 | 82 | 26 | 162 | 38 |
| 76\% | 80\% | 81\% | 79\% | 84\% |
| 120 | 33 | 14 | 64 | 19 |
| 33\% | 32\% | 44\% | 31\% | 43\% |
| 87 | 30 | 7 | 33 | 13 |
| 24\% | 29\% | 21\% | 16\% | 28\% |


| 17 | 4 | 0 | 12 | $*$ |
| :--- | :--- | :--- | :--- | :--- |
| $5 \%$ | $4 \%$ | $-\%$ | $6 \%$ | $1 \%$ |
| 6 | 4 | 0 | 2 | 0 |
| $2 \%$ | $4 \%$ | $-\%$ | $1 \%$ | $-\%$ |
| 9 | 2 | 2 | 3 | 2 |
| $3 \%$ | $2 \%$ | $5 \%$ | $1 \%$ | $3 \%$ |
| ${ }^{*}$ | $*$ | 0 | $*$ | 0 |
| *\% | *\% | $-\%$ | *\% | $-\%$ |
| ${ }^{*}$ | $*$ | 0 | $*$ | 0 |
| *\% | *\% | $-\%$ | $* \%$ | $-\%$ |


| 8 | 2 | 4 | 11 | 3 | 1 | 20 |
| :--- | :--- | :--- | :--- | :--- | :--- | :---: |
| $4 \%$ | $3 \%$ | $6 \%$ | $4 \%$ | $6 \%$ | $2 \%$ | $5 \%$ |
| 2 | $*$ | 0 | 5 | 0 | 0 | 10 |
| $1 \%$ | $1 \%$ | $-\%$ | $2 \%$ | $-\%$ | $-\%$ | $2 \%$ |
| 4 | 0 | $*$ | 8 | 2 | 0 | 12 |
| $2 \%$ | $-\%$ | $* \%$ | $3 \%$ | $4 \%$ | $-\%$ | $3 \%$ |
| 0 | 0 | $*$ | 0 | 0 | 0 | 1 |
| $-\%$ | $-\%$ | $* \%$ | $-\%$ | $-\%$ | $-\%$ | $* \%$ |
| 0 | $*$ | 0 | $*$ | 0 | 0 | 1 |
| $-\%$ | $1 \%$ | $-\%$ | $* \%$ | $-\%$ | $-\%$ | $* \%$ |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 47

B3. Did you (or the driver of your vehicle) make a personal injury claim after the accident?
Base: All those who sustained an injury


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 47 (continuation)
B3. Did you (or the driver of your vehicle) make a personal injury claim after the accident?
Base: All those who sustained an injury

|  | Total | Years High (a) | MI <br> Low <br> (b) | $\underset{\text { Miles per }}{\text { Migh }} \underset{\text { Low }}{\text { ann }}$ <br> (a) (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} \text { MI } \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) |  | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Low <br> (a) | Medium (b) | High <br> (c) |
| Unweighted row | 469 | 231 | 235 | 226 | 204 |  | 187 | 282 | 63 | 404 | 358 | 70 | 163 | 232 | 77 | 215 | 167 |
| Effective sample size | 344 | 171 | 172 | 161 | 158 | 142 | 202 | 48 | 295 | 264 | 51 | 120 | 167 | 57 | 162 | 118 |
| Total | 468 | 231 | 235 | 214 | 222 | 197 | 271 | 67 | 399 | 358 | 70 | 165 | 226 | 77 | 224 | 158 |
| Yes | 375 | 179 | 196 | 178 | 177 | 166 | 210 | 55 | 321 | 290 | 54 | 136 | 184 | 57 | 181 | 133 |
|  | 80\% | 78\% | 83\% | 83\% | 80\% | 84\% | 77\% | 82\% | 80\% | 81\% | 78\% | 83\% | 81\% | 74\% | 81\% | 84\% |
| No | 89 | 52 | 35 | 36 | 43 | 29 | 59 | 12 | 75 | 66 | 14 | 29 | 40 | 18 | 41 | 24 |
|  | 19\% | 22\% | 15\% | 17\% | 19\% | 15\% | 22\% | 18\% | 19\% | 19\% | 20\% | 17\% | 18\% | 24\% | 19\% | 15\% |
| Don't know | 4 | 0 | 4 | 0 | 2 | 2 | 2 | 0 | 4 | 2 | 2 | 0 | 2 | 2 | 2 | 1 |
|  | 1\% | -\% | 2\% | -\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 2\% | -\% | 1\% | 2\% | 1\% | *\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 47 (continuation)
B3. Did you (or the driver of your vehicle) make a personal injury claim after the accident?
Base: All those who sustained an injury

|  | Total | Vehicle written off |  | Per sonal injury | Insurance channel |  | Insurance Company |  |  | Who handled claim |  |  | Who decided repairs |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | $\begin{aligned} & \text { Insu } \\ & \text { rance } \end{aligned}$ |  |  | Direct |  |  |  |  |  |  |  |  |  |
|  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker <br> (b) | Admiral <br> (a) | Line <br> (b) | Aviva <br> (c) | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ |
| Unweighted row | 469 | 178 | 287 | 469 | 258 | 84 | 39 | 30 | 33 | 276 | 141 | 44 | 76 | 194 | 110 | 48 | 40 |
| Effective sample size | 344 | 125 | 216 | 344 | 184 | 63 | 32 | 22 | 24 | 209 | 100 | 29 | 59 | 146 | 75 | 35 | 28 |
| Total | 468 | 167 | 296 | 468 | 247 | 86 | 46 | 30 | 33 | 288 | 134 | 38 | 82 | 200 | 99 | 49 | 36 |
| Yes | 375 | 137 | 234 | 375 | 194 | 67 | 38 | 22 | 24 | 234 | 100 | 35 | 68 | 168c | 69 | 42 | 27 |
|  | 80\% | 82\% | 79\% | 80\% | 78\% | 78\% | 82\% | 72\% | 73\% | 81\% | 75\% | 93\% | 83\% | 84\% | 70\% | 86\% | 74\% |
| No | 89 | 28 | 61 | 89 | 53 | 18 | 8 | 8 | 8 | 50 | 34 | 3 | 14 | 32 | 30bd | 5 | 7 |
|  | 19\% | 17\% | 21\% | 19\% | 21\% | 21\% | 18\% | 28\% | 26\% | 17\% | 25\% | 7\% | 17\% | 16\% | 30\% | 11\% | 20\% |
| Don't know | 4 | 2 | 2 | 4 | * | * | 0 | 0 | * | 4 | 0 | 0 | 0 | 0 | 0 | 2 b | 2 |
|  | 1\% | 1\% | 1\% | 1\% | *\% | *\% | -\% | -\% | 1\% | 1\% | -\% | -\% | -\% | -\% | -\% | 3\% | 6\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 47 (continuation)
B3. Did you (or the driver of your vehicle) make a personal injury claim after the accident?
Base: All those who sustained an injury

|  | Total | Who offered Rep vehicle |  |  | Received Rep vehicle |  | Condition post repair |  |  | Worth post repair |  | Replacement met needs Exc |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | surer <br> (a) | surer <br> (b) | Other (c) | Yes <br> (a) | No <br> (b) | Better <br> (a) | Same <br> (b) | Worse (c) | Same <br> (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | $\begin{array}{r} \text { Below } \\ \text { (c) } \end{array}$ | Yes <br> (a) | No <br> (b) |
| Unweighted row | 469 | 192 | 131 | 75 | 365 | 99 | 30 | 195 | 51 | 189 | 66 | 67 | 251 | 44 | 49 | 420 |
| Effective sample size | 344 | 146 | 93 | 53 | 267 | 74 | 23 | 149 | 34 | 146 | 44 | 47 | 185 | 33 | 36 | 308 |
| Total | 468 | 201 | 124 | 70 | 361 | 102 | 32 | 205 | 45 | 203 | 55 | 61 | 252 | 43 | 49 | 419 |
| Yes | 375 | 160 | 96 | 56 | 294 | 78 | 26 | 159 | 37 | 167 | 43 | 51 | 205 | 33 | 35 | 340 |
|  | 80\% | 79\% | 78\% | 80\% | 81\% | 77\% | 80\% | 77\% | 82\% | 83\% | 77\% | 84\% | 81\% | 77\% | 72\% | 81\% |
| No | 89 | 40 | 28 | 13 | 64 | 23 | 6 | 45 | 8 | 34 | 13 | 10 | 44 | 10 | 14 | 75 |
|  | 19\% | 20\% | 22\% | 18\% | 18\% | 23\% | 20\% | 22\% | 18\% | 17\% | 23\% | 16\% | 17\% | 22\% | 28\% | 18\% |
| Don't know | 4 | 2 | 0 | 2 | 3 | * | 0 | 2 | 0 | 2 | 0 | 0 | 3 | * | 0 | 4 |
|  | 1\% | 1\% | -\% | 2\% | 1\% | *\% | -\% | 1\% | -\% | 1\% | -\% | -\% | 1\% | 1\% | -\% | 1\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 48

B5. How much money did you (or the driver of your vehicle) receive as a result of the personal injury claim?
Base: All who made a personal injury claim

|  | Gender |  |  |  | Age |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | 55+ (c) | $\mathrm{ABC1}$ (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | $\begin{aligned} & \text { Sco } \\ & \text { (d) } \end{aligned}$ | Wal <br> (e) | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Urban (a) | Rural <br> (b) |
| Unweighted row | 383 | 221 | 162 | 143 | 164 | 76 | 194 | 172 | 383 | 269 | 204 | 57 | 65 | 57 | 282 | 99 |
| Effective sample size | 278 | 163 | 115 | 105 | 117 | 56 | 142 | 121 | 278 | 227 | 204 | 57 | 65 | 57 | 208 | 68 |
| Total | 375 | 222 | 153 | 144 | 156 | 76 | 191 | 162 | 375 | 334 | 315 | 27 | 20 | 14 | 284 | 90 |
| Less than $£ 1,000$ | 12 | 11 | 2 | 4 | 5 | 3 | 5 | 6 | 12 | 11 | 11 | 1 | * | * | 11 | 2 |
|  | 3\% | 5\% | 1\% | 2\% | 3\% | 4\% | 2\% | 4\% | 3\% | 3\% | 3\% | 4\% | 2\% | 2\% | 4\% | 2\% |
| £1,000-1,999 | 123 | 75 | 49 | 55 | 47 | 21 | 68 | 49 | 123F | 115F | 106F | 8 F | 8 F | * | 89 | 33 |
|  | 33\% | 34\% | 32\% | 38\% | 30\% | 28\% | 35\% | 31\% | 33\% | 34\% | 34\% | 30\% | 43\% | 4\% | 31\% | 37\% |
| £2,000-2,999 | 95 | 56 | 39 | 36 | 40 | 19 | 49 | 42 | 95 | 87 | 82 | 5 | 5 | 3 | 72 | 23 |
|  | 25\% | 25\% | 25\% | 25\% | 26\% | 25\% | 26\% | 26\% | 25\% | 26\% | 26\% | 18\% | 28\% | 19\% | 25\% | 25\% |
| £3,000-4,999 | 41 | 21 | 20 | 13 | 21 | 7 | 23 | 16 | 41 | 32 | 31 | 5 | 1 | 4ABCE | 33 | 8 |
|  | 11\% | 9\% | 13\% | 9\% | 14\% | 9\% | 12\% | 10\% | 11\% | 10\% | 10\% | 18\% | 6\% | 32\% | 12\% | 9\% |
| £5,000-9,999 | 5 | 4 | 1 | 3 | 1 | * | 1 | 2 | 5 | 3 | 3 | * | 0 | 1ABCe | 3 | 2 |
|  | 1\% | 2\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | -\% | 9\% | 1\% | 3\% |
| £10,000 + | 4 | 2 | 2 | 0 | 3 | * | 2 | 2 | 4 | 3 | 3 | * | 0 | * | 2 | 2 |
|  | 1\% | 1\% | 1\% | -\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | -\% | 2\% | 1\% | 2\% |
| Don't know | 36 | 24 | 12 | 14 | 13 | 9 | 19 | 15 | 36 | 33 | 31 | 2 | 2 | 1 | 27 | 9 |
|  | 10\% | 11\% | 8\% | 10\% | 8\% | 12\% | 10\% | 9\% | 10\% | 10\% | 10\% | 7\% | 9\% | 11\% | 9\% | 10\% |
| Refused | 32 | 16 | 15 | 8 | 13 | 11 | 14 | 13 | 32 | 26 | 25 | 4 | 1 | 2 | 24 | 8 |
|  | 8\% | 7\% | 10\% | 6\% | 8\% | 14\% | 7\% | 8\% | 8\% | 8\% | 8\% | 14\% | 6\% | 14\% | 8\% | 9\% |
| No money received | 27 | 14 | 14 | 11 | 12 | 5 | 10 | 16 | 27 | 24 | 23 | 2 | 1 | 1 | 24 | 3 |
|  | 7\% | 6\% | 9\% | 8\% | 7\% | 7\% | 5\% | 10\% | 7\% | 7\% | 7\% | 7\% | 6\% | 9\% | 9\% | 3\% |
| Median | 2000 | 1900.0 | 2000.0 | 1800.0 | 2000.0 | 2000.0 | 2000.0 | 2000.0 | 2000.0 | 1900.0 | 2000.0 | 2000.0 | 1800.0 | 3000.0 | 2000.0 | 2000.0 |
| Mean score | 2572 | 2215.6 | 3102.4 | 2019.1 | 3235.0 | 2236.8 | 2841.0 | 2291.7 | 2571.6 | 2529.4 | 2574.6 | 2586.6 | 1832.3 | 3675.0E | 2574.7 | 2597.0 |
| Standard deviation | 5505 | 2199.7 | 8256.9 | 987.5 | 8244.4 | 2426.7 | 7349.8 | 2078.6 | 5504.7 | 5704.3 | 5881.6 | 3767.8 | 708.2 | 2255.6 | 6126.7 | 3104.5 |
| Standard error | 383.0 | 198.92 | 898.95 | 109.86 | 875.94 | 397.54 | 704.07 | 221.79 | 382.97 | 435.81 | 475.50 | 588.43 | 99.17 | 365.91 | 495.95 | 426.19 |
| Error variance | >> | 39571.1 | 808107 | 12070.1 | 767274 | 158037 | 495718 | 49192.8 | 146662 | 189927 | 226102 | 346253 | 9834.14 | 133888 | 245971 | 181637 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 48 (continuation)
B5. How much money did you (or the driver of your vehicle) receive as a result of the personal injury claim?
Base: All who made a personal injury claim

|  | Total | Years High (a) | $-\underset{\text { Low }}{\text { MI }}$(b) | Miles per  <br> High Low <br> (a) (b) |  | $\begin{array}{cc} \text { Past } \\ \text { experience } & \text { MI } \\ \text { Yes } & \text { No } \\ \text { (a) } & \text { (b) } \end{array}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | No <br> (b) | Yes <br> (a) | No <br> (b) | Low (a) | Medium (b) | High (c) |
| Unweighted row | 383 | 184 | 197 | 191 | 164 |  |  | 158 | 225 | 52 | 331 | 293 | 58 | 136 | 190 | 58 | 175 | 144 |
| Effective sample size | 278 | 133 | 143 | 135 | 126 | 120 | 158 | 40 | 238 | 214 | 41 | 100 | 136 | 42 | 131 | 100 |
| Total | 375 | 179 | 196 | 178 | 177 | 166 | 210 | 55 | 321 | 290 | 54 | 136 | 184 | 57 | 181 | 133 |
| Less than $£ 1,000$ | 12 | 7 | 6 | 8 | 4 | 2 | 11 | 0 | 12 | 10 | ${ }_{1}^{1}$ | 4 | 4\% | 6 bc | 4 | 2 |
|  | 3\% | 4\% | 3\% | 5\% | 2\% | 1\% | 5\% | -\% | 4\% | 3\% | 2\% | 3\% | 4\% | 11\% | 2\% | 2\% |
| £1,000-1,999 | 123 | 56 | 68 | 55 | 65 | 54 | 69 | 17 | 106 | 101 | 17 | 50 | 56 | 25 | 62 | 36 |
|  | 33\% | 31\% | 34\% | 31\% | 37\% | 33\% | 33\% | 32\% | 33\% | 35\% | 31\% | 37\% | 30\% | 43\% | 34\% | 27\% |
| £2,000-2,999 | 95 | 43 | 52 | 47 | 45 | 45 | 49 | 13 | 81 | 77 | 12 | 35 | 48 | 9 | 40 | 45 ab |
|  | 25\% | 24\% | 26\% | 26\% | 25\% | 27\% | 24\% | 24\% | 25\% | 26\% | 22\% | 26\% | 26\% | 16\% | 22\% | 34\% |
| £3,000 - 4,999 | 41 | 22 | 19 | 22 | 17 | 20 | 21 | 7 | 34 | 28 | 8 | 19 | 17 | * | 25a | 15a |
|  | 11\% | 13\% | 10\% | 12\% | 10\% | 12\% | 10\% | 14\% | 11\% | 9\% | 14\% | 14\% | 9\% | 1\% | 14\% | 11\% |
| £5,000-9,999 | 5 | 1 | 4 | 3 | 2 | 2 | 3 | 2 | 3 | 4 | * | 1 | 4 | * | 2 | 3 |
|  | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 3\% | 1\% | 1\% | *\% | 1\% | 2\% | *\% | 1\% | 2\% |
| £10,000 + | 4 | 4 | * | 2 | 2 | 2 | 2 | 0 | 4 | 4 | 0 | 0 | 4 | 0 | 3 | 1 |
|  | 1\% | 2\% | *\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | -\% | -\% | 2\% | -\% | 2\% | 1\% |
| Don't know | 36 | 15 | 21 | 16 | 15 | 15 | 21 | 10b | 26 | 31 | 4 | 11 | 17 | 8 | 18 | 10 |
|  | 10\% | 9\% | 11\% | 9\% | 9\% | 9\% | 10\% | 19\% | 8\% | 11\% | 7\% | 8\% | 9\% | 14\% | 10\% | 8\% |
| Refused | 32 | 18 | 13 | 13 | 12 | 10 | 22 | 3 | 29 | 20 | 8 | 6 | 18 | 4 | 14 | 13 |
|  | 8\% | 10\% | 7\% | 7\% | 7\% | 6\% | 10\% | 5\% | 9\% | 7\% | 14\% | 5\% | 10\% | 7\% | 8\% | 10\% |
| No money received | 27 | 13 | 14 | 11 | 15 | 17 | 11 | 2 | 25 | 16 | 5 | 10 | 12 | 5 | 13 | 8 |
|  | 7\% | 7\% | 7\% | 6\% | 8\% | 10\% | 5\% | 4\% | 8\% | 6\% | 9\% | 8\% | 7\% | 8\% | 7\% | 6\% |
| Median | 2000 | 2000.0 | 2000.0 | 2000.0 | 1800.0 | 2000.0 | 1800.0 | 2000.0 | 2000.0 | 2000.0 | 2000.0 | 2000.0 | 2000.0 | 1500.0 | 2000.0 | 2000.0 |
| Mean score | 2572 | 3152.4 | 2050.1 | 2385.4 | 2752.5 | 2297.5 | 2791.2 | 2239.4 | 2626.7 | 2676.6 | 2063.9 | 2025.5 | 3175.3 | 1521.6 | 3083.8 | 2325.5 a |
| Standard deviation | 5505 | 7896.8 | 1080.0 | 2387.0 | 7574.7 | 1967.9 | 7178.3 | 1038.7 | 5928.7 | 6153.6 | 908.1 | 887.6 | 7805.8 | 692.8 | 7692.7 | 1898.6 |
| Standard error | 383.0 | 798.10 | 103.58 | 233.97 | 773.42 | 208.41 | 661.91 | 195.72 | 443.75 | 482.09 | 168.64 | 99.78 | 779.09 | 123.85 | 778.28 | 217.50 |
| Error variance | >> | 636969 | 10729.2 | 54743.9 | 598183 | 43436.1 | 438128 | 38308.2 | 196910 | 232412 | 28441.0 | 9956.05 | 606984 | 15339.9 | 605721 | 47305.7 |

Table 48 (continuation)
B5. How much money did you (or the driver of your vehicle) receive as a result of the personal injury claim?
Base: All who made a personal injury claim

|  | Vehicle written off |  |  | Per sonal injury | $\begin{aligned} & \text { Insurance } \\ & \text { channel } \\ & \text { Insu } \\ & \text { rance } \end{aligned}$ |  | In surance Company | Who handled claim |  |  | Who decided repairs |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  | Admiral <br> (a) | NAF in surer (a) | AF in surer <br> (b) | Other(c) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | Other (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ |
|  | Total |  |  | Yes <br> (a) | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker <br> (b) |  |  |  |  |  |  |  |  |  |
| Unweighted row | 383 | 150 | 229 | 383 | 208 | 66 | 32 | 229 | 109 | 40 | 63 | 164 | 83 | 42 | 30 |
| Effective sample size | 278 | 104 | 171 | 278 | 146 | 49 | 26 | 171 | 76 | 27 | 48 | 123 | 54 | 30 | 21 |
| Total | 375 | 137 | 234 | 375 | 194 | 67 | 38 | 234 | 100 | 35 | 68 | 168 | 69 | 42 | 27 |
| Less than $£ 1,000$ | 12 | 2 | 10 | 12 | 5 | 5 | 2 | 8 | 5 | 0 | 5 | 5 | 2 | 0 | * |
|  | 3\% | 2\% | 4\% | 3\% | 3\% | 7\% | 4\% | 3\% | 5\% | -\% | 8\% | 3\% | 2\% | -\% | 1\% |
| £1,000-1,999 | 123 | 47 | 73 | 123 | 67 | 28 | 14 | 74 | 41 | 8 | 16 | 61 | 27 | 13 | 7 |
|  | 33\% | 34\% | 31\% | 33\% | 34\% | 42\% | 36\% | 32\% | 41\% | 22\% | 23\% | 37\% | 39\% | 31\% | 25\% |
| £2,000-2,999 | 95 | 43 | 51 | 95 | 47 | 14 | 7 | 61 | 22 | 10 | 17 | 39 | 15 | 15 | 8 |
|  | 25\% | 32\% | 22\% | 25\% | 24\% | 22\% | 19\% | 26\% | 22\% | 29\% | 25\% | 23\% | 22\% | 37\% | 30\% |
| £3,000-4,999 | 41 | 13 | 28 | 41 | 23 | 6 | 5 | 26 | 9 | 6 | 6 | 24 | 6 | 4 | 2 |
|  | 11\% | 10\% | 12\% | 11\% | 12\% | 10\% | 12\% | 11\% | 9\% | 17\% | 8\% | 14\% | 9\% | 9\% | 6\% |
| £5,000-9,999 | 5 | 3 | 2 | 5 | 3 | 0 | 2 | * | 3 | 2 | 0 | 3 | 2 | 1 | 0 |
|  | 1\% | 2\% | 1\% | 1\% | 2\% | -\% | 4\% | *\% | 3\% | 5\% | -\% | 1\% | 2\% | 2\% | -\% |
| £10,000 + | 4 | 2 | 2 | 4 | 2 | * | * | 0 | 2a | 2 | 2 | 2 | * | 0 | 0 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | 2\% | 4\% | 3\% | 1\% | *\% | -\% | -\% |
| Don't know | 36 | 8 | 28 | 36 | 18 | 2 | 5 | 29 | 6 | * | 13b | 11 | 5 | 5 | 2 |
|  | 10\% | 6\% | 12\% | 10\% | 9\% | 2\% | 12\% | 13\% | 6\% | 1\% | 19\% | 7\% | 7\% | 12\% | 7\% |
| Refused | 32 | 9 | 23 | 32 | 11 | 9 | 1 | 20 | 6 | 4 | 4 | 14 | 9 | 1 | 4 |
|  | 8\% | 7\% | 10\% | 8\% | 6\% | 13\% | 3\% | 8\% | 6\% | 12\% | 5\% | 8\% | 13\% | 2\% | 16\% |
| No money received | 27 | 11 | 15 | 27 | 18 | 2 | 3 | 17 | 5 | 4 | 6 | 9 | 4 | 3 | 4 |
|  | 7\% | 8\% | 7\% | 7\% | 9\% | 3\% | 8\% | 7\% | 5\% | 10\% | 9\% | 6\% | 5\% | 8\% | 14\% |
| Median | 2000 | 2000.0 | 2000.0 | 2000.0 | 2000.0 | 1800.0 | 1649.0 | 2000.0 | 1800.0 | 2500.0 | 2000.0 | 2000.0 | 1800.0 | 2300.0 | 2000.0 |
| Mean score | 2572 | 2346.6 | 2747.4 | 2571.6 | 2830.3 | 2098.1 | 2159.1 | 2041.8 | 2370.0 | 6511.5A | 4469.8 | 2284.7 | 1993.6 | 2270.9 | 2095.0 |
| Standard deviation | 5505 | 2035.9 | 6924.2 | 5504.7 | 7280.9 | 2336.4 | 1674.2 | 872.6 | 2989.9 | 16545.4 | 13128.0 | 1943.2 | 1307.6 | 865.6 | 670.5 |
| Standard error | 383.0 | 225.43 | 624.09 | 382.97 | 689.67 | 375.01 | 372.46 | 78.77 | 380.15 | 3708.21 | 2307.85 | 196.63 | 205.68 | 178.14 | 187.77 |
| Error variance | >> | 50817.2 | 389492 | 146662 | 475647 | 140635 | 138723 | 6204.03 | 144512 | >> | 5326184 | 38663.8 | 42302.6 | 31735.5 | 35256.9 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 48 (continuation)
B5. How much money did you (or the driver of your vehicle) receive as a result of the personal injury claim?
Base: All who made a personal injury claim

|  | Total | Who offered Rep vehicle |  |  | Received Rep vehicle |  | Condition post repair |  | Worth post repair |  | Replacement met needs |  |  | part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in <br> surer <br> (a) | AF in surer (b) | Other <br> (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Same (b) | Worse (c) | Same <br> (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 383 | 156 | 103 | 62 | 304 | 75 | 152 | 42 | 156 | 51 | 56 | 212 | 33 | 37 | 346 |
| Effective sample size | 278 | 117 | 73 | 42 | 219 | 56 | 115 | 28 | 121 | 34 | 39 | 152 | 25 | 26 | 251 |
| Total | 375 | 160 | 96 | 56 | 294 | 78 | 159 | 37 | 167 | 43 | 51 | 205 | 33 | 35 | 340 |
| Less than $£ 1,000$ | 12 | 6 | 3 | 2 | 9 | 4 | 8 | 0 | 7 | 3 | * | 8 | 0 | 3 | 9 |
|  | 3\% | 4\% | 3\% | 3\% | 3\% | 5\% | 5\% | -\% | 4\% | 7\% | 1\% | 4\% | -\% | 9\% | 3\% |
| £1,000-1,999 | 123 | 50 | 38 | 21 | 101 | 21 | 54 | 11 | 57 | 11 | 18 | 62 | 19 | 20 | 104 |
|  | 33\% | 31\% | 40\% | 37\% | 34\% | - 27\% | 34\% | 31\% | 34\% | 26\% | 36\% | 30\% | 56\% | 56\% | 30\% |
| £2,000-2,999 | 95 | 46 | 22 | 11 | 71 | 23 | 38 | 3 | 36 | 8 | 10 | 55 | 5 | 6 | 88 |
|  | 25\% | 29\% | 23\% | 19\% | 24\% | - 29\% | 24\% | 8\% | 22\% | 20\% | 21\% | 27\% | 16\% | 18\% | 26\% |
| £3,000-4,999 | 41 | 21 | 10 | 9 | 39 b | b | 21 | 5 | 20 | 8 | 5 | 28 | 4 | 1 | 41 |
|  | 11\% | 13\% | 11\% | 16\% | 13\% | 4\% | 13\% | 14\% | 12\% | 19\% | 10\% | 14\% | 12\% | 2\% | 12\% |
| £5,000-9,999 | 5 | 1 | 2 | 2 | 4 | * | 2 | * | 2 | $\bigcirc$ | 2 | 1 | 2 | * | 5 |
|  | 1\% | *\% | 2\% | 4\% | 1\% | \% 1\% | 1\% | 1\% | 1\% | -\% | 4\% | *\% | 5\% | 1\% | 1\% |
| £10,000 + | 4 | 2 | 1 | 2 | 4 | 0 | 0 | 2 | 2 | 1 | 0 | 4 | 0 | 1 | 3 |
|  | 1\% | 1\% | 1\% | 3\% | 1\% | -\% | -\% | 6\% | 1\% | 2\% | -\% | 2\% | -\% | 2\% | 1\% |
| Don't know | 36 | 11 | 8 | 4 | 27 | 9 | 13 | 10 | 17 | 7 | 3 | 22 | 3 | 1 | 35 |
|  | 10\% | 7\% | 8\% | 7\% | 9\% | - 11\% | 8\% | 27\% | 10\% | 17\% | 6\% | 11\% | 7\% | 2\% | 10\% |
| Refused | 32 | 12 | 9 | 4 | 24 | 8 | 18 | 1 | 16 | 3 | 8 | 15 | 1 | 2 | 29 |
|  | 8\% | 7\% | 9\% | 8\% | 8\% | \% 10\% | 11\% | 3\% | 10\% | 7\% | 15\% | 7\% | 3\% | 6\% | 9\% |
| No money received | 27 | 12 | 4 | 2 | 16 | 10a | 6 | 3 | 10 | 1 | 4 | 10 | 0 | 2 | 26 |
|  | 7\% | 8\% | 4\% | 4\% | 5\% | 13\% | 4\% | 9\% | 6\% | 2\% | 8\% | 5\% | -\% | 4\% | 8\% |
| Median | 2000 | 2000.0 | 1650.0 | 2000.0 | 2000.0 | 2000.0 | 1800.0 | 1500.0 | 1800.0 | 2000.0 | 1800.0 | 2000.0 | 1700.0 | 1500.0 | 2000.0 |
| Mean score | 2572 | 2267.7 | 2144.3 | 4593.7 | 2745.2 | 1834.7 | 2020.3 | 7651.7B | 2894.8 | 2519.5 | 2278.5 | 2994.6 | 2058.1 | 1986.5 | 2644.5 |
| Standard deviation | 5505 | 1923.4 | 2187.9 | 12864.8 | 6091.0 | 734.5 | 977.8 | 18641.2 | 7896.8 | 3201.3 | 1278.0 | 7243.1 | 1160.9 | 3206.8 | 5727.0 |
| Standard error | 383.0 | 201.33 | 288.89 | 2211.94 | 468.98 | 121.97 | 104.01 | 4481.56 | 833.50 | 645.53 | 240.88 | 668.41 | 251.72 | 671.34 | 422.44 |
| Error variance | >> | 40534.7 | 83458.2 | 4892675 | 219942 | 14877.5 | 10817.8 | >> | 694725 | 416710 | 58024.7 | 446771 | 63362.5 | 450702 | 178455 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 49

What sort of damage was caused to the vehicle in the accident?

|  | Total | Gender |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | $\begin{aligned} & \text { C2DE } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) | Wal <br> (e) | $\begin{array}{r} \text { NI } \\ (\mathrm{f}) \end{array}$ | Urban (a) | Rural <br> (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Damage to the panelwork | 1012 | 591 | 421 | 257 | 395 | 360B | 599 | 376 | 1012 | 891 | 841 | 87 | 51 | 33bc | 732 | 274 a |
| (for example doors, bonnet or boot) | 67\% | 66\% | 69\% | 68\% | 63\% | 73\% | 67\% | 68\% | 67\% | 67\% | 67\% | 73\% | 68\% | 74\% | 66\% | 73\% |
| Damage to the bumper | 782 | 470 | 312 | 207 | 339 | 236 | 471 | 281 | 782 | 698 | 659 | 59 | 40 | 25 | 597 | 183 |
|  | 52\% | 53\% | 51\% | 55\% | 54\% | 48\% | 53\% | 51\% | 52\% | 52\% | 52\% | 49\% | 53\% | 56\% | 53\% | 49\% |
| Damage to the paintwork | 286 | 183 | 103 | 79 | 114 | 93 | 165 | 110 | 286 | 255 | 241 | 24 | 14 | 7 | 206 | 77 |
|  | 19\% | 21\% | 17\% | 21\% | 18\% | 19\% | 18\% | 20\% | 19\% | 19\% | 19\% | 20\% | 19\% | 16\% | 18\% | 20\% |
| Damage to the lights | 281 | 171 | 111 | 76 | 121 | 84 | 163 | 108 | 281 | 247 | 231 | 24 | 16 | 10 | 201 | 78 |
|  | 19\% | 19\% | 18\% | 20\% | 19\% | 17\% | 18\% | 20\% | 19\% | 18\% | 18\% | 20\% | 21\% | 22\% | 18\% | 21\% |
| Damage to the wheels | 173 | 110 | 63 | 52 | 72 | 48 | 90 | 74 | 173 | 157 | 148 | 11 | 9 | 4 | 135 | 38 |
|  | 12\% | 12\% | 10\% | 14\% | 11\% | 10\% | 10\% | 13\% | 12\% | 12\% | 12\% | 9\% | 12\% | 10\% | 12\% | 10\% |
| Damage to the chassis | 151 | 95 | 56 | 49b | 52 | 50 | 81 | 62 | 151 | 134 | 126 | 11 | 8 | 6 | 113 | 36 |
|  | 10\% | 11\% | 9\% | 13\% | 8\% | 10\% | 9\% | 11\% | 10\% | 10\% | 10\% | 9\% | 10\% | 13\% | 10\% | 10\% |
| Vehicle was written off | 63 | 42 | 21 | 16 | 32 | 15 | 25 | 36A | 63 | 57 | 52 | 4 | 5 | 2 | 49 | 14 |
|  | 4\% | 5\% | 3\% | 4\% | 5\% | 3\% | 3\% | 7\% | 4\% | 4\% | 4\% | 3\% | 6\% | 5\% | 4\% | 4\% |
| Damage to the engine | 49 | 32 | 17 | 19b | 15 | 15 | 21 | 24 | 49 | 42 | 39 | 4 | 3 | 3bc | 37 | 12 |
|  | 3\% | 4\% | 3\% | 5\% | 2\% | 3\% | 2\% | 4\% | 3\% | 3\% | 3\% | 4\% | 4\% | 6\% | 3\% | 3\% |
| Exhaust | 23 | 16 | 7 | 4 | 13 | 5 | 16 | 7 | 23 | 22 | 20 | * | 2 d | * | 14 | 9 |
|  | 2\% | 2\% | 1\% | 1\% | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% | 2\% | *\% | 2\% | 1\% | 1\% | 2\% |
| Wing mirror | 20 | 13 | 7 | 4 | 10 | 6 | 14 | 6 | 20 | 18 | 17 | 1 | 2 | 1 | 12 | 8 |
|  | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 2\% | 1\% | 2\% |
| Other | 49 | 25 | 24 | 16 | 22 | 12 | 38 | 11 | 49 | 45 | 43 | 3 | 2 | 2 | 35 | 12 |
|  | 3\% | 3\% | 4\% | 4\% | 3\% | 2\% | 4\% | 2\% | 3\% | 3\% | 3\% | 2\% | 2\% | 4\% | 3\% | 3\% |
| None / The car was not damaged | 3 | 3 | 0 | 2 | 2 | 0 | 2 | 2 | 3 | 3 | 3 | 0 | 0 | 0 | 2 | 2 |
|  | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | *\% |
| Don't know / can't remember | 5 | 2 | 4 | 2 | 1 | 3 | 4 | 2 | 5 | 5 | 5 | * | * | 0 | 4 | 2 |
|  | *\% | *\% | 1\% | *\% | *\% | 1\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% |
| Refused | 2 | 2 | 0 | 2 | 0 | 0 | 0 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | -\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 49 (continuation)
What sort of damage was caused to the vehicle in the accident?
Base: All

|  | Total | Years High (a) | $\begin{gathered} -\mathrm{MI} \\ \underset{\text { Low }}{ } \\ \text { (b) } \end{gathered}$ | Miles per annum <br> High Low <br> (a) (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{No} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Damage to the panelwork | 1012 | 628 | 377 | 485 | 492 | 376 | 636 | 116 | 894 | 786 | 152 | 305 | 573A | 304 | 463A | 241A |
| (for example doors, bonnet or boot) | 67\% | 67\% | 68\% | 65\% | 70\% | 66\% | 68\% | 67\% | 68\% | 69\% | 67\% | 62\% | 71\% | 55\% | 76\% | 74\% |
| Damage to the bumper | 782 | 486 | 288 | 386 | 367 | 314 | 468 | 93 | 687 | 599 | 111 | 267 | 423 | 324 bC | 313 c | 136 |
|  | 52\% | 52\% | 52\% | 52\% | 53\% | 55\% | 50\% | 54\% | 52\% | 52\% | 49\% | 54\% | 52\% | 59\% | 52\% | 42\% |
| Damage to the paintwork | 286 | 186 | 96 | 166B | 113 | 109 | 177 | 36 | 249 | 214 | 45 | 91 | 157 | 120 | 111 | 54 |
|  | 19\% | 20\% | 17\% | 22\% | 16\% | 19\% | 19\% | 21\% | 19\% | 19\% | 20\% | 18\% | 19\% | 22\% | 18\% | 16\% |
| Damage to the lights | 281 | 165 | 116 | 153 | 114 | 103 | 178 | 32 | 250 | 218 | 40 | 87 | 169 | 88 | 128 | 64 |
|  | 19\% | 18\% | 21\% | 21\% | 16\% | 18\% | 19\% | 18\% | 19\% | 19\% | 18\% | 18\% | 21\% | 16\% | 21\% | 20\% |
| Damage to the wheels | 173 | 103 | 69 | 76 | 92 | 61 | 111 | 24 | 149 | 138 | 27 | 56 | 104 | 37 | 73a | 60Ab |
|  | 12\% | 11\% | 13\% | 10\% | 13\% | 11\% | 12\% | 14\% | 11\% | 12\% | 12\% | 11\% | 13\% | 7\% | 12\% | 18\% |
| Damage to the chassis | 151 | 87 | 63 | 68 | 76 | 54 | 97 | 29B | 121 | 118 | 17 | 61 | 80 | 27 | 61A | 59 AB |
|  | 10\% | 9\% | 11\% | 9\% | 11\% | 9\% | 10\% | 17\% | 9\% | 10\% | 7\% | 12\% | 10\% | 5\% | 10\% | 18\% |
| Vehicle was written off | 63 | 34 | 27 | 29 | 27 | 25 | 38 | 11 | 52 | 47 | 10 | 32B | 24 | 2 | 17A | 44 AB |
|  | 4\% | 4\% | 5\% | 4\% | 4\% | 4\% | 4\% | 6\% | 4\% | 4\% | 4\% | 6\% | 3\% | *\% | 3\% | 14\% |
| Damage to the engine | 49 | 22 | 26a | 22 | 25 | 18 | 31 | 10 | 39 | 44 | 3 | 21 | 25 | 2 | 10 | 35AB |
|  | 3\% | 2\% | 5\% | 3\% | 4\% | 3\% | 3\% | 6\% | 3\% | 4\% | 1\% | 4\% | 3\% | *\% | 2\% | 11\% |
| Exhaust | 23 | 11 | 12 | 10 | 13 | 9 | 14 | 6b | 17 | 17 | 5 | 9 | 11 | 7 | 9 | 6 |
|  | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% | 2\% | 4\% | 1\% | 2\% | 2\% | 2\% | 1\% | 1\% | 2\% | 2\% |
| Wing mirror | 20 | 12 | 8 | 13 | 7 | 6 | 14 | 4 | 16 | 13 | 5 | 8 | 10 | 8 | 9 | 3 |
|  | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 1\% | 1\% |
| Other | 49 | 24 | 25 | 27 | 20 | 24 | 25 | 5 | 44 | 41 | 6 | 19 | 27 | 18 | 23 | 8 |
|  | 3\% | 3\% | 5\% | 4\% | 3\% | 4\% | 3\% | 3\% | 3\% | 4\% | 3\% | 4\% | 3\% | 3\% | 4\% | 3\% |
| None / The car was not damaged | 3 | 0 | 3 a | 2 | 2 | 2 | 2 | 0 | 3 | 2 | 2 | 0 | 3 | 0 | 0 | 0 |
|  | *\% | -\% | 1\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | 1\% | -\% | *\% | -\% | -\% | -\% |
| Don't know / can't remember | 5 | 3 | 2 | 3 | * | 0 | 5 | 2 | 4 | 4 | 2 | * | 3 | 2 | 2 | 2 |
|  | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | 1\% | *\% | *\% | 1\% | *\% | *\% | *\% | *\% | *\% |
| Refused | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 2 | 0 | 2 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 49 (continuation)
C1. What sort of damage was caused to the vehicle in the accident?
Base: All

|  | Total | Vehicle <br> written off |  | Personal injury |  | Insurance channel Insu rance |  | Direct |  | Insurance Company |  |  |  |  | Has |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  | Chur |  |  |  |
|  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker (b) | Admiral <br> (a) | Line (b) | Aviva (c) | Axa <br> (d) | $\begin{aligned} & \text { LV } \\ & (\mathrm{e}) \end{aligned}$ | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ | Tesco (g) | Saga <br> (i) | tings (j) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Damage to the panelwork | 1012 | 219 | 788 | 300 | 711 | 589 | 208 | 95 | 98 | 69 | 27 | 59 | 45c | 25 | 26 | 25 |
| (for example doors, bonnet or boot) | 67\% | 71\% | 67\% | 64\% | 69\% | 70\% | 66\% | 68\% | 74\% | 61\% | 70\% | 73\% | 82\% | 66\% | 81\% | 67\% |
| Damage to the bumper | 782 | 121 | 654A | 269b | 514 | 430 | 154 | 63 | 66 | 68a | 17 | 39 | 24 | 25 | 17 | 16 |
|  | 52\% | 39\% | 55\% | 57\% | 50\% | 51\% | 49\% | 45\% | 51\% | 60\% | 45\% | 48\% | 44\% | 67\% | 52\% | 43\% |
| Damage to the paintwork | 286 | 38 | 246A | 61 | 223A | 169 | 59 | 34 | 19 | 23 | 9 | 17 | 10 | 5 | 4 | 9 |
|  | 19\% | 12\% | 21\% | 13\% | 22\% | 20\% | 19\% | 24\% | 14\% | 21\% | 24\% | 20\% | 18\% | 13\% | 12\% | 23\% |
| Damage to the lights | 281 | 61 | 219 | 91 | 190 | 175 | 49 | 24 | 25 | 25 | 9 | 19 | 12 | 8 | 5 | 8 |
|  | 19\% | 20\% | 19\% | 19\% | 18\% | 21\% | 15\% | 17\% | 19\% | 22\% | 24\% | 24\% | 21\% | 20\% | 17\% | 22\% |
| Damage to the wheels | 173 | 63B | 109 | 64 | 109 | 104 | 41 | 19 | 16 | 19 | 5 | 8 | 11 | 2 | 4 | 4 |
|  | 12\% | 20\% | 9\% | 14\% | 11\% | 12\% | 13\% | 14\% | 12\% | 17\% | 13\% | 10\% | 20\% | 6\% | 13\% | 10\% |
| Damage to the chassis | 151 | 60B | 89 | 77B | 73 | 81 | 40 | 17 f | 9 | 7 | 10abCeF | 8 | * | 4 | * | 5 |
|  | 10\% | 19\% | 8\% | 17\% | 7\% | 10\% | 13\% | 12\% | 7\% | 6\% | 26\% | 10\% | 1\% | 10\% | 1\% | 13\% |
| Vehicle was written off | 63 | 60B | 2 | 45B | 18 | 25 | 19a | 5 | 3 | 2 | 3 | 2 | 2 | 2 | 1 | 2 |
|  | 4\% | 19\% | *\% | 10\% | 2\% | 3\% | 6\% | 4\% | 2\% | 2\% | 7\% | 2\% | 3\% | 5\% | 2\% | 4\% |
| Damage to the engine | 49 | 34B | 13 | 28B | 20 | 25 | 13 | 4 | 2 | 8 | 3 | 3 | 2 | 2 | 1 | 2 |
|  | 3\% | 11\% | 1\% | 6\% | 2\% | 3\% | 4\% | 3\% | 2\% | 7\% | 7\% | 4\% | 3\% | 4\% | 2\% | 4\% |
| Exhaust | 23 | 5 | 18 | 15B | 7 | 16b | * | 2 | 2 | 3 | 0 | 2 | 0 | * | 0 | 0 |
|  | 2\% | 1\% | 2\% | 3\% | 1\% | 2\% | *\% | 2\% | 1\% | 3\% | -\% | 2\% | -\% | 1\% | -\% | -\% |
| Wing mirror | 20 | 0 | 20a | 4 | 16 | 6 | 7 | 1 | 2 | 0 | * | 2 | 0 | * | 0 | 2 |
|  | 1\% | -\% | 2\% | 1\% | 2\% | 1\% | 2\% | *\% | 1\% | -\% | 1\% | 2\% | -\% | 1\% | -\% | 4\% |
| Other | 49 | 13 | 37 | 21 | 29 | 33 | 5 | 5 | 3 | 4 | 2 | 5 | 2 | 2 | 0 | 2 |
|  | 3\% | 4\% | 3\% | 4\% | 3\% | 4\% | 2\% | 4\% | 2\% | 4\% | 5\% | 6\% | 3\% | 4\% | -\% | 4\% |
| None / The car was not damaged | 3 | 0 | 0 | 2 | 2 | 3 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | -\% | *\% | *\% | *\% | -\% | 2\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Don't know / can't remember | 5 | 4b | 2 | 5B | * | 2 | 2 | 0 | * | 0 | 0 | 0 | 2 | 0 | 0 | 0 |
|  | *\% | 1\% | *\% | 1\% | *\% | *\% | *\% | -\% | *\% | -\% | -\% | -\% | 3\% | -\% | -\% | -\% |
| Refused | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 49 (continuation)
What sort of damage was caused to the vehicle in the accident?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Damage to the panelwork (for example doors, bonnet or boot) | 1012 | 583 | 356 | 53 | 210 | 400 | 252 | 103 | 47 | 359 | 307 | 214 | 29 | 820 | 189 |
|  | 67\% | 67\% | 68\% | 70\% | 65\% | 69\% | 68\% | 69\% | 64\% | 67\% | 67\% | 69\% | 67\% | 69\% | 63\% |
| Damage to the bumper | 782 | 455 | 262 | 50b | 175 e | 311e | 194e | 75 | 27 | 273 | 236 | 170 | 26 | 609 | 162 |
|  | 52\% | 52\% | 50\% | 65\% | 54\% | 54\% | 52\% | 50\% | 37\% | 51\% | 52\% | 55\% | 59\% | 51\% | 55\% |
| Damage to the paintwork | 286 | 157 | 113 | 14 | 64 | 97 | 82e | 36e | 7 | 98 | 90 | 68 | 9 | 238 | 48 |
|  | 19\% | 18\% | 22\% | 18\% | 20\% | 17\% | 22\% | 24\% | 10\% | 18\% | 20\% | 22\% | 20\% | 20\% | 16\% |
| Damage to the lights | 281 | 170 | 90 | 20 | 58 | 116 | 77 | 23 | 8 | 110 | 82 | 64 | 4 | 225 | 54 |
|  | 19\% | 19\% | 17\% | 26\% | 18\% | 20\% | 21\% | 16\% | 11\% | 20\% | 18\% | 21\% | 8\% | 19\% | 18\% |
| Damage to the wheels | 173 | 112 | 48 | 9 | 34 | 72 | 45 | 11 | 10 | 81bc | 44 | 28 | 7 | 144 | 28 |
|  | 12\% | 13\% | 9\% | 12\% | 11\% | 12\% | 12\% | 7\% | 14\% | 15\% | 10\% | 9\% | 15\% | 12\% | 9\% |
| Damage to the chassis | 151 | 91 | 47 | 13 | 33 | 65d | 34 | 7 | 12d | 52 | 46 | 30 | 6 | 123 | 28 |
|  | 10\% | 10\% | 9\% | 16\% | 10\% | 11\% | 9\% | 5\% | 16\% | 10\% | 10\% | 10\% | 13\% | 10\% | 9\% |
| Vehicle was written off | 63 | 45B | 10 | 7B | 4 | 27 ac | 5 | 16AbC | 11ABC | 33 | 16 | 9 | 2 | 54 | 10 |
|  | 4\% | 5\% | 2\% | 10\% | 1\% | 5\% | 1\% | 10\% | 15\% | 6\% | 3\% | 3\% | 4\% | 4\% | 3\% |
| Damage to the engine | 49 | 28 | 16 | 2 | 3 | 25a | 11 | 6 | 3 | 22 | 16 | 6 | 0 | 36 | 13 |
|  | 3\% | 3\% | 3\% | 3\% | 1\% | 4\% | 3\% | 4\% | 4\% | 4\% | 4\% | 2\% | -\% | 3\% | 4\% |
| Exhaust | 23 | 12 | 10 | 1 | 7 | 10 | 2 | 2 | 2 | 10 | 2 | 2 | 0 | 14 | 8 |
|  | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% | *\% | 1\% | 2\% | 2\% | *\% | 1\% | -\% | 1\% | 3\% |
| Wing mirror | 20 | 13 | 6 | 2 | 5 | 8 | 6 | 2 | 0 | 7 | 5 | 4 | 0 | 16 | 4 |
|  | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 2\% | 1\% | -\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% |
| Other | 49 | 35 | 13 | 1 | 13 | 20 | 10 | 5 | 2 | 20 | 15 | 10 | 2 | 42 | 6 |
|  | 3\% | 4\% | 3\% | 1\% | 4\% | 3\% | 3\% | 3\% | 2\% | 4\% | 3\% | 3\% | 4\% | 3\% | 2\% |
| None / The car was not damaged | 3 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2a |
|  | *\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | 1\% |
| Don't know / can't remember | 5 | 3 | 2 | 0 | 0 | 2 | 2 | 0 | 2a | 2 | 2 | 0 | 0 | 4 | 2 |
|  | *\% | *\% | *\% | -\% | -\% | *\% | 1\% | -\% | 2\% | *\% | 1\% | -\% | -\% | *\% | 1\% |
| Refused | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 49 (continuation)
C1. What sort of damage was caused to the vehicle in the accident?
Base: All
AF insurer handled claim \& willing to take part in repair inspection

| Unweighted row | 1500 | 146 | 853 | 141 |
| :---: | :---: | :---: | :---: | :---: |
| Effective sample size | 1106 | 112 | 639 | 98 |
| Total | 1500 | 154 | 872 | 128 |
| Damage to the panelwork | 1012 | 104 | 579 | 89 |
| (for example doors, bonnet or boot) | 67\% | 68\% | 66\% | 70\% |
| Damage to the bumper | 782 | 77 | 502 | 63 |
|  | 52\% | 50\% | 58\% | 49\% |
| Damage to the paintwork | 286 | 37 c | 185 | 17 |
|  | 19\% | 24\% | 21\% | 14\% |
| Damage to the lights | 281 | 24 | 162 | 29 |
|  | 19\% | 15\% | 19\% | 22\% |
| Damage to the wheels | 173 | 14 | 81 | 13 |
|  | 12\% | 9\% | 9\% | 10\% |
| Damage to the chassis | 151 | 13 | 63 | 12 |
|  | 10\% | 8\% | 7\% | 9\% |
| Vehicle was written off | 63 | 0 | 2 | 0 |
|  | 4\% | -\% | *\% | -\% |
| Damage to the engine | 49 | 4 | 7 | 2 |
|  | 3\% | 2\% | 1\% | 1\% |
| Exhaust | 23 | 2 | 12 | 4 |
|  | 2\% | 1\% | 1\% | 3\% |
| Wing mirror | 20 | 3 | 16 | 1 |
|  | 1\% | 2\% | 2\% | *\% |
| Other | 49 | 8 | 21 | 4 |
|  | 3\% | 5\% | 2\% | 3\% |
| None / The car was not damaged | 3 | 0 | 0 | 0 |
|  | *\% | -\% | -\% | -\% |
| Don't know / can't remember | 5 | * | 2 | 0 |
|  | *\% | *\% | *\% | -\% |
| Refused | 2 | 0 | 0 | 2B |
|  | *\% | -\% | -\% | 1\% |

Worth pos
repair

| Replacement met needs |  |  | inspection |  |
| :---: | :---: | :---: | :---: | :---: |
| eeded | Met | Below | Yes | No |
| (a) | (b) | (c) | (a) | (b) |
| 207 | 816 | 169 | 281 | 1219 |
| 152 | 599 | 126 | 203 | 903 |
| 205 | 809 | 171 | 273 | 1227 |
| 123 | 574A | 122 | 187 | 825 |
| 60\% | 71\% | 71\% | 69\% | 67\% |
| 104 | 424 | 81 | 137 | 645 |
| 50\% | 52\% | 47\% | 50\% | 53\% |
| 48 | 156 | 33 | 67b | 220 |
| 23\% | 19\% | 20\% | 24\% | 18\% |
| 37 | 155 | 32 | 43 | 239 |
| 18\% | 19\% | 19\% | 16\% | 19\% |
| 19 | 98 | 27 | 22 | 151 |
| 9\% | 12\% | 16\% | 8\% | 12\% |
| 40BC | 72 | 11 | 22 | 129 |
| 20\% | 9\% | 6\% | 8\% | 11\% |
| 12 | 35 | 6 | * | 63A |
| 6\% | 4\% | 3\% | *\% | 5\% |
| 10 | 23 | 4 | * | 48A |
| 5\% | 3\% | 2\% | *\% | 4\% |
| 2 | 11 | 2 | 4 | 19 |
| 1\% | 1\% | 1\% | 1\% | 2\% |
| 2 | 11 | 3 | 4 | 16 |
| 1\% | 1\% | 2\% | 2\% | 1\% |
| 8 | 28 | 5 | 9 | 40 |
| 4\% | 4\% | 3\% | 3\% | 3\% |
| 0 | 0 | 0 | 0 | 3 |
| -\% | -\% | -\% | -\% | *\% |
| * | 4 | 0 | * | 5 |
| *\% | *\% | -\% | *\% | *\% |
| 0 | 0 | 2b | 0 | 2 |
| -\% | -\% | 1\% | -\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## able 50

Where was most of the damage to your vehicle?
Base: All who could remember the damage caused to their vehicle

|  | Gender |  |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male | Female | 17-34 | $35-54$ | $55+$ | ABC1 | C2DE | $\begin{aligned} & \text { UK E } \\ & \text { (a) } \end{aligned}$ | Eng/Wal | Eng | Sco | Wal | $\begin{gathered} \text { NI } \end{gathered}$ | Urban | Rural |
| Unweighted row | 1492 | 879 | 613 | 369 | 637 | 486 | 884 | 556 | 1492 | 1060 | 811 | 249 | 249 | 183 | 1090 | 395 |
| Effective sample size | 1099 | 650 | 449 | 271 | 465 | 363 | 653 | 406 | 1099 | 900 | 811 | 249 | 249 | 183 | 814 | 280 |
| Total | 1490 | 883 | 607 | 371 | 629 | 490 | 886 | 547 | 1490 | 1325 | 1251 | 120 | 75 | 45 | 1111 | 372 |
| To the back of the car | 681 | 410 | 271 | 161 | 302 | 218 | 431b | 225 | 681 | 612 | 577 | 50 | 35 | 19 | 514 | 163 |
|  | 46\% | 46\% | 45\% | 43\% | 48\% | 45\% | 49\% | 41\% | 46\% | 46\% | 46\% | 42\% | 47\% | 43\% | 46\% | 44\% |
| To the front | 327 | 214b | 113 | 92 | 136 | 100 | 188 | 128 | 327 | 285 | 268 | 31 | 17 | 11 | 243 | 82 |
|  | 22\% | 24\% | 19\% | 25\% | 22\% | 20\% | 21\% | 23\% | 22\% | 22\% | 21\% | 26\% | 23\% | 25\% | 22\% | 22\% |
| To the driver's side | 323 | 191 | 133 | 67 | 141 | 115 | 181 | 132 | 323 | 286 | 265 | 28 | 21abc | 9 | 243 | 77 |
|  | 22\% | 22\% | 22\% | 18\% | 22\% | 23\% | 20\% | 24\% | 22\% | 22\% | 21\% | 23\% | 28\% | 21\% | 22\% | 21\% |
| To the passenger's side | 317 | 169 | 148a | 87 | 126 | 104 | 188 | 116 | 317 | 278 | 264 | 27 | 14 | 12 | 224 | 92 |
|  | 21\% | 19\% | 24\% | 24\% | 20\% | 21\% | 21\% | 21\% | 21\% | 21\% | 21\% | 23\% | 19\% | 26\% | 20\% | 25\% |
| Everywhere / Written off | 10 | 6 | 3 | 3 | 5 | 2 | 5 | 5 | 10 | 9 | 9 | 0 | 0 | *d | 9 | * |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | -\% | 1\% | 1\% | *\% |
| Other | 41 | 29 | 12 | 7 | 21 | 14 | 17 | 25a | 41 | 38 | 37 | 3 | 1 | 1 | 27 | 14 |
|  | 3\% | 3\% | 2\% | 2\% | 3\% | 3\% | 2\% | 5\% | 3\% | 3\% | 3\% | 2\% | 1\% | 2\% | 2\% | 4\% |
| Don't know | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Refused | 3 | 3 | 0 | 2 | 0 | 2 | 0 | 2 | 3 | 3 | 3 | 0 | 0 | 0 | 2 | 2 |
|  | *\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 50 (continuation)
Where was most of the damage to your vehicle?
Base: All who could remember the damage caused to their vehicle

|  |  | Years High (a) | MI Low (b) | Miles per High (a) | annum Low (b) | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{No} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1492 | 936 | 543 | 766 | 659 | 544 | 948 | 172 | 1316 | 1145 | 223 | 488 | 826 | 528 | 601 | 349 |
| Effective sample size | 1099 | 689 | 400 | 549 | 505 | 413 | 687 | 127 | 969 | 841 | 164 | 361 | 599 | 399 | 445 | 245 |
| Total | 1490 | 930 | 545 | 733 | 698 | 566 | 924 | 172 | 1315 | 1136 | 224 | 491 | 806 | 548 | 604 | 325 |
| To the back of the car | 681 | 439 | 235 | 349 | 300 | 280 | 402 | 78 | 604 | 510 | 109 | 227 | 358 | 282 C | 282 C | 108 |
|  | 46\% | 47\% | 43\% | 48\% | 43\% | 49\% | 43\% | 45\% | 46\% | 45\% | 49\% | 46\% | 44\% | 51\% | 47\% | 33\% |
| To the front | 327 | 205 | 119 | 157 | 158 | 119 | 208 | 43 | 281 | 261 | 42 | 126 | 166 | 120 | 115 | 89B |
|  | 22\% | 22\% | 22\% | 21\% | 23\% | 21\% | 23\% | 25\% | 21\% | 23\% | 19\% | 26\% | 21\% | 22\% | 19\% | 28\% |
| To the driver's side | 323 | 211 | 110 | 166 | 147 | 119 | 205 | 43 | 280 | 255b | 35 | 107 | 187 | 103 | 135 | 82 |
|  | 22\% | 23\% | 20\% | 23\% | 21\% | 21\% | 22\% | 25\% | 21\% | 22\% | 15\% | 22\% | 23\% | 19\% | 22\% | 25\% |
| To the passenger's side | 317 | 184 | 130 | 157 | 149 | 116 | 201 | 37 | 279 | 244 | 51 | 93 | 177 | 78 | 150A | 86A |
|  | 21\% | 20\% | 24\% | 21\% | 21\% | 20\% | 22\% | 22\% | 21\% | 21\% | 23\% | 19\% | 22\% | 14\% | 25\% | 26\% |
| Everywhere / Written off | 10 | 4 | 6 | 3 | 5 | 2 | 8 | 5B | 5 | 6 | 2 | 6b | 2 | 0 | 2 | 8AB |
|  | 1\% | *\% | 1\% | *\% | 1\% | *\% | 1\% | 3\% | *\% | 1\% | 1\% | 1\% | *\% | -\% | *\% | 3\% |
| Other | 41 | 34b | 8 | 14 | 27 | 9 | 32 | 8 | 33 | 32 | 9 | 13 | 25 | 18 | 16 | 8 |
|  | 3\% | 4\% | 1\% | 2\% | 4\% | 2\% | 3\% | 5\% | 3\% | 3\% | 4\% | 3\% | 3\% | 3\% | 3\% | 2\% |
| Don't know | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 2 |
|  | *\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | *\% |
| Refused | 3 | 2 | 2 | 0 | 3 | 2 | 2 | 2 | 2 | 2 | 0 | 0 | 3 | 0 | 2 | 2 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | *\% | 1\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 50 (continuation)
C2. Where was most of the damage to your vehicle?
Base: All who could remember the damage caused to their vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 50 (continuation)
Where was most of the damage to your vehicle?
Base: All who could remember the damage caused to their vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

C2. Where was most of the damage to your vehicle?
Base: All who could remember the damage caused to their vehicle

|  |  | Condition post repair |  |  | Worth post repair |  | Replacement met needs |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Better <br> (a) | Same <br> (b) | Worse (c) | Same <br> (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | $\begin{gathered} \text { Below } \\ \text { (c) } \end{gathered}$ | Yes <br> (a) | No <br> (b) |
| Unweighted row | 1492 | 145 | 852 | 140 | 895 | 186 | 206 | 813 | 168 | 280 | 1212 |
| Effective sample size | 1099 | 112 | 638 | 97 | 679 | 124 | 151 | 597 | 125 | 203 | 896 |
| Total | 1490 | 154 | 871 | 126 | 930 | 160 | 205 | 806 | 170 | 273 | 1217 |
| To the back of the car | 681 | 60 | 426 | 62 | 444 | 75 | 98 | 372 | 76 | 124 | 557 |
|  | 46\% | 39\% | 49\% | 49\% | 48\% | 47\% | 48\% | 46\% | 45\% | 46\% | 46\% |
| To the front | 327 | 40 | 170 | 19 | 191 | 27 | 55 c | 175 | 27 | 49 | 279 |
|  | 22\% | 26\% | 19\% | 15\% | 21\% | 17\% | 27\% | 22\% | 16\% | 18\% | 23\% |
| To the driver's side | 323 | 36 | 193 | 24 | 197 | 40 | 43 | 167 | 42 | 62 | 262 |
|  | 22\% | 23\% | 22\% | 19\% | 21\% | 25\% | 21\% | 21\% | 25\% | 23\% | 22\% |
| To the passenger's side | 317 | 34 | 169 | 33 | 184 | 37 | 47 | 175 | 41 | 60 | 256 |
|  | 21\% | 22\% | 19\% | 26\% | 20\% | 23\% | 23\% | 22\% | 24\% | 22\% | 21\% |
| Everywhere / Written off | 10 | 0 | 0 | 0 | 0 | 0 | 3 | 3 | 0 | 0 | 10 |
|  | 1\% | -\% | -\% | -\% | -\% | -\% | 2\% | *\% | -\% | -\% | 1\% |
| Other | 41 | 5 | 22 | 3 | 24 | 6 | 2 | 22 |  | 8 | 33 |
|  | 3\% | 3\% | 3\% | 3\% | 3\% | 4\% | 1\% | 3\% | 2\% | 3\% | 3\% |
| Don't know | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 2b | 0 | 2 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | 1\% | -\% | *\% |
| Refused | 3 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 2b | 2 | 2 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | 1\% | 1\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 51

C1/C2. Summary of where all / most damage was to the vehicle
Base: All

|  | Total | C2. Where To the back of the car | was most <br> To the front | f the damag To the driver's side | ge your To the pa ssenger's side | cle? <br> Other |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Unweighted row | 1500 | 674 | 340 | 338 | 322 | 36 |
| Effective sample size | 1106 | 500 | 245 | 243 | 235 | 29 |
| Total | 1500 | 681 | 327 | 323 | 317 | 41 |
| Damage to the panelwork | 1012 | 369 | 234 | 275 | 269 | 27 |
| (for example doors, bonnet or boot) | 67\% | 54\% | 71\% | 85\% | 85\% | 64\% |
| Damage to the bumper | 782 | 496 | 180 | 91 | 86 | 20 |
|  | 52\% | 73\% | 55\% | 28\% | 27\% | 48\% |
| Damage to the paintwork | 286 | 102 | 70 | 82 | 74 | 8 |
|  | 19\% | 15\% | 21\% | 25\% | 24\% | 19\% |
| Damage to the lights | 281 | 106 | 114 | 64 | 56 | 2 |
|  | 19\% | 16\% | 35\% | 20\% | 18\% | 5\% |
| Damage to the wheels | 173 | 58 | 47 | 47 | 55 | 5 |
|  | 12\% | 9\% | 14\% | 14\% | 17\% | 12\% |
| Damage to the chassis | 151 | 71 | 41 | 30 | 33 | 3 |
|  | 10\% | 10\% | 12\% | 9\% | 10\% | 7\% |
| Vehicle was written off | 63 | 23 | 17 | 12 | 14 | 5 |
|  | 4\% | 3\% | 5\% | 4\% | 4\% | 13\% |
| Damage to the engine | 49 | 11 | 31 | 9 | 15 | 2 |
|  | 3\% | 2\% | 10\% | 3\% | 5\% | 5\% |
| Exhaust | 23 | 21 | 2 | 2 | 0 | * |
|  | 2\% | 3\% | *\% | *\% | -\% | 1\% |
| Wing mirror | 20 | * | 5 | 8 | 12 | 0 |
|  | 1\% | *\% | 2\% | 2\% | 4\% | -\% |
| Other | 49 | 30 | 10 | 5 | 10 | 0 |
|  | 3\% | 4\% | 3\% | 2\% | 3\% | -\% |
| None / The car was not damaged | 3 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | -\% | -\% | -\% | -\% |
| Don't know / can't remember | 5 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | -\% | -\% | -\% | -\% |
| Refused | 2 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | -\% | -\% | -\% | -\% |

## Table 52

C1/C2. Summary of where all / most damage was to the vehicle (SUMMARY 2)
Base: All

|  |  |  |  |  |  |  |  |  |  |  | C1. What sort of damage was caused to the vehicle in the accident? |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Damage to the panelwork or example doors, bonnet or boot) | Damage to the bumper | Damage to the paintwork | Damage to the lights | Damage to the wheels | Damage to the chassis | Vehicle written | was off | Damage to the engine | Other |
| Unweighted row | 1500 | 1032 | 784 | 283 | 294 | 167 | 154 |  | 67 | 55 | 46 |
| Effective sample size | 1106 | 752 | 576 | 211 | 211 | 125 | 112 |  | 47 | 37 | 35 |
| Total | 1500 | 1012 | 782 | 286 | 281 | 173 | 151 |  | 63 | 49 | 49 |
| To the back of the car | $\begin{gathered} 681 \\ 45 \% \end{gathered}$ | $\begin{gathered} 369 \\ 36 \% \end{gathered}$ | $\begin{gathered} 496 \\ 63 \% \end{gathered}$ | $\begin{gathered} 102 \\ 36 \% \end{gathered}$ | $\begin{gathered} 106 \\ 38 \% \end{gathered}$ | $\begin{aligned} & 58 \\ & 34 \% \end{aligned}$ | $\begin{aligned} & 71 \\ & 47 \% \end{aligned}$ |  | $\begin{aligned} & 23 \\ & 37 \% \end{aligned}$ | $\begin{aligned} & 11 \\ & 24 \% \end{aligned}$ | $\begin{aligned} & 30 \\ & 60 \% \end{aligned}$ |
| To the front | $\begin{gathered} 327 \\ 22 \% \end{gathered}$ | $\begin{gathered} 234 \\ 23 \% \end{gathered}$ | $\begin{gathered} 180 \\ 23 \% \end{gathered}$ | $\begin{aligned} & 70 \\ & 24 \% \end{aligned}$ | $\begin{gathered} 114 \\ 41 \% \end{gathered}$ | $\begin{aligned} & 47 \\ & 27 \% \end{aligned}$ | $\begin{aligned} & 41 \\ & 27 \% \end{aligned}$ |  | $\begin{aligned} & 17 \\ & 27 \% \end{aligned}$ | $\begin{aligned} & 31 \\ & 65 \% \end{aligned}$ | $\begin{aligned} & 10 \\ & 21 \% \end{aligned}$ |
| To the driver's side | $\begin{gathered} 323 \\ 22 \% \end{gathered}$ | $\begin{gathered} 275 \\ 27 \% \end{gathered}$ | $\begin{aligned} & 91 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 82 \\ & 29 \% \end{aligned}$ | $\begin{aligned} & 64 \\ & 23 \% \end{aligned}$ | $\begin{aligned} & 47 \\ & 27 \% \end{aligned}$ | $\begin{aligned} & 30 \\ & 20 \% \end{aligned}$ |  | $\begin{aligned} & 12 \\ & 19 \% \end{aligned}$ | $\begin{gathered} 9 \\ 19 \% \end{gathered}$ | 5 $10 \%$ |
| To the passenger's side | $\begin{gathered} 317 \\ 21 \% \end{gathered}$ | $\begin{gathered} 269 \\ 27 \% \end{gathered}$ | $\begin{aligned} & 86 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 74 \\ & 26 \% \end{aligned}$ | $\begin{aligned} & 56 \\ & 20 \% \end{aligned}$ | 55 $32 \%$ | $\begin{aligned} & 33 \\ & 22 \% \end{aligned}$ |  | $\begin{aligned} & 14 \\ & 22 \% \end{aligned}$ | $\begin{aligned} & 15 \\ & 31 \% \end{aligned}$ | 10 $21 \%$ |
| Everywhere / Written off | 10 $1 \%$ | *\% | ${ }_{-\%}$ | -\% | -\% | *\% | ${ }_{-}^{0}$ |  | $\stackrel{9}{15 \%}$ | * $1 \%$ | -\% |
| Other | $\begin{gathered} 41 \\ 3 \% \end{gathered}$ | 27 $3 \%$ | $\begin{gathered} 20 \\ 3 \% \end{gathered}$ | 8 $3 \%$ | 2 $1 \%$ | 5 $3 \%$ | 3 $2 \%$ |  | 5 $9 \%$ | $\stackrel{2}{4 \%}$ | ${ }_{-}^{0}$ |
| Don't know | $\stackrel{2}{*}$ | $\stackrel{2}{*}$ | $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | -\% | -\% | ${ }_{-}^{0}$ | -\% |  | -\% | ${ }^{0}$-\% | -\% |
| Refused | $\begin{aligned} & 3 \\ & * \% \end{aligned}$ | $\begin{aligned} & 3 \\ & * \end{aligned}$ | $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | $\begin{aligned} & 2 \\ & 1 \% \end{aligned}$ | $\begin{aligned} & 2 \\ & 1 \% \end{aligned}$ | ${ }_{-}$-\% | $\begin{aligned} & 2 \\ & 1 \% \end{aligned}$ |  | ${ }_{-}$- | ${ }_{-}^{0}-\%$ | ${ }_{-}$- |

## Table 53

C1/C2. Summary of where all / most damage was to the vehicle (SUMMARY 3) - Damage inspection stage
Base: All where the At-Fault insurer mainly handled the claim and agree to participate in the damage inspection

|  | Total | Damage to the panelwork example doors, bonnet or boot) | Damage to the bumper | Damage to the paintwork | Damage to the lights |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Unweighted row | 281 | 196 | 141 | 62 | 41 |
| Effective sample size | 203 | 140 | 101 | 48 | 31 |
| Total | 273 | 187 | 137 | 67 | 43 |
| To the back of the car | 124 | 64 | 92 | 20 | 19 |
|  | 46\% | 34\% | 68\% | 31\% | 45\% |
| To the driver's side | 62 | 52 | 12 | 24 | 6 |
|  | 23\% | 28\% | 9\% | 36\% | 14\% |
| To the passenger's side | 60 | 53 | 11 | 14 | 7 |
|  | 22\% | 28\% | 8\% | 22\% | 17\% |
| To the front | 49 | 36 | 25 | 15 | 13 |
|  | 18\% | 19\% | 18\% | 23\% | 30\% |
| Everywhere / Written off | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% |
| Other | 8 | 8 | 6 | 3 | 0 |
|  | 3\% | 4\% | 5\% | 5\% | -\% |
| Don't know | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% |
| Refused | 2 | 2 | 0 | 2 | 2 |
|  | 1\% | 1\% | -\% | 2\% | 4\% |

Table 54
C3. How severe would you say the damage to your vehicle was - please answer on a scale of 1 to 10 where 1 means very minor damage and 10 means extremely severe damage? Base: All whose car was damaged

|  | Total |  | Gender |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Male | Female | 17-34 | 35-54 | 55+ | ABC1 | C2DE |  | /Wal | Eng | Sco | Wal | NI | Urban | Rural |
|  |  |  | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) | (c) | (d) | (e) | (f) | (a) | (b) |
| Unweighted row |  | 1498 | 881 | 617 | 371 | 639 | 488 | 888 | 558 | 1498 | 1065 | 815 | 250 | 250 | 183 | 1094 | 397 |
| Effective sample size |  | 1104 | 652 | 452 | 273 | 466 | 365 | 656 | 408 | 1104 | 905 | 815 | 250 | 250 | 183 | 818 | 281 |
| Total |  | 1497 | 886 | 611 | 374 | 630 | 493 | 890 | 550 | 1497 | 1332 | 1257 | 120 | 75 | 45 | 1116 | 374 |
| 1 - Very minor damage | (+1) | 92 | 64 | 28 | 13 | 44a | 35a | 57 | 33 | 92f | 85f | $80 f$ | 6 | $5 f$ | 1 | 73 | 17 |
|  |  | 6\% | 7\% | 5\% | 3\% | 7\% | 7\% | 6\% | 6\% | 6\% | 6\% | 6\% | 5\% | 7\% | 2\% | 7\% | 5\% |
| 2 | (+2) | 206 | 130 | 76 | 25 | 96A | 85A | 160B | 44 | 206 | 182 | 174 | 20 e | 8 | 5 | 140 | 66a |
|  |  | 14\% | 15\% | 12\% | 7\% | 15\% | 17\% | 18\% | 8\% | 14\% | 14\% | 14\% | 16\% | 10\% | 11\% | 13\% | 18\% |
| 3 | (+3) | 251 | 149 | 102 | 57 | 117 | 77 | 150 | 86 | 251 | 225 | 214 | 18 | 10 | 9 | 186 | 65 |
|  |  | 17\% | 17\% | 17\% | 15\% | 19\% | 16\% | 17\% | 16\% | 17\% | 17\% | 17\% | 15\% | 14\% | 19\% | 17\% | 17\% |
| 4 | (+4) | 212 | 127 | 85 | 54 | 95 | 63 | 127 | 76 | 212 | 192 | 179 | 15 | 13 | 5 | 156 | 56 |
|  |  | 14\% | 14\% | 14\% | 14\% | 15\% | 13\% | 14\% | 14\% | 14\% | 14\% | 14\% | 12\% | 18\% | 11\% | 14\% | 15\% |
| 5 | (+5) | 251 | 159 | 91 | 69 | 85 | 96b | 158 | 88 | 251 | 222 | 211 | 22 | 11 | 6 | 196 | 53 |
|  |  | 17\% | 18\% | 15\% | 19\% | 14\% | 19\% | 18\% | 16\% | 17\% | 17\% | 17\% | 18\% | 15\% | 14\% | 18\% | 14\% |
| 6 | (+6) | 145 | 78 | 67 | 58BC | 55 | 32 | 79 | 61 | 145 | 127 | 120 | 12 | 7 | 5 | 107 | 37 |
|  |  | 10\% | 9\% | 11\% | 16\% | 9\% | 7\% | 9\% | 11\% | 10\% | 10\% | 10\% | 10\% | 10\% | 11\% | 10\% | 10\% |
| 7 | (+7) | 112 | 58 | 54 | 42bc | 43 | 27 | 56 | 50 | 112 | 97 | 89 | 10 | 7 | 5 bc | 88 | 24 |
|  |  | 7\% | 7\% | 9\% | 11\% | 7\% | 5\% | 6\% | 9\% | 7\% | 7\% | 7\% | 8\% | 10\% | 11\% | 8\% | 7\% |
| 8 | (+8) | 94 | 49 | 44 | 26 | 38 | 29 | 36 | 53A | 94 | 81 | 79 | 9 | 3 | 4 e | 67 | 25 |
|  |  | 6\% | 6\% | 7\% | 7\% | 6\% | 6\% | 4\% | 10\% | 6\% | 6\% | 6\% | 7\% | 4\% | 8\% | 6\% | 7\% |
| 9 | (+9) | 26 | 16 | 10 | 9 | 9 | 9 | 11 | 14 | 26 | 26 | 23 | * | 2 D | * | 19 | 7 |
|  |  | 2\% | 2\% | 2\% | 2\% | 1\% | 2\% | 1\% | 3\% | 2\% | 2\% | 2\% | *\% | 3\% | 1\% | 2\% | 2\% |
| 10 - Extremely severe damage | (+10) | 94 | 51 | 43 | 20 | 41 | 34 | 50 | 41 | 94 | 83 | 76 | 6 | 8 abcd | 5 ABCd | 71 | 23 |
|  |  | 6\% | 6\% | 7\% | 5\% | 6\% | 7\% | 6\% | 7\% | 6\% | 6\% | 6\% | 5\% | 10\% | 11\% | 6\% | 6\% |
| High |  | 326 | 175 | 152a | 97 | 131 | 99 | 153 | 158A | 326 | 287 | 267 | 25 | 20 | 14 ABCd | 245 | 80 |
|  |  | 22\% | 20\% | 25\% | 26\% | 21\% | 20\% | 17\% | 29\% | 22\% | 22\% | 21\% | 21\% | 26\% | 32\% | 22\% | 21\% |
| Medium |  | 608 | 364 | 243 | 182BC | 235 | 191 | 364 | 226 | 608 | 542 | 510 | 49 | 32 | 16 | 459 | 145 |
|  |  | 41\% | 41\% | 40\% | 49\% | 37\% | 39\% | 41\% | 41\% | 41\% | 41\% | 41\% | 41\% | 42\% | 36\% | 41\% | 39\% |
| Low |  | 549 | 343 | 206 | 95 | 257A | 197A | 367B | 162 | 549 | 492 | 469 e | 43 | 23 | 15 | 399 | 149 |
|  |  | 37\% | 39\% | 34\% | 26\% | 41\% | 40\% | 41\% | 30\% | 37\% | 37\% | 37\% | 36\% | 30\% | 32\% | 36\% | 40\% |
| Don't know |  | 14 | 3 | 10a | * | 8 | 5 | 6 | 5 | 14 | 12 | 11 | 2 | 1 | 0 | 13 | * |
|  |  | 1\% | *\% | 2\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | -\% | 1\% | *\% |
| Median |  | 4.0 | 4.0 | 5.0 | 5.0 | 4.0 | 4.0 | 4.0 | 5.0 | 4.0 | 4.0 | 4.0 | 5.0 | 5.0 | 5.0 | 4.0 | 4.0 |
| Mean score |  | 4.7 | 4.5 | 4.9a | 5.2BC | 4.5 | 4.5 | 4.4 | 5.1A | 4.7 | 4.7 | 4.6 | 4.7 | 5.0bc | 5.3ABCD | 4.7 | 4.6 |
| Standard deviation |  | 2.4 | 2.4 | 2.4 | 2.2 | 2.4 | 2.5 | 2.3 | 2.5 | 2.4 | 2.4 | 2.4 | 2.3 | 2.6 | 2.6 | 2.4 | 2.4 |
|  |  | . 07 | . 09 | . 12 | . 13 | . 11 | . 13 | . 09 | . 12 | . 07 | . 08 | . 08 | . 15 | . 16 | . 19 | . 08 | . 14 |
| Standard error Error variance |  | . 01 | . 01 | . 01 | . 02 | . 01 | . 02 | . 01 | . 02 | . 01 | . 01 | . 01 | . 02 | . 03 | . 04 | . 01 | . 02 |

Table 54 (continuation)
C3. How severe would you say the damage to your vehicle was - please answer on a scale of 1 to 10 where 1 means very minor damage and 10 means extremely severe damage? Base: All whose car was damaged

|  | Total |  | Years High <br> (a) | MI <br> Low <br> (b) | Miles per High (a) | annum Low (b) | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{NO} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Yes <br> (a) |  |  |  |  |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium (b) | High (c) |
| Unweighted row |  | 1498 |  | 939 | 546 | 770 | 660 | 544 | 954 | 173 | 1321 | 1150 | 224 | 490 | 829 | 529 | 605 | 350 |
| Effective sample size |  | 1104 | 692 | 402 | 552 | 506 | 413 | 691 | 128 | 973 | 845 | 165 | 363 | 601 | 400 | 448 | 246 |
| Total |  | 1497 | 934 | 549 | 738 | 698 | 566 | 931 | 173 | 1320 | 1142 | 226 | 493 | 809 | 549 | 608 | 326 |
| 1 - Very minor damage | (+1) | 92 | 68b | 21 | 47 | 43 | 36 | 56 | 10 | 82 | 69 | 12 | 24 | 55 | 92 BC | 0 | 0 |
|  |  | 6\% | 7\% | 4\% | 6\% | 6\% | 6\% | 6\% | 6\% | 6\% | 6\% | 5\% | 5\% | 7\% | 17\% | -\% | -\% |
| 2 | (+2) | 206 | 166B | 40 | 117 | 86 | 67 | 139 | 17 | 189 | 157 | 30 | 76 | 105 | 206BC | 0 | 0 |
|  |  | 14\% | 18\% | 7\% | 16\% | 12\% | 12\% | 15\% | 10\% | 14\% | 14\% | 14\% | 15\% | 13\% | 38\% | -\% | -\% |
| 3 | (+3) | 251 | 168 | 83 | 124 | 113 | 102 | 149 | 34 | 217 | 177 | 46 | 72 | 146 | 251BC | 0 | 0 |
|  |  | 17\% | 18\% | 15\% | 17\% | 16\% | 18\% | 16\% | 20\% | 16\% | 16\% | 21\% | 15\% | 18\% | 46\% | -\% | -\% |
| 4 | (+4) | 212 | 122 | 87 | 121 | 88 | 82 | 130 | 22 | 190 | 164 | 34 | 69 | 118 | 0 | 212AC | 0 |
|  |  | 14\% | 13\% | 16\% | 16\% | 13\% | 14\% | 14\% | 13\% | 14\% | 14\% | 15\% | 14\% | 15\% | -\% | 35\% | -\% |
| 5 | (+5) | 251 | 153 | 96 | 117 | 127 | 113b | 138 | 27 | 224 | 183 | 45 | 78 | 140 | 0 | 251AC | 0 |
|  |  | 17\% | 16\% | 17\% | 16\% | 18\% | 20\% | 15\% | 16\% | 17\% | 16\% | 20\% | 16\% | 17\% | -\% | 41\% | -\% |
| 6 | (+6) | 145 | 70 | 74A | 73 | 67 | 49 | 96 | 15 | 130 | 115 | 23 | 45 | 79 | 0 | 145AC | 0 |
|  |  | 10\% | 8\% | 14\% | 10\% | 10\% | 9\% | 10\% | 9\% | 10\% | 10\% | 10\% | 9\% | 10\% | -\% | 24\% | -\% |
| 7 | (+7) | 112 | 58 | 53a | 45 | 59 | 42 | 70 | 12 | 100 | 88 | 11 | 43 | 52 | 0 | 0 | 112 AB |
|  |  | 7\% | 6\% | 10\% | 6\% | 8\% | 7\% | 8\% | 7\% | 8\% | 8\% | 5\% | 9\% | 6\% | -\% | -\% | 34\% |
| 8 | (+8) | 94 | 49 | 45a | 40 | 46 | 27 | 66 | 15 | 77 | 81 | 8 | 41 | 43 | 0 | 0 | 94AB |
|  |  | 6\% | 5\% | 8\% | 5\% | 7\% | 5\% | 7\% | 9\% | 6\% | 7\% | 4\% | 8\% | 5\% | -\% | -\% | 29\% |
| 9 | (+9) | 26 | 11 | 14 | 11 | 13 | 7 | 19 | 2 | 24 | 21 | 5 | 9 | 14 | 0 | 0 | 26AB |
|  |  | 2\% | 1\% | 3\% | 1\% | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% | 2\% | 2\% | 2\% | -\% | -\% | 8\% |
| 10 - Extremely severe damage | (+10) | 94 | 60 | 33 | 40 | 49 | 35 | 60 | 18b | 76 | 76 | 9 | 34 | 50 | 0 | 0 | 94 AB |
|  |  | 6\% | 6\% | 6\% | 5\% | 7\% | 6\% | 6\% | 10\% | 6\% | 7\% | 4\% | 7\% | 6\% | -\% | -\% | 29\% |
| High |  | 326 | 177 | 146A | 136 | 167a | 111 | 215 | 47 | 277 | 266b | 33 | 126b | 159 | 0 | 0 | 326AB |
|  |  | 22\% | 19\% | 27\% | 18\% | 24\% | 20\% | 23\% | 27\% | 21\% | 23\% | 15\% | 25\% | 20\% | -\% | -\% | 100\% |
| Medium |  | 608 | 345 | 256A | 311 | 283 | 243 | 364 | 64 | 544 | 462 | 103 | 193 | 336 | 0 | 608AC | 0 |
|  |  | 41\% | 37\% | 47\% | 42\% | 40\% | 43\% | 39\% | 37\% | 41\% | 40\% | 46\% | 39\% | 42\% | -\% | 100\% | -\% |
| Low |  | 549 | 402B | 144 | 288 | 243 | 205 | 345 | 62 | 488 | 403 | 89 | 171 | 306 | 549BC | 0 | 0 |
|  |  | 37\% | 43\% | 26\% | 39\% | 35\% | 36\% | 37\% | 36\% | 37\% | 35\% | 40\% | 35\% | 38\% | 100\% | -\% | -\% |
| Don't know |  | 14 | 9 | 3 | 5 | 6 | 7 | 6 | * | 12 | 10 | * | 3 | 7 | 0 | 0 | 0 |
|  |  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | *\% | 1\% | 1\% | -\% | -\% | -\% |
| Median |  | 4.0 | 4.0 | 5.0 | 4.0 | 5.0 | 4.0 | 4.0 | 5.0 | 4.0 | 4.0 | 4.0 | 5.0 | 4.0 | 2.0 | 5.0 | 8.0 |
| Mean score |  | 4.7 | 4.4 | 5.1A | 4.5 | 4.8a | 4.6 | 4.7 | 5.0 | 4.6 | 4.8 | 4.4 | 4.8 | 4.6 | 2.3 | 4.9A | 8.3AB |
| Standard deviation |  | 2.4 | 2.4 | 2.3 | 2.3 | 2.4 | 2.3 | 2.5 | 2.6 | 2.4 | 2.4 | 2.2 | 2.5 | 2.4 | . 7 | . 8 | 1.2 |
| Standard error |  | . 07 | . 09 | . 11 | . 10 | . 11 | . 12 | . 09 | . 23 | . 08 | . 08 | . 17 | . 13 | . 10 | . 04 | . 04 | . 08 |
| Error variance |  | . 01 | . 01 | . 01 | . 01 | . 01 | . 01 | . 01 | . 05 | . 01 | . 01 | . 03 | . 02 | . 01 | * | * | . 01 |

Table 54 (continuation)
C3. How severe would you say the damage to your vehicle was - please answer on a scale of 1 to 10 where 1 means very minor damage and 10 means extremely severe damage? Base: All whose car was damaged

|  | Total |  | Vehicle <br> written off |  | Personal injury |  | Insurance channel Insu |  | Direct |  | Insurance Company |  |  |  | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga <br> (i) | Hastings (j) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  | Insu rance |  |  |  |  |  |  |  |  |  |  |
|  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker (b) | Admiral <br> (a) | Line (b) | Aviva (c) | Axa (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \end{array}$ |  |  |  |
| Unweighted row |  | 1498 | 329 | 1162 | 468 | 1029 | 856 | 319 | 121 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size |  | 1104 | 232 | 866 | 343 | 760 | 623 | 235 | 97 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
|  |  | 1497 | 309 | 1179 | 466 | 1029 | 838 | 316 | 136 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| 1 - Very minor damage | (+1) | 92 | 4 | 88A | 11 | 81A | 44 | 22 | 3 | 4 | 4 | 2 | 5 | 3 | 5 | 2 | 6 |
|  |  | 6\% | 1\% | 7\% | 2\% | 8\% | 5\% | 7\% | 2\% | 3\% | 3\% | 5\% | 6\% | 6\% | 14\% | 5\% | 15\% |
| 2 | (+2) | 206 | 6 | 200A | 20 | 186A | 109 | 55 | 15 | 13 | 21 | 5 | 14 | 7 | 5 | 11 | 5 |
|  |  | 14\% | 2\% | 17\% | 4\% | 18\% | 13\% | 18\% | 11\% | 10\% | 18\% | 12\% | 17\% | 13\% | 12\% | 32\% | 14\% |
| 3 | (+3) | 251 | 13 | 233A | 45 | 205A | 140 | 43 | 24 | 13 | 13 | 3 | 18bd | 13bd | 3 | 2 | 5 |
|  |  | 17\% | 4\% | 20\% | 10\% | 20\% | 17\% | 14\% | 18\% | 10\% | 11\% | 7\% | 23\% | 24\% | 9\% | 6\% | 12\% |
| 4 | (+4) | 212 | 20 | 192A | 65 | 145 | 125 | 39 | 17 | 27 | 17 | 7 | 12 | 8 | 3 | 5 | 5 |
|  |  | 14\% | 6\% | 16\% | 14\% | 14\% | 15\% | 12\% | 13\% | 20\% | 15\% | 19\% | 14\% | 14\% | 9\% | 16\% | 13\% |
| 5 | (+5) | 251 | 50 | 199 | 92 | 158 | 144 | 47 | 22 | 28 | 17 | 7 | 8 | 6 | 6 | 3 | 5 |
|  |  | 17\% | 16\% | 17\% | 20\% | 15\% | 17\% | 15\% | 16\% | 22\% | 15\% | 17\% | 10\% | 10\% | 16\% | 10\% | 14\% |
| 6 | (+6) | 145 | 40 | 106 | 66B | 79 | 87 | 31 | 17 | 14 | 12 | 5 | 8 | 6 | 7 | 3 | 6 |
|  |  | 10\% | 13\% | 9\% | 14\% | 8\% | 10\% | 10\% | 12\% | 11\% | 10\% | 12\% | 10\% | 12\% | 19\% | 10\% | 15\% |
| 7 | (+7) | 112 | 40B | 71 | 51B | 61 | 61 | 25 | 14 | 9 | 6 | 2 | 5 | 3 | 3 | 4 | 5 |
|  |  | 7\% | 13\% | 6\% | 11\% | 6\% | 7\% | 8\% | 10\% | 7\% | 5\% | 6\% | 6\% | 6\% | 9\% | 11\% | 12\% |
| 8 | (+8) | 94 | 43B | 51 | 42b | 52 | 59 | 17 | 16 f | 12 | 6 | 3 | 7 | 0 | 3 | 0 | 0 |
|  |  | 6\% | 14\% | 4\% | 9\% | 5\% | 7\% | 5\% | 12\% | 9\% | 5\% | 7\% | 9\% | -\% | 8\% | -\% | -\% |
| 9 | (+9) | 26 | 19B | 7 | 13 | 13 | 17 | 5 | 2 | 3 | 3 | 0 | 2 | 5a | 0 | * | 0 |
|  |  | 2\% | 6\% | 1\% | 3\% | 1\% | 2\% | 2\% | 1\% | 2\% | 3\% | -\% | 2\% | 8\% | -\% | 1\% | -\% |
| 10 - Extremely severe damage | (+10) | 94 | 71B | 24 | 52B | 42 | 44 | 26 | 6 | 4 | 11 | 5 be | 2 | 4 | 1 | 3 | 2 |
|  |  | 6\% | 23\% | 2\% | 11\% | 4\% | 5\% | 8\% | 5\% | 3\% | 10\% | 13\% | 2\% | 7\% | 2\% | 8\% | 5\% |
| High |  | 326 | 172B | 152 | 158B | 169 | 180 | 73 | 38 | 28 | 27 | 10 | 16 | 12 | 7 | 6 | 6 |
|  |  | 22\% | 56\% | 13\% | 34\% | 16\% | 22\% | 23\% | 28\% | 22\% | 24\% | 27\% | 19\% | 21\% | 20\% | 20\% | 17\% |
| Medium |  | 608 | 110 | 496 | 224B | 382 | 356 | 117 | 56 | 70e | 45 | 18 | 28 | 20 | 16 | 12 | 16 |
|  |  | 41\% | 35\% | 42\% | 48\% | 37\% | 42\% | 37\% | 41\% | 53\% | 40\% | 48\% | 34\% | 36\% | 44\% | 37\% | 42\% |
| Low |  | 549 | 24 | 521A | 77 | 472A | 294 | 120 | 42 | 30 | 37 | 9 | 37Bd | 23b | 13 | 14 | 15 |
|  |  | 37\% | 8\% | 44\% | 17\% | 46\% | 35\% | 38\% | 31\% | 23\% | 33\% | 25\% | 46\% | 43\% | 35\% | 43\% | 41\% |
| Don't know |  | 14 | 4 | 10 | 8 | 6 | 8 | 5 | 0 | 3 | 4 | 0 | * | 0 | * | 0 | 0 |
|  |  | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 2\% | -\% | 3\% | 3\% | -\% | 1\% | -\% | 1\% | -\% | -\% |
| Median |  | 4.0 | 7.0 | 4.0 | 5.0 | 4.0 | 4.0 | 4.0 | 5.0 | 5.0 | 5.0 | 5.0 | 4.0 | 4.0 | 5.0 | 4.0 | 4.0 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 54 (continuation)

C3. How severe would you say the damage to your vehicle was - please answer on a scale of 1 to 10 where 1 means very minor damage and 10 means extremely severe damage? Base: All whose car was damaged
Insurance Company

Table 54 (continuation)
C3. How severe would you say the damage to your vehicle was - please answer on a scale of 1 to 10 where 1 means very minor damage and 10 means extremely severe damage? Base: All whose car was damaged

|  | Total |  | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | Self <br> (a) | NAF in surer <br> (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ \text { (e) } \end{gathered}$ | NAF in surer (a) | AF in surer (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row |  | 1498 | 835 | 549 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 292 |
| Effective sample size |  | 1104 | 636 | 391 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 216 |
| Total |  | 1497 | 873 | 520 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 296 |
| 1 - Very minor damage | (+1) | 92 | 50 | 41 | 2 | 38BC | 14 | 25B | 10b | 5 | 17 | 32a | 28A | 3 | 58 | 34A |
|  |  | 6\% | 6\% | 8\% | 2\% | 12\% | 2\% | 7\% | 7\% | 7\% | 3\% | 7\% | 9\% | 7\% | 5\% | 11\% |
| 2 | (+2) | 206 | 110 | 91ac | 5 | 64Be | 62 | 56e | 20 | 4 | 62 | 70 | 53 | 5 | 168 | 38 |
|  |  | 14\% | 13\% | 17\% | 7\% | 20\% | 11\% | 15\% | 14\% | 5\% | 12\% | 15\% | 17\% | 11\% | 14\% | 13\% |
| 3 | (+3) | 251 | 132 | 99 | 10 | 59 | 85 | 74 | 22 | 11 | 77 | 84 | 50 | 13a | 194 | 57 |
|  |  | 17\% | 15\% | 19\% | 13\% | 18\% | 15\% | 20\% | 15\% | 15\% | 14\% | 18\% | 16\% | 29\% | 16\% | 19\% |
| 4 | (+4) | 212 | 128 | 76 | 8 | 41 | 82 | 68e | 17 | 4 | 75 | 64 | 47 | 5 | 181b | 26 |
|  |  | 14\% | 15\% | 15\% | 10\% | 13\% | 14\% | 18\% | 11\% | 6\% | 14\% | 14\% | 15\% | 12\% | 15\% | 9\% |
| 5 | (+5) | 251 | 154 | 71 | 22 aB | 53 | 108 | 49 | 25 | 16 | 86 | 72 | 61 | 5 | 203 | 45 |
|  |  | 17\% | 18\% | 14\% | 28\% | 16\% | 19\% | 13\% | 16\% | 21\% | 16\% | 16\% | 20\% | 11\% | 17\% | 15\% |
| 6 | (+6) | 145 | 94 c | 44 | 2 | 22 | 75ac | 30 | 13 | 6 | 68c | 40 | 20 | 7 | 121 | 24 |
|  |  | 10\% | 11\% | 9\% | 2\% | 7\% | 13\% | 8\% | 9\% | 8\% | 13\% | 9\% | 6\% | 16\% | 10\% | 8\% |
| 7 | (+7) | 112 | 68 | 31 | 10b | 19 | 50 | 19 | 17c | 6 | 50 | 26 | 21 | 2 | 89 | 23 |
|  |  | 7\% | 8\% | 6\% | 13\% | 6\% | 9\% | 5\% | 12\% | 9\% | 9\% | 6\% | 7\% | 4\% | 7\% | 8\% |
| 8 | (+8) | 94 | 57 | 29 | 4 | 10 | 45a | 22 | 9 | 8 a | 45 c | 25 | 12 | 1 | 70 | 23 |
|  |  | 6\% | 7\% | 6\% | 5\% | 3\% | 8\% | 6\% | 6\% | 11\% | 8\% | 5\% | 4\% | 2\% | 6\% | 8\% |
| 9 | (+9) | 26 | 17 | 5 | 3b | 1 | 13a | 7 | 3 a | 2 | 12 | 5 | 5 | 2 | 24 | 2 |
|  |  | 2\% | 2\% | 1\% | 4\% | *\% | 2\% | 2\% | 2\% | 3\% | 2\% | 1\% | 2\% | 4\% | 2\% | 1\% |
| 10 - Extremely severe damage | (+10) | 94 | 58 | 29 | 7 | 13 | 40 | 19 | 12 | 11AbC | 38 | 36 c | 11 | 0 | 74 | 20 |
|  |  | 6\% | 7\% | 6\% | 10\% | 4\% | 7\% | 5\% | 8\% | 15\% | 7\% | 8\% | 4\% | -\% | 6\% | 7\% |
| High |  | 326 | 200 | 94 | 25B | 43 | 148Ac | 67 | 41 Ac | 27AC | 146 bCd | d 92 | 49 | 4 | 257 | 69 |
|  |  | 22\% | 23\% | 18\% | 33\% | 13\% | 26\% | 18\% | 28\% | 37\% | 27\% | 20\% | 16\% | 9\% | 22\% | 23\% |
| Medium |  | 608 | 375b | 191 | 31 | 116 | 265a | 147 | 54 | 26 | 230 | 177 | 128 | 17 | 505B | 95 |
|  |  | 41\% | 43\% | 37\% | 41\% | 36\% | 46\% | 39\% | 36\% | 35\% | 43\% | 39\% | 41\% | 39\% | 42\% | 32\% |
| Low |  | 549 | 291 | 231AC | 17 | 161BdE | 161 | 156Be | 52 | 20 | 156 | 185A | 132A | 21a | 420 | 129a |
|  |  | 37\% | 33\% | 44\% | 23\% | 50\% | 28\% | 42\% | 35\% | 27\% | 29\% | 41\% | 42\% | 48\% | 35\% | 44\% |
| Don't know |  | 14 | 6 | 4 | 3 ab | 3 | 6 | 2 | 2 | 1 | 4 | 4 | 2 | 2 ac | 9 | 3 |
|  |  | 1\% | 1\% | 1\% | 4\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 5\% | 1\% | 1\% |
| Median |  | 4.0 | 5.0 | 4.0 | 5.0 | 3.0 | 5.0 | 4.0 | 5.0 | 5.0 | 5.0 | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 54 (continuation)
C3. How severe would you say the damage to your vehicle was - please answer on a scale of 1 to 10 where 1 means very minor damage and 10 means extremely severe damage? Base: All whose car was damaged

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |
|  | Total | surer <br> (a) | surer <br> (b) | Other (c) | Self <br> (a) | surer <br> (b) | surer (c) | Other (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | Yes <br> (a) | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ |
| Unweighted row | 1498 | 835 | 549 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 292 |
| Effective sample size | 1104 | 636 | 391 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 216 |
| Total | 1497 | 873 | 520 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 296 |
| Mean score | 4.7 | 4.8B | 4.3 | 5.4B | 3.9 | 5.1AC | 4.4 a | 4.9A | 5.7AC | 5.1 BCd | 4.6 | 4.2 | 4.1 | 4.7 | 4.5 |
| Standard deviation | 2.4 | 2.4 | 2.4 | 2.4 | 2.2 | 2.3 | 2.3 | 2.6 | 2.8 | 2.4 | 2.5 | 2.2 | 2.0 | 2.4 | 2.6 |
| Standard error | . 07 | . 10 | . 12 | . 32 | . 15 | . 11 | . 14 | . 24 | . 38 | . 12 | . 14 | . 15 | . 37 | . 08 | . 18 |
| Error variance | . 01 | . 01 | . 01 | . 10 | . 02 | . 01 | . 02 | . 06 | . 15 | . 01 | . 02 | . 02 | . 13 | . 01 | . 03 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 54 (continuation)

C3. How severe would you say the damage to your vehicle was - please answer on a scale of 1 to 10 where 1 means very minor damage and 10 means extremely severe damage? Base: All whose car was damaged

|  | Total |  | Condition <br> Better <br> (a) | post repair |  | Worth post repair |  | Replacement met needs |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Same (b) | Worse <br> (c) | Same <br> (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row Effective sample size Total |  | 1498 |  | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1217 |
|  |  | 1104 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 901 |
|  |  | 1497 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1224 |
| 1 - Very minor damage | (+1) | 92 | 14 | 65 | 5 | 72 | 10 | 19B | 33 | 6 | 26b | 66 |
|  |  | 6\% | 9\% | 7\% | 4\% | 8\% | 6\% | 9\% | 4\% | 4\% | 9\% | 5\% |
| 2 | (+2) | 206 | 25 | 150 | 22 | 180C | 11 | 19 | 123 | 25 | 66B | 141 |
|  |  | 14\% | 16\% | 17\% | 17\% | 19\% | 7\% | 9\% | 15\% | 15\% | 24\% | 11\% |
| 3 | (+3) | 251 | 31 | 174 | 20 | 186 | 31 | 29 | 121 | 42 aB | 64B | 187 |
|  |  | 17\% | 20\% | 20\% | 16\% | 20\% | 19\% | 14\% | 15\% | 24\% | 23\% | 15\% |
| 4 | (+4) | 212 | 16 | 147 | 24 | 148 | 25 | 31 | 117 | 33 | 39 | 173 |
|  |  | 14\% | 10\% | 17\% | 19\% | 16\% | 15\% | 15\% | 14\% | 19\% | 14\% | 14\% |
| 5 | (+5) | 251 | 37b | 142 | 18 | 154 | 29 | 35 | 145 | 23 | 35 | 216 |
|  |  | 17\% | 24\% | 16\% | 14\% | 17\% | 18\% | 17\% | 18\% | 13\% | 13\% | 18\% |
| 6 | (+6) | 145 | 11 | 78 | 17 | 71 | 28B | 24 | 80 | 17 | 14 | 131a |
|  |  | 10\% | 7\% | 9\% | 13\% | 8\% | 17\% | 12\% | 10\% | 10\% | 5\% | 11\% |
| 7 | (+7) | 112 | 10 | 47 | 12 | 55 | 12 | 17 | 61 | 9 | 14 | 98 |
|  |  | 7\% | 6\% | 5\% | 9\% | 6\% | 7\% | 8\% | 8\% | 5\% | 5\% | 8\% |
| 8 | (+8) | 94 | 5 | 38 | 8 | 38 | 12 | 12 | 52 | 7 | 9 | 84 |
|  |  | 6\% | 3\% | 4\% | 6\% | 4\% | 7\% | 6\% | 6\% | 4\% | 3\% | 7\% |
| 9 | (+9) | 26 | 0 | 5 | 2 | 7 | 0 | 5 | 14 | 5 | 0 | 26a |
|  |  | 2\% | -\% | 1\% | 1\% | 1\% | -\% | 3\% | 2\% | 3\% | -\% | 2\% |
| 10 - Extremely severe damage | (+10) | 94 | 6 | 16 | 2 | 19 | 2 | 12 | 56 | 5 | 5 | 89A |
|  |  | 6\% | 4\% | 2\% | 1\% | 2\% | 1\% | 6\% | 7\% | 3\% | 2\% | 7\% |
| High |  | 326 | 21 | 107 | 23 | 118 | 26 | 46 | 183c | 25 | 28 | 298A |
|  |  | 22\% | 14\% | 12\% | 18\% | 13\% | 16\% | 23\% | 23\% | 15\% | 10\% | 24\% |
| Medium |  | 608 | 64 | 367 | 58 | 373 | 81b | 89 | 343 | 73 | 88 | 520A |
|  |  | 41\% | 41\% | 42\% | 45\% | 40\% | 51\% | 44\% | 42\% | 43\% | 32\% | 42\% |
| Low |  | 549 | 69 | 389 | 47 | 438 C | 52 | 67 | 277 | 73 | 156B | 394 |
|  |  | 37\% | 45\% | 45\% | 37\% | 47\% | 32\% | 33\% | 34\% | 43\% | 57\% | 32\% |
| Don't know |  | 14 | 0 | 10 | 0 | 3 | 2 | 2 | 6 | * | 2 | 12 |
|  |  | 1\% | -\% | 1\% | -\% | *\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% |
| Median |  | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 5.0 | 5.0 | 5.0 | 4.0 | 3.0 | 5.0 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 54 (continuation)
C3. How severe would you say the damage to your vehicle was - please answer on a scale of 1 to 10 where 1 means very minor damage and 10 means extremely severe damage? Base: All whose car was damaged

AF insurer handled claim \& willing to take part in repair inspection

Unweighted row
Effective sample size
Total
Mean score
Standard deviation
Standard error
Error variance

Worth post repair

| Same <br> (b) | Less <br> (c) | Exc <br> eeded <br> (a) | Met <br> (b) | Below <br> (c) |
| ---: | :---: | ---: | :---: | ---: |
| 897 | 187 | 207 | 816 | 169 |
| 681 | 125 | 152 | 599 | 126 |
| 932 | 161 | 205 | 809 | 171 |
|  |  |  |  |  |
| 4.0 | $4.6 B$ | 4.8 | 4.8 c | 4.3 |
| 2.1 | 2.0 | 2.4 | 2.4 | 2.1 |
| .08 | .18 | .20 | .10 | .19 |
| .01 | .03 | .04 | .01 | .04 |

$\begin{array}{lr}\text { Yes } & \text { No } \\ \text { (a) } & \text { (b) }\end{array}$
$281 \quad 1217$
$203 \quad 901$
$\begin{array}{ll}3.6 & 4.9 \mathrm{~A} \\ 2.0 & 2.4\end{array}$
$.14 \quad .08$
$\begin{array}{ll}.14 & .08 \\ .02 & .01\end{array}$

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 55

C4. What happened to your vehicle after the accident?
Base: All

|  | Gender |  |  | Age |  |  | Social Grade ABC1 C2DE |  | Country |  |  |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $35-54$ (b) | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | g/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Urban <br> (a) | Rural <br> (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Your vehicle was driven | 1236 | 740 | 496 | 292 | 527 | 417a | 753 | 444 | 1236e | 1101e | 1044E | 100e | 57 | 35 | 917 | 313 |
| away from the scene of the accident | 82\% | 83\% | 81\% | 78\% | 83\% | 85\% | 85\% | 80\% | 82\% | 82\% | 83\% | 83\% | 76\% | 78\% | 82\% | 83\% |
| Your vehicle was | 148 | 76 | 72 | 48c | 60 | 40 | 78 | 57 | 148 | 130 | 119 | 12 | 11abc | 6 | 112 | 34 |
| towed away to a garage | 10\% | 9\% | 12\% | 13\% | 10\% | 8\% | 9\% | 10\% | 10\% | 10\% | 9\% | 10\% | 14\% | 14\% | 10\% | 9\% |
| Your vehicle was | 26 | 12 | 14 | 14bC | 9 | 4 | 16 | 7 | 26 | 24 | 23 | 1 | 1 | 1 | 22 | 4 |
| towed away to your home | 2\% | 1\% | 2\% | 4\% | 1\% | 1\% | 2\% | 1\% | 2\% | 2\% | 2\% | 1\% | 1\% | 3\% | 2\% | 1\% |
| Your vehicle was towed | 24 | 16 | 8 | 5 | 9 | 10 | 14 | 10 | 24 | 21 | 19 | 2 | 3 abc | * | 19 | 5 |
| away to a compound / salvage yard | 2\% | 2\% | 1\% | 1\% | 1\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 2\% | 4\% | 1\% | 2\% | 1\% |
| Your vehicle was left | 15 | 11 | 4 | 5 | 7 | 4 | 10 | 5 | 15 | 13 | 11 | 1 | 2 ABC | 1 | 13 | 2 |
| where it was / left in driveway | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 3\% | 2\% | 1\% | 1\% |
| Your vehicle was | 10 | 8 | 3 | 2 | 6 | 3 | 4 | 6 | 10 | 9 | 8 | 1 | 1 | * | 10 | * |
| towed away (unspecified) | 1\% | 1\% | *\% | *\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% |
| Your vehicle was towed | 5 | 5 | 1 | 4 | * | 2 | 2 | 3 | 5 | 5 | 5 | 0 | 1 | * | 4 | 2 |
| away to your work/friends/ family members building | *\% | 1\% | *\% | 1\% | *\% | *\% | *\% | 1\% | *\% | *\% | *\% | -\% | 1\% | 1\% | *\% | *\% |
| Your vehicle was | 5 | 2 | 4 | 2 | 4 | * | 2 | 3 | 5 | 5 | 5 | * | 0 | * | * | 5A |
| pushed to another location | *\% | *\% | 1\% | *\% | 1\% | *\% | *\% | 1\% | *\% | *\% | *\% | *\% | -\% | 1\% | *\% | 1\% |
| Other | 18 | 15b | 3 | * | 9 | 8 | 10 | 8 | 18 | 17 | 17 | * | * | * | 10 | 8 |
|  | 1\% | 2\% | *\% | *\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | *\% | 1\% | 1\% | 2\% |
| Don't know / can't remember | 10 | 3 | 7 | 3 | 2 | 5 | 2 | 6a | 10 | 9 | 9 | * | 0 | * | 8 | 2 |
|  | 1\% | *\% | 1\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | *\% | -\% | 1\% | 1\% | 1\% |
| Refused | 2 | 2 | 0 | 2 | 0 | 0 | 0 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | -\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| VEHICLE MOVED TO A | 72 | 42 | 29 | 26 | 27 | 18 | 39 | 30 | 72 | 63 | 59 | 6 | 5 | 2 | 55 | 16 |
| LOCATION OTHER THAN A GARAGE | 5\% | 5\% | 5\% | 7\% | 4\% | 4\% | 4\% | 5\% | 5\% | 5\% | 5\% | 5\% | 6\% | 5\% | 5\% | 4\% |
| DRIVEABLE | 1236 | 740 | 496 | 292 | 527 | 417a | 753 | 444 | 1236e | 1101e | 1044E | 100e | 57 | 35 | 917 | 313 |
|  | 82\% | 83\% | 81\% | 78\% | 83\% | 85\% | 85\% | 80\% | 82\% | 82\% | 83\% | 83\% | 76\% | 78\% | 82\% | 83\% |
| NOT DRIVEABLE | 235 | 129 | 106 | 78bC | 94 | 62 | 127 | 92 | 235 | 206 | 188 | 19 | 18ABCd | 9 c | 181 | 52 |
|  | 16\% | 15\% | 17\% | 21\% | 15\% | 13\% | 14\% | 17\% | 16\% | 15\% | 15\% | 16\% | 24\% | 21\% | 16\% | 14\% |
| CAN'T TELL | 30 | 20 | 9 | 5 | 11 | 14 | 11 | 16 | 30 | 28 | 28 | 1 | * | * | 19 | 10 |
|  | 2\% | 2\% | 2\% | 1\% | 2\% | 3\% | 1\% | 3\% | 2\% | 2\% | 2\% | 1\% | *\% | 1\% | 2\% | 3\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 55 (continuation)

What happened to your vehicle after the accident?
Base: All

|  | Total | Years High (a) | MI Low (b) | Miles per High (a) | annum Low (b) | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Your vehicle was driven | 1236 | 793B | 431 | 618 | 577 | 475 | 761 | 134 | 1100 | 933 | 191 | 400 | 668 | 514BC | 526C | 181 |
| away from the scene of the accident | 82\% | 85\% | 78\% | 83\% | 82\% | 84\% | 82\% | 77\% | 83\% | 82\% | 84\% | 81\% | 82\% | 94\% | 87\% | 55\% |
| Your vehicle was | 148 | 78 | 70a | 69 | 73 | 50 | 97 | 17 | 129 | 120 | 15 | 46 | 82 | 22 | 46a | 78AB |
| towed away to a garage | 10\% | 8\% | 13\% | 9\% | 10\% | 9\% | 10\% | 10\% | 10\% | 11\% | 7\% | 9\% | 10\% | 4\% | 8\% | 24\% |
| Your vehicle was | 26 | 9 | 17A | 13 | 12 | 9 | 18 | 5 | 21 | 17 | 9 a | 8 | 14 | 2 | 9 | 16AB |
| towed away to your home | 2\% | 1\% | 3\% | 2\% | 2\% | 2\% | 2\% | 3\% | 2\% | 2\% | 4\% | 2\% | 2\% | *\% | 1\% | 5\% |
| Your vehicle was towed | 24 | 15 | 9 | 10 | 14 | 9 | 15 | 2 | 22 | 23 | 1 | 13 | 10 | 0 | 7 a | 17AB |
| away to a compound / salvage yard | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% | 1\% | 3\% | 1\% | -\% | 1\% | 5\% |
| Your vehicle was left | 15 | 10 | 5 | 7 | 7 | 6 | 10 | 3 | 12 | 11 | 2 | 4 | 11 | 6 | 7 | 2 |
| where it was / left in driveway | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| Your vehicle was | 10 | 3 | 5 | 3 | 3 | 2 | 9 | 2 | 9 | 8 | * | 2 | 6 | * | 2 | 8Ab |
| towed away (unspecified) | 1\% | *\% | 1\% | *\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% | *\% | *\% | 1\% | *\% | *\% | 2\% |
| Your vehicle was towed | 5 | 2 | 4 | 4 | 2 | 2 | 4 | 2 | 4 | 5 | * | 3 | 2 | 0 | 2 | 4 a |
| away to your work/friends/ family members building | *\% | *\% | 1\% | 1\% | *\% | *\% | *\% | 1\% | *\% | *\% | *\% | 1\% | *\% | -\% | *\% | 1\% |
| Your vehicle was | 5 | 1 | 5a | 0 | 4 | 2 | 3 | 2 | 4 | 5 | * | 3 | 2 | 0 | 0 | 5 AB |
| pushed to another location | *\% | *\% | 1\% | -\% | 1\% | *\% | *\% | 1\% | *\% | *\% | *\% | 1\% | *\% | -\% | -\% | 2\% |
| Other | 18 | 18B | * | 12 | 6 | 11 | 7 | 5 | 13 | 15 | 2 | 7 | 11 | 0 | 5 | 13 AB |
|  | 1\% | 2\% | *\% | 2\% | 1\% | 2\% | 1\% | 3\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | 4\% |
| Don't know / can't remember | 10 | 5 | 5 | 2 | 5 | 3 | 7 | 2 | 8 | 4 | 6A | 3 | 5 | 5 | 2 | 3 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 3\% | 1\% | 1\% | 1\% | *\% | 1\% |
| Refused | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 2 | 0 | 2 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% |
| VEHICLE MOVED TO A | 72 | 30 | 39A | 31 | 34 | 23 | 49 | 12 | 59 | 58 | 11 | 30 | 35 | 2 | 20A | 50 AB |
| LOCATION OTHER THAN A GARAGE | 5\% | 3\% | 7\% | 4\% | 5\% | 4\% | 5\% | 7\% | 4\% | 5\% | 5\% | 6\% | 4\% | *\% | 3\% | 15\% |
| DRIVEABLE | 1236 | 793B | 431 | 618 | 577 | 475 | 761 | 134 | 1100 | 933 | 191 | 400 | 668 | 514BC | 526C | 181 |
|  | 82\% | 85\% | 78\% | 83\% | 82\% | 84\% | 82\% | 77\% | 83\% | 82\% | 84\% | 81\% | 82\% | 94\% | 87\% | 55\% |
| NOT DRIVEABLE | 235 | 118 | 114A | 107 | 113 | 79 | 156 | 33 | 200 | 189 | 29 | 81 | 128 | 31 | 73A | 130AB |
|  | 16\% | 13\% | 21\% | 14\% | 16\% | 14\% | 17\% | 19\% | 15\% | 17\% | 13\% | 16\% | 16\% | 6\% | 12\% | 40\% |
| CAN'T TELL | 30 | 23 | 7 | 16 | 10 | 14 | 15 | 7 | 23 | 20 | 8 | 12 | 16 | 5 | 8 | 16AB |
|  | 2\% | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% | 4\% | 2\% | 2\% | 3\% | 2\% | 2\% | 1\% | 1\% | 5\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 55 (continuation)

What happened to your vehicle after the accident?
Base: All

|  | Total | Vehicle written off |  | Personal injury |  | Insurance channel Insu rance |  | Direct |  |  | Insurance Company |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | Chur |  |  | Has |
|  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  |  | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker (b) | Admiral <br> (a) | Line (b) | Aviva (c) | Axa (d) | $\begin{aligned} & \text { LV } \\ & (\mathrm{e}) \end{aligned}$ | $\begin{array}{r} \text { chill } \end{array}$ | Tesco (g) | Saga <br> (i) | tings (j) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Your vehicle was driven | 1236 | 159 | 1070A | 335 | 899A | 687 | 258 | 111 | 109 | 91 | 28 | 68 | 40 | 34 | 30 | 31 |
| away from the scene of the accident | 82\% | 51\% | 91\% | 72\% | 87\% | 82\% | 82\% | 79\% | 83\% | 80\% | 74\% | 84\% | 73\% | 93\% | 92\% | 82\% |
| Your vehicle was | 148 | 75B | 71 | 73B | 75 | 89 | 38 | 16 | 15 | 12 | 4 | 11 | 11 | 1 | 3 | 3 |
| towed away to a garage | 10\% | 24\% | 6\% | 16\% | 7\% | 11\% | 12\% | 11\% | 12\% | 11\% | 10\% | 14\% | 20\% | 2\% | 8\% | 9\% |
| Your vehicle was | 26 | 16B | 10 | 15b | 12 | 14 | 5 | 6 | * | 3 | * | 0 | 0 | * | 0 | 2 |
| towed away to your home | 2\% | 5\% | 1\% | 3\% | 1\% | 2\% | 2\% | 4\% | *\% | 3\% | 1\% | -\% | -\% | 1\% | -\% | 4\% |
| Your vehicle was towed away to a compound / salvage yard | 24 | 22B | 2 | 18B | 7 | 17 | 2 | 1 | 2 | * | 2 | * | 3 a | 0 | 0 | 0 |
|  | 2\% | 7\% | *\% | 4\% | 1\% | 2\% | *\% | *\% | 2\% | *\% | 4\% | *\% | 6\% | -\% | -\% | -\% |
| Your vehicle was left <br> where it was / left in driveway | 15 | 2 | 12 | 2 | 14 | 11 | 3 | 2 | 2 | * | 2ce | 0 | * | 0 | 0 | * |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 2\% | 1\% | *\% | 5\% | -\% | 1\% | -\% | -\% | 1\% |
| Your vehicle wastowed away (unspecified) | 10 | 7B | 2 | 4 | 6 | 5 | 5 | 0 | * | 2 | 2 ab | 0 | 0 | 2 | 0 | 0 |
|  | 1\% | 2\% | *\% | 1\% | 1\% | 1\% | 1\% | -\% | *\% | 1\% | 4\% | -\% | -\% | 4\% | -\% | -\% |
| Your vehicle was towed | 5 | 4b | 2 | 4 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| away to your work/friends/ family members building | *\% | 1\% | *\% | 1\% | *\% | *\% | *\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Your vehicle was pushed to another location | 5 | 5B | 0 | 5b | * | 5 | 0 | * | 3 | 0 | * | 0 | 0 | 0 | 0 | 0 |
|  | *\% | 2\% | -\% | 1\% | *\% | 1\% | -\% | *\% | 2\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% |
| Other | 18 | 11B | 7 | 5 | 13 | 7 | 2 | 0 | 0 | 3 | * | 2 | 0 | 0 | 0 | 0 |
|  | 1\% | 4\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | -\% | 3\% | 1\% | 2\% | -\% | -\% | -\% | -\% |
| Don't know / can't remember | 10 | 8B | 2 | 7 b | 3 | 3 | 2 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 2 |
|  | 1\% | 3\% | *\% | 1\% | *\% | *\% | 1\% | 1\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | 4\% |
| Refused | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| VEHICLE MOVED TO ALOCATION OTHER THAN A garage | 72 | 54B | 16 | 44B | 27 | 44 | 13 | 9 | 6 | 5 | 4 e | * | 3 | 2 | 0 | 2 |
|  | 5\% | 17\% | 1\% | 10\% | 3\% | 5\% | 4\% | 7\% | 4\% | 5\% | 9\% | *\% | 6\% | 5\% | -\% | 4\% |
| DRIVEABLE | 1236 | 159 | 1070A | 335 | 899A | 687 | 258 | 111 | 109 | 91 | 28 | 68 | 40 | 34 | 30 | 31 |
|  | 82\% | 51\% | 91\% | 72\% | 87\% | 82\% | 82\% | 79\% | 83\% | 80\% | 74\% | 84\% | 73\% | 93\% | 92\% | 82\% |
| NOT DRIVEABLE | 235 | 131B | 99 | 119B | 115 | 144 | 53 | 27 | 23 | 18 | 9 | 11 | 14 | 3 | 3 | 5 |
|  | 16\% | 42\% | 8\% | 26\% | 11\% | 17\% | 17\% | 20\% | 17\% | 16\% | 25\% | 14\% | 27\% | 7\% | 8\% | 14\% |
| CAN'T TELL | 30 | 19B | 11 | 13 | 16 | 10 | 4 | 2 | 0 | 5b | * | 2 | 0 | 0 | 0 | 2 |
|  | 2\% | 6\% | 1\% | 3\% | 2\% | 1\% | 1\% | 1\% | -\% | 4\% | 1\% | 2\% | -\% | -\% | -\% | 4\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 55 (continuation)
C4. What happened to your vehicle after the accident?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other (c) | Self <br> (a) | surer (b) | surer <br> (c) | Other <br> (d) | $\begin{aligned} & \text { DK } \\ & (\mathrm{e}) \end{aligned}$ | surer <br> (a) | surer <br> (b) | Other (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Your vehicle was driven | 1236 | 713 | 443c | 55 | 288BdE | 466E | 314 E | 120E | 44 | 425 | 376 | 273A | 37 | 976 | 248 |
| away from the scene of the accident | 82\% | 82\% | 85\% | 73\% | 89\% | 80\% | 85\% | 81\% | 60\% | 79\% | 82\% | 88\% | 85\% | 82\% | 83\% |
| Your vehicle was towed away to a garage | 148 | 96 | 41 | 9 | 15 | 71A | 31 | 19A | 13Ac | 66 | 45 | 25 | 3 | 124 | 24 |
|  | 10\% | 11\% | 8\% | 12\% | 5\% | 12\% | 8\% | 13\% | 17\% | 12\% | 10\% | 8\% | 8\% | 10\% | 8\% |
| Your vehicle was | 26 | 14 | 12 | * | 6 | 8 | 8 | * | 4d | 6 | 10c | * | 0 | 17 | 9 |
| towed away to your home | 2\% | 2\% | 2\% | *\% | 2\% | 1\% | 2\% | *\% | 5\% | 1\% | 2\% | *\% | -\% | 1\% | 3\% |
| Your vehicle was towed away to a compound / salvage yard | 24 | 12 | 5 | 7 AB | 4 | 13 | 4 | 1 | 3 | 12 | 6 | 6 | * | 21 | 3 |
|  | 2\% | 1\% | 1\% | 9\% | 1\% | 2\% | 1\% | *\% | 4\% | 2\% | 1\% | 2\% | 1\% | 2\% | 1\% |
| Your vehicle was left where it was / left in driveway | 15 | 6 | 7 | 1 | 5 | 3 | 4 | 1 | 3 B | 4 | 5 | 2 | 2 | 11 | 4 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 4\% | 1\% | 1\% | 1\% | 4\% | 1\% | 1\% |
| Your vehicle was towed away (unspecified) | 10 | 6 | 3 | 2 | 0 | 5 | 1 | 2 | 3AC | 0 | 7 a | 2 | 0 | 7 | 3 |
|  | 1\% | 1\% | 1\% | 3\% | -\% | 1\% | *\% | 1\% | 4\% | -\% | 2\% | 1\% | -\% | 1\% | 1\% |
| Your vehicle was towed away to your work/friends/ family members building | 5 | 4 | 2 | 0 | 0 | 2 | 2 | * | 2a | 5 | * | 0 | 0 | 4 | 2 |
|  | *\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | 2\% | 1\% | *\% | -\% | -\% | *\% | 1\% |
| Your vehicle was pushed to another location | 5 | 3 | 2 | 0 | 2 | 0 | * | 3BC | * | 2 | 2 | 0 | 2 abC | 3 | 2 |
|  | *\% | *\% | *\% | -\% | *\% | -\% | *\% | 2\% | *\% | *\% | *\% | -\% | 4\% | *\% | 1\% |
| Other | 18 | 12 | 5 | 2 | 2 | 8 | 6 | 2 | 0 | 8 | 6 | 2 | 0 | 16 | 2 |
|  | 1\% | 1\% | 1\% | 2\% | *\% | 1\% | 2\% | 1\% | -\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% |
| Don't know / can't remember | 10 | 8 | 2 | 0 | 2 | 5 | 0 | * | 3 abCd | 7 | * | 2 | 0 | 8 | 2 |
|  | 1\% | 1\% | *\% | -\% | 1\% | 1\% | -\% | *\% | 4\% | 1\% | *\% | *\% | -\% | 1\% | 1\% |
| Refused | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% |
| VEHICLE MOVED TO A LOCATION OTHER THAN A GARAGE | 72 | 38 | 24 | 9Ab | 12 | 28 | 15 | 6 | 11 ABCd | 24 | 25 | 8 | 2 | 53 | 19 |
|  | 5\% | 4\% | 5\% | 12\% | 4\% | 5\% | 4\% | 4\% | 15\% | 5\% | 5\% | 3\% | 4\% | 4\% | 6\% |
| DRIVEABLE | 1236 | 713 | 443c | 55 | 288BdE | 466E | 314E | 120E | 44 | 425 | 376 | 273A | 37 | 976 | 248 |
|  | 82\% | 82\% | 85\% | 73\% | 89\% | 80\% | 85\% | 81\% | 60\% | 79\% | 82\% | 88\% | 85\% | 82\% | 83\% |
| NOT DRIVEABLE | 235 | 140 | 72 | 19b | 31 | 101A | 50 | 26a | 27 ABCD | 94 c | 74 | 35 | 7 | 188 | 46 |
|  | 16\% | 16\% | 14\% | 25\% | 10\% | 17\% | 14\% | 17\% | 36\% | 18\% | 16\% | 11\% | 15\% | 16\% | 16\% |
| CAN'T TELL | 30 | 21 | 7 | 2 | 5 | 13 | 6 | 2 | 3 | 16 | 7 | 4 | 0 | 26 | 3 |
|  | 2\% | 2\% | 1\% | 2\% | 2\% | 2\% | 2\% | 2\% | 4\% | 3\% | 1\% | 1\% | -\% | 2\% | 1\% |

[^17]
## Table 55 (continuation)

What happened to your vehicle after the accident?
Base: All
AF insurer handled claim \& willing to take part in repair inspection

## Unweighted row <br> Effective sample size

 TotalYour vehicle was driven away from the scene of the accident

Your vehicle was
towed away to a garage
Your vehicle was
towed away to your home
Your vehicle was towed away to a compound / salvage yard

Your vehicle was left where it was / left in driveway

Your vehicle was towed away (unspecified)
Your vehicle was towed away to your work/friends/ family members building

Your vehicle was other

|  | Condition | post r | epair | Worth post repair |  | Replacement met needs Exc |  |  | part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total | Better <br> (a) | Same (b) | Worse (c) | Same <br> (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| 1236 | 138 | 798 | 113 | 852 | 144 | 166 | 662 | 145 | 254B | 981 |
| 82\% | 90\% | 92\% | 88\% | 91\% | 89\% | 81\% | 82\% | 85\% | 93\% | 80\% |
| 148 | 9 | 51 | 9 | 51 | 12 | 23 | 84 | 16 | 10 | 138A |
| 10\% | 6\% | 6\% | 7\% | 5\% | 7\% | 11\% | 10\% | 9\% | 4\% | 11\% |
| 26 | 2 | 6 | 2 | 7 | 2 | 4 | 8 | 5 | 5 | 22 |
| 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 3\% | 2\% | 2\% |
| 24 | * | 0 | 2B | 2 | * | 4 | 17 | * | 0 | 24a |
| 2\% | *\% | -\% | 1\% | *\% | *\% | 2\% | 2\% | *\% | -\% | 2\% |
| 15 | 2 | 8 | 1 | 10 | 0 | 2 | 9 | * | 3 | 12 |
| 1\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | *\% | 1\% | 1\% |
| 10 | * | 2 | 0 | 2 | 0 | 2 | 4 | 2 | 0 | 10 |
| 1\% | *\% | *\% | -\% | *\% | -\% | 1\% | 1\% | 1\% | -\% | 1\% |
| 5 | 0 | 2 | 0 | 2 | 0 | * | 4 | 0 | 0 | 5 |
| *\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% |

Don't know / can't remember

VEHICLE MOVED TO A LOCATION OTHER THAN A GARAGE DRIVEABLE

NOT DRIVEABLE

| 5 | 0 | 0 | 0 |
| :---: | :---: | :---: | :---: |
| $* \%$ | $-\%$ | $-\%$ | $-\%$ |
|  |  |  |  |
| 18 | 2 | 5 | 0 |
| $1 \%$ | $1 \%$ | $1 \%$ | $-\%$ |
|  |  |  |  |
| 10 | 0 | 2 | 0 |
| $1 \%$ | $-\%$ | $* \%$ | $-\%$ |
| 2 | 0 | 0 | $2 B$ |
| ${ }^{2} \%$ | $-\%$ | $-\%$ | $1 \%$ |
| 72 | 3 | 9 | 3 |
| $5 \%$ | $2 \%$ | $1 \%$ | $3 \%$ |
|  |  |  |  |
| 1236 | 138 | 798 | 113 |
| $82 \%$ | $90 \%$ | $92 \%$ | $88 \%$ |
|  |  |  |  |
| 235 | 14 | 67 | 14 |
| $16 \%$ | $9 \%$ | $8 \%$ | $11 \%$ |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 55 (continuation)

What happened to your vehicle after the accident?
Base: All

|  | Condition post repair |  |  |  | Worth post repair |  | Replacement met needs |  |  | handled claim \& willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Better <br> (a) | Same <br> (b) | Worse <br> (c) | Same <br> (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below (c) | Yes <br> (a) | No <br> (b) |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| CAN'T TELL | 30 | 2 | 7 | 2 | 7 | 3 | 4 | 20 | 3 | 2 | 28 |
|  | 2\% | 1\% | 1\% | 1\% | 1\% | 2\% | 2\% | 2\% | 2\% | 1\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 56

C5. Could you use your vehicle before any repairs took place?
Base: All

|  | Gender |  |  |  | Age |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male | Female | 17-34 | 35-54 | 55+ | ABC1 | C2DE | UK E | Eng/Wal | Eng <br> (c) | Sco | Wal | NI | Urban Rural |  |
|  | Total | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) |  | (d) | (e) | (f) | (a) | (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Yes | 1007 | 587 | 420 | 224 | 428a | 355A | 640B | 332 | 1007 | 894 | 848 | 85 e | 46 | 28 | 750 | 253 |
|  | 67\% | 66\% | 69\% | 60\% | 68\% | 72\% | 72\% | 60\% | 67\% | 67\% | 67\% | 71\% | 61\% | 62\% | 67\% | 67\% |
| Yes, but was instructed | 43 | 21 | 22 | 15 | 16 | 12 | 26 | 15 | 43 | 40 | 37 | 2 | 3 | 1 | 30 | 13 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No | 374 | 240 | 134 | 103 | 161 | 110 | 189 | 166A | 374 | 331 | 310 | 30 | 21 | 14 | 279 | 92 |
|  | 25\% | 27\% | 22\% | 27\% | 25\% | 22\% | 21\% | 30\% | 25\% | 25\% | 25\% | 25\% | 28\% | 31\% | 25\% | 25\% |
| NA - No repairs took place | 71 | 37 | 35 | 31 bc | 26 | 14 | 33 | 38a | 71 | 67d | 62 | 2 | 5D | 2 | 54 | 17 |
|  | 5\% | 4\% | 6\% | 8\% | 4\% | 3\% | 4\% | 7\% | 5\% | 5\% | 5\% | 2\% | 7\% | 5\% | 5\% | 5\% |
| Don't know | 4 | 4 | 0 | 2 | 2 | 1 | 4 | * | 4 | 3 | 3 | 1 | 0 | 0 | 4 | * |
|  | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | 1\% | -\% | -\% | *\% | * |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 56 (continuation)
C5. Could you use your vehicle before any repairs took place?
Base: All

|  |  | Years High (a) | MI <br> Low <br> (b) | Miles per annum High Low <br> (a) (b) |  | $\begin{array}{cc} \text { Past } \\ \text { experience } & \text { MI } \\ \text { Yes } & \text { NO } \\ \text { (a) } & \text { (b) } \end{array}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 1007 | 667B | 330 | 505 | 471 | 382 | 625 | 108 | 899 | 739 | 172A | 319 | 550 | 495BC | 410 C | 93 |
|  | 67\% | 71\% | 60\% | 68\% | 67\% | 67\% | 67\% | 62\% | 68\% | 65\% | 76\% | 65\% | 68\% | 90\% | 67\% | 28\% |
| Yes, but was instructed | 43 | 23 | 20 | 19 | 23 | 19 | 24 | 2 | 41 | 38 | 2 | 15 | 20 | 13 | 16 | 15 |
| by the insurer/claims <br> management company not to | 3\% | 2\% | 4\% | 3\% | 3\% | 3\% | 3\% | 1\% | 3\% | 3\% | 1\% | 3\% | 2\% | 2\% | 3\% | 5\% |
| No | 374 | 212 | 158a | 183 | 170 | 141 | 233 | 55b | 316 | 302b | 43 | 137 | 197 | 33 | 159A | 177AB |
|  | 25\% | 23\% | 29\% | 25\% | 24\% | 25\% | 25\% | 32\% | 24\% | 26\% | 19\% | 28\% | 24\% | 6\% | 26\% | 54\% |
| NA - No repairs took place | 71 | 30 | 41A | 31 | 35 | 24 | 48 | 7 | 64 | 60 | 10 | 21 | 45 | 5 | 23A | 42AB |
|  | 5\% | 3\% | 7\% | 4\% | 5\% | 4\% | 5\% | 4\% | 5\% | 5\% | 5\% | 4\% | 6\% | 1\% | 4\% | 13\% |
| Don't know | 4 | 2 | 2 | 2 | * | 2 | 2 | 0 | 4 | 4 | 0 | 2 | * | 4 | 0 | * |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | 1\% | -\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 56 (continuation)
C5. Could you use your vehicle before any repairs took place?
Base: All

|  |  | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  | Admiral <br> (a) | Direct <br> Line <br> (b) |  |  | Aviva <br> (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { Chur } \\ \text { chill } \\ (\mathrm{f}) \end{array}$ | Tesco (g) |  | Hastings (j) |
|  |  | Yes No <br> (a) (b) |  |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  |  |  |  | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ |  | Broker <br> (b) | Saga (i) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Yes | 1007 | 70 | 931A | 215 | 790A | 569 | 210 | 81 | 92 | 78 | 23 | 57 | 32 | 25 | 25 | 26 |
|  | 67\% | 23\% | 79\% | 46\% | 77\% | 68\% | 67\% | 58\% | 70\% | 69\% | 60\% | 71\% | 58\% | 68\% | 78\% | 69\% |
| Yes, but was instructed | 43 | 11 | 32 | 24B | 19 | 28 | 7 | 6 | 3 | 4 | 1 | * | 4 | 2 | 0 | 2 |
| by the insurer/claims management company not to | 3\% | 4\% | 3\% | 5\% | 2\% | 3\% | 2\% | 4\% | 3\% | 3\% | 1\% | *\% | 7\% | 4\% | -\% | 4\% |
| No | 374 | 161B | 210 | 186B | 188 | 189 | 91 | 36 | 30 | 25 | 11 | 21 | 15 | 10 | 7 | 10 |
|  | 25\% | 52\% | 18\% | 40\% | 18\% | 22\% | 29\% | 26\% | 22\% | 22\% | 29\% | 26\% | 28\% | 27\% | 22\% | 27\% |
| NA - No repairs took place | 71 | 67B | 3 | 42B | 29 | 52b | 7 | 16e | 6 | 5 | 4 | 2 | 4 | * | 0 | 0 |
|  | 5\% | 22\% | *\% | 9\% | 3\% | 6\% | 2\% | 12\% | 5\% | 4\% | 9\% | 3\% | 7\% | 1\% | -\% | -\% |
| Don't know | 4 | * | 4 | 0 | 4 | 3 | 0 | 0 | 0 | 2 | 0 | * | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | 2\% | -\% | 1\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 56 (continuation)
C5. Could you use your vehicle before any repairs took place?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Yes | 1007 | 555 | 389AC | 41 | 253BdE | E 349e | 276BE | 98E | 31 | 303 | 332A | 233A | 30 | 779 | 218a |
|  | 67\% | 64\% | 74\% | 55\% | 78\% | 60\% | 74\% | 66\% | 42\% | 57\% | 73\% | 75\% | 68\% | 65\% | 73\% |
| Yes, but was instructed | 43 | 30 | 10 | 3 | 7 | 20 | 13d | 0 | 3d | 26bc | 10 | 4 | 2 | 38 | 5 |
| by the insurer/claims management company not to | 3\% | 3\% | 2\% | 4\% | 2\% | 3\% | 3\% | -\% | 5\% | 5\% | 2\% | 1\% | 4\% | 3\% | 2\% |
| No | 374 | 244B | 97 | 27B | 54 | 185AC | 71 | 36 | 29ACd | 172BC | 97 | 66 | 10 | 317 b | 57 |
|  | 25\% | 28\% | 19\% | 36\% | 17\% | 32\% | 19\% | 24\% | 40\% | 32\% | 21\% | 21\% | 22\% | 27\% | 19\% |
| NA - No repairs took place | 71 | 43 | 25 | 4 | 7 | 26 | 12 | 15 AbC | 10ABC | 33c | 18 | 6 | 2 | 52 | 18 |
|  | 5\% | 5\% | 5\% | 5\% | 2\% | 4\% | 3\% | 10\% | 13\% | 6\% | 4\% | 2\% | 4\% | 4\% | 6\% |
| Don't know | 4 | 2 | 2 | * | 4 | * | 0 | 0 | 0 | * | 0 | 2 | 2 AB | 4 | 0 |
|  | *\% | *\% | *\% | 1\% | 1\% | *\% | -\% | -\% | -\% | *\% | -\% | 1\% | 4\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 56 (continuation)
C5. Could you use your vehicle before any repairs took place?
Base: All

|  | Condition post repair |  |  |  | Worth post repair |  | Replacement met needs |  |  | handled claim \& willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Better <br> (a) | Same (b) | Worse (c) | Same (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| Yes | 1007 | 129c | 692 c | 90 | 762 C | 112 | 127 | 532 | 118 | 239B | 769 |
|  | 67\% | 84\% | 79\% | 70\% | 82\% | 70\% | 62\% | 66\% | 69\% | 87\% | 63\% |
| Yes, but was instructed | 43 | 4 | 24 | 4 | 29 | 3 | 7 | 28 | 3 | 2 | 41a |
| by the insurer/claims <br> management company not to | 3\% | 3\% | 3\% | 3\% | 3\% | 2\% | 3\% | 3\% | 2\% | 1\% | 3\% |
| No | 374 | 21 | 152 | 35ab | 138 | 46B | 54 | 218 | 42 | 33 | 342A |
|  | 25\% | 14\% | 17\% | 27\% | 15\% | 29\% | 26\% | 27\% | 24\% | 12\% | 28\% |
| NA - No repairs took place | 71 | 0 | 0 | 0 | 0 | 0 | 16b | 30 | 6 | 0 | 71A |
|  | 5\% | -\% | -\% | -\% | -\% | -\% | 8\% | 4\% | 4\% | -\% | 6\% |
| Don't know | 4 | 0 | 4 | 0 | 4 | 0 | 2 | 1 | 2 | 0 | 4 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | 1\% | *\% | 1\% | -\% | * |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 57

C6. Who made the final decision as to who would carry out the repairs / that no repairs would be carried out?
Base: All whose car was damaged

|  | Gender |  |  |  |  |  | Social Grade |  | Country |  |  |  |  | Area |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $35-54$ (b) | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | (a) | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Urban <br> (a) | Rural <br> (b) |
| Unweighted row | 1498 | 881 | 617 | 371 | 639 | 488 | 888 | 558 | 1498 | 1065 | 815 | 250 | 250 | 183 | 1094 | 397 |
| Effective sample size | 1104 | 652 | 452 | 273 | 466 | 365 | 656 | 408 | 1104 | 905 | 815 | 250 | 250 | 183 | 818 | 281 |
| Total | 1497 | 886 | 611 | 374 | 630 | 493 | 890 | 550 | 1497 | 1332 | 1257 | 120 | 75 | 45 | 1116 | 374 |
| Your insurer | 580 | 344 | 236 | 120 | 233 | 227AB | 351 | 207 | 580F | 519 F | 490F | 52F | 29F | 8 | 421 | 159 |
|  | 39\% | 39\% | 39\% | 32\% | 37\% | 46\% | 39\% | 38\% | 39\% | 39\% | 39\% | 44\% | 38\% | 19\% | 38\% | 42\% |
| The other driver's insurer | 371 | 213 | 158 | 87 | 168 | 115 | 210 | 146 | 371 | 319 | 299 | 34 | 20 | 18ABCdE | 271 | 97 |
|  | 25\% | 24\% | 26\% | 23\% | 27\% | 23\% | 24\% | 27\% | 25\% | 24\% | 24\% | 28\% | 27\% | 39\% | 24\% | 26\% |
| You | 324 | 209 | 115 | 95c | 141 | 88 | 211b | 98 | 324d | 293d | 279d | 19 | 14 | 11d | 258b | 64 |
|  | 22\% | 24\% | 19\% | 25\% | 22\% | 18\% | 24\% | 18\% | 22\% | 22\% | 22\% | 16\% | 19\% | 25\% | 23\% | 17\% |
| A claims management company | 86 | 51 | 35 | 25 | 35 | 26 | 52 | 35 | 86 | 79 | 74 | 5 | 5 | 2 | 62 | 25 |
|  | 6\% | 6\% | 6\% | 7\% | 6\% | 5\% | 6\% | 6\% | 6\% | 6\% | 6\% | 4\% | 7\% | 4\% | 6\% | 7\% |
| A repairer | 30 | 12 | 19a | 12 | 10 | 9 | 11 | 19a | 30 | 26 | 25 | 2 | 2 | 1 | 22 | 8 |
|  | 2\% | 1\% | 3\% | 3\% | 2\% | 2\% | 1\% | 4\% | 2\% | 2\% | 2\% | 2\% | 2\% | 3\% | 2\% | 2\% |
| A dealership | 16 | 6 | 9 | 3 | 5 | 8 | 9 | 7 | 16 | 14 | 14 | 1 | * | * | 12 | 4 |
|  | 1\% | 1\% | 2\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% |
| Legal team / Solicitors | 5 | 3 | 2 | 0 | 3 | 2 | 2 | 3 | 5 | 5 | 5 | 0 | * | 0 | 3 | 2 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | *\% | 1\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% |
| An Assessor / | 4 | 3 | 1 | 3 | * | * | 2 | 2 | 4 | 3 | 3 | 0 | * | *acd | 2 | 2 |
| Engineer (unspecified) | *\% | *\% | *\% | 1\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | 1\% | *\% | *\% |
| Another organisation | 7 | 4 | 3 | 1 | 4 | 3 | 4 | 3 | 7 | 5 | 5 | 1 | 0 | 1ABCE | 6 | 1 |
|  | *\% | *\% | 1\% | *\% | 1\% | 1\% | *\% | 1\% | *\% | *\% | *\% | 1\% | -\% | 3\% | 1\% | *\% |
| Don't know | 69 | 36 | 32 | 26c | 27 | 15 | 37 | 28 | 69 | 63 | 59 | 4 | 4 | 2 | 54 | 13 |
|  | 5\% | 4\% | 5\% | 7\% | 4\% | 3\% | 4\% | 5\% | 5\% | 5\% | 5\% | 3\% | 5\% | 5\% | 5\% | 4\% |
| Refused | 5 | 5 | 0 | 2 | 3 | 0 | 2 | 2 | 5 | 5 | 5 | 0 | * | 0 | 5 | 0 |
|  | *\% | 1\% | -\% | *\% | 1\% | -\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% |

Table 57 (continuation)
C6. Who made the final decision as to who would carry out the repairs / that no repairs would be carried out?
Base: All whose car was damaged

|  | Total | Years High (a) | MI Low (b) | Miles per annum <br> High Low <br> (a) (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{No} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1498 | 939 | 546 | 770 | 660 |  | 544 | 954 | 173 | 1321 | 1150 | 224 | 490 | 829 | 529 | 605 | 350 |
| Effective sample size | 1104 | 692 | 402 | 552 | 506 | 413 | 691 | 128 | 973 | 845 | 165 | 363 | 601 | 400 | 448 | 246 |
| Total | 1497 | 934 | 549 | 738 | 698 | 566 | 931 | 173 | 1320 | 1142 | 226 | 493 | 809 | 549 | 608 | 326 |
| Your insurer | 580 | 388b | 190 | 281 | 277 | 236 | 344 | 57 | 520 | 452 | 87 | 196 | 294 | 161 | 265A | 148A |
|  | 39\% | 42\% | 35\% | 38\% | 40\% | 42\% | 37\% | 33\% | 39\% | 40\% | 39\% | 40\% | 36\% | 29\% | 44\% | 45\% |
| The other driver's insurer | 371 | 234 | 133 | 192 | 170 | 131 | 241 | 46 | 325 | 284 | 48 | 111 | 223 | 156c | 147 | 67 |
|  | 25\% | 25\% | 24\% | 26\% | 24\% | 23\% | 26\% | 27\% | 25\% | 25\% | 21\% | 22\% | 28\% | 28\% | 24\% | 20\% |
| You | 324 | 190 | 132 | 154 | 158 | 125 | 198 | 47 | 277 | 231 | 59 | 105 | 180 | 161BC | 116c | 43 |
|  | 22\% | 20\% | 24\% | 21\% | 23\% | 22\% | 21\% | 27\% | 21\% | 20\% | 26\% | 21\% | 22\% | 29\% | 19\% | 13\% |
| A claims management company | 86 | 52 | 34 | 49 | 37 | 36 | 51 | 10 | 76 | 72 | 7 | 35 | 38 | 41b | 26 | 20 |
|  | 6\% | 6\% | 6\% | 7\% | 5\% | 6\% | 5\% | 6\% | 6\% | 6\% | 3\% | 7\% | 5\% | 7\% | 4\% | 6\% |
| A repairer | 30 | 16 | 14 | 9 | 19 | 6 | 24 | * | 30 | 22 | 8 | 12 | 16 | 5 | 11 | 14A |
|  | 2\% | 2\% | 3\% | 1\% | 3\% | 1\% | 3\% | *\% | 2\% | 2\% | 4\% | 2\% | 2\% | 1\% | 2\% | 4\% |
| A dealership | 16 | 12 | 2 | 9 | 4 | 6 | 9 | 3 | 13 | 14 | 2 | 10 | 6 | 4 | 9 | 2 |
|  | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% |
| Legal team / Solicitors | 5 | 2 | 3 | 5 | * | 0 | 5 | 2 | 3 | 5 | * | 3 | 2 | 0 | 5 | * |
|  | *\% | *\% | 1\% | 1\% | *\% | -\% | 1\% | 1\% | *\% | *\% | *\% | 1\% | *\% | -\% | 1\% | *\% |
| An Assessor / | 4 | 1 | 3 | 2 | 2 | * | 4 | 2 | 2 | 4 | 0 | 2 | 2 | 0 | 0 | 4ab |
| Engineer (unspecified) | *\% | *\% | 1\% | *\% | *\% | *\% | *\% | 1\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | 1\% |
| Another organisation | 7 | 6 | 1 | 5 | 3 | * | 7 | 1 | 6 | 6 | 1 | 4 | 3 | 3 | 3 | 2 |
|  | *\% | 1\% | *\% | 1\% | *\% | *\% | 1\% | 1\% | *\% | 1\% | *\% | 1\% | *\% | *\% | 1\% | *\% |
| Don't know | 69 | 29 | 35a | 32 | 26 | 23 | 45 | 6 | 62 | 49 | 12 | 14 | 42 | 18 | 24 | 25ab |
|  | 5\% | 3\% | 6\% | 4\% | 4\% | 4\% | 5\% | 4\% | 5\% | 4\% | 5\% | 3\% | 5\% | 3\% | 4\% | 8\% |
| Refused | 5 | 3 | 2 | 2 | 3 | 2 | 3 | 0 | 5 | 3 | 2 | 2 | 3 | 2 | 2 | 2 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | *\% | *\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 57 (continuation)
C6. Who made the final decision as to who would carry out the repairs / that no repairs would be carried out?
Base: All whose car was damaged


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 57 (continuation)
C6. Who made the final decision as to who would carry out the repairs / that no repairs would be carried out?
Base: All whose car was damaged

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer <br> (a) | AF in surer (b) | Other <br> (c) | $\begin{array}{cc} \text { Self } & \text { NA } \\ \text { (a) } \end{array}$ | NAF in AF <br> (b) | AF in surer Ot (c) | Other (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer <br> (a) | AF in surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1498 | 835 | 549 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 292 |
| Effective sample size | 1104 | 636 | 391 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 216 |
| Total | 1497 | 873 | 520 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 296 |
| Your insurer | 580 | 536BC | 29 | 6 | 0 | 580ACDE | E 0 | 0 | 0 | 382BCD | 55 | 87B | 21BC | 504B | 71 |
|  | 39\% | 61\% | 5\% | 8\% | -\% | 100\% | -\% | -\% | -\% | 71\% | 12\% | 28\% | 49\% | 42\% | 24\% |
| The other driver's insurer | 371 | 57 | 306AC | 6 | 0 | 0 | 371ABDE | E | 0 | 33 | 268ACD | 42A | 7 a | 304 | 65 |
|  | 25\% | 7\% | 59\% | 8\% | -\% | -\% | 100\% | -\% | -\% | 6\% | 59\% | 13\% | 17\% | 26\% | 22\% |
| You | 324 | 148 | 137A | 35 AB | 324BCDE | E 0 | 0 | 0 | 0 | 70 | 96A | 82A | 8 | 205 | 117A |
|  | 22\% | 17\% | 26\% | 46\% | 100\% | -\% | -\% | -\% | -\% | 13\% | 21\% | 26\% | 19\% | 17\% | 39\% |
| A claims management company | 86 | 58B | 14 | 11aB | 0 | 0 | 0 | 86ABCE | 0 | 17 | 9 | 59ABD | 0 | 80b | 6 |
|  | 6\% | 7\% | 3\% | 14\% | -\% | -\% | -\% | 58\% | -\% | 3\% | 2\% | 19\% | -\% | 7\% | 2\% |
| A repairer | 30 | 13 | 12 | 4 a | 0 | 0 | 0 | 30ABCE | 0 | 10 | 10 | 4 | 2 | 26 | 4 |
|  | 2\% | 2\% | 2\% | 5\% | -\% | -\% | -\% | 20\% | -\% | 2\% | 2\% | 1\% | 4\% | 2\% | 1\% |
| A dealership | 16 | 10 | 2 | 4AB | 0 | 0 | 0 | 16ABCe | 0 | * | * | 15AB | 0 | 12 | 3 |
|  | 1\% | 1\% | *\% | 5\% | -\% | -\% | -\% | 11\% | -\% | *\% | *\% | 5\% | -\% | 1\% | 1\% |
| Legal team / Solicitors | 5 | 3 | 0 | 2 aB | 0 | 0 | 0 | 5 ABC | 0 | 0 | 2 | 3 a | 0 | 3 | 2 |
|  | *\% | *\% | -\% | 2\% | -\% | -\% | -\% | 3\% | -\% | -\% | *\% | 1\% | -\% | *\% | 1\% |
| An Assessor / | 4 | 4 | 0 | * | 0 | 0 | 0 | 4 aBC | 0 | 2 | * | 0 | 0 | 1 | 3A |
| Engineer (unspecified) | *\% | *\% | -\% | *\% | -\% | -\% | -\% | 3\% | -\% | *\% | *\% | -\% | -\% | *\% | 1\% |
| Another organisation | 7 | 2 | 1 | 2 AB | 0 | 0 | 0 | 7 ABC | 0 | 1 | 1 | 5 a | 0 | 7 | * |
|  | *\% | *\% | *\% | 3\% | -\% | -\% | -\% | 5\% | -\% | *\% | *\% | 2\% | -\% | 1\% | *\% |
| Don't know | 69 | 38 | 19 | 4 | 0 | 0 | 0 | 0 | 69 ABCD | 20 | 15 | 13 | 5 ab | 47 | 20 |
|  | 5\% | 4\% | 4\% | 6\% | -\% | -\% | -\% | -\% | 93\% | 4\% | 3\% | 4\% | 12\% | 4\% | 7\% |
| Refused | 5 | 3 | 0 | 2B | 0 | 0 | 0 | 0 | 5ABCD | 0 | 0 | * | 0 | 2 | 3 a |
|  | *\% | *\% | -\% | 2\% | -\% | -\% | -\% | -\% | 7\% | -\% | -\% | *\% | -\% | *\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 57 (continuation)
C6. Who made the final decision as to who would carry out the repairs / that no repairs would be carried out? Base: All whose car was damaged

|  | Total | Condition <br> Better <br> (a) | post repair |  | Worth post repair |  | Replacement met needs |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Same <br> (b) | Worse (c) | Same <br> (b) | Less (c) | eeded <br> (a) | Met <br> (b) | $\begin{aligned} & \text { Below } \\ & \text { (c) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1498 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1217 |
| Effective sample size | 1104 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 901 |
| Total | 1497 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1224 |
| Your insurer | 580 | 51 | 344 | 41 | 367c | 45 | 82 | 349 | 68 | 7 | 573A |
|  | 39\% | 33\% | 39\% | 32\% | 39\% | 28\% | 40\% | 43\% | 40\% | 3\% | 47\% |
| The other driver's insurer | 371 | 43 | 228 | 33 | 242 | 46 | 49 | 194 | 61 aB | 157B | 214 |
|  | 25\% | 28\% | 26\% | 26\% | 26\% | 28\% | 24\% | 24\% | 36\% | 57\% | 17\% |
| You | 324 | 46 | 211 | 42 | 235 | 51 | 33 | 145 | 27 | 93B | 230 |
|  | 22\% | 30\% | 24\% | 33\% | 25\% | 31\% | 16\% | 18\% | 16\% | 34\% | 19\% |
| A claims management company | 86 | 7 | 40 | 6 | 45 | 8 | 14 | 60 | 5 | 4 | 82A |
|  | 6\% | 5\% | 5\% | 5\% | 5\% | 5\% | 7\% | 7\% | 3\% | 2\% | 7\% |
| A repairer | 30 | 3 | 7 | 2 | 7 | 2 | 6 | 18 | 2 | 2 | 29 |
|  | 2\% | 2\% | 1\% | 1\% | 1\% | 1\% | 3\% | 2\% | 1\% | 1\% | 2\% |
| A dealership | 16 | * | 15 | 0 | 15 | * | 2 | 9 | 2 | 2 | 14 |
|  | 1\% | *\% | 2\% | -\% | 2\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| Legal team / Solicitors | 5 | 2 | 3 | 0 | 2 | 3B | 2 | 2 | * | 0 | 5 |
|  | *\% | 1\% | *\% | -\% | *\% | 2\% | 1\% | *\% | *\% | -\% | *\% |
| An Assessor / | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | - | 0 | 4 |
| Engineer (unspecified) | *\% | -\% | -\% | -\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% |
| Another organisation | 7 | * | 4 | * | 4 | 1 | 2 | 5 | * | * | 7 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | 1\% | 1\% | *\% | *\% | 1\% |
| Don't know | 69 | 2 | 21 | 3 | 16 | 5 | 13 | 27 | 6 | 8 | 61 |
|  | 5\% | 2\% | 2\% | 2\% | 2\% | 3\% | 6\% | 3\% | 4\% | 3\% | 5\% |
| Refused | 5 | 0 | 0 | 0 | 0 | 0 | 2b | 0 | 0 | 0 | 5 |
|  | *\% | -\% | -\% | -\% | -\% | -\% | 1\% | -\% | -\% | -\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 58

C8. How did you choose who would carry out the repairs on your vehicle?
Base: All those who chose the repair company

|  | Total | Gender |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | $\begin{gathered} \text { ABC1 } \\ \text { (a) } \end{gathered}$ | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | $\begin{array}{r} \text { Eng/Wal } \\ \text { (b) } \end{array}$ | Eng (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Urban (a) | Rural (b) |
| Unweighted row | 308 | 195 | 113 | 88 | 136 | 84 | 202 | 95 | 308 | 223 | 177 | 40 | 46 | 45 | 240 | 67 |
| Effective sample size | 230 | 147 | 83 | 66 | 101 | 63 | 150 | 70 | 230 | 193 | 177 | 40 | 46 | 45 | 182 | 47 |
| Total | 317 | 203 | 114 | 92 | 139 | 86 | 206 | 96 | 317 | 287 | 273 | 19 | 14 | 11 | 253 | 62 |
| From repairers you knew of | 156 | 97 | 58 | 41 | 70 | 45 | 103 | 46 | 156 | 140 | 133 | 9 | 8 | 7 | 122 | 32 |
|  | 49\% | 48\% | 51\% | 45\% | 50\% | 52\% | 50\% | 48\% | 49\% | 49\% | 49\% | 45\% | 54\% | 62\% | 48\% | 51\% |
| From options provided | 64 | 41 | 23 | 16 | 30 | 18 | 42 | 20 | 64 | 59 | 57 | ${ }^{4}$ | 2 | 1 | 51 | 13 |
| by the insurer of both you and the other driver/ the other driver | 20\% | 20\% | 20\% | 18\% | 22\% | 21\% | 20\% | 21\% | 20\% | 20\% | 21\% | 20\% | 11\% | 13\% | 20\% | 20\% |
| From options provided | 55 | 37 | 18 | 20 | 23 | 13 | 36 | 15 | 55 | 50 | 48 | 3 | 2 | 2 | 45 | 11 |
| by your insurer | 17\% | 18\% | 16\% | 21\% | 16\% | 15\% | 17\% | 15\% | 17\% | 18\% | 18\% | 18\% | 17\% | 16\% | 18\% | 17\% |
| Dealership / Recommendation | 15 | 8 | 7 | 3 | 4 | 8 | 12 | 2 | 15 | 14 | 12 | 1 | 2 | * | 13 | 3 |
| from dealership | 5\% | 4\% | 6\% | 4\% | 3\% | 9\% | 6\% | 2\% | 5\% | 5\% | 5\% | 5\% | 11\% | 4\% | 5\% | 4\% |
| From options provided | 11 | 9 | 3 | 4 | 5 | 2 | 7 | 4 | 11 | 10 | 9 | 1 | * | * | 11 | 1 |
| by a Claims Management Company | 4\% | 4\% | 2\% | 4\% | 4\% | 2\% | 4\% | 4\% | 4\% | 3\% | 3\% | 7\% | 2\% | 4\% | 4\% | 2\% |
| Word of mouth / Family or friend | 7 | 5 | 2 | 5 | 3 | * | 1 | 7A | 7 | 6 | 6 | 1 | * | 0 | 5 | 2 |
|  | 2\% | 3\% | 2\% | 5\% | 2\% | *\% | *\% | 7\% | 2\% | 2\% | 2\% | 5\% | 2\% | -\% | 2\% | 3\% |
| From choices provided | 5 | 5 | 0 | 2 | 3 | 0 | 2 | 3 | 5 | 5 | 5 | 0 | 0 | 0 | 3 | 2 |
| by someone else | 1\% | 2\% | -\% | 2\% | 2\% | -\% | 1\% | 3\% | 1\% | 2\% | 2\% | -\% | -\% | -\% | 1\% | 2\% |
| Don't know / can't remember | 3 | 2 | 2 | 2 | 2 | * | 3 | 0 | 3 | 3 | 3 | 0 | * | 0 | 3 | * |
|  | 1\% | 1\% | 2\% | 2\% | 1\% | *\% | 2\% | -\% | 1\% | 1\% | 1\% | -\% | 2\% | -\% | 1\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 58 (continuation)
C8. How did you choose who would carry out the repairs on your vehicle?
Base: All those who chose the repair company

|  | Total | Years High (a) | - MI <br> Low <br> (b) | Miles per High (a) | annum Low (b) | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{No} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 308 | 188 | 119 | 157 | 139 | 118 | 190 | 46 | 261 | 225 | 52 | 97 | 181 | 144 | 116 | 45 |
| Effective sample size | 230 | 137 | 92 | 112 | 109 | 89 | 141 | 34 | 196 | 166 | 40 | 75 | 129 | 113 | 83 | 31 |
| Total | 317 | 187 | 129 | 150 | 154 | 123 | 194 | 47 | 270 | 228 | 56 | 104 | 174 | 160 | 113 | 41 |
| From repairers you knew of | 156 | 98 | 56 | 75 | 77 | 57 | 99 | 29 | 127 | 109 | 30 | 49 | 92 | 72 | 58 | 24 |
|  | 49\% | 53\% | 43\% | 50\% | 50\% | 46\% | 51\% | 62\% | 47\% | 48\% | 54\% | 47\% | 53\% | 45\% | 51\% | 58\% |
| From options provided | 64 | 35 | 29 | 28 | 36 | 29 | 35 | 5 | 59 | 48 | 11 | 16 | 39 | 41b | 16 | 7 |
| by the insurer of both you and the other driver/ the other driver | 20\% | 19\% | 22\% | 19\% | 23\% | 23\% | 18\% | 10\% | 22\% | 21\% | 19\% | 15\% | 22\% | 26\% | 14\% | 18\% |
| From options provided | 55 | 31 | 25 | 32 | 18 | 25 | 30 | 4 | 51 | 41 | 8 | 23 | 24 | 28 | 21 | 6 |
| by your insurer | 17\% | 16\% | 19\% | 22\% | 12\% | 20\% | 16\% | 9\% | 19\% | 18\% | 14\% | 22\% | 14\% | 17\% | 19\% | 16\% |
| Dealership / Recommendation | 15 | 10 | 5 | 6 | 8 | 1 | 15a | 2 | 14 | 10 | 4 | 3 | 10 | 9 | 4 | * |
| from dealership | 5\% | 6\% | 4\% | 4\% | 5\% | 1\% | 7\% | 3\% | 5\% | 4\% | 7\% | 3\% | 6\% | 6\% | 4\% | 1\% |
| From options provided | 11 | 6 | 6 | 5 | 6 | 6 | 5 | 3 | 9 | 8 | 0 | 7 | 5 | 4 | 6 | 1 |
| by a Claims Management Company | 4\% | 3\% | 4\% | 3\% | 4\% | 5\% | 3\% | 5\% | 3\% | 4\% | -\% | 7\% | 3\% | 2\% | 6\% | 3\% |
| Word of mouth / Family or friend | 7 | 3 | 5 | * | 7 a | 5 | 3 | 3 | 4 | 5 | 2 | 5 b | * | 4 | 3 | * |
|  | 2\% | 2\% | 4\% | *\% | 5\% | 4\% | 1\% | 7\% | 2\% | 2\% | 4\% | 5\% | *\% | 2\% | 3\% | 1\% |
| From choices provided | 5 | 2 | 3 | 5 | 0 | 2 | 3 | 2 | 3 | 5 | 0 | 2 | 2 | 0 | 3 | 2a |
| by someone else | 1\% | 1\% | 2\% | 3\% | -\% | 1\% | 2\% | 3\% | 1\% | 2\% | -\% | 1\% | 1\% | -\% | 3\% | 4\% |
| Don't know / can't remember | 3 | 2 | 2 | 0 | 2 | 0 | 3 | 0 | 3 | 2 | 2 | 0 | 2 | 2 | 2 | 0 |
|  | 1\% | 1\% | 1\% | -\% | 1\% | -\% | 2\% | -\% | 1\% | 1\% | 3\% | -\% | 1\% | 1\% | 1\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 58 (continuation)
C8. How did you choose who would carry out the repairs on your vehicle? Base: All those who chose the repair company


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 58 (continuation)
C8. How did you choose who would carry out the repairs on your vehicle? Base: All those who chose the repair company

|  | Total | Condition <br> Better <br> (a) | post repair |  | Worth post repair |  | Replacement met needs Exc |  |  | willing to part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Same (b) | Worse <br> (c) | Same <br> (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 308 | 41 | 208 | 41 | 224 | 56 | 34 | 143 | 31 | 95 | 213 |
| Effective sample size | 230 | 32 | 154 | 31 | 170 | 38 | 25 | 104 | 21 | 69 | 161 |
| Total | 317 | 46 | 211 | 42 | 235 | 51 | 33 | 142 | 27 | 93 | 224 |
| From repairers you knew of | 156 | 22 | 102 | 25 | 108 | 31 | 11 | 67 | 6 | 40 | 116 |
|  | 49\% | 47\% | 48\% | 59\% | 46\% | 60\% | 32\% | 47\% | 21\% | 42\% | 52\% |
| From options provided | 64 | 13 | 44 | 5 | 56 | 6 | 8 | 37 | 8 | 45B | 19 |
| by the insurer of both you and the other driver/ the other driver | 20\% | 28\% | 21\% | 13\% | 24\% | 12\% | 24\% | 26\% | 30\% | 48\% | 8\% |
| From options provided | 55 | 10 | 34 | 5 | 42 | 5 | 4 | 27 | 9 | 2 | 53A |
| by your insurer | 17\% | 21\% | 16\% | 11\% | 18\% | 11\% | 12\% | 19\% | 34\% | 2\% | 24\% |
| Dealership / Recommendation | 15 | 2 | 13 | * | 13 | 1 | 3 | 6 | 1 | 2 | 13 |
| from dealership | 5\% | 3\% | 6\% | 1\% | 6\% | 2\% | 10\% | 5\% | 3\% | 2\% | 6\% |
| From options provided | 11 | 0 | 10 | 1 | 9 | 2 | 5 | 5 | 0 | 2 | 10 |
| by a Claims Management Company | 4\% | -\% | 5\% | 2\% | 4\% | 3\% | 16\% | 3\% | -\% | 2\% | 4\% |
| Word of mouth / Family or friend | 7 | * | 4 | 3 | 4 | 3 | * | 0 | 0 | 2 | 6 |
|  | 2\% | 1\% | 2\% | 7\% | 2\% | 6\% | 1\% | -\% | -\% | 2\% | 3\% |
| From choices provided | 5 | 0 | 2 | 3b | 2 | 3b | 0 | 0 | 3 | 2 | 3 |
| by someone else | 1\% | -\% | 1\% | 7\% | 1\% | 6\% | -\% | -\% | 11\% | 2\% | 1\% |
| Don't know / can't remember | 3 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 3 |
|  | 1\% | -\% | 1\% | -\% | 1\% | -\% | 5\% | -\% | -\% | -\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 59

C9. Did you feel you had the opportunity to choose any garage you liked to carry out the repairs? Base: All those where the repair company used was chosen by a third party

|  | GenderMale Female |  |  |  | Age |  | Social Grade |  | Country |  | Area |  | Years - MI |  | Miles per annum |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | $\begin{aligned} & \text { Eng } \\ & \text { (c) } \end{aligned}$ | Urban (a) | High <br> (a) | $\begin{aligned} & \text { Low } \\ & \text { (b) } \end{aligned}$ | High (a) | $\begin{aligned} & \text { Low } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 141 | 93 | 48 | 43 | 63 | 35 | 94 | 41 | 141 | 104 | 85 | 116 | 83 | 58 | 76 | 59 |
| Effective sample size | 108 | 71 | 37 | 32 | 47 | 28 | 71 | 31 | 108 | 92 | 85 | 88 | 61 | 47 | 56 | 48 |
| Total | 151 | 99 | 51 | 45 | 65 | 41 | 99 | 44 | 151 | 137 | 131 | 122 | 84 | 67 | 75 | 68 |
| Yes | 97 | 68 | 29 | 23 | 44 | 30 | 63 | 29 | 97 | 89 | 86 | 80 | 59 | 39 | 44 | 47 |
|  | 64\% | 68\% | 57\% | 52\% | 67\% | 75\% | 64\% | 66\% | 64\% | 65\% | 66\% | 65\% | 70\% | 58\% | 58\% | 69\% |
| No | 50 | 28 | 22 | 20 | 21 | 9 | 33 | 13 | 50 | 44 | 42 | 39 | 23 | 27 | 31 | 18 |
|  | 33\% | 28\% | 43\% | 45\% | 33\% | 22\% | 34\% | 30\% | 33\% | 32\% | 32\% | 32\% | 28\% | 40\% | 42\% | 27\% |
| Don't know / can't remember | 3 | 3 | * | 2 | * | 2 | 2 | 2 | 3 | 3 | 3 | 3 | 2 | 2 | * | 3 |
|  | 2\% | 3\% | *\% | 3\% | *\% | 4\% | 2\% | 4\% | 2\% | 2\% | 2\% | 3\% | 2\% | 2\% | *\% | 5\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 59 (continuation)
C9. Did you feel you had the opportunity to choose any garage you liked to carry out the repairs? Base: All those where the repair company used was chosen by a third party

|  |  | $\begin{gathered} \text { Past } \\ \text { experience - MI } \end{gathered}$ |  | Links to in dustry | Unde rstand entit lement | Aware of rights |  | Damage to vehicle |  | Vehicle written off | Personal | injury | In surance channel Insu | Who handled claim |  | Who decided repairs |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | rance CO (a) | NAF in surer (a) | AF in surer <br> (b) | Self <br> (a) |
| Unweighted row | 141 | 57 | 84 | 126 | 105 | 44 | 81 | 70 | 50 | 133 | 30 | 111 | 86 | 61 | 62 | 141 |
| Effective sample size | 108 | 45 | 63 | 97 | 81 | 36 | 58 | 57 | 37 | 102 | 24 | 84 | 67 | 46 | 49 | 108 |
| Total | 151 | 62 | 88 | 136 | 112 | 50 | 79 | 82 | 50 | 143 | 33 | 117 | 93 | 63 | 68 | 151 |
| Yes | 97 | 42 | 55 | 91 | 75 | 39b | 42 | 55 | 35 | 94 | 25 | 72 | 62 | 44 | 37 | 97 |
|  | 64\% | 67\% | 63\% | 67\% | 67\% | 77\% | 53\% | 67\% | 69\% | 66\% | 76\% | 61\% | 66\% | 69\% | 54\% | 64\% |
| No | 50 | 19 | 31 | 42 | 34 | 10 | 35a | 24 | 16 | 46 | 6 | 44 | 31 | 18 | 30 | 50 |
|  | 33\% | 30\% | 35\% | 31\% | 30\% | 20\% | 44\% | 29\% | 31\% | 32\% | 19\% | 37\% | 34\% | 28\% | 44\% | 33\% |
| Don't know / can't remember | 3 | 2 | 2 | 3 | 3 | 2 | 2 | 3 | 0 | 3 | 2 | 2 | 0 | 2 | 2 | 3 |
|  | 2\% | 2\% | 2\% | 2\% | 3\% | 3\% | 2\% | 4\% | -\% | 2\% | 5\% | 2\% | -\% | 2\% | 2\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 59 (continuation)

C9. Did you feel you had the opportunity to choose any garage you liked to carry out the repairs?
Base: All those where the repair company used was chosen by a third party

|  | Total | Who offered Rep vehicle AF in |  | Re ceived Rep ve hicle <br> Yes <br> (a) | Cond ition post repair <br> Same <br> (b) | Worth post repair <br> Same (b) | Repl acement met needs <br> Met <br> (b) | AF insurer handled claim \& willing to take part in repair inspection <br> Yes No <br> (a) <br> (b) |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | surer (b) | Other (c) |  |  |  |  |  |  |
| Unweighted row | 141 | 47 | 48 | 115 | 97 | 106 | 72 | 48 | 93 |
| Effective sample size | 108 | 38 | 35 | 85 | 74 | 85 | 55 | 37 | 71 |
| Total | 151 | 53 | 47 | 117 | 103 | 121 | 75 | 52 | 98 |
| Yes | 97 | 28 | 37b | 71 | 69 | 79 | 48 | 27 | 70 |
|  | 64\% | 53\% | 78\% | 61\% | 67\% | 65\% | 64\% | 52\% | 71\% |
| No | 50 | 24c | 10 | 44 | 32 | 39 | 26 | 23 | 27 |
|  | 33\% | 45\% | 21\% | 37\% | 31\% | 32\% | 34\% | 45\% | 27\% |
| Don't know / can't remember | 3 | 2 | * | 2 | 2 | 3 | 2 | 2 | 2 |
|  | 2\% | 3\% | 1\% | 2\% | 2\% | 3\% | 2\% | 3\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 60
C10. What makes you say this?
Base: All those who felt they did not have the opportunity to choose any garage they liked

|  | Total | Gender | Social Grade | Country |  | Area | Miles per annum | $\begin{gathered} \text { Past } \\ \text { exp } \\ \text { erience } \\ -\quad \text { MI } \end{gathered}$ | Links to in dustry | Unde rstand entit lement | Aware of rights | Vehicle written off | Per sonal injury | In surance channel Insu rance | Who decided repairs |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male <br> (a) | ABC1 <br> (a) | (a) | Eng/Wal <br> (b) | Urban <br> (a) | High (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{gathered} \mathrm{co} \\ \text { (a) } \end{gathered}$ | Self <br> (a) |
| Unweighted row | 51 | 30 | 34 | 51 | 36 | 41 | 32 | 32 | 41 | 35 | 36 | 46 | 43 | 31 | 51 |
| Effective sample size | 37 | 21 | 25 | 37 | 30 | 29 | 23 | 23 | 31 | 25 | 26 | 34 | 32 | 23 | 37 |
| Total | 50 | 28 | 33 | 50 | 44 | 39 | 31 | 31 | 42 | 34 | 35 | 46 | 44 | 31 | 50 |
| Was not given a choice | 32 | 15 | 23 | 32 | 28 | 25 | 16 | 21 | 26 | 20 | 23 | 29 | 27 | 19 | 32 |
| / was told who would repair vehicle | 64\% | 52\% | 68\% | 64\% | 64\% | 64\% | 51\% | 68\% | 63\% | 59\% | 66\% | 63\% | 61\% | 59\% | 64\% |
| Was given a set list to choose from | 11 | 7 | 7 | 11 | 10 | 9 | 9 | 5 | 8 | 7 | 9 | 11 | 11 | 7 | 11 |
|  | 21\% | 26\% | 22\% | 21\% | 22\% | 22\% | 30\% | 17\% | 20\% | 22\% | 26\% | 23\% | 24\% | 22\% | 21\% |
| Was not given a local option | 2 | * | 2 | 2 | 2 | * | 1 | 2 | 2 | 1 | 2 | 2 | 2 | * | 2 |
|  | 5\% | 1\% | 5\% | 5\% | 4\% | 1\% | 2\% | 6\% | 4\% | 2\% | 7\% | 4\% | 5\% | 2\% | 5\% |
| Other | 7 | 6 | 3 | 7 | 6 | 6 | 6 | 5 | 7 | 6 | 3 | 7 | 7 | 6 | 7 |
|  | 15\% | 22\% | 9\% | 15\% | 14\% | 14\% | 19\% | 15\% | 17\% | 19\% | 9\% | 14\% | 15\% | 19\% | 15\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 60 (continuation)
C10. What makes you say this?
Base: All those who felt they did not have the opportunity to choose any garage they liked
AF
insurer
handled
claim \&
willing
to take
part in
repair
ins
pection
No
(b)

32
21
27

17
$64 \%$
5
$20 \%$
1
$3 \%$
4
$16 \%$

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 61

Which of the following best describes how much of the damage was repaired?
Base: All whose car was damaged

|  | Gender |  |  | Age |  |  | Social Grade |  | Country |  |  |  | Area |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $35-54$ (b) | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | (a) | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) | Wal <br> (e) | $\begin{array}{r} \text { NI } \\ \text { (f) } \end{array}$ | Urban <br> (a) | Rural <br> (b) |
| Unweighted row | 1498 | 881 | 617 | 371 | 639 | 488 | 888 | 558 | 1498 | 1065 | 815 | 250 | 250 | 183 | 1094 | 397 |
| Effective sample size | 1104 | 652 | 452 | 273 | 466 | 365 | 656 | 408 | 1104 | 905 | 815 | 250 | 250 | 183 | 818 | 281 |
| Total | 1497 | 886 | 611 | 374 | 630 | 493 | 890 | 550 | 1497 | 1332 | 1257 | 120 | 75 | 45 | 1116 | 374 |
| ALL of the damage was repaired | 1077 | 639 | 439 | 227 | 467A | 383A | 683B | 351 | 1077f | 957 f | 907f | 92eF | 50 | 29 | 795 | 277 |
|  | 72\% | 72\% | 72\% | 61\% | 74\% | 78\% | 77\% | 64\% | 72\% | 72\% | 72\% | 76\% | 67\% | 63\% | 71\% | 74\% |
| MOST of the damage | 62 | 35 | 28 | 22c | 27 | 13 | 37 | 26 | 62 | 55 | 52 | 4 | 2 | 3 abcde | 43 | 18 |
| was repaired BUT NOT ALL | 4\% | 4\% | 5\% | 6\% | 4\% | 3\% | 4\% | 5\% | 4\% | 4\% | 4\% | 4\% | 3\% | 8\% | 4\% | 5\% |
| SOME of the damage was repaired BUT NOT ALL | 20 | 9 | 11 | 7 | 6 | 6 | 7 | 9 | 20 | 18 | 17 | 2 | 1 | 0 | 17 | 3 |
|  | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 2\% | 1\% | -\% | 2\% | 1\% |
| NONE of the damage was repaired <br> - THE VEHICLE WAS WRITTEN OFF | 309 | 189 | 121 | 108BC | 117 | 84 | 149 | 153A | 309 | 276 | 254 | 22 | 22ABCD | 11 | 239 | 70 |
|  | 21\% | 21\% | 20\% | 29\% | 19\% | 17\% | 17\% | 28\% | 21\% | 21\% | 20\% | 18\% | 29\% | 25\% | 21\% | 19\% |
| Given a cash settlement instead | 7 | 5 | 2 | 2 | 4 | 2 | 4 | 3 | 7 | 6 | 6 | 0 | 0 | 1abde | 4 | 3 |
|  | *\% | 1\% | *\% | *\% | 1\% | *\% | *\% | 1\% | *\% | *\% | *\% | -\% | -\% | 2\% | *\% | 1\% |
| Only minor damage | 6 | 3 | 3 | 3 | 2 | 2 | 5 | 0 | 6 | 6 | 6 | 0 | 0 | * | 6 | 0 |
|  | *\% | *\% | 1\% | 1\% | *\% | *\% | 1\% | -\% | *\% | *\% | *\% | -\% | -\% | 1\% | 1\% | -\% |
| Still being repaired <br> / claim still ongoing | 5 | 0 | 5 a | 3 | 2 | 0 | 0 | 3 | 5 | 5 | 5 | 0 | 0 | 0 | 3 | 2 |
|  | *\% | -\% | 1\% | 1\% | *\% | -\% | -\% | 1\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | *\% |
| NONE of the damage was repaired - for other reason | 2 | * | 2 | 0 | 2 | 0 | 2 | * | 2 | 2 | 2 | 0 | * | * | * | 2 |
|  | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | 1\% | *\% | *\% |
| SOME/MOST DAMAGE REPAIRED | 82 | 44 | 38 | 29c | 33 | 19 | 44 | 35 | 82 | 72 | 69 | 6 | 3 | 3 | 60 | 21 |
|  | 5\% | 5\% | 6\% | 8\% | 5\% | 4\% | 5\% | 6\% | 5\% | 5\% | 6\% | 5\% | 4\% | 8\% | 5\% | 5\% |
| ANY DAMAGE REPAIRED | 1159 | 682 | 477 | 256 | 501A | 402A | 727B | 387 | 1159e | 1029e | 976 e | 98EF | 53 | 32 | 855 | 297 |
|  | 77\% | 77\% | 78\% | 69\% | 79\% | 82\% | 82\% | 70\% | 77\% | 77\% | 78\% | 82\% | 71\% | 71\% | 77\% | 80\% |
| NO DAMAGE REPAIRED - OTHER | 20 | 8 | 12 | 8 | 9 | 3 | 11 | 6 | 20 | 19 | 19 | 0 | * | 1De | 14 | 6 |
|  | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | *\% | 3\% | 1\% | 2\% |
| Don't know | 8 | 7 | 2 | 2 | 3 | 3 | 3 | 5 | 8 | 8 | 8 | 0 | 0 | *d | 8 | 0 |
|  | 1\% | 1\% | *\% | *\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | -\% | -\% | 1\% | 1\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 61 (continuation)
C11. Which of the following best describes how much of the damage was repaired?
Base: All whose car was damaged

|  | Total | Years High <br> (a) | MI <br> Low <br> (b) | Miles per annum <br> High Low <br> (a) (b) |  | Past experience Yes (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) |  | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Low <br> (a) | Medium <br> (b) | High <br> (c) |
| Unweighted row | 1498 | 939 | 546 | 770 | 660 |  | 544 | 954 | 173 | 1321 | 1150 | 224 | 490 | 829 | 529 | 605 | 350 |
| Effective sample size | 1104 | 692 | 402 | 552 | 506 | 413 | 691 | 128 | 973 | 845 | 165 | 363 | 601 | 400 | 448 | 246 |
| Total | 1497 | 934 | 549 | 738 | 698 | 566 | 931 | 173 | 1320 | 1142 | 226 | 493 | 809 | 549 | 608 | 326 |
| ALL of the damage was repaired | 1077 | 722B | 343 | 560b | 488 | 410 | 667 | 111 | 962 a | 826 | 148 | 340 | 591 | 474BC | 454C | 140 |
|  | 72\% | 77\% | 63\% | 76\% | 70\% | 72\% | 72\% | 64\% | 73\% | 72\% | 66\% | 69\% | 73\% | 86\% | 75\% | 43\% |
| MOST of the damage | 62 | 32 | 30 | 23 | 36 | 34b | 28 | 16B | 46 | 42 | 14 | 18 | 41 | 29 | 24 | 9 |
| was repaired BUT NOT ALL | 4\% | 3\% | 5\% | 3\% | 5\% | 6\% | 3\% | 9\% | 4\% | 4\% | 6\% | 4\% | 5\% | 5\% | 4\% | 3\% |
| SOME of the damage | 20 | 9 | 11 | 10 | 7 | 8 | 12 | 4 | 16 | 16 | 3 | 8 | 10 | 5 | 13 | 2 |
| was repaired BUT NOT ALL | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 2\% | *\% |
| NONE of the damage was repaired <br> - THE VEHICLE WAS WRITTEN OFF | 309 | 154 | 153A | 131 | 158 | 103 | 206 | 41 | 268 | 243 | 53 | 120b | 153 | 24 | 110A | 172AB |
|  | 21\% | 16\% | 28\% | 18\% | 23\% | 18\% | 22\% | 24\% | 20\% | 21\% | 24\% | 24\% | 19\% | 4\% | 18\% | 53\% |
| Given a cash settlement instead | 7 | 5 | 2 | 6b | * | 2 | 5 | 2 | 5 | 7 | 0 | 3 | 2 | 5 | 2 | 0 |
|  | *\% | 1\% | *\% | 1\% | *\% | *\% | 1\% | 1\% | *\% | 1\% | -\% | 1\% | *\% | 1\% | *\% | -\% |
| Only minor damage | 6 | 3 | 3 | * | 5 | 2 | 5 | 0 | 6 | 5 | 2 | 2 | 5 | 6 b | 0 | 0 |
|  | *\% | *\% | 1\% | *\% | 1\% | *\% | 1\% | -\% | *\% | *\% | 1\% | *\% | 1\% | 1\% | -\% | -\% |
| Still being repaired | 5 | 2 | 3 | 2 | 2 | 5b | 0 | 0 | 5 | 0 | 2a | 0 | 2 | 2 | 2 | 2 |
| / claim still ongoing | *\% | *\% | 1\% | *\% | *\% | 1\% | -\% | -\% | *\% | -\% | 1\% | -\% | *\% | *\% | *\% | *\% |
| NONE of the damage | 2 | 2 | * | 1 | 2 | * | 2 | 0 | 2 | 2 | * | * | 2 | * | 2 | 0 |
| was repaired - for other reason | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% |
| SOME/MOST DAMAGE REPAIRED | 82 | 41 | 41a | 33 | 42 | 42b | 40 | 19B | 63 | 58 | 17 | 26 | 51 | 34 | 37 | 11 |
|  | 5\% | 4\% | 7\% | 5\% | 6\% | 7\% | 4\% | 11\% | 5\% | 5\% | 8\% | 5\% | 6\% | 6\% | 6\% | 3\% |
| ANY DAMAGE REPAIRED | 1159 | 763B | 384 | 593 | 531 | 453 | 706 | 131 | 1025 | 884 | 166 | 366 | 642 | 508BC | 491C | 151 |
|  | 77\% | 82\% | 70\% | 80\% | 76\% | 80\% | 76\% | 76\% | 78\% | 77\% | 73\% | 74\% | 79\% | 92\% | 81\% | 46\% |
| NO DAMAGE REPAIRED - OTHER | 20 | 12 | 9 | 9 | 8 | 8 | 12 | 2 | 18 | 14 | 3 | 5 | 10 | 13 | 5 | 2 |
|  | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 2\% | 1\% | *\% |
| Don't know | 8 | 5 | 3 | 5 | 2 | 2 | 6 | 0 | 8 | 2 | 3a | 2 | 5 | 5 | 2 | 2 |
|  | 1\% | 1\% | 1\% | 1\% | *\% | *\% | 1\% | -\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% | *\% | 1\% |

Table 61 (continuation)
C11. Which of the following best describes how much of the damage was repaired?
Base: All whose car was damaged

|  | Total | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Insu rance |  | Admiral Direct <br> Line <br> $(\mathrm{a})$ $(\mathrm{b})$ |  | Aviva (c) | Axa <br> (d) | $\begin{aligned} & \text { LV } \\ & (\mathrm{e}) \end{aligned}$ | $\begin{gathered} \text { Chur } \\ \text { chill } \\ \text { (f) } \end{gathered}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga (i) | $\begin{array}{r} \text { Has } \\ \text { tings } \\ \text { ( }) \end{array}$ |
|  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  |  |  |  |  |  | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker (b) |
| Unweighted row | 1498 | 329 | 1162 | 468 | 1029 |  |  | 856 | 319 | 121 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1104 | 232 | 866 | 343 | 760 | 623 | 235 | 97 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1497 | 309 | 1179 | 466 | 1029 | 838 | 316 | 136 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| ALL of the damage was repaired | 1077 | 0 | 1077A | 258 | 817A | 606 | 228 | 84 | 103a | 82 | 24 | 70AD | 40 | 30 | 27 | 31 |
|  | 72\% | -\% | 91\% | 55\% | 79\% | 72\% | 72\% | 62\% | 78\% | 73\% | 64\% | 86\% | 73\% | 80\% | 84\% | 82\% |
| MOST of the damage | 62 | 0 | 62A | 23 | 40 | 44 | 9 | 6 | 5 | 9 e | 2 e | 0 | 2 | 0 | 2 | 0 |
| was repaired BUT NOT ALL | 4\% | -\% | 5\% | 5\% | 4\% | 5\% | 3\% | 4\% | 4\% | 8\% | 6\% | -\% | 3\% | -\% | 5\% | -\% |
| SOME of the damage | 20 | 0 | 20a | 6 | 14 | 10 | 4 | 3 | 5 | * | 0 | 2 | 0 | 0 | * | 2 |
| was repaired BUT NOT ALL | 1\% | -\% | 2\% | 1\% | 1\% | 1\% | 1\% | 2\% | 4\% | *\% | -\% | 2\% | -\% | -\% | 1\% | 4\% |
| NONE of the damage was repaired | 309 | 309B | 0 | 167B | 143 | 161 | 72 | 38 bE | 18 | 19 | 10e | 8 | 11 | 8 | 3 | 4 |
| - The Vehicle was written OfF | 21\% | 100\% | -\% | 36\% | 14\% | 19\% | 23\% | 28\% | 14\% | 17\% | 26\% | 10\% | 21\% | 20\% | 10\% | 10\% |
| Given a cash settlement instead | 7 | 0 | 7 | 2 | 5 | 4 | 2 | 2 | 0 | 0 | * | 0 | 0 | 0 | 0 | 2 |
|  | *\% | -\% | 1\% | *\% | *\% | *\% | *\% | 1\% | -\% | -\% | 1\% | -\% | -\% | -\% | -\% | 4\% |
| Only minor damage |  | 0 | 6 | 2 | 5 | 6 | 0 | 2 | 0 | 2 | * | 0 | 2 | 0 | 0 | 0 |
|  | *\% | -\% | 1\% | *\% | *\% | 1\% | -\% | 1\% | -\% | 1\% | 1\% | -\% | 3\% | -\% | -\% | -\% |
| Still being repaired | 5 | 0 | 5 | 5B | 0 | 3 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| / claim still ongoing | *\% | -\% | *\% | 1\% | -\% | *\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| NONE of the damage | 2 | 0 | 2 | 2 | 1 | 2 | 0 | * | 0 | 0 | * | 2 | 0 | 0 | 0 | 0 |
| was repaired - for other reason | *\% | -\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | -\% | 1\% | 2\% | -\% | -\% | -\% | -\% |
| SOME/MOST DAMAGE REPAIRED | 82 | 0 | 82A | 28 | 54 | 54 | 13 | 9 | 10 | 10 | 2 | 2 | 2 | 0 | 2 | 2 |
|  | 5\% | -\% | 7\% | 6\% | 5\% | 6\% | 4\% | 6\% | 8\% | 9\% | 6\% | 2\% | 3\% | -\% | 6\% | 4\% |
| ANY DAMAGE REPAIRED | 1159 | 0 | 1159A | 287 | 871A | 660 | 240 | 93 | 113Ad | 92a | 27 | 71Ad | 42 | 30 | 29 | 32 |
|  | 77\% | -\% | 98\% | 61\% | 85\% | 79\% | 76\% | 68\% | 86\% | 81\% | 71\% | 88\% | 76\% | 80\% | 90\% | 86\% |
| NO DAMAGE REPAIRED - OTHER | 20 | 0 | 20a | 10 | 10 | 15 | 2 | 5 | 0 | 2 | 1 | 2 | 2 | 0 | 0 | 2 |
|  | 1\% | -\% | 2\% | 2\% | 1\% | 2\% | *\% | 4\% | -\% | 1\% | 3\% | 2\% | 3\% | -\% | -\% | 4\% |
| Don't know | 8 | 0 | 0 | 3 | 5 | 2 | 2 | 0 | 0 | 0 | * | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | -\% | -\% | 1\% | *\% | *\% | *\% | -\% | -\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 61 (continuation)
C11. Which of the following best describes how much of the damage was repaired?
Base: All whose car was damaged

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  | Who offered R |  |  | Rep vehicle |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | AF in | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self sur <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | other (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1498 | 835 | 549 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 292 |
| Effective sample size | 1104 | 636 | 391 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 216 |
| Total | 1497 | 873 | 520 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 296 |
| ALL of the damage was repaired | 1077 | 621 | 391 | 48 | 260bDE | 418DE | 288DE | 85 E | 26 | 368 | 345a | 251A | 33 | 885B | 184 |
|  | 72\% | 71\% | 75\% | 64\% | 80\% | 72\% | 78\% | 57\% | 35\% | 69\% | 75\% | 81\% | 76\% | 74\% | 62\% |
| MOST of the damage | 62 | 33 | 26 | 2 | 30 BcD | 14 | 15 | 2 | 2 | 20 | 18 | 8 | 3 | 41 | 21a |
| was repaired BUT NOT ALL | 4\% | 4\% | 5\% | 2\% | 9\% | 2\% | 4\% | 2\% | 2\% | 4\% | 4\% | 3\% | 7\% | 3\% | 7\% |
| SOME of the damage | 20 | 11 | 7 | 1 | 8 c | 7 | 2 | 2 | * | 9 | 3 | 5 | 2 | 15 | 5 |
| was repaired BUT NOT ALL | 1\% | 1\% | 1\% | 1\% | 3\% | 1\% | *\% | 2\% | 1\% | 2\% | 1\% | 2\% | 4\% | 1\% | 2\% |
| NONE of the damage was repaired | 309 | 197b | 87 | 22 b | 22 | 138AC | 57A | 56ABC | 36ABC | 136bC | 83 | 42 | 6 | 238 | 71 |
| - The Vehicle was written Off | 21\% | 23\% | 17\% | 29\% | 7\% | 24\% | 15\% | 38\% | 50\% | 25\% | 18\% | 14\% | 13\% | 20\% | 24\% |
| Given a cash settlement instead | 7 | 3 | 4 | * | 0 | 0 | 4b | 2 b | 2 ab | 2 | 3 | 0 | 0 | 3 | 4 |
|  | *\% | *\% | 1\% | *\% | -\% | -\% | 1\% | 1\% | 2\% | *\% | 1\% | -\% | -\% | *\% | 1\% |
| Only minor damage | 6 | 5 | 2 | 0 | 2 | 0 | 2 | 0 | 3 BBcd | 0 | 2 | 0 | 0 | 2 | 5A |
|  | *\% | 1\% | *\% | -\% | *\% | -\% | *\% | -\% | 4\% | -\% | *\% | -\% | -\% | *\% | 2\% |
| Still being repaired | 5 | 2 | 2 | 2 a | 2 | 0 | 2 | 0 | 2B | 0 | 2 | 0 | 0 | 2 | 3 a |
| / claim still ongoing | *\% | *\% | *\% | 2\% | *\% | -\% | *\% | -\% | 2\% | -\% | *\% | -\% | -\% | *\% | 1\% |
| NONE of the damage | 2 | * | 2 | 0 | 0 | * | 2 | 0 | 0 | 0 | * | 2 | 0 | 2 | 1 |
| was repaired - for other reason | *\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | -\% | *\% | *\% | -\% | *\% | *\% |
| SOME/MOST DAMAGE REPAIRED | 82 | 44 | 33 | 2 | 39BCDe | e 21 | 16 | 5 | 2 | 29 | 21 | 13 | 5 | 56 | 26a |
|  | 5\% | 5\% | 6\% | 3\% | 12\% | 4\% | 4\% | 3\% | 3\% | 5\% | 5\% | 4\% | 11\% | 5\% | 9\% |
| ANY DAMAGE REPAIRED | 1159 | 665 | 423 C | 50 | 299BCDE | E 439DE | 304bDE | 90E | 28 | 397 | 366 | 264A | 38 | 941B | 210 |
|  | 77\% | 76\% | 81\% | 66\% | 92\% | 76\% | 82\% | 60\% | 38\% | 74\% | 80\% | 85\% | 87\% | 79\% | 71\% |
| NO DAMAGE REPAIRED - OTHER | 20 | 10 | 9 | 2 | 3 | * | 9B | 2 | 6 ABcd | - 2 | 7 | 2 | 0 | 8 | 12A |
|  | 1\% | 1\% | 2\% | 2\% | 1\% | *\% | 2\% | 1\% | 8\% | *\% | 2\% | *\% | -\% | 1\% | 4\% |
| Don't know | 8 | 2 | 2 | 2 ab | 0 | 3 | * | 2 | $3 A B C$ | 0 | 2 | 3 a | 0 | 3 | 4 |
|  | 1\% | *\% | *\% | 2\% | -\% | 1\% | *\% | 1\% | 5\% | -\% | *\% | 1\% | -\% | *\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 61 (continuation)
C11. Which of the following best describes how much of the damage was repaired?
Base: All whose car was damaged
AF insurer handled claim \& willing to take part in repair inspection

| Yes <br> (a) | No <br> (b) |
| :---: | :---: |
| 281 | 1217 |
| 203 | 901 |
| 273 | 1224 |
| 254B | 823 |
| $93 \%$ | $67 \%$ |
| 17 | 45 |
| $6 \%$ | $4 \%$ |
| 2 | 18 |
| $1 \%$ | $1 \%$ |
| 0 | 309 A |
| $-\%$ | $25 \%$ |
| 0 | 7 |
| $-\%$ | $1 \%$ |
| 0 | 6 |
| $-\%$ | $1 \%$ |
| 0 | 5 |
| $-\%$ | $* \%$ |
| 0 | 2 |
| $-\%$ | $* \%$ |
| 19 | 63 |
| $7 \%$ | $5 \%$ |
| $273 B$ | 886 |
| $100 \%$ | $72 \%$ |
| 0 | 20 |
| $-\%$ | $2 \%$ |
| 0 | 8 |
| $-\%$ | $1 \%$ |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 62

C12. Why was not all of the damage to your vehicle repaired?
Base: All those where only some/most of damage to vehicle was repaired

|  | Total | Gender |  | Age |  | Social Grade |  | Country |  | Area |  | Years High (a) | MI Low (b) | Miles per annum |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male <br> (a) | Female <br> (b) | 17-34 <br> (a) | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\mathrm{ABC} 1$ (a) | $\begin{aligned} & \text { C2DE } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Urban <br> (a) |  |  | High (a) | Low <br> (b) |
| Unweighted row | 82 | 47 | 35 | 30 | 37 | 48 | 32 | 82 | 55 | 45 | 55 | 40 | 41 | 35 | 40 |
| Effective sample size | 60 | 33 | 27 | 22 | 26 | 33 | 25 | 60 | 49 | 45 | 43 | 30 | 30 | 25 | 30 |
| Total | 82 | 44 | 38 | 29 | 33 | 44 | 35 | 82 | 72 | 69 | 60 | 41 | 41 | 33 | 42 |
| Repairs not carried out | 30 | 15 | 15 | 11 | 8 | 14 | 15 | 30 | 25 | 23 | 22 | 13 | 18 | 12 | 16 |
| properly / to a satisfactory level | 37\% | 34\% | 40\% | 36\% | 25\% | 32\% | 42\% | 37\% | 34\% | 33\% | 37\% | 31\% | 44\% | 35\% | 38\% |
| Insurer refused to | 14 | 7 | 8 | 3 | 8 | 11 | 3 | 14 | 14 | 14 | 11 | 9 | 5 | 6 | 8 |
| make all / some of the repairs | 18\% | 15\% | 20\% | 12\% | 24\% | 26\% | 9\% | 18\% | 20\% | 20\% | 18\% | 23\% | 12\% | 19\% | 19\% |
| Minor issue / | 13 | 9 | 5 | 8 | 5 | 5 | 6 | 13 | 13 | 12 | 11 | 5 | 8 | 3 | 9 |
| mainly cosmetic not fixed | 16\% | 20\% | 12\% | 29\% | 14\% | 12\% | 18\% | 16\% | 17\% | 18\% | 19\% | 12\% | 21\% | 9\% | 21\% |
| Respondent did not | 9 | 7 | 2 | 6 | 2 | 4 | 5 | 9 | 8 | 8 | 6 | 2 | 6 | 5 | 3 |
| want to pay further costs | 10\% | 15\% | 5\% | 22\% | 6\% | 9\% | 13\% | 10\% | 11\% | 11\% | 11\% | 5\% | 16\% | 15\% | 8\% |
| Other | 10 | 5 | 5 | 1 | 7 | 7 | 4 | 10 | 8 | 8 | 6 | 7 | 3 | 6 | 4 |
|  | 13\% | 12\% | 14\% | 2\% | 20\% | 15\% | 11\% | 13\% | 11\% | 11\% | 10\% | 16\% | 8\% | 18\% | 10\% |
| Not stated | 5 | 2 | 4 | 0 | 4 | 3 | 2 | 5 | 5 | 5 | 3 | 5 | 0 | 2 | 2 |
|  | 7\% | 4\% | 9\% | -\% | 11\% | 7\% | 6\% | 7\% | 6\% | 7\% | 6\% | 13\% | -\% | 5\% | 4\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 62 (continuation)
C12. Why was not all of the damage to your vehicle repaired?
Base: All those where only some/most of damage to vehicle was repaired

|  | Total | Past experience <br> Yes <br> (a) | - MI <br> No <br> (b) | Links to in dustry <br> No <br> (b) | Unde rstand entit lement <br> Yes <br> (a) | Aware of rights <br> No <br> (b) | Damage to vehicle <br> Medium <br> (b) | Vehicle written off | Personal <br> Yes <br> (a) | injury | In surance channel Insu rance co <br> (a) | Who handled claim |  | Who decided repairs <br> Self <br> (a) | Re ceived Rep ve hicle <br> Yes <br> (a) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  | surer <br> (a) | surer <br> (b) |  |  |
| Unweighted row | 82 | 42 | 40 | 64 | 60 | 50 | 42 | 82 | 30 | 52 | 53 | 40 | 37 | 32 | 58 |
| Effective sample size | 60 | 31 | 29 | 46 | 43 | 38 | 29 | 60 | 21 | 39 | 39 | 32 | 25 | 27 | 42 |
| Total | 82 | 42 | 40 | 63 | 58 | 51 | 37 | 82 | 28 | 54 | 54 | 44 | 33 | 39 | 56 |
| Repairs not carried out | 30 | 14 | 16 | 21 | 25 | 18 | 19 | 30 | 11 | 19 | 18 | 13 | 15 | 9 | 25 |
| properly / to a satisfactory level | 37\% | 34\% | 40\% | 34\% | 43\% | 34\% | 50\% | 37\% | 39\% | 36\% | 34\% | 29\% | 47\% | 24\% | 45\% |
| Insurer refused to | 14 | 7 | 8 | 14 | 11 | 10 | 8 | 14 | 5 | 9 | 11 | 6 | 6 | 5 | 13 |
| make all / some of the repairs | 18\% | 16\% | 19\% | 23\% | 20\% | 19\% | 22\% | 18\% | 17\% | 18\% | 20\% | 15\% | 20\% | 12\% | 23\% |
| Minor issue / | 13 | 8 | 5 | 7 | 4 | 6 | 1 | 13 | 5 | 8 | 10 | 8 | 3 | 12 | 2 |
| mainly cosmetic not fixed | 16\% | 20\% | 12\% | 11\% | 7\% | 12\% | 2\% | 16\% | 18\% | 15\% | 19\% | 19\% | 10\% | 31\% | 3\% |
| Respondent did not | 9 | 4 | 5 | 7 | 5 | 6 | 5 | 9 | 2 | 7 | 7 | 6 | 2 | 8 | 3 |
| want to pay further costs | 10\% | 8\% | 12\% | 11\% | 9\% | 13\% | 14\% | 10\% | 5\% | 13\% | 12\% | 14\% | 5\% | 20\% | 6\% |
| Other | 10 | 8 | 3 | 9 | 8 | 7 | 4 | 10 | 4 | 7 | 6 | 5 | 5 | 4 | 8 |
|  | 13\% | 18\% | 7\% | 14\% | 14\% | 15\% | 12\% | 13\% | 13\% | 13\% | 10\% | 11\% | 16\% | 9\% | 14\% |
| Not stated | 5 | 2 | 4 | 5 | 4 | 4 | * | 5 | 2 | 3 | 2 | 5 | * | 2 | 5 |
|  | 7\% | 4\% | 9\% | 8\% | 7\% | 7\% | 1\% | 7\% | 8\% | 6\% | 4\% | 12\% | 1\% | 4\% | 10\% |

Table 62 (continuation)
C12. Why was not all of the damage to your vehicle repaired?
Base: All those where only some/most of damage to vehicle was repaired

|  | Total | Cond ition post repair Worse (c) | Worth post repair |  | Replacement met needs Met (b) | AF insurer handled claim \& willing to take part in repair ins pection No (b) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  | Same | Less |  |  |
|  |  |  | (b) | (c) |  |  |
| Unweighted row | 82 | 53 | 32 | 47 | 34 | 60 |
| Effective sample size | 60 | 39 | 26 | 32 | 24 | 46 |
| Total | 82 | 53 | 37 | 41 | 31 | 63 |
| Repairs not carried out | 30 | 20 | 13 | 17 | 13 | 21 |
| properly / to a satisfactory level | 37\% | 38\% | 34\% | 42\% | 41\% | 33\% |
| Insurer refused to | 14 | 13 | 9 | 4 | 7 | 11 |
| make all / some of the repairs | 18\% | 24\% | 25\% | 9\% | 22\% | 18\% |
| Minor issue / | 13 | 8 | 7 | 5 | * | 12 |
| mainly cosmetic not fixed | 16\% | 16\% | 18\% | 12\% | 1\% | 18\% |
| Respondent did not | 9 | 4 | 2 | 7 | 2 | 9 |
| want to pay further costs | 10\% | 7\% | 4\% | 17\% | 6\% | 14\% |
| Other | 10 | 6 | 4 | 6 | 6 | 6 |
|  | 13\% | 12\% | 11\% | 15\% | 19\% | 10\% |
| Not stated | 5 | 2 | 3 | 2 | 4 | 5 |
|  | 7\% | 3\% | 8\% | 5\% | 12\% | 8\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 63

C15. Who made the final decision about which repairs would be carried out on your vehicle?
Base: All those where any repairs were made to the vehicle

|  | GenderMale Female |  |  | Age |  |  | Social Grade |  |  |  | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male (a) | Female <br> (b) | $17-34$ <br> (a) | $\begin{array}{r} 35-54 \\ (b) \end{array}$ | 55+ (c) | ABC1 <br> (a) | C2DE <br> (b) | (a) | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) |  |  | Urban (a) | Rural (b) |
| Unweighted row | 1147 | 667 | 480 | 251 | 502 | 394 | 714 | 388 | 1147 | 812 | 635 | 204 | 177 | 131 | 834 | 307 |
| Effective sample size | 855 | 501 | 353 | 187 | 370 | 298 | 535 | 286 | 855 | 698 | 635 | 204 | 177 | 131 | 629 | 222 |
| Total | 1163 | 685 | 477 | 256 | 502 | 404 | 729 | 387 | 1163 | 1032 | 979 | 98 | 53 | 32 | 858 | 297 |
| Your insurer | 341 | 199 | 142 | 56 | 152a | 133A | 224 | 101 | 341 F | 304F | 290 F | 34 F | 14F | 4 | 246 | 95 |
|  | 29\% | 29\% | 30\% | 22\% | 30\% | 33\% | 31\% | 26\% | 29\% | 29\% | 30\% | 34\% | 26\% | 11\% | 29\% | 32\% |
| A repairer | 268 | 141 | 127a | 81BC | 103 | 84 | 156 | 103 | 268 | 236 | 221 | 21 | 15 | 12ABCD | 202 | 64 |
|  | 23\% | 21\% | 27\% | 32\% | 21\% | 21\% | 21\% | 27\% | 23\% | 23\% | 23\% | 21\% | 28\% | 38\% | 24\% | 22\% |
| The other driver's insurer | 240 | 141 | 99 | 46 | 117 | 77 | 148 | 81 | 240 | 211 | 199 | 22 | 12 | 7 | 173 | 62 |
|  | 21\% | 21\% | 21\% | 18\% | 23\% | 19\% | 20\% | 21\% | 21\% | 20\% | 20\% | 23\% | 22\% | 23\% | 20\% | 21\% |
| You | 157 | 111B | 46 | 43 | 65 | 49 | 94 | 59 | 157 | 143 | 137 | 10 | 6 | 4 | 117 | 40 |
|  | 14\% | 16\% | 10\% | 17\% | 13\% | 12\% | 13\% | 15\% | 14\% | 14\% | 14\% | 10\% | 11\% | 12\% | 14\% | 13\% |
| A claims management company | 62 | 41 | 22 | 11 | 27 | 24 | 43 | 18 | 62 | 57 | 54 | 4 | 3 | 1 | 41 | 21 |
|  | 5\% | 6\% | 5\% | 4\% | 5\% | 6\% | 6\% | 5\% | 5\% | 5\% | 6\% | 4\% | 5\% | 4\% | 5\% | 7\% |
| A dealership | 22 | 8 | 14 | 4 | 12 | 6 | 20 | 3 | 22 | 20 | 19 | 1 | 1 | 1 | 22b | 1 |
|  | 2\% | 1\% | 3\% | 1\% | 2\% | 2\% | 3\% | 1\% | 2\% | 2\% | 2\% | 1\% | 2\% | 4\% | 3\% | *\% |
| Another organisation | 8 | 2 | 6 | * | 2 | 6 | 6 | 2 | 8 | 6 | 6 | 1 | 0 | * | 6 | 2 |
|  | 1\% | *\% | 1\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% |
| Don't know | 64 | 44 | 20 | 15 | 24 | 24 | 38 | 21 | 64 | 57 | 54 | 4 | 3 | 2 | 50 | 13 |
|  | 5\% | 6\% | 4\% | 6\% | 5\% | 6\% | 5\% | 5\% | 5\% | 6\% | 6\% | 4\% | 6\% | 7\% | 6\% | 4\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 63 (continuation)
C15. Who made the final decision about which repairs would be carried out on your vehicle?
Base: All those where any repairs were made to the vehicle

|  | Total | Years High (a) | MI <br> Low <br> (b) | $\underset{\text { Miles per }}{\text { Migh }} \underset{\text { Low }}{\text { ann }}$ <br> (a) (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{NO} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) |  | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | No <br> (b) | Low <br> (a) | Medium (b) | High (c) |
| Unweighted row | 1147 | 761 | 376 | 605 | 500 |  | 432 | 715 | 130 | 1014 | 884 | 161 | 363 | 645 | 492 | 496 | 148 |
| Effective sample size | 855 | 566 | 280 | 441 | 386 | 330 | 525 | 97 | 756 | 655 | 121 | 271 | 475 | 372 | 365 | 110 |
| Total | 1163 | 767 | 384 | 594 | 534 | 453 | 710 | 131 | 1028 | 885 | 167 | 368 | 643 | 511 | 491 | 151 |
| Your insurer | 341 | 249B | 92 | 176 | 156 | 143 | 198 | 31 | 307 | 269 | 45 | 99 | 196 | 106 | 172A | 60A |
|  | 29\% | 33\% | 24\% | 30\% | 29\% | 32\% | 28\% | 24\% | 30\% | 30\% | 27\% | 27\% | 30\% | 21\% | 35\% | 40\% |
| A repairer | 268 | 153 | 111A | 141 | 116 | 84 | 185a | 35 | 234 | 192 | 46 | 90 | 140 | 122 | 111 | 35 |
|  | 23\% | 20\% | 29\% | 24\% | 22\% | 19\% | 26\% | 27\% | 23\% | 22\% | 28\% | 25\% | 22\% | 24\% | 23\% | 23\% |
| The other driver's insurer | 240 | 157 | 82 | 121 | 118 | 91 | 149 | 19 | 221 | 190 | 30 | 67 | 144 | 123 | 93 | 24 |
|  | 21\% | 20\% | 21\% | 20\% | 22\% | 20\% | 21\% | 15\% | 21\% | 21\% | 18\% | 18\% | 22\% | 24\% | 19\% | 16\% |
| You | 157 | 95 | 57 | 72 | 78 | 70 | 87 | 26 | 131 | 116 | 25 | 62 | 82 | 85 C | 59 | 10 |
|  | 14\% | 12\% | 15\% | 12\% | 15\% | 15\% | 12\% | 20\% | 13\% | 13\% | 15\% | 17\% | 13\% | 17\% | 12\% | 6\% |
| A claims management company | 62 | 46 | 16 | 41 | 21 | 25 | 37 | 6 | 57 | 51 | 6 | 22 | 32 | 39b | 18 | 5 |
|  | 5\% | 6\% | 4\% | 7\% | 4\% | 5\% | 5\% | 4\% | 6\% | 6\% | 4\% | 6\% | 5\% | 8\% | 4\% | 4\% |
| A dealership | 22 | 15 | 7 | 7 | 14 | 10 | 12 | 3 | 19 | 18 | 3 | 3 | 17 | 7 | 11 | 3 |
|  | 2\% | 2\% | 2\% | 1\% | 3\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 3\% | 1\% | 2\% | 2\% |
| Another organisation | 8 | 8 | * | 3 | 5 | 4 | 4 | 4B | 4 | 7 | 0 | 6 | 2 | 0 | 4 | 4A |
|  | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 3\% | *\% | 1\% | -\% | 2\% | *\% | -\% | 1\% | 3\% |
| Don't know | 64 | 43 | 19 | 31 | 27 | 26 | 37 | 8 | 56 | 43 | 10 | 19 | 32 | 31 | 24 | 8 |
|  | 5\% | 6\% | 5\% | 5\% | 5\% | 6\% | 5\% | 6\% | 5\% | 5\% | 6\% | 5\% | 5\% | 6\% | 5\% | 5\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 63 (continuation)
C15. Who made the final decision about which repairs would be carried out on your vehicle?
Base: All those where any repairs were made to the vehicle

|  | Total | Vehicle written off | Personal injury |  | Insurance channel |  | Insurance Company |  |  |  |  | Chur | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Who handled claim |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | rance |  |  | Direct |  |  |  |  |  | NAF in | AF in |  |
|  |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | co <br> (a) | Broker <br> (b) | Admiral <br> (a) | Line (b) | Aviva (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ |  | surer <br> (a) | surer <br> (b) | Other (c) |
| Unweighted row | 1147 | 1147 | 281 | 865 | 668 | 244 | 84 | 105 | 88 | 67 | 66 | 39 | 30 | 627 | 444 | 58 |
| Effective sample size | 855 | 855 | 211 | 643 | 491 | 180 | 66 | 83 | 68 | 34 | 51 | 30 | 22 | 485 | 317 | 39 |
| Total | 1163 | 1163 | 288 | 873 | 664 | 240 | 93 | 113 | 94 | 27 | 71 | 43 | 30 | 668 | 423 | 50 |
| Your insurer | 341 | 341 | 98 | 243 | 210 | 66 | 15 | 32 | 37A | 6 | 26a | 20Ad | 11 | 317BC | 13 | 7B |
|  | 29\% | 29\% | 34\% | 28\% | 32\% | 28\% | 16\% | 29\% | 39\% | 21\% | 36\% | 47\% | 39\% | 47\% | 3\% | 14\% |
| A repairer | 268 | 268 | 70 | 199 | 161 | 63 | 31 e | 30 | 21 | 6 | 11 | 9 | 5 | 139 | 105 | 14 |
|  | 23\% | 23\% | 24\% | 23\% | 24\% | 26\% | 34\% | 27\% | 23\% | 24\% | 16\% | 20\% | 17\% | 21\% | 25\% | 27\% |
| The other driver's insurer | 240 | 240 | 54 | 185 | 131 | 49 | 15 | 26 | 18 | 8 | 17 | 7 | 9 | 40 | 190AC | 10A |
|  | 21\% | 21\% | 19\% | 21\% | 20\% | 20\% | 17\% | 23\% | 19\% | 31\% | 24\% | 16\% | 29\% | 6\% | 45\% | 20\% |
| You | 157 | 157 | 28 | 129 | 96 | 25 | 21c | 18 | 9 | 3 | 9 | 3 | 2 | 69 | 74A | 13A |
|  | 14\% | 14\% | 10\% | 15\% | 14\% | 10\% | 23\% | 16\% | 10\% | 10\% | 13\% | 8\% | 7\% | 10\% | 18\% | 26\% |
| A claims management company | 62 | 62 | 11 | 52 | 23 | 15 | 5 b | 0 | 2 | 1 | 0 | 0 | 0 | 42b | 12 | 4 |
|  | 5\% | 5\% | 4\% | 6\% | 4\% | 6\% | 5\% | -\% | 2\% | 2\% | -\% | -\% | -\% | 6\% | 3\% | 7\% |
| A dealership | 22 | 22 | 5 | 17 | 9 | 6 | 2 | * | 2 | 1 | 2 | * | 2 | 9 | 11 | 2 |
|  | 2\% | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% | *\% | 2\% | 3\% | 2\% | 1\% | 6\% | 1\% | 2\% | 5\% |
| Another organisation | 8 | 8 | 4 | 4 | 3 | 3 | 0 | 1 | 0 | 0 | 3 | 0 | 0 | 7 | 1 | 0 |
|  | 1\% | 1\% | 1\% | *\% | *\% | 1\% | -\% | 1\% | -\% | -\% | 4\% | -\% | -\% | 1\% | *\% | -\% |
| Don't know | 64 | 64 | 19 | 44 | 30 | 13 | 4 | 5 | 6 | 2 | 3 | 3 | 1 | 45 | 18 | * |
|  | 5\% | 5\% | 7\% | 5\% | 5\% | 6\% | 4\% | 5\% | 6\% | 8\% | 5\% | 7\% | 2\% | 7\% | 4\% | 1\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 63 (continuation)

C15. Who made the final decision about which repairs would be carried out on your vehicle?
Base: All those where any repairs were made to the vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 63 (continuation)
C15. Who made the final decision about which repairs would be carried out on your vehicle? Base: All those where any repairs were made to the vehicle

AF insurer
handled claim \& willing to take
part in repair
inspection

## Unweighted row <br> Effective sample size <br> Total

Your insurer

| Total | Replacem Exc eeded <br> (a) | met <br> Met <br> (b) | needs <br> Below <br> (c) |
| :---: | :---: | :---: | :---: |
| 1147 | 143 | 648 | 147 |
| 855 | 106 | 479 | 110 |
| 1163 | 145 | 647 | 149 |
| 341 | 44 | 201 | 43 |
| 29\% | 30\% | 31\% | 29\% |
| 268 | 35 | 154 | 37 |
| 23\% | 24\% | 24\% | 25\% |
| 240 | 33 | 134 | 38 |
| 21\% | 23\% | 21\% | 26\% |
| 157 | 14 | 57 | 17 |
| 14\% | 9\% | 9\% | 12\% |
| 62 | 6 | 42 | 9 |
| 5\% | 4\% | 7\% | 6\% |
| 22 | * | 15 | 4 |
| 2\% | *\% | 2\% | 3\% |
| 8 | 2 | 6 | 0 |
| 1\% | 1\% | 1\% | -\% |
| 64 | 11 C | 37c | * |
| 5\% | 8\% | 6\% | *\% |
| 0 | 0 | 0 | 0 |
| -\% | -\% | -\% | -\% |

## A repairer

The other driver's insurer

You

A claims management company

A dealership

Another organisation
Don't know

Refused
95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 64

C17. Were you involved in the choice of whether to use original manufacturer's parts, other new parts or, recycled parts? Base: All those where any repairs were made to the vehicle

|  | Gender |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | 17-34 | 35-54 | 55+ | ABC1 |  |  | Eng/Wal | Eng | Sco | Wal |  | Urban | Rural |
| Total | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) | (c) | (d) | (e) | (f) | (a) | (b) |
| 1147 | 667 | 480 | 251 | 502 | 394 | 714 | 388 | 1147 | 812 | 635 | 204 | 177 | 131 | 834 | 307 |
| 855 | 501 | 353 | 187 | 370 | 298 | 535 | 286 | 855 | 698 | 635 | 204 | 177 | 131 | 629 | 222 |
| 1163 | 685 | 477 | 256 | 502 | 404 | 729 | 387 | 1163 | 1032 | 979 | 98 | 53 | 32 | 858 | 297 |
| 159 | 116B | 43 | 45 | 62 | 52 | 98 | 54 | 159d | 146d | 137d | 8 | 9d | 5d | 116 | 42 |
| 14\% | 17\% | 9\% | 17\% | 12\% | 13\% | 13\% | 14\% | 14\% | 14\% | 14\% | 8\% | 16\% | 15\% | 13\% | 14\% |
| 887 | 501 | 386A | 183 | 399a | 305 | 563 | 291 | 887 | 780 | 740 | 82abce | 40 | 25 | 652 | 230 |
| 76\% | 73\% | 81\% | 71\% | 79\% | 76\% | 77\% | 75\% | 76\% | 76\% | 76\% | 83\% | 75\% | 78\% | 76\% | 77\% |
| 64 | 36 | 28 | 10 | 27 | 28 | 43 | 19 | 64 | 58 | 56 | 5 | 2 | 1 | 49 | 15 |
| 5\% | 5\% | 6\% | 4\% | 5\% | 7\% | 6\% | 5\% | 5\% | 6\% | 6\% | 5\% | 5\% | 2\% | 6\% | 5\% |
| 53 | 32 | 20 | 19b | 15 | 19 | 25 | 22 | 53 | 48 | 46 | 3 | 2 | 1 | 42 | 11 |
| 5\% | 5\% | 4\% | 7\% | 3\% | 5\% | 3\% | 6\% | 5\% | 5\% | 5\% | 3\% | 4\% | 5\% | 5\% | 4\% |

## Table 64 (continuation)

C17. Were you involved in the choice of whether to use original manufacturer's parts, other new parts or, recycled parts?
Base: All those where any repairs were made to the vehicle

|  |  | Years - MI |  | Miles per annum |  | Past <br> experience - MI |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | High <br> (a) | Low <br> (b) | High <br> (a) | Low <br> (b) | Yes <br> (a) | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | No <br> (b) | Low <br> (a) | Medium <br> (b) | High <br> (c) |
| Unweighted row | 1147 | 761 | 376 | 605 | 500 | 432 | 715 | 130 | 1014 | 884 | 161 | 363 | 645 | 492 | 496 | 148 |
| Effective sample size | 855 | 566 | 280 | 441 | 386 | 330 | 525 | 97 | 756 | 655 | 121 | 271 | 475 | 372 | 365 | 110 |
| Total | 1163 | 767 | 384 | 594 | 534 | 453 | 710 | 131 | 1028 | 885 | 167 | 368 | 643 | 511 | 491 | 151 |
| Yes | 159 | 99 | 58 | 76 | 80 | 66 | 93 | 21 | 138 | 123 | 23 | 60 | 85 | 64 | 71 | 22 |
|  | 14\% | 13\% | 15\% | 13\% | 15\% | 15\% | 13\% | 16\% | 13\% | 14\% | 14\% | 16\% | 13\% | 13\% | 15\% | 15\% |
| No | 887 | 588 | 289 | 476B | 384 | 347 | 540 | 103 | 783 | 675 | 131 | 267 | 506 | 373 | 394a | 112 |
|  | 76\% | 77\% | 75\% | 80\% | 72\% | 77\% | 76\% | 79\% | 76\% | 76\% | 78\% | 73\% | 79\% | 73\% | 80\% | 74\% |
| NA - no parts required | 64 | 50 | 14 | 23 | 39a | 24 | 40 | 5 | 59 | 45 | 8 | 24 | 32 | 49BC | - 10 | 5 |
|  | 5\% | 7\% | 4\% | 4\% | 7\% | 5\% | 6\% | 4\% | 6\% | 5\% | 5\% | 6\% | 5\% | 10\% | 2\% | 3\% |
| Don't know | 53 | 30 | 23 | 18 | 31 | 16 | 37 | 2 | 49 | 43 | 5 | 16 | 20 | 25 | 15 | 12b |
|  | 5\% | 4\% | 6\% | 3\% | 6\% | 4\% | 5\% | 2\% | 5\% | 5\% | 3\% | 4\% | 3\% | 5\% | 3\% | 8\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 64 (continuation)

C17. Were you involved in the choice of whether to use original manufacturer's parts, other new parts or, recycled parts?
Base: All those where any repairs were made to the vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 64 (continuation)

C17. Were you involved in the choice of whether to use original manufacturer's parts, other new parts or, recycled parts?
Base: All those where any repairs were made to the vehicle

|  |  | Who decided NAF in |  | repairs AF in |  | Who offered Rep vehicleNAF in AF in |  |  |  | Received Rep vehicle |  | Condition post repair |  |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other (d) | surer <br> (a) | surer <br> (b) | Other (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { Noo } \\ \text { (b) } \end{gathered}$ | Better <br> (a) | Same (b) | Worse (c) | Same (b) | Less (c) |
| Unweighted row | 1147 | 290 | 413 | 327 | 92 | 381 | 374 | 272 | 31 | 939 | 201 | 146 | 853 | 141 | 897 | 187 |
| Effective sample size | 855 | 217 | 320 | 232 | 67 | 291 | 273 | 196 | 26 | 696 | 153 | 112 | 639 | 98 | 681 | 125 |
| Total | 1163 | 299 | 439 | 306 | 90 | 397 | 366 | 264 | 38 | 941 | 213 | 154 | 872 | 128 | 932 | 161 |
| Yes | 159 | 86BC | 24 | 31b | 16B | 45 | 45 | 35 | * | 99 | 58A | 22 | 119 | 19 | 125 | 29 |
|  | 14\% | 29\% | 5\% | 10\% | 18\% | 11\% | 12\% | 13\% | 1\% | 11\% | 27\% | 14\% | 14\% | 15\% | 13\% | 18\% |
| No | 887 | 167 | 381AD | 251Ad | 63a | 319 | 293 | 198 | 33 | 760B | 121 | 118 | 669 | 97 | 707 | 127 |
|  | 76\% | 56\% | 87\% | 82\% | 70\% | 80\% | 80\% | 75\% | 86\% | 81\% | 57\% | 76\% | 77\% | 76\% | 76\% | 79\% |
| NA - no parts required | 64 | 25B | 14 | 19 | 5 | 15 | 18 | 18 | 0 | 42 | 22A | 7 | 48 | 7 | 58 | 4 |
|  | 5\% | 9\% | 3\% | 6\% | 6\% | 4\% | 5\% | 7\% | -\% | 4\% | 10\% | 5\% | 6\% | 5\% | 6\% | 3\% |
| Don't know | 53 | 20 C | 19 | 5 | 5 | 18 | 9 | 13 | 5 | 41 | 12 | 7 | 37 | 6 | 42 c | 1 |
|  | 5\% | 7\% | 4\% | 2\% | 6\% | 5\% | 3\% | 5\% | 13\% | 4\% | 6\% | 5\% | 4\% | 4\% | 5\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 64 (continuation)

C17. Were you involved in the choice of whether to use original manufacturer's parts, other new parts or, recycled parts?
Base: All those where any repairs were made to the vehicle
AF insurer
handled claim \& willing to take
part in repai
inspection

|  | Replacement <br> Exc <br> eeded <br> (a) |  | Met <br> (b) | Below <br> (c) | Yes <br> (a) |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Total |  | (b) |  |  |  |
|  |  |  |  |  |  |
| 1147 | 143 | 648 | 147 | 281 | 866 |
| 855 | 106 | 479 | 110 | 203 | 651 |
| 1163 | 145 | 647 | 149 | 273 | 889 |
|  |  |  |  |  |  |
| 159 | 17 | 66 | 16 | 41 | 118 |
| $14 \%$ | $12 \%$ | $10 \%$ | $11 \%$ | $15 \%$ | $13 \%$ |
| 887 | 109 | 526 | 124 | 200 | 687 |
| $76 \%$ | $75 \%$ | $81 \%$ | $83 \%$ | $73 \%$ | $77 \%$ |
| 64 | 7 | 30 | 5 | 22 | 42 |
| $5 \%$ | $5 \%$ | $5 \%$ | $3 \%$ | $8 \%$ | $5 \%$ |
| 53 | 12 | 25 | 4 | 10 | 43 |
| $5 \%$ | $8 \%$ | $4 \%$ | $3 \%$ | $4 \%$ | $5 \%$ |

95 percent as lower case or *, 99 percent as UPPER CASE or **

| Unweighted row | 1147 | 143 | 648 | 147 |
| :--- | :---: | :---: | :---: | :---: |
| Effective sample size | 855 | 106 | 479 | 110 |
| Total | 1163 | 145 | 647 | 149 |
| Yes |  |  |  |  |
|  | 159 | 17 | 66 | 16 |
|  | $14 \%$ | $12 \%$ | $10 \%$ | $11 \%$ |
| No | 887 | 109 | 526 | 124 |
|  | $76 \%$ | $75 \%$ | $81 \%$ | $83 \%$ |
| NA - no parts required | 64 | 7 | 30 | 5 |
|  | $5 \%$ | $5 \%$ | $5 \%$ | $3 \%$ |
| Don't know | 53 | 12 | 25 | 4 |
|  | $5 \%$ | $8 \%$ | $4 \%$ | $3 \%$ |

## Table 65

C18. Were any of the following types of parts used for the repair: Original manufacturers parts? Base: All those where parts were used in the repair of the car


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 65 (continuation)
C18. Were any of the following types of parts used for the repair: Original manufacturers parts? Base: All those where parts were used in the repair of the car

|  |  | Years High (a) | $\begin{gathered} - \text { MI } \\ \text { Low } \\ \text { (b) } \end{gathered}$ | Miles per annum <br> High Low <br> (a) (b) |  | Past |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & (\mathrm{b}) \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium (b) | High (c) |
| Unweighted row | 1089 | 719 | 360 | 580 | 469 | 411 | 678 | 125 | 961 | 841 | 154 | 338 | 618 | 451 | 483 | 144 |
| Effective sample size | 809 | 531 | 270 | 423 | 359 | 313 | 496 | 93 | 714 | 622 | 116 | 252 | 453 | 338 | 356 | 107 |
| Total | 1099 | 717 | 370 | 570 | 495 | 429 | 670 | 125 | 970 | 841 | 159 | 344 | 611 | 462 | 481 | 146 |
| Yes | 544 | 379B | 160 | 290 | 243 | 206 | 339 | 67 | 476 | 422 | 87 | 195b | 289 | 218 | 244 | 78 |
|  | 50\% | 53\% | 43\% | 51\% | 49\% | 48\% | 51\% | 53\% | 49\% | 50\% | 55\% | 57\% | 47\% | 47\% | 51\% | 54\% |
| No | 102 | 65 | 35 | 42 | 60a | 40 | 62 | 16 | 86 | 82 | 14 | 31 | 59 | 46 | 41 | 15 |
|  | 9\% | 9\% | 10\% | 7\% | 12\% | 9\% | 9\% | 13\% | 9\% | 10\% | 9\% | 9\% | 10\% | 10\% | 9\% | 10\% |
| Don't know | 452 | 272 | 175a | 238 | 193 | 183 | 269 | 42 | 408 | 337 | 58 | 118 | 262a | 198 | 196 | 52 |
|  | 41\% | 38\% | 47\% | 42\% | 39\% | 43\% | 40\% | 34\% | 42\% | 40\% | 37\% | 34\% | 43\% | 43\% | 41\% | 36\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 65 (continuation)
C18. Were any of the following types of parts used for the repair: Original manufacturers parts?
Base: All those where parts were used in the repair of the car

|  |  | Vehicle written off | Personal injury |  | Insurance channel |  | Insurance Company |  |  |  |  | $\begin{aligned} & \text { Chur } \\ & \text { chill } \end{aligned}$ | Who handled claim |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | rance |  | Admiral $\begin{array}{r}\text { Direct } \\ \text { Line }\end{array}$ |  | Aviva <br> (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ |  | NAF in surer (a) | AF in surer (b) | Other <br> (c) |
|  | Total | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  | (b) | (a) |  |  |  |  | (f) |  |  |  |
| Unweighted row | 1089 | 1089 | 276 | 812 | 638 | 231 | 77 | 97 | 85 | 65 | 64 | 37 | 600 | 416 | 56 |
| Effective sample size | 809 | 809 | 206 | 602 | 469 | 170 | 60 | 78 | 65 | 33 | 50 | 30 | 463 | 296 | 37 |
| Total | 1099 | 1099 | 281 | 816 | 634 | 228 | 84 | 107 | 89 | 27 | 69 | 43 | 638 | 394 | 47 |
| Yes | 544 | 544 | 128 | 417 | 316 | 106 | 42 | 47 | 43 | 15 | 41 | 14 | 309 | 195 | 31 |
|  | 50\% | 50\% | 46\% | 51\% | 50\% | 47\% | 50\% | 44\% | 48\% | 56\% | 59\% | 32\% | 48\% | 49\% | 65\% |
| No | 102 | 102 | 20 | 82 | 56 | 25 | 10 | 10 | 11 | * | 7 | 5 | 57 | 39 | 5 |
|  | 9\% | 9\% | 7\% | 10\% | 9\% | 11\% | 11\% | 10\% | 12\% | 2\% | 10\% | 11\% | 9\% | 10\% | 11\% |
| Don't know | 452 | 452 | 133b | 318 | 262 | 97 | 33 | 50 | 36 | 11 | 21 | 24 | 273 c | 160 | 11 |
|  | 41\% | 41\% | 47\% | 39\% | 41\% | 42\% | 39\% | 46\% | 40\% | 42\% | 30\% | 57\% | 43\% | 41\% | 24\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 65 (continuation)
C18. Were any of the following types of parts used for the repair: Original manufacturers parts?
Base: All those where parts were used in the repair of the car

|  |  | Who decided NAF in |  | repairs |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  | Condition post repair |  |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Self <br> (a) | surer <br> (b) | surer (c) | Other <br> (d) | surer <br> (a) | surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | No <br> (b) | Better <br> (a) | Same (b) | Worse (c) | Same (b) | Less (c) |
| Unweighted row | 1089 | 271 | 397 | 308 | 88 | 367 | 354 | 257 | 31 | 899 | 183 | 138 | 809 | 136 | 847 | 182 |
| Effective sample size | 809 | 200 | 308 | 217 | 63 | 280 | 259 | 184 | 26 | 665 | 138 | 107 | 604 | 94 | 640 | 122 |
| Total | 1099 | 273 | 424 | 287 | 84 | 382 | 348 | 246 | 38 | 899 | 191 | 147 | 824 | 121 | 874 | 157 |
| Yes | 544 | 163BC | 189 | 137 | 48 | 182 | 181 | 124 | 13 | 438 | 104 | 71 | 430 C | 43 | 451 | 69 |
|  | 50\% | 60\% | 45\% | 48\% | 57\% | 48\% | 52\% | 51\% | 34\% | 49\% | 55\% | 48\% | 52\% | 36\% | 52\% | 44\% |
| No | 102 | 35d | 35 | 26 | 2 | 36 | 27 | 24 | 2 | 70 | 30A | 17 | 70 | 15 | 82 | 16 |
|  | 9\% | 13\% | 8\% | 9\% | 2\% | 9\% | 8\% | 10\% | 5\% | 8\% | 16\% | 12\% | 8\% | 13\% | 9\% | 10\% |
| Don't know | 452 | 76 | 200A | 124A | 34 | 165 | 140 | 98 | 23 | 391B | 56 | 58 | 324 | 63b | 342 | 72 |
|  | 41\% | 28\% | 47\% | 43\% | 41\% | 43\% | 40\% | 40\% | 61\% | 43\% | 29\% | 40\% | 39\% | 52\% | 39\% | 46\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

C18. Were any of the following types of parts used for the repair: Original manufacturers parts?
Base: All those where parts were used in the repair of the car
AF insurer
handled claim \& willing to take
part in repai
inspection

|  | Replacement met needs inspection |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | eeded (a) | Met <br> (b) | Below (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1089 | 137 | 618 | 143 | 260 | 829 |
| Effective sample size | 809 | 102 | 456 | 107 | 187 | 622 |
| Total | 1099 | 138 | 617 | 144 | 251 | 847 |
| Yes | 544 | 71 | 305 | 62 | 126 | 419 |
|  | 50\% | 51\% | 49\% | 43\% | 50\% | 49\% |
| No | 102 | 11 | 47 | 13 | 30 | 72 |
|  | 9\% | 8\% | 8\% | 9\% | 12\% | 9\% |
| Don't know | 452 | 56 | 265 | 69 | 96 | 356 |
|  | 41\% | 41\% | 43\% | 48\% | 38\% | 42\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 66

C18. Were any of the following types of parts used for the repair: Other new parts? Base: All those where parts were used in the repair of the car

|  | Gender |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | 17-34 | 35-54 | 55+ | ABC1 | C2DE | UK | Eng/Wal | Eng | Sco | Wal | NI | Urban | Rural |
| Total | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) | (c) |  |  |  | (a) |  |
| 1089 | 637 | 452 | 240 | 478 | 371 | 675 | 371 | 1089 | 768 | 599 | 193 | 169 | 128 | 790 | 293 |
| 809 | 476 | 333 | 180 | 351 | 279 | 504 | 273 | 809 | 660 | 599 | 193 | 169 | 128 | 594 | 211 |
| 1099 | 649 | 449 | 247 | 476 | 376 | 686 | 367 | 1099 | 974 | 924 | 93 | 51 | 31 | 809 | 283 |
| 268 | 173 | 95 | 72b | 97 | 98 | 159 | 100 | 268 | 235 | 225 | 22 | 10 | 10e | 198 | 68 |
| 24\% | 27\% | 21\% | 29\% | 20\% | 26\% | 23\% | 27\% | 24\% | 24\% | 24\% | 24\% | 20\% | 32\% | 24\% | 24\% |
| 367 | 254B | 113 | 68 | 159 | 140a | 241 | 111 | 367 | 327 | 308 | 31 | 19 | 9 | 270 | 94 |
| 33\% | 39\% | 25\% | 27\% | 34\% | 37\% | 35\% | 30\% | 33\% | 34\% | 33\% | 33\% | 37\% | 29\% | 33\% | 33\% |
| 464 | 223 | 241A | 107 | 219c | 138 | 286 | 157 | 464 | 412 | 390 | 40 | 22 | 12 | 341 | 121 |
| 42\% | 34\% | 54\% | 43\% | 46\% | 37\% | 42\% | 43\% | 42\% | 42\% | 42\% | 43\% | 43\% | 39\% | 42\% | 43\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 66 (continuation)
C18. Were any of the following types of parts used for the repair: Other new parts?
Base: All those where parts were used in the repair of the car

|  |  | Years - MI |  | Miles per annum |  | Past <br> experience - MI |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | High (a) | Low <br> (b) | High <br> (a) | Low <br> (b) | Yes <br> (a) | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ | Yes <br> (a) | No <br> (b) | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium (b) | High <br> (c) |
| Unweighted row | 1089 | 719 | 360 | 580 | 469 | 411 | 678 | 125 | 961 | 841 | 154 | 338 | 618 | 451 | 483 | 144 |
| Effective sample size | 809 | 531 | 270 | 423 | 359 | 313 | 496 | 93 | 714 | 622 | 116 | 252 | 453 | 338 | 356 | 107 |
| Total | 1099 | 717 | 370 | 570 | 495 | 429 | 670 | 125 | 970 | 841 | 159 | 344 | 611 | 462 | 481 | 146 |
| Yes | 268 | 162 | 101 | 126 | 133 | 109 | 158 | 25 | 243 | 213 | 34 | 99 | 142 | 84 | 134A | 49A |
|  | 24\% | 23\% | 27\% | 22\% | 27\% | 25\% | 24\% | 20\% | 25\% | 25\% | 21\% | 29\% | 23\% | 18\% | 28\% | 34\% |
| No | 367 | 260b | 103 | 204 | 157 | 129 | 238 | 53 | 313 | 272 | 67a | 122 | 210 | 171 | 152 | 42 |
|  | 33\% | 36\% | 28\% | 36\% | 32\% | 30\% | 35\% | 42\% | 32\% | 32\% | 42\% | 35\% | 34\% | 37\% | 32\% | 29\% |
| Don't know | 464 | 294 | 165 | 240 | 205 | 190 | 274 | 48 | 414 | 356 | 58 | 123 | 258 | 207 | 196 | 54 |
|  | 42\% | 41\% | 45\% | 42\% | 41\% | 44\% | 41\% | 38\% | 43\% | 42\% | 37\% | 36\% | 42\% | 45\% | 41\% | 37\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 66 (continuation)
C18. Were any of the following types of parts used for the repair: Other new parts?
Base: All those where parts were used in the repair of the car

|  |  | Vehicle written off | Personal injury |  | Insurance channel |  | Insurance Company |  |  |  |  |  | Who handled claim |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | rance |  | Direct |  |  |  | LV |  | NAF in | AF in |  |
|  | Total | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ | Broker <br> (b) | Admiral <br> (a) | Line <br> (b) | Aviva (c) | Axa (d) |  | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ | surer <br> (a) | surer (b) | Other <br> (c) |
| Unweighted row | 1089 | 1089 | 276 | 812 | 638 | 231 | 77 | 97 | 85 | 65 | 64 | 37 | 600 | 416 | 56 |
| Effective sample size | 809 | 809 | 206 | 602 | 469 | 170 | 60 | 78 | 65 | 33 | 50 | 30 | 463 | 296 | 37 |
| Total | 1099 | 1099 | 281 | 816 | 634 | 228 | 84 | 107 | 89 | 27 | 69 | 43 | 638 | 394 | 47 |
| Yes | 268 | 268 | 80 | 188 | 155 | 50 | 17 | 25 | 24 | 5 | 12 | 8 | 153 | 96 | 13 |
|  | 24\% | 24\% | 28\% | 23\% | 24\% | 22\% | 20\% | 23\% | 27\% | 20\% | 17\% | 18\% | 24\% | 24\% | 27\% |
| No | 367 | 367 | 68 | 299A | 207 | 79 | 30 | 33 | 30 | 10 | 31 | 14 | 205 | 138 | 19 |
|  | 33\% | 33\% | 24\% | 37\% | 33\% | 35\% | 35\% | 31\% | 33\% | 37\% | 45\% | 32\% | 32\% | 35\% | 40\% |
| Don't know | 464 | 464 | 133 | 330 | 272 | 99 | 38 | 49 | 36 | 11 | 26 | 21 | 280 | 160 | 16 |
|  | 42\% | 42\% | 47\% | 40\% | 43\% | 43\% | 45\% | 46\% | 40\% | 43\% | 37\% | 50\% | 44\% | 41\% | 34\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 66 (continuation)
C18. Were any of the following types of parts used for the repair: Other new parts?
Base: All those where parts were used in the repair of the car

|  | Total | Who decided |  | repairs |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  | Condition post repair |  |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Self <br> (a) | surer (b) | surer (c) | Other (d) | surer <br> (a) | surer <br> (b) | Other (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Better <br> (a) | Same (b) | Worse (c) | Same (b) | Less (c) |
| Unweighted row | 1089 | 271 | 397 | 308 | 88 | 367 | 354 | 257 | 31 | 899 | 183 | 138 | 809 | 136 | 847 | 182 |
| Effective sample size | 809 | 200 | 308 | 217 | 63 | 280 | 259 | 184 | 26 | 665 | 138 | 107 | 604 | 94 | 640 | 122 |
| Total | 1099 | 273 | 424 | 287 | 84 | 382 | 348 | 246 | 38 | 899 | 191 | 147 | 824 | 121 | 874 | 157 |
| Yes | 268 | 70 | 107 | 70 | 17 | 111 | 77 | 55 | 4 | 211 | 50 | 36 | 209 | 23 | 212 | 41 |
|  | 24\% | 26\% | 25\% | 25\% | 21\% | 29\% | 22\% | 22\% | 11\% | 24\% | 26\% | 24\% | 25\% | 19\% | 24\% | 26\% |
| No | 367 | 116Bc | 126 | 92 | 26 | 111 | 130a | 83 | 8 | 279 | 88A | 53 | 280 | 35 | 302 | 51 |
|  | 33\% | 42\% | 30\% | 32\% | 30\% | 29\% | 37\% | 34\% | 22\% | 31\% | 46\% | 36\% | 34\% | 29\% | 34\% | 33\% |
| Don't know | 464 | 88 | 191A | 125a | 41a | 161 | 141 | 108 | 26 | 409B | 53 | 58 | 336 | 63b | 361 | 65 |
|  | 42\% | 32\% | 45\% | 43\% | 49\% | 42\% | 41\% | 44\% | 67\% | 45\% | 28\% | 40\% | 41\% | 52\% | 41\% | 41\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 66 (continuation)
C18. Were any of the following types of parts used for the repair: Other new parts? Base: All those where parts were used in the repair of the car

AF insurer
handled claim \& willing to take
part in repai

| Total | Replacement met needs |  |  | spection |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | eeded | Met | Below | Yes | No |
|  | (a) | (b) | (c) | (a) | (b) |
| 1089 | 137 | 618 | 143 | 260 | 829 |
| 809 | 102 | 456 | 107 | 187 | 622 |
| 1099 | 138 | 617 | 144 | 251 | 847 |
| 268 | 30 | 149 | 33 | 65 | 202 |
| 24\% | 22\% | 24\% | 23\% | 26\% | 24\% |
| 367 | 44 | 203c | 32 | 89 | 278 |
| 33\% | 32\% | 33\% | 22\% | 36\% | 33\% |
| 464 | 64 | 265 | 79b | 97 | 367 |
| 42\% | 47\% | 43\% | 55\% | 39\% | 43\% |

Unweighted row
Effective sample size
Total
Yes
No

Don't know

Replacement met needs
eeded Met Below

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 67

C18. Were any of the following types of parts used for the repair: Recycled parts? Base: All those where parts were used in the repair of the car

|  | Gender |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | 17-34 | 35-54 | 55+ | ABC1 | C2DE | UK | Eng/Wal | Eng | Sco | Wal | NI | Urban | Rural |
| Total | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) | (c) |  |  |  | (a) | (b) |
| 1089 | 637 | 452 | 240 | 478 | 371 | 675 | 371 | 1089 | 768 | 599 | 193 | 169 | 128 | 790 | 293 |
| 809 | 476 | 333 | 180 | 351 | 279 | 504 | 273 | 809 | 660 | 599 | 193 | 169 | 128 | 594 | 211 |
| 1099 | 649 | 449 | 247 | 476 | 376 | 686 | 367 | 1099 | 974 | 924 | 93 | 51 | 31 | 809 | 283 |
| 29 | 21 | 8 | 9 | 6 | 14b | 17 | 11 | 29 | 26 | 25 | 1 | 2 | 1 | 24 | 5 |
| 3\% | 3\% | 2\% | 4\% | 1\% | 4\% | 3\% | 3\% | 3\% | 3\% | 3\% | 2\% | 4\% | 3\% | 3\% | 2\% |
| 572 | 371B | 201 | 120 | 235 | 217b | 360 | 189 | 572 | 509 | 483 | 47 | 27 | 15 | 414 | 153 |
| 52\% | 57\% | 45\% | 49\% | 49\% | 58\% | 52\% | 51\% | 52\% | 52\% | 52\% | 51\% | 53\% | 49\% | 51\% | 54\% |
| 498 | 257 | 241A | 118 | 235C | 145 | 309 | 167 | 498 | 439 | 416 | 44 | 22 | 15 | 372 | 124 |
| 45\% | 40\% | 54\% | 48\% | 49\% | 39\% | 45\% | 45\% | 45\% | 45\% | 45\% | 48\% | 44\% | 48\% | 46\% | 44\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 67 (continuation)
C18. Were any of the following types of parts used for the repair: Recycled parts?
Base: All those where parts were used in the repair of the car

|  |  | Years - MI |  | Miles per annum |  | $\begin{array}{r} \text { Past } \\ \text { experience - MI } \end{array}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | High (a) | Low <br> (b) | High <br> (a) | Low <br> (b) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | No <br> (b) | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{gathered} \mathrm{No} \\ \text { (b) } \end{gathered}$ | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1089 | 719 | 360 | 580 | 469 | 411 | 678 | 125 | 961 | 841 | 154 | 338 | 618 | 451 | 483 | 144 |
| Effective sample size | 809 | 531 | 270 | 423 | 359 | 313 | 496 | 93 | 714 | 622 | 116 | 252 | 453 | 338 | 356 | 107 |
| Total | 1099 | 717 | 370 | 570 | 495 | 429 | 670 | 125 | 970 | 841 | 159 | 344 | 611 | 462 | 481 | 146 |
| Yes | 29 | 17 | 12 | 10 | 17 | 10 | 19 | 11B | 17 | 23 | 2 | 11 | 13 | 5 | 18a | 7 a |
|  | 3\% | 2\% | 3\% | 2\% | 4\% | 2\% | 3\% | 9\% | 2\% | 3\% | 1\% | 3\% | 2\% | 1\% | 4\% | 5\% |
| No | 572 | 395b | 171 | 300 | 260 | 208 | 364 | 69 | 503 | 444 | 89 | 209B | 309 | 247 | 248 | 73 |
|  | 52\% | 55\% | 46\% | 53\% | 53\% | 49\% | 54\% | 55\% | 52\% | 53\% | 56\% | 61\% | 50\% | 53\% | 52\% | 50\% |
| Don't know | 498 | 305 | 187a | 261 | 217 | 210 | 288 | 45 | 449 | 374 | 68 | 124 | 290A | 210 | 215 | 66 |
|  | 45\% | 43\% | 50\% | 46\% | 44\% | 49\% | 43\% | 36\% | 46\% | 45\% | 43\% | 36\% | 47\% | 45\% | 45\% | 45\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 67 (continuation)
C18. Were any of the following types of parts used for the repair: Recycled parts?
Base: All those where parts were used in the repair of the car

|  |  | Vehicle written off | Personal injury |  | Insurance channel Insu |  | Insurance Company |  |  |  |  | Who handled claim |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | rance |  | AdmiralDirect <br> Line |  | Aviva <br> (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | Churchill (f) | NAF in surer (a) | AF in surer (b) | Other <br> (c) |
|  | Total | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker <br> (b) | Admiral <br> (a) | Line <br> (b) |  |  |  |  |  |  |  |
| Unweighted row | 1089 | 1089 | 276 | 812 | 638 | 231 | 77 | 97 | 85 | 65 | 64 | 37 | 600 | 416 | 56 |
| Effective sample size | 809 | 809 | 206 | 602 | 469 | 170 | 60 | 78 | 65 | 33 | 50 | 30 | 463 | 296 | 37 |
| Total | 1099 | 1099 | 281 | 816 | 634 | 228 | 84 | 107 | 89 | 27 | 69 | 43 | 638 | 394 | 47 |
| Yes | 29 | 29 | 11 | 18 | 14 | 8 | 5 | 2 | 2 | * | 3 | 2 | 20 | 8 | 1 |
|  | 3\% | 3\% | 4\% | 2\% | 2\% | 4\% | 6\% | 1\% | 2\% | 1\% | 4\% | 4\% | 3\% | 2\% | 2\% |
| No | 572 | 572 | 127 | 445a | 320 | 122 | 42 | 52 | 44 | 12 | 37 | 18 | 328 | 204 | 31 |
|  | 52\% | 52\% | 45\% | 55\% | 51\% | 53\% | 50\% | 49\% | 49\% | 46\% | 53\% | 42\% | 51\% | 52\% | 65\% |
| Don't know | 498 | 498 | 143 | 353 | 300 | 98 | 37 | 53 | 43 | 14 | 29 | 23 | 290 | 182 | 16 |
|  | 45\% | 45\% | 51\% | 43\% | 47\% | 43\% | 44\% | 50\% | 48\% | 53\% | 42\% | 54\% | 45\% | 46\% | 34\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 67 (continuation)
C18. Were any of the following types of parts used for the repair: Recycled parts?
Base: All those where parts were used in the repair of the car

|  | Total | Who decided repairs |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  | Condition post repair |  |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | $\begin{array}{rrr}\text { SAF in } \\ \text { Self } \\ \text { (a) } & \text { surer } \\ \text { (b) }\end{array}$ |  | AF in | Other <br> (d) | NAF in surer (a) | AF in <br> surer <br> (b) | Other <br> (c) | $\begin{aligned} & \text { DK } \\ & \text { (d) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  |  |  |  |
|  |  |  |  | surer <br> (c) |  |  |  |  |  |  |  | Better <br> (a) | Same (b) | Worse (c) | Same <br> (b) | Less (c) |
| Unweighted row | 1089 | 271 | 397 | 308 | 88 | 367 | 354 | 257 | 31 | 899 | 183 | 138 | 809 | 136 | 847 | 182 |
| Effective sample size | 809 | 200 | 308 | 217 | 63 | 280 | 259 | 184 | 26 | 665 | 138 | 107 | 604 | 94 | 640 | 122 |
| Total | 1099 | 273 | 424 | 287 | 84 | 382 | 348 | 246 | 38 | 899 | 191 | 147 | 824 | 121 | 874 | 157 |
| Yes | 29 | 13c | 11 | 3 | 2 | 14 | 5 | 4 | 0 | 17 | 12A | 5 | 17 | 7 b | 22 | 6 |
|  | 3\% | 5\% | 3\% | 1\% | 3\% | 4\% | 1\% | 2\% | -\% | 2\% | 6\% | 4\% | 2\% | 6\% | 3\% | 4\% |
| No | 572 | 181BC | 199 | 137 | 44 | 186 | 181 | 143a | 12 | 452 | 116a | 80 | 442 c | 50 | 470 | 76 |
|  | 52\% | 66\% | 47\% | 48\% | 52\% | 49\% | 52\% | 58\% | 31\% | 50\% | 61\% | 54\% | 54\% | 41\% | 54\% | 49\% |
| Don't know | 498 | 80 | 214A | 147A | 38a | 183 | 162 | 99 | 26 | 430B | 63 | 62 | 365 | 64 | 382 | 74 |
|  | 45\% | 29\% | 50\% | 51\% | 45\% | 48\% | 47\% | 40\% | 69\% | 48\% | 33\% | 42\% | 44\% | 53\% | 44\% | 47\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 67 (continuation)
C18. Were any of the following types of parts used for the repair: Recycled parts? Base: All those where parts were used in the repair of the car

AF insurer handled claim \& willing to take part in repai
inspection

| Total | Replacement met needs |  |  | inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | eeded | Met | Below | Yes | No |
|  | (a) | (b) | (c) | (a) | (b) |
| 1089 | 137 | 618 | 143 | 260 | 829 |
| 809 | 102 | 456 | 107 | 187 | 622 |
| 1099 | 138 | 617 | 144 | 251 | 847 |
| 29 | 2 | 11 | 4 | 2 | 27 |
| 3\% | 2\% | 2\% | 2\% | 1\% | 3\% |
| 572 | 68 | 324c | 60 | 146 | 426 |
| 52\% | 49\% | 53\% | 42\% | 58\% | 50\% |
| 498 | 68 | 282 | 80 | 103 | 395 |
| 45\% | 49\% | 46\% | 56\% | 41\% | 47\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 68

C19. How long did it actually take for the damage to your vehicle to be repaired? (COMBINED)
Base: All those where any repairs were made to the vehicle

|  | Gender |  |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | 35-54 <br> (b) | 55+ <br> (c) | ABC1 <br> (a) | C2DE <br> (b) | (a) | Eng/Wal <br> (b) | $\begin{aligned} & \text { Eng } \\ & \text { (c) } \end{aligned}$ | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Urban (a) | Rural <br> (b) |
| Unweighted row | 1147 | 667 | 480 | 251 | 502 | 394 | 714 | 388 | 1147 | 812 | 635 | 204 | 177 | 131 | 834 | 307 |
| Effective sample size | 855 | 501 | 353 | 187 | 370 | 298 | 535 | 286 | 855 | 698 | 635 | 204 | 177 | 131 | 629 | 222 |
| Total | 1163 | 685 | 477 | 256 | 502 | 404 | 729 | 387 | 1163 | 1032 | 979 | 98 | 53 | 32 | 858 | 297 |
| 1 day | 44 | 30 | 14 | 4 | 21 | 19 | 26 | 17 | 44 | 40 | 39 | 4 | 2 | * | 35 | 9 |
|  | 4\% | 4\% | 3\% | 2\% | 4\% | 5\% | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% | 3\% | 1\% | 4\% | 3\% |
| 2-3 days | 167 | 95 | 73 | 27 | 81 | 59 | 104 | 57 | 167 | 142 | 134 | 16 | 8 | 9 ABCDE | 118 | 49 |
|  | 14\% | 14\% | 15\% | 10\% | 16\% | 15\% | 14\% | 15\% | 14\% | 14\% | 14\% | 16\% | 15\% | 29\% | 14\% | 17\% |
| 4-6 days | 136 | 80 | 56 | 27 | 62 | 47 | 97b | 32 | 136 | 121 | 113 | 11 | 8 | 5 | 112 | 24 |
|  | 12\% | 12\% | 12\% | 11\% | 12\% | 12\% | 13\% | 8\% | 12\% | 12\% | 11\% | 11\% | 15\% | 15\% | 13\% | 8\% |
| 7-13 days | 348 | 197 | 150 | 83 | 142 | 122 | 215 | 119 | 348f | 314 f | 298f | 27 | 17f | 6 | 264 | 82 |
|  | 30\% | 29\% | 31\% | 33\% | 28\% | 30\% | 30\% | 31\% | 30\% | 30\% | 30\% | 27\% | 32\% | 20\% | 31\% | 28\% |
| 14-20 days | 213 | 117 | 95 | 47 | 91 | 75 | 131 | 79 | 213 | 193 | 184 | 14 | 10 | 5 | 141 | 70a |
|  | 18\% | 17\% | 20\% | 18\% | 18\% | 18\% | 18\% | 21\% | 18\% | 19\% | 19\% | 15\% | 18\% | 16\% | 16\% | 24\% |
| 21+ days | 224 | 151b | 74 | 63 | 88 | 74 | 138 | 75 | 224 | 194 | 187 | 24be | 8 | 5 | 165 | 56 |
|  | 19\% | 22\% | 15\% | 24\% | 18\% | 18\% | 19\% | 19\% | 19\% | 19\% | 19\% | 25\% | 15\% | 17\% | 19\% | 19\% |
| Don't know | 30 | 15 | 15 | 5 | 16 | 9 | 19 | 8 | 30 | 27 | 26 | 2 | 1 | 1 | 23 | 7 |
|  | 3\% | 2\% | 3\% | 2\% | 3\% | 2\% | 3\% | 2\% | 3\% | 3\% | 3\% | 2\% | 2\% | 2\% | 3\% | 2\% |
| Median | 7.0 | 7.0 | 7.0 | 10.0 | 7.0 | 7.0 | 7.0 | 10.0 | 7.0 | 7.0 | 7.0 | 8.0 | 7.0 | 7.0 | 7.0 | 8.0 |
| Mean score | 13.4 | 14.5b | 11.7 | 18.5BC | 12.1 | 11.6 | 12.6 | 14.4 | 13.4 | 13.2 | 13.3 | 15.3 | 11.7 | 11.4 | 13.7 | 12.1 |
| Standard deviation | 19.1 | 22.1 | 13.6 | 31.4 | 14.7 | 11.7 | 17.0 | 21.0 | 19.1 | 19.0 | 19.1 | 21.6 | 17.0 | 14.6 | 21.1 | 11.6 |
| Standard error | . 66 | 1.00 | . 74 | 2.32 | . 78 | . 69 | . 74 | 1.26 | . 66 | . 73 | . 77 | 1.53 | 1.29 | 1.29 | . 85 | . 78 |
| Error variance | . 44 | . 99 | . 54 | 5.36 | . 60 | . 47 | . 55 | 1.58 | . 44 | . 53 | . 59 | 2.34 | 1.67 | 1.66 | . 73 | . 62 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 68 (continuation)
C19. How long did it actually take for the damage to your vehicle to be repaired? (COMBINED)
Base: All those where any repairs were made to the vehicle

|  |  | Years High (a) | MI <br> Low <br> (b) | Miles per High (a) | annum Low (b) | Past experience Yes <br> (a) | $\begin{array}{r} -\quad \text { MI } \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1147 | 761 | 376 | 605 | 500 | 432 | 715 | 130 | 1014 | 884 | 161 | 363 | 645 | 492 | 496 | 148 |
| Effective sample size | 855 | 566 | 280 | 441 | 386 | 330 | 525 | 97 | 756 | 655 | 121 | 271 | 475 | 372 | 365 | 110 |
| Total | 1163 | 767 | 384 | 594 | 534 | 453 | 710 | 131 | 1028 | 885 | 167 | 368 | 643 | 511 | 491 | 151 |
| 1 day | 44 | 37b | 7 | 23 | 20 | 18 | 26 | 5 | 39 | 28 | 13a | 20 | 20 | 36BC | 8 | 0 |
|  | 4\% | 5\% | 2\% | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% | 3\% | 8\% | 5\% | 3\% | 7\% | 2\% | -\% |
| 2-3 days | 167 | 123 | 43 | 91 | 72 | 63 | 104 | 19 | 148 | 122 | 29 | 69B | 73 | 118BC | 39 | 10 |
|  | 14\% | 16\% | 11\% | 15\% | 14\% | 14\% | 15\% | 14\% | 14\% | 14\% | 17\% | 19\% | 11\% | 23\% | 8\% | 7\% |
| 4-6 days | 136 | 95 | 41 | 60 | 73 | 50 | 86 | 15 | 121 | 101 | 21 | 39 | 78 | 71 C | 60 C | 4 |
|  | 12\% | 12\% | 11\% | 10\% | 14\% | 11\% | 12\% | 11\% | 12\% | 11\% | 13\% | 11\% | 12\% | 14\% | 12\% | 3\% |
| 7-13 days | 348 | 221 | 121 | 182 | 159 | 135 | 212 | 27 | 320a | 266 | 47 | 95 | 208 | 143 | 158 | 45 |
|  | 30\% | 29\% | 32\% | 31\% | 30\% | 30\% | 30\% | 20\% | 31\% | 30\% | 28\% | 26\% | 32\% | 28\% | 32\% | 30\% |
| 14-20 days | 213 | 129 | 80 | 103 | 103 | 94 | 119 | 31 | 180 | 172 | 24 | 68 | 112 | 67 | 106A | 36A |
|  | 18\% | 17\% | 21\% | 17\% | 19\% | 21\% | 17\% | 24\% | 18\% | 19\% | 14\% | 18\% | 17\% | 13\% | 22\% | 24\% |
| 21+ days | 224 | 140 | 82 | 120 | 96 | 83 | 141 | 31 | 193 | 177 | 26 | 71 | 133 | 60 | 111A | 53AB |
|  | 19\% | 18\% | 21\% | 20\% | 18\% | 18\% | 20\% | 23\% | 19\% | 20\% | 16\% | 19\% | 21\% | 12\% | 23\% | 35\% |
| Don't know | 30 | 21 | 9 | 15 | 11 | 9 | 21 | 3 | 27 | 18 | 7 | 6 | 19 | 17 | 9 | 3 |
|  | 3\% | 3\% | 2\% | 3\% | 2\% | 2\% | 3\% | 3\% | 3\% | 2\% | 4\% | 2\% | 3\% | 3\% | 2\% | 2\% |
| Median | 7.0 | 7.0 | 10.0 | 7.0 | 7.0 | 7.0 | 7.0 | 10.0 | 7.0 | 8.0 | 7.0 | 7.0 | 8.0 | 7.0 | 10.0 | 14.0 |
| Mean score | 13.4 | 11.6 | 16.9A | 13.2 | 13.4 | 13.5 | 13.3 | 16.8 | 12.9 | 13.2 | 14.4 | 12.0 | 14.2 | 9.7 | 15.6A | 17.8 A |
| Standard deviation | 19.1 | 12.6 | 27.8 | 17.6 | 20.2 | 19.0 | 19.2 | 29.6 | 17.4 | 16.2 | 31.2 | 15.4 | 19.5 | 12.4 | 23.9 | 15.0 |
| Standard error | . 66 | . 54 | 1.68 | . 85 | 1.04 | 1.06 | . 85 | 3.05 | . 64 | . 64 | 2.89 | . 94 | . 91 | . 65 | 1.26 | 1.44 |
| Error variance | . 44 | . 29 | 2.82 | . 72 | 1.08 | 1.11 | . 73 | 9.28 | . 41 | . 41 | 8.35 | . 89 | . 83 | . 43 | 1.60 | 2.08 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 68 (continuation)
C19. How long did it actually take for the damage to your vehicle to be repaired? (COMBINED)
Base: All those where any repairs were made to the vehicle

|  |  | Vehicle written off | Personal injury |  | Insurance channel |  | Insurance Company |  |  |  |  | Chur | Who handled claim |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | rance |  | Admiral $\begin{array}{r}\text { Direct } \\ \text { Line }\end{array}$ |  | Aviva <br> (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ |  | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | NAF in surer (a) | AF in surer (b) | Other <br> (c) |
|  | Total | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ | Broker <br> (b) | Admiral <br> (a) | Line <br> (b) |  |  |  | $\begin{array}{r} \text { chill } \end{array}$ |  |  |  |  |
| Unweighted row | 1147 | 1147 | 281 | 865 | 668 | 244 | 84 | 105 | 88 | 67 | 66 | 39 | 30 | 627 | 444 | 58 |
| Effective sample size | 855 | 855 | 211 | 643 | 491 | 180 | 66 | 83 | 68 | 34 | 51 | 30 | 22 | 485 | 317 | 39 |
| Total | 1163 | 1163 | 288 | 873 | 664 | 240 | 93 | 113 | 94 | 27 | 71 | 43 | 30 | 668 | 423 | 50 |
| 1 day | 44 | 44 | 3 | 41a | 28 | 9 | 2 | 4 | 2 | 0 | 8 ac | 2 | 0 | 23 | 18 | 3 |
|  | 4\% | 4\% | 1\% | 5\% | 4\% | 4\% | 2\% | 3\% | 2\% | -\% | 11\% | 4\% | -\% | 3\% | 4\% | 6\% |
| 2-3 days | 167 | 167 | 23 | 144A | 84 | 39 | 10 | 14 | 18 | 7 | 10 | 4 | 7 | 83 | 75a | 6 |
|  | 14\% | 14\% | 8\% | 17\% | 13\% | 16\% | 10\% | 13\% | 19\% | 24\% | 14\% | 9\% | 23\% | 12\% | 18\% | 12\% |
| 4-6 days | 136 | 136 | 22 | 113a | 78 | 36 | 11 | 13 | 9 | 3 | 5 | 6 | 6 | 71 | 59 | 6 |
|  | 12\% | 12\% | 8\% | 13\% | 12\% | 15\% | 12\% | 11\% | 9\% | 12\% | 7\% | 13\% | 22\% | 11\% | 14\% | 12\% |
| 7-13 days | 348 | 348 | 84 | 264 | 206 | 59 | 31 | 31 | 24 | 8 | 17 | 11 | 6 | 218c | 115 | 8 |
|  | 30\% | 30\% | 29\% | 30\% | 31\% | 25\% | 33\% | 28\% | 26\% | 29\% | 24\% | 26\% | 20\% | 33\% | 27\% | 16\% |
| 14-20 days | 213 | 213 | 65 | 148 | 122 | 48 | 16 | 29 | 22 | 6 | 10 | 9 | 4 | 125 | 68 | 11 |
|  | 18\% | 18\% | 22\% | 17\% | 18\% | 20\% | 17\% | 26\% | 23\% | 22\% | 14\% | 21\% | 14\% | 19\% | 16\% | 22\% |
| 21+ days | 224 | 224 | 81B | 143 | 132 | 46 | 22 | 20 | 18 | 3 | 20d | 10 | 4 | 129 | 78 | 14 |
|  | 19\% | 19\% | 28\% | 16\% | 20\% | 19\% | 24\% | 18\% | 19\% | 10\% | 29\% | 23\% | 15\% | 19\% | 18\% | 28\% |
| Don't know | 30 | 30 | 11 | 19 | 14 | 4 | 2 | 2 | 2 | * | * | 2 | 2 | 18 | 10 | 2 |
|  | 3\% | 3\% | 4\% | 2\% | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% | 1\% | 4\% | 6\% | 3\% | 2\% | 4\% |
| Median | 7.0 | 7.0 | 14.0 | 7.0 | 7.0 | 7.0 | 10.0 | 10.0 | 7.0 | 7.0 | 10.0 | 10.0 | 7.0 | 7.0 | 7.0 | 14.0 |
| Mean score | 13.4 | 13.4 | 18.7B | 11.7 | 13.8 | 12.2 | 15.1 | 12.3 | 17.1 | 11.4 | 11.9 | 15.5 | 9.8 | 12.7 | 13.8 | 18.7a |
| Standard deviation | 19.1 | 19.1 | 27.8 | 14.9 | 21.0 | 12.9 | 20.1 | 10.2 | 33.2 | 17.3 | 9.8 | 21.1 | 9.1 | 15.2 | 22.8 | 30.1 |
| Standard error | . 66 | . 66 | 1.95 | . 59 | . 96 | . 97 | 2.49 | 1.13 | 4.05 | 2.99 | 1.38 | 3.89 | 2.02 | . 70 | 1.30 | 4.92 |
| Error variance | . 44 | . 44 | 3.82 | . 35 | . 92 | . 94 | 6.20 | 1.27 | 16.44 | 8.94 | 1.91 | 15.11 | 4.07 | . 49 | 1.68 | 24.17 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 68 (continuation)

C19. How long did it actually take for the damage to your vehicle to be repaired? (COMBINED)
Base: All those where any repairs were made to the vehicle

|  | Total | Who decided repairs |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  | Condition post repair |  |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | NAF in | AF in |  | NAF in | AF in |  |  |  |  |  |  |  |  |  |
|  |  | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | surer <br> (a) | surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Better <br> (a) | Same (b) | Worse (c) | Same <br> (b) | Less (c) |
| Unweighted row | 1147 | 290 | 413 | 327 | 92 | 381 | 374 | 272 | 31 | 939 | 201 | 146 | 853 | 141 | 897 | 187 |
| Effective sample size | 855 | 217 | 320 | 232 | 67 | 291 | 273 | 196 | 26 | 696 | 153 | 112 | 639 | 98 | 681 | 125 |
| Total | 1163 | 299 | 439 | 306 | 90 | 397 | 366 | 264 | 38 | 941 | 213 | 154 | 872 | 128 | 932 | 161 |
| 1 day | 44 | 24Bd | 9 | 11 | * | 14 | 11 | 7 | 0 | 14 | 31A | 6 | 34 | 5 | 37 | 5 |
|  | 4\% | 8\% | 2\% | 4\% | 1\% | 3\% | 3\% | 3\% | -\% | 1\% | 14\% | 4\% | 4\% | 4\% | 4\% | 3\% |
| 2-3 days | 167 | 65BC | 45 | 45 | 11 | 41 | 59a | 42 | 8 | 123 | 42a | 27 c | 130 | 11 | 148c | 13 |
|  | 14\% | 22\% | 10\% | 15\% | 12\% | 10\% | 16\% | 16\% | 22\% | 13\% | 20\% | 18\% | 15\% | 8\% | 16\% | 8\% |
| 4-6 days | 136 | 36 | 48 | 40 | 10 | 38 | 58a | 29 | 2 | 111 | 23 | 22 | 104 | 10 | 110 | 17 |
|  | 12\% | 12\% | 11\% | 13\% | 11\% | 10\% | 16\% | 11\% | 4\% | 12\% | 11\% | 14\% | 12\% | 8\% | 12\% | 10\% |
| 7-13 days | 348 | 62 | 142A | 102A | 35A | 131 | 104 | 77 | 15 | 311B | 36 | 30 | 278A | 38 | 287 | 44 |
|  | 30\% | 21\% | 32\% | 33\% | 40\% | 33\% | 29\% | 29\% | 40\% | 33\% | 17\% | 19\% | 32\% | 30\% | 31\% | 27\% |
| 14-20 days | 213 | 40 | 99 Ac | 47 | 13 | 88c | 69 | 38 | 5 | 187B | 22 | 30 | 156 | 25 | 161 | 33 |
|  | 18\% | 14\% | 23\% | 15\% | 14\% | 22\% | 19\% | 15\% | 14\% | 20\% | 10\% | 20\% | 18\% | 19\% | 17\% | 20\% |
| 21+ days | 224 | 63 | 88 | 54 | 17 | 78 | 60 | 66b | 5 | 177 | 46 | 36 | 149 | 39B | 166 | 49B |
|  | 19\% | 21\% | 20\% | 17\% | 19\% | 20\% | 16\% | 25\% | 12\% | 19\% | 21\% | 23\% | 17\% | 31\% | 18\% | 30\% |
| Don't know | 30 | 9 | 8 | 7 | 2 | 7 | 5 | 5 | 3 | 17 | 13A | 4 | 21 | 1 | 22 | 1 |
|  | 3\% | 3\% | 2\% | 2\% | 3\% | 2\% | 1\% | 2\% | 8\% | 2\% | 6\% | 2\% | 2\% | *\% | 2\% | *\% |
| Median | 7.0 | 7.0 | 10.0 | 7.0 | 7.0 | 10.0 | 7.0 | 7.0 | 7.0 | 8.0 | 7.0 | 7.0 | 7.0 | 14.0 | 7.0 | 14.0 |
| Mean score | 13.4 | 15.5 | 12.8 | 12.6 | 10.9 | 13.7 | 13.3 | 12.5 | 10.0 | 13.0 | 14.6 | 16.7 b | 11.9 | 18.9B | 12.2 | 20.6 B |
| Standard deviation | 19.1 | 29.5 | 11.8 | 16.0 | 7.9 | 17.0 | 21.4 | 11.9 | 8.9 | 15.7 | 30.1 | 31.3 | 14.5 | 25.3 | 16.3 | 31.1 |
| Standard error | . 66 | 2.03 | . 67 | 1.07 | . 98 | 1.01 | 1.30 | . 86 | 1.81 | . 60 | 2.51 | 2.98 | . 58 | 2.56 | . 63 | 2.79 |
| Error variance | . 44 | 4.14 | . 44 | 1.14 | . 96 | 1.02 | 1.70 | . 73 | 3.27 | . 36 | 6.29 | 8.90 | . 34 | 6.55 | . 40 | 7.79 |

Table 68 (continuation)
C19. How long did it actually take for the damage to your vehicle to be repaired? (COMBINED)
Base: All those where any repairs were made to the vehicle
AF insurer
handled claim \& willing to take
part in repair

|  | Replacement met needs |  |  |  | part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | eeded <br> (a) | Met (b) | Below (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1147 | 143 | 648 | 147 | 281 | 866 |
| Effective sample size | 855 | 106 | 479 | 110 | 203 | 651 |
| Total | 1163 | 145 | 647 | 149 | 273 | 889 |
| 1 day | 44 | 2 | 12 | 0 | 15 | 30 |
|  | 4\% | 1\% | 2\% | -\% | 5\% | 3\% |
| 2-3 days | 167 | 21 | 85 | 18 | 55B | 113 |
|  | 14\% | 14\% | 13\% | 12\% | 20\% | 13\% |
| 4-6 days | 136 | 20 | 78 | 12 | 43b | 93 |
|  | 12\% | 14\% | 12\% | 8\% | 16\% | 10\% |
| 7-13 days | 348 | 52 | 206 | 53 | 71 | 277 |
|  | 30\% | 36\% | 32\% | 36\% | 26\% | 31\% |
| 14-20 days | 213 | 31 | 124 | 32 | 40 | 173 |
|  | 18\% | 22\% | 19\% | 21\% | 15\% | 19\% |
| 21+ days | 224 | 17 | 133a | 27 | 46 | 179 |
|  | 19\% | 12\% | 21\% | 18\% | 17\% | 20\% |
| Don't know | 30 | 2 | 9 | 7 b | 5 | 25 |
|  | 3\% | 1\% | 1\% | 4\% | 2\% | 3\% |
| Median | 7.0 | 7.0 | 8.0 | 10.0 | 7.0 | 8.0 |
| Mean score | 13.4 | 10.6 | 13.1 | 15.3 | 12.7 | 13.6 |
| Standard deviation | 19.1 | 9.3 | 14.6 | 23.4 | 19.7 | 18.9 |
| Standard error | . 66 | . 91 | . 67 | 2.27 | 1.39 | . 75 |
| Error variance | . 44 | . 82 | . 45 | 5.17 | 1.94 | . 57 |

Unweighted row
Effective sample size
Total
1 day

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 69

C19. Number of DAYS taken for damage to be repaired
Base: All those where any repairs were made to the vehicle

|  | Gender |  |  |  | Age |  | Social Grade |  |  |  | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $17-34$ <br> (a) | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 (a) | $\begin{array}{r} \text { C2DE } \\ \text { (b) } \end{array}$ | (a) | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) |  |  | Urban (a) | Rural (b) |
| Unweighted row | 1147 | 667 | 480 | 251 | 502 | 394 | 714 | 388 | 1147 | 812 | 635 | 204 | 177 | 131 | 834 | 307 |
| Effective sample size | 855 | 501 | 353 | 187 | 370 | 298 | 535 | 286 | 855 | 698 | 635 | 204 | 177 | 131 | 629 | 222 |
| Total | 1163 | 685 | 477 | 256 | 502 | 404 | 729 | 387 | 1163 | 1032 | 979 | 98 | 53 | 32 | 858 | 297 |
| 1 day | 44 | 30 | 14 | 4 | 21 | 19 | 26 | 17 | 44 | 40 | 39 | 4 | 2 | * | 35 | 9 |
|  | 4\% | 4\% | 3\% | 2\% | 4\% | 5\% | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% | 3\% | 1\% | 4\% | 3\% |
| 2-3 days | 167 | 95 | 73 | 27 | 81 | 59 | 104 | 57 | 167 | 142 | 134 | 16 | 8 | 9 ABCDE | 118 | 49 |
|  | 14\% | 14\% | 15\% | 10\% | 16\% | 15\% | 14\% | 15\% | 14\% | 14\% | 14\% | 16\% | 15\% | 29\% | 14\% | 17\% |
| 4-6 days | 136 | 80 | 56 | 27 | 62 | 47 | 97b | 32 | 136 | 121 | 113 | 11 | 8 | 5 | 112 | 24 |
|  | 12\% | 12\% | 12\% | 11\% | 12\% | 12\% | 13\% | 8\% | 12\% | 12\% | 11\% | 11\% | 15\% | 15\% | 13\% | 8\% |
| 7-13 days | 147 | 79 | 68 | 32 | 56 | 59 | 82 | 59 | 147 | 132 | 125 | 12 | 8 | 3 | 107 | 40 |
|  | 13\% | 12\% | 14\% | 12\% | 11\% | 15\% | 11\% | 15\% | 13\% | 13\% | 13\% | 12\% | 14\% | 8\% | 12\% | 13\% |
| 14+ days | 20 | 14 | 6 | 5 | 5 | 9 | 12 | 8 | 20 | 16 | 15 | 2 | 1 | 1 | 13 | 7 |
|  | 2\% | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 3\% | 2\% | 2\% |
| Don't know | 27 | 12 | 15 | 5 | 14 | 7 | 17 | 8 | 27 | 24 | 23 | 2 | 1 | * | 20 | 7 |
|  | 2\% | 2\% | 3\% | 2\% | 3\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% |
| Not stated | 622 | 376 | 246 | 156bc | 261 | 204 | 392 | 206 | 622 f | $556 f$ | 531f | 52 | 26 | 14 | 453 | 162 |
|  | 53\% | 55\% | 51\% | 61\% | 52\% | 51\% | 54\% | 53\% | 53\% | 54\% | 54\% | 53\% | 49\% | 42\% | 53\% | 54\% |
| Median | 4.0 | 4.0 | 4.0 | 5.0 | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 3.0 | 4.0 | 4.0 |
| Mean score | 5.5 | 5.4 | 5.5 | 6.4 B | 4.9 | 5.7 | 5.3 | 5.9 | 5.5 | 5.5 | 5.5 | 5.5 | 5.4 | 5.2 | 5.5 | 5.3 |
| Standard deviation | 4.1 | 4.4 | 3.8 | 5.0 | 3.5 | 4.3 | 4.0 | 4.6 | 4.1 | 4.1 | 4.1 | 4.6 | 3.7 | 5.0 | 4.3 | 3.8 |
| Standard error | . 21 | . 29 | . 30 | . 60 | . 27 | . 36 | . 26 | . 40 | . 21 | . 23 | . 25 | . 48 | . 40 | . 58 | . 25 | . 38 |
| Error variance | . 04 | . 09 | . 09 | . 35 | . 07 | . 13 | . 07 | . 16 | . 04 | . 05 | . 06 | . 23 | . 16 | . 33 | . 06 | . 15 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 69 (continuation) <br> 19. Number of DAYS taken for damage to be repaired

Base: All those where any repairs were made to the vehicle

|  | Total | Years High (a) | MI <br> Low <br> (b) | Miles per  <br> High Low <br> (a) (b) |  | Past |  | Links indus |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & (\mathrm{b}) \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low (a) | Medium (b) | High (c) |
| Unweighted row | 1147 | 761 | 376 | 605 | 500 | 432 | 715 | 130 | 1014 | 884 | 161 | 363 | 645 | 492 | 496 | 148 |
| Effective sample size | 855 | 566 | 280 | 441 | 386 | 330 | 525 | 97 | 756 | 655 | 121 | 271 | 475 | 372 | 365 | 110 |
| Total | 1163 | 767 | 384 | 594 | 534 | 453 | 710 | 131 | 1028 | 885 | 167 | 368 | 643 | 511 | 491 | 151 |
| 1 day | 44 | 37b | 7 | 23 | 20 | 18 | 26 | 5 | 39 | 28 | 13a | 20 | 20 | 36BC | 8 | 0 |
|  | 4\% | 5\% | 2\% | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% | 3\% | 8\% | 5\% | 3\% | 7\% | 2\% | -\% |
| 2-3 days | 167 | 123 | 43 | 91 | 72 | 63 | 104 | 19 | 148 | 122 | 29 | 69B | 73 | 118BC | 39 | 10 |
|  | 14\% | 16\% | 11\% | 15\% | 14\% | 14\% | 15\% | 14\% | 14\% | 14\% | 17\% | 19\% | 11\% | 23\% | 8\% | 7\% |
| 4-6 days | 136 | 95 | 41 | 60 | 73 | 50 | 86 | 15 | 121 | 101 | 21 | 39 | 78 | 71 C | 60 C | 4 |
|  | 12\% | 12\% | 11\% | 10\% | 14\% | 11\% | 12\% | 11\% | 12\% | 11\% | 13\% | 11\% | 12\% | 14\% | 12\% | 3\% |
| 7-13 days | 147 | 99 | 46 | 86 | 60 | 58 | 89 | 14 | 131 | 115 | 18 | 38 | 84 | 56 | 75 | 16 |
|  | 13\% | 13\% | 12\% | 15\% | 11\% | 13\% | 13\% | 11\% | 13\% | 13\% | 11\% | 10\% | 13\% | 11\% | 15\% | 10\% |
| 14+ days | 20 | 13 | 7 | 12 | 8 | 6 | 14 | * | 19 | 14 | 2 | 9 | 9 | 7 | 11 | 2 |
|  | 2\% | 2\% | 2\% | 2\% | 1\% | 1\% | 2\% | *\% | 2\% | 2\% | 1\% | 2\% | 1\% | 1\% | 2\% | 1\% |
| Don't know | 27 | 18 | 9 | 15 | 8 | 9 | 18 | 3 | 23 | 17 | 5 | 4 | 17 | 13 | 9 | 3 |
|  | 2\% | 2\% | 2\% | 3\% | 2\% | 2\% | 3\% | 3\% | 2\% | 2\% | 3\% | 1\% | 3\% | 3\% | 2\% | 2\% |
| Not stated | 622 | 383 | 231A | 307 | 293 | 249 | 372 | 74 | 546 | 489 | 79 | 188 | 362 | 209 | 289A | 116AB |
|  | 53\% | 50\% | 60\% | 52\% | 55\% | 55\% | 52\% | 57\% | 53\% | 55\% | 47\% | 51\% | 56\% | 41\% | 59\% | 77\% |
| Median | 4.0 | 4.0 | 5.0 | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 3.0 | 3.0 | 4.0 | 3.0 | 5.0 | 8.0 |
| Mean score | 5.5 | 5.2 | 6.1 | 5.6 | 5.5 | 5.3 | 5.6 | 4.7 | 5.5 | 5.6 | 4.6 | 5.2 | 5.7 | 4.6 | 6.6A | 7.3A |
| Standard deviation | 4.1 | 3.9 | 4.6 | 4.0 | 4.3 | 3.9 | 4.3 | 3.0 | 4.3 | 4.3 | 3.3 | 4.6 | 4.0 | 3.9 | 4.2 | 4.4 |
| Standard error | . 21 | . 24 | . 45 | . 28 | . 33 | . 33 | . 28 | . 48 | . 23 | . 25 | . 42 | . 40 | . 28 | . 27 | . 34 | . 88 |
| Error variance | . 04 | . 06 | . 20 | . 08 | . 11 | . 11 | . 08 | . 23 | . 05 | . 06 | . 18 | . 16 | . 08 | . 07 | . 12 | . 77 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 69 (continuation)
C19. Number of DAYS taken for damage to be repaired
Base: All those where any repairs were made to the vehicle

|  |  | Vehicle written off | Personal injury |  | Insurance channel |  | Direct |  | Insurance Company |  |  |  | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Who handled claim |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | $\begin{array}{r} \text { Insu } \\ \text { rance } \end{array}$ |  |  |  | Aviva(c) | Axa(d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ |  |  | NAF in surer <br> (a) | AF in surer <br> (b) | Other <br> (c) |
|  | Total | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ | Broker <br> (b) | Admiral <br> (a) | Line <br> (b) |  |  |  | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ |  |  |  |  |
| Unweighted row | 1147 | 1147 | 281 | 865 | 668 | 244 | 84 | 105 | 88 | 67 | 66 | 39 | 30 | 627 | 444 | 58 |
| Effective sample size | 855 | 855 | 211 | 643 | 491 | 180 | 66 | 83 | 68 | 34 | 51 | 30 | 22 | 485 | 317 | 39 |
| Total | 1163 | 1163 | 288 | 873 | 664 | 240 | 93 | 113 | 94 | 27 | 71 | 43 | 30 | 668 | 423 | 50 |
| 1 day | 44 | 44 | 3 | 41a | 28 | 9 | 2 | 4 | 2 | 0 | 8 ac | 2 | 0 | 23 | 18 | 3 |
|  | 4\% | 4\% | 1\% | 5\% | 4\% | 4\% | 2\% | 3\% | 2\% | -\% | 11\% | 4\% | -\% | 3\% | 4\% | 6\% |
| 2-3 days | 167 | 167 | 23 | 144A | 84 | 39 | 10 | 14 | 18 | 7 | 10 | 4 | 7 | 83 | 75a | 6 |
|  | 14\% | 14\% | 8\% | 17\% | 13\% | 16\% | 10\% | 13\% | 19\% | 24\% | 14\% | 9\% | 23\% | 12\% | 18\% | 12\% |
| 4-6 days | 136 | 136 | 22 | 113a | 78 | 36 | 11 | 13 | 9 | 3 | 5 | 6 | 6 | 71 | 59 | 6 |
|  | 12\% | 12\% | 8\% | 13\% | 12\% | 15\% | 12\% | 11\% | 9\% | 12\% | 7\% | 13\% | 22\% | 11\% | 14\% | 12\% |
| 7-13 days | 147 | 147 | 34 | 112 | 75 | 32 | 11 | 15 | 6 | 1 | 7 | 6 | 5 | 93 | 48 | 4 |
|  | 13\% | 13\% | 12\% | 13\% | 11\% | 13\% | 12\% | 13\% | 6\% | 5\% | 11\% | 14\% | 17\% | 14\% | 11\% | 7\% |
| 14+ days | 20 | 20 | 6 | 14 | 12 | 6 | 2 | 1 | 2 | * | 2 | 5 bc | 0 | 9 | 6 | 2 |
|  | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 2\% | 1\% | 2\% | 11\% | -\% | 1\% | 1\% | 3\% |
| Don't know | 27 | 27 | 9 | 17 | 10 | 4 | 2 | 2 | 0 | * | * | 0 | 2 | 15 | 9 | 2 |
|  | 2\% | 2\% | 3\% | 2\% | 2\% | 2\% | 2\% | 1\% | -\% | 1\% | 1\% | -\% | 6\% | 2\% | 2\% | 4\% |
| Not stated | 622 | 622 | 191B | 430 | 377b | 115 | 56 | 65 | 58 | 15 | 38 | 21 | 10 | 373 | 208 | 28 |
|  | 53\% | 53\% | 66\% | 49\% | 57\% | 48\% | 60\% | 58\% | 62\% | 57\% | 54\% | 49\% | 32\% | 56\% | 49\% | 56\% |
| Median | 4.0 | 4.0 | 5.0 | 4.0 | 4.0 | 4.0 | 4.0 | 5.0 | 3.0 | 3.0 | 3.0 | 5.0 | 5.0 | 5.0 | 4.0 | 4.0 |
| Mean score | 5.5 | 5.5 | 6.7 B | 5.2 | 5.5 | 5.7 | 6.1 | 5.6 | 5.3 | 4.3 | 5.2 | 7.9 | 5.2 | 5.7 | 5.2 | 4.9 |
| Standard deviation | 4.1 | 4.1 | 4.3 | 4.1 | 4.2 | 4.5 | 4.1 | 4.3 | 6.0 | 3.3 | 5.4 | 6.0 | 2.3 | 3.8 | 4.4 | 4.5 |
| Standard error | . 21 | . 21 | . 53 | . 23 | . 29 | . 49 | . 82 | . 71 | 1.19 | . 78 | 1.13 | 1.48 | . 66 | . 27 | . 35 | 1.17 |
| Error variance | . 04 | . 04 | . 28 | . 05 | . 08 | . 24 | . 67 | . 51 | 1.41 | . 61 | 1.28 | 2.20 | . 43 | . 07 | . 12 | 1.36 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 69 (continuation) <br> C19. Number of DAYS taken for damage to be repaired

Base: All those where any repairs were made to the vehicle

|  |  | Who decided NAF in |  | repairs AF in |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  | Condition post repair |  |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | surer <br> (a) | surer <br> (b) | Other (c) | $\begin{array}{r} \text { DK } \\ \text { (d) } \end{array}$ | Yes <br> (a) | No <br> (b) | Better <br> (a) | Same <br> (b) | Worse (c) | Same <br> (b) | Less <br> (c) |
| Unweighted row | 1147 | 290 | 413 | 327 | 92 | 381 | 374 | 272 | 31 | 939 | 201 | 146 | 853 | 141 | 897 | 187 |
| Effective sample size | 855 | 217 | 320 | 232 | 67 | 291 | 273 | 196 | 26 | 696 | 153 | 112 | 639 | 98 | 681 | 125 |
| Total | 1163 | 299 | 439 | 306 | 90 | 397 | 366 | 264 | 38 | 941 | 213 | 154 | 872 | 128 | 932 | 161 |
| 1 day | 44 | 24Bd | 9 | 11 | * | 14 | 11 | 7 | 0 | 14 | 31A | 6 | 34 | 5 | 37 | 5 |
|  | 4\% | 8\% | 2\% | 4\% | 1\% | 3\% | 3\% | 3\% | -\% | 1\% | 14\% | 4\% | 4\% | 4\% | 4\% | 3\% |
| 2-3 days | 167 | 65BC | 45 | 45 | 11 | 41 | 59a | 42 | 8 | 123 | 42a | 27 c | 130 | 11 | 148c | 13 |
|  | 14\% | 22\% | 10\% | 15\% | 12\% | 10\% | 16\% | 16\% | 22\% | 13\% | 20\% | 18\% | 15\% | 8\% | 16\% | 8\% |
| 4-6 days | 136 | 36 | 48 | 40 | 10 | 38 | 58a | 29 | 2 | 111 | 23 | 22 | 104 | 10 | 110 | 17 |
|  | 12\% | 12\% | 11\% | 13\% | 11\% | 10\% | 16\% | 11\% | 4\% | 12\% | 11\% | 14\% | 12\% | 8\% | 12\% | 10\% |
| 7-13 days | 147 | 17 | 64A | 49A | 15A | 60 | 47 | 28 | 4 | 134B | 12 | 5 | 125A | 15a | 125 | 15 |
|  | 13\% | 6\% | 15\% | 16\% | 16\% | 15\% | 13\% | 11\% | 10\% | 14\% | 6\% | 3\% | 14\% | 11\% | 13\% | 9\% |
| 14+ days | 20 | 6 | 8 | 4 | 2 | 8 | 9 | 2 | 0 | 17 | 2 | 4 | 13 | 3 | 17 | 2 |
|  | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% | 3\% | 1\% | -\% | 2\% | 1\% | 3\% | 1\% | 2\% | 2\% | 1\% |
| Don't know | 27 | 9 | 8 | 5 | 2 | 7 | 5 | 5 | 3 | 17 | 9 | 4 | 21 | 1 | 22 | 1 |
|  | 2\% | 3\% | 2\% | 2\% | 3\% | 2\% | 1\% | 2\% | 8\% | 2\% | 4\% | 2\% | 2\% | *\% | 2\% | *\% |
| Not stated | 622 | 143 | 256ac | 152 | 49 | 229b | 177 | 152 | 21 | 524B | 93 | 87 | 446 | 84B | 472 | 110B |
|  | 53\% | 48\% | 58\% | 50\% | 55\% | 58\% | 48\% | 57\% | 56\% | 56\% | 44\% | 56\% | 51\% | 66\% | 51\% | 68\% |
| Median | 4.0 | 3.0 | 5.0 | 5.0 | 5.0 | 5.0 | 4.0 | 4.0 | 3.0 | 5.0 | 3.0 | 3.0 | 4.0 | 5.0 | 4.0 | 4.0 |
| Mean score | 5.5 | 4.3 | 6.2 A | 5.7 a | 6.0 | 6.1 c | 5.7 | 5.0 | 4.9 | 6.0B | 3.8 | 4.3 | 5.6 a | 6.3 a | 5.5 | 5.5 |
| Standard deviation | 4.1 | 4.7 | 3.8 | 3.9 | 3.7 | 4.2 | 4.6 | 3.3 | 3.6 | 4.1 | 4.0 | 3.2 | 4.1 | 5.1 | 4.2 | 4.0 |
| Standard error | . 21 | . 45 | . 34 | . 36 | . 72 | . 38 | . 39 | . 37 | 1.16 | . 23 | . 45 | . 47 | . 24 | . 88 | . 23 | . 61 |
| Error variance | . 04 | . 20 | . 11 | . 13 | . 52 | . 15 | . 15 | . 14 | 1.33 | . 06 | . 20 | . 22 | . 06 | . 78 | . 05 | . 37 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 69 (continuation)
C19. Number of DAYS taken for damage to be repaired
Base: All those where any repairs were made to the vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **
AF insurer handled claim \& part in to take inspection

Unweighted row
Effective sample size
otal
$\begin{array}{clcl}44 & 2 & 12 & 0 \\ 4 \% & 1 \% & 2 \% & -\%\end{array}$
$\begin{array}{clll}167 & 21 & 85 & 18 \\ 14 \% & 14 \% & 13 \% & 12 \%\end{array}$
$\begin{array}{llll}136 & 20 & 78 & 12\end{array}$ $\begin{array}{llll}147 & 22 & 82 & 30 b \\ 13 \% & 16 \% & 13 \% & 20 \%\end{array}$ $\begin{array}{clll}20 & 6 & 9 & 3 \\ 2 \% & 4 \% & 1 \% & 2 \%\end{array}$ $\begin{array}{cccc}27 & 2 & 9 & 7 b \\ 2 \% & 1 \% & 1 \% & 4 \%\end{array}$
$\begin{array}{llll}622 & 72 & 372 & 80 \\ 53 \% & 50 \% & 58 \% & 53 \%\end{array}$
$\stackrel{\rightharpoonup}{\omega} \dot{\omega}$
4.2
.25
.06

## Table 70

C19. Number of WEEKS taken for damage to be repaired
Base: All those where any repairs were made to the vehicle

|  | Gender |  |  |  | Age |  | Social Grade |  |  |  | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \mathrm{NI} \\ (\mathrm{f}) \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $17-34$ <br> (a) | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | $\begin{array}{r} \text { C2DE } \\ \text { (b) } \end{array}$ | (a) | Eng/Wal (b) | Eng <br> (c) | Sco <br> (d) |  |  | Urban (a) | Rural (b) |
| Unweighted row | 1147 | 667 | 480 | 251 | 502 | 394 | 714 | 388 | 1147 | 812 | 635 | 204 | 177 | 131 | 834 | 307 |
| Effective sample size | 855 | 501 | 353 | 187 | 370 | 298 | 535 | 286 | 855 | 698 | 635 | 204 | 177 | 131 | 629 | 222 |
| Total | 1163 | 685 | 477 | 256 | 502 | 404 | 729 | 387 | 1163 | 1032 | 979 | 98 | 53 | 32 | 858 | 297 |
| 1 week | 201 | 118 | 83 | 52 | 86 | 63 | 133 | 60 | 201 | 182 | 173 | 15 | 9 | 4 | 157 | 42 |
|  | 17\% | 17\% | 17\% | 20\% | 17\% | 16\% | 18\% | 15\% | 17\% | 18\% | 18\% | 16\% | 18\% | 11\% | 18\% | 14\% |
| 2 weeks | 199 | 109 | 91 | 44 | 86 | 69 | 124 | 73 | 199 | 181 | 173 | 13 | 9 | 5 | 134 | 63 |
|  | 17\% | 16\% | 19\% | 17\% | 17\% | 17\% | 17\% | 19\% | 17\% | 18\% | 18\% | 13\% | 16\% | 15\% | 16\% | 21\% |
| 3 weeks | 105 | 70 | 35 | 24 | 44 | 37 | 66 | 34 | 105 | 93 | 89 | 10 | 4 | 1 | 73 | 32 |
|  | 9\% | 10\% | 7\% | 9\% | 9\% | 9\% | 9\% | 9\% | 9\% | 9\% | 9\% | 10\% | 7\% | 5\% | 8\% | 11\% |
| 4 weeks | 45 | 28 | 17 | 12 | 17 | 15 | 30 | 10 | 45 | 38 | 35 | 5 | 2 | 2 | 31 | 14 |
|  | 4\% | 4\% | 4\% | 5\% | 3\% | 4\% | 4\% | 3\% | 4\% | 4\% | 4\% | 5\% | 4\% | 7\% | 4\% | 5\% |
| 5+ weeks | 69 | 49 | 20 | 25 c | 26 | 18 | 37 | 29 | 69 | 59 | 57 | 9 e | 2 | 1 | 55 | 10 |
|  | 6\% | 7\% | 4\% | 10\% | 5\% | 4\% | 5\% | 7\% | 6\% | 6\% | 6\% | 9\% | 3\% | 4\% | 6\% | 3\% |
| Don't know | 27 | 12 | 15 | 5 | 14 | 7 | 17 | 8 | 27 | 24 | 23 | 2 | 1 | * | 20 | 7 |
|  | 2\% | 2\% | 3\% | 2\% | 3\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% |
| Not stated | 517 | 300 | 217 | 95 | 228 | 194a | 322 | 173 | 517 | 455 | 429 | 44 | 26 | 18 ABCd | 388 | 129 |
|  | 45\% | 44\% | 46\% | 37\% | 45\% | 48\% | 44\% | 45\% | 45\% | 44\% | 44\% | 45\% | 49\% | 57\% | 45\% | 43\% |
| Median | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 |
| Mean score | 2.8 | 3.1 | 2.5 | 3.7 bc | 2.6 | 2.5 | 2.7 | 3.1 | 2.8 | 2.8 | 2.8 | 3.4 | 2.6 | 2.8 | 3.0 | 2.5 |
| Standard deviation | 3.4 | 3.9 | 2.4 | 5.4 | 2.5 | 1.9 | 3.0 | 3.7 | 3.4 | 3.4 | 3.4 | 3.8 | 3.2 | 2.7 | 3.8 | 1.8 |
| Standard error | . 16 | . 24 | . 18 | . 51 | . 18 | . 16 | . 18 | . 30 | . 16 | . 17 | . 18 | . 36 | . 34 | . 37 | . 21 | . 17 |
| Error variance | . 03 | . 06 | . 03 | . 26 | . 03 | . 03 | . 03 | . 09 | . 03 | . 03 | . 03 | . 13 | . 12 | . 14 | . 04 | . 03 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 70 (continuation)
C19. Number of WEEKS taken for damage to be repaired
Base: All those where any repairs were made to the vehicle

|  |  | Years High (a) | $\begin{gathered} -\quad \text { MI } \\ \text { Low } \\ \text { (b) } \end{gathered}$ | $\begin{array}{cr}\text { Miles per } & \text { annum } \\ \text { High } & \text { Low } \\ \text { (a) } & \text { (b) }\end{array}$ |  | Past experience Yes <br> (a) | $\begin{array}{r} -\quad \text { MI } \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) |  | No <br> (b) | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High <br> (c) |
| Unweighted row | 1147 | 761 | 376 | 605 | 500 |  | 432 | 715 | 130 | 1014 | 884 | 161 | 363 | 645 | 492 | 496 | 148 |
| Effective sample size | 855 | 566 | 280 | 441 | 386 | 330 | 525 | 97 | 756 | 655 | 121 | 271 | 475 | 372 | 365 | 110 |
| Total | 1163 | 767 | 384 | 594 | 534 | 453 | 710 | 131 | 1028 | 885 | 167 | 368 | 643 | 511 | 491 | 151 |
| 1 week | 201 | 123 | 75 | 96 | 99 | 78 | 123 | 13 | 188a | 151 | 30 | 57 | 124 | 87 | 83 | 29 |
|  | 17\% | 16\% | 20\% | 16\% | 19\% | 17\% | 17\% | 10\% | 18\% | 17\% | 18\% | 16\% | 19\% | 17\% | 17\% | 19\% |
| 2 weeks | 199 | 121 | 75 | 93 | 99 | 90 | 109 | 31 | 167 | 164 | 22 | 61 | 107 | 63 | 98A | 34A |
|  | 17\% | 16\% | 20\% | 16\% | 18\% | 20\% | 15\% | 24\% | 16\% | 19\% | 13\% | 17\% | 17\% | 12\% | 20\% | 23\% |
| 3 weeks | 105 | 71 | 32 | 53 | 48 | 39 | 66 | 15 | 90 | 83 | 12 | 35 | 61 | 23 | 62A | 19A |
|  | 9\% | 9\% | 8\% | 9\% | 9\% | 9\% | 9\% | 11\% | 9\% | 9\% | 7\% | 10\% | 9\% | 5\% | 13\% | 13\% |
| 4 weeks | 45 | 29 | 16 | 29b | 12 | 14 | 31 | 7 | 37 | 36 | 7 | 16 | 22 | 13 | 16 | 15 AB |
|  | 4\% | 4\% | 4\% | 5\% | 2\% | 3\% | 4\% | 6\% | 4\% | 4\% | 4\% | 4\% | 3\% | 3\% | 3\% | 10\% |
| 5+ weeks | 69 | 37 | 32a | 35 | 32 | 29 | 40 | 9 | 60 | 52 | 7 | 17 | 47 | 20 | 30 | 19Ab |
|  | 6\% | 5\% | 8\% | 6\% | 6\% | 6\% | 6\% | 7\% | 6\% | 6\% | 4\% | 5\% | 7\% | 4\% | 6\% | 13\% |
| Don't know | 27 | 18 | 9 | 15 | 8 | 9 | 18 | 3 | 23 | 17 | 5 | 4 | 17 | 13 | 9 | 3 |
|  | 2\% | 2\% | 2\% | 3\% | 2\% | 2\% | 3\% | 3\% | 2\% | 2\% | 3\% | 1\% | 3\% | 3\% | 2\% | 2\% |
| Not stated | 517 | 369B | 144 | 272 | 235 | 195 | 323 | 53 | 463 | 382 | 84 | 177 | 266 | 292BC | C 193C | 32 |
|  | 45\% | 48\% | 38\% | 46\% | 44\% | 43\% | 45\% | 41\% | 45\% | 43\% | 50\% | 48\% | 41\% | 57\% | 39\% | 21\% |
| Median | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 |
| Mean score | 2.8 | 2.5 | 3.4 a | 2.9 | 2.8 | 2.8 | 2.9 | 3.6 | 2.7 | 2.7 | 3.6 | 2.6 | 2.9 | 2.4 | 3.1 | 3.0 |
| Standard deviation | 3.4 | 2.1 | 4.8 | 3.1 | 3.6 | 3.3 | 3.4 | 5.2 | 3.1 | 2.8 | 6.1 | 2.7 | 3.4 | 2.3 | 4.2 | 2.2 |
| Standard error | . 16 | . 13 | . 37 | . 21 | . 25 | . 25 | . 21 | . 70 | . 15 | . 15 | . 80 | . 23 | . 21 | . 19 | . 29 | . 24 |
| Error variance | . 03 | . 02 | . 14 | . 04 | . 06 | . 06 | . 04 | . 49 | . 02 | . 02 | . 65 | . 05 | . 04 | . 04 | . 08 | . 06 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 70 (continuation)
C19. Number of WEEKS taken for damage to be repaired
Base: All those where any repairs were made to the vehicle

|  | Total | Vehicle written off | Personal injury |  | Insurance channel Insu |  | Direct |  | Insurance Company |  |  | Chur | Who handled claim |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | rance |  |  |  |  |  |  |  |  | NAF in | AF in |  |
|  |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker <br> (b) | Admiral <br> (a) | Line (b) | Aviva (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \\ (f) \end{array}$ | Tesco (g) | surer <br> (a) | surer <br> (b) | Other <br> (c) |
| Unweighted row | 1147 | 1147 | 281 | 865 | 668 | 244 | 84 | 105 | 88 | 67 | 66 | 39 | 30 | 627 | 444 | 58 |
| Effective sample size | 855 | 855 | 211 | 643 | 491 | 180 | 66 | 83 | 68 | 34 | 51 | 30 | 22 | 485 | 317 | 39 |
| Total | 1163 | 1163 | 288 | 873 | 664 | 240 | 93 | 113 | 94 | 27 | 71 | 43 | 30 | 668 | 423 | 50 |
| 1 week | 201 | 201 | 50 | 152 | 132b | 27 | 20 | 17 | 18 | 7 | 10 | 5 | 1 | 125 | 67 | 5 |
|  | 17\% | 17\% | 17\% | 17\% | 20\% | 11\% | 21\% | 15\% | 20\% | 24\% | 14\% | 11\% | 4\% | 19\% | 16\% | 9\% |
| 2 weeks | 199 | 199 | 61 | 138 | 114 | 44 | 14 | 29 | 22 | 6 | 10 | 6 | 4 | 118 | 67 | 10 |
|  | 17\% | 17\% | 21\% | 16\% | 17\% | 18\% | 15\% | 26\% | 23\% | 22\% | 14\% | 14\% | 14\% | 18\% | 16\% | 19\% |
| 3 weeks | 105 | 105 | 36 | 69 | 62 | 21 | 10 | 7 | 6 | 1 | 14bcd | 5 | 3 | 67 | 31 | 7 |
|  | 9\% | 9\% | 12\% | 8\% | 9\% | 9\% | 11\% | 7\% | 7\% | 3\% | 19\% | 11\% | 10\% | 10\% | 7\% | 14\% |
| 4 weeks | 45 | 45 | 13 | 32 | 25 | 10 | 5 | 7 | 3 | 1 | 2 | * | 1 | 25 | 17 | 2 |
|  | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% | 6\% | 6\% | 3\% | 3\% | 2\% | 1\% | 3\% | 4\% | 4\% | 4\% |
| 5+ weeks | 69 | 69 | 31B | 37 | 40 | 13 | 7 | 5 | 8 | 1 | 4 | 3 | * | 36 | 26 | 5 |
|  | 6\% | 6\% | 11\% | 4\% | 6\% | 5\% | 7\% | 5\% | 8\% | 4\% | 5\% | 7\% | 2\% | 5\% | 6\% | 10\% |
| Don't know | 27 | 27 | 9 | 17 | 10 | 4 | 2 | 2 | 0 | * | * | 0 | 2 | 15 | 9 | 2 |
|  | 2\% | 2\% | 3\% | 2\% | 2\% | 2\% | 2\% | 1\% | -\% | 1\% | 1\% | -\% | 6\% | 2\% | 2\% | 4\% |
| Not stated | 517 | 517 | 90 | 426A | 280 | 121 | 35 | 46 | 37 | 12 | 32 | 24 | 18 | 283 | 206 | 20 |
|  | 45\% | 45\% | 31\% | 49\% | 42\% | 50\% | 38\% | 41\% | 39\% | 43\% | 45\% | 55\% | 61\% | 42\% | 49\% | 40\% |
| Median | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 3.0 |
| Mean score | 2.8 | 2.8 | 3.5b | 2.6 | 2.9 | 2.7 | 3.0 | 2.4 | 3.5 | 2.4 | 2.5 | 3.5 | 2.7 | 2.6 | 3.2 | 4.1 a |
| Standard deviation | 3.4 | 3.4 | 4.6 | 2.7 | 3.7 | 2.2 | 3.4 | 1.5 | 5.8 | 3.1 | 1.3 | 4.0 | 1.5 | 2.6 | 4.2 | 5.2 |
| Standard error | . 16 | . 16 | . 39 | . 15 | . 22 | . 23 | . 54 | . 22 | . 90 | . 75 | . 25 | 1.11 | . 53 | . 16 | . 34 | 1.09 |
| Error variance | . 03 | . 03 | . 15 | . 02 | . 05 | . 05 | . 29 | . 05 | . 80 | . 57 | . 06 | 1.23 | . 28 | . 03 | . 12 | 1.19 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 70 (continuation)
C19. Number of WEEKS taken for damage to be repaired
Base: All those where any repairs were made to the vehicle

|  | Total | Who decided r |  | repairs |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  | Condition post repair |  |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | NAF in | AF in |  | NAF in | AF in |  |  |  |  |  |  |  |  |  |
|  |  | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | surer <br> (a) | surer <br> (b) | Other (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ | Better <br> (a) | Same (b) | Worse <br> (c) | Same <br> (b) | Less <br> (c) |
| Unweighted row | 1147 | 290 | 413 | 327 | 92 | 381 | 374 | 272 | 31 | 939 | 201 | 146 | 853 | 141 | 897 | 187 |
| Effective sample size | 855 | 217 | 320 | 232 | 67 | 291 | 273 | 196 | 26 | 696 | 153 | 112 | 639 | 98 | 681 | 125 |
| Total | 1163 | 299 | 439 | 306 | 90 | 397 | 366 | 264 | 38 | 941 | 213 | 154 | 872 | 128 | 932 | 161 |
| 1 week | 201 | 45 | 78 | 54 | 21 | 72 | 58 | 49 | 11 | 177b | 24 | 25 | 153 | 24 | 162 | 29 |
|  | 17\% | 15\% | 18\% | 17\% | 23\% | 18\% | 16\% | 19\% | 30\% | 19\% | 11\% | 16\% | 18\% | 18\% | 17\% | 18\% |
| 2 weeks | 199 | 38 | 92a | 45 | 11 | 81 | 64 | 37 | 5 | 174b | 22 | 26 | 149 | 22 | 150 | 32 |
|  | 17\% | 13\% | 21\% | 15\% | 12\% | 20\% | 17\% | 14\% | 14\% | 18\% | 10\% | 17\% | 17\% | 17\% | 16\% | 20\% |
| 3 weeks | 105 | 22 | 48 | 21 | 11 | 32 | 23 | 41AB | 3 | 84 | 21 | 19 | 73 | 13 | 86 | 15 |
|  | 9\% | 7\% | 11\% | 7\% | 13\% | 8\% | 6\% | 15\% | 8\% | 9\% | 10\% | 12\% | 8\% | 10\% | 9\% | 9\% |
| 4 weeks | 45 | 12 | 14 | 13 | 5 | 17 | 9 | 14 | 0 | 35 | 10 | 5 | 33 | 7 | 31 | 11 |
|  | 4\% | 4\% | 3\% | 4\% | 6\% | 4\% | 3\% | 5\% | -\% | 4\% | 5\% | 3\% | 4\% | 6\% | 3\% | 7\% |
| 5+ weeks | 69 | 25d | 25 | 17 | 1 | 28 | 22 | 11 | 2 | 55 | 12 | 12 | 39 | 18B | 42 | 23B |
|  | 6\% | 8\% | 6\% | 6\% | 1\% | 7\% | 6\% | 4\% | 4\% | 6\% | 6\% | 8\% | 4\% | 14\% | 5\% | 14\% |
| Don't know | 27 | 9 | 8 | 5 | 2 | 7 | 5 | 5 | 3 | 17 | 9 | 4 | 21 | 1 | 22 | 1 |
|  | 2\% | 3\% | 2\% | 2\% | 3\% | 2\% | 1\% | 2\% | 8\% | 2\% | 4\% | 2\% | 2\% | *\% | 2\% | *\% |
| Not stated | 517 | 148b | 174 | 151b | 38 | 161 | 185ac | 107 | 14 | 400 | 114a | 64 | 406c | 43 | 438 C | 51 |
|  | 45\% | 49\% | 40\% | 49\% | 42\% | 40\% | 51\% | 41\% | 36\% | 43\% | 54\% | 41\% | 46\% | 34\% | 47\% | 32\% |
| Median | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 1.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 |
| Mean score | 2.8 | 3.9B | 2.5 | 2.8 | 2.1 | 2.7 | 3.0 | 2.6 | 1.9 | 2.6 | 4.0A | 3.7 b | 2.5 | 3.6 B | 2.6 | 3.9 B |
| Standard deviation | 3.4 | 5.5 | 1.9 | 2.9 | 1.2 | 2.9 | 4.0 | 1.8 | 1.4 | 2.7 | 5.9 | 5.5 | 2.5 | 4.1 | 2.9 | 5.1 |
| Standard error | . 16 | . 55 | . 14 | . 27 | . 19 | . 23 | . 35 | . 17 | . 37 | . 14 | . 73 | . 70 | . 14 | . 51 | . 16 | . 56 |
| Error variance | . 03 | . 30 | . 02 | . 07 | . 04 | . 05 | . 13 | . 03 | . 13 | . 02 | . 54 | . 49 | . 02 | . 26 | . 02 | . 31 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 70 (continuation)
C19. Number of WEEKS taken for damage to be repaired
Base: All those where any repairs were made to the vehicle

95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Total | Replacement met needs Exc |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | eeded <br> (a) | Met <br> (b) | $\begin{gathered} \text { Below } \\ \text { (c) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1147 | 143 | 648 | 147 | 281 | 866 |
| Effective sample size | 855 | 106 | 479 | 110 | 203 | 651 |
| Total | 1163 | 145 | 647 | 149 | 273 | 889 |
| 1 week | 201 | 29 | 124 | 23 | 41 | 160 |
|  | 17\% | 20\% | 19\% | 15\% | 15\% | 18\% |
| 2 weeks | 199 | 26 | 118 | 30 | 38 | 161 |
|  | 17\% | 18\% | 18\% | 20\% | 14\% | 18\% |
| 3 weeks | 105 | 10 | 65 | 9 | 15 | 90a |
|  | 9\% | 7\% | 10\% | 6\% | 5\% | 10\% |
| 4 weeks | 45 | 3 | 26 | 6 | 11 | 33 |
|  | 4\% | 2\% | 4\% | 4\% | 4\% | 4\% |
| 5+ weeks | 69 | 4 | 38 | 12 | 17 | 52 |
|  | 6\% | 3\% | 6\% | 8\% | 6\% | 6\% |
| Don't know | 27 | 2 | 9 | 7b | 5 | 22 |
|  | 2\% | 1\% | 1\% | 4\% | 2\% | 2\% |
| Not stated | 517 | 71 | 266 | 63 | 146B | 372 |
|  | 45\% | 49\% | 41\% | 42\% | 53\% | 42\% |
| Median | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 |
| Mean score | 2.8 | 2.1 | 2.6 | 3.2 | 3.1 | 2.8 |
| Standard deviation | 3.4 | 1.6 | 2.4 | 4.2 | 3.7 | 3.3 |
| Standard error | . 16 | . 21 | . 15 | . 54 | . 39 | . 17 |
| Error variance | . 03 | . 05 | . 02 | . 30 | . 15 | . 03 |

AF insurer handled claim \& willing to take inspection
$\begin{array}{lr}\text { Yes } & \text { No } \\ \text { (a) } & \text { (b) }\end{array}$
Unweighted row
Effective sample size
Tota $\begin{array}{rrrr}855 & 106 & 479 & 110 \\ 1163 & 145 & 647 & 149\end{array}$ $281 \quad 866$
$41 \quad 160$

| $8 \%$ | 161 |
| :--- | :--- |

$\begin{array}{cc}15 & 90 a \\ 5 \% & 10 \%\end{array}$
$\begin{array}{cc}17 & 52 \\ 6 \% & 6 \%\end{array}$

22
42\%
2.8
3.3
.03

## Table 71

C20. Whether length of time taken for damage to be repaired were longer / shorter / the same as anticipated
Base: All those where any repairs were made to the vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 71 (continuation)
C20. Whether length of time taken for damage to be repaired were longer / shorter / the same as anticipated
Base: All those where any repairs were made to the vehicle

|  | Total | Years High (a) | - MI <br> Low <br> (b) | Miles per annum <br> High Low <br> (a) <br> (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{No} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) |  | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1147 | 761 | 376 | 605 | 500 |  | 432 | 715 | 130 | 1014 | 884 | 161 | 363 | 645 | 492 | 496 | 148 |
| Effective sample size | 855 | 566 | 280 | 441 | 386 | 330 | 525 | 97 | 756 | 655 | 121 | 271 | 475 | 372 | 365 | 110 |
| Total | 1163 | 767 | 384 | 594 | 534 | 453 | 710 | 131 | 1028 | 885 | 167 | 368 | 643 | 511 | 491 | 151 |
| Longer than you were initially told | 266 | 156 | 107a | 136 | 122 | 110 | 157 | 23 | 244 | 215 | 28 | 70 | 163 | 106 | 116 | 44 |
| it would take to make the repairs | 23\% | 20\% | 28\% | 23\% | 23\% | 24\% | 22\% | 17\% | 24\% | 24\% | 17\% | 19\% | 25\% | 21\% | 24\% | 29\% |
| Shorter than you were | 73 | 49 | 24 | 34 | 36 | 20 | 53 | 11 | 62 | 59 | 10 | 36B | 29 | 37 | 31 | 4 |
| initially told it would take | 6\% | 6\% | 6\% | 6\% | 7\% | 4\% | 7\% | 8\% | 6\% | 7\% | 6\% | 10\% | 5\% | 7\% | 6\% | 3\% |
| About the same time as you | 618 | 439B | 176 | 318 | 283 | 233 | 385 | 61 | 556 | 453 | 103a | 206 | 335 | 304B | 235 | 77 |
| were initially told it would take | 53\% | 57\% | 46\% | 54\% | 53\% | 51\% | 54\% | 47\% | 54\% | 51\% | 62\% | 56\% | 52\% | 60\% | 48\% | 51\% |
| Or did no one tell | 185 | 106 | 75a | 94 | 85 | 81 | 105 | 33b | 152 | 146 | 23 | 51 | 106 | 55 | 100A | 24 |
| you how long the repairs would take | 16\% | 14\% | 20\% | 16\% | 16\% | 18\% | 15\% | 25\% | 15\% | 16\% | 14\% | 14\% | 16\% | 11\% | 20\% | 16\% |
| Don't know | 16 | 14 | 2 | 11 | 4 | 9 | 7 | 3 | 11 | 11 | 2 | 3 | 9 | 5 | 9 | 1 |
|  | 1\% | 2\% | *\% | 2\% | 1\% | 2\% | 1\% | 3\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% |
| Not stated | 3 | 3 | 0 | * | 3 | 0 | 3 | 0 | 3 | 2 | 2 | 2 | 2 | 3 | 0 | 0 |
|  | *\% | *\% | -\% | *\% | 1\% | -\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | 1\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 71 (continuation)
C20. Whether length of time taken for damage to be repaired were longer / shorter / the same as anticipated
Base: All those where any repairs were made to the vehicle

|  | Total | Vehicle written off | Personal injury |  | Insurance channel Insu |  | Direct |  | Insurance Company |  |  | Chur | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Who handled claim |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | rance |  |  |  |  |  |  |  |  | NAF in | AF in |  |
|  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | (a) | Broker <br> (b) | Admiral <br> (a) | Line (b) | Aviva (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ |  | surer <br> (a) | surer <br> (b) | Other (c) |
| Unweighted row | 1147 | 1147 | 281 | 865 | 668 | 244 | 84 | 105 | 88 | 67 | 66 | 39 | 30 | 627 | 444 | 58 |
| Effective sample size | 855 | 855 | 211 | 643 | 491 | 180 | 66 | 83 | 68 | 34 | 51 | 30 | 22 | 485 | 317 | 39 |
| Total | 1163 | 1163 | 288 | 873 | 664 | 240 | 93 | 113 | 94 | 27 | 71 | 43 | 30 | 668 | 423 | 50 |
| Longer than you were initially told | 266 | 266 | 57 | 210 | 163 | 65 | 24 | 26 | 25 | 6 | 18 | 16 | 4 | 152 | 109c | 5 |
| it would take to make the repairs | 23\% | 23\% | 20\% | 24\% | 25\% | 27\% | 26\% | 23\% | 27\% | 20\% | 25\% | 38\% | 13\% | 23\% | 26\% | 10\% |
| Shorter than you were | 73 | 73 | 16 | 57 | 35 | 21 | 5 | 7 | 5 | 1 | 8 | 0 | 0 | 42 | 29 | 1 |
| initially told it would take | 6\% | 6\% | 5\% | 7\% | 5\% | 9\% | 6\% | 6\% | 6\% | 2\% | 11\% | -\% | -\% | 6\% | 7\% | 3\% |
| About the same time as you | 618 | 618 | 131 | 487A | 343 | 115 | 46 | 65 | 42 | 16 | 34 | 19 | 23 | 345 | 226 | 30 |
| were initially told it would take | 53\% | 53\% | 45\% | 56\% | 52\% | 48\% | 49\% | 58\% | 44\% | 59\% | 47\% | 45\% | 78\% | 52\% | 53\% | 60\% |
| Or did no one tell | 185 | 185 | 76B | 109 | 113 | 37 | 18 | 12 | 19 | 5 | 11 | 6 | 3 | 117 | 53 | 12 |
| you how long the repairs would take | 16\% | 16\% | 26\% | 13\% | 17\% | 15\% | 19\% | 11\% | 21\% | 17\% | 16\% | 14\% | 9\% | 18\% | 12\% | 24\% |
| Don't know | 16 | 16 | 7 | 8 | 6 | 2 | * | 2 | * | * | * | 0 | 0 | 9 | 6 | 2 |
|  | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | *\% | 2\% | 1\% | 1\% | *\% | -\% | -\% | 1\% | 1\% | 3\% |
| Not stated | 3 | 3 | 2 | 2 | 3 | 0 | 0 | 0 | 2 | * | 0 | 2 | 0 | 3 | * | 0 |
|  | *\% | *\% | 1\% | *\% | 1\% | -\% | -\% | -\% | 2\% | 1\% | -\% | 4\% | -\% | *\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 71 (continuation)
C20. Whether length of time taken for damage to be repaired were longer / shorter / the same as anticipated
Base: All those where any repairs were made to the vehicle

|  | Total | Who decided |  | repairs |  | Who | offered R | Rep vehicle |  | Received Rep vehicle |  | Condition post repair |  |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | NAF in | AF in |  | NAF in | AF in |  |  |  |  |  |  |  |  |  |
|  |  | Self <br> (a) | surer <br> (b) | surer <br> (c) | other <br> (d) | surer <br> (a) | surer <br> (b) | other <br> (c) | $\begin{aligned} & \text { DK } \\ & \text { (d) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Better <br> (a) | Same <br> (b) | Worse <br> (c) | Same (b) | Less (c) |
| Unweighted row | 1147 | 290 | 413 | 327 | 92 | 381 | 374 | 272 | 31 | 939 | 201 | 146 | 853 | 141 | 897 | 187 |
| Effective sample size | 855 | 217 | 320 | 232 | 67 | 291 | 273 | 196 | 26 | 696 | 153 | 112 | 639 | 98 | 681 | 125 |
| Total | 1163 | 299 | 439 | 306 | 90 | 397 | 366 | 264 | 38 | 941 | 213 | 154 | 872 | 128 | 932 | 161 |
| Longer than you were initially told | 266 | 57 | 102 | 80 | 22 | 94 | 93 | 57 | 8 | 228b | 35 | 35 | 182 | 50AB | 191 | 62B |
| it would take to make the repairs | 23\% | 19\% | 23\% | 26\% | 25\% | 24\% | 25\% | 22\% | 21\% | 24\% | 17\% | 22\% | 21\% | 39\% | 21\% | 38\% |
| Shorter than you were | 73 | 21 | 22 | 24 | 6 | 22 | 28 | 19 | * | 57 | 16 | 6 | 62 | 5 | 61 | 8 |
| initially told it would take | 6\% | 7\% | 5\% | 8\% | 7\% | 5\% | 8\% | 7\% | 1\% | 6\% | 8\% | 4\% | 7\% | 4\% | 7\% | 5\% |
| About the same time as you | 618 | 172 | 235 | 151 | 50 | 210 | 197 | 139 | 20 | 501 | 114 | 85 C | 488C | 42 | 528 C | 62 |
| were initially told it would take | 53\% | 58\% | 54\% | 49\% | 56\% | 53\% | 54\% | 53\% | 53\% | 53\% | 53\% | 55\% | 56\% | 33\% | 57\% | 39\% |
| Or did no one tell | 185 | 46 | 74 | 45 | 10 | 66 | 41 | 45 | 10 | 146 | 38 | 28 | 126 | 30b | 139 | 29 |
| you how long the repairs would take | 16\% | 16\% | 17\% | 15\% | 11\% | 17\% | 11\% | 17\% | 25\% | 15\% | 18\% | 18\% | 15\% | 24\% | 15\% | 18\% |
| Don't know | 16 | 2 | 6 | 5 | 2 | 5 | 6 | 3 | 0 | 10 | 6 | * | 14 | * | 12 | * |
|  | 1\% | 1\% | 1\% | 2\% | 2\% | 1\% | 2\% | 1\% | -\% | 1\% | 3\% | *\% | 2\% | *\% | 1\% | *\% |
| Not stated | 3 | 0 | 0 | 2 | 0 | 0 | * | 0 | 0 | 0 | 3A | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | -\% | 1\% | -\% | -\% | *\% | -\% | -\% | -\% | 2\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

C20. Whether length of time taken for damage to be repaired were longer / shorter / the same as anticipated
Base: All those where any repairs were made to the vehicle
AF insurer
handled claim \& willing to take
part in repai
inspection

|  | Total | Replacement met needs Exc |  |  | inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | eeded (a) | Met <br> (b) | Below (c) | Yes (a) | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ |
| Unweighted row | 1147 | 143 | 648 | 147 | 281 | 866 |
| Effective sample size | 855 | 106 | 479 | 110 | 203 | 651 |
| Total | 1163 | 145 | 647 | 149 | 273 | 889 |
| Longer than you were initially told | 266 | 23 | 152 | 53 AB | 74 | 192 |
| it would take to make the repairs | 23\% | 16\% | 23\% | 36\% | 27\% | 22\% |
| Shorter than you were | 73 | 12 | 36 | 8 | 17 | 56 |
| initially told it would take | 6\% | 8\% | 6\% | 6\% | 6\% | 6\% |
| About the same time as you | 618 | 87 C | 351c | 62 | 144 | 474 |
| were initially told it would take | 53\% | 61\% | 54\% | 42\% | 53\% | 53\% |
| Or did no one tell | 185 | 20 | 102 | 23 | 35 | 150 |
| you how long the repairs would take | 16\% | 14\% | 16\% | 15\% | 13\% | 17\% |
| Don't know | 16 | 2 | 6 | 2 | 3 | 13 |
|  | 1\% | 2\% | 1\% | 2\% | 1\% | 2\% |
| Not stated | 3 | 0 | 0 | 0 | 0 | 3 |
|  | *\% | -\% | -\% | -\% | -\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 72

C21. Whether vehicle has been assessed to check the quality of the repair work by: A friend or family member Base: All those where any repairs were made to the vehicle


Table 72 (continuation)
C21. Whether vehicle has been assessed to check the quality of the repair work by: A friend or family member
Base: All those where any repairs were made to the vehicle

|  |  | Years High | MI <br> Low <br> (b) | Miles per annum High <br> (a) <br> (b) |  | $$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1147 | 761 | 376 | 605 | 500 |  |  | 432 | 715 | 130 | 1014 | 884 | 161 | 363 | 645 | 492 | 496 | 148 |
| Effective sample size | 855 | 566 | 280 | 441 | 386 | 330 | 525 | 97 | 756 | 655 | 121 | 271 | 475 | 372 | 365 | 110 |
| Total | 1163 | 767 | 384 | 594 | 534 | 453 | 710 | 131 | 1028 | 885 | 167 | 368 | 643 | 511 | 491 | 151 |
| Yes | 257 | 135 | 121A | 111 | 134a | 93 | 164 | 59B | 197 | 193 | 35 | 104B | 112 | 106 | 111 | 39 |
|  | 22\% | 18\% | 31\% | 19\% | 25\% | 21\% | 23\% | 45\% | 19\% | 22\% | 21\% | 28\% | 17\% | 21\% | 23\% | 26\% |
| No | 897 | 624B | 263 | 478b | 397 | 357 | 540 | 71 | 824A | 688 | 129 | 261 | 526A | 401 | 376 | 112 |
|  | 77\% | 81\% | 69\% | 81\% | 74\% | 79\% | 76\% | 54\% | 80\% | 78\% | 77\% | 71\% | 82\% | 78\% | 77\% | 74\% |
| Don't know | 5 | 4 | * | 4 | * | 2 | 2 | * | 4 | 3 | 2 | 1 | 4 | 1 | 4 | 0 |
|  | *\% | 1\% | *\% | 1\% | *\% | 1\% | *\% | *\% | *\% | *\% | 1\% | *\% | 1\% | *\% | 1\% | -\% |
| Not stated | 3 | 3 | 0 | * | 3 | 0 | 3 | 0 | 3 | 2 | 2 | 2 | 2 | 3 | 0 | 0 |
|  | *\% | *\% | -\% | *\% | 1\% | -\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | 1\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 72 (continuation)

C21. Whether vehicle has been assessed to check the quality of the repair work by: A friend or family member
Base: All those where any repairs were made to the vehicle

|  |  | Vehicle written off | Personal injury |  | Insurance channel Insu |  | Insurance Company |  |  |  |  | $\begin{aligned} & \text { Chur } \\ & \text { chill } \end{aligned}$ | Tesco( g$)$ | Who handled claim |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | No | Yes | No | Insu rance |  | Admiral $\begin{array}{r}\text { Direct } \\ \text { Line }\end{array}$ |  |  | Axa | LV |  |  | NAF in surer | AF in surer |  |
|  | Total | (b) | (a) | (b) | (a) | (b) | (a) | (b) | (c) | (d) | (e) | (f) |  | (a) | (b) | (c) |
| Unweighted row | 1147 | 1147 | 281 | 865 | 668 | 244 | 84 | 105 | 88 | 67 | 66 | 39 | 30 | 627 | 444 | 58 |
| Effective sample size | 855 | 855 | 211 | 643 | 491 | 180 | 66 | 83 | 68 | 34 | 51 | 30 | 22 | 485 | 317 | 39 |
| Total | 1163 | 1163 | 288 | 873 | 664 | 240 | 93 | 113 | 94 | 27 | 71 | 43 | 30 | 668 | 423 | 50 |
| Yes | 257 | 257 | 70 | 187 | 149 | 57 | 29 | 27 | 20 | , | 14 | 12 | 3 | 136 | 108 | 11 |
|  | 22\% | 22\% | 24\% | 21\% | 22\% | 24\% | 31\% | 24\% | 21\% | 21\% | 20\% | 27\% | 11\% | 20\% | 26\% | 23\% |
| No | 897 | 897 | 214 | 682 | 509 | 184 | 63 | 86 | 72 | 21 | 57 | 30 | 26 | 527 | 313 | 39 |
|  | 77\% | 77\% | 74\% | 78\% | 77\% | 76\% | 67\% | 76\% | 77\% | 78\% | 80\% | 69\% | 89\% | 79\% | 74\% | 77\% |
| Don't know | 5 | 5 | 2 | 2 | 3 | 0 | 2 | * | 0 | * | 0 | 0 | 0 | 2 | 2 | * |
|  | *\% | *\% | 1\% | *\% | *\% | -\% | 2\% | *\% | -\% | 1\% | -\% | -\% | -\% | *\% | 1\% | 1\% |
| Not stated | 3 | 3 | 2 | 2 | 3 | 0 | 0 | 0 | 2 | * | 0 | 2 | 0 | 3 | * | 0 |
|  | *\% | *\% | 1\% | *\% | 1\% | -\% | -\% | -\% | 2\% | 1\% | -\% | 4\% | -\% | *\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 72 (continuation)

C21. Whether vehicle has been assessed to check the quality of the repair work by: A friend or family member
Base: All those where any repairs were made to the vehicle

|  | Total | Who decided |  | repairs |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  | Condition post repair |  |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | NAF in | AF in |  | NAF in | AF in |  |  |  |  |  |  |  |  |  |
|  |  | Self <br> (a) | surer <br> (b) | surer (c) | Other <br> (d) | surer <br> (a) | surer <br> (b) | Other (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Better <br> (a) | Same (b) | Worse (c) | Same (b) | Less (c) |
| Unweighted row | 1147 | 290 | 413 | 327 | 92 | 381 | 374 | 272 | 31 | 939 | 201 | 146 | 853 | 141 | 897 | 187 |
| Effective sample size | 855 | 217 | 320 | 232 | 67 | 291 | 273 | 196 | 26 | 696 | 153 | 112 | 639 | 98 | 681 | 125 |
| Total | 1163 | 299 | 439 | 306 | 90 | 397 | 366 | 264 | 38 | 941 | 213 | 154 | 872 | 128 | 932 | 161 |
| Yes | 257 | 72 | 83 | 76 | 23 | 84 | 94 | 49 | 8 | 196 | 59 | 38 | 184 | 34 | 206 | 38 |
|  | 22\% | 24\% | 19\% | 25\% | 25\% | 21\% | 26\% | 19\% | 21\% | 21\% | 28\% | 25\% | 21\% | 27\% | 22\% | 23\% |
| No | 897 | 227 | 354 | 227 | 66 | 311 | 270 | 214 | 30 | 740b | 151 | 116 | 684 | 94 | 724 | 121 |
|  | 77\% | 76\% | 81\% | 74\% | 74\% | 78\% | 74\% | 81\% | 79\% | 79\% | 71\% | 75\% | 78\% | 73\% | 78\% | 75\% |
| Don't know | 5 | * | 2 | 2 | 1 | 2 | 2 | 1 | 0 | 5 | 0 | 0 | 5 | 0 | 3 | 2 |
|  | *\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% | *\% | -\% | *\% | -\% | -\% | 1\% | -\% | *\% | 1\% |
| Not stated | 3 | 0 | 0 | 2 | 0 | 0 | * | 0 | 0 | 0 | 3 A | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | -\% | 1\% | -\% | -\% | *\% | -\% | -\% | -\% | 2\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 72 (continuation)

C21. Whether vehicle has been assessed to check the quality of the repair work by: A friend or family member
Base: All those where any repairs were made to the vehicle
AF insurer
handled claim \& willing to take
part in repai
inspection

|  | Replacement met needs Exc |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | eeded (a) | Met (b) | Below (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1147 | 143 | 648 | 147 | 281 | 866 |
| Effective sample size | 855 | 106 | 479 | 110 | 203 | 651 |
| Total | 1163 | 145 | 647 | 149 | 273 | 889 |
| Yes | 257 | 25 | 145 | 26 | 62 | 195 |
|  | 22\% | 17\% | 22\% | 17\% | 23\% | 22\% |
| No | 897 | 119 | 499 | 122 | 209 | 688 |
|  | 77\% | 83\% | 77\% | 81\% | 77\% | 77\% |
| Don't know | 5 | 0 | 3 | 2 | 2 | 3 |
|  | *\% | -\% | *\% | 1\% | 1\% | *\% |
| Not stated | 3 | 0 | 0 | 0 | 0 | 3 |
|  | *\% | -\% | -\% | -\% | -\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 73

C21. Whether vehicle has been assessed to check the quality of the repair work by: By an independent inspector Base: All those where any repairs were made to the vehicle

|  | Gender |  | Age |  |  | SocialABC1 $\quad \begin{gathered}\text { Grade } \\ \text { C2DE }\end{gathered}$ |  | UK Eng/Wal |  | Country |  | Wal <br> (e) | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) |  |  | $\begin{aligned} & \text { Eng } \\ & \text { (c) } \end{aligned}$ | Sco <br> (d) |  |  | Urban (a) | Rural <br> (b) |
| 1147 | 667 | 480 | 251 | 502 | 394 | 714 | 388 | 1147 | 812 | 635 | 204 | 177 | 131 | 834 | 307 |
| 855 | 501 | 353 | 187 | 370 | 298 | 535 | 286 | 855 | 698 | 635 | 204 | 177 | 131 | 629 | 222 |
| 1163 | 685 | 477 | 256 | 502 | 404 | 729 | 387 | 1163 | 1032 | 979 | 98 | 53 | 32 | 858 | 297 |
| 101 | 58 | 43 | 36bc | 37 | 28 | 44 | 49A | 101 | 90 | 85 | 8 | 5 | 3 | 77 | 22 |
| 9\% | 8\% | 9\% | 14\% | 7\% | 7\% | 6\% | 13\% | 9\% | 9\% | 9\% | 8\% | 10\% | 9\% | 9\% | 7\% |
| 1017 | 606 | 411 | 213 | 441 | 363a | 662B | 322 | 1017 | 905 | 859 | 84 | 46 | 28 | 744 | 268 |
| 87\% | 88\% | 86\% | 83\% | 88\% | 90\% | 91\% | 83\% | 87\% | 88\% | 88\% | 86\% | 86\% | 86\% | 87\% | 90\% |
| 41 | 18 | 23 | 7 | 22 | 12 | 22 | 15 | 41 | 34 | 32 | 6 | 2 | 1 | 34 | 7 |
| 4\% | 3\% | 5\% | 3\% | 4\% | 3\% | 3\% | 4\% | 4\% | 3\% | 3\% | 6\% | 3\% | 4\% | 4\% | 2\% |
| 3 | 3 | * | 0 | 2 | 2 | 2 | 0 | 3 | 3 | 3 | 0 | 0 | * | 3 | 0 |
| *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | 1\% | *\% | -\% |

Table 73 (continuation)
C21. Whether vehicle has been assessed to check the quality of the repair work by: By an independent inspector Base: All those where any repairs were made to the vehicle

|  |  | Years High (a) | - MI <br> (b) | $\underset{\text { Migh per }}{\text { Miles }} \underset{\text { Low }}{\text { annum }}$ <br> (a) <br> (b) |  | $$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1147 | 761 | 376 | 605 | 500 |  |  | 432 | 715 | 130 | 1014 | 884 | 161 | 363 | 645 | 492 | 496 | 148 |
| Effective sample size | 855 | 566 | 280 | 441 | 386 | 330 | 525 | 97 | 756 | 655 | 121 | 271 | 475 | 372 | 365 | 110 |
| Total | 1163 | 767 | 384 | 594 | 534 | 453 | 710 | 131 | 1028 | 885 | 167 | 368 | 643 | 511 | 491 | 151 |
| Yes | 101 | 48 | 52A | 38 | 57a | 36 | 65 | 14 | 87 | 86 | 12 | 41 | 48 | 35 | 41 | 24Ab |
|  | 9\% | 6\% | 13\% | 6\% | 11\% | 8\% | 9\% | 10\% | 8\% | 10\% | 7\% | 11\% | 7\% | 7\% | 8\% | 16\% |
| No | 1017 | 688B | 319 | 536b | 455 | 396 | 621 | 113 | 900 | 760 | 151 | 309 | 574a | 463C | 433 C | 114 |
|  | 87\% | 90\% | 83\% | 90\% | 85\% | 88\% | 87\% | 87\% | 88\% | 86\% | 91\% | 84\% | 89\% | 90\% | 88\% | 76\% |
| Don't know | 41 | 28 | 14 | 19 | 19 | 20 | 21 | 4 | 37 | 38 | 2 | 16 | 21 | 11 | 16 | 12Ab |
|  | 4\% | 4\% | 4\% | 3\% | 4\% | 4\% | 3\% | 3\% | 4\% | 4\% | 1\% | 4\% | 3\% | 2\% | 3\% | 8\% |
| Not stated | 3 | 3 | 0 | * | 3 | 0 | 3 | 0 | 3 | 2 | 2 | 2 | 2 | 3 | 0 | 0 |
|  | *\% | *\% | -\% | *\% | 1\% | -\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | 1\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 73 (continuation)
C21. Whether vehicle has been assessed to check the quality of the repair work by: By an independent inspector
Base: All those where any repairs were made to the vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 73 (continuation)

C21. Whether vehicle has been assessed to check the quality of the repair work by: By an independent inspector Base: All those where any repairs were made to the vehicle

|  | Total | Who decided |  | repairs |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  | Condition post repair |  |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | NAF in | AF in |  | NAF in | AF in |  |  |  |  |  |  |  |  |  |
|  |  | Self <br> (a) | surer <br> (b) | surer (c) | Other <br> (d) | surer <br> (a) | surer <br> (b) | Other (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Better <br> (a) | Same (b) | Worse (c) | Same (b) | Less <br> (c) |
| Unweighted row | 1147 | 290 | 413 | 327 | 92 | 381 | 374 | 272 | 31 | 939 | 201 | 146 | 853 | 141 | 897 | 187 |
| Effective sample size | 855 | 217 | 320 | 232 | 67 | 291 | 273 | 196 | 26 | 696 | 153 | 112 | 639 | 98 | 681 | 125 |
| Total | 1163 | 299 | 439 | 306 | 90 | 397 | 366 | 264 | 38 | 941 | 213 | 154 | 872 | 128 | 932 | 161 |
| Yes | 101 | 35b | 30 | 28 | 7 | 33 | 30 | 25 | 3 | 77 | 24 | 10 | 70 | 21aB | 72 | 28B |
|  | 9\% | 12\% | 7\% | 9\% | 8\% | 8\% | 8\% | 9\% | 8\% | 8\% | 11\% | 6\% | 8\% | 16\% | 8\% | 17\% |
| No | 1017 | 254 | 396 | 266 | 78 | 356 | 326 | 225 | 32 | 832 | 177 | 141c | 768 | 105 | 833 C | 130 |
|  | 87\% | 85\% | 90\% | 87\% | 87\% | 90\% | 89\% | 85\% | 84\% | 88\% | 83\% | 92\% | 88\% | 82\% | 89\% | 81\% |
| Don't know | 41 | 10 | 12 | 11 | 4 | 9 | 10 | 14 | 3 | 33 | 8 | 3 | 34 | 3 | 27 | 3 |
|  | 4\% | 3\% | 3\% | 4\% | 5\% | 2\% | 3\% | 5\% | 8\% | 4\% | 4\% | 2\% | 4\% | 2\% | 3\% | 2\% |
| Not stated | 3 | 0 | 0 | 2 | 0 | 0 | * | 0 | 0 | 0 | 3 A | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | -\% | 1\% | -\% | -\% | *\% | -\% | -\% | -\% | 2\% | -\% | -\% | -\% | -\% | -\% |

## Table 73 (continuation)

C21. Whether vehicle has been assessed to check the quality of the repair work by: By an independent inspector
Base: All those where any repairs were made to the vehicle
AF insurer
handled claim \& willing to take
part in repai
inspection

|  | Replacement met needs |  |  |  | inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | eeded <br> (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | No <br> (b) |
| Unweighted row | 1147 | 143 | 648 | 147 | 281 | 866 |
| Effective sample size | 855 | 106 | 479 | 110 | 203 | 651 |
| Total | 1163 | 145 | 647 | 149 | 273 | 889 |
| Yes | 101 | 16 | 49 | 11 | 18 | 83 |
|  | 9\% | 11\% | 8\% | 8\% | 6\% | 9\% |
| No | 1017 | 125 | 571 | 135 | 249 | 768 |
|  | 87\% | 86\% | 88\% | 91\% | 91\% | 86\% |
| Don't know | 41 | 3 | 27 | 3 | 7 | 34 |
|  | 4\% | 2\% | 4\% | 2\% | 2\% | 4\% |
| Not stated | 3 | 0 | 0 | 0 | 0 | 3 |
|  | *\% | -\% | -\% | -\% | -\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 74

C22. After the repairs were made would you say that your vehicle was...?
Base: All those where any repairs were made to the vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 74 (continuation)
22 After the repairs were made would you say that your vehicle was...?
Base: All those where any repairs were made to the vehicle

|  | Total |  | Years High (a) | MI <br> Low <br> (b) | Miles per annum High <br> Low <br> (a) <br> (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\quad \text { MI } \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Yes <br> (a) |  |  |  | No <br> (b) |  | Yes <br> (a) | No <br> (b) | Yes <br> (a) | (b) | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row |  | 1147 |  | 761 | 376 | 605 |  | 500 | 432 | 715 | 130 | 1014 | 884 | 161 | 363 | 645 | 492 | 496 | 148 |
| Effective sample size |  | 855 | 566 | 280 | 441 | 386 | 330 | 525 | 97 | 756 | 655 | 121 | 271 | 475 | 372 | 365 | 110 |
| Total |  | 1163 | 767 | 384 | 594 | 534 | 453 | 710 | 131 | 1028 | 885 | 167 | 368 | 643 | 511 | 491 | 151 |
| In a lot better condition than it had been before the accident | (+5) | $\begin{gathered} 56 \\ 5 \% \end{gathered}$ | $\begin{gathered} 33 \\ 4 \% \end{gathered}$ | $\begin{gathered} 23 \\ 6 \% \end{gathered}$ | $\begin{gathered} 25 \\ 4 \% \end{gathered}$ | $\begin{gathered} 30 \\ 6 \% \end{gathered}$ | $\begin{aligned} & 21 \\ & 5 \% \end{aligned}$ | $\begin{gathered} 35 \\ 5 \% \end{gathered}$ | $\begin{aligned} & 5 \\ & 4 \% \end{aligned}$ | $\begin{gathered} 51 \\ 5 \% \end{gathered}$ | $\begin{gathered} 36 \\ 4 \% \end{gathered}$ | $\begin{array}{r} 14 \mathrm{a} \\ 9 \% \end{array}$ | $\begin{gathered} 16 \\ 4 \% \end{gathered}$ | $\begin{gathered} 35 \\ 5 \% \end{gathered}$ | $\begin{gathered} 24 \\ 5 \% \end{gathered}$ | $\begin{gathered} 25 \\ 5 \% \end{gathered}$ | $\begin{aligned} & 7 \\ & 5 \% \end{aligned}$ |
| In somewhat better condition than it had been before the accident | (+4) | $\begin{gathered} 98 \\ 8 \% \end{gathered}$ | $\begin{gathered} 66 \\ 9 \% \end{gathered}$ | $\begin{gathered} 32 \\ 8 \% \end{gathered}$ | $\begin{gathered} 52 \\ 9 \% \end{gathered}$ | $\begin{gathered} 45 \\ 8 \% \end{gathered}$ | $\begin{gathered} 39 \\ 9 \% \end{gathered}$ | $\begin{gathered} 59 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 14 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 85 \\ 8 \% \end{gathered}$ | $\begin{gathered} 67 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 22 a \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 36 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 52 \\ 8 \% \end{gathered}$ | $\begin{gathered} 46 \\ 9 \% \end{gathered}$ | $\begin{gathered} 39 \\ 8 \% \end{gathered}$ | $\begin{gathered} 13 \\ 9 \% \end{gathered}$ |
| In the same condition as it had been before the accident | (+3) | $\begin{gathered} 872 \\ 75 \% \end{gathered}$ | $\begin{gathered} 591 \mathrm{~b} \\ 77 \% \end{gathered}$ | $\begin{gathered} 269 \\ 70 \% \end{gathered}$ | $\begin{gathered} 456 \\ 77 \% \end{gathered}$ | $\begin{gathered} 392 \\ 73 \% \end{gathered}$ | $\begin{gathered} 332 \\ 73 \% \end{gathered}$ | $\begin{gathered} 541 \\ 76 \% \end{gathered}$ | $\begin{aligned} & 89 \\ & 68 \% \end{aligned}$ | $\begin{gathered} 780 \\ 76 \% \end{gathered}$ | $\begin{array}{r} 677 B \\ 76 \% \end{array}$ | $\begin{gathered} 105 \\ 63 \% \end{gathered}$ | $\begin{gathered} 284 \\ 77 \% \end{gathered}$ | $\begin{gathered} 465 \\ 72 \% \end{gathered}$ | $\begin{gathered} 389 \\ 76 \% \end{gathered}$ | $\begin{gathered} 367 \\ 75 \% \end{gathered}$ | $\begin{gathered} 107 \\ 71 \% \end{gathered}$ |
| In slightly worse condition than it had been before the accident | (+2) | $\begin{gathered} 112 \\ 10 \% \end{gathered}$ | $\begin{aligned} & 61 \\ & 8 \% \end{aligned}$ | $\begin{aligned} & 51 \mathrm{a} \\ & 13 \% \end{aligned}$ | $\begin{gathered} 49 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 56 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 48 \\ & 11 \% \end{aligned}$ | $\begin{gathered} 63 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 21 \mathrm{~b} \\ & 16 \% \end{aligned}$ | $\begin{gathered} 91 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 86 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 20 \\ & 12 \% \end{aligned}$ | $\begin{gathered} 26 \\ 7 \% \end{gathered}$ | $\begin{aligned} & 77 \mathrm{a} \\ & 12 \% \end{aligned}$ | 39 $8 \%$ | $\begin{aligned} & 53 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 20 \\ & 13 \% \end{aligned}$ |
| In much worse condition than it had been before the accident | (+1) | $\begin{gathered} 16 \\ 1 \% \end{gathered}$ | 9 $1 \%$ | $\begin{aligned} & 7 \\ & 2 \% \end{aligned}$ | 10 $2 \%$ | 6 $1 \%$ | $\begin{aligned} & 8 \\ & 2 \% \end{aligned}$ | 8 $1 \%$ | *\% | 16 $2 \%$ | 14 $2 \%$ | $\begin{aligned} & 2 \\ & 1 \% \end{aligned}$ | 3 $1 \%$ | 10 $2 \%$ | 8 $1 \%$ | 5 $1 \%$ | 3 $2 \%$ |
| BETTER CONDITION |  | $\begin{gathered} 154 \\ 13 \% \end{gathered}$ | $\begin{aligned} & 99 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 55 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 77 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 75 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 60 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 94 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 18 \\ & 14 \% \end{aligned}$ | $\begin{gathered} 136 \\ 13 \% \end{gathered}$ | $\begin{gathered} 103 \\ 12 \% \end{gathered}$ | $\begin{aligned} & 36 A \\ & 22 \% \end{aligned}$ | $\begin{aligned} & 52 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 87 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 69 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 64 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 21 \\ & 14 \% \end{aligned}$ |
| WORSE CONDITION |  | $\begin{gathered} 128 \\ 11 \% \end{gathered}$ | $\begin{gathered} 70 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 58 \mathrm{~A} \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 59 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 62 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 56 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 72 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 22 \\ & 17 \% \end{aligned}$ | $\begin{gathered} 106 \\ 10 \% \end{gathered}$ | $\begin{gathered} 100 \\ 11 \% \end{gathered}$ | $\begin{aligned} & 23 \\ & 13 \% \end{aligned}$ | $\begin{gathered} 29 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 87 a \\ & 13 \% \end{aligned}$ | 47 ${ }^{9 \%}$ | $\begin{aligned} & 58 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 15 \% \end{aligned}$ |
| Don't know |  | $\stackrel{5}{*}$ | $\begin{aligned} & 3 \\ & * \% \end{aligned}$ | $\stackrel{2}{*}$ | $\stackrel{2}{*}$ | $\stackrel{2}{*}$ | $\begin{aligned} & 5 b \\ & 1 \% \end{aligned}$ | *\% | $\begin{aligned} & 2 \\ & 1 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & { }_{*}^{2} \end{aligned}$ | $\begin{aligned} & 3 \\ & { }_{*}^{2} \end{aligned}$ | $\begin{aligned} & 2 \\ & 1 \% \end{aligned}$ | ${ }_{* \%}$ | $\begin{aligned} & 3 \\ & * \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 1 \% \end{aligned}$ | $\stackrel{2}{*}$ | ${ }^{-}$-\% |
| Not stated |  | $\begin{aligned} & 3 \\ & { }_{*}^{3} \end{aligned}$ | $\begin{aligned} & 3 \\ & * \% \end{aligned}$ | $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | *\% | $\begin{aligned} & 3 \\ & 1 \% \end{aligned}$ | $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | $\begin{aligned} & 3 \\ & { }_{* \%} \end{aligned}$ | $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | $\begin{aligned} & 3 \\ & * \% \end{aligned}$ | ${\underset{*}{2}}_{2}^{2}$ | $\begin{aligned} & 2 \\ & 1 \% \end{aligned}$ | ${ }_{* \%}^{2}$ | ${ }_{* \%}^{2}$ | $\begin{aligned} & 3 \\ & 1 \% \end{aligned}$ | $\begin{aligned} & 0 \\ & -\% \end{aligned}$ | ${ }^{-}$-\% |
| Median |  | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 |
| Mean score |  | 3.1 | 3.1 | 3.0 | 3.1 | 3.1 | 3.0 | 3.1 | 3.0 | 3.1 | 3.0 | 3.2 | 3.1 | 3.0 | 3.1 | 3.1 | 3.0 |
| Standard deviation |  | . 7 | . 6 | . 7 | . 6 | . 7 | . 7 | . 6 | . 7 | . 7 | . 6 | . 8 | . 6 | . 7 | . 6 | . 7 | . 7 |
| Standard error |  | . 02 | . 03 | . 04 | . 03 | . 03 | . 04 | . 03 | . 07 | . 02 | . 02 | . 07 | . 04 | . 03 | . 03 | . 03 | . 07 |
| Error variance |  | * | * | * | * | * | * | + | + | * | * | . 01 | + | * |  |  | * |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 74 (continuation)
C22. After the repairs were made would you say that your vehicle was...?
Base: All those where any repairs were made to the vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 74 (continuation)
C22. After the repairs were made would you say that your vehicle was...?
Base: All those where any repairs were made to the vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 74 (continuation)

c22. After the repairs were made would you say that your vehicle was...?
Base: All those where any repairs were made to the vehicle
AF insurer
handled claim \& willing to take
part in repair

Unweighted row

## Effective sample size

Total
In a lot better condition than it had been before the accident

## In somewhat better condition than it had

 been before the accidentIn the same condition as it had been before the accident

In slightly worse
In slightly worse
condition than it had been before the accident

In much worse condition than it had been

|  | Replacement met needs <br> Exc |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Total | (a) <br> (a) | Met <br> (b) | Below <br> (c) |  |
|  | 1147 | 143 | 648 | 147 |
| 855 | 106 | 479 | 110 |  |
| 1163 | 145 | 647 | 149 |  |
| $(+5)$ | 56 | $12 b c$ | 23 | 3 |
|  | $5 \%$ | $8 \%$ | $4 \%$ | $2 \%$ |

inspection
before the accident

| $(+4)$ | 98 | 10 | 54 | 11 | 29 | 70 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $8 \%$ | $7 \%$ | $8 \%$ | $8 \%$ | $11 \%$ | $8 \%$ |

BETTER CONDITION

| $(+3)$ | 872 | 110 | 502 | 108 | 190 | 682 a |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $75 \%$ | $76 \%$ | $78 \%$ | $73 \%$ | $69 \%$ | $77 \%$ |
| $(+2)$ | 112 | 6 | 59 | $25 A b$ | $43 B$ | 69 |
|  | $10 \%$ | $4 \%$ | $9 \%$ | $17 \%$ | $16 \%$ | $8 \%$ |

$\begin{array}{ccccccc}(+1) & 16 & 5 & 7 & 2 & 3 & 14 \\ & 1 \% & 3 \% & 1 \% & 1 \% & 1 \% & 2 \%\end{array}$

## WORSE CONDITION

| 154 | 22 | 77 | 15 | 38 | 116 |
| :---: | :--- | :--- | :--- | :--- | :--- |
| $13 \%$ | $15 \%$ | $12 \%$ | $10 \%$ | $14 \%$ | $13 \%$ |

Don't know

Not stated
Median
Mean score
Standard deviation
Standard error
Error variance
95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 75

C23. And why do you say that?
Base: All those where any repairs were made to the vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 75 (continuation)
C23. And why do you say that?
Base: All those where any repairs were made to the vehicle

|  | GenderMale |  | Age |  |  | Social Grade |  |  |  | CountryEng Sco |  | Wal | NI | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 17-34 | 35-54 | 55+ | ABC1 | C2DE | UK E | Eng/Wal |  |  | Urban |  | Rural |
| Total | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) | (c) | (d) |  | (e) | (f) | (a) | (b) |
| 1147 | 667 | 480 | 251 | 502 | 394 | 714 | 388 | 1147 | 812 | 635 | 204 | 177 | 131 | 834 | 307 |
| 855 | 501 | 353 | 187 | 370 | 298 | 535 | 286 | 855 | 698 | 635 | 204 | 177 | 131 | 629 | 222 |
| 1163 | 685 | 477 | 256 | 502 | 404 | 729 | 387 | 1163 | 1032 | 979 | 98 | 53 | 32 | 858 | 297 |
| 6 | 6 | 0 | 2 | 3 | 2 | 0 | 6A | 6 | 6 | 6 | 0 | 0 | 0 | 6 | 0 |
| 1\% | 1\% | -\% | 1\% | 1\% | *\% | -\% | 2\% | 1\% | 1\% | 1\% | -\% | -\% | -\% | 1\% | -\% |
| 6 | 6 | * | 0 | 2 | 5 | 3 | 2 | 6 | 5 | 5 | 1 | * | * | 6 | * |
| 1\% | 1\% | *\% | -\% | *\% | 1\% | *\% | 1\% | 1\% | *\% | *\% | 1\% | 1\% | 2\% | 1\% | *\% |

Table 75 (continuation)
C23. And why do you say that?
Base: All those where any repairs were made to the vehicle

|  | Total | Years High (a) | MI <br> Low (b) | Miles per High (a) | annum Low (b) | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{No} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium (b) | High (c) |
| Unweighted row | 1147 | 761 | 376 | 605 | 500 | 432 | 715 | 130 | 1014 | 884 | 161 | 363 | 645 | 492 | 496 | 148 |
| Effective sample size | 855 | 566 | 280 | 441 | 386 | 330 | 525 | 97 | 756 | 655 | 121 | 271 | 475 | 372 | 365 | 110 |
| Total | 1163 | 767 | 384 | 594 | 534 | 453 | 710 | 131 | 1028 | 885 | 167 | 368 | 643 | 511 | 491 | 151 |
| Vehicle returned to original state | 310 | 208 | 101 | 166 | 137 | 107 | 203 | 36 | 273 | 237 | 47 | 101 | 162 | 141 | 125 | 41 |
|  | 27\% | 27\% | 26\% | 28\% | 26\% | 24\% | 29\% | 28\% | 27\% | 27\% | 28\% | 27\% | 25\% | 28\% | 25\% | 27\% |
| Vehicle looks the | 279 | 193 | 83 | 147 | 124 | 109 | 170 | 25 | 254 | 213 | 34 | 81 | 155 | 108 | 135a | 36 |
| same as before the accident | 24\% | 25\% | 22\% | 25\% | 23\% | 24\% | 24\% | 19\% | 25\% | 24\% | 20\% | 22\% | 24\% | 21\% | 27\% | 24\% |
| Damage repaired | 198 | 125 | 71 | 94 | 99 | 84 | 114 | 22 | 175 | 138 | 35 | 55 | 117 | 92 | 82 | 20 |
|  | 17\% | 16\% | 19\% | 16\% | 19\% | 19\% | 16\% | 17\% | 17\% | 16\% | 21\% | 15\% | 18\% | 18\% | 17\% | 13\% |
| Not all damage repaired | 98 | 55 | 43 | 45 | 47 | 44 | 54 | 14 | 84 | 78 | 15 | 21 | 68a | 34 | 45 | 19 |
|  | 8\% | 7\% | 11\% | 8\% | 9\% | 10\% | 8\% | 11\% | 8\% | 9\% | 9\% | 6\% | 11\% | 7\% | 9\% | 12\% |
| Damaged part(s) replaced | 75 | 51 | 20 | 39 | 34 | 33 | 42 | 6 | 68 | 63 | 5 | 39B | 31 | 36 | 27 | 9 |
|  | 6\% | 7\% | 5\% | 7\% | 6\% | 7\% | 6\% | 4\% | 7\% | 7\% | 3\% | 11\% | 5\% | 7\% | 6\% | 6\% |
| Vehicle resprayed/repainted | 73 | 47 | 26 | 34 | 37 | 23 | 50 | 10 | 63 | 55 | 12 | 31 | 37 | 40 | 27 | 5 |
|  | 6\% | 6\% | 7\% | 6\% | 7\% | 5\% | 7\% | 7\% | 6\% | 6\% | 7\% | 9\% | 6\% | 8\% | 6\% | 4\% |
| Newer / better parts | 58 | 42 | 16 | 32 | 27 | 22 | 36 | 8 | 50 | 47 | 8 | 24 | 28 | 33 | 19 | 7 |
| used in the repairs | 5\% | 6\% | 4\% | 5\% | 5\% | 5\% | 5\% | 6\% | 5\% | 5\% | 4\% | 6\% | 4\% | 6\% | 4\% | 4\% |
| Vehicle drives as | 40 | 29 | 9 | 23 | 15 | 19 | 21 | 3 | 36 | 28 | 4 | 12 | 26 | 12 | 22 | 6 |
| well as before the accident | 3\% | 4\% | 2\% | 4\% | 3\% | 4\% | 3\% | 3\% | 4\% | 3\% | 3\% | 3\% | 4\% | 2\% | 4\% | 4\% |
| Vehicle looks better | 31 | 23 | 8 | 12 | 17 | 11 | 20 | 3 | 28 | 22 | 5 | 14 | 16 | 9 | 14 | 8 a |
| than before the accident | 3\% | 3\% | 2\% | 2\% | 3\% | 2\% | 3\% | 2\% | 3\% | 2\% | 3\% | 4\% | 2\% | 2\% | 3\% | 5\% |
| Paintwork not the | 27 | 16 | 11 | 11 | 13 | 11 | 16 | 5 | 22 | 21 | 4 | 4 | 19 | 12 | 11 | 4 |
| same colour / quality | 2\% | 2\% | 3\% | 2\% | 2\% | 2\% | 2\% | 4\% | 2\% | 2\% | 2\% | 1\% | 3\% | 2\% | 2\% | 3\% |
| Vehicle cleaned/polished | 20 | 16 | 4 | 9 | 10 | 12 | 8 | 4 | 16 | 10 | 6a | 2 | 18a | 9 | 7 | 3 |
|  | 2\% | 2\% | 1\% | 2\% | 2\% | 3\% | 1\% | 3\% | 2\% | 1\% | 4\% | *\% | 3\% | 2\% | 2\% | 2\% |
| Scratches removed | 18 | 13 | 5 | 8 | 10 | 5 | 13 | 5 | 14 | 14 | 3 | 5 | 10 | 9 | 9 | * |
|  | 2\% | 2\% | 1\% | 1\% | 2\% | 1\% | 2\% | 4\% | 1\% | 2\% | 2\% | 1\% | 2\% | 2\% | 2\% | *\% |
| Vehicle does not drive | 7 | 4 | 3 | 3 | 4 | 3 | 4 | * | 7 | 7 | * | 2 | 5 | 4 | 3 | 1 |
| as well as before the accident | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | *\% | *\% | 1\% | 1\% | 1\% | *\% |
| Being in an accident | 1 | 1 | * | * | * | 0 | 1 | 0 | 1 | 1 | 0 | * | 1 | 1 | * | 0 |
| will have lowered the value | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% |
| Other | 76 | 52 | 21 | 32 | 38 | 31 | 45 | 13 | 63 | 65 | 7 | 27 | 37 | 33 | 28 | 14 |
|  | 7\% | 7\% | 5\% | 5\% | 7\% | 7\% | 6\% | 10\% | 6\% | 7\% | 4\% | 7\% | 6\% | 6\% | 6\% | 9\% |
| Don't know | 2 | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 2 | 0 | 2a | 0 | 2 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | 1\% | -\% | *\% | -\% | *\% | -\% |

Table 75 (continuation)
C23. And why do you say that?
Base: All those where any repairs were made to the vehicle

|  | Total | Years High (a) | MI <br> Low <br> (b) | Miles per  <br> High Low <br> (a) (b) |  | Past |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | experience | MI |
|  |  |  |  |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1147 | 761 | 376 | 605 | 500 | 432 | 715 |
| Effective sample size | 855 | 566 | 280 | 441 | 386 | 330 | 525 |
| Total | 1163 | 767 | 384 | 594 | 534 | 453 | 710 |
| Refused | 6 | 3 | 3 | 5 | 2 | 0 | 6 |
|  | 1\% | *\% | 1\% | 1\% | *\% | -\% | 1\% |
| Not stated | 6 | 6 | 0 | 3 | 3 | 2 | 4 |
|  | 1\% | 1\% | -\% | 1\% | 1\% | *\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 75 (continuation)
C23. And why do you say that?
Base: All those where any repairs were made to the vehicle

|  | Total | Vehicle written off | Personal injury |  | Insurance channel Insu |  | Direct |  | Insurance Company |  |  | $\begin{array}{r} \text { Chur } \\ \text { chill } \\ \text { (f) } \end{array}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Who handled claim |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | rance |  |  |  |  |  |  |  |  | NAF in | AF in |  |
|  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{gathered} \mathrm{co} \\ (\mathrm{a}) \end{gathered}$ | Broker <br> (b) | Admiral <br> (a) | Line (b) | Aviva (c) | $\begin{aligned} & \text { Axa } \\ & \text { (d) } \end{aligned}$ | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ |  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) |
| Unweighted row | 1147 | 1147 | 281 | 865 | 668 | 244 | 84 | 105 | 88 | 67 | 66 | 39 | 30 | 627 | 444 | 58 |
| Effective sample size | 855 | 855 | 211 | 643 | 491 | 180 | 66 | 83 | 68 | 34 | 51 | 30 | 22 | 485 | 317 | 39 |
| Total | 1163 | 1163 | 288 | 873 | 664 | 240 | 93 | 113 | 94 | 27 | 71 | 43 | 30 | 668 | 423 | 50 |
| Vehicle returned to original state | 310 | 310 | 86 | 224 | 176 | 61 | 22 | 31 | 21 | 5 | 25 | 12 | 8 | 195 | 100 | 15 |
|  | 27\% | 27\% | 30\% | 26\% | 27\% | 25\% | 23\% | 27\% | 22\% | 20\% | 35\% | 28\% | 29\% | 29\% | 24\% | 30\% |
| Vehicle looks the | 279 | 279 | 60 | 218 | 152 | 60 | 23 | 24 | 21 | 6 | 19 | 12 | 8 | 157 | 99 | 11 |
| same as before the accident | 24\% | 24\% | 21\% | 25\% | 23\% | 25\% | 25\% | 21\% | 23\% | 24\% | 27\% | 29\% | 27\% | 24\% | 23\% | 22\% |
| Damage repaired | 198 | 198 | 42 | 154 | 122 | 39 | 12 | 20 | 20 | 7 | 10 | 8 | 10 | 114 | 74 | 8 |
|  | 17\% | 17\% | 15\% | 18\% | 18\% | 16\% | 13\% | 18\% | 21\% | 25\% | 13\% | 18\% | 33\% | 17\% | 17\% | 17\% |
| Not all damage repaired | 98 | 98 | 38B | 61 | 66 | 12 | 13e | 11 | 9 | 2 | 3 | 3 | 1 | 46 | 45 | 4 |
|  | 8\% | 8\% | 13\% | 7\% | 10\% | 5\% | 14\% | 10\% | 9\% | 7\% | 4\% | 8\% | 3\% | 7\% | 11\% | 8\% |
| Damaged part(s) replaced | 75 | 75 | 13 | 62 | 40 | 17 | 6 | 6 | 5 | 1 | 6 | 2 | 3 | 45 | 27 | * |
|  | 6\% | 6\% | 4\% | 7\% | 6\% | 7\% | 7\% | 5\% | 5\% | 4\% | 9\% | 4\% | 10\% | 7\% | 6\% | 1\% |
| Vehicle resprayed/repainted | 73 | 73 | 15 | 58 | 39 | 21 | 12b | 4 | 4 | 2 | 4 | 2 | * | 42 | 26 | 5 |
|  | 6\% | 6\% | 5\% | 7\% | 6\% | 9\% | 12\% | 3\% | 4\% | 7\% | 6\% | 5\% | 2\% | 6\% | 6\% | 9\% |
| Newer / better parts | 58 | 58 | 10 | 48 | 35 | 10 | 4 | 4 | 5 | * | 5 | 2 | * | 43 | 15 | * |
| used in the repairs | 5\% | 5\% | 4\% | 6\% | 5\% | 4\% | 4\% | 3\% | 5\% | 2\% | 7\% | 4\% | 2\% | 6\% | 4\% | 1\% |
| Vehicle drives as well as before the accident | 40 | 40 | 12 | 28 | 19 | 14 | 2 | 7 | 3 | 1 | 2 | 0 | 1 | 29b | 7 | 2 |
|  | 3\% | 3\% | 4\% | 3\% | 3\% | 6\% | 2\% | 6\% | 3\% | 3\% | 2\% | -\% | 2\% | 4\% | 2\% | 4\% |
| Vehicle looks better than before the accident | 31 | 31 | 10 | 21 | 16 | 9 | 2 | 4 | 2 | 0 | 3 | 0 | * | 18 | 12 | 2 |
|  | 3\% | 3\% | 3\% | 2\% | 2\% | 4\% | 2\% | 3\% | 2\% | -\% | 4\% | -\% | 1\% | 3\% | 3\% | 3\% |
| Paintwork not the same colour / quality | 27 | 27 | 6 | 20 | 15 | 3 | 1 | 2 | 2 | * | * | 2 | 1 | 12 | 14 | * |
|  | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 4\% | 3\% | 2\% | 3\% | *\% |
| Vehicle cleaned/polished | 20 | 20 | 3 | 16 | 15 | 3 | 2 | 1 | 3 | * | 2 | 2 | 0 | 10 | 8 | 2 |
|  | 2\% | 2\% | 1\% | 2\% | 2\% | 1\% | 2\% | 1\% | 4\% | 2\% | 3\% | 4\% | -\% | 1\% | 2\% | 4\% |
| Scratches removed | 18 | 18 | 1 | 17 | 10 | 4 | 2 | 0 | * | 0 | 2 | 3bc | 0 | 13 | 6 | 0 |
|  | 2\% | 2\% | *\% | 2\% | 2\% | 2\% | 2\% | -\% | *\% | -\% | 2\% | 8\% | -\% | 2\% | 1\% | -\% |
| Vehicle does not drive as well as before the accident | 7 | 7 | 2 | 5 | 7 | * | 2 | * | 2 | 1 | 0 | * | 0 | 2 | 5 | 0 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 2\% | *\% | 2\% | 3\% | -\% | 1\% | -\% | *\% | 1\% | -\% |
| Being in an accident will have lowered the value | 1 | 1 | * | 1 | * | * | * | 0 | 0 | 0 | 0 | 0 | 0 | * | * | 0 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | *\% | *\% | -\% |
| Other | 76 | 76 | 17 | 59 | 36 | 18 | 4 | 9 | 12 ef | $3 f$ | 2 | 0 | 0 | 42 | 29 | 1 |
|  | 7\% | 7\% | 6\% | 7\% | 5\% | 8\% | 4\% | 8\% | 13\% | 12\% | 3\% | -\% | -\% | 6\% | 7\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 75 (continuation)
C23. And why do you say that?
Base: All those where any repairs were made to the vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 75 (continuation)
C23. And why do you say that?
Base: All those where any repairs were made to the vehicle

|  | Total | Who decided |  | repairs |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  | Condition post repair |  |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | surer <br> (a) | surer <br> (b) | Other (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | No <br> (b) | Better <br> (a) | Same (b) | Worse (c) | Same (b) | Less (c) |
| Unweighted row | 1147 | 290 | 413 | 327 | 92 | 381 | 374 | 272 | 31 | 939 | 201 | 146 | 853 | 141 | 897 | 187 |
| Effective sample size | 855 | 217 | 320 | 232 | 67 | 291 | 273 | 196 | 26 | 696 | 153 | 112 | 639 | 98 | 681 | 125 |
| Total | 1163 | 299 | 439 | 306 | 90 | 397 | 366 | 264 | 38 | 941 | 213 | 154 | 872 | 128 | 932 | 161 |
| Vehicle returned to original state | 310 | 75 | 127 | 81 | 20 | 114 | 91 | 73 | 10 | 267b | 41 | 4 | 304AC | 2 | 260c | 30 |
|  | 27\% | 25\% | 29\% | 26\% | 22\% | 29\% | 25\% | 28\% | 26\% | 28\% | 19\% | 2\% | 35\% | 1\% | 28\% | 19\% |
| Vehicle looks the | 279 | 58 | 116 | 69 | 26 | 90 | 85 | 76 | 11 | 236 | 41 | 5 | 274AC | 0 | 241 C | 22 |
| same as before the accident | 24\% | 20\% | 26\% | 23\% | 29\% | 23\% | 23\% | 29\% | 28\% | 25\% | 19\% | 3\% | 31\% | -\% | 26\% | 14\% |
| Damage repaired | 198 | 42 | 82 | 58 | 14 | 65 | 57 | 49 | 11 | 158 | 38 | 36 C | 160C | 2 | 160 | 20 |
|  | 17\% | 14\% | 19\% | 19\% | 15\% | 16\% | 16\% | 18\% | 30\% | 17\% | 18\% | 23\% | 18\% | 1\% | 17\% | 12\% |
| Not all damage repaired | 98 | 31 | 34 | 24 | 7 | 26 | 31 | 22 | 5 | 77 | 21 | 0 | 3 | 96AB | 45 | 50B |
|  | 8\% | 10\% | 8\% | 8\% | 8\% | 7\% | 8\% | 8\% | 12\% | 8\% | 10\% | -\% | *\% | 75\% | 5\% | 31\% |
| Damaged part(s) replaced | 75 | 21 | 34 | 16 | 4 | 31 | 22 | 12 | 0 | 53 | 19 | 11 C | 63C | 0 | 68c | 4 |
|  | 6\% | 7\% | 8\% | 5\% | 4\% | 8\% | 6\% | 5\% | -\% | 6\% | 9\% | 7\% | 7\% | -\% | 7\% | 2\% |
| Vehicle resprayed/repainted | 73 | 23 | 22 | 20 | 8 | 19 | 24 | 22 | 3 | 55 | 16 | 33BC | 38 | 2 | 65 | 4 |
|  | 6\% | 8\% | 5\% | 7\% | 9\% | 5\% | 7\% | 8\% | 8\% | 6\% | 8\% | 22\% | 4\% | 2\% | 7\% | 3\% |
| Newer / better parts | 58 | 20 | 20 | 16 | 1 | 23 | 22 | 9 | 0 | 43 | 15 | 35BC | 24 | 0 | 53 | 4 |
| used in the repairs | 5\% | 7\% | 5\% | 5\% | 1\% | 6\% | 6\% | 3\% | -\% | 5\% | 7\% | 22\% | 3\% | -\% | 6\% | 2\% |
| Vehicle drives as well as before the accident | 40 | 5 | 24ac | 6 | 3 | 20 | 8 | 10 | 2 | 37 | 2 | 3 | 37 c | 0 | 31 | 5 |
|  | 3\% | 2\% | 5\% | 2\% | 3\% | 5\% | 2\% | 4\% | 5\% | 4\% | 1\% | 2\% | 4\% | -\% | 3\% | 3\% |
| Vehicle looks better than before the accident | 31 | 7 | 15 | 5 | 4 | 13 | 6 | 9 | 2 | 27 | 4 | 21BC | 11 | 0 | 26 | 0 |
|  | 3\% | 2\% | 4\% | 2\% | 4\% | 3\% | 2\% | 3\% | 4\% | 3\% | 2\% | 13\% | 1\% | -\% | 3\% | -\% |
| Paintwork not the same colour / quality | 27 | 9 | 9 | 8 | 2 | 8 | 12 | 2 | 2 | 23 | 4 | 2 | 3 | 22AB | 9 | 16B |
|  | 2\% | 3\% | 2\% | 3\% | 2\% | 2\% | 3\% | 1\% | 4\% | 2\% | 2\% | 1\% | *\% | 17\% | 1\% | 10\% |
| Vehicle cleaned/polished | 20 | 7 | 8 | 3 | 2 | 5 | 7 | 4 | 2 | 16 | 4 | 11BC | 9 | 0 | 16 | 4 |
|  | 2\% | 2\% | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% | 5\% | 2\% | 2\% | 7\% | 1\% | -\% | 2\% | 3\% |
| Scratches removed | 18 | 3 | 9 | 6 | * | 10 | 3 | 2 | 3 | 14 | 4 | 10Bc | 9 | 0 | 14 | * |
|  | 2\% | 1\% | 2\% | 2\% | *\% | 3\% | 1\% | 1\% | 8\% | 2\% | 2\% | 6\% | 1\% | -\% | 2\% | *\% |
| Vehicle does not drive as well as before the accident | 7 | 0 | 2 | 5 | * | 2 | 5 | 0 | 0 |  | 0 | 0 | * | 7 aB | 4 |  |
|  | 1\% | -\% | 1\% | 2\% | *\% | *\% | 1\% | -\% | -\% | 1\% | -\% | -\% | *\% | 5\% | *\% | 2\% |
| Being in an accident will have lowered the value | 1 | * | * | 0 | * | * | * | 0 | 0 | 1 | 0 | 0 | 0 | 1b | 0 | 1b |
|  | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | 1\% | -\% | 1\% |
| Other | 76 | 25b | 18 | 23 | 7 | 27 | 25 | 17 | 2 | 61 | 14 | 12 | 47 | 14b | 59 | 17 |
|  | 7\% | 8\% | 4\% | 8\% | 8\% | 7\% | 7\% | 7\% | 4\% | 7\% | 7\% | 8\% | 5\% | 11\% | 6\% | 10\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 75 (continuation)
C23. And why do you say that?
Base: All those where any repairs were made to the vehicle

|  | Total | Who decided repairs |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  | Condition post repair |  |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | NAF in | AF in |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | Self <br> (a) | surer <br> (b) | surer <br> (c) | other <br> (d) | surer <br> (a) | surer <br> (b) | Other (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Better <br> (a) | Same (b) | Worse <br> (c) | Same (b) | Less (c) |
| Unweighted row | 1147 | 290 | 413 | 327 | 92 | 381 | 374 | 272 | 31 | 939 | 201 | 146 | 853 | 141 | 897 | 187 |
| Effective sample size | 855 | 217 | 320 | 232 | 67 | 291 | 273 | 196 | 26 | 696 | 153 | 112 | 639 | 98 | 681 | 125 |
| Total | 1163 | 299 | 439 | 306 | 90 | 397 | 366 | 264 | 38 | 941 | 213 | 154 | 872 | 128 | 932 | 161 |
| Don't know | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 a | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% |
| Refused | 6 | 3 | 0 | 2 | 2 b | 2 | 2 | 0 | 2 | 3 | 3 | 2 | 3 | 2 | 3 | 3b |
|  | 1\% | 1\% | -\% | 1\% | 2\% | *\% | *\% | -\% | 4\% | *\% | 1\% | 1\% | *\% | 1\% | *\% | 2\% |
| Not stated | 6 | 0 | 3 | 2 | 0 | 2 | 1 | 0 | 0 | 2 | 4 a | * | 3 | 0 | 3 | 0 |
|  | 1\% | -\% | 1\% | 1\% | -\% | 1\% | *\% | -\% | -\% | *\% | 2\% | *\% | *\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 75 (continuation) C23. And why do you say that?

Base: All those where any repairs were made to the vehicle

|  | Total | Replacement met needs Exc |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | eeded <br> (a) | Met <br> (b) | $\begin{array}{r} \text { Below } \\ \text { (c) } \end{array}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1147 | 143 | 648 | 147 | 281 | 866 |
| Effective sample size | 855 | 106 | 479 | 110 | 203 | 651 |
| Total | 1163 | 145 | 647 | 149 | 273 | 889 |
| Vehicle returned to original state | 310 | 44 | 183 | 40 | 68 | 242 |
|  | 27\% | 30\% | 28\% | 27\% | 25\% | 27\% |
| Vehicle looks the | 279 | 36 | 169 | 30 | 56 | 223 |
| same as before the accident | 24\% | 25\% | 26\% | 20\% | 20\% | 25\% |
| Damage repaired | 198 | 23 | 102 | 33 | 41 | 157 |
|  | 17\% | 16\% | 16\% | 22\% | 15\% | 18\% |
| Not all damage repaired | 98 | 8 | 53 | 16 | 34b | 64 |
|  | 8\% | 5\% | 8\% | 11\% | 13\% | 7\% |
| Damaged part(s) replaced | 75 | 14b | 26 | 13b | 17 | 58 |
|  | 6\% | 10\% | 4\% | 9\% | 6\% | 7\% |
| Vehicle resprayed/repainted | 73 | 6 | 42 | 7 | 16 | 57 |
|  | 6\% | 4\% | 7\% | 5\% | 6\% | 6\% |
| Newer / better parts | 58 | 15B | 21 | 7 | 11 | 47 |
| used in the repairs | 5\% | 11\% | 3\% | 5\% | 4\% | 5\% |
| Vehicle drives as | 40 | 5 | 26 | 7 | 4 | 36 |
| well as before the accident | 3\% | 3\% | 4\% | 4\% | 1\% | 4\% |
| Vehicle looks better than before the accident | 31 | 4 | 22 | 2 | 7 | 24 |
|  | 3\% | 3\% | 3\% | 1\% | 3\% | 3\% |
| Paintwork not the | 27 | * | 17 | 5 | 10 | 16 |
| same colour / quality | 2\% | *\% | 3\% | 4\% | 4\% | 2\% |
| Vehicle cleaned/polished | 20 | * | 15 | * | 6 | 14 |
|  | 2\% | *\% | 2\% | *\% | 2\% | 2\% |
| Scratches removed | 18 | * | 12 | 2 | 4 | 15 |
|  | 2\% | *\% | 2\% | 1\% | 1\% | 2\% |
| Vehicle does not drive | 7 | 2 | 3 | 2 | 3 | 4 |
| as well as before the accident | 1\% | 1\% | 1\% | 2\% | 1\% | *\% |
| Being in an accident | 1 | 0 | 1 | 0 | * | * |
| will have lowered the value | *\% | -\% | *\% | -\% | *\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 75 (continuation)
C23. And why do you say that?
Base: All those where any repairs were made to the vehicle
AF insurer
handled claim \& willing to take part in repai
inspection

|  | Replacement met needs Exc |  |  |  | inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | eeded (a) | Met <br> (b) | Below (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1147 | 143 | 648 | 147 | 281 | 866 |
| Effective sample size | 855 | 106 | 479 | 110 | 203 | 651 |
| Total | 1163 | 145 | 647 | 149 | 273 | 889 |
| Other | 76 | 9 | 44 | 8 | 22 | 54 |
|  | 7\% | 7\% | 7\% | 5\% | 8\% | 6\% |
| Don't know | 2 | 0 | 0 | 0 | 0 | 2 |
|  | *\% | -\% | -\% | -\% | -\% | *\% |
| Refused | 6 | 0 | 2 | 2 | 2 | 5 |
|  | 1\% | -\% | *\% | 1\% | 1\% | 1\% |
| Not stated | 6 | 0 | 2 | 0 | 0 | 6 |
|  | 1\% | -\% | *\% | -\% | -\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 76

C23. And why do you say that?
Base: All those where any repairs were made to the vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **
Research conducted by IFF Research

Base: All those where any repairs were made to the vehicle


## Unweighted row <br> Effective sample size Total

Scratches removed

## Vehicle does not drive

 as well as before the accident Being in an accident will have lowered the valueOther
Don't know

Refused

Not stated

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 77

C24. And would you say that after the repairs..
Base: All those where any repairs were made to the vehicle

|  | Total | Gender |  | Age |  |  | Social Grade |  |  |  | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) |  |  | Urban (a) | Rural <br> (b) |
| Unweighted row | 1147 | 667 | 480 | 251 | 502 | 394 | 714 | 388 | 1147 | 812 | 635 | 204 | 177 | 131 | 834 | 307 |
| Effective sample size | 855 | 501 | 353 | 187 | 370 | 298 | 535 | 286 | 855 | 698 | 635 | 204 | 177 | 131 | 629 | 222 |
| Total | 1163 | 685 | 477 | 256 | 502 | 404 | 729 | 387 | 1163 | 1032 | 979 | 98 | 53 | 32 | 858 | 297 |
| Your vehicle was worth | 7 | 2 | 5 | 0 | 2 | 5 | 3 | 2 | 7 | 6 | 6 | * | 0 | * | 5 | 2 |
| more than before the accident | 1\% | *\% | 1\% | -\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | *\% | -\% | 1\% | 1\% | 1\% |
| Your vehicle was about the | 932 | 560 | 372 | 197 | 409 | 326 | 595 | 304 | 932F | 833F | 791F | 80F | 42F | 19 | 686 | 245 |
| same value as before the accident | 80\% | 82\% | 78\% | 77\% | 81\% | 81\% | 82\% | 79\% | 80\% | 81\% | 81\% | 81\% | 79\% | 60\% | 80\% | 82\% |
| Your vehicle was worth | 161 | 103 | 59 | 47 | 62 | 51 | 97 | 60 | 161 | 136 | 126 | 15 | 9 | 11 ABCDE | 119 | 37 |
| less than before the accident | 14\% | 15\% | 12\% | 19\% | 12\% | 13\% | 13\% | 15\% | 14\% | 13\% | 13\% | 15\% | 18\% | 33\% | 14\% | 13\% |
| Don't know | 59 | 17 | 42A | 12 | 27 | 20 | 32 | 21 | 59 | 55 | 52 | 3 | 2 | 2 | 45 | 14 |
|  | 5\% | 2\% | 9\% | 5\% | 5\% | 5\% | 4\% | 6\% | 5\% | 5\% | 5\% | 3\% | 4\% | 5\% | 5\% | 5\% |
| Not stated | 3 | 3 | * | 0 | 2 | 2 | 2 | 0 | 3 | 3 | 3 | 0 | 0 | * | 3 |  |
|  | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | 1\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 77 (continuation)
C24. And would you say that after the repairs..
Base: All those where any repairs were made to the vehicle

|  | Total | Years High (a) | MI <br> Low (b) | Miles per annumHigh(a) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium (b) | High (c) |
| Unweighted row | 1147 | 761 | 376 | 605 | 500 |  | 432 | 715 | 130 | 1014 | 884 | 161 | 363 | 645 | 492 | 496 | 148 |
| Effective sample size | 855 | 566 | 280 | 441 | 386 | 330 | 525 | 97 | 756 | 655 | 121 | 271 | 475 | 372 | 365 | 110 |
| Total | 1163 | 767 | 384 | 594 | 534 | 453 | 710 | 131 | 1028 | 885 | 167 | 368 | 643 | 511 | 491 | 151 |
| Your vehicle was worth | 7 | 6 | * | 5 | 2 | 2 | 5 | 0 | 7 | 5 | 2 | 2 | 5 | 2 | 2 | 2 |
| more than before the accident | 1\% | 1\% | *\% | 1\% | *\% | *\% | 1\% | -\% | 1\% | 1\% | 1\% | *\% | 1\% | *\% | *\% | 1\% |
| Your vehicle was about the | 932 | 632b | 291 | 479 | 429 | 364 | 568 | 90 | 840A | 708 | 132 | 296 | 506 | 438B | 373 | 118 |
| same value as before the accident | 80\% | 82\% | 76\% | 81\% | 80\% | 80\% | 80\% | 69\% | 82\% | 80\% | 79\% | 81\% | 79\% | 86\% | 76\% | 78\% |
| Your vehicle was worth | 161 | 90 | 70a | 81 | 72 | 65 | 96 | 28b | 133 | 127 | 26 | 48 | 102 | 52 | 81a | 26a |
| less than before the accident | 14\% | 12\% | 18\% | 14\% | 14\% | 14\% | 14\% | 21\% | 13\% | 14\% | 15\% | 13\% | 16\% | 10\% | 17\% | 17\% |
| Don't know | 59 | 35 | 22 | 29 | 27 | 21 | 38 | 13b | 45 | 43 | 7 | 20 | 28 | 16 | 35a | 5 |
|  | 5\% | 5\% | 6\% | 5\% | 5\% | 5\% | 5\% | 10\% | 4\% | 5\% | 4\% | 5\% | 4\% | 3\% | 7\% | 3\% |
| Not stated | 3 | 3 | 0 | * | 3 | 0 | 3 | 0 | 3 | 2 | 2 | 2 | 2 | 3 | 0 | 0 |
|  | *\% | *\% | -\% | *\% | 1\% | -\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | 1\% | -\% | -\% |

Table 77 (continuation)
C24. And would you say that after the repairs..
Base: All those where any repairs were made to the vehicle

|  |  | Vehicle written off | Personal injury |  | Insurance channel |  | Insurance Company |  |  |  |  | $\begin{gathered} \text { Chur } \\ \text { chill } \end{gathered}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Who handled claim |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | No | Yes |  | rance |  |  | Direct <br> Line |  |  |  |  |  | NAF in surer | AF in surer |  |
|  |  | (b) | (a) | (b) | (a) | (b) | (a) | (b) | (c) | (d) | (e) | (f) |  | (a) | (b) | (c) |
| Unweighted row | 1147 | 1147 | 281 | 865 | 668 | 244 | 84 | 105 | 88 | 67 | 66 | 39 | 30 | 627 | 444 | 58 |
| Effective sample size | 855 | 855 | 211 | 643 | 491 | 180 | 66 | 83 | 68 | 34 | 51 | 30 | 22 | 485 | 317 | 39 |
| Total | 1163 | 1163 | 288 | 873 | 664 | 240 | 93 | 113 | 94 | 27 | 71 | 43 | 30 | 668 | 423 | 50 |
| Your vehicle was worth | 7 | 7 | 2 | 5 | 5 | * | 0 | 0 | 3 | 0 | 0 | 2 | 0 | 3 | 2 | 2 b |
| more than before the accident | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | -\% | -\% | 3\% | -\% | -\% | 4\% | -\% | *\% | *\% | 3\% |
| Your vehicle was about the | 932 | 932 | 203 | 728A | 542 | 196 | 73 | 83 | 70 | 19 | 61 | 36 | 25 | 545 | 340 | 36 |
| same value as before the accident | 80\% | 80\% | 70\% | 83\% | 82\% | 82\% | 78\% | 73\% | 75\% | 72\% | 85\% | 83\% | 85\% | 82\% | 80\% | 71\% |
| Your vehicle was worth | 161 | 161 | 55b | 106 | 88 | 32 | 18 | 22 | 13 | 5 | 7 | 4 | 4 | 85 | 65 | 7 |
| less than before the accident | 14\% | 14\% | 19\% | 12\% | 13\% | 13\% | 20\% | 19\% | 14\% | 19\% | 10\% | 9\% | 15\% | 13\% | 15\% | 15\% |
| Don't know | 59 | 59 | 27B | 32 | 26 | 12 | 2 | 8 | 5 | 2 | 3 | 1 | 0 | 31 | 17 | 6 b |
|  | 5\% | 5\% | 9\% | 4\% | 4\% | 5\% | 2\% | 7\% | 6\% | 8\% | 4\% | 1\% | -\% | 5\% | 4\% | 11\% |
| Not stated | 3 | 3 | 2 | 2 | 3 | 0 | 0 | 0 | 2 | * | 0 | 2 | 0 | 3 | * | 0 |
|  | *\% | *\% | 1\% | *\% | 1\% | -\% | -\% | -\% | 2\% | 1\% | -\% | 4\% | -\% | *\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 77 (continuation)
C24. And would you say that after the repairs..
Base: All those where any repairs were made to the vehicle

|  | Total | Who decided |  | repairs |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  | Condition post repair |  |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Self <br> (a) | NAF in surer <br> (b) | AF in surer (c) | Other <br> (d) | NAF in surer (a) | AF in surer (b) | Other (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Better <br> (a) | Same <br> (b) | Worse <br> (c) | Same <br> (b) | Less <br> (c) |
| Unweighted row | 1147 | 290 | 413 | 327 | 92 | 381 | 374 | 272 | 31 | 939 | 201 | 146 | 853 | 141 | 897 | 187 |
| Effective sample size | 855 | 217 | 320 | 232 | 67 | 291 | 273 | 196 | 26 | 696 | 153 | 112 | 639 | 98 | 681 | 125 |
| Total | 1163 | 299 | 439 | 306 | 90 | 397 | 366 | 264 | 38 | 941 | 213 | 154 | 872 | 128 | 932 | 161 |
| Your vehicle was worth | 7 | 3 | 2 | 2 | * | 2 | 2 | 2 | 0 | 5 | 2 | 2 | 5 | 0 | 0 | 0 |
| more than before the accident | 1\% | 1\% | *\% | 1\% | 1\% | *\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | -\% | -\% | -\% |
| Your vehicle was about the | 932 | 235 | 367 | 242 | 73 | 329 | 289 | 227 | 25 | 775B | 154 | 132 C | 735 C | 62 | 932 C | 0 |
| same value as before the accident | 80\% | 79\% | 84\% | 79\% | 81\% | 83\% | 79\% | 86\% | 66\% | 82\% | 72\% | 85\% | 84\% | 48\% | 100\% | -\% |
| Your vehicle was worth | 161 | 51b | 45 | 46 | 14 | 51 | 58 | 26 | 7 | 121 | 38 | 11 | 87 | 63 AB | 0 | 161B |
| less than before the accident | 14\% | 17\% | 10\% | 15\% | 16\% | 13\% | 16\% | 10\% | 18\% | 13\% | 18\% | 7\% | 10\% | 49\% | -\% | 100\% |
| Don't know | 59 | 9 | 26 | 15 | 2 | 16 | 16 | 10 | 6 | 40 | 16 | 9 | 45 | 3 | 0 | 0 |
|  | 5\% | 3\% | 6\% | 5\% | 2\% | 4\% | 4\% | 4\% | 16\% | 4\% | 8\% | 6\% | 5\% | 3\% | -\% | -\% |
| Not stated | 3 | 0 | 0 | 2 | 0 | 0 | * | 0 | 0 | 0 | 3A | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | -\% | 1\% | -\% | -\% | *\% | -\% | -\% | -\% | 2\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 77 (continuation)
C24. And would you say that after the repairs..
Base: All those where any repairs were made to the vehicle
AF insurer handled claim \& willing to take inspection

|  | Total | Replacement met needs Exc |  |  | inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | eeded <br> (a) | Met <br> (b) | $\begin{array}{r} \text { Below } \\ \text { (c) } \end{array}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1147 | 143 | 648 | 147 | 281 | 866 |
| Effective sample size | 855 | 106 | 479 | 110 | 203 | 651 |
| Total | 1163 | 145 | 647 | 149 | 273 | 889 |
| Your vehicle was worth | 7 | 2 | 3 | * | 2 | 5 |
| more than before the accident | 1\% | 1\% | *\% | *\% | 1\% | 1\% |
| Your vehicle was about the | 932 | 119 | 544c | 112 | 220 | 712 |
| same value as before the accident | 80\% | 82\% | 84\% | 75\% | 81\% | 80\% |
| Your vehicle was worth | 161 | 16 | 71 | 33 aB | 46 | 115 |
| less than before the accident | 14\% | 11\% | 11\% | 22\% | 17\% | 13\% |
| Don't know | 59 | 7 | 29 | 4 | 5 | 54a |
|  | 5\% | 5\% | 4\% | 3\% | 2\% | 6\% |
| Not stated | 3 | 0 | 0 | 0 | 0 | 3 |
|  | *\% | -\% | -\% | -\% | -\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 78

C25. How confident are you that you are able to assess whether the repairs to your vehicle have returned the car to its pre accident condition? Are you.. Base: All those where any repairs were made to the vehicle


Table 78 (continuation)
C25. How confident are you that you are able to assess whether the repairs to your vehicle have returned the car to its pre accident condition? Are you.. Base: All those where any repairs were made to the vehicle

|  | Total |  | Years High (a) | MI <br> Low <br> (b) | Miles per annum High <br> Low <br> (a) <br> (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Yes <br> (a) |  |  |  | No <br> (b) |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High <br> (c) |
| Unweighted row |  | 1147 |  | 761 | 376 | 605 |  | 500 | 432 | 715 | 130 | 1014 | 884 | 161 | 363 | 645 | 492 | 496 | 148 |
| Effective sample size |  | 855 | 566 | 280 | 441 | 386 | 330 | 525 | 97 | 756 | 655 | 121 | 271 | 475 | 372 | 365 | 110 |
| Total |  | 1163 | 767 | 384 | 594 | 534 | 453 | 710 | 131 | 1028 | 885 | 167 | 368 | 643 | 511 | 491 | 151 |
| Very confident | (+5) | 547 | 397B | 146 | 260 | 276 a | 213 | 334 | 67 | 478 | 415 | 84 | 208B | 274 | 263 b | 211 | 69 |
|  |  | 47\% | 52\% | 38\% | 44\% | 52\% | 47\% | 47\% | 51\% | 47\% | 47\% | 51\% | 56\% | 43\% | 51\% | 43\% | 46\% |
| Fairly confident | (+4) | 433 | 273 | 158 | 244b | 180 | 164 | 270 | 46 | 387 | 336 | 55 | 124 | 246 | 184 | 191 | 57 |
|  |  | 37\% | 36\% | 41\% | 41\% | 34\% | 36\% | 38\% | 35\% | 38\% | 38\% | 33\% | 34\% | 38\% | 36\% | 39\% | 38\% |
| Neither confident | (+3) | 86 | 40 | 46A | 38 | 43 | 32 | 54 | 7 | 80 | 62 | 11 | 17 | 57a | 28 | 44 | 15 |
| nor unconfident |  | 7\% | 5\% | 12\% | 6\% | 8\% | 7\% | 8\% | 5\% | 8\% | 7\% | 6\% | 5\% | 9\% | 6\% | 9\% | 10\% |
| Not very confident | (+2) | 47 | 27 | 19 | 26 | 19 | 27b | 20 | 9 | 38 | 34 | 9 | 8 | 36a | 16 | 28 | 3 |
|  |  | 4\% | 4\% | 5\% | 4\% | 4\% | 6\% | 3\% | 7\% | 4\% | 4\% | 6\% | 2\% | 6\% | 3\% | 6\% | 2\% |
| Not at all confident | (+1) | 32 | 17 | 14 | 21 | 8 | 10 | 22 | 0 | 30 | 28 | 2 | 7 | 19 | 12 | 15 | 3 |
|  |  | 3\% | 2\% | 4\% | 4\% | 2\% | 2\% | 3\% | -\% | 3\% | 3\% | 1\% | 2\% | 3\% | 2\% | 3\% | 2\% |
| VERY / FAIRLY CONFIDENT |  | 980 | 670B | 303 | 504 | 455 | 377 | 604 | 113 | 866 | 752 | 140 | 331B | 520 | 447b | 401 | 126 |
|  |  | 84\% | 87\% | 79\% | 85\% | 85\% | 83\% | 85\% | 86\% | 84\% | 85\% | 84\% | 90\% | 81\% | 87\% | 82\% | 84\% |
| NOT VERY / AT ALL CONFIDENT |  | 79 | 45 | 33 | 47 | 27 | 37 | 42 | 9 | 68 | 62 | 12 | 15 | 55a | 28 | 43 | 6 |
|  |  | 7\% | 6\% | 9\% | 8\% | 5\% | 8\% | 6\% | 7\% | 7\% | 7\% | 7\% | 4\% | 9\% | 6\% | 9\% | 4\% |
| Don't know |  | 13 | 8 | 2 | 5 | 5 | 6 | 7 | 2 | 11 | 8 | 4 | 2 | 10 | 4 | 3 | 4 |
|  |  | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 2\% | 1\% | 2\% | 1\% | 1\% | 2\% |
| Not stated |  | 3 | 3 | 0 | * | 3 | 0 | 3 | 0 | 3 | 2 | 2 | 2 | 2 | 3 | 0 | 0 |
|  |  | *\% | *\% | -\% | *\% | 1\% | -\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | 1\% | -\% | -\% |
| Median |  | 4.0 | 5.0 | 4.0 | 4.0 | 5.0 | 4.0 | 4.0 | 5.0 | 4.0 | 4.0 | 5.0 | 5.0 | 4.0 | 5.0 | 4.0 | 4.0 |
| Mean score |  | 4.2 | 4.3 B | 4.1 | 4.2 | 4.3a | 4.2 | 4.2 | 4.3 | 4.2 | 4.2 | 4.3 | 4.4 B | 4.1 | 4.3 B | 4.1 | 4.3 |
| Standard deviation |  | 1.0 | . 9 | 1.0 | 1.0 | . 9 | 1.0 | . 9 | . 9 | 1.0 | 1.0 | . 9 | . 8 | 1.0 | . 9 | 1.0 | . 9 |
| Standard error |  | . 03 | . 04 | . 06 | . 05 | . 05 | . 05 | . 04 | . 09 | . 04 | . 04 | . 09 | . 05 | . 05 | . 05 | . 05 | . 09 |
| Error variance |  |  |  | * | * | * |  |  | . 01 | * |  | . 01 |  | * |  |  | . 01 |

Table 78 (continuation)
C25. How confident are you that you are able to assess whether the repairs to your vehicle have returned the car to its pre accident condition? Are you..
Base: All those where any repairs were made to the vehicle

|  | Total |  | Vehicle written off | Personal injury |  | ```Insurance channel Insu``` |  | Admiral <br> (a) | Direct <br> Line <br> (b) | Insurance Company |  |  | $\begin{array}{r} \text { Chur } \\ \text { chill } \\ \text { (f) } \end{array}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Who handled claim |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  | NAF in | AF in |  |  |  |
|  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\underset{(\mathrm{a})}{\mathrm{c}}$ |  |  | Broker (b) |  | Aviva (c) | Axa <br> (d) | $\begin{aligned} & \text { LV } \\ & (\mathrm{e}) \end{aligned}$ |  |  | surer <br> (a) | surer <br> (b) | Other (c) |
| Unweighted row |  | 1147 |  | 1147 | 281 | 865 | 668 |  | 244 | 84 | 105 | 88 | 67 | 66 | 39 | 30 | 627 | 444 | 58 |
| Effective sample size |  | 855 |  | 855 | 211 | 643 | 491 | 180 | 66 | 83 | 68 | 34 | 51 | 30 | 22 | 485 | 317 | 39 |
| Total |  | 1163 | 1163 | 288 | 873 | 664 | 240 | 93 | 113 | 94 | 27 | 71 | 43 | 30 | 668 | 423 | 50 |
| Very confident | (+5) | 547 | 547 | 101 | 446A | 293 | 121 | 35 | 47 | 37 | 10 | 38 | 18 | 14 | 317 | 194 | 30 |
|  |  | 47\% | 47\% | 35\% | 51\% | 44\% | 50\% | 38\% | 41\% | 39\% | 39\% | 53\% | 42\% | 48\% | 48\% | 46\% | 60\% |
| Fairly confident | (+4) | 433 | 433 | 124b | 308 | 262 | 85 | 39 | 44 | 39 | 11 | 26 | 14 | 12 | 244 | 164 | 14 |
|  |  | 37\% | 37\% | 43\% | 35\% | 39\% | 36\% | 42\% | 39\% | 42\% | 40\% | 36\% | 34\% | 42\% | 37\% | 39\% | 29\% |
| Neither confident | (+3) | 86 | 86 | 32b | 54 | 53 | 19 | 12 | 12 | 9 | 3 | 6 | 3 | * | 53 | 30 | 2 |
| nor unconfident |  | 7\% | 7\% | 11\% | 6\% | 8\% | 8\% | 12\% | 10\% | 10\% | 10\% | 8\% | 6\% | 1\% | 8\% | 7\% | 4\% |
| Not very confident | (+2) | 47 | 47 | 14 | 33 | 28 | 4 | 7 | 2 | 3 | 3be | 1 | 5 be | * | 24 | 22 | * |
|  |  | 4\% | 4\% | 5\% | 4\% | 4\% | 2\% | 8\% | 2\% | 3\% | 10\% | 1\% | 11\% | 2\% | 4\% | 5\% | *\% |
| Not at all confident | (+1) | 32 | 32 | 12 | 20 | 19 | 7 | 0 | 7 a | 2 | 0 | 2 | 2 | 2 | 19 | 9 | 2 |
|  |  | 3\% | 3\% | 4\% | 2\% | 3\% | 3\% | -\% | 6\% | 2\% | -\% | 2\% | 4\% | 7\% | 3\% | 2\% | 4\% |
| VERY / FAIRLY CONFIDENT |  | 980 | 980 | 225 | 754A | 555 | 206 | 74 | 91 | 76 | 21 | 64 | 33 | 27 | 562 | 359 | 45 |
|  |  | 84\% | 84\% | 78\% | 86\% | 84\% | 86\% | 80\% | 80\% | 81\% | 78\% | 89\% | 76\% | 90\% | 84\% | 85\% | 88\% |
| NOT VERY / AT ALL CONFIDENT |  | 79 | 79 | 26 | 53 | 46 | 12 | 7 | 8 | 5 | 3 | 2 | 6 | 3 | 43 | 31 | 2 |
|  |  | 7\% | 7\% | 9\% | 6\% | 7\% | 5\% | 8\% | 8\% | 5\% | 10\% | 3\% | 14\% | 9\% | 6\% | 7\% | 4\% |
| Don't know |  | 13 | 13 | 4 | 9 | 6 | 4 | 0 | 2 | 2 | * | 0 | 0 | 0 | 7 | 4 | 2 |
|  |  | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | -\% | 2\% | 2\% | 1\% | -\% | -\% | -\% | 1\% | 1\% | 4\% |
| Not stated |  | 3 | 3 | 2 | 2 | 3 | 0 | 0 | 0 | 2 | * | 0 | 2 | 0 | 3 | * | 0 |
|  |  | *\% | *\% | 1\% | *\% | 1\% | -\% | -\% | -\% | 2\% | 1\% | -\% | 4\% | -\% | *\% | *\% | -\% |
| Median |  | 4.0 | 4.0 | 4.0 | 5.0 | 4.0 | 5.0 | 4.0 | 4.0 | 4.0 | 4.0 | 5.0 | 4.0 | 4.0 | 4.0 | 4.0 | 5.0 |
| Mean score |  | 4.2 | 4.2 | 4.0 | 4.3A | 4.2 | 4.3 | 4.1 | 4.1 | 4.2 | 4.1 | 4.4 | 4.0 | 4.2 | 4.2 | 4.2 | 4.4d |
| Standard deviation |  | 1.0 | 1.0 | 1.0 | . 9 | 1.0 | . 9 | . 9 | 1.1 | . 9 | 1.0 | . 8 | 1.1 | 1.1 | 1.0 | . 9 | . 9 |
| Standard error |  | . 03 | . 03 | . 07 | . 04 | . 04 | . 07 | . 11 | . 12 | . 11 | . 17 | . 12 | . 21 | . 23 | . 04 | . 05 | . 15 |
| Error variance |  | * | * | . 01 | * | * | * | . 01 | . 01 | . 01 | . 03 | . 01 | . 04 | . 05 | * | * | . 02 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 78 (continuation)
C25. How confident are you that you are able to assess whether the repairs to your vehicle have returned the car to its pre accident condition? Are you.. Base: All those where any repairs were made to the vehicle

|  | Total |  | Who decided |  | repairs |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  | Condition post repair |  |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | surer <br> (a) | surer <br> (b) | Other <br> (c) | DK <br> (d) | Yes <br> (a) | No <br> (b) | Better <br> (a) | Same <br> (b) | Worse (c) | Same <br> (b) | Less (c) |
| Unweighted row |  | 1147 | 290 | 413 | 327 | 92 | 381 | 374 | 272 | 31 | 939 | 201 | 146 | 853 | 141 | 897 | 187 |
| Effective sample size |  | 855 | 217 | 320 | 232 | 67 | 291 | 273 | 196 | 26 | 696 | 153 | 112 | 639 | 98 | 681 | 125 |
| Total |  | 1163 | 299 | 439 | 306 | 90 | 397 | 366 | 264 | 38 | 941 | 213 | 154 | 872 | 128 | 932 | 161 |
| Very confident | (+5) | 547 | 148 | 204 | 147 | 40 | 186 | 176 | 130 | 9 | 437 | 108 | 87 C | 427 C | 31 | 481C | 42 |
|  |  | 47\% | 50\% | 46\% | 48\% | 45\% | 47\% | 48\% | 49\% | 24\% | 46\% | 51\% | 57\% | 49\% | 24\% | 52\% | 26\% |
| Fairly confident | (+4) | 433 | 112 | 158 | 115 | 38 | 147 | 136 | 102 | 18 | 358 | 74 | 54 | 332 | 46 | 352 | 53 |
|  |  | 37\% | 37\% | 36\% | 38\% | 42\% | 37\% | 37\% | 38\% | 46\% | 38\% | 35\% | 35\% | 38\% | 36\% | 38\% | 33\% |
| Neither confident | (+3) | 86 | 18 | 39 | 19 | 6 | 35 | 24 | 15 | 6 | 73 | 12 | 7 | 63 | 17ab | 64 | 20b |
| nor unconfident |  | 7\% | 6\% | 9\% | 6\% | 6\% | 9\% | 7\% | 6\% | 17\% | 8\% | 6\% | 4\% | 7\% | 13\% | 7\% | 12\% |
| Not very confident | (+2) | 47 | 12 | 15 | 16 | 2 | 13 | 17 | 9 | 0 | 40 | 8 | 6 | 24 | 18AB | 18 | 24B |
|  |  | 4\% | 4\% | 3\% | 5\% | 2\% | 3\% | 5\% | 4\% | -\% | 4\% | 4\% | 4\% | 3\% | 14\% | 2\% | 15\% |
| Not at all confident | (+1) | 32 | 5 | 19 | 5 | 2 | 11 | 8 | 5 | 5 | 29 | 2 | 0 | 18 | 14AB | 11 | 18B |
|  |  | 3\% | 2\% | 4\% | 2\% | 3\% | 3\% | 2\% | 2\% | 12\% | 3\% | 1\% | -\% | 2\% | 11\% | 1\% | 11\% |
| VERY / FAIRLY CONFIDENT |  | 980 | 260 | 362 | 263 | 78 | 333 | 312 | 232 | 27 | 795 | 182 | 142C | 760 C | 77 | 832C | 95 |
|  |  | 84\% | 87\% | 82\% | 86\% | 87\% | 84\% | 85\% | 88\% | 70\% | 84\% | 86\% | 92\% | 87\% | 60\% | 89\% | 59\% |
| NOT VERY / AT ALL CONFIDENT |  | 79 | 18 | 34 | 21 | 4 | 24 | 25 | 15 | 5 | 69 | 9 | 6 | 42 | 32 AB | 29 | 42B |
|  |  | 7\% | 6\% | 8\% | 7\% | 4\% | 6\% | 7\% | 6\% | 12\% | 7\% | 4\% | 4\% | 5\% | 25\% | 3\% | 26\% |
| Don't know |  | 13 | 3 | 5 | 2 | 2 | 4 | 4 | 3 | * | 5 | 6 A | 0 | 8 | 2 | 7 | 4 |
|  |  | 1\% | 1\% | 1\% | *\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 3\% | -\% | 1\% | 2\% | 1\% | 3\% |
| Not stated |  | 3 | 0 | 0 | 2 | 0 | 0 | * | 0 | 0 | 0 | 3A | 0 | 0 | 0 | 0 | 0 |
|  |  | *\% | -\% | -\% | 1\% | -\% | -\% | *\% | -\% | -\% | -\% | 2\% | -\% | -\% | -\% | -\% | -\% |
| Median |  | 4.0 | 5.0 | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 5.0 | 5.0 | 4.0 | 4.0 | 5.0 | 4.0 |
| Mean score |  | 4.2 | 4.3 e | 4.2 | 4.3 | 4.3 | 4.2D | 4.3 D | 4.3 D | 3.7 | 4.2 | 4.4 | 4.4C | 4.3 C | 3.5 | 4.4C | 3.5 |
| Standard deviation |  | 1.0 | . 9 | 1.0 | . 9 | . 9 | . 9 | . 9 | . 9 | 1.2 | 1.0 | . 8 | . 7 | . 9 | 1.3 | . 8 | 1.3 |
| Standard error |  | . 03 | . 06 | . 06 | . 06 | . 11 | . 06 | . 06 | . 06 | . 24 | . 04 | . 07 | . 07 | . 03 | . 13 | . 03 | . 12 |
| Error variance |  | * | * | * | * | . 01 | * | * | * | . 06 | * | * | * | * | . 02 | * | . 01 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 78 (continuation)
C25. How confident are you that you are able to assess whether the repairs to your vehicle have returned the car to its pre accident condition? Are you.. Base: All those where any repairs were made to the vehicle

|  |  | Total | Replacement met needs Exc |  |  | AF insurer handled claim \& willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Unweighted row |  | 1147 | 143 | 648 | 147 | 281 | 866 |
| Effective sample size |  | 855 | 106 | 479 | 110 | 203 | 651 |
| Total |  | 1163 | 145 | 647 | 149 | 273 | 889 |
| Very confident | (+5) | 547 | 71 | 308 | 58 | 126 | 421 |
|  |  | 47\% | 49\% | 48\% | 39\% | 46\% | 47\% |
| Fairly confident | (+4) | 433 | 56 | 246 | 55 | 111 | 322 |
|  |  | 37\% | 39\% | 38\% | 37\% | 41\% | 36\% |
| Neither confident | (+3) | 86 | 5 | 51 | 17a | 15 | 72 |
| nor unconfident |  | 7\% | 4\% | 8\% | 11\% | 5\% | 8\% |
| Not very confident | (+2) | 47 | 4 | 26 | 10 | 15 | 33 |
|  |  | 4\% | 3\% | 4\% | 7\% | 5\% | 4\% |
| Not at all confident | (+1) | 32 | 8 b | 12 | 9 b | 3 | 29 |
|  |  | 3\% | 6\% | 2\% | 6\% | 1\% | 3\% |
| VERY / FAIRLY CONFIDENT |  | 980 | 127c | 554c | 113 | 237 | 743 |
|  |  | 84\% | 88\% | 86\% | 76\% | 87\% | 84\% |
| NOT VERY / AT ALL CONFIDENT |  | 79 | 12 | 38 | 19b | 17 | 62 |
|  |  | 7\% | 8\% | 6\% | 12\% | 6\% | 7\% |
| Don't know |  | 13 | * | 4 | * | 4 | 9 |
|  |  | 1\% | *\% | 1\% | *\% | 1\% | 1\% |
| Not stated |  | 3 | 0 | 0 | 0 | 0 | 3 |
|  |  | *\% | -\% | -\% | -\% | -\% | *\% |
| Median |  | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 |
| Mean score |  | 4.2 | 4.2 | 4.3C | 4.0 | 4.3 | 4.2 |
| Standard deviation |  | 1.0 | 1.0 | . 9 | 1.1 | . 9 | 1.0 |
| Standard error |  | . 03 | . 10 | . 04 | . 11 | . 06 | . 04 |
| Error variance |  | * | . 01 | * | . 01 | * | * | Standard deviation Standard error

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 79

C26. Overall, how satisfied were you with the repair service you received? Were you...

|  | Total |  | Gender |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Male | Female | 17-34 | 35-54 | 55+ | ABC1 | C2DE | UK Eng/Wal |  | Eng | Sco | Wal | NI | Urban | Rural |
|  |  |  | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) | (c) | (d) | (e) | (f) | (a) | (b) |
| Unweighted row |  | 1147 | 667 | 480 | 251 | 502 | 394 | 714 | 388 | 1147 | 812 | 635 | 204 | 177 | 131 | 834 | 307 |
| Effective sample size |  | 855 | 501 | 353 | 187 | 370 | 298 | 535 | 286 | 855 | 698 | 635 | 204 | 177 | 131 | 629 | 222 |
| Total |  | 1163 | 685 | 477 | 256 | 502 | 404 | 729 | 387 | 1163 | 1032 | 979 | 98 | 53 | 32 | 858 | 297 |
| Very satisfied | (+5) | 713 | 428 | 285 | 131 | 290 | 291AB | 446 | 237 | 713f | 641f | $608 f$ | 55 | 34 f | 16 | 510 | 199 |
|  |  | 61\% | 62\% | 60\% | 51\% | 58\% | 72\% | 61\% | 61\% | 61\% | 62\% | 62\% | 56\% | 63\% | 50\% | 59\% | 67\% |
| Fairly satisfied | (+4) | 325 | 179 | 146 | 95bC | 145c | 85 | 195 | 116 | 325 | 285 | 271 | 30 | 13 | 10 | 253 | 70 |
|  |  | 28\% | 26\% | 31\% | 37\% | 29\% | 21\% | 27\% | 30\% | 28\% | 28\% | 28\% | 30\% | 25\% | 32\% | 30\% | 23\% |
| Neither satisfied | (+3) | 41 | 25 | 16 | 15 | 16 | 10 | 34 b | 7 | 41 | 34 | 31 | 4 | 3 | 3 ABC | 32 | 9 |
| nor dissatisfied |  | 4\% | 4\% | 3\% | 6\% | 3\% | 2\% | 5\% | 2\% | 4\% | 3\% | 3\% | 4\% | 6\% | 8\% | 4\% | 3\% |
| Fairly dissatisfied | (+2) | 39 | 24 | 14 | 9 c | 27 C | 3 | 30 | 8 | 39 | 31 | 29 | 6 bc | 2 | 2 | 30 | 9 |
|  |  | 3\% | 4\% | 3\% | 3\% | 5\% | 1\% | 4\% | 2\% | 3\% | 3\% | 3\% | 6\% | 3\% | 6\% | 3\% | 3\% |
| Very dissatisfied | (+1) | 41 | 24 | 17 | 7 | 21 | 13 | 21 | 18 | 41 | 37 | 35 | 3 | 2 | 1 | 28 | 11 |
|  |  | 3\% | 4\% | 3\% | 3\% | 4\% | 3\% | 3\% | 5\% | 3\% | 4\% | 4\% | 3\% | 3\% | 2\% | 3\% | 4\% |
| SATISFIED |  | 1037 | 607 | 430 | 226 | 435 | 376B | 641 | 353 | 1037f | 926f | 879f | 85 | 47 | 27 | 764 | 269 |
|  |  | 89\% | 89\% | 90\% | 88\% | 87\% | 93\% | 88\% | 91\% | 89\% | 90\% | 90\% | 87\% | 88\% | 82\% | 89\% | 90\% |
| DISSATISFIED |  | 79 | 48 | 31 | 15 | 48 C | 16 | 51 | 27 | 79 | 68 | 65 | 9 | 3 | 3 | 58 | 19 |
|  |  | 7\% | 7\% | 6\% | 6\% | 10\% | 4\% | 7\% | 7\% | 7\% | 7\% | 7\% | 9\% | 6\% | 8\% | 7\% | 7\% |
| Don't know |  | 2 | 2 | 0 | 0 | 2 | 0 | 2 | * | 2 | 2 | 2 | 0 | * | 0 | 2 | * |
|  |  | *\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | -\% | *\% | *\% |
| Not stated |  | 3 | 3 | * | 0 | 2 | 2 | 2 | 0 | 3 | 3 | 3 | 0 | 0 | * | 3 | 0 |
|  |  | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | 1\% | *\% | -\% |
| Median |  | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 |
| Mean score |  | 4.4 | 4.4 | 4.4 | 4.3 | 4.3 | 4.6AB | 4.4 | 4.4 | 4.4 | 4.4 f | 4.4 f | 4.3 | 4.4 | 4.2 | 4.4 | 4.5 |
| Standard deviation |  | 1.0 | 1.0 | 1.0 | . 9 | 1.1 | . 9 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | . 9 | 1.0 | 1.0 | 1.0 |
| Standard error |  | . 03 | . 04 | . 05 | . 07 | . 05 | . 05 | . 04 | . 06 | . 03 | . 04 | . 04 | . 07 | . 07 | . 09 | . 04 | . 06 |
| Error variance |  | * | * | * | * | * | * | * | * | * | * | * | * | . 01 | . 01 | * |  |

Table 79 (continuation)
C26. Overall, how satisfied were you with the repair service you received? Were you...
Base: All those where any repairs were made to the vehicle

|  | Total |  | Years High (a) | - MI <br> (b) | $\begin{array}{rr}\text { Miles per } \\ \text { High } & \text { Low } \\ \text { (a) } & \text { (b) }\end{array}$ |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Yes <br> (a) |  |  |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row |  | 1147 |  | 761 | 376 | 605 |  | 500 | 432 | 715 | 130 | 1014 | 884 | 161 | 363 | 645 | 492 | 496 | 148 |
| Effective sample size |  | 855 | 566 | 280 | 441 | 386 | 330 | 525 | 97 | 756 | 655 | 121 | 271 | 475 | 372 | 365 | 110 |
| Total |  | 1163 | 767 | 384 | 594 | 534 | 453 | 710 | 131 | 1028 | 885 | 167 | 368 | 643 | 511 | 491 | 151 |
| Very satisfied | (+5) | 713 | 511B | 196 | 367 | 326 | 268 | 445 | 76 | 633 | 537 | 105 | 254B | 364 | 321 | 291 | 93 |
|  |  | 61\% | 67\% | 51\% | 62\% | 61\% | 59\% | 63\% | 58\% | 62\% | 61\% | 63\% | 69\% | 57\% | 63\% | 59\% | 62\% |
| Fairly satisfied | (+4) | 325 | 183 | 137A | 169 | 148 | 120 | 204 | 38 | 287 | 253 | 42 | 81 | 195a | 128 | 148 | 46 |
|  |  | 28\% | 24\% | 36\% | 28\% | 28\% | 27\% | 29\% | 29\% | 28\% | 29\% | 25\% | 22\% | 30\% | 25\% | 30\% | 31\% |
| Neither satisfied | (+3) | 41 | 23 | 17 | 19 | 19 | 22 | 19 | 5 | 36 | 26 | 8 | 5 | 33A | 21 | 19 | 1 |
| nor dissatisfied |  | 4\% | 3\% | 4\% | 3\% | 4\% | 5\% | 3\% | 4\% | 4\% | 3\% | 5\% | 1\% | 5\% | 4\% | 4\% | 1\% |
| Fairly dissatisfied | (+2) | 39 | 22 | 16 | 18 | 18 | 20 | 18 | 6 | 32 | 31 | 5 | 12 | 24 | 15 | 20 | 3 |
|  |  | 3\% | 3\% | 4\% | 3\% | 3\% | 4\% | 3\% | 5\% | 3\% | 3\% | 3\% | 3\% | 4\% | 3\% | 4\% | 2\% |
| Very dissatisfied | (+1) | 41 | 22 | 18 | 19 | 20 | 20 | 20 | 5 | 36 | 37 |  | 13 | 24 | 22 | 11 | 7 |
|  |  | 3\% | 3\% | 5\% | 3\% | 4\% | 5\% | 3\% | 4\% | 3\% | 4\% | 2\% | 4\% | 4\% | 4\% | 2\% | 4\% |
| SATISFIED |  | 1037 | 694 | 333 | 535 | 474 | 388 | 649A | 115 | 919 | 790 | 147 | 335 | 559 | 449 | 439 | 139 |
|  |  | 89\% | 91\% | 87\% | 90\% | 89\% | 86\% | 91\% | 88\% | 89\% | 89\% | 88\% | 91\% | 87\% | 88\% | 90\% | 93\% |
| DISSATISFIED |  | 79 | 45 | 34 | 37 | 37 | 41b | 38 | 11 | 68 | 67 | 8 | 25 | 48 | 37 | 31 | 10 |
|  |  | 7\% | 6\% | 9\% | 6\% | 7\% | 9\% | 5\% | 9\% | 7\% | 8\% | 5\% | 7\% | 7\% | 7\% | 6\% | 7\% |
| Don't know |  | 2 | 2 | 0 | 2 | 0 | 2 | * | * | 2 | 0 | 2A | 0 | 2 | * | 2 | 0 |
|  |  | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% | 1\% | -\% | *\% | *\% | *\% | -\% |
| Not stated |  | 3 | 3 | 0 | * | 3 | 0 | 3 | 0 | 3 | 2 | 2 | 2 | 2 | 3 | 0 | 0 |
|  |  | *\% | *\% | -\% | *\% | 1\% | -\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% | 1\% | -\% | -\% |
| Median |  | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 |
| Mean score |  | 4.4 | 4.5B | 4.2 | 4.4 | 4.4 | 4.3 | 4.5a | 4.3 | 4.4 | 4.4 | 4.5 | 4.5 b | 4.3 | 4.4 | 4.4 | 4.4 |
| Standard deviation |  | 1.0 | . 9 | 1.0 | . 9 | 1.0 | 1.1 | . 9 | 1.0 | 1.0 | 1.0 | . 9 | 1.0 | 1.0 | 1.0 | . 9 | 1.0 |
| Standard error |  | . 03 | . 04 | . 06 | . 04 | . 05 | . 06 | . 04 | . 10 | . 03 | . 04 | . 08 | . 06 | . 05 | . 05 | . 05 | . 09 |
| Error variance |  |  |  |  |  |  |  | * | . 01 | * |  | . 01 |  |  |  | * | . 01 |

Table 79 (continuation)
C26. Overall, how satisfied were you with the repair service you received? Were you...
Base: All those where any repairs were made to the vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 79 (continuation)
C26. Overall, how satisfied were you with the repair service you received? Were you...
Base: All those where any repairs were made to the vehicle

|  | Total |  | Who decided repairs |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  | Condition post repair |  |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | surer <br> (a) | surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Better <br> (a) | Same (b) | Worse (c) | Same (b) | Less <br> (c) |
| Unweighted row |  | 1147 | 290 | 413 | 327 | 92 | 381 | 374 | 272 | 31 | 939 | 201 | 146 | 853 | 141 | 897 | 187 |
| Effective sample size |  | 855 | 217 | 320 | 232 | 67 | 291 | 273 | 196 | 26 | 696 | 153 | 112 | 639 | 98 | 681 | 125 |
| Total |  | 1163 | 299 | 439 | 306 | 90 | 397 | 366 | 264 | 38 | 941 | 213 | 154 | 872 | 128 | 932 | 161 |
| Very satisfied | (+5) | 713 | 199c | 267 | 176 | 57 | 262b | 211 | 163 | 18 | 570 | 138 | 105C | 584C | 22 | 615C | 63 |
|  |  | 61\% | 67\% | 61\% | 58\% | 63\% | 66\% | 58\% | 62\% | 46\% | 61\% | 65\% | 68\% | 67\% | 17\% | 66\% | 39\% |
| Fairly satisfied | (+4) | 325 | 76 | 134 | 83 | 23 | 106 | 109 | 72 | 14 | 264 | 58 | 38 | 234 | 51 ab | 249 | 49 |
|  |  | 28\% | 26\% | 31\% | 27\% | 26\% | 27\% | 30\% | 27\% | 37\% | 28\% | 27\% | 25\% | 27\% | 39\% | 27\% | 30\% |
| Neither satisfied | (+3) | 41 | 7 | 10 | 18b | 2 | 8 | 16 | 10 | 3 | 36 | 5 | 6 | 22 | 13B | 24 | 13B |
| nor dissatisfied |  | 4\% | 2\% | 2\% | 6\% | 3\% | 2\% | 4\% | 4\% | 8\% | 4\% | 2\% | 4\% | 3\% | 10\% | 3\% | 8\% |
| Fairly dissatisfied | (+2) | 39 | 4 | 16 | 14a | 2 | 11 | 16 | 9 | 0 | 36 | 2 | 2 | 21 | 15AB | 24 | 14B |
|  |  | 3\% | 1\% | 4\% | 5\% | 3\% | 3\% | 4\% | 3\% | -\% | 4\% | 1\% | 2\% | 2\% | 12\% | 3\% | 9\% |
| Very dissatisfied | (+1) | 41 | 12 | 10 | 13 | 5 | 10 | 14 | 10 | 3 | 36 | 5 | 3 | 10 | 27 AB | 19 | 21B |
|  |  | 3\% | 4\% | 2\% | 4\% | 6\% | 2\% | 4\% | 4\% | 8\% | 4\% | 2\% | 2\% | 1\% | 21\% | 2\% | 13\% |
| SATISFIED |  | 1037 | 276c | 402c | 259 | 80 | 368b | 320 | 235 | 32 | 833 | 196 | 143C | 818C | 73 | 864 C | 112 |
|  |  | 89\% | 92\% | 92\% | 85\% | 89\% | 93\% | 87\% | 89\% | 84\% | 89\% | 92\% | 93\% | 94\% | 57\% | 93\% | 69\% |
| DISSATISFIED |  | 79 | 16 | 27 | 27 | 7 | 20 | 30 | 19 | 3 | 72 | 7 | 6 | 31 | 42AB | 43 | 36B |
|  |  | 7\% | 5\% | 6\% | 9\% | 8\% | 5\% | 8\% | 7\% | 8\% | 8\% | 3\% | 4\% | 4\% | 33\% | 5\% | 22\% |
| Don't know |  | 2 | 0 | 0 | * | 0 | 0 | * | 0 | 0 | * | 2 | 0 | * | 0 | 0 | * |
|  |  | *\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% | 1\% | -\% | *\% | -\% | -\% | *\% |
| Not stated |  | 3 | 0 | 0 | 2 | 0 | 0 | * | 0 | 0 | 0 | 3A | 0 | 0 | 0 | 0 | 0 |
|  |  | *\% | -\% | -\% | 1\% | -\% | -\% | *\% | -\% | -\% | -\% | 2\% | -\% | -\% | -\% | -\% | -\% |
| Median |  | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 4.0 | 5.0 | 5.0 | 5.0 | 5.0 | 4.0 | 5.0 | 4.0 |
| Mean score |  | 4.4 | 4.5c | 4.4 | 4.3 | 4.4 | 4.5bd | 4.3 | 4.4 | 4.1 | 4.4 | 4.5 | 4.5C | 4.6 C | 3.2 | 4.5 C | 3.7 |
| Standard deviation |  | 1.0 | . 9 | . 9 | 1.1 | 1.1 | . 9 | 1.0 | 1.0 | 1.1 | 1.0 | . 8 | . 8 | . 8 | 1.4 | . 8 | 1.4 |
| Standard error |  | . 03 | . 06 | . 05 | . 07 | . 13 | . 05 | . 06 | . 07 | . 22 | . 04 | . 07 | . 08 | . 03 | . 14 | . 03 | . 13 |
| Error variance |  | * | * | * | * | . 02 | * | * | . 01 | . 05 | * | * | . 01 | * | . 02 | * | . 02 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 79 (continuation)
C26. Overall, how satisfied were you with the repair service you received? Were you... Base: All those where any repairs were made to the vehicle

AF insurer handled claim \& willing to take part in repair

Unweighted row Effective sample size Total

Very satisfied

|  | Total | Replacem Exc eeded <br> (a) | met <br> Met <br> (b) | needs <br> Below (c) |
| :---: | :---: | :---: | :---: | :---: |
|  | 1147 | 143 | 648 | 147 |
|  | 855 | 106 | 479 | 110 |
|  | 1163 | 145 | 647 | 149 |
| (+5) | 713 | 97 C | 407 C | 65 |
|  | 61\% | 67\% | 63\% | 44\% |
| (+4) | 325 | 27 | 183a | 53A |
|  | 28\% | 19\% | 28\% | 36\% |
| (+3) | 41 | 4 | 22 | 11 |
|  | 4\% | 3\% | 3\% | 7\% |
| (+2) | 39 | 5 | 19 | 12b |
|  | 3\% | 4\% | 3\% | 8\% |
| (+1) | 41 | 11b | 17 | 8 |
|  | 3\% | 7\% | 3\% | 5\% |
|  | 1037 | 125 | 589 C | 119 |
|  | 89\% | 86\% | 91\% | 80\% |
|  | 79 | 16b | 36 | 20B |
|  | 7\% | 11\% | 6\% | 13\% |
|  | 2 | * | 0 | 0 |
|  | *\% | *\% | -\% | -\% |
|  | 3 | 0 | 0 | 0 |
|  | *\% | -\% | -\% | -\% |
|  | 5.0 | 5.0 | 5.0 | 4.0 |
|  | 4.4 | 4.4 | 4.5 C | 4.0 |
|  | 1.0 | 1.2 | . 9 | 1.1 |
|  | . 03 | . 12 | . 04 | . 11 |
|  |  | . 01 | * | . 01 | standard deviat Standard error

95 percent as lower case or *, 99 percent as UPPER CASE or **
inspection

| Yes | No |
| :--- | ---: |
| (a) | $(b)$ |

281866 $\begin{array}{ll}203 & 651 \\ 273 & 889\end{array}$ $\begin{array}{cc}154 & 558 \\ 56 \% & 63 \%\end{array}$ $\begin{array}{ll}81 & 244 \\ 29 \% & 27 \%\end{array}$ $\begin{array}{rr}17 \mathrm{~b} & 24 \\ 6 \% & 3 \%\end{array}$
$\begin{array}{ll}9 & 29 \\ 3 \% & 3 \%\end{array}$
$\begin{array}{cc}13 & 28 \\ 5 \% & 3 \%\end{array}$

| $86 \%$ |
| :--- |

$\begin{array}{cc}22 & 57 \\ 8 \% & 6 \%\end{array}$
$\begin{array}{ll}\text { * } & 2 \\ \text { *\% }\end{array}$
$\begin{array}{cc}0 & \quad 3 \\ -\% & { }^{*} \%\end{array}$
$\begin{array}{rr}4.3 & 4.4 \\ 1.0 & .9 \\ .07 & .04 \\ .01 & *\end{array}$

## Table 80

D1. After the accident were you offered a replacement vehicle? Base: All

|  | Gender |  |  |  | Age |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $17-34$ (a) | $\begin{array}{r} 35-54 \\ (b) \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK E } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Urban (a) | Rural <br> (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Yes | 1347 | 790 | 557 | 317 | 576A | 453A | 806 | 491 | 1347 | 1195 | 1126 | 113abcF | 69 | 39 | 995 | 345 |
|  | 90\% | 89\% | 91\% | 84\% | 91\% | 92\% | 90\% | 89\% | 90\% | 90\% | 89\% | 94\% | 92\% | 87\% | 89\% | 92\% |
| No | 145 | 94 | 51 | 54bC | 53 | 38 | 79 | 59 | 145 | 132 | 126 | 7 | 6 | 6d | 114 | 30 |
|  | 10\% | 11\% | 8\% | 14\% | 8\% | 8\% | 9\% | 11\% | 10\% | 10\% | 10\% | 6\% | 8\% | 13\% | 10\% | 8\% |
| Don't know | 8 | 5 | 3 | 5 | 2 | 2 | 7 | 2 | 8 | 8 | 8 | 0 | * | * | 8 | 0 |
|  | 1\% | 1\% | 1\% | 1\% | *\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | -\% | *\% | 1\% | 1\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 80 (continuation)
D1. After the accident were you offered a replacement vehicle?
Base: All

|  |  | Years - MI |  | Miles per annum |  | $\begin{array}{r} \text { Past } \\ \text { experience } \end{array}$ | - MI | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | High (a) | Low (b) | High (a) | Low (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 1347 | 856B | 477 | 673 | 627 | 516 | 831 | 155 | 1188 | 1073B | 165 | 464B | 702 | 493 | 552 | 291 |
|  | 90\% | 92\% | 86\% | 91\% | 90\% | 91\% | 89\% | 90\% | 90\% | 94\% | 73\% | 94\% | 86\% | 90\% | 91\% | 89\% |
| No | 145 | 76 | 68a | 64 | 71 | 50 | 95 | 16 | 129 | 65 | 59A | 28 | 103A | 56 | 50 | 35 |
|  | 10\% | 8\% | 12\% | 9\% | 10\% | 9\% | 10\% | 9\% | 10\% | 6\% | 26\% | 6\% | 13\% | 10\% | 8\% | 11\% |
| Don't know | 8 | 2 | 6a | 3 | 2 | 2 | 6 | 2 | 7 | 5 | 3 | 2 | 6 | * | 6 | * |
|  | 1\% | *\% | 1\% | *\% | *\% | *\% | 1\% | 1\% | 1\% | *\% | 1\% | *\% | 1\% | *\% | 1\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 80 (continuation)
D1. After the accident were you offered a replacement vehicle?
Base: All

|  | Total | Vehicle written off |  | Personal injury |  | Insurance channel Insu rance |  | Direct |  | Insurance Company |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  | Chur |  |  |  |
|  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  | Yes <br> (a) | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ |  |  | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker <br> (b) | Admiral <br> (a) | Line (b) | Aviva (c) | Axa (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga (i) | tings ( j ) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Yes | 1347 | 267 | 1075a | 412 | 933 | 756 | 289 | 114 | 121a | 94 | 34 | 75 | 51 | 33 | 32 | 38 |
|  | 90\% | 86\% | 91\% | 88\% | 91\% | 90\% | 92\% | 82\% | 92\% | 83\% | 90\% | 92\% | 94\% | 88\% | 97\% | 100\% |
| No | 145 | 42b | 99 | 53 | 92 | 82 | 26 | 23 e | 11 | 19e | 4 | 5 | 3 | 4 | 1 | 0 |
|  | 10\% | 14\% | 8\% | 11\% | 9\% | 10\% | 8\% | 17\% | 8\% | 17\% | 10\% | 6\% | 6\% | 12\% | 3\% | -\% |
| Don't know | 8 | * | 5 | 3 | 5 | 3 | * | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 |
|  | 1\% | *\% | *\% | 1\% | *\% | *\% | *\% | 1\% | -\% | -\% | -\% | 2\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 80 (continuation)
D1. After the accident were you offered a replacement vehicle?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who | offered R | Rep vehicle |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Yes | 1347 | 788 | 474 | 63 | 256 | 545AE | 350AE | 142AE | 53 | 535 | 457 | 311 | 44 | 1172B | 172 |
|  | 90\% | 90\% | 91\% | 83\% | 79\% | 94\% | 94\% | 95\% | 72\% | 100\% | 100\% | 100\% | 100\% | 98\% | 58\% |
| No | 145 | 80 | 48 | 13 | 67BCD | D 30 | 21 | 7 | 18BCD | 0 | 0 | 0 | 0 | 19 | 126A |
|  | 10\% | 9\% | 9\% | 17\% | 21\% | 5\% | 6\% | 5\% | 25\% | -\% | -\% | -\% | -\% | 2\% | 42\% |
| Don't know | 8 | 6 | 1 | 0 | * | 5 | 0 | 0 | 2 aC | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 1\% | *\% | -\% | *\% | 1\% | -\% | -\% | 3\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 80 (continuation)
D1. After the accident were you offered a replacement vehicle?
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 81

D2. Who made the offer?
Base: All those who were offered a replacement vehicle

|  | Gender |  |  |  |  |  | Social Grade |  | Country |  |  |  |  | Area |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $35-54$ (b) | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | (a) | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Urban <br> (a) | Rural <br> (b) |
| Unweighted row | 1354 | 790 | 564 | 318 | 586 | 450 | 810 | 498 | 1354 | 960 | 730 | 235 | 230 | 159 | 983 | 365 |
| Effective sample size | 996 | 583 | 413 | 233 | 427 | 336 | 596 | 365 | 996 | 813 | 730 | 235 | 230 | 159 | 732 | 259 |
| Total | 1347 | 790 | 557 | 317 | 576 | 453 | 806 | 491 | 1347 | 1195 | 1126 | 113 | 69 | 39 | 995 | 345 |
| Your insurer | 535 | 312 | 223 | 121 | 222 | 192 | 308 | 207 | 535F | 479F | 449F | 47F | 31F | 9 | 386 | 149 |
|  | 40\% | 40\% | 40\% | 38\% | 39\% | 42\% | 38\% | 42\% | 40\% | 40\% | 40\% | 41\% | 44\% | 23\% | 39\% | 43\% |
| The other driver's insurer | 457 | 273 | 184 | 123c | 201 | 133 | 276 | 166 | 457 | 399 | 378 | 41 | 21 | 17abce | 345 | 107 |
|  | 34\% | 35\% | 33\% | 39\% | 35\% | 29\% | 34\% | 34\% | 34\% | 33\% | 34\% | 37\% | 30\% | 44\% | 35\% | 31\% |
| A claims management company | 171 | 115b | 57 | 41 | 76 | 55 | 112 | 58 | 171 | 153 | 145 | 14 | 8 | 4 | 128 | 44 |
|  | 13\% | 15\% | 10\% | 13\% | 13\% | 12\% | 14\% | 12\% | 13\% | 13\% | 13\% | 12\% | 12\% | 11\% | 13\% | 13\% |
| A repairer | 106 | 53 | 53 | 13 | 36 | 57 AB | 67 | 36 | 106 | 91 | 86 | 8 | 5 | 7ABCDE | 73 | 33 |
|  | 8\% | 7\% | 9\% | 4\% | 6\% | 12\% | 8\% | 7\% | 8\% | 8\% | 8\% | 7\% | 7\% | 18\% | 7\% | 9\% |
| A dealership | 11 | 3 | 8 | 5 | 5 | 1 | 7 | 1 | 11 | 9 | 8 | 1 | 1 | 1 | 10 | 1 |
|  | 1\% | *\% | 1\% | 2\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | *\% |
| A vehicle hire company | 7 | 1 | 6a | * | 5 | 2 | 2 | 4 | 7 | 6 | 6 | 0 | * | *d | 5 | 2 |
|  | 1\% | *\% | 1\% | *\% | 1\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% | -\% | *\% | 1\% | 1\% | *\% |
| Solicitor | 3 | 2 | 2 | 0 | 2 | 2 | 3 | 0 | 3 | 3 | 3 | 0 | * | 0 | 2 | 2 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% |
| Another organisation | 12 | 7 | 5 | 0 | 8 | 4 | 8 | 4 | 12 | 11 | 11 | * | 1 | * | 8 | 4 |
|  | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% |
| Don't know | 44 | 24 | 20 | 14 | 22 | 8 | 22 | 17 | 44 | 42 | 40 | 1 | 2 | * | 37 | 5 |
|  | 3\% | 3\% | 4\% | 4\% | 4\% | 2\% | 3\% | 3\% | 3\% | 4\% | 4\% | 1\% | 3\% | 1\% | 4\% | 2\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

D2. Who made the offer?
Base: All those who were offered a replacement vehicle

|  |  | Years - MI |  | Miles per annum |  | $\begin{gathered} \text { Past } \\ \text { experience - MI } \end{gathered}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | High (a) | Low <br> (b) | High <br> (a) | Low <br> (b) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium (b) | High (c) |
| Unweighted row | 1354 | 866 | 477 | 707 | 594 | 495 | 859 | 154 | 1196 | 1081 | 173 | 463 | 726 | 480 | 553 | 310 |
| Effective sample size | 996 | 636 | 351 | 505 | 455 | 376 | 621 | 115 | 878 | 795 | 124 | 343 | 524 | 361 | 408 | 219 |
| Total | 1347 | 856 | 477 | 673 | 627 | 516 | 831 | 155 | 1188 | 1073 | 165 | 464 | 702 | 493 | 552 | 291 |
| Your insurer | 535 | 346 | 184 | 257 | 259 | 213 | 322 | 57 | 474 | 445 | 55 | 198 | 257 | 156 | 230A | 146 Ab |
|  | 40\% | 40\% | 39\% | 38\% | 41\% | 41\% | 39\% | 37\% | 40\% | 41\% | 33\% | 43\% | 37\% | 32\% | 42\% | 50\% |
| The other driver's insurer | 457 | 272 | 179 | 219 | 225 | 164 | 293 | 60 | 396 | 345 | 69a | 144 | 259 | 185 | 177 | 92 |
|  | 34\% | 32\% | 38\% | 32\% | 36\% | 32\% | 35\% | 39\% | 33\% | 32\% | 42\% | 31\% | 37\% | 38\% | 32\% | 31\% |
| A claims management company | 171 | 103 | 67 | 106b | 65 | 68 | 104 | 17 | 154 | 142 | 16 | 66 | 79 | 75 c | 71 | 26 |
|  | 13\% | 12\% | 14\% | 16\% | 10\% | 13\% | 13\% | 11\% | 13\% | 13\% | 10\% | 14\% | 11\% | 15\% | 13\% | 9\% |
| A repairer | 106 | 83B | 21 | 48 | 51 | 40 | 66 | 9 | 97 | 76 | 20 | 37 | 62 | 46 | 45 | 15 |
|  | 8\% | 10\% | 4\% | 7\% | 8\% | 8\% | 8\% | 6\% | 8\% | 7\% | 12\% | 8\% | 9\% | 9\% | 8\% | 5\% |
| A dealership | 11 | 4 | 6 | 7 | 4 | 6 | 5 | * | 10 | 10 | 1 | 5 | 5 | 2 | 6 | 2 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | *\% | 1\% | 1\% | *\% | 1\% | 1\% |
| A vehicle hire company | 7 | 5 | 2 | 2 | 5 | 2 | 5 | 0 | 7 | 5 | * | 3 | 2 | 5 | 2 | 0 |
|  | 1\% | 1\% | *\% | *\% | 1\% | *\% | 1\% | -\% | 1\% | *\% | *\% | 1\% | *\% | 1\% | *\% | -\% |
| Solicitor | 3 | 2 | 2 | 2 | 2 | 0 | 3 | 3B | * | 3 | * | 3 | * | 0 | 2 | 2 |
|  | *\% | *\% | *\% | *\% | *\% | -\% | *\% | 2\% | *\% | *\% | *\% | 1\% | *\% | -\% | *\% | 1\% |
| Another organisation | 12 | 12b | * | 7 | 5 | 2 | 10 | * | 12 | 10 | 0 | 2 | 10 | 4 | 4 | 5 |
|  | 1\% | 1\% | *\% | 1\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% | -\% | *\% | 1\% | 1\% | 1\% | 2\% |
| Don't know | 44 | 28 | 16 | 27b | 11 | 21 | 23 | 7 | 37 | 35 | 5 | 6 | 27a | 21 | 17 | 4 |
|  | 3\% | 3\% | 3\% | 4\% | 2\% | 4\% | 3\% | 4\% | 3\% | 3\% | 3\% | 1\% | 4\% | 4\% | 3\% | 1\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 81 (continuation)
D2. Who made the offer?
Base: All those who were offered a replacement vehicle

|  |  | Vehicle <br> written off |  | Personal injury |  | Insurance channel |  | Insurance Company |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | $\begin{aligned} & \text { Insu } \\ & \text { rance } \end{aligned}$ |  | Admiral $\begin{array}{r}\text { Direct } \\ \text { Line }\end{array}$ |  | Aviva <br> (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { Chur } \\ \text { chill } \\ \text { (f) } \end{array}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Hastings (j) |
|  | Total | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ | Broker <br> (b) | Admiral <br> (a) | Line (b) |  |  |  |  |  |  |
| Unweighted row | 1354 | 284 | 1067 | 413 | 940 | 777 | 291 | 103 | 115 | 90 | 80 | 70 | 46 | 32 | 32 |
| Effective sample size | 996 | 201 | 793 | 303 | 692 | 563 | 215 | 82 | 89 | 69 | 40 | 54 | 36 | 24 | 26 |
| Total | 1347 | 267 | 1075 | 412 | 933 | 756 | 289 | 114 | 121 | 94 | 34 | 75 | 51 | 33 | 38 |
| Your insurer | 535 | 136B | 399 | 201B | 334 | 328 | 116 | 42 | 49 | 47 | 12 | 40 | 26 | 18 | 6 |
|  | 40\% | 51\% | 37\% | 49\% | 36\% | 43\% | 40\% | 37\% | 41\% | 49\% | 35\% | 54\% | 52\% | 54\% | 17\% |
| The other driver's insurer | 457 | 83 | 373 | 124 | 331 | 255 | 95 | 33 | 57ac | 30 | 14 | 24 | 15 | 10 | 18 |
|  | 34\% | 31\% | 35\% | 30\% | 35\% | 34\% | 33\% | 29\% | 48\% | 31\% | 42\% | 32\% | 29\% | 30\% | 48\% |
| A claims management company | 171 | 36 | 133 | 41 | 130 | 89 | 35 | 26BCEF | F 3 | 6 | 4b | 4 | 2 | * | 2 |
|  | 13\% | 13\% | 12\% | 10\% | 14\% | 12\% | 12\% | 23\% | 3\% | 6\% | 12\% | 5\% | 4\% | 1\% | 5\% |
| A repairer | 106 | 2 | 104A | 21 | 85a | 47 | 28 | 5 | 5 | 9 | 3 | 3 | 5 | 3 | 6 |
|  | 8\% | 1\% | 10\% | 5\% | 9\% | 6\% | 10\% | 5\% | 4\% | 9\% | 9\% | 3\% | 10\% | 9\% | 16\% |
| A dealership | 11 | * | 10 | 3 | 7 | 7 | 1 | 2 | 0 | 2 | 1 | 0 | 0 | 0 | 0 |
|  | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | -\% | 2\% | 2\% | -\% | -\% | -\% | -\% |
| A vehicle hire company | 7 | 1 | 6 | * | 7 | 3 | 2 | 0 | 0 | 0 | * | 2 | 2 | 0 | 0 |
|  | 1\% | *\% | 1\% | *\% | 1\% | *\% | 1\% | -\% | -\% | -\% | 1\% | 2\% | 3\% | -\% | -\% |
| Solicitor | 3 | 2 | 2 | 3b | * | 0 | * | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | 1\% | *\% | 1\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Another organisation | 12 | 2 | 11 | 2 | 10 | 4 | 4 | 2 | 0 | 0 | 0 | 0 | 0 | 2 | 0 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | -\% | -\% | -\% | -\% | 6\% | -\% |
| Don't know | 44 | 6 | 38 | 16 | 28 | 22 | 8 | 4 | 5 | 2 | 0 | 3 | 2 | 0 | 5 |
|  | 3\% | 2\% | 4\% | 4\% | 3\% | 3\% | 3\% | 4\% | 4\% | 2\% | -\% | 4\% | 4\% | -\% | 13\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 81 (continuation)
D2. Who made the offer?
Base: All those who were offered a replacement vehicle

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in AF | AF in |  |  |  |  |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer sur <br> (b) | (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | other (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ |
| Unweighted row | 1354 | 757 | 501 | 75 | 256 | 524 | 380 | 143 | 51 | 527 | 470 | 320 | 37 | 1176 | 175 |
| Effective sample size | 996 | 575 | 356 | 49 | 188 | 399 | 266 | 105 | 38 | 394 | 341 | 231 | 30 | 866 | 127 |
| Total | 1347 | 788 | 474 | 63 | 256 | 545 | 350 | 142 | 53 | 535 | 457 | 311 | 44 | 1172 | 172 |
| Your insurer | 535 | 487BC | 35 | 5 | 70 C | 382ACDE | E 33 | 30 C | 20 C | 535BCD | 0 | 0 | 0 | 468 | 67 |
|  | 40\% | 62\% | 7\% | 8\% | 27\% | 70\% | 9\% | 21\% | 37\% | 100\% | -\% | -\% | -\% | 40\% | 39\% |
| The other driver's insurer | 457 | 74 | 370 AC | 8 | 96BD | 55 | 268ABDE | 23 | 15B | 0 | 457 ACD | 0 | 0 | 383 | 71 |
|  | 34\% | 9\% | 78\% | 12\% | 38\% | 10\% | 77\% | 16\% | 28\% | -\% | 100\% | -\% | -\% | 33\% | 41\% |
| A claims management company | 171 | 119B | 15 | 34 AB | 38 bc | - 45 C | 9 | 66ABCe | 13BC | 0 | 0 | 171ABD | 0 | 159b | 12 |
|  | 13\% | 15\% | 3\% | 54\% | 15\% | 8\% | 3\% | 46\% | 24\% | -\% | -\% | 55\% | -\% | 14\% | 7\% |
| A repairer | 106 | 68 | 31 | 5 | 32be | - 36 | 27 | 11 | 0 | 0 | 0 | 106ABD | 0 | 91 | 15 |
|  | 8\% | 9\% | 7\% | 7\% | 13\% | 7\% | 8\% | 8\% | -\% | -\% | -\% | 34\% | -\% | 8\% | 9\% |
| A dealership | 11 | 1 | 4 | 6 AB | 3 | 1 | 3 | 4 B | 0 | 0 | 0 | 11AB | 0 | 10 |  |
|  | 1\% | *\% | 1\% | 9\% | 1\% | *\% | 1\% | 3\% | -\% | -\% | -\% | 3\% | -\% | 1\% | *\% |
| A vehicle hire company | 7 | 2 | 3 | 2a | 5 c | 2 | 0 | * | * | 0 | 0 | 7 AB | 0 | 5 | 2 |
|  | 1\% | *\% | 1\% | 2\% | 2\% | *\% | -\% | *\% | 1\% | -\% | -\% | 2\% | -\% | *\% | 1\% |
| Solicitor | 3 | 2 | 0 | 2 AB | 2 | 0 | 0 | 2 b | 0 | 0 | 0 | 3 a | 0 | 3 | 0 |
|  | *\% | *\% | -\% | 3\% | 1\% | -\% | -\% | 1\% | -\% | -\% | -\% | 1\% | -\% | *\% | -\% |
| Another organisation | 12 | 5 | 3 | 3 ab | 2 | 3 | 3 | 4 | 0 | 0 | 0 | 12AB | 0 | 10 | 2 |
|  | 1\% | 1\% | 1\% | 4\% | 1\% | 1\% | 1\% | 3\% | -\% | -\% | -\% | 4\% | -\% | 1\% | 1\% |
| Don't know | 44 | 31 | 12 | 0 | 8 | 21 | 7 | 2 | 5 cd | 0 | 0 | 0 | 44ABC | 42 | 2 |
|  | 3\% | 4\% | 3\% | -\% | 3\% | 4\% | 2\% | 1\% | 10\% | -\% | -\% | -\% | 100\% | 4\% | 1\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 81 (continuation)
D2. Who made the offer?
Base: All those who were offered a replacement vehicle
AF insurer handled claim \& willing to take part in repair inspection

|  |  | Condition post repair |  |  |
| :--- | :---: | :---: | :---: | :---: |
|  |  | Total | $\begin{array}{c}\text { Better } \\ \text { (a) }\end{array}$ | $\begin{array}{c}\text { Same } \\ \text { (b) }\end{array}$ |
|  | Worse |  |  |  |
| (c) |  |  |  |  |$)$

Worth pos

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 82
D4. Did you take up the offer of a replacement vehicle? Base: All those who were offered a replacement vehicle


Table 82 (continuation)
D4. Did you take up the offer of a replacement vehicle?
Base: All those who were offered a replacement vehicle

|  |  | Years - MI |  | Miles per annum |  | $\begin{gathered} \text { Past } \\ \text { experience - MI } \end{gathered}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | High (a) | Low <br> (b) | High (a) | Low <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium (b) | High (c) |
| Unweighted row | 1354 | 866 | 477 | 707 | 594 | 495 | 859 | 154 | 1196 | 1081 | 173 | 463 | 726 | 480 | 553 | 310 |
| Effective sample size | 996 | 636 | 351 | 505 | 455 | 376 | 621 | 115 | 878 | 795 | 124 | 343 | 524 | 361 | 408 | 219 |
| Total | 1347 | 856 | 477 | 673 | 627 | 516 | 831 | 155 | 1188 | 1073 | 165 | 464 | 702 | 493 | 552 | 291 |
| Yes | 1172 | 744 | 419 | 600b | 531 | 454 | 717 | 129 | 1039 | 937 | 144 | 384 | 626A | 416 | 495a | 251 |
|  | 87\% | 87\% | 88\% | 89\% | 85\% | 88\% | 86\% | 83\% | 87\% | 87\% | 87\% | 83\% | 89\% | 84\% | 90\% | 87\% |
| No | 172 | 112 | 56 | 73 | 92 | 58 | 114 | 26 | 146 | 136 | 21 | 80B | 73 | 77b | 55 | 39 |
|  | 13\% | 13\% | 12\% | 11\% | 15\% | 11\% | 14\% | 17\% | 12\% | 13\% | 13\% | 17\% | 10\% | 16\% | 10\% | 13\% |
| Don't know | 3 | * | 2 | * | 3 | 3b | 0 | 0 | 3 | * | 0 | 0 | 3 | * | 2 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | 1\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | -\% |

Table 82 (continuation)
D4. Did you take up the offer of a replacement vehicle?
Base: All those who were offered a replacement vehicle

|  |  | Vehicle <br> written off |  | Personal injury |  | Insurance channel Insu |  | Insurance Company |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  | $\begin{array}{r} \text { Insu } \\ \text { rance } \end{array}$ | Broker <br> (b) | Admiral <br> (a) | Direct <br> Line <br> (b) |  | Axa <br> (d) |  | Chur chill | Tesco | $\begin{array}{r} \text { Has } \\ \text { tings } \end{array}$ |
|  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  |  |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | rance <br> (a) |  |  | Aviva (c) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \end{array}$ |
| Unweighted row | 1354 | 284 | 1067 | 413 | 940 | 777 | 291 | 103 |  | 115 | 90 | 80 | 70 | 46 | 32 | 32 |
| Effective sample size | 996 | 201 | 793 | 303 | 692 | 563 | 215 | 82 | 89 | 69 | 40 | 54 | 36 | 24 | 26 |
| Total | 1347 | 267 | 1075 | 412 | 933 | 756 | 289 | 114 | 121 | 94 | 34 | 75 | 51 | 33 | 38 |
| Yes | 1172 | 233 | 936 | 354 | 816 | 660 | 253 | 101 | 103 | 86 | 31 | 60 | 49 | 31 | 36 |
|  | 87\% | 87\% | 87\% | 86\% | 87\% | 87\% | 88\% | 88\% | 86\% | 91\% | 91\% | 80\% | 95\% | 94\% | 96\% |
| No | 172 | 34 | 136 | 56 | 116 | 93 | 35 | 13 | 16 | 8 | 3 | 15 | 3 | 2 | 2 |
|  | 13\% | 13\% | 13\% | 14\% | 12\% | 12\% | 12\% | 12\% | 13\% | 9\% | 9\% | 20\% | 5\% | 6\% | 4\% |
| Don't know | 3 | 0 | 3 | 2 | 2 | 2 | * | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 82 (continuation)
D4. Did you take up the offer of a replacement vehicle?
Base: All those who were offered a replacement vehicle

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer (b) | Other (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1354 | 757 | 501 | 75 | 256 | 524 | 380 | 143 | 51 | 527 | 470 | 320 | 37 | 1176 | 175 |
| Effective sample size | 996 | 575 | 356 | 49 | 188 | 399 | 266 | 105 | 38 | 394 | 341 | 231 | 30 | 866 | 127 |
| Total | 1347 | 788 | 474 | 63 | 256 | 545 | 350 | 142 | 53 | 535 | 457 | 311 | 44 | 1172 | 172 |
| Yes | 1172 | 698 | 399 | 53 | 200 | 497Ac | 300a | 128A | 46 | 468 | 383 | 279b | 42 | 1172B | 0 |
|  | 87\% | 89\% | 84\% | 84\% | 78\% | 91\% | 86\% | 90\% | 87\% | 87\% | 84\% | 90\% | 95\% | 100\% | -\% |
| No | 172 | 91 | 71 | 10 | 55 Bcd | d 48 | 48b | 14 | 7 | 67 | 71 | 31 | 2 | 0 | 172A |
|  | 13\% | 11\% | 15\% | 16\% | 21\% | 9\% | 14\% | 10\% | 13\% | 13\% | 16\% | 10\% | 4\% | -\% | 100\% |
| Don't know | 3 | 0 | 3 | 0 | 2 | * | 2 | 0 | 0 | 0 | 3 | 0 | * | 0 | 0 |
|  | *\% | -\% | 1\% | -\% | 1\% | *\% | *\% | -\% | -\% | -\% | 1\% | -\% | 1\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 82 (continuation)
D4. Did you take up the offer of a replacement vehicle?
Base: All those who were offered a replacement vehicle

|  | Condition post repair |  |  |  | Worth post repair |  | Replacement met needs Exc |  |  | handled claim \& willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Better <br> (a) | Same (b) | Worse (c) | Same <br> (b) | Less (c) | eeded <br> (a) | Met <br> (b) | Below (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1354 | 132 | 797 | 125 | 838 | 167 | 203 | 806 | 163 | 261 | 1093 |
| Effective sample size | 996 | 101 | 596 | 86 | 636 | 111 | 149 | 593 | 122 | 187 | 809 |
| Total | 1347 | 139 | 811 | 112 | 870 | 141 | 200 | 801 | 165 | 250 | 1097 |
| Yes | 1172 | 114 | 714 | 96 | 766 | 117 | 200 | 801 | 165 | 215 | 956 |
|  | 87\% | 83\% | 88\% | 86\% | 88\% | 83\% | 100\% | 100\% | 100\% | 86\% | 87\% |
| No | 172 | 23 | 95 | 16 | 102 | 23 | 0 | 0 | 0 | 33 | 139 |
|  | 13\% | 16\% | 12\% | 14\% | 12\% | 16\% | -\% | -\% | -\% | 13\% | 13\% |
| Don't know | 3 | 2 | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 2 | 2 |
|  | *\% | 1\% | *\% | -\% | *\% | 1\% | -\% | -\% | -\% | 1\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

AF insurer handled claim \& willing to take inspection$187 \quad 809$$\begin{array}{cc}215 & 956 \\ 86 \% & 87 \%\end{array}$$\begin{array}{lc}33 & 139 \\ 13 \% & 13 \%\end{array}$ $\begin{array}{ll}2 & 2 \\ 1 \% & \end{array}$ 7
,

Table 83
D5. Did you ask for a replacement vehicle?
Base: All those who were not offered a replacement vehicle

|  | Gender |  |  | Age |  |  | Social Grade |  | Country |  |  | Area |  | Years High (a) | MI <br> Low <br> (b) | Miles per annum |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | $\begin{aligned} & \text { Eng } \\ & \text { (c) } \end{aligned}$ | Urban (a) | Rural (b) |  |  | High (a) | Low <br> (b) |
| Unweighted row | 139 | 89 | 50 | 51 | 52 | 36 | 73 | 60 | 139 | 101 | 82 | 105 | 33 | 71 | 66 | 62 | 64 |
| Effective sample size | 104 | 67 | 37 | 38 | 39 | 27 | 57 | 43 | 104 | 89 | 82 | 81 | 23 | 54 | 49 | 46 | 50 |
| Total | 145 | 94 | 51 | 54 | 53 | 38 | 79 | 59 | 145 | 132 | 126 | 114 | 30 | 76 | 68 | 64 | 71 |
| Yes | 34 | 20 | 14 | 13 | 13 | 8 | 15 | 18 | 34 | 28 | 26 | 27 | 7 | 12 | 22 | 16 | 18 |
|  | 24\% | 21\% | 28\% | 25\% | 25\% | 20\% | 19\% | 30\% | 24\% | 21\% | 21\% | 24\% | 24\% | 16\% | 32\% | 25\% | 25\% |
| No | 110 | 74 | 36 | 41 | 40 | 30 | 64 | 41 | 110 | 104 | 100 | 87 | 23 | 63 | 47 | 48 | 54 |
|  | 76\% | 79\% | 71\% | 75\% | 75\% | 79\% | 81\% | 69\% | 76\% | 78\% | 79\% | 76\% | 75\% | 83\% | 68\% | 75\% | 75\% |
| Don't know | * | 0 | * | 0 | 0 | * | 0 | * | * | * | 0 | 0 | * | * | 0 | * | 0 |
|  | *\% | -\% | 1\% | -\% | -\% | 1\% | -\% | 1\% | *\% | *\% | -\% | -\% | 1\% | *\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 83 (continuation)
D5. Did you ask for a replacement vehicle?
Base: All those who were not offered a replacement vehicle

|  |  | $\begin{gathered} \text { Past } \\ \text { experience - MI } \end{gathered}$ |  | Links to in dustry | Understand entitlement |  | Aware of <br> rights | Damage | to vehicle |  | Vehicle written off |  | Personal injury |  | In surance channel Insu rance CO (a) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Total | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | No <br> (b) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Low <br> (a) | Medium (b) | High <br> (c) | Yes <br> (a) | No <br> (b) | Yes <br> (a) | No <br> (b) |  |
| Unweighted row | 139 | 48 | 91 | 121 | 65 | 50 | 100 | 48 | 48 | 39 | 44 | 91 | 53 | 86 | 78 |
| Effective sample size | 104 | 37 | 68 | 92 | 47 | 41 | 75 | 39 | 36 | 27 | 31 | 71 | 39 | 66 | 59 |
| Total | 145 | 50 | 95 | 129 | 65 | 59 | 103 | 56 | 50 | 35 | 42 | 99 | 53 | 92 | 82 |
| Yes | 34 | 13 | 22 | 30 | 23B | 5 | 27 | 8 | 14 | 11 | 14 | 20 | 11 | 23 | 22 |
|  | 24\% | 25\% | 23\% | 23\% | 36\% | 8\% | 26\% | 14\% | 29\% | 30\% | 32\% | 21\% | 21\% | 25\% | 26\% |
| No | 110 | 38 | 73 | 99 | 41 | 54A | 77 | 48 | 35 | 25 | 28 | 79 | 41 | 69 | 61 |
|  | 76\% | 75\% | 77\% | 77\% | 64\% | 92\% | 74\% | 86\% | 71\% | 69\% | 67\% | 79\% | 78\% | 75\% | 74\% |
| Don't know | * | 0 | * | * | 0 | 0 | 0 | 0 | 0 | * | * | 0 | * | 0 | 0 |
|  | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | 1\% | 1\% | -\% | 1\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 83 (continuation)
D5. Did you ask for a replacement vehicle?
Base: All those who were not offered a replacement vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 84
D5a. After you asked for a replacement vehicle were you given one?
Base: All those who asked for a replacement vehicle

|  | Total | Country | Area | Links to in dustry | Unde rstand entit lement | Aware of rights | AF <br> insurer handled claim \& willing to take part in repair ins pection |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  | UK | Urban <br> (a) | No | Yes | No | No |
|  |  | (a) |  | (b) | (a) | (b) | (b) |
| Unweighted row | 42 | 42 | 34 | 34 | 31 | 32 | 37 |
| Effective sample size | 27 | 27 | 22 | 23 | 19 | 21 | 24 |
| Total | 34 | 34 | 27 | 30 | 23 | 27 | 30 |
| Yes | 19 | 19 | 14 | 17 | 14 | 14 | 17 |
|  | 56\% | 56\% | 52\% | 57\% | 58\% | 52\% | 57\% |
| No | 15 | 15 | 13 | 13 | 10 | 13 | 13 |
|  | 44\% | 44\% | 48\% | 43\% | 42\% | 48\% | 43\% |
| Don't know | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 86
D7. Did you need a replacement vehicle?
Base: All

|  | Gender |  | Age |  |  | Social Grade |  | Country |  |  |  | Wal | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | 17-34 | 35-54 | 55+ |  |  | UK E | Eng/Wal | Eng | Sco |  |  | Urban | Rural |
| Total | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) | (c) | (d) | (e) |  | (a) | (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 1227 | 699 | 528A | 299 | 538ac | 390 | 738 | 446 | 1227 | 1088 | 1024 | 103 | 64 | 36 | 909 | 313 |
| 82\% | 79\% | 86\% | 79\% | 85\% | 79\% | 83\% | 81\% | 82\% | 81\% | 81\% | 86\% | 85\% | 79\% | 81\% | 83\% |
| 271 | 188B | 83 | 75 | 94 | 102b | 152 | 106 | 271 | 246 | 234 | 17 | 11 | 9 | 207 | 63 |
| 18\% | 21\% | 14\% | 20\% | 15\% | 21\% | 17\% | 19\% | 18\% | 18\% | 19\% | 14\% | 15\% | 20\% | 19\% | 17\% |
| 2 | 2 | 0 | 2 | * | 0 | 2 | 0 | 2 | 2 | 2 | 0 | 0 | * |  | 0 |
| *\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | 1\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 86 (continuation) D7. Did you need a replacement vehicle?

Base: All

|  |  | Years High (a) | - MI Low (b) | Miles per  <br> High Low <br> (a) (b) |  | $$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 1227 | 766 | 450 | 630b | 554 | 470 | 756 | 138 | 1085 | 979B | 153 | 396 | 672 | 425 | 523A | 269 |
|  | 82\% | 82\% | 82\% | 85\% | 79\% | 83\% | 81\% | 80\% | 82\% | 86\% | 67\% | 80\% | 83\% | 77\% | 86\% | 82\% |
| No | 271 | 167 | 100 | 110 | 144a | 96 | 176 | 35 | 237 | 163 | 74A | 97 | 139 | 124B | 85 | 58 |
|  | 18\% | 18\% | 18\% | 15\% | 21\% | 17\% | 19\% | 20\% | 18\% | 14\% | 33\% | 20\% | 17\% | 23\% | 14\% | 18\% |
| Don't know | 2 | * | 2 | * | 2 | 2 | 0 | 0 | 2 | 2 | * | 0 | 2 | * | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 86 (continuation)
D7. Did you need a replacement vehicle?
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 86 (continuation)
D7. Did you need a replacement vehicle?
Base: All

|  | Total |  |  |  | Who decided repairs |  |  |  | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Who handled claimNAF in AF in |  |  | NAF in AF in |  |  |  |  | Who offered <br> NAF in AF in |  |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | DK <br> (d) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Yes | 1227 | 731 | 416 | 58 | 220 | 517AcE | 307A | 129Ae | 54 | 474 | 388 | 278 | 42 | 1167B | 56 |
|  | 82\% | 84\% | 80\% | 76\% | 68\% | 89\% | 83\% | 86\% | 74\% | 89\% | 85\% | 89\% | 96\% | 98\% | 19\% |
| No | 271 | 141 | 106 | 18 | 104BCD | D 62 | 64b | 20 | 19Bd | 61 | 69 | 32 | 2 | 23 | 241A |
|  | 18\% | 16\% | 20\% | 24\% | 32\% | 11\% | 17\% | 13\% | 26\% | 11\% | 15\% | 10\% | 4\% | 2\% | 81\% |
| Don't know | 2 | 2 | 0 | 0 | 0 | 0 | 0 | * | 0 | 0 | 0 | * | 0 | * | 0 |
|  | *\% | *\% | -\% | -\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 86 (continuation) D7. Did you need a replacement vehicle?

Base: All
AF insurer handled claim \& willing to take part in repair inspection

|  |  | Condition post repair |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 87

D9. Was there any other vehicle available to you for all or some of the time?
Base: All who needed a replacement vehicle

|  | Gender |  |  | Age |  |  | Social Grade |  | Country |  |  |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | 35-54 <br> (b) | $55+$ (c) | ABC1 <br> (a) | $\begin{gathered} \text { C2DE } \\ \text { (b) } \end{gathered}$ | $\begin{aligned} & \text { UK } \\ & (\mathrm{a}) \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) |  |  | Urban <br> (a) | Rural <br> (b) |
| Unweighted row | 1237 | 706 | 531 | 301 | 545 | 391 | 742 | 456 | 1237 | 877 | 664 | 215 | 213 | 145 | 904 | 328 |
| Effective sample size | 908 | 518 | 390 | 219 | 398 | 291 | 546 | 332 | 908 | 740 | 664 | 215 | 213 | 145 | 671 | 234 |
| Total | 1227 | 699 | 528 | 299 | 538 | 390 | 738 | 446 | 1227 | 1088 | 1024 | 103 | 64 | 36 | 909 | 313 |
| Yes - another vehicle | 122 | 73 | 49 | 18 | 60a | 44a | 69 | 47 | 122 | 110 | 105 | 9 | 5 | 3 | 83 | 38 |
| available ALL of the time | 10\% | 11\% | 9\% | 6\% | 11\% | 11\% | 9\% | 10\% | 10\% | 10\% | 10\% | 9\% | 8\% | 8\% | 9\% | 12\% |
| Yes - another vehicle available | 159 | 94 | 65 | 29 | 80 | 49 | 117B | 36 | 159 | 133 | 125 | 20 aBC | 8 | 5 | 116 | 41 |
| FOR PART BUT NOT ALL of the time | 13\% | 13\% | 12\% | 10\% | 15\% | 13\% | 16\% | 8\% | 13\% | 12\% | 12\% | 20\% | 13\% | 15\% | 13\% | 13\% |
| No | 942 | 530 | 413 | 250BC | 397 | 295 | 550 | 362a | 942 | 841 | 791 | 74 | 50 | 27 | 708 | 232 |
|  | 77\% | 76\% | 78\% | 84\% | 74\% | 76\% | 75\% | 81\% | 77\% | 77\% | 77\% | 72\% | 78\% | 77\% | 78\% | 74\% |
| YES - ALL/PART OF TIME | 281 | 167 | 113 | 47 | 140A | 94a | 186b | 83 | 281 | 243 | 230 | 29 | 14 | 8 | 199 | 79 |
|  | 23\% | 24\% | 21\% | 16\% | 26\% | 24\% | 25\% | 19\% | 23\% | 22\% | 22\% | 28\% | 21\% | 23\% | 22\% | 25\% |
| Don't know | 3 | 2 | 2 | 2 | * | 2 | 2 | 2 | 3 | 3 | 3 | 0 | * | 0 | 2 | 2 |
|  | *\% | *\% | *\% | 1\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | 1\% |

Table 87 (continuation)
D9. Was there any other vehicle available to you for all or some of the time?
Base: All who needed a replacement vehicle

|  | Total | Years High (a) | MI <br> Low <br> (b) | Miles per High (a) | annum Low (b) | Past experience Yes (a) | $\begin{gathered} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{gathered}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | Yes <br> (a) | No <br> (b) | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium (b) | High <br> (c) |
| Unweighted row | 1237 | 775 | 454 | 656 | 530 | 452 | 785 | 138 | 1095 | 993 | 158 | 396 | 696 | 412 | 519 | 296 |
| Effective sample size | 908 | 570 | 332 | 472 | 403 | 344 | 565 | 102 | 803 | 727 | 114 | 293 | 501 | 310 | 386 | 205 |
| Total | 1227 | 766 | 450 | 630 | 554 | 470 | 756 | 138 | 1085 | 979 | 153 | 396 | 672 | 425 | 523 | 269 |
| Yes - another vehicle | 122 | 90b | 32 | 69 | 51 | 47 | 75 | 11 | 111 | 95 | 17 | 43 | 70 | 53b | 38 | 31 |
| available ALL of the time | 10\% | 12\% | 7\% | 11\% | 9\% | 10\% | 10\% | 8\% | 10\% | 10\% | 11\% | 11\% | 10\% | 12\% | 7\% | 12\% |
| Yes - another vehicle available | 159 | 106 | 53 | 87 | 69 | 65 | 93 | 23 | 136 | 132 | 17 | 45 | 96 | 64c | 72 | 23 |
| FOR PART BUT NOT ALL of the time | 13\% | 14\% | 12\% | 14\% | 12\% | 14\% | 12\% | 17\% | 12\% | 14\% | 11\% | 11\% | 14\% | 15\% | 14\% | 9\% |
| No | 942 | 568 | 365a | 473 | 432 | 356 | 587 | 104 | 835 | 748 | 119 | 307 | 506 | 306 | 411a | 214a |
|  | 77\% | 74\% | 81\% | 75\% | 78\% | 76\% | 78\% | 75\% | 77\% | 76\% | 78\% | 78\% | 75\% | 72\% | 79\% | 80\% |
| Yes - ALL/PART OF TIME | 281 | 196b | 84 | 156 | 120 | 113 | 168 | 34 | 246 | 227 | 34 | 87 | 165 | 117b | 110 | 54 |
|  | 23\% | 26\% | 19\% | 25\% | 22\% | 24\% | 22\% | 25\% | 23\% | 23\% | 22\% | 22\% | 25\% | 28\% | 21\% | 20\% |
| Don't know | 3 | 2 | 2 | * | 2 | 2 | 2 | 0 | 3 | 3 | 0 | 2 | * | 2 | 2 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 87 (continuation)
D9. Was there any other vehicle available to you for all or some of the time? Base: All who needed a replacement vehicle

|  | Total | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Direct |  | Insurance Company |  |  | Chur | Tesco (g) | Has tings <br> (j) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ | Broker <br> (b) | Admiral <br> (a) | Line <br> (b) | Aviva (c) | Axa <br> (d) | $\begin{aligned} & \text { LV } \\ & (\mathrm{e}) \end{aligned}$ | $\underset{(f)}{c h i l l}$ |  |  |
| Unweighted row | 1237 | 266 | 968 | 383 | 853 | 712 | 266 | 97 | 105 | 89 | 70 | 64 | 41 | 33 | 30 |
| Effective sample size | 908 | 188 | 718 | 279 | 629 | 517 | 197 | 77 | 82 | 69 | 35 | 48 | 33 | 24 | 24 |
| Total | 1227 | 250 | 974 | 376 | 850 | 694 | 264 | 108 | 111 | 95 | 32 | 66 | 47 | 33 | 35 |
| Yes - another vehicle | 122 | 19 | 101 | 35 | 87 | 73 | 20 | 13 | 9 | 17 | 3 | 8 | 5 | 0 | 2 |
| available ALL of the time | 10\% | 8\% | 10\% | 9\% | 10\% | 11\% | 8\% | 12\% | 8\% | 18\% | 10\% | 13\% | 10\% | -\% | 4\% |
| Yes - another vehicle available | 159 | 26 | 132 | 39 | 118 | 98 | 29 | 15 | 14 | 13 | 2 | 16d | 11d | 6 | 8 |
| FOR PART BUT NOT ALL of the time | 13\% | 11\% | 14\% | 10\% | 14\% | 14\% | 11\% | 14\% | 12\% | 14\% | 5\% | 24\% | 24\% | 17\% | 24\% |
| No | 942 | 204 | 737 | 301 | 641 | 522 | 215 | 80 | 88 | 64 | 27 e | 42 | 31 | 27 | 25 |
|  | 77\% | 82\% | 76\% | 80\% | 75\% | 75\% | 82\% | 74\% | 79\% | 68\% | 84\% | 64\% | 66\% | 83\% | 71\% |
| YES - ALL/PART OF TIME | 281 | 46 | 234 | 74 | 205 | 171 | 49 | 28 | 23 | 31 | 5 | 24d | 16 | 6 | 10 |
|  | 23\% | 18\% | 24\% | 20\% | 24\% | 25\% | 18\% | 26\% | 21\% | 32\% | 16\% | 36\% | 34\% | 17\% | 29\% |
| Don't know | 3 | 0 | 3 | * | 3 | * | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 87 (continuation)
D9. Was there any other vehicle available to you for all or some of the time?
Base: All who needed a replacement vehicle

|  | Total | Who handled claim |  |  |  |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  | Who decided repairs |  |  |  | $\begin{aligned} & \text { DK } \\ & \text { (e) } \end{aligned}$ | NAF in surer (a) | AF in surer (b) | Other (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Rep vehicle |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1237 | 705 | 442 | 69 | 227 | 494 | 333 | 129 | 54 | 469 | 397 | 289 | 36 | 1174 | 60 |
| Effective sample size | 908 | 534 | 314 | 45 | 163 | 378 | 233 | 95 | 40 | 350 | 289 | 208 | 29 | 864 | 42 |
| Total | 1227 | 731 | 416 | 58 | 220 | 517 | 307 | 129 | 54 | 474 | 388 | 278 | 42 | 1167 | 56 |
| Yes - another vehicle | 122 | 71 | 41 | 8 | 30 | 48 | 26 | 14 | 5 | 40 | 35 | 36 | 3 | 108 | 14A |
| available ALL of the time | 10\% | 10\% | 10\% | 14\% | 14\% | 9\% | 8\% | 11\% | 9\% | 8\% | 9\% | 13\% | 8\% | 9\% | 24\% |
| Yes - another vehicle available | 159 | 81 | 67a | 7 | 35 | 60 | 41 | 19 | 3 | 53 | 55 | 37 | 9 | 150 | 9 |
| FOR PART BUT NOT ALL of the time | 13\% | 11\% | 16\% | 12\% | 16\% | 12\% | 13\% | 15\% | 6\% | 11\% | 14\% | 13\% | 21\% | 13\% | 16\% |
| No | 942 | 578 | 307 | 42 | 154 | 409a | 238 | 95 | 46 | 380 | 298 | 205 | 29 | 906B | 33 |
|  | 77\% | 79\% | 74\% | 73\% | 70\% | 79\% | 78\% | 74\% | 85\% | 80\% | 77\% | 74\% | 68\% | 78\% | 60\% |
| yes - All/part of time | 281 | 152 | 108 | 15 | 65b | 109 | 67 | 33 | 8 | 93 | 90 | 73 | 12 | 258 | 23A |
|  | 23\% | 21\% | 26\% | 26\% | 29\% | 21\% | 22\% | 26\% | 15\% | 20\% | 23\% | 26\% | 29\% | 22\% | 40\% |
| Don't know | 3 | 2 | 2 | * | 2 | 0 | 2 | * | 0 | 2 | 0 | * | 2 | 3 | 0 |
|  | *\% | *\% | *\% | 1\% | 1\% | -\% | 1\% | *\% | -\% | *\% | -\% | *\% | 4\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 87 (continuation)
D9. Was there any other vehicle available to you for all or some of the time?
Base: All who needed a replacement vehicle

|  | Total | Condition <br> Better <br> (a) | post repair |  | Worth post repair |  | Replacement met needs Exc |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Same (b) | Worse <br> (c) | Same (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1237 | 112 | 722 | 124 | 754 | 157 | 202 | 802 | 167 | 231 | 1006 |
| Effective sample size | 908 | 87 | 538 | 85 | 573 | 102 | 148 | 588 | 125 | 165 | 743 |
| Total | 1227 | 119 | 732 | 110 | 784 | 127 | 201 | 794 | 169 | 220 | 1007 |
| Yes - another vehicle | 122 | 13 | 75 | 13 | 78 | 11 | 17 | 73 | 17 | 26 | 96 |
| available ALL of the time | 10\% | 11\% | 10\% | 12\% | 10\% | 9\% | 8\% | 9\% | 10\% | 12\% | 10\% |
| Yes - another vehicle available | 159 | 19 | 93 | 20 | 104 | 20 | 24 | 96 | 30 | 41b | 117 |
| FOR PART BUT NOT ALL of the time | 13\% | 16\% | 13\% | 18\% | 13\% | 16\% | 12\% | 12\% | 18\% | 19\% | 12\% |
| No | 942 | 87 | 560 | 78 | 599 | 96 | 158 | 623 | 122 | 153 | 790a |
|  | 77\% | 73\% | 76\% | 71\% | 76\% | 75\% | 79\% | 78\% | 72\% | 69\% | 78\% |
| Yes - AlL/Part of time | 281 | 32 | 169 | 32 | 182 | 31 | 41 | 169 | 47 | 67B | 214 |
|  | 23\% | 27\% | 23\% | 29\% | 23\% | 25\% | 20\% | 21\% | 28\% | 31\% | 21\% |
| Don't know | 3 | 0 | 3 | 0 | 3 | 0 | 2 | 2 | 0 | 0 | 3 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | 1\% | *\% | -\% | -\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 88

D10. Why wasn't this vehicle suitable?
Base: All those where another vehicle was available for some/all of the time

|  | Gender |  |  |  |  |  | Social Grade |  |  |  | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | 35-54 <br> (b) | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | $\begin{array}{r} \text { C2DE } \\ \text { (b) } \end{array}$ | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | $\begin{aligned} & \text { Eng } \\ & \text { (c) } \end{aligned}$ | Sco <br> (d) |  |  | Urban (a) | Rural (b) |
| Unweighted row | 289 | 172 | 117 | 42 | 154 | 93 | 194 | 83 | 289 | 194 | 149 | 61 | 45 | 34 | 198 | 88 |
| Effective sample size | 211 | 125 | 85 | 33 | 109 | 69 | 140 | 62 | 211 | 165 | 149 | 61 | 45 | 34 | 147 | 61 |
| Total | 281 | 167 | 113 | 47 | 140 | 94 | 186 | 83 | 281 | 243 | 230 | 29 | 14 | 8 | 199 | 79 |
| Used regularly by another person | 168 | 96 | 71 | 27 | 86 | 54 | 120b | 40 | 168 | 141 | 134 | 20 | 7 | 7ABCE | 123 | 43 |
|  | 60\% | 58\% | 63\% | 58\% | 61\% | 58\% | 64\% | 48\% | 60\% | 58\% | 58\% | 67\% | 49\% | 85\% | 62\% | 54\% |
| Other vehicle(s) | 28 | 22b | 5 | 8 | 12 | 7 | 17 | 11 | 28 | 25 | 23 | 2 | 2 | * | 21 | 6 |
| too small for needs | 10\% | 13\% | 5\% | 17\% | 9\% | 8\% | 9\% | 13\% | 10\% | 10\% | 10\% | 8\% | 13\% | 3\% | 11\% | 8\% |
| Vehicle was suitable | 17 | 10 | 8 | 2 | 6 | 10 | 8 | 7 | 17 | 17 | 15 | * | 1 | * | 7 | 10A |
|  | 6\% | 6\% | 7\% | 3\% | 4\% | 10\% | 4\% | 9\% | 6\% | 7\% | 7\% | 2\% | 9\% | 3\% | 3\% | 13\% |
| Needed a specialist vehicle | 12 | 9 | 3 | 2 | 6 | 5 | 10 | 2 | 12 | 11 | 9 | 1 | 2 abcf | 0 | 8 | 3 |
|  | 4\% | 5\% | 3\% | 3\% | 4\% | 5\% | 5\% | 3\% | 4\% | 5\% | 4\% | 5\% | 13\% | -\% | 4\% | 4\% |
| Other vehicle(s) too | 9 | 5 | 4 | 3 | 5 | 1 | 3 | 6 | 9 | 8 | 8 | 1 | * | 0 | 8 | * |
| poor quality / old for needs | 3\% | 3\% | 4\% | 7\% | 4\% | 1\% | 2\% | 7\% | 3\% | 3\% | 3\% | 3\% | 2\% | -\% | 4\% | 1\% |
| Insurance issues (Various) | 8 | 0 | 8A | 3 | 4 | 1 | 6 | 2 | 8 | 6 | 6 | 1 | * | 0 | 7 | 1 |
|  | 3\% | -\% | 7\% | 7\% | 3\% | 1\% | 3\% | 2\% | 3\% | 3\% | 3\% | 5\% | 2\% | -\% | 4\% | 1\% |
| Too badly injured to drive it | 6 | 3 | 3 | 2 | 3 | 2 | 3 | 2 | 6 | 6 | 6 | 0 | 0 | 0 | 3 | 3 |
|  | 2\% | 2\% | 3\% | 3\% | 2\% | 2\% | 2\% | 2\% | 2\% | 3\% | 3\% | -\% | -\% | -\% | 2\% | 4\% |
| Other vehicle(s) too big for needs | 4 | 2 | 3 | * | 1 | 4 | 1 | 4 a | 4 | 4 | 3 | * | 1abc | 0 | 2 | 3 |
|  | 2\% | 1\% | 2\% | 1\% | *\% | 4\% | *\% | 4\% | 2\% | 2\% | 1\% | 2\% | 7\% | -\% | 1\% | 3\% |
| Was not available | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 2 | * | 0 | 0 | * | 2 |
|  | 1\% | 1\% | -\% | -\% | 1\% | -\% | 1\% | -\% | 1\% | 1\% | 1\% | 2\% | -\% | -\% | *\% | 2\% |
| Only drive automatic | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| vehicles - no other available | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Other | 15 | 8 | 7 | 5 | 6 | 5 | 10 | 5 | 15 | 14 | 14 | 1 | 0 | * | 12 | 4 |
|  | 5\% | 5\% | 6\% | 10\% | 4\% | 5\% | 5\% | 6\% | 5\% | 6\% | 6\% | 3\% | -\% | 3\% | 6\% | 5\% |
| Don't know | 32 | 16 | 16 | 3 | 20 | 8 | 19 | 13 | 32 | 28 | 26 | 3 | 2 | 1 | 24 | 8 |
|  | 11\% | 9\% | 14\% | 7\% | 14\% | 9\% | 10\% | 16\% | 11\% | 11\% | 11\% | 10\% | 11\% | 12\% | 12\% | 10\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 88 (continuation)
D10. Why wasn't this vehicle suitable?
Base: All those where another vehicle was available for some/all of the time

|  | Total | Years High <br> (a) | - MI <br> (b) | Miles per High (a) | annum Low (b) | Past experience Yes (a) | $\begin{gathered} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{gathered}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | Yes <br> (a) | No <br> (b) | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 289 | 206 | 83 | 169 | 115 | 115 | 174 | 35 | 253 | 235 | 36 | 91 | 171 | 110 | 117 | 62 |
| Effective sample size | 211 | 149 | 62 | 120 | 87 | 85 | 126 | 26 | 184 | 171 | 25 | 67 | 123 | 84 | 84 | 43 |
| Total | 281 | 196 | 84 | 156 | 120 | 113 | 168 | 34 | 246 | 227 | 34 | 87 | 165 | 117 | 110 | 54 |
| Used regularly by another person | 168 | 116 | 52 | 91 | 76 | 67 | 100 | 21 | 146 | 140 | 14 | 50 | 101 | 73 | 64 | 31 |
|  | 60\% | 59\% | 61\% | 58\% | 63\% | 60\% | 60\% | 62\% | 59\% | 62\% | 42\% | 57\% | 61\% | 62\% | 58\% | 57\% |
| Other vehicle(s) | 28 | 16 | 12 | 16 | 10 | 9 | 18 | 6 | 21 | 19 | 4 | 10 | 14 | 10 | 13 | 4 |
| too small for needs | 10\% | 8\% | 14\% | 10\% | 8\% | 8\% | 11\% | 19\% | 9\% | 9\% | 11\% | 11\% | 9\% | 9\% | 12\% | 8\% |
| Vehicle was suitable | 17 | 14 | 3 | 12 | 5 | 3 | 14 | 1 | 17 | 14 | 4 | 9b | 4 | 10 | 5 | 2 |
|  | 6\% | 7\% | 4\% | 8\% | 4\% | 3\% | 8\% | 2\% | 7\% | 6\% | 11\% | 10\% | 2\% | 9\% | 5\% | 3\% |
| Needed a specialist vehicle | 12 | 6 | 7 | 5 | 6 | 9 | 4 | 2 | 11 | 12 | 1 | 2 | 9 | 6 | 6 | 1 |
|  | 4\% | 3\% | 8\% | 3\% | 5\% | 8\% | 2\% | 5\% | 4\% | 5\% | 2\% | 2\% | 5\% | 5\% | 6\% | 1\% |
| Other vehicle(s) too | 9 | 4 | 5 | 2 | 6 | 1 | 8 | * | 8 | 7 | 2 | 3 | 6 | 2 | 4 | 3 |
| poor quality / old for needs | 3\% | 2\% | 5\% | 1\% | 5\% | 1\% | 5\% | 1\% | 3\% | 3\% | 5\% | 4\% | 4\% | 1\% | 4\% | 6\% |
| Insurance issues (Various) | 8 | 5 | 3 | 2 | 6 | * | 7 | 0 | 8 | 7 | * | 3 | 5 | 2 | 4 | 2 |
|  | 3\% | 2\% | 4\% | 1\% | 5\% | *\% | 4\% | -\% | 3\% | 3\% | 1\% | 4\% | 3\% | 1\% | 4\% | 4\% |
| Too badly injured to drive it | 6 | 5 | 2 | 2 | 3 | 3 | 3 | 3 | 3 | 6 | 0 | 0 | 6 | 0 | 5 | 2 |
|  | 2\% | 2\% | 2\% | 1\% | 3\% | 3\% | 2\% | 9\% | 1\% | 3\% | -\% | -\% | 4\% | -\% | 4\% | 3\% |
| Other vehicle(s) too big for needs | 4 | 2 | 2 | 2 | 2 | 1 | 3 | 0 | 4 | 3 | 2 | 1 | 4 | * | 4 | 0 |
|  | 2\% | 1\% | 3\% | 1\% | 2\% | 1\% | 2\% | -\% | 2\% | 1\% | 5\% | 1\% | 2\% | *\% | 4\% | -\% |
| Was not available | 2 | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 0 |
|  | 1\% | 1\% | -\% | 1\% | -\% | 2\% | -\% | -\% | 1\% | -\% | 6\% | -\% | 1\% | -\% | 2\% | -\% |
| Only drive automatic | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| vehicles - no other available | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Other | 15 | 8 | 7 | 8 | 7 | 4 | 11 | * | 15 | 7 | 7 | 5 | 10 | 5 | 6 | 5 |
|  | 5\% | 4\% | 8\% | 5\% | 6\% | 3\% | 7\% | 1\% | 6\% | 3\% | 20\% | 6\% | 6\% | 4\% | 5\% | 9\% |
| Don't know | 32 | 26 | 6 | 17 | 14 | 16 | 16 | 3 | 28 | 28 | 3 | 11 | 17 | 13 | 11 | 7 |
|  | 11\% | 13\% | 7\% | 11\% | 12\% | 14\% | 9\% | 10\% | 11\% | 12\% | 9\% | 13\% | 10\% | 11\% | 10\% | 13\% |

Table 88 (continuation)
D10. Why wasn't this vehicle suitable?
Base: All those where another vehicle was available for some/all of the time


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 88 (continuation)
D10. Why wasn't this vehicle suitable?
Base: All those where another vehicle was available for some/all of the time

|  | Total | Re ceived Rep ve hicle <br> Yes <br> (a) | Condition post repair |  | Worth post repair |  | Replacement met needs Exc |  |  | AF insurer handled claim \& willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Same (b) | Worse (c) | Same (b) | Less (c) | eeded (a) | Met <br> (b) | Below (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 289 | 267 | 172 | 36 | 180 | 39 | 44 | 170 | 52 | 65 | 224 |
| Effective sample size | 211 | 194 | 126 | 25 | 135 | 25 | 32 | 126 | 37 | 49 | 161 |
| Total | 281 | 258 | 169 | 32 | 182 | 31 | 41 | 169 | 47 | 67 | 214 |
| Used regularly by another person | 168 | 157 | 103 | 20 | 113 | 19 | 27 | 108 | 23 | 41 | 127 |
|  | 60\% | 61\% | 61\% | 61\% | 62\% | 62\% | 65\% | 64\% | 48\% | 60\% | 59\% |
| Other vehicle(s) | 28 | 24 | 20 | 2 | 20 | 2 | 2 | 14 | 8 | 4 | 23 |
| too small for needs | 10\% | 9\% | 12\% | 7\% | 11\% | 6\% | 5\% | 8\% | 17\% | 7\% | 11\% |
| Vehicle was suitable | 17 | 17 | 11 | 2 | 12 | 1 | 2 | 14 | 2 | 3 | 14 |
|  | 6\% | 7\% | 6\% | 5\% | 7\% | 2\% | 4\% | 8\% | 4\% | 5\% | 7\% |
| Needed a specialist vehicle | 12 | 12 | 9 | 1 | 8 | 2 | 2 | 5 | 5 | 3 | 9 |
|  | 4\% | 5\% | 5\% | 2\% | 5\% | 7\% | 4\% | 3\% | 10\% | 5\% | 4\% |
| Other vehicle(s) too | 9 | 7 | 4 | 2 | 4 | 2 | 2 | 2 | 4b | 2 | 7 |
| poor quality / old for needs | 3\% | 3\% | 2\% | 6\% | 2\% | 6\% | 5\% | 1\% | 8\% | 3\% | 3\% |
| Insurance issues (Various) | 8 | 7 | 5 | 2 | 5 | * | 2 | 3 | 3 | 3 | 5 |
|  | 3\% | 3\% | 3\% | 6\% | 3\% | 2\% | 4\% | 2\% | 6\% | 5\% | 2\% |
| Too badly injured to drive it | 6 | 6 | 3 | 0 | 3 | 0 | 0 | 2 | 5B | 2 | 5 |
|  | 2\% | 2\% | 2\% | -\% | 2\% | -\% | -\% | 1\% | 10\% | 2\% | 2\% |
| Other vehicle(s) too big for needs | 4 | 4 | 1 | 2 | 1 | 2 | 2 | 2 | * | 0 | 4 |
|  | 2\% | 2\% | *\% | 6\% | *\% | 6\% | 4\% | 1\% | 1\% | -\% | 2\% |
| Was not available | 2 | 2 | 2 | 0 | 2 | 0 | 0 | 2 | 0 | 2 b | 0 |
|  | 1\% | 1\% | 1\% | -\% | 1\% | -\% | -\% | 1\% | -\% | 3\% | -\% |
| Only drive automatic | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| vehicles - no other available | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Other | 15 | 12 | 4 | 3 | 4 | 3 | 3 | 5 | 4 | 3 | 12 |
|  | 5\% | 5\% | 2\% | 10\% | 2\% | 10\% | 8\% | 3\% | 8\% | 5\% | 6\% |
| Don't know | 32 | 27 | 19 | 3 | 19 | 2 | 4 | 21 | 2 | 8 | 24 |
|  | 11\% | 10\% | 11\% | 10\% | 11\% | 7\% | 9\% | 12\% | 4\% | 12\% | 11\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 89

D11. Thinking about the replacement vehicle you received, what was the make of the vehicle?

|  | Gender |  |  |  | Age |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal (b) | Eng <br> (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Urban (a) | Rural <br> (b) |
| Unweighted row | 1196 | 677 | 519 | 289 | 522 | 385 | 721 | 437 | 1196 | 845 | 645 | 212 | 200 | 139 | 868 | 322 |
| Effective sample size | 881 | 499 | 382 | 211 | 382 | 287 | 533 | 319 | 881 | 717 | 645 | 212 | 200 | 139 | 645 | 231 |
| Total | 1191 | 675 | 516 | 288 | 517 | 386 | 722 | 428 | 1191 | 1055 | 995 | 102 | 60 | 34 | 874 | 310 |
| Vauxhall | 298 | 176 | 121 | 82 | 127 | 89 | 170 | 116 | 298 | 266 | 250 | 25 | 16 | 7 | 224 | 68 |
|  | 25\% | 26\% | 24\% | 28\% | 25\% | 23\% | 24\% | 27\% | 25\% | - 25\% | 25\% | 25\% | 27\% | 20\% | 26\% | 22\% |
| Ford | 135 | 68 | 68 | 24 | 58 | 53 | 75 | 57 | 135 | 121 | 114 | 7 | 7 | 7 ABCD | 96 | 39 |
|  | 11\% | 10\% | 13\% | 9\% | 11\% | 14\% | 10\% | 13\% | 11\% | -12\% | 11\% | 7\% | 12\% | 19\% | 11\% | 13\% |
| Volkswagen | 83 | 60b | 24 | 33 bc | 32 | 19 | 58 | 24 | 83 | 75 | 71 | 7 | 4 | 1 | 67 | 15 |
|  | 7\% | 9\% | 5\% | 11\% | 6\% | 5\% | 8\% | 6\% | 7\% | -7\% | 7\% | 7\% | 7\% | 4\% | 8\% | 5\% |
| Mercedes-Benz | 58 | 44b | 14 | 9 | 25 | 23 | 41 | 16 | 58 | 53 | 51 | 4 | 2 | 1 | 41 | 17 |
|  | 5\% | 6\% | 3\% | 3\% | 5\% | 6\% | 6\% | 4\% | 5\% | 5\% | 5\% | 4\% | 4\% | 4\% | 5\% | 5\% |
| Peugeot | 55 | 32 | 23 | 9 | 21 | 24 | 34 | 18 | 55 | 48 | 45 | 6 | 3 | 1 | 34 | 20 |
|  | 5\% | 5\% | 4\% | 3\% | 4\% | 6\% | 5\% | 4\% | 5\% | 5\% | 4\% | 6\% | 6\% | 2\% | 4\% | 7\% |
| BMW | 52 | 33 | 18 | 7 | 35ac | 10 | 40b | 11 | 52 | 49 | 45 | 2 | 4 d | 1 | 33 | 19 |
|  | 4\% | 5\% | 4\% | 2\% | 7\% | 3\% | 6\% | 3\% | 4\% | -5\% | 4\% | 2\% | 7\% | 4\% | 4\% | 6\% |
| Hyundai | 48 | 26 | 22 | 14 | 20 | 15 | 30 | 18 | 48 | 40 | 37 | 5 | 3 | 3 ABC | 36 | 12 |
|  | 4\% | 4\% | 4\% | 5\% | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% | 5\% | 5\% | 9\% | 4\% | 4\% |
| Toyota | 43 | 28 | 15 | 16 | 14 | 13 | 22 | 20 | 43 | 39 | 37 | 3 | 2 | 1 | 31 | 12 |
|  | 4\% | 4\% | 3\% | 5\% | 3\% | 3\% | 3\% | 5\% | 4\% | 4\% | 4\% | 3\% | 4\% | 2\% | 4\% | 4\% |
| Nissan | 36 | 16 | 20 | 8 | 14 | 14 | 20 | 11 | 36 | 29 | 28 | 5 | 1 | 2 abce | 28 | 8 |
|  | 3\% | 2\% | 4\% | 3\% | 3\% | 4\% | 3\% | 3\% | 3\% | 3\% | 3\% | 5\% | 2\% | 6\% | 3\% | 2\% |
| Renault | 31 | 20 | 11 | 10 | 13 | 8 | 20 | 11 | 31 | 28 | 26 | 1 | 2 | 1 | 28 | 3 |
|  | 3\% | 3\% | 2\% | 3\% | 3\% | 2\% | 3\% | 3\% | 3\% | 3\% | 3\% | 1\% | 3\% | 4\% | 3\% | 1\% |
| Citroen | 29 | 16 | 13 | 4 | 16 | 8 | 16 | 12 | 29 | 26 | 25 | 1 | 2 | 1 | 27b | 2 |
|  | 2\% | 2\% | 3\% | 2\% | 3\% | 2\% | 2\% | 3\% | 2\% | - 2\% | 2\% | 1\% | 3\% | 3\% | 3\% | 1\% |
| Fiat | 27 | 15 | 11 | 14B | 6 | 7 | 17 | 9 | 27 | 22 | 20 | 4 | 2 | * | 21 | 6 |
|  | 2\% | 2\% | 2\% | 5\% | 1\% | 2\% | 2\% | 2\% | 2\% | - 2\% | 2\% | 4\% | 4\% | 1\% | 2\% | 2\% |
| Honda | 18 | 12 | 6 | 3 | 5 | 11 | 11 | 5 | 18 | 15 | 15 | 2 | 0 | * | 13 | 5 |
|  | 1\% | 2\% | 1\% | 1\% | 1\% | 3\% | 2\% | 1\% | 1\% | -1\% | 2\% | 2\% | -\% | 1\% | 1\% | 2\% |
| Kia | 15 | 6 | 9 | 9 B | 2 | 4 | 9 | 6 | 15 | 13 | 12 | 1 | 1 | 1 | 10 | 5 |
|  | 1\% | 1\% | 2\% | 3\% | *\% | 1\% | 1\% | 1\% | 1\% | -1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% |
| Skoda | 13 | 8 | 5 | 2 | 6 | 5 | 7 | 6 | 13 | 11 | 11 | 2 e | 0 | * | 11 | 2 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | -1\% | 1\% | 2\% | -\% | 1\% | 1\% | 1\% |
| Mitsubishi | 13 | 9 | 4 | 2 | 8 | 3 | 6 | 7 | 13 | 11 | 11 | 1 | * | 0 | 7 | 6 |
|  | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Thinking about the replacement vehicle you received, what was the make of the vehicle?
Base: All those who received a replacement vehicle

|  | Gender |  |  | Age |  |  | Social Grade |  |  |  | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \mathrm{NI} \\ (\mathrm{f}) \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | 35-54 <br> (b) | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{gathered} \text { UK } \\ \text { (a) } \end{gathered}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) |  |  | Urban (a) | Rural <br> (b) |
| Unweighted row | 1196 | 677 | 519 | 289 | 522 | 385 | 721 | 437 | 1196 | 845 | 645 | 212 | 200 | 139 | 868 | 322 |
| Effective sample size | 881 | 499 | 382 | 211 | 382 | 287 | 533 | 319 | 881 | 717 | 645 | 212 | 200 | 139 | 645 | 231 |
| Total | 1191 | 675 | 516 | 288 | 517 | 386 | 722 | 428 | 1191 | 1055 | 995 | 102 | 60 | 34 | 874 | 310 |
| Volvo | 12 | 7 | 5 | 2 | 6 | 4 | 5 | 5 | 12 | 10 | 9 | 1 | 1 | * | 6 | 6 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 2\% |
| Seat | 11 | 7 | 3 | 5 | 4 | 2 | 7 | 4 | 11 | 7 | 6 | 3 aBC | 1 c | * | 10 | 1 |
|  | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 3\% | 2\% | 1\% | 1\% | *\% |
| Audi | 10 | 8 | 2 | 2 | 4 | 3 | 6 | 3 | 10 | 9 | 8 | * | 1 | * | 4 | 5 |
|  | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 2\% | 1\% | 1\% | 2\% |
| Chevrolet | 9 | 4 | 5 | 4 | 4 | 2 | 3 | 6 | 9 | 6 | 6 | 2 abc | * | 0 | 6 | 3 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | *\% | 1\% | 1\% | -1\% | 1\% | 2\% | 1\% | -\% | 1\% | 1\% |
| Land Rover | 8 | 7 | * | * | 4 | 4 | 6 | 2 | 8 | 5 | 5 | 3ABCe | 0 | * | 3 | 5 a |
|  | 1\% | 1\% | *\% | *\% | 1\% | 1\% | 1\% | *\% | 1\% | *\% | *\% | 3\% | -\% | 1\% | *\% | 2\% |
| Suzuki | 7 | 5 | 2 | 5 | 2 | 1 | 5 | 2 | 7 | 6 | 6 | * | 0 | * | 5 | 2 |
|  | 1\% | 1\% | *\% | 2\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | -\% | 1\% | 1\% | *\% |
| Mini | 6 | * | 5 a | 2 | 2 | 2 | 2 | * | 6 | 5 | 5 | 0 | * | 1 abc D | 3 | 2 |
|  | *\% | *\% | 1\% | 1\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | 2\% | *\% | 1\% |
| Chrysler | 4 | 2 | 2 | 0 | 1 | 3 | 2 | 2 | 4 | 3 | 3 | * | 0 | * | 2 | 2 |
|  | *\% | *\% | *\% | -\% | *\% | 1\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | *\% | *\% |
| Jaguar | 3 | 2 | 2 | 0 | 2 | 2 | 3 | 0 | 3 | 3 | 3 | 0 | 0 | 0 | 3 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Lexus | 3 | 2 | 2 | 0 | 3 | 0 | 3 | 0 | 3 | 3 | 3 | 0 | 0 | 0 | 0 | 3 a |
|  | *\% | *\% | *\% | -\% | 1\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | 1\% |
| Porsche | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Saab | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Rover | * | * | 0 | 0 | * | 0 | 0 | * | * | 0 | 0 | *aBC | 0 | 0 | * | 0 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% |
| Daihatsu | * | 0 | * | 0 | 0 | * | * | 0 | * | * | 0 | 0 | * AbC | 0 | 0 | * |
|  | *\% | -\% | *\% | -\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | 1\% | -\% | -\% | *\% |
| Other | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Don't know | 160 | 59 | 101A | 23 | 79A | 58a | 98 | 55 | 160 | 144 | 137 | 12 | 7 | 3 | 119 | 41 |
|  | 13\% | 9\% | 20\% | 8\% | 15\% | 15\% | 14\% | 13\% | 13\% | - 14\% | 14\% | 12\% | 12\% | 9\% | 14\% | 13\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

D11. Thinking about the replacement vehicle you received, what was the make of the vehicle?
Base: All those who received a replacement vehicle

| Total | Gender |  | Age |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | 17-34 | 35-54 | 55+ |
|  | (a) | (b) | (a) | (b) | (c) |
| 1196 | 677 | 519 | 289 | 522 | 385 |
| 881 | 499 | 382 | 211 | 382 | 287 |
| 1191 | 675 | 516 | 288 | 517 | 386 |
| 2 | 2 | 0 | 0 | 0 | 2 |
| *\% | * | -\% | -\% | -\% | *\% |


| Social | Grade |
| :---: | :---: |
| ABC1 | C2DE |
| (a) | (b) |
| 721 | 437 |
| 533 | 319 |
| 722 | 428 |
| 0 | 2 |
| $-\%$ | *\% |


| $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{array}{r} \text { NI } \\ \text { (f) } \end{array}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Eng | Sco |  |  | Urban | Rural |
|  |  | (c) | (d) |  |  | (a) | (b) |
| 1196 | 845 | 645 | 212 | 200 | 139 | 868 | 322 |
| 881 | 717 | 645 | 212 | 200 | 139 | 645 | 231 |
| 1191 | 1055 | 995 | 102 | 60 | 34 | 874 | 310 |
| 2 | 2 | 2 | 0 | 0 | 0 | 0 | 2 |
| *\% | *\% | *\% | -\% | -\% | -\% | -\% | *\% |

Table 89 (continuation)
D11. Thinking about the replacement vehicle you received, what was the make of the vehicle?
Base: All those who received a replacement vehicle

|  |  | Years High (a) | MI Low (b) | $\begin{array}{cr}\text { Miles per annum } \\ \text { High } & \text { Low } \\ \text { (a) } & \text { (b) }\end{array}$ |  | Past  <br> experience MI <br> Yes No <br> (a) (b) |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | No <br> (b) | Low <br> (a) | Medium (b) | High (c) |
| Unweighted row | 1196 | 754 | 435 | 636 | 513 |  |  | 441 | 755 | 130 | 1062 | 959 | 153 | 389 | 660 | 407 | 501 | 279 |
| Effective sample size | 881 | 556 | 319 | 458 | 391 | 336 | 545 | 97 | 781 | 705 | 109 | 288 | 477 | 307 | 373 | 195 |
| Total | 1191 | 750 | 432 | 613 | 538 | 461 | 730 | 131 | 1056 | 951 | 146 | 390 | 640 | 420 | 505 | 257 |
| Vauxhall | 298 | 182 | 116 | 149 | 138 | 104 | 193 | 32 | 265 | 251 | 33 | 106 | 147 | 102 | 126 | 70 |
|  | 25\% | 24\% | 27\% | 24\% | 26\% | 23\% | 26\% | 25\% | 25\% | 26\% | 23\% | 27\% | 23\% | 24\% | 25\% | 27\% |
| Ford | 135 | 93 | 40 | 63 | 68 | 59 | 76 | 19 | 116 | 112 | 18 | 48 | 78 | 47 | 61 | 27 |
|  | 11\% | 12\% | 9\% | 10\% | 13\% | 13\% | 10\% | 15\% | 11\% | 12\% | 13\% | 12\% | 12\% | 11\% | 12\% | 11\% |
| Volkswagen | 83 | 36 | 45A | 46 | 37 | 36 | 47 | 10 | 73 | 67 | 7 | 32 | 38 | 26 | 39 | 18 |
|  | 7\% | 5\% | 11\% | 7\% | 7\% | 8\% | 6\% | 8\% | 7\% | 7\% | 5\% | 8\% | 6\% | 6\% | 8\% | 7\% |
| Mercedes-Benz | 58 | 42 | 16 | 28 | 30 | 24 | 34 | 8 | 50 | 42 | 9 | 21 | 34 | 25 | 26 | 7 |
|  | 5\% | 6\% | 4\% | 5\% | 6\% | 5\% | 5\% | 6\% | 5\% | 4\% | 6\% | 5\% | 5\% | 6\% | 5\% | 3\% |
| Peugeot | 55 | 43b | 11 | 27 | 25 | 24 | 31 | 7 | 48 | 43 | 7 | 22 | 27 | 8 | 29a | 17A |
|  | 5\% | 6\% | 3\% | 4\% | 5\% | 5\% | 4\% | 5\% | 5\% | 5\% | 5\% | 6\% | 4\% | 2\% | 6\% | 7\% |
| BMW | 52 | 39 | 11 | 35 | 17 | 24 | 28 | 1 | 51a | 41 | 6 | 14 | 27 | 26c | 19 | 5 |
|  | 4\% | 5\% | 3\% | 6\% | 3\% | 5\% | 4\% | *\% | 5\% | 4\% | 4\% | 4\% | 4\% | 6\% | 4\% | 2\% |
| Hyundai | 48 | 27 | 21 | 27 | 20 | 13 | 36 | 3 | 45 | 35 | 7 | 11 | 30 | 12 | 23 | 13 |
|  | 4\% | 4\% | 5\% | 4\% | 4\% | 3\% | 5\% | 2\% | 4\% | 4\% | 5\% | 3\% | 5\% | 3\% | 5\% | 5\% |
| Toyota | 43 | 21 | 22 | 20 | 22 | 13 | 30 | 5 | 38 | 36 | 5 | 18 | 17 | 21b | 11 | 10 |
|  | 4\% | 3\% | 5\% | 3\% | 4\% | 3\% | 4\% | 4\% | 4\% | 4\% | 4\% | 5\% | 3\% | 5\% | 2\% | 4\% |
| Nissan | 36 | 21 | 14 | 16 | 18 | 17 | 19 | 1 | 33 | 23 | 7 | 13 | 19 | 18 | 10 | 8 |
|  | 3\% | 3\% | 3\% | 3\% | 3\% | 4\% | 3\% | 1\% | 3\% | 2\% | 5\% | 3\% | 3\% | 4\% | 2\% | 3\% |
| Renault | 31 | 16 | 15 | 14 | 16 | 13 | 18 | 2 | 29 | 25 | 2 | 9 | 20 | 9 | 16 | 6 |
|  | 3\% | 2\% | 3\% | 2\% | 3\% | 3\% | 2\% | 2\% | 3\% | 3\% | 1\% | 2\% | 3\% | 2\% | 3\% | 3\% |
| Citroen | 29 | 15 | 13 | 11 | 16 | 10 | 18 | 2 | 27 | 25 | 0 | 11 | 13 | 8 | 11 | 8 |
|  | 2\% | 2\% | 3\% | 2\% | 3\% | 2\% | 3\% | 1\% | 3\% | 3\% | -\% | 3\% | 2\% | 2\% | 2\% | 3\% |
| Fiat | 27 | 9 | 17A | 17 | 8 | 8 | 19 | 6 | 20 | 21 | 5 | 11 | 14 | 10 | 8 | 9 |
|  | 2\% | 1\% | 4\% | 3\% | 1\% | 2\% | 3\% | 5\% | 2\% | 2\% | 3\% | 3\% | 2\% | 2\% | 2\% | 3\% |
| Honda | 18 | 13 | 5 | 4 | 10 | 3 | 15 | 0 | 18 | 9 | 8A | 3 | 15 | 5 | 7 | 5 |
|  | 1\% | 2\% | 1\% | 1\% | 2\% | 1\% | 2\% | -\% | 2\% | 1\% | 6\% | 1\% | 2\% | 1\% | 1\% | 2\% |
| Kia | 15 | 6 | 9 | 10 | 5 | 4 | 11 | 2 | 14 | 14 | 2 | 4 | 6 | 6 | 6 | 3 |
|  | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| Skoda | 13 | 6 | 7 | 8 | 4 | 5 | 8 | * | 13 | 10 | * | 3 | 9 | 4 | 8 | 2 |
|  | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 2\% | 1\% |
| Mitsubishi | 13 | 11 | 2 | 6 | 6 | 6 | 7 | 5b | 8 | 13 | 0 | 4 | 8 | * | 8 a | 4 |
|  | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 4\% | 1\% | 1\% | -\% | 1\% | 1\% | *\% | 2\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 89 (continuation)
D11. Thinking about the replacement vehicle you received, what was the make of the vehicle?
Base: All those who received a replacement vehicle

|  | Total | Years High (a) | $\begin{gathered} -\quad \text { MI } \\ \text { Low } \\ \text { (b) } \end{gathered}$ | Miles per  <br> High Low <br> (a) (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{No} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) |  | No <br> (b) | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Low (a) | Medium <br> (b) | High <br> (c) |
| Unweighted row | 1196 | 754 | 435 | 636 | 513 |  | 441 | 755 | 130 | 1062 | 959 | 153 | 389 | 660 | 407 | 501 | 279 |
| Effective sample size | 881 | 556 | 319 | 458 | 391 | 336 | 545 | 97 | 781 | 705 | 109 | 288 | 477 | 307 | 373 | 195 |
| Total | 1191 | 750 | 432 | 613 | 538 | 461 | 730 | 131 | 1056 | 951 | 146 | 390 | 640 | 420 | 505 | 257 |
| Volvo | 12 | 10 | 2 | 10 | 2 | 3 | 9 | 3 | 9 | 10 | 2 | 5 | 5 | 5 | 6 | 1 |
|  | 1\% | 1\% | 1\% | 2\% | *\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% |
| Seat | 11 | 5 | 5 | 6 | 5 | 4 | 7 | 4b | 7 | 10 | * | 5 | 6 | 3 | 7 | 1 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 3\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | *\% |
| Audi | 10 | 6 | 2 | 9 b | 1 | 3 | 7 | 1 | 9 | 6 | * | 2 | 6 | 4 | 4 | 2 |
|  | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | *\% | 1\% | 1\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% |
| Chevrolet | 9 | 3 | 6 | 4 | 5 | 2 | 7 | 3 | 6 | 6 | 2 | * | 5 | 2 | 7 | 0 |
|  | 1\% | *\% | 1\% | 1\% | 1\% | *\% | 1\% | 2\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | -\% |
| Land Rover | 8 | 7 | * | 6 | 2 | 5 | 3 | 0 | 8 | 6 | 2 | 2 | 5 | 2 | 5 | 1 |
|  | 1\% | 1\% | *\% | 1\% | *\% | 1\% | *\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% |
| Suzuki | 7 | 2 | 5 | 3 | 4 | 3 | 4 | 2 | 5 | 5 | 2 | 5 | 2 | 0 | 4 | 3 |
|  | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | -\% | 1\% | 1\% |
| Mini | 6 | 4 | 2 | 4 | 2 | 3 | 2 | 0 | 6 | 4 | 2 | 2 | 4 | 3 | 0 | 1 |
|  | *\% | 1\% | *\% | 1\% | *\% | 1\% | *\% | -\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% | -\% | *\% |
| Chrysler | 4 | 3 | * | 3 | 1 | 2 | 2 | 0 | 4 | 2 | 1 | 0 | 4 | 3 | 0 | * |
|  | *\% | *\% | *\% | 1\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | 1\% | 1\% | -\% | *\% |
| Jaguar | 3 | 3 | 0 | 2 | 2 | 2 | 2 | 0 | 3 | 3 | 0 | 2 | 0 | 0 | 3 | 0 |
|  | *\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | 1\% | -\% |
| Lexus | 3 | 3 | 0 | 3 | 0 | 2 | 2 | 0 | 3 | 3 | 0 | 0 | 3 | 2 | 0 | 2 |
|  | *\% | *\% | -\% | 1\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | 1\% |
| Porsche | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 2 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | -\% | 1\% |
| Saab | 2 | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% |
| Rover | * | 0 | * | 0 | * | * | 0 | * | 0 | * | 0 | 0 | 0 | * | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% |
| Daihatsu | * | * | 0 | 0 | * | 0 | * | 0 | * | * | 0 | 0 | 0 | 0 | 0 | * |
|  | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | *\% |
| Other | 2 | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% |
| Don't know | 160 | 114b | 44 | 79 | 73 | 67 | 93 | 15 | 143 | 123 | 18 | 40 | 91 | 63 | 64 | 30 |
|  | 13\% | 15\% | 10\% | 13\% | 14\% | 15\% | 13\% | 12\% | 14\% | 13\% | 13\% | 10\% | 14\% | 15\% | 13\% | 12\% |

Table 89 (continuation)
D11. Thinking about the replacement vehicle you received, what was the make of the vehicle? Base: All those who received a replacement vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 89 (continuation)

D11. Thinking about the replacement vehicle you received, what was the make of the vehicle?
Base: All those who received a replacement vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 89 (continuation)

D11. Thinking about the replacement vehicle you received, what was the make of the vehicle?
Base: All those who received a replacement vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 89 (continuation)

D11. Thinking about the replacement vehicle you received, what was the make of the vehicle? Base: All those who received a replacement vehicle

|  |  | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Direct |  | Insurance Company |  |  | Chur | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Hastings (j) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker (b) | Admiral <br> (a) | Line (b) | Aviva (c) | Axa (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ |  |  |
| Unweighted row | 1196 | 249 | 945 | 365 | 830 | 691 | 256 | 95 | 102 | 84 | 68 | 61 | 41 | 31 | 31 |
| Effective sample size | 881 | 178 | 701 | 267 | 613 | 503 | 189 | 75 | 79 | 64 | 34 | 46 | 34 | 23 | 25 |
| Total | 1191 | 238 | 949 | 361 | 828 | 675 | 254 | 106 | 106 | 87 | 31 | 62 | 49 | 31 | 36 |
| Other | 2 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | 2\% | -\% | -\% | -\% | -\% | -\% |
| Don't know | 160 | 29 | 131 | 48 | 111 | 76 | 40 | 8 | 17e | 12e | 4 | 2 | 6 | 6 | 2 |
|  | 13\% | 12\% | 14\% | 13\% | 13\% | 11\% | 16\% | 8\% | 16\% | 14\% | 12\% | 3\% | 12\% | 20\% | 6\% |
| Refused | 2 | 2b | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | 1\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 89 (continuation)

D11. Thinking about the replacement vehicle you received, what was the make of the vehicle?
Base: All those who received a replacement vehicle

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who of | ffered | Rep vehicle |  | Re ceived Rep ve hicle | Condition | post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | AF in surer (b) | Other <br> (c) | Self <br> (a) | NAF in surer <br> (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | Better <br> (a) | Same <br> (b) | Worse <br> (c) |
| Unweighted row | 1196 | 681 | 431 | 64 | 210 | 480 | 328 | 131 | 47 | 463 | 389 | 290 | 34 | 1196 | 108 | 709 | 119 |
| Effective sample size | 881 | 517 | 307 | 42 | 152 | 368 | 231 | 96 | 35 | 345 | 284 | 208 | 29 | 881 | 83 | 529 | 81 |
| Total | 1191 | 708 | 407 | 55 | 205 | 504 | 304 | 129 | 48 | 468 | 383 | 279 | 42 | 1191 | 114 | 720 | 104 |
| Vauxhall | 298 | 167 | 115 | 11 | 51 | 132 | 78 | 24 | 12 | 128C | 104C | 44 | 15 | 298 | 23 | 184 | 22 |
|  | 25\% | 24\% | 28\% | 19\% | 25\% | 26\% | 26\% | 19\% | 26\% | 27\% | 27\% | 16\% | 36\% | 25\% | 20\% | 25\% | 21\% |
| Ford | 135 | 75 | 53 | 6 | 29 | 55 | 35 | 14 | 3 | 53 | 42 | 38 | 2 | 135 | 8 | 85 | 15 |
|  | 11\% | 11\% | 13\% | 11\% | 14\% | 11\% | 12\% | 11\% | 5\% | 11\% | 11\% | 14\% | 4\% | 11\% | 7\% | 12\% | 15\% |
| Volkswagen | 83 | 56 | 23 | * | 13 | 39 | 17 | 7 | 8 cd | 36 | 27 | 17 | 2 | 83 | 8 | 48 | 10 |
|  | 7\% | 8\% | 6\% | 1\% | 6\% | 8\% | 6\% | 5\% | 16\% | 8\% | 7\% | 6\% | 5\% | 7\% | 7\% | 7\% | 9\% |
| Mercedes-Benz | 58 | 34 | 15 | 9AB | 20bc | - 20 | 7 | 7 | 4 c | 23 | 12 | 19 | 2 | 58 | 4 | 37 | 9 |
|  | 5\% | 5\% | 4\% | 16\% | 10\% | 4\% | 2\% | 6\% | 9\% | 5\% | 3\% | 7\% | 4\% | 5\% | 3\% | 5\% | 8\% |
| Peugeot | 55 | 38 | 16 | 0 | 8 | 27 | 12 | 6 | 2 | 27 | 14 | 12 | 0 | 55 | 3 | 31 | 4 |
|  | 5\% | 5\% | 4\% | -\% | 4\% | 5\% | 4\% | 5\% | 3\% | 6\% | 4\% | 4\% | -\% | 5\% | 2\% | 4\% | 4\% |
| BMW | 52 | 34 | 13 | 3 | 9 | 16 | 15 | 12B | 0 | 16 | 15 | 20a | 0 | 52 | 8 | 33 | 4 |
|  | 4\% | 5\% | 3\% | 5\% | 4\% | 3\% | 5\% | 9\% | -\% | 3\% | 4\% | 7\% | -\% | 4\% | 7\% | 5\% | 4\% |
| Hyundai | 48 | 31 | 17 | 0 | 2 | 23a | 14 | 8 a | * | 23 | 16 | 6 | 0 | 48 | 5 | 25 | 5 |
|  | 4\% | 4\% | 4\% | -\% | 1\% | 5\% | 5\% | 7\% | 1\% | 5\% | 4\% | 2\% | -\% | 4\% | 4\% | 3\% | 5\% |
| Toyota | 43 | 20 | 19 | 3 | 10 | 17 | 13 | 2 | 1 | 13 | 16 | 12 | 0 | 43 | 6 c | 32 | 0 |
|  | 4\% | 3\% | 5\% | 6\% | 5\% | 3\% | 4\% | 1\% | 2\% | 3\% | 4\% | 4\% | -\% | 4\% | 5\% | 4\% | -\% |
| Nissan | 36 | 20 | 16 | * | 7 | 14 | 13 | 2 | 0 | 11 | 14 | 8 | 3 | 36 | 3 | 25 | 3 |
|  | 3\% | 3\% | 4\% | *\% | 3\% | 3\% | 4\% | 1\% | -\% | 2\% | 4\% | 3\% | 7\% | 3\% | 2\% | 3\% | 2\% |
| Renault | 31 | 20 | 9 | 2 | 4 | 14 | 7 | 5 | * | 13 | 6 | 10 | 0 | 31 | 2 | 20 | 2 |
|  | 3\% | 3\% | 2\% | 4\% | 2\% | 3\% | 2\% | 4\% | 1\% | 3\% | 2\% | 4\% | -\% | 3\% | 2\% | 3\% | 2\% |
| Citroen | 29 | 25b | 4 | * | 1 | 22 ac | 2 | 2 | 2 | 18B | 2 | 6 | 2 | 29 | 2 | 15 | 2 |
|  | 2\% | 3\% | 1\% | 1\% | 1\% | 4\% | 1\% | 1\% | 3\% | 4\% | 1\% | 2\% | 4\% | 2\% | 2\% | 2\% | 2\% |
| Fiat | 27 | 16 | 9 | * | 3 | 14 | 8 | 1 | 2 | 11 | 13c | 1 | 2 | 27 | 1 | 9 | 7 B |
|  | 2\% | 2\% | 2\% | 1\% | 1\% | 3\% | 3\% | *\% | 3\% | 2\% | 3\% | *\% | 4\% | 2\% | 1\% | 1\% | 7\% |
| Honda | 18 | 9 | 6 | 2 | 1 | 7 | 6 | 2 | 2 | 6 | 5 | 7 | 0 | 18 | 4 | 9 | 2 |
|  | 1\% | 1\% | 2\% | 4\% | *\% | 1\% | 2\% | 1\% | 3\% | 1\% | 1\% | 3\% | -\% | 1\% | 3\% | 1\% | 2\% |
| Kia | 15 | 10 | 5 | * | 2 | 6 | 5 | 3 | 0 | 3 | 4 | 4 | 3 | 15 | 3 | 8 | * |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 2\% | -\% | 1\% | 1\% | 2\% | 7\% | 1\% | 3\% | 1\% | *\% |
| Skoda | 13 | 10 | 2 | * | 3 | 7 | 2 | 2 | 0 | 3 | 3 | 8 a | 0 | 13 | 3 | 8 | 2 |
|  | 1\% | 1\% | *\% | *\% | 2\% | 1\% | 1\% | 2\% | -\% | 1\% | 1\% | 3\% | -\% | 1\% | 3\% | 1\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 89 (continuation)

D11. Thinking about the replacement vehicle you received, what was the make of the vehicle?
Base: All those who received a replacement vehicle


[^18]
## Table 89 (continuation)

D11. Thinking about the replacement vehicle you received, what was the make of the vehicle?
Base: All those who received a replacement vehicle
Re


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 89 (continuation)

D11. Thinking about the replacement vehicle you received, what was the make of the vehicle?
Base: All those who received a replacement vehicle

|  |  | Worth post repair |  | Replacement met needs ExC |  |  | handled claim \& willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Same <br> (b) | Less (c) | eeded <br> (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1196 | 745 | 149 | 207 | 816 | 169 | 228 | 968 |
| Effective sample size | 881 | 567 | 97 | 152 | 599 | 126 | 163 | 718 |
| Total | 1191 | 775 | 121 | 205 | 809 | 171 | 217 | 974 |
| Vauxhall | 298 | 193 | 28 | 48 | 209 | 40 | 55 | 243 |
|  | 25\% | 25\% | 23\% | 24\% | 26\% | 24\% | 25\% | 25\% |
| Ford | 135 | 82 | 21b | 18 | 92 | 25 | 33 | 102 |
|  | 11\% | 11\% | 18\% | 9\% | 11\% | 14\% | 15\% | 11\% |
| Volkswagen | 83 | 57 | 8 | 16 | 58 | 9 | 14 | 69 |
|  | 7\% | 7\% | 6\% | 8\% | 7\% | 5\% | 7\% | 7\% |
| Mercedes-Benz | 58 | 45 | 6 | 18C | 40c | * | 5 | 53 |
|  | 5\% | 6\% | 5\% | 9\% | 5\% | *\% | 2\% | 5\% |
| Peugeot | 55 | 30 | 4 | 12 | 36 | 7 | 10 | 45 |
|  | 5\% | 4\% | 3\% | 6\% | 4\% | 4\% | 5\% | 5\% |
| BMW | 52 | 36 | 6 | 8 | 39 | 5 | 7 | 44 |
|  | 4\% | 5\% | 5\% | 4\% | 5\% | 3\% | 3\% | 5\% |
| Hyundai | 48 | 27 | 6 | 7 | 31 | 10 | 8 | 40 |
|  | 4\% | 3\% | 5\% | 3\% | 4\% | 6\% | 4\% | 4\% |
| Toyota | 43 | 36 | 3 | 6 | 31 | 6 | 11 | 32 |
|  | 4\% | 5\% | 2\% | 3\% | 4\% | 3\% | 5\% | 3\% |
| Nissan | 36 | 29 | 1 | 5 | 24 | 7 | 13B | 22 |
|  | 3\% | 4\% | 1\% | 2\% | 3\% | 4\% | 6\% | 2\% |
| Renault | 31 | 21 | 3 | 3 | 25 | 4 | 6 | 25 |
|  | 3\% | 3\% | 2\% | 1\% | 3\% | 2\% | 3\% | 3\% |
| Citroen | 29 | 15 | 2 | 5 | 15 | 7 | 2 | 27 |
|  | 2\% | 2\% | 2\% | 3\% | 2\% | 4\% | 1\% | 3\% |
| Fiat | 27 | 11 | 7B | 4 | 17 | 6 | 4 | 23 |
|  | 2\% | 1\% | 6\% | 2\% | 2\% | 3\% | 2\% | 2\% |
| Honda | 18 | 12 | 1 | 2 | 16 | 0 | 5 | 13 |
|  | 1\% | 2\% | 1\% | 1\% | 2\% | -\% | 2\% | 1\% |
| Kia | 15 | 11 | 1 | 2 | 8 | 5 | 2 | 13 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 3\% | 1\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 89 (continuation)

Thinking about the replacement vehicle you received, what was the make of the vehicle?
Base: All those who received a replacement vehicle
AF insurer
handled claim
willing to take
part in repair

|  | Total | Worth post repair |  | Replacement met needs |  |  | part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Same <br> (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below (c) | Yes <br> (a) | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ |
| Unweighted row | 1196 | 745 | 149 | 207 | 816 | 169 | 228 | 968 |
| Effective sample size | 881 | 567 | 97 | 152 | 599 | 126 | 163 | 718 |
| Total | 1191 | 775 | 121 | 205 | 809 | 171 | 217 | 974 |
| Skoda | 13 | 9 | 2 | 3 | 7 | 4 | 2 | 12 |
|  | 1\% | 1\% | 2\% | 2\% | 1\% | 2\% | 1\% | 1\% |
| Mitsubishi | 13 | 5 | * | 2 | 9 | 2 | 0 | 13 |
|  | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | -\% | 1\% |
| Volvo | 12 | 8 | * | 4 | 8 | 0 | 0 | 12 |
|  | 1\% | 1\% | *\% | 2\% | 1\% | -\% | -\% | 1\% |
| Seat | 11 | 8 | 2 | 1 | 10 | * | 3 | 8 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% |
| Audi | 10 | 5 | 3 | 4 | 4 | 2 | 1 | 9 |
|  | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | *\% | 1\% |
| Chevrolet | 9 | 6 | 0 | 0 | 7 | 2 | 3 | 5 |
|  | 1\% | 1\% | -\% | -\% | 1\% | 1\% | 2\% | 1\% |
| Land Rover | 8 | 8 | 0 | 1 | 4 | 2 | 3 | 5 |
|  | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| Suzuki | 7 | 1 | 2b | 2 | 4 | 2 | * | 6 |
|  | 1\% | *\% | 1\% | 1\% | *\% | 1\% | *\% | 1\% |
| Mini | 6 | 4 | 0 | 0 | 4 | 2 | 1 | 5 |
|  | *\% | *\% | -\% | -\% | 1\% | 1\% | *\% | *\% |
| Chrysler | 4 | 3 | 0 | 2 | 1 | 2 | 0 | 4 |
|  | *\% | *\% | -\% | 1\% | *\% | 1\% | -\% | *\% |
| Jaguar | 3 | 3 | 0 | 2 b | 0 | 2 b | 0 | 3 |
|  | *\% | *\% | -\% | 1\% | -\% | 1\% | -\% | *\% |
| Lexus | 3 | 2 | 0 | 2b | 0 | 2b | 2 | 2 |
|  | *\% | *\% | -\% | 1\% | -\% | 1\% | 1\% | *\% |
| Porsche | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 2 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% |
| Saab | 2 | 0 | 0 | 2b | 0 | 0 | 2b | 0 |
|  | *\% | -\% | -\% | 1\% | -\% | -\% | 1\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 89 (continuation)

D11. Thinking about the replacement vehicle you received, what was the make of the vehicle?
Base: All those who received a replacement vehicle

|  |  | Worth post repair |  | Replacement met needs Exc |  |  | handled claim \& willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Same (b) | Less <br> (c) | ExC eeded (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1196 | 745 | 149 | 207 | 816 | 169 | 228 | 968 |
| Effective sample size | 881 | 567 | 97 | 152 | 599 | 126 | 163 | 718 |
| Total | 1191 | 775 | 121 | 205 | 809 | 171 | 217 | 974 |
| Rover | * | * | 0 | 0 | * | 0 | 0 | * |
|  | *\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% |
| Daihatsu | * | 0 | 0 | 0 | * | 0 | 0 | * |
|  | *\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% |
| Other | 2 | 2 | 0 | 2 b | 0 | 0 | 2b | 0 |
|  | *\% | *\% | -\% | 1\% | -\% | -\% | 1\% | -\% |
| Don't know | 160 | 104 | 17 | 27 | 108 | 21 | 25 | 135 |
|  | 13\% | 13\% | 14\% | 13\% | 13\% | 12\% | 11\% | 14\% |
| Refused | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
|  | *\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 90

A2. Make of own vehicle / D11. Make of replacement vehicle
Base: All those who received a replacement vehicle

|  | Total | Audi | BMW | Citroen | Ford | Honda | Mazda | Nissan | Peugeot | Renault | Toyota | Vauxhall V | Volkswagen |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Unweighted row | 1196 | 50 | 58 | 38 | 182 | 42 | 31 | 47 | 76 | 87 | 62 | 138 | 92 |
| Effective sample size | 881 | 37 | 40 | 30 | 140 | 29 | 21 | 37 | 54 | 59 | 47 | 100 | 74 |
| Total | 1191 | 51 | 54 | 43 | 195 | 35 | 26 | 52 | 71 | 77 | 63 | 133 | 103 |
| Audi | 10 | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | * | 0 | * | 0 |
|  | 1\% | 4\% | 4\% | -\% | -\% | -\% | 6\% | -\% | -\% | *\% | -\% | *\% | -\% |
| Chrysler | 4 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | -\% | -\% | 1\% | -\% | -\% | 4\% | -\% | -\% | -\% | -\% | -\% |
| BMW | 52 | 14 | 15 | 0 | 3 | 0 | 2 | * | 2 | 2 | 0 | * | 3 |
|  | 4\% | 27\% | 27\% | -\% | 2\% | -\% | 7\% | 1\% | 3\% | 2\% | -\% | *\% | \% 3\% |
| Chevrolet | 9 | 0 | 2 | 0 | 2 | 0 | 1 | 0 | 0 | 0 | 2 | * | 2 |
|  | 1\% | -\% | 3\% | -\% | 1\% | -\% | 3\% | -\% | -\% | -\% | 2\% | *\% | \% 2\% |
| Citroen | 29 | 0 | 0 | 4 | 8 | 0 | 0 | * | 2 | 8 | 0 | 4 | 2 |
|  | 2\% | -\% | -\% | 8\% | 4\% | -\% | -\% | 1\% | 2\% | 11\% | -\% | 3\% | 1\% |
| Daihatsu | * | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Ford | 135 | 3 | 5 | 5 | 35 | 2 | 1 | 5 | 10 | 12 | 8 | 13 | 13 |
|  | 11\% | 6\% | 9\% | 12\% | 18\% | 5\% | 2\% | 10\% | 15\% | 15\% | 12\% | 10\% | 13\% |
| Fiat | 27 | * | 0 | 2 | 1 | * | * | 2 | 1 | 2 | 4 | 5 | 3 |
|  | 2\% | 1\% | -\% | 4\% | 1\% | 1\% | 2\% | 3\% | 1\% | 2\% | 6\% | 4\% | 3\% |
| Honda | 18 | 2 | 0 | 0 | 1 | 6 | 2 | 0 | 2 | 0 | 2 | 2 | 2 |
|  | 1\% | 3\% | -\% | -\% | *\% | 17\% | 6\% | -\% | 2\% | -\% | 2\% | 1\% | 1\% |
| Hyundai | 48 | 3 | 0 | 2 | 6 | 1 | * | 5 | 1 | 4 | * | 7 | 7 |
|  | 4\% | 5\% | -\% | 5\% | 3\% | 3\% | 1\% | 9\% | 1\% | 5\% | 1\% | 5\% | 6\% |
| Jaguar | 3 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | 3\% | -\% | 4\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Kia | 15 | 0 | * | 2 | 2 | 2 | 0 | 0 | 2 | 1 | 2 | 2 | 0 |
|  | 1\% | -\% | *\% | 4\% | 1\% | 4\% | -\% | -\% | 3\% | 1\% | 3\% | 2\% | -\% |
| Land Rover | 8 | 0 | 0 | 0 | 0 | * | 0 | 1 | 0 | 0 | 0 | 2 | 0 |
|  | 1\% | -\% | -\% | -\% | -\% | 1\% | -\% | 1\% | -\% | -\% | -\% | 1\% | -\% |
| Lexus | 3 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | 6\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Mercedes-Benz | 58 | 6 | 8 | 0 | 3 | 0 | 2 | 2 | 2 | 0 | 2 | * | 2 |
|  | 5\% | 12\% | 14\% | -\% | 2\% | -\% | 6\% | 3\% | 3\% | -\% | 2\% | *\% | \% 2\% |
| Mini | 6 | 0 | * | 0 | 3 | 0 | 0 | 0 | * | 0 | * | 0 | 0 |
|  | *\% | -\% | 1\% | -\% | 2\% | -\% | -\% | -\% | *\% | -\% | *\% | -\% | -\% |

A2. Make of own vehicle / D11. Make of replacement vehicle
Base: All those who received a replacement vehicle

|  | Total | Audi | BMW | Citroen | Ford | Honda | Mazda | Nissan | Peugeot | Renault | Toyota | Vauxhall V | Volkswagen |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Unweighted row | 1196 | 50 | 58 | 38 | 182 | 42 | 31 | 47 | 76 | 87 | 62 | 138 | 92 |
| Effective sample size | 881 | 37 | 40 | 30 | 140 | 29 | 21 | 37 | 54 | 59 | 47 | 100 | 74 |
| Total | 1191 | 51 | 54 | 43 | 195 | 35 | 26 | 52 | 71 | 77 | 63 | 133 | 103 |
| Mitsubishi | 13 | 0 | 0 | * | 0 | 0 | 2 | 3 | 0 | 2 | * | 2 | 0 |
|  | 1\% | -\% | -\% | 1\% | -\% | -\% | 6\% | 6\% | -\% | 2\% | 1\% | 1\% | -\% |
| Nissan | 36 | * | * | 2 | 2 | 4 | 0 | 8 | * | 1 | 3 | 3 | 1 |
|  | 3\% | 1\% | 1\% | 4\% | 1\% | 10\% | -\% | 16\% | 1\% | 1\% | 5\% | 2\% | 1\% |
| Peugeot | 55 | 1 | 0 | 3 | 12 | 3 | 1 | 2 | 3 | 6 | * | 4 | 5 |
|  | 5\% | 2\% | -\% | 8\% | 6\% | 7\% | 3\% | 3\% | 5\% | 7\% | *\% | 3\% | 5\% |
| Porsche | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Renault | 31 | 0 | 0 | 2 | 7 | 2 | 0 | 0 | * | 3 | 0 | 5 | 7 |
|  | 3\% | -\% | -\% | 4\% | 4\% | 6\% | -\% | -\% | 1\% | 3\% | -\% | 4\% | 7\% |
| Rover | * | 0 | * | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Saab | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | 3\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Seat | 11 | 1 | 0 | 0 | 2 | 0 | 1 | 0 | 2 | * | * | 3 | 0 |
|  | 1\% | 2\% | -\% | -\% | 1\% | -\% | 4\% | -\% | 2\% | *\% | *\% | 2\% | -\% |
| Skoda | 13 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | * | * | 1 | 2 |
|  | 1\% | 3\% | 3\% | -\% | -\% | -\% | -\% | -\% | -\% | 1\% | 1\% | 1\% | 2\% |
| Suzuki | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Toyota | 43 | * | 0 | 2 | 9 | * | 0 | 2 | 3 | 2 | 4 | 6 | 2 |
|  | 4\% | 1\% | -\% | 4\% | 5\% | 1\% | -\% | 3\% | 5\% | 2\% | 6\% | 4\% | 2\% |
| Vauxhall | 298 | 4 | 9 | 13 | 61 | 11 | 13 | 12 | 22 | 20 | 23 | 52 | 15 |
|  | 25\% | 8\% | 17\% | 31\% | 31\% | 32\% | 49\% | 22\% | 31\% | 26\% | 36\% | 39\% | 15\% |
| Volkswagen | 83 | 4 | 5 | 2 | 14 | 0 | * | 2 | 5 | 5 | 2 | 9 | 15 |
|  | 7\% | 7\% | 9\% | 4\% | 7\% | -\% | 1\% | 3\% | 6\% | 6\% | 3\% | 7\% | 14\% |
| Volvo | 12 | 2 | * | 0 | 2 | * | 0 | 0 | 0 | 0 | 0 | 0 | * |
|  | 1\% | 3\% | *\% | -\% | 1\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | *\% |
| Other | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Don't know | 160 | 7 | 1 | 3 | 21 | 4 | 1 | 8 | 13 | 11 | 11 | 14 | 23 |
|  | 13\% | 14\% | 2\% | 7\% | 11\% | 12\% | 4\% | 15\% | 19\% | 15\% | 17\% | 10\% | 22\% |

Table 90 (continuation)
A2. Make of own vehicle / D11. Make of replacement vehicle
Base: All those who received a replacement vehicle

| Total | Audi | BMW | Citroen | Ford | Honda | Mazda | Nissan | Peugeot | Renault | Toyota | Vauxhall | Volkswagen |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1196 | 50 | 58 | 38 | 182 | 42 | 31 | 47 | 76 | 87 | 62 | 138 | 92 |
| 881 | 37 | 40 | 30 | 140 | 29 | 21 | 37 | 54 | 59 | 47 | 100 | 74 |
| 1191 | 51 | 54 | 43 | 195 | 35 | 26 | 52 | 71 | 77 | 63 | 133 | 103 |
| 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

## Table 91

D12. What type of vehicle was it?
Base: All those who received a replacement vehicle

|  | Gender |  |  | Age |  |  | Social Grade |  |  |  | Country |  | Wal <br> (e) | $\begin{gathered} \mathrm{NI} \\ (\mathrm{f}) \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | 35-54 <br> (b) | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) |  |  | Urban (a) | Rural <br> (b) |
| Unweighted row | 1196 | 677 | 519 | 289 | 522 | 385 | 721 | 437 | 1196 | 845 | 645 | 212 | 200 | 139 | 868 | 322 |
| Effective sample size | 881 | 499 | 382 | 211 | 382 | 287 | 533 | 319 | 881 | 717 | 645 | 212 | 200 | 139 | 645 | 231 |
| Total | 1191 | 675 | 516 | 288 | 517 | 386 | 722 | 428 | 1191 | 1055 | 995 | 102 | 60 | 34 | 874 | 310 |
| A hatchback | 728 | 378 | 350A | 208BC | 300 | 221 | 431 | 271 | 728 | 649 | 612 | 59 | 37 | 20 | 538 | 187 |
|  | 61\% | 56\% | 68\% | 72\% | 58\% | 57\% | 60\% | 63\% | 61\% | 62\% | 62\% | 58\% | 62\% | 60\% | 62\% | 60\% |
| A saloon | 196 | 115 | 81 | 21 | 83A | 91 Ab | 141B | 50 | 196 | 174 | 162 | 14 | 12 | 8d | 136 | 58 |
|  | 16\% | 17\% | 16\% | 7\% | 16\% | 24\% | 20\% | 12\% | 16\% | 16\% | 16\% | 14\% | 20\% | 22\% | 16\% | 19\% |
| A People carrier | 65 | 45 | 20 | 7 | 37 a | 22 | 38 | 26 | 65 | 58 | 56 | 6 | 3 | 1 | 47 | 17 |
|  | 5\% | 7\% | 4\% | 2\% | 7\% | 6\% | 5\% | 6\% | 5\% | 6\% | 6\% | 6\% | 5\% | 4\% | 5\% | 5\% |
| An estate | 58 | 42b | 16 | 16 | 25 | 18 | 35 | 22 | 58 | 51 | 49 | 5 | 2 | 1 | 46 | 12 |
|  | 5\% | 6\% | 3\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 4\% | 4\% | 5\% | 4\% |
| A Four-by-Four | 39 | 29 | 10 | 9 | 21 | 10 | 23 | 16 | 39 | 29 | 26 | 9 ABC | 2 | 2 bc | 24 | 15 |
|  | 3\% | 4\% | 2\% | 3\% | 4\% | 3\% | 3\% | 4\% | 3\% | 3\% | 3\% | 8\% | 4\% | 6\% | 3\% | 5\% |
| A van | 32 | 30B | 2 | 6 | 15 | 11 | 11 | 21A | 32 | 31 | 29 | * | 1 | 1d | 25 | 7 |
|  | 3\% | 4\% | *\% | 2\% | 3\% | 3\% | 2\% | 5\% | 3\% | 3\% | 3\% | *\% | 2\% | 3\% | 3\% | 2\% |
| Convertible | 5 | 2 | 3 | 2 | 2 | 2 | 3 | 0 | 5 | 5 | 5 | 0 | * | 0 | 5 | 0 |
|  | *\% | *\% | 1\% | 1\% | *\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | 1\% | -\% | 1\% | -\% |
| Sports / Coupe | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 2 | 0 | * | 0 | 2 | * |
|  | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | 1\% | -\% | *\% | *\% |
| Pick-Up | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 0 | 2 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | *\% |
| Other | 4 | 3 | * | 0 | 2 | 2 | 2 | 2 | 4 | 3 | 3 | * | 0 | * | 1 | 3 a |
|  | *\% | *\% | *\% | -\% | *\% | 1\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | *\% | 1\% |
| Don't know | 49 | 16 | 33A | 11 | 26 | 11 | 32 | 14 | 49 | 41 | 39 | 8aBCF | 2 | * | 41 | 8 |
|  | 4\% | 2\% | 6\% | 4\% | 5\% | 3\% | 4\% | 3\% | 4\% | 4\% | 4\% | 8\% | 4\% | 1\% | 5\% | 3\% |
| Refused | 11 | 11b | 0 | 8bC | 3 | 0 | 3 | 5 | 11 | 11 | 11 | 0 | 0 | 0 | 9 | 2 |
|  | 1\% | 2\% | -\% | 3\% | 1\% | -\% | *\% | 1\% | 1\% | 1\% | 1\% | -\% | -\% | -\% | 1\% | *\% |

Table 91 (continuation)
D12. What type of vehicle was it?
Base: All those who received a replacement vehicle

|  |  | Years High (a) | MI <br> Low <br> (b) | Miles per High (a) | annum Low (b) | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1196 | 754 | 435 | 636 | 513 | 441 | 755 | 130 | 1062 | 959 | 153 | 389 | 660 | 407 | 501 | 279 |
| Effective sample size | 881 | 556 | 319 | 458 | 391 | 336 | 545 | 97 | 781 | 705 | 109 | 288 | 477 | 307 | 373 | 195 |
| Total | 1191 | 750 | 432 | 613 | 538 | 461 | 730 | 131 | 1056 | 951 | 146 | 390 | 640 | 420 | 505 | 257 |
| A hatchback | 728 | 420 | 305A | 356 | 345 | 282 | 446 | 73 | 654 | 580 | 88 | 256b | 374 | 253 | 326 | 148 |
|  | 61\% | 56\% | 70\% | 58\% | 64\% | 61\% | 61\% | 56\% | 62\% | 61\% | 61\% | 66\% | 58\% | 60\% | 65\% | 57\% |
| A saloon | 196 | 152B | 41 | 107 | 87 | 67 | 129 | 21 | 174 | 159 | 26 | 63 | 109 | 72 | 75 | 48 |
|  | 16\% | 20\% | 9\% | 17\% | 16\% | 15\% | 18\% | 16\% | 16\% | 17\% | 18\% | 16\% | 17\% | 17\% | 15\% | 19\% |
| A People carrier | 65 | 54B | 12 | 40 | 24 | 25 | 41 | 5 | 60 | 55 | 7 | 14 | 43 | 26 | 21 | 17 |
|  | 5\% | 7\% | 3\% | 7\% | 4\% | 5\% | 6\% | 4\% | 6\% | 6\% | 5\% | 4\% | 7\% | 6\% | 4\% | 7\% |
| An estate | 58 | 34 | 24 | 30 | 27 | 25 | 33 | 11 | 47 | 46 | 6 | 17 | 35 | 20 | 30 | 9 |
|  | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 8\% | 4\% | 5\% | 4\% | 4\% | 5\% | 5\% | 6\% | 3\% |
| A Four-by-Four | 39 | 29 | 10 | 19 | 18 | 20 | 19 | 7 | 32 | 34 | 5 | 8 | 27 | 16 | 13 | 10 |
|  | 3\% | 4\% | 2\% | 3\% | 3\% | 4\% | 3\% | 6\% | 3\% | 4\% | 3\% | 2\% | 4\% | 4\% | 3\% | 4\% |
| A van | 32 | 24 | 8 | 23b | 8 | 12 | 20 | 4 | 28 | 27 | 3 | 11 | 17 | 9 | 13 | 10 |
|  | 3\% | 3\% | 2\% | 4\% | 1\% | 3\% | 3\% | 3\% | 3\% | 3\% | 2\% | 3\% | 3\% | 2\% | 3\% | 4\% |
| Convertible | 5 | 3 | 2 | 3 | 2 | 3 | 2 | 0 | 5 | 5 | 0 | 3 | 2 | * | 2 | 2 |
|  | *\% | *\% | *\% | 1\% | *\% | 1\% | *\% | -\% | *\% | 1\% | -\% | 1\% | *\% | *\% | *\% | 1\% |
| Sports / Coupe | 2 | 0 | 2 | * | 2 | * | 2 | * | 2 | 2 | 0 | 0 | * | 2 | 0 | 0 |
|  | *\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% |
| Pick-Up | 2 | 2 | 0 | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 2A | 2 | 0 | 0 | 2 |  |
|  | *\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | 1\% | *\% | -\% | -\% | *\% | -\% |
| Other | 4 | 4 | * | 4 | * | * | 3 | 0 | 4 | 4 | 0 | * | 2 | 2 | 2 | 0 |
|  | *\% | *\% | *\% | 1\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | -\% |
| Don't know | 49 | 28 | 20 | 27 | 18 | 24 | 25 | 5 | 43 | 35 | 6 | 11 | 27 | 20 | 21 | 6 |
|  | 4\% | 4\% | 5\% | 4\% | 3\% | 5\% | 3\% | 4\% | 4\% | 4\% | 4\% | 3\% | 4\% | 5\% | 4\% | 2\% |
| Refused | 11 | 2 | 9 A | 2 | 8 | 3 | 8 | 5 B | 6 | 5 | 3 | 5 | 5 | 2 | 2 | 8 ab |
|  | 1\% | *\% | 2\% | *\% | 1\% | 1\% | 1\% | 4\% | 1\% | *\% | 2\% | 1\% | 1\% | *\% | *\% | 3\% |

Table 91 (continuation)
D12. What type of vehicle was it?
Base: All those who received a replacement vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 91 (continuation)
D12. What type of vehicle was it?
Base: All those who received a replacement vehicle

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who | ffered | ep vehicle |  | Re ceived Rep ve hicle | Condition | post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  | NAF in | AF in | Other |  |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | Better <br> (a) | Same <br> (b) | Worse <br> (c) |
| Unweighted row | 1196 | 681 | 431 | 64 | 210 | 480 | 328 | 131 | 47 | 463 | 389 | 290 | 34 | 1196 | 108 | 709 | 119 |
| Effective sample size | 881 | 517 | 307 | 42 | 152 | 368 | 231 | 96 | 35 | 345 | 284 | 208 | 29 | 881 | 83 | 529 | 81 |
| Total | 1191 | 708 | 407 | 55 | 205 | 504 | 304 | 129 | 48 | 468 | 383 | 279 | 42 | 1191 | 114 | 720 | 104 |
| A hatchback | 728 | 433 | 259 | 30 | 122 | 300 | 197 | 84 | 26 | 278 | 237 | 176 | 25 | 728 | 74 | 427 | 66 |
|  | 61\% | 61\% | 64\% | 54\% | 59\% | 60\% | 65\% | 65\% | 54\% | 60\% | 62\% | 63\% | 59\% | 61\% | 65\% | 59\% | 64\% |
| A saloon | 196 | 130b | 48 | 13b | 32 | 93 | 47 | 18 | 6 | 87 | 51 | 49 | 5 | 196 | 17 | 127 | 13 |
|  | 16\% | 18\% | 12\% | 24\% | 16\% | 19\% | 15\% | 14\% | 13\% | 19\% | 13\% | 17\% | 12\% | 16\% | 14\% | 18\% | 12\% |
| A People carrier | 65 | 37 | 21 | 5 | 9 | 35 | 16 | 2 | 3 | 30 | 23 | 10 | 2 | 65 | 8 | 41 | 6 |
|  | 5\% | 5\% | 5\% | 9\% | 4\% | 7\% | 5\% | 2\% | 7\% | 6\% | 6\% | 4\% | 5\% | 5\% | 7\% | 6\% | 6\% |
| An estate | 58 | 31 | 26 | * | 13 | 22 | 12 | 7 | 4 | 23 | 23 | 7 | 3 | 58 | 9 | 33 | 4 |
|  | 5\% | 4\% | 6\% | *\% | 6\% | 4\% | 4\% | 6\% | 7\% | 5\% | 6\% | 2\% | 7\% | 5\% | 8\% | 5\% | 4\% |
| A Four-by-Four | 39 | 24 | 13 | 3 | 8 | 17 | 11 | 4 | 0 | 13 | 12 | 13 | 2 | 39 | 4 | 27 | 6 |
|  | 3\% | 3\% | 3\% | 5\% | 4\% | 3\% | 4\% | 3\% | -\% | 3\% | 3\% | 5\% | 4\% | 3\% | 3\% | 4\% | 5\% |
| A van | 32 | 18 | 14 | 0 | 6 | 12 | 10 | 2 | 2 | 13 | 13c | 2 | 3 | 32 | * | 25 | 2 |
|  | 3\% | 3\% | 3\% | -\% | 3\% | 2\% | 3\% | 1\% | 4\% | 3\% | 4\% | 1\% | 7\% | 3\% | *\% | 3\% | 1\% |
| Convertible | 5 | 3 | 0 | 2B | 0 | 2 | 0 | 2 | 2 abC | * | 0 | 3 | 2 | 5 | 0 | 3 | 2 |
|  | *\% | *\% | -\% | 3\% | -\% | *\% | -\% | 1\% | 3\% | *\% | -\% | 1\% | 4\% | *\% | -\% | *\% | 1\% |
| Sports / Coupe | 2 | 0 | 2 | 0 | 2 | 0 | * | 0 | 0 | 0 | * | 2 | 0 | 2 | 0 | 2 | * |
|  | *\% | -\% | *\% | -\% | 1\% | -\% | *\% | -\% | -\% | -\% | *\% | 1\% | -\% | *\% | -\% | *\% | *\% |
| Pick-Up | 2 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | *\% | -\% | -\% | *\% | -\% | -\% | -\% |
| Other | 4 | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 0 | 1 | 2 | 2 | 0 | 4 | 0 | 4 | 0 |
|  | *\% | *\% | *\% | -\% | -\% | *\% | 1\% | -\% | -\% | *\% | *\% | 1\% | -\% | *\% | -\% | 1\% | -\% |
| Don't know | 49 | 21 | 20 | 3 | 14 | 16 | 8 | 9 | 3 | 15 | 17 | 15 | 1 | 49 | 3 | 31 | 5 |
|  | 4\% | 3\% | 5\% | 5\% | 7\% | 3\% | 3\% | 7\% | 5\% | 3\% | 4\% | 5\% | 2\% | 4\% | 2\% | 4\% | 5\% |
| Refused | 11 | 8 | 2 | 0 | 2 | 3 | 2 | 2 | 3 aBC | 6 | 3 | 2 | 0 | 11 | 0 | 0 | 2 B |
|  | 1\% | 1\% | *\% | -\% | 1\% | 1\% | 1\% | 1\% | 6\% | 1\% | 1\% | 1\% | -\% | 1\% | -\% | -\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 91 (continuation)
D12. What type of vehicle was it?
Base: All those who received a replacement vehicle

|  |  | Worth post repair |  | Replacement met needs |  |  | handled claim \& willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Same <br> (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1196 | 745 | 149 | 207 | 816 | 169 | 228 | 968 |
| Effective sample size | 881 | 567 | 97 | 152 | 599 | 126 | 163 | 718 |
| Total | 1191 | 775 | 121 | 205 | 809 | 171 | 217 | 974 |
| A hatchback | 728 | 467 | 76 | 110 | 496 | 122Ab | 133 | 596 |
|  | 61\% | 60\% | 63\% | 54\% | 61\% | 71\% | 61\% | 61\% |
| A saloon | 196 | 135 | 17 | 47C | 133 | 16 | 29 | 167 |
|  | 16\% | 17\% | 14\% | 23\% | 16\% | 10\% | 13\% | 17\% |
| A People carrier | 65 | 44 | 8 | 15 | 46 | 5 | 14 | 51 |
|  | 5\% | 6\% | 7\% | 7\% | 6\% | 3\% | 7\% | 5\% |
| An estate | 58 | 35 | 7 | 6 | 49 | 3 | 13 | 45 |
|  | 5\% | 4\% | 6\% | 3\% | 6\% | 2\% | 6\% | 5\% |
| A Four-by-Four | 39 | 34 | 3 | 14b | 22 | 3 | 9 | 30 |
|  | 3\% | 4\% | 2\% | 7\% | 3\% | 2\% | 4\% | 3\% |
| A van | 32 | 25 | 2 | 2 | 23 | 6 | 11b | 21 |
|  | 3\% | 3\% | 1\% | 1\% | 3\% | 4\% | 5\% | 2\% |
| Convertible | 5 | 2 | 2 | 0 | 5 | 0 | 0 | 5 |
|  | *\% | *\% | 1\% | -\% | 1\% | -\% | -\% | 1\% |
| Sports / Coupe | 2 | 2 | * | 0 | 2 | 0 | * | 2 |
|  | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% |
| Pick-Up | 2 | 0 | 0 | 0 | 0 | 2b | 0 |  |
|  | *\% | -\% | -\% | -\% | -\% | 1\% | -\% | *\% |
| Other | 4 | 3 | * | 1 | 2 | 2 | 2 | 2 |
|  | *\% | *\% | *\% | *\% | *\% | 1\% | 1\% | *\% |
| Don't know | 49 | 29 | 5 | 10 | 29 | 8 | 6 | 43 |
|  | 4\% | 4\% | 4\% | 5\% | 4\% | 5\% | 3\% | 4\% |
| Refused | 11 | 0 | 2B | 2 | 3 | 3 | 0 | 11 |
|  | 1\% | -\% | 1\% | 1\% | *\% | 2\% | -\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 92
A3. Type of own vehicle / D12. Type of replacement vehicle Base: All those who received a replacement vehicle

|  | Total | A hatchback | A saloon | An estate | A Fou r-by-Four | A People carrier | Don't know |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Unweighted row | 1196 | 647 | 201 | 108 | 62 | 70 | 33 |
| Effective sample size | 881 | 483 | 137 | 80 | 44 | 55 | 24 |
| Total | 1191 | 657 | 177 | 107 | 57 | 78 | 32 |
| A hatchback | 728 | 541 | 65 | 51 | 17 | 21 | 16 |
|  | 61\% | 82\% | 37\% | 47\% | 30\% | 26\% | 49\% |
| A saloon | 196 | 57 | 89 | 23 | 5 | 5 | 5 |
|  | 16\% | 9\% | 50\% | 21\% | 9\% | 7\% | 15\% |
| An estate | 58 | 17 | 6 | 20 | * | 5 | 2 |
|  | 5\% | 3\% | 3\% | 18\% | 1\% | 7\% | 5\% |
| A Four-by-Four | 39 | 4 | 2 | 3 | 26 | 4 | * |
|  | 3\% | 1\% | 1\% | 3\% | 45\% | 6\% | 1\% |
| A People carrier | 65 | 13 | 6 | 7 | 3 | 36 | * |
|  | 5\% | 2\% | 3\% | 7\% | 5\% | 46\% | 2\% |
| A van | 32 | 2 | * | 0 | 3 | 0 | 0 |
|  | 3\% | *\% | *\% | -\% | 5\% | -\% | -\% |
| Convertible | 5 | 2 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | -\% | -\% |
| Sports / Coupe | 2 | * | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | -\% | -\% |
| Pick-Up | 2 | 0 | 0 | 0 | 2 | 0 | 0 |
|  | *\% | -\% | -\% | -\% | 3\% | -\% | -\% |
| Other | 4 | 0 | * | 2 | 0 | 0 | 2 |
|  | *\% | -\% | *\% | 1\% | -\% | -\% | 6\% |
| Don't know | 49 | 22 | 9 | 2 | 2 | 7 | 6 |
|  | 4\% | 3\% | 5\% | 2\% | 3\% | 9\% | 18\% |
| Refused | 11 | 0 | 0 | 0 | 0 | 0 | 2 |
|  | 1\% | -\% | -\% | -\% | -\% | -\% | 5\% |

## Table 93

D13. And how old was the vehicle?
Base: All those who received a replacement vehicle

|  | Gender |  |  | Age |  |  | Social Grade |  |  |  | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \mathrm{NI} \\ \text { (f) } \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | 35-54 <br> (b) | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | $\mathrm{ABC1}$ (a) | $\begin{gathered} \text { C2DE } \\ \text { (b) } \end{gathered}$ | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) |  |  | Urban (a) | Rural <br> (b) |
| Unweighted row | 1196 | 677 | 519 | 289 | 522 | 385 | 721 | 437 | 1196 | 845 | 645 | 212 | 200 | 139 | 868 | 322 |
| Effective sample size | 881 | 499 | 382 | 211 | 382 | 287 | 533 | 319 | 881 | 717 | 645 | 212 | 200 | 139 | 645 | 231 |
| Total | 1191 | 675 | 516 | 288 | 517 | 386 | 722 | 428 | 1191 | 1055 | 995 | 102 | 60 | 34 | 874 | 310 |
| Less than 1 year | 535 | 327b | 208 | 101 | 237a | 197A | 324 | 199 | 535 | 474 | 444 | 47 | 29 | 14 | 381 | 151 |
|  | 45\% | 48\% | 40\% | 35\% | 46\% | 51\% | 45\% | 47\% | 45\% | 45\% | 45\% | 46\% | 49\% | 41\% | 44\% | 49\% |
| 1 year | 279 | 172 | 107 | 69 | 125 | 85 | 175 | 97 | 279 | 248 | 234 | 25 | 14 | 6 | 212 | 64 |
|  | 23\% | 25\% | 21\% | 24\% | 24\% | 22\% | 24\% | 23\% | 23\% | 24\% | 24\% | 25\% | 23\% | 17\% | 24\% | 21\% |
| 2 years | 141 | 69 | 72 | 48 C | 58 | 35 | 91 | 44 | 141 | 127 | 122 | 10 | 5 | 4 | 100 | 40 |
|  | 12\% | 10\% | 14\% | 17\% | 11\% | 9\% | 13\% | 10\% | 12\% | 12\% | 12\% | 9\% | 9\% | 12\% | 11\% | 13\% |
| 3 years | 40 | 24 | 16 | 13 | 18 | 9 | 22 | 13 | 40 | 38 | 35 | 1 | 2 | 1 | 33 | 7 |
|  | 3\% | 4\% | 3\% | 4\% | 4\% | 2\% | 3\% | 3\% | 3\% | 4\% | 4\% | 1\% | 4\% | 4\% | 4\% | 2\% |
| 4+ years | 45 | 28 | 17 | 16b | 12 | 16 | 22 | 21 | 45 | 38 | 37 | 3 | 1 | 3 ABCdE | 29 | 15 |
|  | 4\% | 4\% | 3\% | 6\% | 2\% | 4\% | 3\% | 5\% | 4\% | 4\% | 4\% | 3\% | 2\% | 9\% | 3\% | 5\% |
| Don't know | 150 | 55 | 95A | 40 | 65 | 45 | 86 | 54 | 150 | 128 | 120 | 16 | 8 | 6 | 117 | 32 |
|  | 13\% | 8\% | 18\% | 14\% | 13\% | 12\% | 12\% | 13\% | 13\% | 12\% | 12\% | 16\% | 14\% | 17\% | 13\% | 10\% |
| Refused | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Median | . 0 | . 0 | 1.0 | 1.0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | 1.0 | . 0 | . 0 |
| Mean score | . 9 | . 9 | 1.0 | 1.2BC | . 8 | . 8 | . 9 | 1.0 | . 9 | . 9 | . 9 | . 8 | . 7 | 1.2dE | . 9 | 1.0 |
| Standard deviation | 1.5 | 1.5 | 1.6 | 1.7 | 1.4 | 1.6 | 1.4 | 1.7 | 1.5 | 1.5 | 1.6 | 1.5 | 1.0 | 1.9 | 1.4 | 1.8 |
| Standard error | . 06 | . 07 | . 09 | . 12 | . 08 | . 10 | . 07 | . 10 | . 06 | . 06 | . 07 | . 11 | . 08 | . 18 | . 06 | . 12 |
| Error variance | * | * | . 01 | . 02 | . 01 | . 01 | * | . 01 | * | * | * | . 01 | . 01 | . 03 | * | . 02 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 93 (continuation)

D13. And how old was the vehicle?
Base: All those who received a replacement vehicle

|  | Total | Years - MIHigh$(\mathrm{a})$ |  | Miles per annum <br> High Low <br> (a) <br> (b) |  | Past experience - MI Yes No (a) |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1196 | 754 | 435 |  |  | 636 | 513 | 441 | 755 | 130 | 1062 | 959 | 153 | 389 | 660 | 407 | 501 | 279 |
| Effective sample size | 881 | 556 | 319 | 458 | 391 | 336 | 545 | 97 | 781 | 705 | 109 | 288 | 477 | 307 | 373 | 195 |
| Total | 1191 | 750 | 432 | 613 | 538 | 461 | 730 | 131 | 1056 | 951 | 146 | 390 | 640 | 420 | 505 | 257 |
| Less than 1 year | 535 | 382B | 151 | 287 | 233 | 207 | 327 | 63 | 471 | 435 | 60 | 178 | 292 | 226BC | 195 | 110 |
|  | 45\% | 51\% | 35\% | 47\% | 43\% | 45\% | 45\% | 48\% | 45\% | 46\% | 41\% | 46\% | 46\% | 54\% | 39\% | 43\% |
| 1 year | 279 | 163 | 115 | 144 | 129 | 107 | 172 | 30 | 249 | 228 | 37 | 98 | 151 | 81 | 138a | 59 |
|  | 23\% | 22\% | 27\% | 23\% | 24\% | 23\% | 24\% | 23\% | 24\% | 24\% | 26\% | 25\% | 24\% | 19\% | 27\% | 23\% |
| 2 years | 141 | 68 | 71A | 69 | 71 | 63 | 78 | 12 | 129 | 112 | 13 | 51 | 72 | 41 | 63 | 36 |
|  | 12\% | 9\% | 16\% | 11\% | 13\% | 14\% | 11\% | 9\% | 12\% | 12\% | 9\% | 13\% | 11\% | 10\% | 13\% | 14\% |
| 3 years | 40 | 17 | 22a | 15 | 23 | 11 | 29 | 6 | 34 | 28 | 7 | 13 | 18 | 10 | 18 | 12 |
|  | 3\% | 2\% | 5\% | 2\% | 4\% | 2\% | 4\% | 5\% | 3\% | 3\% | 5\% | 3\% | 3\% | 2\% | 4\% | 5\% |
| 4+ years | 45 | 25 | 20 | 27 | 17 | 21 | 24 | 4 | 41 | 37 | 7 | 17 | 23 | 8 | 26a | 10 |
|  | 4\% | 3\% | 5\% | 4\% | 3\% | 5\% | 3\% | 3\% | 4\% | 4\% | 5\% | 4\% | 4\% | 2\% | 5\% | 4\% |
| Don't know | 150 | 92 | 53 | 69 | 65 | 50 | 100 | 16 | 131 | 111 | 19 | 32 | 82 | 50 | 64 | 31 |
|  | 13\% | 12\% | 12\% | 11\% | 12\% | 11\% | 14\% | 12\% | 12\% | 12\% | 13\% | 8\% | 13\% | 12\% | 13\% | 12\% |
| Refused | 2 | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 2 | 0 | 2A | 0 | 2 | 2 | 0 | 0 |
|  | *\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | *\% | -\% | 1\% | -\% | *\% | *\% | -\% | -\% |
| Median | . 0 | . 0 | 1.0 | . 0 | 1.0 | . 0 | . 0 | . 0 | . 0 | . 0 | 1.0 | 1.0 | . 0 | . 0 | 1.0 | 1.0 |
| Mean score | . 9 | . 8 | 1.2A | . 9 | . 9 | 1.0 | . 9 | . 8 | . 9 | . 9 | 1.0 | 1.0 | . 9 | . 7 | 1.1 A | 1.1a |
| Standard deviation | 1.5 | 1.5 | 1.6 | 1.6 | 1.4 | 1.6 | 1.5 | 1.1 | 1.6 | 1.6 | 1.4 | 1.5 | 1.5 | 1.4 | 1.6 | 1.7 |
| Standard error | . 06 | . 07 | . 10 | . 08 | . 08 | . 09 | . 07 | . 12 | . 06 | . 06 | . 14 | . 09 | . 07 | . 08 | . 09 | . 13 |
| Error variance | * | * | . 01 | . 01 | . 01 | . 01 | * | . 02 | * | * | . 02 | . 01 | . 01 | . 01 | . 01 | . 02 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 93 (continuation)
D13. And how old was the vehicle?
Base: All those who received a replacement vehicle

|  |  | Vehicle <br> written off |  | Personal injury |  | Insurance channel Insu rance |  | Direct |  | Insurance Company |  |  |  | Has |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Aviva(c) | Chur |  |  |  |  |
|  |  | Yes | No | Yes | No |  | co |  |  | Broker <br> (b) | Admiral <br> (a) | Line (b) | Axa (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | chill | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | tings (j) |
|  | Total | (a) | (b) | (a) | (b) |  | (a) | (f) |  |  |  |  |  |  |  |
| Unweighted row | 1196 | 249 | 945 | 365 | 830 | 691 | 256 | 95 | 102 | 84 | 68 | 61 | 41 | 31 | 31 |  |  |
| Effective sample size | 881 | 178 | 701 | 267 | 613 | 503 | 189 | 75 | 79 | 64 | 34 | 46 | 34 | 23 | 25 |  |  |
| Total | 1191 | 238 | 949 | 361 | 828 | 675 | 254 | 106 | 106 | 87 | 31 | 62 | 49 | 31 | 36 |  |  |
| Less than 1 year | 535 | 99 | 434 | 162 | 373 | 300 | 120 | 46 | 52 | 35 | 14 | 34 | 21 | 14 | 11 |  |  |
|  | 45\% | 41\% | 46\% | 45\% | 45\% | 44\% | 47\% | 44\% | 49\% | 40\% | 45\% | 55\% | 44\% | 46\% | 30\% |  |  |
| 1 year | 279 | 58 | 221 | 71 | 207 | 165 | 52 | 31d | 22 | 23 | 4 | 13 | 11 | 8 | 9 |  |  |
|  | 23\% | 25\% | 23\% | 20\% | 25\% | 24\% | 21\% | 29\% | 21\% | 26\% | 11\% | 21\% | 23\% | 27\% | 25\% |  |  |
| 2 years | 141 | 28 | 112 | 50 | 91 | 77 | 36 | 14 | 11 | 6 | 5 | 8 | 8 | 2 | 8 |  |  |
|  | 12\% | 12\% | 12\% | 14\% | 11\% | 11\% | 14\% | 13\% | 10\% | 7\% | 17\% | 13\% | 16\% | 6\% | 21\% |  |  |
| 3 years | 40 | 7 | 33 | 15 | 25 | 28 | 5 | * | 7 a | 2 | 3A | 2 | 3 | 3 | 0 |  |  |
|  | 3\% | 3\% | 3\% | 4\% | 3\% | 4\% | 2\% | *\% | 6\% | 2\% | 9\% | 3\% | 6\% | 10\% | -\% |  |  |
| 4+ years | 45 | 14 | 31 | 18 | 26 | 26b | 2 | 2 | 2 | 3 | 2 | 2 | 2 | 0 | 0 |  |  |
|  | 4\% | 6\% | 3\% | 5\% | 3\% | 4\% | 1\% | 2\% | 1\% | 4\% | 7\% | 2\% | 3\% | -\% | -\% |  |  |
| Don't know | 150 | 33 | 118 | 44 | 106 | 78 | 39 | 12 | 13 | 19e | 3 | 3 | 4 | 3 | 8 |  |  |
|  | 13\% | 14\% | 12\% | 12\% | 13\% | 12\% | 16\% | 12\% | 12\% | 22\% | 10\% | 5\% | 8\% | 11\% | 23\% |  |  |
| Refused | 2 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |  |  |
|  | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |  |  |
| Median | . 0 | 1.0 | . 0 | . 0 | . 0 | . 0 | . 0 | 1.0 | . 0 | . 0 | . 0 | . 0 | 1.0 | . 0 | 1.0 |  |  |
| Mean score | . 9 | 1.1 | . 9 | 1.0 | . 9 | . 9 | . 7 | . 7 | . 8 | . 8 | 1.6abei | . 7 | 1.1 | . 8 | . 91 |  |  |
| Standard deviation | 1.5 | 1.7 | 1.5 | 1.6 | 1.5 | 1.5 | 1.3 | 1.0 | 1.1 | 1.2 | 2.8 | 1.0 | 1.9 | 1.0 | . 8 |  |  |
| Standard error | . 06 | . 14 | . 06 | . 11 | . 07 | . 07 | . 10 | . 12 | . 13 | . 17 | . 51 | . 15 | . 35 | . 22 | . 19 |  |  |
| Error variance |  | . 02 |  | . 01 | * | . 01 | . 01 | . 01 | . 02 | . 03 | . 26 | . 02 | . 12 | . 05 | . 03 |  |  |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 93 (continuation)
D13. And how old was the vehicle?
Base: All those who received a replacement vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 93 (continuation)
D13. And how old was the vehicle?
Base: All those who received a replacement vehicle

|  |  | Worth post repair |  | Replacement met needs Exc |  |  | handled claim \& willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Same <br> (b) | Less <br> (c) | ExC eeded (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ |
| Unweighted row | 1196 | 745 | 149 | 207 | 816 | 169 | 228 | 968 |
| Effective sample size | 881 | 567 | 97 | 152 | 599 | 126 | 163 | 718 |
| Total | 1191 | 775 | 121 | 205 | 809 | 171 | 217 | 974 |
| Less than 1 year | 535 | 351 | 59 | 115BC | 349 | 70 | 91 | 444 |
|  | 45\% | 45\% | 49\% | 56\% | 43\% | 41\% | 42\% | 46\% |
| 1 year | 279 | 185 | 23 | 45 | 185 | 49 | 53 | 226 |
|  | 23\% | 24\% | 19\% | 22\% | 23\% | 28\% | 24\% | 23\% |
| 2 years | 141 | 88 | 22 | 17 | 102 | 21 | 32 | 109 |
|  | 12\% | 11\% | 18\% | 8\% | 13\% | 12\% | 15\% | 11\% |
| 3 years | 40 | 30 | 1 | 9 | 26 | 4 | 7 | 33 |
|  | 3\% | 4\% | *\% | 4\% | 3\% | 2\% | 3\% | 3\% |
| 4+ years | 45 | 28 | 2 | 4 | 34 | 7 | 9 | 36 |
|  | 4\% | 4\% | 2\% | 2\% | 4\% | 4\% | 4\% | 4\% |
| Don't know | 150 | 93 | 12 | 15 | 113a | 20 | 24 | 126 |
|  | 13\% | 12\% | 10\% | 8\% | 14\% | 12\% | 11\% | 13\% |
| Refused | 2 | 0 | 2B | 0 | 0 | 2 b | 2b | 0 |
|  | *\% | -\% | 1\% | -\% | -\% | 1\% | 1\% | -\% |
| Median | . 0 | . 0 | . 0 | . 0 | . 0 | 1.0 | 1.0 | . 0 |
| Mean score | . 9 | . 9 | . 8 | . 7 | 1.0 | 1.0 | 1.1 | . 9 |
| Standard deviation | 1.5 | 1.6 | 1.1 | 1.5 | 1.5 | 1.8 | 1.8 | 1.5 |
| Standard error | . 06 | . 07 | . 12 | . 13 | . 07 | . 17 | . 15 | . 06 |
| Error variance |  | 01 | 01 | 02 |  | 03 | 02 | * |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 94

14. Who decided who would provide you with a replacement vehicle?

Base: All those who received a replacement vehicle


Table 94 (continuation)
D14. Who decided who would provide you with a replacement vehicle?
Base: All those who received a replacement vehicle

|  |  | Years High (a) | - MI <br> Low <br> (b) | Miles per annum <br> High Low <br> (a) <br> (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1196 | 754 | 435 | 636 | 513 |  | 441 | 755 | 130 | 1062 | 959 | 153 | 389 | 660 | 407 | 501 | 279 |
| Effective sample size | 881 | 556 | 319 | 458 | 391 | 336 | 545 | 97 | 781 | 705 | 109 | 288 | 477 | 307 | 373 | 195 |
| Total | 1191 | 750 | 432 | 613 | 538 | 461 | 730 | 131 | 1056 | 951 | 146 | 390 | 640 | 420 | 505 | 257 |
| Your insurer | 464 | 292 | 169 | 223 | 222 | 185 | 279 | 45 | 418 | 399B | 39 | 174B | 222 | 124 | 204A | 134AB |
|  | 39\% | 39\% | 39\% | 36\% | 41\% | 40\% | 38\% | 35\% | 40\% | 42\% | 27\% | 45\% | 35\% | 30\% | 40\% | 52\% |
| The other driver's insurer | 375 | 219 | 152 | 203 | 165 | 135 | 240 | 44 | 331 | 283 | 60a | 105 | 226a | 151c | 154 | 68 |
|  | 32\% | 29\% | 35\% | 33\% | 31\% | 29\% | 33\% | 33\% | 31\% | 30\% | 41\% | 27\% | 35\% | 36\% | 31\% | 27\% |
| A claims management company | 161 | 99 | 61 | 98 | 62 | 60 | 101 | 18 | 142 | 131 | 16 | 59 | 77 | 72 | 61 | 28 |
|  | 14\% | 13\% | 14\% | 16\% | 11\% | 13\% | 14\% | 14\% | 13\% | 14\% | 11\% | 15\% | 12\% | 17\% | 12\% | 11\% |
| A repairer | 63 | 46 | 16 | 31 | 29 | 29 | 34 | 7 | 54 | 41 | 14a | 23 | 34 | 21 | 35 c | 5 |
|  | 5\% | 6\% | 4\% | 5\% | 5\% | 6\% | 5\% | 5\% | 5\% | 4\% | 10\% | 6\% | 5\% | 5\% | 7\% | 2\% |
| You | 44 | 30 | 14 | 26 | 18 | 16 | 28 | 2 | 42 | 30 | 11a | 14 | 25 | 10 | 29ac | 5 |
|  | 4\% | 4\% | 3\% | 4\% | 3\% | 3\% | 4\% | 1\% | 4\% | 3\% | 8\% | 3\% | 4\% | 2\% | 6\% | 2\% |
| A dealership | 14 | 9 | 5 | 4 | 10 | 6 | 7 | * | 13 | 14 | * | 5 | 9 | 5 | 4 | 3 |
|  | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | *\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% |
| A Vehicle rental company | 5 | 5 | 0 | 2 | 4 | 0 | 5 | 0 | 5 | 3 | 0 | 2 | 2 | 3 | * | 2 |
|  | *\% | 1\% | -\% | *\% | 1\% | -\% | 1\% | -\% | *\% | *\% | -\% | *\% | *\% | 1\% | *\% | 1\% |
| Legal/Solicitors firm | 5 | 3 | 2 | 3 | 2 | 2 | 3 | 3B | 2 | 5 | * | 3 | 2 | 0 | 3 | 2 |
|  | *\% | *\% | *\% | 1\% | *\% | *\% | *\% | 2\% | *\% | *\% | *\% | 1\% | *\% | -\% | 1\% | 1\% |
| Another organisation | 6 | 5 | * | 4 | 2 | * | 5 | * | 5 | 5 | 0 | 1 | 5 | 2 | 2 | 2 |
|  | *\% | 1\% | *\% | 1\% | *\% | *\% | 1\% | *\% | *\% | 1\% | -\% | *\% | 1\% | *\% | *\% | 1\% |
| Don't know | 54 | 41 | 13 | 20 | 24 | 27 | 27 | 11 | 44 | 41 | 5 | 6 | 38A | 32B | 12 | 9 |
|  | 5\% | 5\% | 3\% | 3\% | 5\% | 6\% | 4\% | 8\% | 4\% | 4\% | 4\% | 1\% | 6\% | 8\% | 2\% | 3\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 94 (continuation)
D14. Who decided who would provide you with a replacement vehicle?
Base: All those who received a replacement vehicle


Table 94 (continuation)
D14. Who decided who would provide you with a replacement vehicle?
Base: All those who received a replacement vehicle

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Re ceived Rep ve hicle | Condition | post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in AF | AF in |  |  | NAF in | AF in |  |  |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer s <br> (b) | (c) | other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | Better <br> (a) | Same <br> (b) | Worse <br> (c) |
| Unweighted row | 1196 | 681 | 431 | 64 | 210 | 480 | 328 | 131 | 47 | 463 | 389 | 290 | 34 | 1196 | 108 | 709 | 119 |
| Effective sample size | 881 | 517 | 307 | 42 | 152 | 368 | 231 | 96 | 35 | 345 | 284 | 208 | 29 | 881 | 83 | 529 | 81 |
| Total | 1191 | 708 | 407 | 55 | 205 | 504 | 304 | 129 | 48 | 468 | 383 | 279 | 42 | 1191 | 114 | 720 | 104 |
| Your insurer | 464 | 434BC | 23 | 1 | 51 C | 355ACDE | 20 | 20c | 18CD | 400BC | 19 | 28b | 14 | 464 | 41 | 271 | 31 |
|  | 39\% | 61\% | 6\% | 2\% | 25\% | 70\% | 7\% | 16\% | 37\% | 85\% | 5\% | 10\% | 35\% | 39\% | 36\% | 38\% | 30\% |
| The other driver's insurer | 375 | 55 | 310 AC | 5 | 77BDe | e 38 | 236ABDE | - 16 | 9b | 11 | 336AC | 18a | 4 | 375 | 44 | 229 | 37 |
|  | 32\% | 8\% | 76\% | 9\% | 37\% | 8\% | 77\% | 12\% | 18\% | 2\% | 88\% | 7\% | 9\% | 32\% | 39\% | 32\% | 36\% |
| A claims management company | 161 | 107B | 20 | 30 AB | 31 BC | 38 | 12 | 71ABCE | 10bc | 16 | 10 | 133AB | 0 | 161 | 9 | 98 | 11 |
|  | 14\% | 15\% | 5\% | 55\% | 15\% | 8\% | 4\% | 55\% | 20\% | 3\% | 2\% | 48\% | -\% | 14\% | 8\% | 14\% | 11\% |
| A repairer | 63 | 48b | 12 | 3 | 11 | 34 | 9 | 7 | 2 | 9 | 3 | 48 AB | 1 | 63 | 8 | 47 | 6 |
|  | 5\% | 7\% | 3\% | 6\% | 5\% | 7\% | 3\% | 6\% | 3\% | 2\% | 1\% | 17\% | 1\% | 5\% | 7\% | 7\% | 5\% |
| You | 44 | 15 | 21a | 5A | 15bd | 14 | 10 | 2 | 2 | 19 | 6 | 13b | 2 | 44 | 5 | 19 | 11B |
|  | 4\% | 2\% | 5\% | 9\% | 8\% | 3\% | 3\% | 1\% | 4\% | 4\% | 2\% | 5\% | 4\% | 4\% | 4\% | 3\% | 10\% |
| A dealership | 14 | 5 | 3 | 5 AB | 4 | 3 | 2 | 6Bc | 0 | 2 | 3 | 9 a | 0 | 14 | 0 | 12 | 0 |
|  | 1\% | 1\% | 1\% | 10\% | 2\% | 1\% | 1\% | 4\% | -\% | *\% | 1\% | 3\% | -\% | 1\% | -\% | 2\% | -\% |
| A Vehicle rental company | 5 | 2 | * | 2 ab | 2 | 2 | * | 2 | 0 | 0 | 0 | 5 ab | * | 5 | 0 | 4 | 0 |
|  | *\% | *\% | *\% | 3\% | 1\% | *\% | *\% | 1\% | -\% | -\% | -\% | 2\% | 1\% | *\% | -\% | *\% | -\% |
| Legal/Solicitors firm | 5 | 2 | 2 | 2 Ab | 3b | 0 | 0 | 2b | 0 | 0 | 0 | 3 a | 0 | 5 | 0 | 2 | 2 |
|  | *\% | *\% | *\% | 3\% | 2\% | -\% | -\% | 1\% | -\% | -\% | -\% | 1\% | -\% | *\% | -\% | *\% | 1\% |
| Another organisation | 6 | 2 | 3 | 1 | 0 | 2 | 3 | 1 | 0 | 0 | 0 | 6 Ab | 0 | 6 | 4B | * | 2B |
|  | *\% | *\% | 1\% | 1\% | -\% | *\% | 1\% | 1\% | -\% | -\% | -\% | 2\% | -\% | *\% | 3\% | *\% | 1\% |
| Don't know | 54 | 39 | 13 | * | 13 | 18 | 12 | 3 | 9 aBCD | 11 | 6 | 16ab | 21 | 54 | 4 | 37 | 5 |
|  | 5\% | 6\% | 3\% | *\% | 6\% | 4\% | 4\% | 2\% | 18\% | 2\% | 2\% | 6\% | 50\% | 5\% | 3\% | 5\% | 5\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 94 (continuation)
D14. Who decided who would provide you with a replacement vehicle?
Base: All those who received a replacement vehicle

|  |  | Worth post repair |  | Replacement met needs |  |  | handled claim \& willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Same (b) | Less (c) | eeded <br> (a) | Met <br> (b) | $\begin{aligned} & \text { Below } \\ & \text { (c) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1196 | 745 | 149 | 207 | 816 | 169 | 228 | 968 |
| Effective sample size | 881 | 567 | 97 | 152 | 599 | 126 | 163 | 718 |
| Total | 1191 | 775 | 121 | 205 | 809 | 171 | 217 | 974 |
| Your insurer | 464 | 298 | 35 | 82 | 330 c | 51 | 11 | 454A |
|  | 39\% | 38\% | 29\% | 40\% | 41\% | 30\% | 5\% | 47\% |
| The other driver's insurer | 375 | 251 | 52b | 62 | 251 | 62 | 166B | 209 |
|  | 32\% | 32\% | 43\% | 30\% | 31\% | 36\% | 77\% | 21\% |
| A claims management company | 161 | 98 | 19 | 33 | 107 | 20 | 6 | 155A |
|  | 14\% | 13\% | 16\% | 16\% | 13\% | 11\% | 3\% | 16\% |
| A repairer | 63 | 50 | 2 | 6 | 42 | 15a | 10 | 53 |
|  | 5\% | 6\% | 2\% | 3\% | 5\% | 9\% | 5\% | 5\% |
| You | 44 | 30 | 4 | 7 | 26 | 10 | 12 | 32 |
|  | 4\% | 4\% | 3\% | 3\% | 3\% | 6\% | 5\% | 3\% |
| A dealership | 14 | 10 | * | 3 | 11 | 0 | 3 | 11 |
|  | 1\% | 1\% | *\% | 2\% | 1\% | -\% | 1\% | 1\% |
| A Vehicle rental company | 5 | 4 | 0 | 0 | 5 | 0 | * | 5 |
|  | *\% | *\% | -\% | -\% | 1\% | -\% | *\% | *\% |
| Legal/Solicitors firm | 5 | 2 | 2 | 0 | 3 | 2 | 2 | 3 |
|  | *\% | *\% | 1\% | -\% | *\% | 1\% | 1\% | *\% |
| Another organisation | 6 | 4 | 0 | 0 | 4 | 2 | 2 | 4 |
|  | *\% | *\% | -\% | -\% | 1\% | 1\% | 1\% | *\% |
| Don't know | 54 | 30 | 8 | 12 | 30 | 11 | 5 | 49 |
|  | 5\% | 4\% | 6\% | 6\% | 4\% | 6\% | 2\% | 5\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 95

16. How did you choose who would provide you with a replacement vehicle?

Base: All those who chose the company that provided their replacement vehicle

|  | Total | Country |  | Links to in dustry No (b) | Vehicle <br> written off <br> No <br> (b) | Re ceived Rep ve hicle Yes (a) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Unweighted row | 37 | 37 | 31 | 35 | 30 | 37 |
| Effective sample size | 30 | 30 | 28 | 29 | 25 | 30 |
| Total | 44 | 44 | 42 | 42 | 37 | 44 |
| From options provided | 16 | 16 | 16 | 15 | 11 | 16 |
| by your insurer | 37\% | 37\% | 38\% | 35\% | 31\% | 37\% |
| From options provided | 6 | 6 | 5 | 6 | 6 | 6 |
| by the insurer the other driver | 14\% | 14\% | 13\% | 14\% | 17\% | 14\% |
| From options provided | 5 | 5 | 5 | 5 | 5 | 5 |
| by a Claims Management Company | 12\% | 12\% | 12\% | 12\% | 13\% | 12\% |
| From options provided | 5 | 5 | 5 | 5 | 5 | 5 |
| by the vehicle repairer | 12\% | 12\% | 12\% | 12\% | 14\% | 12\% |
| From options provided | 5 | 5 | 5 | 5 | 3 | 5 |
| by the car dealership | 11\% | 11\% | 11\% | 11\% | 8\% | 11\% |
| Did you choose the | 2 | 2 | 2 | 2 | 2 | 2 |
| company NOT from a list | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% |
| Or was it from options | 3 | 3 | 3 | 3 | 3 | 3 |
| provided by someone else | 7\% | 7\% | 7\% | 7\% | 8\% | 7\% |
| Don't know / can't remember | 2 | 2 | 2 | 2 | 2 | 2 |
|  | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 96

D17. Did you feel you had the opportunity to choose any company of your choice to provide you with a replacement vehicle? Base: All those who received a replacement vehicle

|  | Gender |  |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{gathered} 35-54 \\ \text { (b) } \end{gathered}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | $\begin{aligned} & \text { Eng } \\ & \text { (c) } \end{aligned}$ | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \mathrm{NI} \\ (\mathrm{f}) \end{gathered}$ | Urban <br> (a) | Rural <br> (b) |
| Unweighted row | 1196 | 677 | 519 | 289 | 522 | 385 | 721 | 437 | 1196 | 845 | 645 | 212 | 200 | 139 | 868 | 322 |
| Effective sample size | 881 | 499 | 382 | 211 | 382 | 287 | 533 | 319 | 881 | 717 | 645 | 212 | 200 | 139 | 645 | 231 |
| Total | 1191 | 675 | 516 | 288 | 517 | 386 | 722 | 428 | 1191 | 1055 | 995 | 102 | 60 | 34 | 874 | 310 |
| Yes | 112 | 70 | 43 | 31 | 43 | 38 | 57 | 47 | 112 | 100 | 94 | 8 | 6 | 4 | 82 | 27 |
|  | 9\% | 10\% | 8\% | 11\% | 8\% | 10\% | 8\% | 11\% | 9\% | 9\% | 9\% | 8\% | 10\% | 12\% | 9\% | 9\% |
| No | 938 | 529 | 409 | 224 | 422 | 292 | 591b | 321 | 938F | 833F | 785F | 83F | 48 f | 23 | 698 | 239 |
|  | 79\% | 78\% | 79\% | 78\% | 82\% | 76\% | 82\% | 75\% | 79\% | 79\% | 79\% | 81\% | 80\% | 68\% | 80\% | 77\% |
| Don't know / can't remember | 140 | 76 | 64 | 33 | 51 | 56 | 73 | 60 | 140 | 122 | 116 | 11 | 6 | 7ABCde | 94 | 44 |
|  | 12\% | 11\% | 12\% | 11\% | 10\% | 14\% | 10\% | 14\% | 12\% | 12\% | 12\% | 11\% | 11\% | 20\% | 11\% | 14\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 96 (continuation)
D17. Did you feel you had the opportunity to choose any company of your choice to provide you with a replacement vehicle?
Base: All those who received a replacement vehicle

|  |  | Years - MI |  | Miles per annum |  | Past experience |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | High <br> (a) | Low <br> (b) | High <br> (a) | Low <br> (b) | Yes <br> (a) | $\begin{array}{r} \text { No } \\ (\mathrm{b}) \end{array}$ | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Low <br> (a) | Medium <br> (b) | High <br> (c) |
| Unweighted row | 1196 | 754 | 435 | 636 | 513 | 441 | 755 | 130 | 1062 | 959 | 153 | 389 | 660 | 407 | 501 | 279 |
| Effective sample size | 881 | 556 | 319 | 458 | 391 | 336 | 545 | 97 | 781 | 705 | 109 | 288 | 477 | 307 | 373 | 195 |
| Total | 1191 | 750 | 432 | 613 | 538 | 461 | 730 | 131 | 1056 | 951 | 146 | 390 | 640 | 420 | 505 | 257 |
| Yes | 112 | 64 | 47 | 57 | 47 | 52 | 60 | 5 | 106 | 96 | 10 | 60B | 40 | 33 | 48 | 31 |
|  | 9\% | 9\% | 11\% | 9\% | 9\% | 11\% | 8\% | 4\% | 10\% | 10\% | 7\% | 15\% | 6\% | 8\% | 9\% | 12\% |
| No | 938 | 595 | 336 | 479 | 431 | 358 | 580 | 112 | 824 | 744 | 123 | 284 | 542A | 330 | 402 | 197 |
|  | 79\% | 79\% | 78\% | 78\% | 80\% | 78\% | 79\% | 86\% | 78\% | 78\% | 84\% | 73\% | 85\% | 79\% | 80\% | 77\% |
| Don't know / can't remember | 140 | 90 | 49 | 77 | 60 | 50 | 89 | 14 | 126 | 112 | 13 | 46 | 58 | 56 | 55 | 29 |
|  | 12\% | 12\% | 11\% | 13\% | 11\% | 11\% | 12\% | 11\% | 12\% | 12\% | 9\% | 12\% | 9\% | 13\% | 11\% | 11\% |

[^19]Table 96 (continuation)
D17. Did you feel you had the opportunity to choose any company of your choice to provide you with a replacement vehicle? Base: All those who received a replacement vehicle

|  |  | Vehicle written off |  | Personal injury |  | Insurance channel |  |  |  | Insurance Company |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Insurance | Direct |  |  |  | Chur |  | Has tings |
|  | Total | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ | Broker <br> (b) | Admiral <br> (a) |  | Line <br> (b) | Aviva <br> (c) | $\begin{aligned} & \text { Axa } \\ & \text { (d) } \end{aligned}$ | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ |
| Unweighted row | 1196 | 249 | 945 | 365 | 830 | 691 | 256 | 95 | 102 | 84 | 68 | 61 | 41 | 31 | 31 |
| Effective sample size | 881 | 178 | 701 | 267 | 613 | 503 | 189 | 75 | 79 | 64 | 34 | 46 | 34 | 23 | 25 |
| Total | 1191 | 238 | 949 | 361 | 828 | 675 | 254 | 106 | 106 | 87 | 31 | 62 | 49 | 31 | 36 |
| Yes | 112 | 25 | 88 | 35 | 78 | 55 | 22 | 8 | 6 | 4 | 2 | 5 | 3 | 3 | 5 |
|  | 9\% | 10\% | 9\% | 10\% | 9\% | 8\% | 9\% | 7\% | 6\% | 5\% | 7\% | 8\% | 7\% | 11\% | 15\% |
| No | 938 | 182 | 755 | 286 | 651 | 542 | 211 | 85 | 90 | 74 | 24 | 52 | 41 | 28 | 23 |
|  | 79\% | 76\% | 80\% | 79\% | 79\% | 80\% | 83\% | 80\% | 85\% | 85\% | 78\% | 83\% | 84\% | 89\% | 64\% |
| Don't know / can't remember | 140 | 32 | 107 | 40 | 100 | 78 | 20 | 13 | 10 | 9 | 5 | 5 | 4 | 0 | 8 |
|  | 12\% | 13\% | 11\% | 11\% | 12\% | 12\% | 8\% | 12\% | 9\% | 10\% | 15\% | 9\% | 9\% | -\% | 21\% |

[^20]
## Table 96 (continuation)

D17. Did you feel you had the opportunity to choose any company of your choice to provide you with a replacement vehicle?
Base: All those who received a replacement vehicle

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who | offered Rep vehicle |  |  | Re ceived Rep ve hicle | Condition | post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer <br> (a) | AF in surer (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | Yes <br> (a) | Better <br> (a) | Same (b) | Worse (c) |
| Unweighted row | 1196 | 681 | 431 | 64 | 210 | 480 | 328 | 131 | 47 | 463 | 389 | 290 | 34 | 1196 | 108 | 709 | 119 |
| Effective sample size | 881 | 517 | 307 | 42 | 152 | 368 | 231 | 96 | 35 | 345 | 284 | 208 | 29 | 881 | 83 | 529 | 81 |
| Total | 1191 | 708 | 407 | 55 | 205 | 504 | 304 | 129 | 48 | 468 | 383 | 279 | 42 | 1191 | 114 | 720 | 104 |
| Yes | 112 | 61 | 37 | 13 AB | 32bc | 42 | 27 | 10 | 2 | 50b | 21 | 37B | 0 | 112 | 5 | 74 | 9 |
|  | 9\% | 9\% | 9\% | 24\% | 16\% | 8\% | 9\% | 7\% | 4\% | 11\% | 5\% | 13\% | -\% | 9\% | 4\% | 10\% | 9\% |
| No | 938 | 561 | 327 | 37 | 146 | 396 | 243a | 113A | 40 | 366 | 315 | 210 | 33 | 938 | 97 | 566 | 84 |
|  | 79\% | 79\% | 80\% | 68\% | 71\% | 79\% | 80\% | 87\% | 84\% | 78\% | 82\% | 75\% | 79\% | 79\% | 84\% | 79\% | 81\% |
| Don't know / can't remember | 140 | 86 | 43 | 4 | 28d | 65d | 34 | 7 | 6 | 51 | 47 | 32 | 9 | 140 | 13 | 80 | 10 |
|  | 12\% | 12\% | 11\% | 8\% | 14\% | 13\% | 11\% | 5\% | 12\% | 11\% | 12\% | 12\% | 21\% | 12\% | 12\% | 11\% | 10\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 96 (continuation)

D17. Did you feel you had the opportunity to choose any company of your choice to provide you with a replacement vehicle? Base: All those who received a replacement vehicle

|  |  | Worth post repair |  | Replacement met needs Exc |  |  | handled claim \& willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Same <br> (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1196 | 745 | 149 | 207 | 816 | 169 | 228 | 968 |
| Effective sample size | 881 | 567 | 97 | 152 | 599 | 126 | 163 | 718 |
| Total | 1191 | 775 | 121 | 205 | 809 | 171 | 217 | 974 |
| Yes | 112 | 76 | 11 | 21 | 82 | 10 | 16 | 96 |
|  | 9\% | 10\% | 9\% | 10\% | 10\% | 6\% | 7\% | 10\% |
| No | 938 | 616 | 96 | 162 | 627 | 147b | 178 | 761 |
|  | 79\% | 79\% | 79\% | 79\% | 77\% | 86\% | 82\% | 78\% |
| Don't know / can't remember | 140 | 83 | 14 | 21 | 101 | 15 | 23 | 117 |
|  | 12\% | 11\% | 12\% | 10\% | 12\% | 9\% | 11\% | 12\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 97
D18. What makes you say this?
Base: All those who felt they did not have the opportunity to choose any replacement vehicle provider they liked

|  | Gender |  |  |  |  |  | Social Grade |  |  |  | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $55+$ (c) | ABC1 <br> (a) | $\begin{gathered} \text { C2DE } \\ \text { (b) } \end{gathered}$ | $\begin{aligned} & \text { UK Er } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) |  |  | Urban (a) | Rural <br> (b) |
| Unweighted row | 934 | 527 | 407 | 220 | 421 | 293 | 587 | 323 | 934 | 668 | 509 | 172 | 159 | 94 | 687 | 245 |
| Effective sample size | 693 | 391 | 302 | 163 | 311 | 219 | 436 | 239 | 693 | 566 | 509 | 172 | 159 | 94 | 514 | 178 |
| Total | 938 | 529 | 409 | 224 | 422 | 292 | 591 | 321 | 938 | 833 | 785 | 83 | 48 | 23 | 698 | 239 |
| A vehicle was provided/delivered | 280 | 164 | 116 | 75 | 133 | 72 | 167 | 101 | 280 | 251 | 234 | 22 | 16 | 7 | 217 | 63 |
|  | 30\% | 31\% | 28\% | 33\% | 31\% | 25\% | 28\% | 32\% | 30\% | 30\% | 30\% | 26\% | 34\% | 32\% | 31\% | 26\% |
| Given/Arranged by my insurer | 177 | 103 | 74 | 45 | 76 | 56 | 93 | 77A | 177f | 158 f | 150f | 16f | 9 | 2 | 130 | 47 |
|  | 19\% | 19\% | 18\% | 20\% | 18\% | 19\% | 16\% | 24\% | 19\% | 19\% | 19\% | 20\% | 18\% | 10\% | 19\% | 20\% |
| I didn't have a choice | 176 | 95 | 81 | 44 | 84 | 48 | 123 | 49 | 176 | 154 | 143 | 18 | 10 | 4 | 126 | 49 |
|  | 19\% | 18\% | 20\% | 20\% | 20\% | 17\% | 21\% | 15\% | 19\% | 18\% | 18\% | 22\% | 21\% | 19\% | 18\% | 21\% |
| Was told to collect | 86 | 41 | 45 | 29b | 29 | 28 | 61 | 26 | 86 | 75 | 71 | 9 | 5 | 2 | 67 | 20 |
| a vehicle from X company/location | 9\% | 8\% | 11\% | 13\% | 7\% | 10\% | 10\% | 8\% | 9\% | 9\% | 9\% | 10\% | 9\% | 10\% | 10\% | 8\% |
| Given/Arranged by a claims management company/hire company | 50 | 37b | 14 | 9 | 16 | 25b | 37 | 13 | 50 | 47 | 45 | 3 | 2 | * | 37 | 13 |
|  | 5\% | 7\% | 3\% | 4\% | 4\% | 8\% | 6\% | 4\% | 5\% | 6\% | 6\% | 4\% | 4\% | 1\% | 5\% | 6\% |
| Given/Arranged by | 47 | 18 | 29a | 12 | 20 | 15 | 29 | 17 | 47 | 39 | 37 | 5 | 2 | 3ABCE | 36 | 11 |
| the garage/repairer | 5\% | 3\% | 7\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 6\% | 4\% | 13\% | 5\% | 4\% |
| It was part of my policy/contract | 43 | 19 | 24 | 3 | 24a | 16 | 34 b | 7 | 43 | 38 | 35 | 5 | 2 | 1 | 27 | 16 |
|  | 5\% | 4\% | 6\% | 2\% | 6\% | 5\% | 6\% | 2\% | 5\% | 5\% | 5\% | 6\% | 4\% | 3\% | 4\% | 7\% |
| Given/Arranged by | 38 | 22 | 16 | 9 | 16 | 13 | 28 | 10 | 38 | 35 | 34 | 2 | 1 | 1 e | 25 | 14 |
| the insurer of the other driver | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% | 5\% | 3\% | 4\% | 4\% | 4\% | 3\% | 1\% | 5\% | 4\% | 6\% |
| Did not come up in conversation / did not think to ask | 23 | 13 | 10 | 3 | 7 | 13 | 17 | 6 | 23 | 22 | 22 | 1 | 0 | 0 | 18 | 5 |
|  | 2\% | 2\% | 2\% | 1\% | 2\% | 4\% | 3\% | 2\% | 2\% | 3\% | 3\% | 2\% | -\% | -\% | 3\% | 2\% |
| Didn't care which vehicle given | 17 | 6 | 11 | 7 | 7 | 4 | 10 | 6 | 17 | 16 | 14 | 1 | 2 | 1 | 15 | 2 |
|  | 2\% | 1\% | 3\% | 3\% | 2\% | 1\% | 2\% | 2\% | 2\% | 2\% | 2\% | 1\% | 4\% | 3\% | 2\% | 1\% |
| Other | 37 | 24 | 13 | 6 | 22 | 9 | 20 | 16 | 37 | 31 | 29 | 4 | 2 | 2 | 25 | 12 |
|  | 4\% | 4\% | 3\% | 3\% | 5\% | 3\% | 3\% | 5\% | 4\% | 4\% | 4\% | 5\% | 4\% | 7\% | 4\% | 5\% |
| Don't know | 25 | 15 | 10 | 3 | 14 | 8 | 14 | 10 | 25 | 22 | 22 | 2 | 1 | 1 e | 21 | 4 |
|  | 3\% | 3\% | 3\% | 1\% | 3\% | 3\% | 2\% | 3\% | 3\% | 3\% | 3\% | 2\% | 1\% | 5\% | 3\% | 2\% |
| Refused | 2 | 2 | * | 2 | * | 0 | 0 | 2 | 2 | 2 | 2 | * | 0 | 0 | 2 | 0 |
|  | *\% | *\% | *\% | 1\% | *\% | -\% | -\% | 1\% | *\% | *\% | *\% | 1\% | -\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 97 (continuation)
D18. What makes you say this?
Base: All those who felt they did not have the opportunity to choose any replacement vehicle provider they liked

|  | Total | Years High (a) | MI <br> Low <br> (b) | $\begin{array}{cr}\text { Miles per } \\ \text { High } & \text { Low } \\ \text { (a) } & \text { (b) }\end{array}$ |  | $\begin{array}{cc} \text { Past } \\ \text { experience } & \text { MI } \\ \text { Yes } & \text { No } \\ \text { (a) } & \text { (b) } \end{array}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) | No <br> (b) | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low (a) | Medium (b) | High (c) |
| Unweighted row | 934 | 594 | 334 | 502 | 401 |  |  | 342 | 592 | 110 | 821 | 741 | 128 | 281 | 552 | 315 | 402 | 209 |
| Effective sample size | 693 | 441 | 247 | 361 | 312 | 261 | 432 | 83 | 609 | 550 | 92 | 209 | 403 | 240 | 299 | 148 |
| Total | 938 | 595 | 336 | 479 | 431 | 358 | 580 | 112 | 824 | 744 | 123 | 284 | 542 | 330 | 402 | 197 |
| A vehicle was provided/delivered | 280 | 159 | 117a | 131 | 140 | 101 | 179 | 22 | 258a | 221 | 36 | 93 | 146 | 98 | 116 | 60 |
|  | 30\% | 27\% | 35\% | 27\% | 32\% | 28\% | 31\% | 19\% | 31\% | 30\% | 29\% | 33\% | 27\% | 30\% | 29\% | 30\% |
| Given/Arranged by my insurer | 177 | 110 | 66 | 87 | 85 | 75 | 102 | 26 | 151 | 142 | 16 | 71B | 80 | 45 | 81 | 50A |
|  | 19\% | 18\% | 20\% | 18\% | 20\% | 21\% | 18\% | 23\% | 18\% | 19\% | 13\% | 25\% | 15\% | 14\% | 20\% | 25\% |
| I didn't have a choice | 176 | 108 | 66 | 95 | 77 | 64 | 112 | 23 | 153 | 148 | 17 | 39 | 115a | 67 | 68 | 39 |
|  | 19\% | 18\% | 20\% | 20\% | 18\% | 18\% | 19\% | 21\% | 19\% | 20\% | 14\% | 14\% | 21\% | 20\% | 17\% | 20\% |
| Was told to collect | 86 | 54 | 33 | 52 | 33 | 27 | 59 | 20B | 65 | 64 | 18 | 22 | 63 | 34 | 30 | 22 |
| a vehicle from X company/location | 9\% | 9\% | 10\% | 11\% | 8\% | 8\% | 10\% | 18\% | 8\% | 9\% | 15\% | 8\% | 12\% | 10\% | 7\% | 11\% |
| Given/Arranged by a claims | 50 | 35 | 16 | 34 | 16 | 19 | 32 | 8 | 42 | 41 | 6 | 20 | 27 | 24 | 20 | 7 |
| management company/hire company | 5\% | 6\% | 5\% | 7\% | 4\% | 5\% | 5\% | 8\% | 5\% | 6\% | 5\% | 7\% | 5\% | 7\% | 5\% | 4\% |
| Given/Arranged by | 47 | 34 | 13 | 33b | 13 | 17 | 30 | 4 | 43 | 40 | 6 | 11 | 36 | 20c | 24 c | 3 |
| the garage/repairer | 5\% | 6\% | 4\% | 7\% | 3\% | 5\% | 5\% | 4\% | 5\% | 5\% | 5\% | 4\% | 7\% | 6\% | 6\% | 1\% |
| It was part of my policy/contract | 43 | 35b | 7 | 22 | 18 | 23 | 20 | 5 | 39 | 32 | 8 | 14 | 27 | 21 | 16 | 4 |
|  | 5\% | 6\% | 2\% | 5\% | 4\% | 6\% | 4\% | 4\% | 5\% | 4\% | 7\% | 5\% | 5\% | 6\% | 4\% | 2\% |
| Given/Arranged by | 38 | 24 | 14 | 19 | 19 | 14 | 24 | 4 | 35 | 31 | 6 | 9 | 22 | 16 | 16 | 7 |
| the insurer of the other driver | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% | 3\% | 4\% | 4\% | 5\% | 3\% | 4\% | 5\% | 4\% | 3\% |
| Did not come up in | 23 | 16 | 7 | 9 | 14 | 11 | 12 | 4 | 19 | 15 | 3 | 7 | 12 | 2 | 14a | 8 a |
| conversation / did not think to ask | 2\% | 3\% | 2\% | 2\% | 3\% | 3\% | 2\% | 3\% | 2\% | 2\% | 3\% | 2\% | 2\% | *\% | 3\% | 4\% |
| Didn't care which vehicle given | 17 | 10 | 8 | 5 | 13 | 4 | 14 | * | 16 | 14 | 2 | 9 | 7 | 4 | 5 | 8 |
|  | 2\% | 2\% | 2\% | 1\% | 3\% | 1\% | 2\% | *\% | 2\% | 2\% | 1\% | 3\% | 1\% | 1\% | 1\% | 4\% |
| Other | 37 | 27 | 10 | 18 | 17 | 15 | 22 | 5 | 31 | 31 | 5 | 7 | 26 | 16 | 16 | 5 |
|  | 4\% | 5\% | 3\% | 4\% | 4\% | 4\% | 4\% | 5\% | 4\% | 4\% | 4\% | 2\% | 5\% | 5\% | 4\% | 3\% |
| Don't know | 25 | 17 | 8 | 11 | 11 | 14 | 11 | * | 25 | 17 | 7 | 8 | 16 | 7 | 17 | 2 |
|  | 3\% | 3\% | 2\% | 2\% | 2\% | 4\% | 2\% | *\% | 3\% | 2\% | 5\% | 3\% | 3\% | 2\% | 4\% | 1\% |
| Refused | 2 | * | 2 | 2 | 0 | * | 2 | 0 | 2 | 2 | 0 | 2 | * | 0 | 2 | * |
|  | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | 1\% | *\% | -\% | *\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 97 (continuation)
D18. What makes you say this?
Base: All those who felt they did not have the opportunity to choose any replacement vehicle provider they liked

|  | Total |  |  |  |  | rance |  |  | Direct |  |  |  | $\begin{aligned} & \text { Chur } \\ & \text { chill } \end{aligned}$ | NAF in |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | $\begin{gathered} \text { co } \\ (\mathrm{a} \end{gathered}$ | Broker <br> (b) | Admiral <br> (a) | Line (b) | Aviva (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ |  | surer <br> (a) | surer (b) | Other (c) |
| Unweighted row | 934 | 188 | 745 | 283 | 650 | 541 | 216 | 75 | 87 | 69 | 46 | 51 | 33 | 533 | 346 | 44 |
| Effective sample size | 693 | 135 | 557 | 210 | 482 | 401 | 159 | 60 | 67 | 54 | 24 | 38 | 28 | 408 | 247 | 29 |
| Total | 938 | 182 | 755 | 286 | 651 | 542 | 211 | 85 | 90 | 74 | 24 | 52 | 41 | 561 | 327 | 37 |
| A vehicle was provided/delivered | 280 | 61 | 217 | 81 | 199 | 158 | 62 | 35b | 20 | 20 | 8 | 14 | 14 | 154 | 104 | 18 |
|  | 30\% | 34\% | 29\% | 28\% | 31\% | 29\% | 29\% | 41\% | 22\% | 26\% | 34\% | 28\% | 34\% | 27\% | 32\% | 48\% |
| Given/Arranged by my insurer | 177 | 42 | 135 | 64 | 113 | 115 | 41 | 17 | 28 | 17 | 3 | 9 | 10 | 132B | 43 | * |
|  | 19\% | 23\% | 18\% | 22\% | 17\% | 21\% | 19\% | 20\% | 31\% | 23\% | 14\% | 18\% | 25\% | 24\% | 13\% | 1\% |
| I didn't have a choice | 176 | 31 | 143 | 53 | 124 | 88 | 45 | 16 | 11 | 10 | 4 | 11 | 9 | 90 | 76a | 10 |
|  | 19\% | 17\% | 19\% | 18\% | 19\% | 16\% | 21\% | 19\% | 12\% | 14\% | 15\% | 21\% | 21\% | 16\% | 23\% | 28\% |
| Was told to collect | 86 | 13 | 73 | 24 | 62 | 54 | 15 | 4 | 13 | 7 | 3 | 7 | 3 | 44 | 40 | * |
| a vehicle from X company/location | 9\% | 7\% | 10\% | 9\% | 10\% | 10\% | 7\% | 4\% | 14\% | 10\% | 12\% | 14\% | 7\% | 8\% | 12\% | 1\% |
| Given/Arranged by a claims | 50 | 8 | 43 | 8 | 42a | 25 | 14 | 7 | 3 | * | * | 1 | 2 | 39B | 5 | 5 |
| management company/hire company | 5\% | 4\% | 6\% | 3\% | 7\% | 5\% | 7\% | 8\% | 3\% | 1\% | 1\% | 2\% | 4\% | 7\% | 1\% | 13\% |
| Given/Arranged by | 47 | 2 | 45a | 13 | 34 | 27 | 14 | 5 | 2 | 4 | 1 | * | 3 | 26 | 17 | 3 |
| the garage/repairer | 5\% | 1\% | 6\% | 4\% | 5\% | 5\% | 7\% | 5\% | 2\% | 5\% | 3\% | *\% | 7\% | 5\% | 5\% | 9\% |
| It was part of my policy/contract | 43 | 6 | 37 | 13 | 30 | 24 | 13 | 4 | 6 | 4 | 4 | * | 2 | 29 | 9 | 2 |
|  | 5\% | 3\% | 5\% | 5\% | 5\% | 4\% | 6\% | 4\% | 7\% | 5\% | 16\% | 1\% | 4\% | 5\% | 3\% | 6\% |
| Given/Arranged by the insurer of the other driver | 38 | 8 | 30 | 4 | 33a | 28 | 5 | 3 | 5 | 4 | 2 | 3 | 2 | 7 | 32A | 0 |
|  | 4\% | 5\% | 4\% | 1\% | 5\% | 5\% | 2\% | 4\% | 5\% | 5\% | 7\% | 6\% | 4\% | 1\% | 10\% | -\% |
| Did not come up in | 23 | 8 | 15 | 9 | 14 | 14 | 4 | 2 | 0 | 3 | 0 | 2 | 0 | 14 | 7 | * |
| conversation / did not think to ask | 2\% | 5\% | 2\% | 3\% | 2\% | 3\% | 2\% | 2\% | -\% | 4\% | -\% | 3\% | -\% | 3\% | 2\% | 1\% |
| Didn't care which vehicle given | 17 | 7 b | 10 | 6 | 11 | 11 | 6 | 2 | 3 | 3 | * | * | 2 | 12 | 5 | * |
|  | 2\% | 4\% | 1\% | 2\% | 2\% | 2\% | 3\% | 2\% | 3\% | 4\% | 2\% | 1\% | 4\% | 2\% | 1\% | 1\% |
| Other | 37 | 3 | 34 | 16 | 21 | 14 | 8 | 1 | 4 | * | 0 | 2 | * | 25 | 11 | 1 |
|  | 4\% | 1\% | 5\% | 6\% | 3\% | 3\% | 4\% | 1\% | 4\% | *\% | -\% | 4\% | 1\% | 4\% | 3\% | 2\% |
| Don't know | 25 | 5 | 20 | 10 | 15 | 17 | 4 | 2 | 0 | 7b | * | 2 | 0 | 20 | 4 | 2 |
|  | 3\% | 3\% | 3\% | 4\% | 2\% | 3\% | 2\% | 2\% | -\% | 9\% | 2\% | 3\% | -\% | 4\% | 1\% | 5\% |
| Refused | 2 | 0 | 2 | 2 | * | 0 | * | 0 | 0 | 0 | 0 | * | 0 | 2 | 0 | 0 |
|  | *\% | -\% | *\% | 1\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | 1\% | -\% | *\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 97 (continuation)
D18. What makes you say this?
Base: All those who felt they did not have the opportunity to choose any replacement vehicle provider they liked

|  | Total | Self <br> (a) | Who decided repairs |  |  |  | Who offered Rep vehicle |  |  | Re ceived Rep ve hicle | Condition | post repair |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |  |  |  |
|  |  |  | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other <br> (c) | Yes <br> (a) | Better <br> (a) | Same (b) | Worse (c) | Same (b) | Less (c) |
| Unweighted row | 934 | 146 | 373 | 267 | 111 | 37 | 362 | 319 | 210 | 934 | 92 | 546 | 100 | 585 | 119 |
| Effective sample size | 693 | 107 | 288 | 187 | 83 | 29 | 271 | 234 | 155 | 693 | 71 | 414 | 67 | 449 | 77 |
| Total | 938 | 146 | 396 | 243 | 113 | 40 | 366 | 315 | 210 | 938 | 97 | 566 | 84 | 616 | 96 |
| A vehicle was provided/delivered | 280 | 39 | 110 | 78 | 33 | 19 | 92 | 104a | 71a | 280 | 26 | 169 | 20 | 182 | 27 |
|  | 30\% | 27\% | 28\% | 32\% | 30\% | 47\% | 25\% | 33\% | 34\% | 30\% | 27\% | 30\% | 24\% | 30\% | 28\% |
| Given/Arranged by my insurer | 177 | 22 | 106aCD | 33 | 9 | 7 | 121BC | 39c | 12 | 177 | 18 | 98 | 16 | 111 | 17 |
|  | 19\% | 15\% | 27\% | 14\% | 8\% | 18\% | 33\% | 12\% | 6\% | 19\% | 19\% | 17\% | 19\% | 18\% | 17\% |
| I didn't have a choice | 176 | 34b | 55 | 55b | 26b | 7 | 62 | 63 | 41 | 176 | 17 | 104 | 23 | 117 | 17 |
|  | 19\% | 23\% | 14\% | 23\% | 23\% | 18\% | 17\% | 20\% | 20\% | 19\% | 17\% | 18\% | 27\% | 19\% | 18\% |
| Was told to collect | 86 | 17 | 35 | 28 | 6 | 1 | 30 c | 43 C | 6 | 86 | 4 | 65 | 4 | 59 | 10 |
| a vehicle from X company/location | 9\% | 12\% | 9\% | 12\% | 5\% | 3\% | 8\% | 14\% | 3\% | 9\% | 5\% | 12\% | 4\% | 10\% | 11\% |
| Given/Arranged by a claims | 50 | 9 C | 21 C | 2 | 17abC | 2 | 10B | 0 | 38AB | 50 | 5 | 31 | 7 | 39 | 4 |
| management company/hire company | 5\% | 6\% | 5\% | 1\% | 15\% | 4\% | 3\% | -\% | 18\% | 5\% | 5\% | 6\% | 8\% | 6\% | 4\% |
| Given/Arranged by | 47 | 9 | 21 | 13 | 4 | 0 | 5 | 16a | 22Ab | 47 | 7 | 34 | 4 | 38 | 5 |
| the garage/repairer | 5\% | 6\% | 5\% | 6\% | 3\% | -\% | 1\% | 5\% | 11\% | 5\% | 7\% | 6\% | 4\% | 6\% | 6\% |
| It was part of my policy/contract | 43 | 5 | 22c | 4 | 11 C | 2 | 22b | 7 | 11 | 43 | 5 | 30 | * | 29 | 2 |
|  | 5\% | 3\% | 6\% | 1\% | 9\% | 5\% | 6\% | 2\% | 5\% | 5\% | 5\% | 5\% | 1\% | 5\% | 2\% |
| Given/Arranged by | 38 | 7B | 2 | 28BD | 2 | 0 | 0 | 29AC | 5 a | 38 | 9B | 16 | 3 | 27 | 1 |
| the insurer of the other driver | 4\% | 5\% | 1\% | 11\% | 1\% | -\% | -\% | 9\% | 2\% | 4\% | 10\% | 3\% | 3\% | 4\% | 1\% |
| Did not come up in | 23 | 5 | 11 | 6 | 2 | 0 | 8 | 10 | 4 | 23 | 4 | 10 | 2 | 10 | 2 |
| conversation / did not think to ask | 2\% | 3\% | 3\% | 2\% | 2\% | -\% | 2\% | 3\% | 2\% | 2\% | 4\% | 2\% | 2\% | 2\% | 2\% |
| Didn't care which vehicle given | 17 | 2 | 6 | 4 | 4 | 2 | 7 | 6 | 4 | 17 | 1 | 8 | 2 | 5 | 2 |
|  | 2\% | 1\% | 1\% | 2\% | 3\% | 4\% | 2\% | 2\% | 2\% | 2\% | 1\% | 1\% | 2\% | 1\% | 2\% |
| Other | 37 | 3 | 15 | 12 | 7 | 0 | 18 | 11 | 8 | 37 | 4 | 22 | 6 | 25 | 8 |
|  | 4\% | 2\% | 4\% | 5\% | 6\% | -\% | 5\% | 3\% | 4\% | 4\% | 5\% | 4\% | 8\% | 4\% | 8\% |
| Don't know | 25 | 5 | 12 | 3 | 2 | 3 | 11 | 7 | 6 | 25 | 3 | 12 | 5 | 16 | 4 |
|  | 3\% | 4\% | 3\% | 1\% | 2\% | 8\% | 3\% | 2\% | 3\% | 3\% | 3\% | 2\% | 6\% | 3\% | 5\% |
| Refused | 2 | 2 | * | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 0 | * | 2 b | * | 2b |
|  | *\% | 1\% | *\% | -\% | -\% | -\% | 1\% | -\% | -\% | *\% | -\% | *\% | 2\% | *\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 97 (continuation)
D18. What makes you say this?
Base: All those who felt they did not have the opportunity to choose any replacement vehicle provider they liked
AF insurer
handled claim \&
willing to take
part in repai
$\underset{\text { Exc }}{\text { Replacement met needs }}$

| Total |  | t met <br> Met <br> (b) | needs <br> Below <br> (c) |
| :---: | :---: | :---: | :---: |
| 934 | 164 | 625 | 143 |
| 693 | 120 | 463 | 108 |
| 938 | 162 | 627 | 147 |
| 280 | 50 | 188 | 41 |
| 30\% | 31\% | 30\% | 28\% |
| 177 | 39c | 120 | 19 |
| 19\% | 24\% | 19\% | 13\% |
| 176 | 22 | 121 | 33 |
| 19\% | 14\% | 19\% | 23\% |
| 86 | 12 | 56 | 18 |
| 9\% | 7\% | 9\% | 13\% |
| 50 | 13 | 29 | 8 |
| 5\% | 8\% | 5\% | 6\% |
| 47 | 5 | 31 | 11 |
| 5\% | 3\% | 5\% | 7\% |
| 43 | 10 | 31 | 3 |
| 5\% | 6\% | 5\% | 2\% |
| 38 | 6 | 26 | 6 |
| 4\% | 4\% | 4\% | 4\% |
| 23 | 6 | 11 | 5 |
| 2\% | 4\% | 2\% | 3\% |
| 17 | 1 | 17 | 0 |
| 2\% | *\% | 3\% | -\% |
| 37 | 5 | 18 | 14aB |
| 4\% | 3\% | 3\% | 10\% |
| 25 | 3 | 21 | 2 |
| 3\% | 2\% | 3\% | 1\% |
| 2 | 0 | 0 | 2b |
| *\% | -\% | -\% | 1\% |

inspection

Unweighted row

## Effective sample size

Total
$\begin{array}{lr}\text { Yes } & \text { No } \\ \text { (a) } & \text { (b) }\end{array}$

A vehicle was provided/delivered

Given/Arranged by my insurer

I didn't have a choice

Was told to collect
a vehicle from $X$ company/location
Given/Arranged by a claims management company/hire company

Given/Arranged by
the garage/repairer
It was part of my policy/contract
Given/Arranged by the insurer of the other driver

Did not come up in conversation / did not think to ask Didn't care which vehicle given

## Refused

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 98

D19. In terms of how well the vehicle met your needs, would you say that it...?
Base: All those who received a replacement vehicle


Table 98 (continuation)
D19. In terms of how well the vehicle met your needs, would you say that it...?
Base: All those who received a replacement vehicle

|  | Total |  | Years High (a) | MI <br> Low <br> (b) | Miles per annum High Low <br> (a) (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Yes <br> (a) |  |  |  | No <br> (b) |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low (a) | Medium <br> (b) | High (c) |
| Unweighted row |  | 1196 |  | 754 | 435 | 636 |  | 513 | 441 | 755 | 130 | 1062 | 959 | 153 | 389 | 660 | 407 | 501 | 279 |
| Effective sample size |  | 881 | 556 | 319 | 458 | 391 | 336 | 545 | 97 | 781 | 705 | 109 | 288 | 477 | 307 | 373 | 195 |
| Total |  | 1191 | 750 | 432 | 613 | 538 | 461 | 730 | 131 | 1056 | 951 | 146 | 390 | 640 | 420 | 505 | 257 |
| Far exceeded your needs | (+5) | 131 | 68 | 62a | 61 | 64 | 48 | 82 | 21 | 107 | 102 | 20 | 56b | 57 | 38 | 60 | 30 |
|  |  | 11\% | 9\% | 14\% | 10\% | 12\% | 11\% | 11\% | 16\% | 10\% | 11\% | 14\% | 14\% | 9\% | 9\% | 12\% | 12\% |
| Somewhat exceeded your needs | (+4) | 75 | 45 | 30 | 40 | 31 | 27 | 48 | 9 | 65 | 64 | 7 | 31 | 34 | 29 | 29 | 16 |
|  |  | 6\% | 6\% | 7\% | 7\% | 6\% | 6\% | 7\% | 7\% | 6\% | 7\% | 5\% | 8\% | 5\% | 7\% | 6\% | 6\% |
| Met your needs | (+3) | 809 | 524 | 279 | 410 | 370 | 310 | 499 | 81 | 726 | 646 | 94 | 262 | 430 | 277 | 343 | 183 |
|  |  | 68\% | 70\% | 65\% | 67\% | 69\% | 67\% | 68\% | 62\% | 69\% | 68\% | 64\% | 67\% | 67\% | 66\% | 68\% | 71\% |
| Fell slightly | (+2) | 109 | 71 | 35 | 68 | 40 | 51 | 58 | 11 | 98 | 87 | 15 | 28 | 71 | 47c | 45 | 15 |
| short of your needs |  | 9\% | 10\% | 8\% | 11\% | 7\% | 11\% | 8\% | 8\% | 9\% | 9\% | 10\% | 7\% | 11\% | 11\% | 9\% | 6\% |
| Fell well short of your needs | (+1) | 63 | 40 | 23 | 31 | 30 | 21 | 42 | 7 | 56 | 50 | 10 | 10 | 48A | 26 | 27 | 9 |
|  |  | 5\% | 5\% | 5\% | 5\% | 5\% | 4\% | 6\% | 5\% | 5\% | 5\% | 7\% | 3\% | 8\% | 6\% | 5\% | 4\% |
| ExCeeded needs |  | 205 | 113 | 92a | 102 | 95 | 75 | 130 | 31 | 172 | 167 | 27 | 87B | 90 | 67 | 89 | 46 |
|  |  | 17\% | 15\% | 21\% | 17\% | 18\% | 16\% | 18\% | 24\% | 16\% | 18\% | 18\% | 22\% | 14\% | 16\% | 18\% | 18\% |
| FELL SHORT OF NEEDS |  | 171 | 111 | 58 | 99 | 70 | 72 | 99 | 17 | 154 | 138 | 25 | 38 | 120A | 73c | 73 | 25 |
|  |  | 14\% | 15\% | 13\% | 16\% | 13\% | 16\% | 14\% | 13\% | 15\% | 14\% | 17\% | 10\% | 19\% | 17\% | 14\% | 10\% |
| Don't know |  | 5 | 2 | 4 | 2 | 4 | 4 | 2 | 2 | 4 | * | 0 | 2 | 0 | 2 | 0 | 3b |
|  |  | *\% | *\% | 1\% | *\% | 1\% | 1\% | *\% | 1\% | *\% | *\% | -\% | 1\% | -\% | *\% | -\% | 1\% |
| Median |  | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 |
| Mean score <br> Standard deviation <br> Standard error <br> Error variance |  | 3.1 | 3.0 | 3.2a | 3.1 | 3.1 | 3.1 | 3.1 | 3.2 | 3.1 | 3.1 | 3.1 | 3.2B | 3.0 | 3.0 | 3.1 | 3.2 |
|  |  | . 9 | . 9 | 1.0 | . 9 | . 9 | . 9 | . 9 | 1.0 | . 9 | . 9 | 1.0 | . 9 | . 9 | . 9 | . 9 | . 8 |
|  |  | . 03 | . 04 | . 05 | . 04 | . 05 | . 05 | . 04 | . 10 | . 03 | . 03 | . 09 | . 05 | . 04 | . 05 | . 05 | . 06 |
|  |  | * | * | * | * | * | * | * | . 01 | * | * | . 01 | * | * | * | * | * |

Table 98 (continuation)
D19. In terms of how well the vehicle met your needs, would you say that it...?
Base: All those who received a replacement vehicle

|  | Total |  | Vehicle written off |  | Personal injury |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | No <br> (b) |
| Unweighted row |  | 1196 | 249 | 945 | 365 | 830 |
| Effective sample size |  | 881 | 178 | 701 | 267 | 613 |
| Total |  | 1191 | 238 | 949 | 361 | 828 |
| Far exceeded your needs | (+5) | 131 | 39B | 90 | 40 | 91 |
|  |  | 11\% | 16\% | 9\% | 11\% | 11\% |
| Somewhat exceeded your needs | (+4) | 75 | 18 | 56 | 21 | 54 |
|  |  | 6\% | 8\% | 6\% | 6\% | 6\% |
| Met your needs | (+3) | 809 | 157 | 652 | 252 | 556 |
|  |  | 68\% | 66\% | 69\% | 70\% | 67\% |
| Fell slightly short of your needs | (+2) | 109 | 11 | 98a | 25 | 84 |
|  |  | 9\% | 4\% | 10\% | 7\% | 10\% |
| Fell well short of your needs | (+1) | 63 | 10 | 53 | 19 | 44 |
|  |  | 5\% | 4\% | 6\% | 5\% | 5\% |
| EXCEEDED NEEDS |  | 205 | 57B | 146 | 61 | 144 |
|  |  | 17\% | 24\% | 15\% | 17\% | 17\% |
| FELL Short of needs |  | 171 | 20 | 151a | 43 | 128 |
|  |  | 14\% | 9\% | 16\% | 12\% | 15\% |
| Don't know |  | 5 | 3B | * | 5b | * |
|  |  | *\% | 1\% | *\% | 1\% | *\% |
| Median |  | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 |
| Mean score |  | 3.1 | 3.3B | 3.0 | 3.1 | 3.1 |
| Standard deviation |  | . 9 | . 9 | . 9 | . 9 | . 9 |
| Standard error |  | . 03 | . 07 | . 03 | . 05 | . 04 |
| Error variance |  | * | * | * | * | * |

95 percent as lower case or *, 99 percent as UPPER CASE or **

| Insurance channel |  |  |  | Insurance Company |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Insu |  |  |  |  |  |  |  |  |  |
| rance |  |  | Direct |  |  |  | Chur |  | Has |
| co | Broker | Admiral | Line | Aviva | Axa | LV | chill | Tesco | tings |
| (a) | (b) | (a) | (b) | (c) | (d) | (e) | (f) | (g) | (j) |
| 691 | 256 | 95 | 102 | 84 | 68 | 61 | 41 | 31 | 31 |
| 503 | 189 | 75 | 79 | 64 | 34 | 46 | 34 | 23 | 25 |
| 675 | 254 | 106 | 106 | 87 | 31 | 62 | 49 | 31 | 36 |
| 77 | 27 | 13 | 14 | 9 | 3 | 5 | 2 | 4 | 4 |
| 11\% | 11\% | 13\% | 13\% | 10\% | 10\% | 8\% | 4\% | 12\% | 11\% |
| 46 | 13 | 9 | 7 | 8 | 1 | 9 | 3 | 2 | 3 |
| 7\% | 5\% | 9\% | 7\% | 10\% | 3\% | 14\% | 6\% | 7\% | 9\% |
| 463 | 177 | 71 | 72 | 58 | 22 | 41 | 40 | 20 | 27 |
| 69\% | 70\% | 67\% | 68\% | 66\% | 71\% | 66\% | 83\% | 65\% | 76\% |
| 59 | 24 | 8 | 9 | 7 | 4 | 3 | 3 | 4 | 2 |
| 9\% | 10\% | 8\% | 8\% | 7\% | 14\% | 5\% | 6\% | 12\% | 4\% |
| 28 | 13 | 4 | 4 | 6 | 1 | 4 | 0 | 2 | 0 |
| 4\% | 5\% | 4\% | 4\% | 7\% | 3\% | 6\% | -\% | 5\% | -\% |
| 123 | 40 | 22 | 21 | 17 | 4 | 14 | 5 | 6 | 7 |
| 18\% | 16\% | 21\% | 20\% | 20\% | 12\% | 23\% | 11\% | 18\% | 20\% |
| 87 | 37 | 12 | 13 | 12 | 5 | 7 | 3 | 5 | 2 |
| 13\% | 14\% | 12\% | 12\% | 14\% | 17\% | 11\% | 6\% | 17\% | 4\% |
| 2 | 0 | 0 | * | 0 | 0 | 0 | 0 | 0 | 0 |
| *\% | -\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% |
| 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 |
| 3.1 | 3.1 | 3.2 | 3.2 | 3.1 | 3.0 | 3.1 | 3.1 | 3.1 | 3.3 |
| . 9 | . 9 | . 9 | . 9 | . 9 | . 8 | . 9 | . 5 | . 9 | . 7 |
| . 04 | . 06 | . 10 | . 10 | . 12 | . 14 | . 13 | . 09 | . 20 | . 14 |
|  | * | . 01 | . 01 | . 01 | . 02 | . 02 | . 01 | . 04 | . 02 |

Insurance Company

Table 98 (continuation)
D19. In terms of how well the vehicle met your needs, would you say that it...?
Base: All those who received a replacement vehicle

|  | Total |  | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Re ceived Rep ve hicle | Condition | post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | Self <br> (a) | NAF in surer (b) | AF in surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | Better <br> (a) | Same (b) | Worse <br> (c) |
| Unweighted row |  | 1196 | 681 | 431 | 64 | 210 | 480 | 328 | 131 | 47 | 463 | 389 | 290 | 34 | 1196 | 108 | 709 | 119 |
| Effective sample size |  | 881 | 517 | 307 | 42 | 152 | 368 | 231 | 96 | 35 | 345 | 284 | 208 | 29 | 881 | 83 | 529 | 81 |
| Total |  | 1191 | 708 | 407 | 55 | 205 | 504 | 304 | 129 | 48 | 468 | 383 | 279 | 42 | 1191 | 114 | 720 | 104 |
| Far exceeded your needs | (+5) | 131 | 71 | 49 | 8 | 24 | 48 | 35 | 14 | 9 | 49 | 49 | 26 | 4 | 131 | 14 | 69 | 7 |
|  |  | 11\% | 10\% | 12\% | 14\% | 12\% | 10\% | 12\% | 11\% | 19\% | 10\% | 13\% | 9\% | 9\% | 11\% | 12\% | 10\% | 7\% |
| Somewhat exceeded your needs | (+4) | 75 | 47 | 19 | 5 | 9 | 34 | 14 | 12 | 6 c | 29 | 22 | 18 | 4 | 75 | 9 | 41 | 4 |
|  |  | 6\% | 7\% | 5\% | 9\% | 4\% | 7\% | 4\% | 9\% | 13\% | 6\% | 6\% | 6\% | 9\% | 6\% | 7\% | 6\% | 4\% |
| Met your needs | (+3) | 809 | 496 | 264 | 38 | 145 | 349 | 194 | 94 | 27 | 330 | 249 | 192 | 30 | 809 | 77 | 502 | 66 |
|  |  | 68\% | 70\% | 65\% | 70\% | 71\% | 69\% | 64\% | 73\% | 56\% | 71\% | 65\% | 69\% | 72\% | 68\% | 67\% | 70\% | 64\% |
| Fell slightly | (+2) | 109 | 55 | 51ac | 1 | 16 | 41 | 44abD | 4 | 4 | 42 | 42 | 18 | 3 | 109 | 11 | 72 | 14 |
| short of your needs |  | 9\% | 8\% | 13\% | 2\% | 8\% | 8\% | 14\% | 3\% | 8\% | 9\% | 11\% | 7\% | 7\% | 9\% | 10\% | 10\% | 14\% |
| Fell well short of your needs | (+1) | 63 | 37 | 22 | 3 | 11 | 27 | 17 | 5 | 2 | 15 | 19 | 24A | 2 | 63 | 3 | 36 | 12ab |
|  |  | 5\% | 5\% | 5\% | 6\% | 5\% | 5\% | 6\% | 4\% | 4\% | 3\% | 5\% | 9\% | 4\% | 5\% | 3\% | 5\% | 12\% |
| EXCEEDED NEEDS |  | 205 | 118 | 68 | 12 | 33 | 82 | 49 | 26 | 15abc | 78 | 71 | 44 | 7 | 205 | 22 | 110 | 11 |
|  |  | 17\% | 17\% | 17\% | 23\% | 16\% | 16\% | 16\% | 20\% | 31\% | 17\% | 19\% | 16\% | 17\% | 17\% | 19\% | 15\% | 11\% |
| FELL SHORT OF NEEDS |  | 171 | 92 | 73a | 4 | 27 | 68 | 61bD | 9 | 6 | 57 | 61 | 42 | 5 | 171 | 15 | 108 | 26ab |
|  |  | 14\% | 13\% | 18\% | 8\% | 13\% | 13\% | 20\% | 7\% | 12\% | 12\% | 16\% | 15\% | 11\% | 14\% | 13\% | 15\% | 26\% |
| Don't know |  | 5 | 2 | 2 | 0 | 0 | 5 | 0 | 0 | 0 | 2 | 2 | 2 | 0 | 5 | * | 0 | 0 |
|  |  | *\% | *\% | *\% | -\% | -\% | 1\% | -\% | -\% | -\% | *\% | *\% | 1\% | -\% | *\% | *\% | -\% | -\% |
| Median |  | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 |
| Mean score |  | 3.1 | 3.1 | 3.1 | 3.2 | 3.1 | 3.1 | 3.0 | 3.2 | 3.3 | 3.1 | 3.1 | 3.0 | 3.1 | 3.1 | 3.2 c | 3.0c | 2.8 |
| Standard deviation |  | . 9 | . 9 | . 9 | . 9 | . 9 | . 9 | . 9 | . 8 | 1.0 | . 8 | . 9 | . 9 | . 8 | . 9 | . 9 | . 9 | . 9 |
| Standard error |  | . 03 | . 04 | . 05 | . 14 | . 07 | . 05 | . 06 | . 08 | . 17 | . 04 | . 06 | . 06 | . 15 | . 03 | . 09 | . 04 | . 10 |
| Error variance |  | * | * | * | . 02 | . 01 | * | * | . 01 | . 03 | * | * | * | . 02 | * | . 01 | * | . 01 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 98 (continuation)

D19. In terms of how well the vehicle met your needs, would you say that it...?
Base: All those who received a replacement vehicle
AF insurer handled claim willing to take part in repair inspection

|  | Total |  | Worth post repair |  | Replacement met needs Exc |  |  | part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Same (b) | Less (c) | eeded (a) | Met <br> (b) | Below (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row |  | 1196 | 745 | 149 | 207 | 816 | 169 | 228 | 968 |
| Effective sample size |  | 881 | 567 | 97 | 152 | 599 | 126 | 163 | 718 |
| Total |  | 1191 | 775 | 121 | 205 | 809 | 171 | 217 | 974 |
| Far exceeded your needs | (+5) | 131 | 71 | 12 | 131BC | 0 | 0 | 13 | 117a |
|  |  | 11\% | 9\% | 10\% | 64\% | -\% | -\% | 6\% | 12\% |
| Somewhat exceeded your needs | (+4) | 75 | 48 | 4 | 75BC | 0 | 0 | 13 | 62 |
|  |  | 6\% | 6\% | 3\% | 36\% | -\% | -\% | 6\% | 6\% |
| Met your needs | (+3) | 809 | 544 c | 71 | 0 | 809AC | 0 | 146 | 663 |
|  |  | 68\% | 70\% | 59\% | -\% | 100\% | -\% | 67\% | 68\% |
| Fell slightly | (+2) | 109 | 73 | 22b | 0 | 0 | 109AB | 31B | 77 |
| short of your needs |  | 9\% | 9\% | 18\% | -\% | -\% | 63\% | 14\% | 8\% |
| Fell well short of your needs | (+1) | 63 | 39 | 12 | 0 | 0 | 63 AB | 13 | 49 |
|  |  | 5\% | 5\% | 10\% | -\% | -\% | 37\% | 6\% | 5\% |
| EXCEEDED NEEDS |  | 205 | 119 | 16 | 205BC | 0 | 0 | 26 | 179 |
|  |  | 17\% | 15\% | 13\% | 100\% | -\% | -\% | 12\% | 18\% |
| FELL SHORT OF NEEDS |  | 171 | 112 | 33B | 0 | 0 | 171AB | 45b | 127 |
|  |  | 14\% | 14\% | 28\% | -\% | -\% | 100\% | 21\% | 13\% |
| Don't know |  | 5 | * | 0 | 0 | 0 | 0 | 0 | 5 |
|  |  | *\% | *\% | -\% | -\% | -\% | -\% | -\% | 1\% |
| Median |  | 3.0 | 3.0 | 3.0 | 5.0 | 3.0 | 2.0 | 3.0 | 3.0 |
| Mean score |  | 3.1 | 3.1 | 2.9 | 4.6BC | 3.0 C | 1.6 | 2.9 | 3.1A |
| Standard deviation |  | . 9 | . 9 | 1.0 | . 5 | . 0 | . 5 | . 8 | . 9 |
| Standard error |  | . 03 | . 04 | . 10 | . 04 | . 00 | . 04 | . 07 | . 03 |
| Error variance |  | * | * | . 01 | * | . 00 | * | * | * |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 99

D20. Why do you say that the replacement vehicle exceeded your needs?

|  | Total | Gender |  | Age |  |  | Social Grade |  | Country |  |  | Area |  |  |  | Years High <br> (a) | $-\quad \text { MI }$ <br> (b) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male | Female | 17-34 | 35-54 | 55+ | ABC1 | C2DE | UK E | Eng/Wal | Eng | Sco(d) | Wal <br> (e) | Urban (a) | Rural <br> (b) |  |  |
|  |  | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) | (c) |  |  |  |  |  |  |
| Unweighted row | 207 | 107 | 100 | 62 | 82 | 63 | 114 | 87 | 207 | 153 | 111 | 34 | 42 | 156 | 51 | 117 | 90 |
| Effective sample size Total | 152 | 78 | 74 | 48 | 57 | 47 | 84 | 63 | 152 | 126 | 111 | 34 | 42 | 116 | 36 | 85 | 67 |
|  | 205 | 105 | 100 | 67 | 74 | 64 | 114 | 85 | 205 | 184 | 171 | 16 | 13 | 158 | 47 | 113 | 92 |
| It was a better make <br> / model than my own vehicle | 83 | 38 | 45 | 26 | 36 | 21 | 46 | 35 | 83 | 75 | 69 | 6 | 5 | 67 | 16 | 45 | 38 |
|  | 40\% | 36\% | 45\% | 39\% | 48\% | 33\% | 40\% | 42\% | 40\% | 41\% | 41\% | 35\% | 43\% | 43\% | 34\% | 40\% | 41\% |
| It was newer | 80 | 44 | 36 | 28 | 24 | 28 | 35 | 44A | 80 | 73 | 66 | 6 | 6 | 59 | 21 | 46 | 34 |
|  | 39\% | 42\% | 36\% | 42\% | 32\% | 43\% | 31\% | 52\% | 39\% | 40\% | 39\% | 35\% | 50\% | 37\% | 46\% | 41\% | 37\% |
| It was more spacious/ bigger | 61 | 38 | 23 | 14 | 26 | 21 | 37 | 21 | 61 | 56 | 52 | 4 | 4 | 43 | 18 | 35 | 26 |
|  | 30\% | 36\% | 23\% | 21\% | 36\% | 33\% | 32\% | 25\% | 30\% | 31\% | 31\% | 24\% | 31\% | 27\% | 39\% | 31\% | 28\% |
| It was more powerful <br> / had a bigger engine | 25 | 16 | 9 | 5 | 7 | 13 | 15 | 9 | 25 | 23 | 22 | 2 | 1 | 15 | 10 | 19 | 6 |
|  | 12\% | 15\% | 9\% | 7\% | 10\% | 20\% | 13\% | 11\% | 12\% | 12\% | 13\% | 12\% | 10\% | 10\% | 20\% | 17\% | 7\% |
| Low expectations / requirements | 12 | 5 | 7 | 5 | 3 | 3 | 7 | 5 | 12 | 11 | 11 | * | * | 10 | 2 | 5 | 7 |
|  | 6\% | 4\% | 7\% | 8\% | 4\% | 5\% | 6\% | 6\% | 6\% | 6\% | 6\% | 3\% | 2\% | 6\% | 4\% | 4\% | 8\% |
| Higher specification | 11 | 4 | 7 | 8 c | 3 | 0 | 7 | 2 | 11 | 10 | 9 | * | 1 | 9 | 2 | 1 | 10A |
|  | 5\% | 4\% | 7\% | 12\% | 4\% | -\% | 6\% | 3\% | 5\% | 6\% | 5\% | 3\% | 10\% | 5\% | 5\% | 1\% | 11\% |
| Similar to my car <br> / Suitable to my needs | 9 | 5 | 4 | 5 | 2 | 2 | 6 | 2 | 9 | 8 | 8 | * | * | 9 | 0 | 2 | 7 |
|  | 4\% | 5\% | 4\% | 7\% | 3\% | 2\% | 6\% | 2\% | 4\% | 4\% | 5\% | 3\% | 2\% | 6\% | -\% | 2\% | 7\% |
| More economical | 7 | 5 | 2 | 5 | * | 2 | 4 | 3 | 7 | 7 | 6 | 0 | 1 | 4 | 3 | 2 | 5 |
|  | 3\% | 5\% | 2\% | 8\% | *\% | 2\% | 3\% | 4\% | 3\% | 4\% | 4\% | -\% | 7\% | 2\% | 7\% | 2\% | 6\% |
| Was a good car (various) | 4 | 2 | 2 | * | 1 | 4 | 1 | 3 | 4 | 4 | 3 | * | 1 | 4 | * | 4 | * |
|  | 2\% | 2\% | 2\% | *\% | 1\% | 6\% | 1\% | 4\% | 2\% | 2\% | 2\% | 3\% | 5\% | 3\% | 1\% | 4\% | *\% |
| More expensive to run | 4 | 2 | 2 | 2 | 2 | 1 | 4 | 0 | 4 | 3 | 3 | 1 | 0 | 4 | * | 1 | 3 |
|  | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 3\% | -\% | 2\% | 2\% | 2\% | 6\% | -\% | 2\% | 1\% | 1\% | 3\% |
| It was less bulky/ smaller | 3 | 3 | 0 | 0 | 0 | 3 | 0 | 3 | 3 | 3 | 3 | 0 | 0 | 2 | 2 | 3 | 0 |
|  | 2\% | 3\% | -\% | -\% | -\% | 5\% | -\% | 4\% | 2\% | 2\% | 2\% | -\% | -\% | 1\% | 3\% | 3\% | -\% |
| Had vehicle forlonger than was needed | 3 | 0 | 3 | 0 | 2 | * | 2 | * | 3 | 2 | 2 | 1abc | 0 | 2 | * | 2 | 1 |
|  | 1\% | -\% | 3\% | -\% | 3\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | 6\% | -\% | 1\% | 1\% | 1\% | 1\% |
| Other | 3 | * | 3 | 0 | 2 | 2 | 2 | 2 | 3 | 3 | 3 | 0 | 0 | 3 | 0 | 2 | 2 |
|  | 2\% | *\% | 3\% | -\% | 2\% | 2\% | 1\% | 2\% | 2\% | 2\% | 2\% | -\% | -\% | 2\% | -\% | 2\% | 2\% |
| Don't know | 1 | * | * | 0 | * | * | 1 | 0 | 1 | 0 | 0 | *BC | 0 | 1 | 0 | 1 | 0 |
|  | *\% | *\% | *\% | -\% | 1\% | *\% | 1\% | -\% | *\% | -\% | -\% | 3\% | -\% | *\% | -\% | 1\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 99 (continuation)
D20. Why do you say that the replacement vehicle exceeded your needs?
Base: All those where their replacement vehicle exceeded their needs

|  | Miles per annum |  |  | $\begin{gathered} \text { Past } \\ \text { experience - MI } \end{gathered}$ |  | Links to industry |  | Unde rstand entit lement | Aware of rights |  | Damage to vehicle |  |  | Vehicle <br> written off |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | High <br> (a) | Low (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 207 | 110 | 90 | 71 | 136 | 30 | 175 | 169 | 82 | 99 | 62 | 89 | 53 | 62 | 144 |
| Effective sample size | 152 | 77 | 69 | 54 | 97 | 23 | 128 | 124 | 63 | 69 | 48 | 66 | 36 | 44 | 107 |
| Total | 205 | 102 | 95 | 75 | 130 | 31 | 172 | 167 | 87 | 90 | 67 | 89 | 46 | 57 | 146 |
| It was a better make | 83 | 50 | 33 | 28 | 55 | 11 | 70 | 68 | 33 | 43 | 21 | 42 | 18 | 29 | 53 |
| / model than my own vehicle | 40\% | 49\% | 35\% | 38\% | 42\% | 36\% | 41\% | 41\% | 37\% | 47\% | 31\% | 47\% | 39\% | 50\% | 36\% |
| It was newer | 80 | 41 | 37 | 31 | 49 | 15 | 65 | 64 | 36 | 31 | 21 | 39 | 19 | 28 | 52 |
|  | 39\% | 40\% | 39\% | 41\% | 38\% | 47\% | 38\% | 38\% | 41\% | 34\% | 31\% | 43\% | 40\% | 48\% | 36\% |
| It was more spacious/ bigger | 61 | 32 | 28 | 27 | 34 | 7 | 55 | 52 | 30 | 28 | 24 c | 31 c | 7 | 10 | 51a |
|  | 30\% | 31\% | 30\% | 36\% | 26\% | 22\% | 32\% | 31\% | 34\% | 31\% | 36\% | 34\% | 15\% | 18\% | 35\% |
| It was more powerful | 25 | 17 | 8 | 10 | 15 | 6 | 19 | 21 | 10 | 13 | 6 | 12 | 7 | 4 | 19 |
| / had a bigger engine | 12\% | 17\% | 8\% | 14\% | 11\% | 19\% | 11\% | 13\% | 11\% | 14\% | 9\% | 13\% | 16\% | 7\% | 13\% |
| Low expectations / requirements | 12 | 5 | 6 | 2 | 10 | 0 | 12 | 8 | 10b | 2 | 5 | 5 | 2 | 6 | 5 |
|  | 6\% | 5\% | 7\% | 2\% | 7\% | -\% | 7\% | 5\% | 11\% | 2\% | 7\% | 6\% | 4\% | 11\% | 3\% |
| Higher specification | 11 | 8 | 3 | 2 | 9 | 3 | 8 | 7 | 2 | 6 | 2 | 4 | 5 | 3 | 8 |
|  | 5\% | 8\% | 3\% | 2\% | 7\% | 11\% | 4\% | 4\% | 2\% | 7\% | 3\% | 4\% | 11\% | 6\% | 5\% |
| Similar to my car | 9 | 3 | 2 | 5 | 4 | 2 | 6 | 9 | 3 | 3 | 6 | 2 | * | 1 | 8 |
| / Suitable to my needs | 4\% | 3\% | 2\% | 6\% | 3\% | 8\% | 4\% | 5\% | 4\% | 4\% | 9\% | 2\% | 1\% | 1\% | 5\% |
| More economical | 7 | 5 | 2 | 5 | 2 | 0 | 7 | 6 | 2 | 2 | 2 | 5 | * | * | 7 |
|  | 3\% | 5\% | 2\% | 7\% | 1\% | -\% | 4\% | 4\% | 2\% | 2\% | 3\% | 6\% | 1\% | 1\% | 5\% |
| Was a good car (various) | 4 | 1 | 2 | 4b | * | 2 | 3 | 4 | 2 | 2 | 0 | 2 | 2 | 4 b | 1 |
|  | 2\% | 1\% | 2\% | 5\% | *\% | 6\% | 2\% | 2\% | 2\% | 2\% | -\% | 3\% | 5\% | 6\% | *\% |
| More expensive to run | 4 | 2 | 2 | 2 | 3 | 2 | 2 | 3 | 0 | 4 | 4 | * | * | * | 4 |
|  | 2\% | 2\% | 2\% | 2\% | 2\% | 7\% | 1\% | 2\% | -\% | 5\% | 5\% | 1\% | 1\% | *\% | 3\% |
| It was less bulky/ smaller | 3 | 0 | 3 | 2 | 2 | 0 | 3 | 2 | 0 | 3 | 2 | 2 | 0 | 0 | 3 |
|  | 2\% | -\% | 3\% | 2\% | 1\% | -\% | 2\% | 1\% | -\% | 3\% | 2\% | 2\% | -\% | -\% | 2\% |
| Had vehicle for | 3 | 0 | 3 | 0 | 3 | 0 | 2 | 3 | * | * | 2 | 0 | 1 | * | 2 |
| longer than was needed | 1\% | -\% | 3\% | -\% | 2\% | -\% | 1\% | 2\% | 1\% | 1\% | 2\% | -\% | 2\% | 1\% | 1\% |
| Other | 3 | 2 | 2 | 0 | 3 | 0 | 3 | 3 | 0 | 2 | 0 | 2 | 2 | 2 | 2 |
|  | 2\% | 2\% | 2\% | -\% | 3\% | -\% | 2\% | 2\% | -\% | 2\% | -\% | 2\% | 3\% | 3\% | 1\% |
| Don't know | 1 | 0 | 1 | * | * | 0 | 1 | 1 | * | * | * | 0 | * | 0 | 1 |
|  | *\% | -\% | 1\% | 1\% | *\% | -\% | *\% | *\% | *\% | 1\% | 1\% | -\% | 1\% | -\% | *\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 99 (continuation)
D20. Why do you say that the replacement vehicle exceeded your needs?
Base: All those where their replacement vehicle exceeded their needs

|  | Total | Personal injury |  | ```Insurance``` |  | Who handled claim |  | Who decided repairs |  |  | Who offered Rep ve |  | vehicle | Re ceived Rep ve hicle | Cond <br> ition post repair | Worth post repair |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | NAF in | AF in |  | NAF in | AF in | NAF in | AF in |  |  |  |  |
|  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker <br> (b) | surer <br> (a) | surer <br> (b) | Self <br> (a) | surer <br> (b) | surer <br> (c) | surer <br> (a) | surer <br> (b) | Other <br> (c) | Yes <br> (a) | Same <br> (b) | Same <br> (b) |
| Unweighted row | 207 | 67 | 140 | 117 | 46 | 124 | 66 | 34 | 86 | 50 | 86 | 69 | 42 | 207 | 105 | 116 |
| Effective sample size | 152 | 47 | 105 | 89 | 32 | 89 | 49 | 25 | 62 | 36 | 60 | 52 | 32 | 152 | 80 | 87 |
| Total | 205 | 61 | 144 | 123 | 40 | 118 | 68 | 33 | 82 | 49 | 78 | 71 | 44 | 205 | 110 | 119 |
| It was a better make | 83 | 30 | 53 | 58 | 12 | 41 | 33 | 13 | 30 | 21 | 31 | 30 | 18 | 83 | 43 | 47 |
| / model than my own vehicle | 40\% | 49\% | 37\% | 47\% | 30\% | 35\% | 49\% | 38\% | 37\% | 44\% | 40\% | 43\% | 41\% | 40\% | 39\% | 39\% |
| It was newer | 80 | 28 | 52 | 40 | 17 | 42 | 31 | 10 | 30 | 19 | 24 | 31 | 21 | 80 | 33 | 41 |
|  | 39\% | 46\% | 36\% | 33\% | 41\% | 35\% | 45\% | 31\% | 37\% | 39\% | 31\% | 44\% | 47\% | 39\% | 30\% | 35\% |
| It was more spacious/ bigger | 61 | 12 | 49 | 41 | 12 | 40 | 16 | 10 | 29 | 13 | 28 | 17 | 14 | 61 | 39 | 41 |
|  | 30\% | 20\% | 34\% | 34\% | 30\% | 34\% | 23\% | 29\% | 36\% | 27\% | 36\% | 24\% | 32\% | 30\% | 36\% | 34\% |
| It was more powerful | 25 | 11 | 14 | 15 | 9 | 14 | 6 | 6 | 9 | 5 | 12 | 6 | 6 | 25 | 15 | 16 |
| / had a bigger engine | 12\% | 18\% | 10\% | 12\% | 22\% | 12\% | 10\% | 17\% | 11\% | 10\% | 15\% | 9\% | 15\% | 12\% | 14\% | 13\% |
| Low expectations / requirements | 12 | 4 | 8 | 8 | 2 | 5 | 3 | 3 | 2 | 2 | 3 | 5 | 2 | 12 | 5 | 4 |
|  | 6\% | 6\% | 5\% | 7\% | 4\% | 5\% | 5\% | 9\% | 2\% | 3\% | 4\% | 6\% | 5\% | 6\% | 5\% | 3\% |
| Higher specification | 11 | 6 | 5 | 8 | 2 | 6 | 5 | 2 | 5 | 2 | 4 | 5 | * | 11 | 6 | 6 |
|  | 5\% | 9\% | 4\% | 7\% | 5\% | 5\% | 7\% | 6\% | 7\% | 4\% | 5\% | 7\% | 1\% | 5\% | 5\% | 5\% |
| Similar to my car | 9 | 2 | 6 | 5 | * | 5 | 3 | 3 | 2 | 2 | 2 | 3 | 2 | 9 | 6 | 6 |
| / Suitable to my needs | 4\% | 4\% | 4\% | 4\% | 1\% | 4\% | 5\% | 9\% | 3\% | 3\% | 2\% | 4\% | 4\% | 4\% | 6\% | 5\% |
| More economical | 7 | 2 | 5 | 4 | 2 | 2 | 5 | 0 | 2 | 5 | 2 | 5 | * | 7 | 2 | 3 |
|  | 3\% | 3\% | 4\% | 3\% | 5\% | 2\% | 7\% | -\% | 2\% | 11\% | 2\% | 7\% | 1\% | 3\% | 2\% | 3\% |
| Was a good car (various) | 4 | 4b | 1 | 1 | 2 | 3 | 2 | * | 4 | 0 | 2 | 2 | * | 4 | 1 | * |
|  | 2\% | 6\% | *\% | 1\% | 4\% | 2\% | 3\% | 1\% | 5\% | -\% | 3\% | 3\% | 1\% | 2\% | 1\% | *\% |
| More expensive to run | 4 | 1 | 4 | 3 | 1 | 4 | 0 | 3 | 2 | 0 | 2 | 0 | 2 | 4 | 3 | 4 |
|  | 2\% | 1\% | 2\% | 3\% | 2\% | 4\% | -\% | 7\% | 2\% | -\% | 3\% | -\% | 5\% | 2\% | 2\% | 3\% |
| It was less bulky/ smaller | 3 | 0 | 3 | 3 | 0 | 3 | 0 | 0 | 3 | 0 | 2 | 0 | 2 | 3 | 0 | 3 |
|  | 2\% | -\% | 2\% | 3\% | -\% | 3\% | -\% | -\% | 4\% | -\% | 2\% | -\% | 4\% | 2\% | -\% | 3\% |
| Had vehicle for | 3 | 0 | 3 | * | 2 | 2 | * | 0 | 2 | 0 | * | * | 2 | 3 | 2 | 2 |
| longer than was needed | 1\% | -\% | 2\% | *\% | 5\% | 2\% | 1\% | -\% | 2\% | -\% | 1\% | 1\% | 4\% | 1\% | 1\% | 2\% |
| Other | 3 | 3b | * | * | 0 | 2 | * | * | 0 | 0 | 2 | * | 2 | 3 | 0 | * |
|  | 2\% | 5\% | *\% | *\% | -\% | 1\% | *\% | 1\% | -\% | -\% | 2\% | *\% | 4\% | 2\% | -\% | *\% |
| Don't know | 1 | 0 | 1 | 1 | 0 | 1 | 0 | 1 | 0 | 0 | * | 0 | * | 1 | 1 | 1 |
|  | *\% | -\% | 1\% | 1\% | -\% | 1\% | -\% | 2\% | -\% | -\% | *\% | -\% | 1\% | *\% | 1\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 99 (continuation)

D20. Why do you say that the replacement vehicle exceeded your needs?
Base: All those where their replacement vehicle exceeded their needs
$\left.\begin{array}{llll} & & & \begin{array}{c}\text { AF } \\ \text { insurer } \\ \text { handled } \\ \text { claim \& }\end{array} \\ \text { willing }\end{array}\right]$

95 percent as lower case or *, 99 percent as UPPER CASE or **
Research conducted by IFF Research

Table 99 (continuation)
D20. Why do you say that the replacement vehicle exceeded your needs?
Base: All those where their replacement vehicle exceeded their needs
$\left.\begin{array}{crr} & \begin{array}{c}\text { AF } \\ \text { insurer } \\ \text { handled }\end{array} \\ \text { claim \& } \\ \text { willing } \\ \text { to take } \\ \text { part in } \\ \text { repair } \\ \text { ins }\end{array}\right\}$

Unweighted row
Effective sample size Total
Don't know
95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 100

D21. Why do you say that the replacement vehicle fell short of your needs?
Base: All those where their replacement vehicle fell short of their needs

|  | Total | Gender |  | Age |  |  | Social Grade |  | Country |  |  |  | Area |  | Years High (a) | MI Low (b) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco (d) | Urban (a) | Rural <br> (b) |  |  |
| Unweighted row | 169 | 102 | 67 | 37 | 85 | 47 | 111 | 56 | 169 | 119 | 93 | 33 | 117 | 50 | 108 | 59 |
| Effective sample size | 126 | 76 | 50 | 26 | 64 | 36 | 84 | 41 | 126 | 102 | 93 | 33 | 87 | 38 | 81 | 43 |
| Total | 171 | 103 | 68 | 34 | 88 | 49 | 115 | 54 | 171 | 151 | 143 | 16 | 116 | 52 | 111 | 58 |
| It was less spacious/ smaller than own vehicle | 96 | 54 | 42 | 17 | 54 | 25 | 62 | 32 | 96 | 85 | 82 | 9 | 67 | 28 | 63 | 32 |
|  | 56\% | 52\% | 62\% | 49\% | 61\% | 52\% | 54\% | 61\% | 56\% | -56\% | 57\% | 58\% | 57\% | 54\% | 56\% | 55\% |
| It was worse make | 34 | 26 | 8 | 8 | 18 | 8 | 22 | 12 | 34 | 27 | 26 | 6abc | 19 | 15 | 22 | 11 |
| / model than own vehicle | 20\% | 25\% | 11\% | 24\% | 20\% | 16\% | 19\% | 22\% | 20\% | -18\% | 18\% | 36\% | 16\% | 28\% | 20\% | 18\% |
| It was less powerful / had a smaller engine than own vehicle | 24 | 14 | 10 | 5 | 14 | 5 | 17 | 7 | 24 | 21 | 20 | 2 | 18 | 6 | 16 | 7 |
|  | 14\% | 13\% | 15\% | 15\% | 16\% | 10\% | 14\% | 14\% | 14\% | - 14\% | 14\% | 15\% | 16\% | 11\% | 14\% | 12\% |
| It more bulky/bigger than own vehicle | 10 | 7 | 3 | 3 | 1 | 6B | 9 | 1 | 10 | 8 | 8 | 1 | 6 | 4 | 6 | 4 |
|  | 6\% | 7\% | 4\% | 10\% | 1\% | 12\% | 8\% | 1\% | 6\% | 5\% | 5\% | 9\% | 5\% | 8\% | 5\% | 7\% |
| Vehicle was faulty | 8 | 5 | 3 | 3 | 3 | 2 | 4 | 2 | 8 | 6 | 6 | 1 | 3 | 5 | 4 | 3 |
|  | 4\% | 5\% | 4\% | 10\% | 3\% | 3\% | 4\% | 4\% | 4\% | 4\% | 4\% | 6\% | 2\% | 9\% | 4\% | 6\% |
| It was a manual vehicle | 7 | 4 | 4 | 0 | 3 | 4 | 5 | 2 | 7 | 6 | 6 | 1 | 5 | 2 | 6 | 2 |
| (wanted an automatic) | 4\% | 3\% | 5\% | -\% | 3\% | 8\% | 4\% | 4\% | 4\% | 4\% | 4\% | 6\% | 4\% | 4\% | 5\% | 3\% |
| Was diesel / petrol / automatic | 6 | 4 | 2 | 2 | 4 | 0 | 6 | 0 | 6 | 5 | 5 | * | 4 | 2 | 1 | 5 a |
|  | 3\% | 3\% | 3\% | 5\% | 5\% | -\% | 5\% | -\% | 3\% | 3\% | 3\% | 3\% | 4\% | 3\% | 1\% | 8\% |
| Fuel consumption was too high | 6 | 4 | 2 | * | 2 | 4 | 3 | 2 | 6 | 5 | 5 | * | 5 | 1 | 4 | 2 |
|  | 3\% | 4\% | 3\% | 1\% | 2\% | 7\% | 3\% | 4\% | 3\% | 3\% | 3\% | 3\% | 4\% | 1\% | 3\% | 3\% |
| Difficult / uncomfortable to drive | 5 | 3 | 2 | 2 | * | 3b | 5 | 0 | 5 | 5 | 5 | 0 | 3 | 2 | 4 | 2 |
|  | 3\% | 3\% | 3\% | 5\% | *\% | 7\% | 5\% | -\% | 3\% | 3\% | 3\% | -\% | 3\% | 4\% | 3\% | 3\% |
| Not suitable for disabled people | 5 | 2 | 3 | 0 | 2 | 3 | 3 | 2 | 5 | 5 | 5 | 0 | 5 | 0 | 5 | 0 |
|  | 3\% | 2\% | 5\% | -\% | 2\% | 7\% | 3\% | 3\% | 3\% | 3\% | 3\% | -\% | 4\% | -\% | 4\% | -\% |
| It was not clean | 4 | 0 | 4 a | 0 | 2 | 2 | 3 | 2 | 4 | 4 | 3 | 0 | 4 | 1 | 4 | 0 |
|  | 2\% | -\% | 6\% | -\% | 3\% | 4\% | 2\% | 3\% | 2\% | 2\% | 2\% | -\% | 3\% | 1\% | 4\% | -\% |
| Unable / not allowed to transport dog | 4 | 2 | 2 | 0 | 4 | * | 2 | 2 | 4 | 3 | 3 | * | 4 | 0 | 2 | 2 |
|  | 2\% | 1\% | 3\% | -\% | 4\% | 1\% | 2\% | 3\% | 2\% | 2\% | 2\% | 3\% | 3\% | -\% | 2\% | 3\% |
| It was older than own vehicle | 2 | * | 2 | 0 | 2 | * | 2 | 0 | 2 | 2 | 2 | 0 | 2 | * | 2 | 0 |
|  | 1\% | *\% | 2\% | -\% | 2\% | 1\% | 2\% | -\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | 2\% | -\% |
| Method of pick up or delivery of replacement car | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 2 | 2 | 2 | 2 | 0 | 2 | 0 | 2 | 0 |
|  | 1\% | 1\% | -\% | -\% | 2\% | -\% | -\% | 3\% | 1\% | 1\% | 1\% | -\% | 1\% | -\% | 1\% | -\% |
| Dents and scratches on the bodywork | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Other | 22 | 14 | 8 | 1 | 14 | 7 | 11 | 10 | 22 | 20 | 19 | 1 | 11 | 9 | 17 | 3 |
|  | 13\% | 13\% | 12\% | 3\% | 15\% | 15\% | 9\% | 18\% | 13\% | -13\% | 13\% | 9\% | 10\% | 17\% | 16\% | 5\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 100 (continuation)
D21. Why do you say that the replacement vehicle fell short of your needs? Base: All those where their replacement vehicle fell short of their needs

|  | GenderMale Female |  |  | Age |  |  | Social Grade |  | Country |  |  |  | Area |  | Years - MI |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ (b) \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | $\mathrm{ABC1}$ (a) | C2DE <br> (b) | $\begin{gathered} \text { UK } \\ \text { (a) } \end{gathered}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) | Urban <br> (a) | Rural <br> (b) | High <br> (a) | Low (b) |
| Unweighted row | 169 | 102 | 67 | 37 | 85 | 47 | 111 | 56 | 169 | 119 | 93 | 33 | 117 | 50 | 108 | 59 |
| Effective sample size | 126 | 76 | 50 | 26 | 64 | 36 | 84 | 41 | 126 | 102 | 93 | 33 | 87 | 38 | 81 | 43 |
| Total | 171 | 103 | 68 | 34 | 88 | 49 | 115 | 54 | 171 | 151 | 143 | 16 | 116 | 52 | 111 | 58 |
| Don't know | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Refused | 2 | 2 | 0 | 2 | 0 | 0 | 0 | 2 | 2 | 2 | 2 | 0 | 2 | 0 | 0 | 2 |
|  | 1\% | 2\% | -\% | 5\% | -\% | -\% | -\% | 3\% | 1\% | 1\% | 1\% | -\% | 2\% | -\% | -\% | 3\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 100 (continuation)
D21. Why do you say that the replacement vehicle fell short of your needs?
Base: All those where their replacement vehicle fell short of their needs


Table 100 (continuation)
D21. Why do you say that the replacement vehicle fell short of your needs?
Base: All those where their replacement vehicle fell short of their needs

|  | Miles per annum |  |  | Past experience | - MI | Links to in dustry | Unde rstand entit lement | Aware of | rights | Damage to vehicle |  |  | Vehicle <br> written off | Personal injury |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | High | Low | Yes | No | No | Yes | Yes | No | Low | Medium | High | No | Yes | No |
|  | Total | (a) | (b) | (a) | (b) | (b) | (a) | (a) | (b) | (a) | (b) | (c) | (b) | (a) | (b) |
| Unweighted row | 169 | 97 | 69 | 72 | 97 | 154 | 138 | 33 | 122 | 57 | 80 | 31 | 148 | 44 | 125 |
| Effective sample size | 126 | 72 | 52 | 54 | 73 | 114 | 102 | 27 | 89 | 50 | 56 | 20 | 111 | 33 | 94 |
| Total | 171 | 99 | 70 | 72 | 99 | 154 | 138 | 38 | 120 | 73 | 73 | 25 | 151 | 43 | 128 |
| Other | 22 | 15 | 7 | 10 | 12 | 20 | 22 | 4 | 18 | 10 | 10 | 2 | 18 | 3 | 19 |
|  | 13\% | 15\% | 10\% | 14\% | 12\% | 13\% | 16\% | 9\% | 15\% | 13\% | 13\% | 10\% | 12\% | 7\% | 15\% |
| Don't know | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Refused | 2 | 2 | 0 | * | 2 | 2 | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 2b | 0 |
|  | 1\% | 2\% | -\% | *\% | 2\% | 1\% | 1\% | 5\% | -\% | -\% | 3\% | -\% | 1\% | 4\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

D21. Why do you say that the replacement vehicle fell short of your needs?
Base: All those where their replacement vehicle fell short of their needs

|  | Total | Insurance channel Insu |  | Who handled claim |  | Who decided repairs |  |  | Who offered Rep vehicle |  |  | Re ceived Rep ve hicle | Condition post repair |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Insu rance CO <br> (a) | Broker <br> (b) | NAF in surer (a) | AF in surer (b) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | NAF in surer (a) | AF in surer (b) | Other <br> (c) | Yes <br> (a) | Same (b) | Worse <br> (c) | Same (b) | Less <br> (c) |
| Unweighted row | 169 | 95 | 33 | 88 | 73 | 31 | 64 | 58 | 59 | 58 | 43 | 169 | 103 | 31 | 101 | 41 |
| Effective sample size | 126 | 67 | 26 | 67 | 54 | 21 | 50 | 45 | 43 | 44 | 31 | 126 | 79 | 21 | 80 | 27 |
| Total | 171 | 87 | 37 | 92 | 73 | 27 | 68 | 61 | 57 | 61 | 42 | 171 | 108 | 26 | 112 | 33 |
| It was less spacious/ smaller than own vehicle | 96 | 48 | 21 | 52 | 39 | 12 | 44 | 35 | 33 | 33 | 24 | 96 | 59 | 17 | 60 | 19 |
|  | 56\% | 56\% | 58\% | 56\% | 53\% | 43\% | 64\% | 56\% | 57\% | 54\% | 58\% | 56\% | 55\% | 65\% | 54\% | 58\% |
| It was worse make | 34 | 16 | 1 | 15 | 18 | 11 | 12 | 11 | 8 | 14 | 10 | 34 | 22 | 6 | 20 | 8 |
| / model than own vehicle | 20\% | 18\% | 3\% | 17\% | 25\% | 41\% | 17\% | 18\% | 14\% | 22\% | 24\% | 20\% | 20\% | 23\% | 18\% | 23\% |
| It was less powerful / had <br> a smaller engine than own vehicle | 24 | 16 | 2 | 18 | 6 | 6 | 8 | 8 | 8 | 4 | 12b | 24 | 17 | 2 | 17 | 5 |
|  | 14\% | 18\% | 5\% | 20\% | 8\% | 22\% | 12\% | 13\% | 15\% | 7\% | 27\% | 14\% | 15\% | 9\% | 15\% | 15\% |
| It more bulky/ | 10 | 5 | 4 | 4 | 6 | 2 | 4 | 5 | 4 | 6 | * | 10 | 7 | 2 | 9 | 1 |
| bigger than own vehicle | 6\% | 6\% | 10\% | 4\% | 9\% | 6\% | 5\% | 8\% | 7\% | 9\% | 1\% | 6\% | 7\% | 9\% | 8\% | 2\% |
| Vehicle was faulty | 8 | 6 | * | 5 | 3 | 3 | 3 | 2 | 5 | 2 | 0 | 8 | 4 | 1 | 5 | 1 |
|  | 4\% | 7\% | 1\% | 5\% | 4\% | 10\% | 5\% | 3\% | 9\% | 3\% | -\% | 4\% | 3\% | 4\% | 4\% | 4\% |
| It was a manual vehicle | 7 | 3 | 3 | 5 | 2 | 2 | 4 | * | 4 | 2 | 2 | 7 | 6 | 1 | 6 | 1 |
| (wanted an automatic) | 4\% | 3\% | 8\% | 6\% | 3\% | 6\% | 5\% | 1\% | 6\% | 3\% | 4\% | 4\% | 6\% | 4\% | 6\% | 3\% |
| Was diesel / petrol / automatic | 6 | 4 | * | 5 | 1 | * | 4 | * | 4 | 2 | * | 6 | 4 | 0 | 3 | * |
|  | 3\% | 4\% | 1\% | 6\% | 1\% | 2\% | 5\% | *\% | 6\% | 3\% | 1\% | 3\% | 4\% | -\% | 2\% | 1\% |
| Fuel consumption was too high | 6 | 3 | 2 | * | 5 a | * | 0 | 5 b | 0 | 5 a | * | 6 | 4 | 2 | 2 | 4 |
|  | 3\% | 3\% | 4\% | *\% | 7\% | 1\% | -\% | 9\% | -\% | 9\% | 1\% | 3\% | 4\% | 7\% | 2\% | 11\% |
| Difficult / uncomfortable to drive | 5 | 3 | 2 | 2 | 3 | 2 | 2 | 2 | 2 | 3 | 0 | 5 | 5 | * | 5 | 1 |
|  | 3\% | 4\% | 4\% | 2\% | 4\% | 6\% | 3\% | 3\% | 4\% | 5\% | -\% | 3\% | 5\% | 1\% | 4\% | 2\% |
| Not suitable for disabled people | 5 | 2 | * | 2 | 3 | 0 | 0 | 3 | 0 | 2 | 3 | 5 | 2 | 2 | 3 | 2 |
|  | 3\% | 2\% | 1\% | 2\% | 4\% | -\% | -\% | 5\% | -\% | 3\% | 8\% | 3\% | 1\% | 6\% | 3\% | 5\% |
| It was not clean | 4 | 4 | 0 | 2 | 2 | 1 | 2 | 2 | 1 | 2 | 2 | 4 | 3 | 1 | 2 | 2 |
|  | 2\% | 4\% | -\% | 2\% | 3\% | 2\% | 3\% | 3\% | 1\% | 3\% | 4\% | 2\% | 3\% | 3\% | 2\% | 6\% |
| Unable / not allowed | 4 | 4 | 0 | 2 | 2 | 0 | 2 | 2 | 2 | 2 | 0 | 4 | 2 | 2 | 4 | * |
| to transport dog | 2\% | 4\% | -\% | 2\% | 2\% | -\% | 3\% | 3\% | 4\% | 3\% | -\% | 2\% | 2\% | 6\% | 3\% | 1\% |
| It was older than own vehicle | 2 | 2 | 0 | * | 2 | 0 | 0 | 2 | * | 2 | 0 | 2 | 2 | 0 | 2 | 0 |
|  | 1\% | 2\% | -\% | *\% | 2\% | -\% | -\% | 3\% | 1\% | 3\% | -\% | 1\% | 1\% | -\% | 1\% | -\% |
| Method of pick up | 2 | 2 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 2 | 2 | 0 | 2 | 0 |
| or delivery of replacement car | 1\% | 2\% | -\% | 2\% | -\% | -\% | 2\% | -\% | -\% | -\% | 4\% | 1\% | 1\% | -\% | 1\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 100 (continuation)
D21. Why do you say that the replacement vehicle fell short of your needs?
Base: All those where their replacement vehicle fell short of their needs

|  | Total | Insurance channel Insu |  | Who handled claim |  | Who decided repairs |  |  | Who offered Rep vehicle |  |  | Re ceived Rep ve hicle | Condition post repair |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Insu rance (a) | Broker <br> (b) | NAF in surer (a) | AF in surer <br> (b) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | NAF in surer <br> (a) | AF in surer <br> (b) | Other (c) | Yes <br> (a) | Same (b) | Worse <br> (c) | Same <br> (b) | Less <br> (c) |
| Unweighted row | 169 | 95 | 33 | 88 | 73 | 31 | 64 | 58 | 59 | 58 | 43 | 169 | 103 | 31 | 101 | 41 |
| Effective sample size | 126 | 67 | 26 | 67 | 54 | 21 | 50 | 45 | 43 | 44 | 31 | 126 | 79 | 21 | 80 | 27 |
| Total | 171 | 87 | 37 | 92 | 73 | 27 | 68 | 61 | 57 | 61 | 42 | 171 | 108 | 26 | 112 | 33 |
| Dents and scratches on the bodywork | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Other | 22 | 6 | 8 | 10 | 12 | 3 | 4 | 11 | 6 | 9 | 6 | 22 | 13 | 5 | 14 | 3 |
|  | 13\% | 7\% | 23\% | 11\% | 17\% | 10\% | 5\% | 17\% | 10\% | 15\% | 13\% | 13\% | 12\% | 17\% | 13\% | 10\% |
| Don't know | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Refused | 2 | * | 0 | 2 | * | 2 | * | 0 | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 2 |
|  | 1\% | *\% | -\% | 2\% | *\% | 6\% | *\% | -\% | 3\% | -\% | -\% | 1\% | -\% | 6\% | -\% | 5\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

D21. Why do you say that the replacement vehicle fell short of your needs? Base: All those where their replacement vehicle fell short of their needs

|  | Total | Repl acement met needs Below (c) | AF insurer handled claim \& willing to take part in repair inspection Yes <br> No <br> (a) <br> (b) |  |
| :---: | :---: | :---: | :---: | :---: |
| Unweighted row | 169 | 169 | 43 | 126 |
| Effective sample size | 126 | 126 | 32 | 94 |
| Total | 171 | 171 | 45 | 127 |
| It was less spacious/ | 96 | 96 | 19 | 77 |
| smaller than own vehicle | 56\% | 56\% | 42\% | 61\% |
| It was worse make | 34 | 34 | 10 | 24 |
| / model than own vehicle | 20\% | 20\% | 22\% | 19\% |
| It was less powerful / had | 24 | 24 | 2 | 22 |
| a smaller engine than own vehicle | 14\% | 14\% | 5\% | 17\% |
| It more bulky/ | 10 | 10 | 4 | 6 |
| bigger than own vehicle | 6\% | 6\% | 9\% | 5\% |
| Vehicle was faulty | 8 | 8 | 1 | 7 |
|  | 4\% | 4\% | 2\% | 5\% |
| It was a manual vehicle | 7 | 7 | 2 | 6 |
| (wanted an automatic) | 4\% | 4\% | 3\% | 4\% |
| Was diesel / petrol / automatic | 6 | 6 | * | 6 |
|  | 3\% | 3\% | 1\% | 4\% |
| Fuel consumption was too high | 6 | 6 | 4b | 2 |
|  | 3\% | 3\% | 9\% | 1\% |
| Difficult / uncomfortable to drive | 5 | 5 | 2 | 4 |
|  | 3\% | 3\% | 3\% | 3\% |
| Not suitable for disabled people | 5 | 5 | 3 | 2 |
|  | 3\% | 3\% | 7\% | 1\% |
| It was not clean | 4 | 4 | 2 | 2 |
|  | 2\% | 2\% | 4\% | 2\% |
| Unable / not allowed | 4 | 4 | * | 4 |
| to transport dog | 2\% | 2\% | 1\% | 3\% |
| It was older than own vehicle | 2 | 2 | 2 | * |
|  | 1\% | 1\% | 3\% | *\% |
| Method of pick up | 2 | 2 | 0 | 2 |
| or delivery of replacement car | 1\% | 1\% | -\% | 1\% |
| Dents and scratches on the bodywork | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% |

[^21]Research conducted by IFF Research

Table 100 (continuation)
D21. Why do you say that the replacement vehicle fell short of your needs? Base: All those where their replacement vehicle fell short of their needs

AF insurer
Repl handled claim \& willing to take needs inspection
Yes No Total

Unweighted row Effective sample size
Total
Other
169
126
126

| 126 | 43 | 126 |
| ---: | ---: | ---: |
| 171 | 171 | 45 |

$\begin{array}{llll}22 & 22 & 11 b & 11 \\ 13 \% & 13 \% & 25 \% & 8 \%\end{array}$
$\begin{array}{llll}0 & 0 & 0 & 0 \\ -\% & -\% & -\% & -\%\end{array}$
$\begin{array}{llll}2 & 2 & 0 & 2 \\ 1 \% & 1 \% & -\% & 1 \%\end{array}$

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 101

D22. For how long did you have use of the replacement vehicle? (COMBINED)
Base: All those who received a replacement vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 101 (continuation)
D22. For how long did you have use of the replacement vehicle? (COMBINED)
Base: All those who received a replacement vehicle

|  |  | Years High (a) | MI <br> Low <br> (b) | Miles per High (a) | annum <br> Low <br> (b) | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1196 | 754 | 435 | 636 | 513 | 441 | 755 | 130 | 1062 | 959 | 153 | 389 | 660 | 407 | 501 | 279 |
| Effective sample size | 881 | 556 | 319 | 458 | 391 | 336 | 545 | 97 | 781 | 705 | 109 | 288 | 477 | 307 | 373 | 195 |
| Total | 1191 | 750 | 432 | 613 | 538 | 461 | 730 | 131 | 1056 | 951 | 146 | 390 | 640 | 420 | 505 | 257 |
| 1 day | 21 | 13 | 8 | 12 | 10 | 8 | 13 | 0 | 21 | 13 | 8A | 10 | 9 | 12c | 10 | 0 |
|  | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | -\% | 2\% | 1\% | 6\% | 3\% | 1\% | 3\% | 2\% | -\% |
| 2-3 days | 128 | 87 | 39 | 75 | 51 | 49 | 79 | 14 | 114 | 95 | 17 | 49 | 59 | 85BC | C 36c | 7 |
|  | 11\% | 12\% | 9\% | 12\% | 10\% | 11\% | 11\% | 10\% | 11\% | 10\% | 12\% | 12\% | 9\% | 20\% | 7\% | 3\% |
| 4-6 days | 144 | 104b | 40 | 73 | 67 | 55 | 89 | 11 | 133 | 110 | 23 | 34 | 94a | 80BC | C 56C | 6 |
|  | 12\% | 14\% | 9\% | 12\% | 13\% | 12\% | 12\% | 8\% | 13\% | 12\% | 16\% | 9\% | 15\% | 19\% | 11\% | 2\% |
| 7-13 days | 387 | 244 | 137 | 194 | 186 | 151 | 235 | 36 | 350 | 303 | 49 | 119 | 215 | 141 | 169 | 75 |
|  | 32\% | 33\% | 32\% | 32\% | 35\% | 33\% | 32\% | 27\% | 33\% | 32\% | 34\% | 31\% | 34\% | 34\% | 33\% | 29\% |
| 14-20 days | 224 | 135 | 87 | 113 | 104 | 104b | 120 | 31 | 191 | 189 | 21 | 66 | 119 | 63 | 105a | 55 |
|  | 19\% | 18\% | 20\% | 18\% | 19\% | 23\% | 17\% | 24\% | 18\% | 20\% | 14\% | 17\% | 19\% | 15\% | 21\% | 21\% |
| 21+ days | 262 | 152 | 110 | 139 | 111 | 87 | 175 | 34 | 227 | 222 | 26 | 105 | 134 | 32 | 122A | 107 AB |
|  | 22\% | 20\% | 25\% | 23\% | 21\% | 19\% | 24\% | 26\% | 22\% | 23\% | 18\% | 27\% | 21\% | 8\% | 24\% | 41\% |
| Don't know | 24 | 13 | 11 | 7 | 9 | 6 | 18 | 5 | 19 | 19 | 2 | 6 | 11 | 7 | 7 | 8 |
|  | 2\% | 2\% | 3\% | 1\% | 2\% | 1\% | 2\% | 4\% | 2\% | 2\% | 1\% | 2\% | 2\% | 2\% | 1\% | 3\% |
| Median | 10.0 | 8.0 | 10.0 | 10.0 | 10.0 | 10.0 | 10.0 | 14.0 | 8.0 | 10.0 | 7.0 | 10.0 | 8.0 | 7.0 | 10.0 | 14.0 |
| Mean score | 13.5 | 12.7 | 15.0a | 13.9 | 12.9 | 12.9 | 13.9 | 16.7b | 13.1 | 14.2 b | 10.9 | 14.7 | 13.2 | 8.8 | 14.1A | 20.1AB |
| Standard deviation | 14.6 | 12.0 | 18.3 | 16.1 | 12.8 | 12.0 | 16.0 | 18.7 | 14.0 | 15.5 | 10.1 | 17.6 | 13.5 | 8.9 | 16.5 | 15.4 |
| Standard error | . 50 | . 51 | 1.04 | . 76 | . 65 | . 66 | . 69 | 1.93 | . 50 | . 59 | . 97 | 1.04 | . 62 | . 51 | . 86 | 1.12 |
| Error variance | . 25 | . 26 | 1.07 | . 57 | . 43 | . 44 | . 48 | 3.73 | . 25 | . 35 | . 94 | 1.09 | . 39 | . 26 | . 74 | 1.26 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 101 (continuation)
D22. For how long did you have use of the replacement vehicle? (COMBINED)
Base: All those who received a replacement vehicle

|  |  | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Direct |  | Insurance Company |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | Yes <br> (a) | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ | Yes <br> (a) | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ |  |  | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker <br> (b) | Admiral <br> (a) | Line (b) | Aviva (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \\ (f) \end{array}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | tings (j) |
| Unweighted row | 1196 | 249 | 945 | 365 | 830 | 691 | 256 | 95 | 102 | 84 | 68 | 61 | 41 | 31 | 31 |
| Effective sample size | 881 | 178 | 701 | 267 | 613 | 503 | 189 | 75 | 79 | 64 | 34 | 46 | 34 | 23 | 25 |
| Total | 1191 | 238 | 949 | 361 | 828 | 675 | 254 | 106 | 106 | 87 | 31 | 62 | 49 | 31 | 36 |
| 1 day | 21 | 2 | 20 | 2 | 19 | 11 | 6 | 2 | 4 | 0 | 1 | 2 | 0 | 0 | 4 |
|  | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% | 2\% | 1\% | 3\% | -\% | 2\% | 2\% | -\% | -\% | 10\% |
| 2-3 days | 128 | 4 | 123A | 16 | 112A | 72 | 25 | 16 | 14 | 9 | 2 | 12 | 6 | 6 | 2 |
|  | 11\% | 1\% | 13\% | 5\% | 13\% | 11\% | 10\% | 15\% | 13\% | 10\% | 7\% | 19\% | 12\% | 18\% | 6\% |
| 4-6 days | 144 | 8 | 136A | 21 | 122A | 86 | 36 | 10 | 10 | 11 | 4 | 8 | 5 | 5 | 2 |
|  | 12\% | 3\% | 14\% | 6\% | 15\% | 13\% | 14\% | 9\% | 10\% | 12\% | 12\% | 12\% | 10\% | 17\% | 5\% |
| 7-13 days | 387 | 54 | 333A | 108 | 278 | 221 | 76 | 25 | 27 | 26 | 11 | 15 | 16 | 7 | 18 |
|  | 32\% | 23\% | 35\% | 30\% | 34\% | 33\% | 30\% | 24\% | 25\% | 30\% | 35\% | 25\% | 33\% | 23\% | 49\% |
| 14-20 days | 224 | 49 | 175 | 64 | 160 | 130 | 46 | 26 | 27 | 20 | 7 | 8 | 10 | 7 | 1 |
|  | 19\% | 20\% | 18\% | 18\% | 19\% | 19\% | 18\% | 25\% | 26\% | 23\% | 23\% | 13\% | 20\% | 23\% | 2\% |
| 21+ days | 262 | 116B | 145 | 135B | 128 | 147 | 58 | 27 | 22 | 21 | 6 | 18 | 13 | 6 | 10 |
|  | 22\% | 49\% | 15\% | 37\% | 15\% | 22\% | 23\% | 25\% | 21\% | 24\% | 20\% | 28\% | 26\% | 19\% | 28\% |
| Don't know | 24 | 7 | 17 | 14B | 10 | 8 | 7 | 0 | 2 | * | * | 0 | 0 | 0 | * |
|  | 2\% | 3\% | 2\% | 4\% | 1\% | 1\% | 3\% | -\% | 2\% | 1\% | 1\% | -\% | -\% | -\% | 1\% |
| Median | 10.0 | 20.0 | 7.0 | 14.0 | 7.0 | 9.0 | 10.0 | 14.0 | 10.0 | 10.0 | 7.0 | 7.0 | 10.0 | 10.0 | 7.0 |
| Mean score | 13.5 | 21.5B | 11.5 | 18.5B | 11.4 | 13.0 | 13.7 | 15.6 | 12.2 | 14.6 | 12.8 | 13.2 | 13.3 | 11.2 | 13.6 |
| Standard deviation | 14.6 | 15.5 | 13.6 | 19.1 | 11.6 | 12.6 | 13.5 | 19.3 | 8.7 | 13.4 | 10.7 | 14.5 | 10.2 | 8.3 | 12.8 |
| Standard error | . 50 | 1.18 | . 52 | 1.19 | . 47 | . 56 | . 99 | 2.23 | . 99 | 1.69 | 1.83 | 2.15 | 1.76 | 1.73 | 2.56 |
| Error variance | . 25 | 1.39 | . 27 | 1.42 | . 22 | . 32 | . 98 | 4.96 | . 98 | 2.84 | 3.35 | 4.62 | 3.11 | 2.98 | 6.56 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 101 (continuation)
D22. For how long did you have use of the replacement vehicle? (COMBINED)
Base: All those who received a replacement vehicle

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Re ceived Rep ve hicle | Condition | post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | AF in surer (b) | Other <br> (c) | Self <br> (a) | NAF in surer <br> (b) | AF in surer (c) | Other <br> (d) | $\begin{array}{r} \text { DK } \\ (\mathrm{e}) \end{array}$ | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | $\begin{aligned} & \text { DK } \\ & \text { (d) } \end{aligned}$ | Yes <br> (a) | Better <br> (a) | Same <br> (b) | Worse (c) |
| Unweighted row | 1196 | 681 | 431 | 64 | 210 | 480 | 328 | 131 | 47 | 463 | 389 | 290 | 34 | 1196 | 108 | 709 | 119 |
| Effective sample size | 881 | 517 | 307 | 42 | 152 | 368 | 231 | 96 | 35 | 345 | 284 | 208 | 29 | 881 | 83 | 529 | 81 |
| Total | 1191 | 708 | 407 | 55 | 205 | 504 | 304 | 129 | 48 | 468 | 383 | 279 | 42 | 1191 | 114 | 720 | 104 |
| 1 day | 21 | 9 | 11 | 2 | 10bc | 6 | 4 | 1 | 0 | 7 | 8 | 6 | 0 | 21 | * | 19 | 1 |
|  | 2\% | 1\% | 3\% | 3\% | 5\% | 1\% | 1\% | 1\% | -\% | 2\% | 2\% | 2\% | -\% | 2\% | *\% | 3\% | 1\% |
| 2-3 days | 128 | 68 | 56 | 4 | 36BDe | e 49 | 34 | 7 | 2 | 37 | 44 | 37a | 7 | 128 | 11 | 105c | 6 |
|  | 11\% | 10\% | 14\% | 7\% | 18\% | 10\% | 11\% | 6\% | 3\% | 8\% | 11\% | 13\% | 16\% | 11\% | 10\% | 15\% | 6\% |
| 4-6 days | 144 | 81 | 57 | 6 | 38b | 53 | 36 | 14 | 3 | 50 | 56 | 34 | 3 | 144 | 24c | 103 | 8 |
|  | 12\% | 11\% | 14\% | 10\% | 18\% | 11\% | 12\% | 11\% | 6\% | 11\% | 15\% | 12\% | 7\% | 12\% | 21\% | 14\% | 8\% |
| 7-13 days | 387 | 233 C | 140C | 7 | 53 | 156 | 120Ab | 45 | 12 | 145 | 130 | 90 | 13 | 387 | 31 | 263 | 34 |
|  | 32\% | 33\% | 34\% | 13\% | 26\% | 31\% | 39\% | 35\% | 25\% | 31\% | 34\% | 32\% | 32\% | 32\% | 27\% | 37\% | 33\% |
| 14-20 days | 224 | 132 | 70 | 13 | 31 | 104 | 50 | 22 | 17AbCd | - 98 | 71 | 43 | 7 | 224 | 24 | 125 | 26 |
|  | 19\% | 19\% | 17\% | 24\% | 15\% | 21\% | 17\% | 17\% | 35\% | 21\% | 19\% | 15\% | 17\% | 19\% | 21\% | 17\% | 25\% |
| 21+ days | 262 | 166b | 68 | 24 AB | 32 | 126ac | 54 | 39Ac | 12 | 117b | 66 | 67 | 8 | 262 | 22 | 92 | 28B |
|  | 22\% | 23\% | 17\% | 43\% | 16\% | 25\% | 18\% | 30\% | 25\% | 25\% | 17\% | 24\% | 20\% | 22\% | 19\% | 13\% | 27\% |
| Don't know | 24 | 18 | 6 | 0 | 5 | 9 | 7 | 1 | 3 | 12 | 8 | 2 | 3 | 24 | 3 | 13 | * |
|  | 2\% | 3\% | 1\% | -\% | 2\% | 2\% | 2\% | 1\% | 5\% | 2\% | 2\% | 1\% | 7\% | 2\% | 2\% | 2\% | *\% |
| Median | 10.0 | 10.0 | 7.0 | 14.0 | 7.0 | 10.0 | 8.0 | 10.0 | 14.0 | 10.0 | 7.0 | 7.0 | 7.0 | 10.0 | 7.0 | 7.0 | 14.0 |
| Mean score | 13.5 | 14.1b | 11.5 | 19.8 ab | 11.7 | 14.0 | 12.5 | 15.3 | 17.4 | 14.8b | 11.8 | 13.7 | 13.6 | 13.5 | 11.3 | 10.5 | 18.3 aB |
| Standard deviation | 14.6 | 15.1 | 12.8 | 17.5 | 20.1 | 11.6 | 14.6 | 13.6 | 16.7 | 16.2 | 12.9 | 14.1 | 13.2 | 14.6 | 8.7 | 10.7 | 27.4 |
| Standard error | . 50 | . 67 | . 74 | 2.69 | 1.65 | . 61 | . 97 | 1.40 | 2.90 | . 89 | . 77 | . 98 | 2.54 | . 50 | . 96 | . 47 | 3.05 |
| Error variance | . 25 | . 45 | . 54 | 7.21 | 2.73 | . 37 | . 94 | 1.95 | 8.39 | . 78 | . 60 | . 96 | 6.48 | . 25 | . 93 | 22 | 9.32 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 101 (continuation)
D22. For how long did you have use of the replacement vehicle? (COMBINED)
Base: All those who received a replacement vehicle

|  |  | Worth post repair |  | Replacement met needs Exc |  |  | handled claim \& willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Same (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below (c) | Yes <br> (a) | No <br> (b) |
| Unweighted row | 1196 | 745 | 149 | 207 | 816 | 169 | 228 | 968 |
| Effective sample size | 881 | 567 | 97 | 152 | 599 | 126 | 163 | 718 |
| Total | 1191 | 775 | 121 | 205 | 809 | 171 | 217 | 974 |
| 1 day | 21 | 19 | * | 3 | 16 | 2 | 10B | 12 |
|  | 2\% | 3\% | *\% | 2\% | 2\% | 1\% | 4\% | 1\% |
| 2-3 days | 128 | 114c | 7 | 20 | 89 | 17 | 36B | 92 |
|  | 11\% | 15\% | 6\% | 10\% | 11\% | 10\% | 17\% | 9\% |
| 4-6 days | 144 | 119 | 12 | 18 | 107 | 19 | 46B | 98 |
|  | 12\% | 15\% | 10\% | 9\% | 13\% | 11\% | 21\% | 10\% |
| 7-13 days | 387 | 280 | 33 | 71 | 252 | 64 | 71 | 316 |
|  | 32\% | 36\% | 27\% | 35\% | 31\% | 37\% | 33\% | 32\% |
| 14-20 days | 224 | 131 | 34B | 40 | 152 | 32 | 35 | 189 |
|  | 19\% | 17\% | 28\% | 19\% | 19\% | 19\% | 16\% | 19\% |
| 21+ days | 262 | 98 | 35B | 47 | 180 | 34 | 18 | 245A |
|  | 22\% | 13\% | 29\% | 23\% | 22\% | 20\% | 8\% | 25\% |
| Don't know | 24 | 14 | * | 5 | 14 | 3 | 2 | 22 |
|  | 2\% | 2\% | *\% | 3\% | 2\% | 1\% | 1\% | 2\% |
| Median | 10.0 | 7.0 | 14.0 | 10.0 | 10.0 | 10.0 | 7.0 | 10.0 |
| Mean score | 13.5 | 10.1 | 19.3 B | 13.0 | 13.2 | 15.5 | 8.5 | 14.6A |
| Standard deviation | 14.6 | 8.6 | 28.9 | 10.8 | 13.0 | 23.2 | 8.3 | 15.4 |
| Standard error | . 50 | . 37 | 2.94 | . 89 | . 53 | 2.08 | . 65 | . 58 |
| Error variance | . 25 | . 13 | 8.65 | . 79 | . 29 | 4.32 | . 42 | . 34 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 102

D22. Number of DAYS had use of the replacement vehicle
Base: All those who received a replacement vehicle

|  | Gender |  |  | Age |  |  | Social Grade |  | $\begin{aligned} & \text { UK Eng/Wal } \\ & \begin{array}{l} \text { (a) } \end{array} \end{aligned}$ |  | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{array}{r} \mathrm{NI} \\ \text { (f) } \end{array}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | 35-54 <br> (b) | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | $\begin{gathered} \text { ABC1 } \\ \text { (a) } \end{gathered}$ | C2DE <br> (b) |  |  | Eng <br> (c) | Sco <br> (d) |  |  | Urban <br> (a) | Rural (b) |
| Unweighted row | 1196 | 677 | 519 | 289 | 522 | 385 | 721 | 437 | 1196 | 845 | 645 | 212 | 200 | 139 | 868 | 322 |
| Effective sample size | 881 | 499 | 382 | 211 | 382 | 287 | 533 | 319 | 881 | 717 | 645 | 212 | 200 | 139 | 645 | 231 |
| Total | 1191 | 675 | 516 | 288 | 517 | 386 | 722 | 428 | 1191 | 1055 | 995 | 102 | 60 | 34 | 874 | 310 |
| 1 day | 21 | 11 | 10 | 3 | 12 | 7 | 18B | 1 | 21 | 18 | 17 | 2 | 1 | 1 | 16 | 5 |
|  | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% | 3\% | *\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% |
| 2-3 days | 128 | 68 | 60 | 26 | 64 | 38 | 78 | 44 | 128 | 108 | 102 | 13 | 6 | 6ABCe | 83 | 43 |
|  | 11\% | 10\% | 12\% | 9\% | 12\% | 10\% | 11\% | 10\% | 11\% | -10\% | 10\% | 13\% | 11\% | 19\% | 10\% | 14\% |
| 4-6 days | 144 | 92 | 52 | 25 | 78a | 42 | 112B | 26 | 144 | 127 | 117 | 12 | 10 | 5 | 113 | 31 |
|  | 12\% | 14\% | 10\% | 9\% | 15\% | 11\% | 16\% | 6\% | 12\% | -12\% | 12\% | 12\% | 16\% | 15\% | 13\% | 10\% |
| 7-13 days | 163 | 88 | 75 | 32 | 59 | 72 aB | 92 | 66 | 163 | 144 | 136 | 16 | 8 | 3 | 125 | 38 |
|  | 14\% | 13\% | 15\% | 11\% | 11\% | 19\% | 13\% | 15\% | 14\% | -14\% | 14\% | 16\% | 14\% | 9\% | 14\% | 12\% |
| 14+ days | 24 | 13 | 11 | 9 | 8 | 6 | 12 | 12 | 24 | 20 | 19 | 2 | 2 | 1 | 17 | 7 |
|  | 2\% | 2\% | 2\% | 3\% | 2\% | 2\% | 2\% | 3\% | 2\% | - 2\% | 2\% | 2\% | 3\% | 4\% | 2\% | 2\% |
| Don't know | 24 | 14 | 10 | 6 | 14 | 4 | 9 | 14 | 24 | 21 | 20 | 2 | 1 | 1 | 15 | 9 |
|  | 2\% | 2\% | 2\% | 2\% | 3\% | 1\% | 1\% | 3\% | 2\% | - 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 3\% |
| Not stated | 686 | 389 | 297 | 187bc | 282 | 217 | 401 | 266 | 686 | 617f | 585f | 53 | 32 | 17 | 505 | 176 |
|  | 58\% | 58\% | 58\% | 65\% | 55\% | 56\% | 56\% | 62\% | 58\% | - 58\% | 59\% | 52\% | 54\% | 49\% | 58\% | 57\% |
| Median | 5.0 | 5.0 | 5.0 | 5.0 | 4.0 | 5.0 | 5.0 | 7.0 | 5.0 | 5.0 | 5.0 | 5.0 | 4.0 | 4.0 | 5.0 | 4.0 |
| Mean score | 6.3 | 6.2 | 6.4 | 7.6 b | 5.7 | 6.5 | 5.8 | 7.6A | 6.3 | 6.4 | 6.3 | 6.1 | 6.9 | 5.9 | 6.5 | 5.9 |
| Standard deviation | 5.1 | 5.1 | 5.1 | 6.8 | 5.0 | 3.8 | 4.0 | 6.8 | 5.1 | 5.2 | 4.8 | 4.0 | 9.4 | 5.9 | 5.0 | 5.5 |
| Standard error | . 27 | . 36 | . 40 | . 82 | . 39 | . 34 | . 26 | . 64 | . 27 | . 31 | . 30 | . 41 | 1.00 | . 72 | . 30 | . 56 |
| Error variance | . 07 | . 13 | . 16 | . 68 | . 15 | . 12 | . 07 | . 41 | . 07 | . 09 | . 09 | . 17 | . 99 | . 51 | . 09 | . 32 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 102 (continuation)
D22. Number of DAYS had use of the replacement vehicle
Base: All those who received a replacement vehicle

|  |  | Years High (a) | - MI <br> (b) | Miles per High (a) | annum Low (b) | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1196 | 754 | 435 | 636 | 513 | 441 | 755 | 130 | 1062 | 959 | 153 | 389 | 660 | 407 | 501 | 279 |
| Effective sample size | 881 | 556 | 319 | 458 | 391 | 336 | 545 | 97 | 781 | 705 | 109 | 288 | 477 | 307 | 373 | 195 |
| Total | 1191 | 750 | 432 | 613 | 538 | 461 | 730 | 131 | 1056 | 951 | 146 | 390 | 640 | 420 | 505 | 257 |
| 1 day | 21 | 13 | 8 | 12 | 10 | 8 | 13 | 0 | 21 | 13 | 8A | 10 | 9 | 12c | 10 | 0 |
|  | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | -\% | 2\% | 1\% | 6\% | 3\% | 1\% | 3\% | 2\% | -\% |
| 2-3 days | 128 | 87 | 39 | 75 | 51 | 49 | 79 | 14 | 114 | 95 | 17 | 49 | 59 | 85BC | C 36c | 7 |
|  | 11\% | 12\% | 9\% | 12\% | 10\% | 11\% | 11\% | 10\% | 11\% | 10\% | 12\% | 12\% | 9\% | 20\% | 7\% | 3\% |
| 4-6 days | 144 | 104b | 40 | 73 | 67 | 55 | 89 | 11 | 133 | 110 | 23 | 34 | 94a | 80BC | C 56C | 6 |
|  | 12\% | 14\% | 9\% | 12\% | 13\% | 12\% | 12\% | 8\% | 13\% | 12\% | 16\% | 9\% | 15\% | 19\% | 11\% | 2\% |
| 7-13 days | 163 | 109 | 51 | 83 | 78 | 70 | 93 | 13 | 148 | 132 | 24 | 48 | 92 | 54 | 76 | 32 |
|  | 14\% | 15\% | 12\% | 14\% | 15\% | 15\% | 13\% | 10\% | 14\% | 14\% | 16\% | 12\% | 14\% | 13\% | 15\% | 12\% |
| 14+ days | 24 | 13 | 11 | 13 | 11 | 5 | 19 | 2 | 21 | 16 | 4 | 14b | 8 | 5 | 13 | 6 |
|  | 2\% | 2\% | 3\% | 2\% | 2\% | 1\% | 3\% | 2\% | 2\% | 2\% | 3\% | 4\% | 1\% | 1\% | 3\% | 2\% |
| Don't know | 24 | 13 | 11 | 7 | 9 | 6 | 18 | 5 | 19 | 19 | 2 | 6 | 11 | 7 | 7 | 8 |
|  | 2\% | 2\% | 3\% | 1\% | 2\% | 1\% | 2\% | 4\% | 2\% | 2\% | 1\% | 2\% | 2\% | 2\% | 1\% | 3\% |
| Not stated | 686 | 411 | 273a | 351 | 312 | 268 | 419 | 86 | 598 | 566b | 69 | 228 | 368 | 177 | 307A | 198AB |
|  | 58\% | 55\% | 63\% | 57\% | 58\% | 58\% | 57\% | 66\% | 57\% | 60\% | 47\% | 59\% | 57\% | 42\% | 61\% | 77\% |
| Median | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 4.0 | 6.0 | 10.0 |
| Mean score | 6.3 | 6.0 | 6.9 | 6.2 | 6.5 | 5.9 | 6.6 | 7.7 | 6.2 | 6.5 | 6.0 | 6.7 | 6.2 | 5.0 | 7.0A | 9.9AB |
| Standard deviation | 5.1 | 4.7 | 5.9 | 5.3 | 4.9 | 3.6 | 5.8 | 8.9 | 4.6 | 4.9 | 6.3 | 6.1 | 4.7 | 4.3 | 5.1 | 6.4 |
| Standard error | . 27 | . 30 | . 57 | . 38 | . 39 | . 31 | . 39 | 1.61 | . 25 | . 29 | . 84 | . 56 | . 33 | . 33 | . 42 | 1.01 |
| Error variance | . 07 | . 09 | . 32 | . 14 | . 15 | . 10 | . 15 | 2.59 | . 06 | . 09 | . 71 | . 32 | . 11 | . 11 | . 18 | 1.01 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 102 (continuation)
D22. Number of DAYS had use of the replacement vehicle
Base: All those who received a replacement vehicle

|  |  | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Direct |  | Insurance Company |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Yes No <br> (a) (b) |  |  |  | Aviva <br> (c) | Axa <br> (d) |  |  | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ |  |  |  |
|  |  |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker <br> (b) |  | Admiral <br> (a) | Line (b) | chill <br> (f) | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | tings (j) |
| Unweighted row | 1196 | 249 | 945 | 365 | 830 | 691 | 256 | 95 | 102 | 84 | 68 | 61 | 41 | 31 | 31 |
| Effective sample size | 881 | 178 | 701 | 267 | 613 | 503 | 189 | 75 | 79 | 64 | 34 | 46 | 34 | 23 | 25 |
| Total | 1191 | 238 | 949 | 361 | 828 | 675 | 254 | 106 | 106 | 87 | 31 | 62 | 49 | 31 | 36 |
| 1 day | 21 | 2 | 20 | 2 | 19 | 11 | 6 | 2 | 4 | 0 | 1 | 2 | 0 | 0 | 4 |
|  | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% | 2\% | 1\% | 3\% | -\% | 2\% | 2\% | -\% | -\% | 10\% |
| 2-3 days | 128 | 4 | 123A | 16 | 112A | 72 | 25 | 16 | 14 | 9 | 2 | 12 | 6 | 6 | 2 |
|  | 11\% | 1\% | 13\% | 5\% | 13\% | 11\% | 10\% | 15\% | 13\% | 10\% | 7\% | 19\% | 12\% | 18\% | 6\% |
| 4-6 days | 144 | 8 | 136A | 21 | 122A | 86 | 36 | 10 | 10 | 11 | 4 | 8 | 5 | 5 | 2 |
|  | 12\% | 3\% | 14\% | 6\% | 15\% | 13\% | 14\% | 9\% | 10\% | 12\% | 12\% | 12\% | 10\% | 17\% | 5\% |
| 7-13 days | 163 | 25 | 138 | 46 | 117 | 83 | 36 | 10 | 12 | 11 | 2 | 4 | 9 | 3 | 8 |
|  | 14\% | 10\% | 15\% | 13\% | 14\% | 12\% | 14\% | 10\% | 12\% | 13\% | 6\% | 7\% | 19\% | 11\% | 24\% |
| 14+ days | 24 | 8 | 16 | 9 | 15 | 16 | 5 | 4 | 2 | 0 | * | 0 | 5ce | 0 | 0 |
|  | 2\% | 3\% | 2\% | 2\% | 2\% | 2\% | 2\% | 4\% | 2\% | -\% | 2\% | -\% | 10\% | -\% | -\% |
| Don't know | 24 | 7 | 17 | 14B | 10 | 8 | 7 | 0 | 2 | * | * | 0 | 0 | 0 | * |
|  | 2\% | 3\% | 2\% | 4\% | 1\% | 1\% | 3\% | -\% | 2\% | 1\% | 1\% | -\% | -\% | -\% | 1\% |
| Not stated | 686 | 186B | 499 | 253B | 434 | 399 | 140 | 64 | 62 | 56 | 22 | 36 | 24 | 17 | 20 |
|  | 58\% | 78\% | 53\% | 70\% | 52\% | 59\% | 55\% | 60\% | 58\% | 64\% | 71\% | 59\% | 50\% | 54\% | 55\% |
| Median | 5.0 | 10.0 | 5.0 | 8.0 | 5.0 | 5.0 | 5.0 | 4.0 | 4.0 | 4.0 | 4.0 | 3.0 | 7.0 | 5.0 | 7.0 |
| Mean score | 6.3 | 11.3 B | 5.8 | 8.4 B | 5.8 | 6.4 | 6.2 | 6.8 | 6.0 | 6.0 | 6.0 | 4.4 | 8.7 e | 5.3 | 5.6 |
| Standard deviation | 5.1 | 9.1 | 4.2 | 6.3 | 4.6 | 5.1 | 5.6 | 7.0 | 5.7 | 3.1 | 6.4 | 2.9 | 7.2 | 2.8 | 3.6 |
| Standard error | . 27 | 1.56 | . 23 | . 75 | . 27 | . 36 | . 62 | 1.29 | . 98 | . 66 | 1.53 | . 68 | 1.72 | . 88 | 1.07 |
| Error variance | . 07 | 2.44 | . 05 | . 56 | . 07 | . 13 | . 38 | 1.65 | . 95 | . 43 | 2.34 | . 46 | 2.97 | . 77 | 1.15 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 102 (continuation)
D22. Number of DAYS had use of the replacement vehicle
Base: All those who received a replacement vehicle

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Rep ve hicle | Condition | post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | AF in surer (b) | Other <br> (c) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer (b) | Other <br> (c) | DK (d) | Yes <br> (a) | Better <br> (a) | Same (b) | Worse (c) |
| Unweighted row | 1196 | 681 | 431 | 64 | 210 | 480 | 328 | 131 | 47 | 463 | 389 | 290 | 34 | 1196 | 108 | 709 | 119 |
| Effective sample size | 881 | 517 | 307 | 42 | 152 | 368 | 231 | 96 | 35 | 345 | 284 | 208 | 29 | 881 | 83 | 529 | 81 |
| Total | 1191 | 708 | 407 | 55 | 205 | 504 | 304 | 129 | 48 | 468 | 383 | 279 | 42 | 1191 | 114 | 720 | 104 |
| 1 day | 21 | 9 | 11 | 2 | 10bc | 6 | 4 | 1 | 0 | 7 | 8 | 6 | 0 | 21 | * | 19 | 1 |
|  | 2\% | 1\% | 3\% | 3\% | 5\% | 1\% | 1\% | 1\% | -\% | 2\% | 2\% | 2\% | -\% | 2\% | *\% | 3\% | 1\% |
| 2-3 days | 128 | 68 | 56 | 4 | 36BDe | e 49 | 34 | 7 | 2 | 37 | 44 | 37a | 7 | 128 | 11 | 105c | 6 |
|  | 11\% | 10\% | 14\% | 7\% | 18\% | 10\% | 11\% | 6\% | 3\% | 8\% | 11\% | 13\% | 16\% | 11\% | 10\% | 15\% | 6\% |
| 4-6 days | 144 | 81 | 57 | 6 | 38b | 53 | 36 | 14 | 3 | 50 | 56 | 34 | 3 | 144 | 24c | 103 | 8 |
|  | 12\% | 11\% | 14\% | 10\% | 18\% | 11\% | 12\% | 11\% | 6\% | 11\% | 15\% | 12\% | 7\% | 12\% | 21\% | 14\% | 8\% |
| 7-13 days | 163 | 98 | 61 | 2 | 11 | 68A | 57A | 22A | 4 | 67 | 55 | 35 | 4 | 163 | 6 | 117A | 13 |
|  | 14\% | 14\% | 15\% | 4\% | 5\% | 14\% | 19\% | 17\% | 9\% | 14\% | 14\% | 12\% | 9\% | 14\% | 5\% | 16\% | 12\% |
| 14+ days | 24 | 14 | 4 | 3b | 4 | 11 | 4 | 4 | * | 12 | 6 | 4 | 0 | 24 | 4 | 10 | 3 |
|  | 2\% | 2\% | 1\% | 6\% | 2\% | 2\% | 1\% | 3\% | 1\% | 3\% | 2\% | 2\% | -\% | 2\% | 3\% | 1\% | 3\% |
| Don't know | 24 | 18 | 6 | 0 | 5 | 9 | 7 | 1 | 3 | 12 | 8 | 2 | 3 | 24 | 3 | 13 | * |
|  | 2\% | 3\% | 1\% | -\% | 2\% | 2\% | 2\% | 1\% | 5\% | 2\% | 2\% | 1\% | 7\% | 2\% | 2\% | 2\% | *\% |
| Not stated | 686 | 420b | 213 | 38b | 101 | 307a | 162 | 80a | 37Ac | 282 | 206 | 162 | 25 | 686 | 66 | 353 | 73B |
|  | 58\% | 59\% | 52\% | 70\% | 49\% | 61\% | 53\% | 62\% | 76\% | 60\% | 54\% | 58\% | 60\% | 58\% | 58\% | 49\% | 70\% |
| Median | 5.0 | 5.0 | 5.0 | 4.0 | 4.0 | 5.0 | 5.0 | 7.0 | 7.0 | 5.0 | 5.0 | 5.0 | 4.0 | 5.0 | 5.0 | 5.0 | 5.0 |
| Mean score | 6.3 | 6.5 | 5.7 | 8.4 | 4.7 | 6.6A | 6.6a | 7.8 A | 7.1 | 7.0c | 6.0 | 5.6 | 5.0 | 6.3 | 5.4 | 5.7 | 6.8 |
| Standard deviation | 5.1 | 4.6 | 5.0 | 10.0 | 4.5 | 4.5 | 5.6 | 6.5 | 4.0 | 5.1 | 5.3 | 3.7 | 3.5 | 5.1 | 3.6 | 4.2 | 4.2 |
| Standard error | . 27 | . 33 | . 42 | 2.86 | . 52 | . 38 | . 55 | 1.09 | 1.50 | . 44 | . 47 | . 39 | 1.14 | . 27 | . 61 | . 26 | . 83 |
| Error variance | . 07 | . 11 | . 17 | 8.18 | . 27 | . 14 | . 30 | 1.19 | 2.26 | . 20 | . 22 | . 15 | 1.29 | . 07 | . 38 | . 07 | . 69 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 102 (continuation)
D22. Number of DAYS had use of the replacement vehicle
Base: All those who received a replacement vehicle

|  |  | Worth post repair |  | Replacement met needs Exc |  |  | handled claim \& willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Same (b) | Less (c) | eeded <br> (a) | Met <br> (b) | Below (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1196 | 745 | 149 | 207 | 816 | 169 | 228 | 968 |
| Effective sample size | 881 | 567 | 97 | 152 | 599 | 126 | 163 | 718 |
| Total | 1191 | 775 | 121 | 205 | 809 | 171 | 217 | 974 |
| 1 day | 21 | 19 | * | 3 | 16 | 2 | 10B | 12 |
|  | 2\% | 3\% | *\% | 2\% | 2\% | 1\% | 4\% | 1\% |
| 2-3 days | 128 | 114c | 7 | 20 | 89 | 17 | 36B | 92 |
|  | 11\% | 15\% | 6\% | 10\% | 11\% | 10\% | 17\% | 9\% |
| 4-6 days | 144 | 119 | 12 | 18 | 107 | 19 | 46B | 98 |
|  | 12\% | 15\% | 10\% | 9\% | 13\% | 11\% | 21\% | 10\% |
| 7-13 days | 163 | 118 | 12 | 28 | 105 | 31 | 33 | 130 |
|  | 14\% | 15\% | 10\% | 14\% | 13\% | 18\% | 15\% | 13\% |
| 14+ days | 24 | 13 | 1 | 9 b | 12 | 3 | 2 | 22 |
|  | 2\% | 2\% | 1\% | 4\% | 2\% | 2\% | 1\% | 2\% |
| Don't know | 24 | 14 | * | 5 | 14 | 3 | 2 | 22 |
|  | 2\% | 2\% | *\% | 3\% | 2\% | 1\% | 1\% | 2\% |
| Not stated | 686 | 377 | 88B | 121 | 467 | 97 | 89 | 598A |
|  | 58\% | 49\% | 73\% | 59\% | 58\% | 57\% | 41\% | 61\% |
| Median | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 6.0 | 4.0 | 5.0 |
| Mean score | 6.3 | 5.7 | 6.9 | 7.7b | 6.0 | 6.5 | 5.1 | 6.8A |
| Standard deviation | 5.1 | 3.6 | 8.3 | 8.2 | 4.3 | 3.8 | 4.8 | 5.1 |
| Standard error | . 27 | . 21 | 1.49 | 1.07 | . 27 | . 52 | . 49 | . 31 |
| Error variance | . 07 | . 05 | 2.22 | 1.14 | . 07 | . 27 | . 24 | . 10 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 103

D22. Number of WEEKS had use of the replacement vehicle
Base: All those who received a replacement vehicle

|  | Gender |  |  | Age |  |  | Social Grade |  | UK Eng/Wal <br> (a) (b) |  | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | 35-54 <br> (b) | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | $\begin{gathered} \text { ABC1 } \\ \text { (a) } \end{gathered}$ | C2DE <br> (b) |  |  | Eng <br> (c) | Sco <br> (d) |  |  | Urban <br> (a) | Rural <br> (b) |
| Unweighted row | 1196 | 677 | 519 | 289 | 522 | 385 | 721 | 437 | 1196 | 845 | 645 | 212 | 200 | 139 | 868 | 322 |
| Effective sample size | 881 | 499 | 382 | 211 | 382 | 287 | 533 | 319 | 881 | 717 | 645 | 212 | 200 | 139 | 645 | 231 |
| Total | 1191 | 675 | 516 | 288 | 517 | 386 | 722 | 428 | 1191 | 1055 | 995 | 102 | 60 | 34 | 874 | 310 |
| 1 week | 224 | 118 | 105 | 56 | 95 | 73 | 138 | 76 | 224 ef | 203ef | 196ef | 17 | 7 | 4 | 166 | 56 |
|  | 19\% | 18\% | 20\% | 20\% | 18\% | 19\% | 19\% | 18\% | 19\% | 19\% | 20\% | 17\% | 12\% | 12\% | 19\% | 18\% |
| 2 weeks | 208 | 121 | 87 | 53 | 87 | 67 | 130 | 77 | 208 | 188 | 174 | 15 | 14df | 5 | 149 | 57 |
|  | 17\% | 18\% | 17\% | 18\% | 17\% | 17\% | 18\% | 18\% | 17\% | 18\% | 18\% | 15\% | 23\% | 14\% | 17\% | 18\% |
| 3 weeks | 105 | 54 | 51 | 39bc | 38 | 28 | 58 | 45 | 105 | 92 | 88 | 9 | 5 | 4 | 75 | 30 |
|  | 9\% | 8\% | 10\% | 13\% | 7\% | 7\% | 8\% | 10\% | 9\% | 9\% | 9\% | 8\% | 8\% | 11\% | 9\% | 10\% |
| 4 weeks | 76 | 45 | 30 | 20 | 29 | 27 | 33 | 37a | 76 | 67 | 65 | 6 | 3 | 2 | 54 | 20 |
|  | 6\% | 7\% | 6\% | 7\% | 6\% | 7\% | 5\% | 9\% | 6\% | 6\% | 7\% | 6\% | 5\% | 6\% | 6\% | 7\% |
| 5+ weeks | 74 | 50 | 24 | 19 | 33 | 22 | 41 | 31 | 74 | 66 | 62 | 6 | 5 | 2 | 62 | 13 |
|  | 6\% | 7\% | 5\% | 7\% | 6\% | 6\% | 6\% | 7\% | 6\% | 6\% | 6\% | 6\% | 8\% | 7\% | 7\% | 4\% |
| Don't know | 24 | 14 | 10 | 6 | 14 | 4 | 9 | 14 | 24 | 21 | 20 | 2 | 1 | 1 | 15 | 9 |
|  | 2\% | 2\% | 2\% | 2\% | 3\% | 1\% | 1\% | 3\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 2\% | 3\% |
| Not stated | 480 | 272 | 208 | 94 | 221a | 165a | 312b | 148 | 480 | 417 | 390 | 47 | 27 | 17bc | 354 | 125 |
|  | 40\% | 40\% | 40\% | 33\% | 43\% | 43\% | 43\% | 35\% | 40\% | 40\% | 39\% | 46\% | 45\% | 49\% | 40\% | 40\% |
| Median | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 |
| Mean score | 2.6 | 2.8 b | 2.4 | 2.9 | 2.6 | 2.5 | 2.5 | 2.8 | 2.6 | 2.6 | 2.6 | 2.6 | 2.8 | 3.0 | 2.7 | 2.5 |
| Standard deviation | 2.4 | 2.8 | 1.7 | 3.4 | 2.1 | 1.6 | 2.2 | 2.7 | 2.4 | 2.4 | 2.4 | 2.0 | 2.2 | 2.4 | 2.6 | 1.9 |
| Standard error | . 11 | . 17 | . 12 | . 29 | . 14 | . 13 | . 13 | . 19 | . 11 | . 12 | . 13 | . 19 | . 21 | . 29 | . 13 | . 16 |
| Error variance | . 01 | . 03 | . 01 | . 08 | . 02 | . 02 | . 02 | . 04 | . 01 | . 01 | . 02 | . 03 | . 05 | . 08 | . 02 | . 03 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 103 (continuation)
D22. Number of WEEKS had use of the replacement vehicle
Base: All those who received a replacement vehicle

|  |  | Years High (a) | MI <br> Low <br> (b) | Miles per annum High Low <br> (a) (b) |  | Past experience Yes <br> (a) | $\begin{gathered} -\quad \text { MI } \\ \text { NO } \\ \text { (b) } \end{gathered}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium (b) | High <br> (c) |
| Unweighted row | 1196 | 754 | 435 | 636 | 513 |  | 441 | 755 | 130 | 1062 | 959 | 153 | 389 | 660 | 407 | 501 | 279 |
| Effective sample size | 881 | 556 | 319 | 458 | 391 | 336 | 545 | 97 | 781 | 705 | 109 | 288 | 477 | 307 | 373 | 195 |
| Total | 1191 | 750 | 432 | 613 | 538 | 461 | 730 | 131 | 1056 | 951 | 146 | 390 | 640 | 420 | 505 | 257 |
| 1 week | 224 | 136 | 87 | 111 | 108 | 82 | 142 | 22 | 201 | 171 | 26 | 71 | 123 | 88 | 93 | 43 |
|  | 19\% | 18\% | 20\% | 18\% | 20\% | 18\% | 19\% | 17\% | 19\% | 18\% | 18\% | 18\% | 19\% | 21\% | 18\% | 17\% |
| 2 weeks | 208 | 125 | 81 | 103 | 98 | 99b | 109 | 31 | 175 | 179 | 18 | 58 | 113 | 59 | 95 | 52 |
|  | 17\% | 17\% | 19\% | 17\% | 18\% | 22\% | 15\% | 24\% | 17\% | 19\% | 12\% | 15\% | 18\% | 14\% | 19\% | 20\% |
| 3 weeks | 105 | 59 | 46 | 54 | 48 | 33 | 71 | 12 | 93 | 86 | 13 | 38 | 59 | 13 | 62A | 30A |
|  | 9\% | 8\% | 11\% | 9\% | 9\% | 7\% | 10\% | 9\% | 9\% | 9\% | 9\% | 10\% | 9\% | 3\% | 12\% | 12\% |
| 4 weeks | 76 | 44 | 31 | 40 | 29 | 27 | 49 | 6 | 69 | 65 | 6 | 36b | 30 | 7 | 32A | 35AB |
|  | 6\% | 6\% | 7\% | 7\% | 5\% | 6\% | 7\% | 4\% | 7\% | 7\% | 4\% | 9\% | 5\% | 2\% | 6\% | 14\% |
| 5+ weeks | 74 | 47 | 28 | 43 | 29 | 27 | 48 | 15b | 59 | 64 | 6 | 26 | 43 | 11 | 25 | 38AB |
|  | 6\% | 6\% | 6\% | 7\% | 5\% | 6\% | 7\% | 11\% | 6\% | 7\% | 4\% | 7\% | 7\% | 3\% | 5\% | 15\% |
| Don't know | 24 | 13 | 11 | 7 | 9 | 6 | 18 | 5 | 19 | 19 | 2 | 6 | 11 | 7 | 7 | 8 |
|  | 2\% | 2\% | 3\% | 1\% | 2\% | 1\% | 2\% | 4\% | 2\% | 2\% | 1\% | 2\% | 2\% | 2\% | 1\% | 3\% |
| Not stated | 480 | 326B | 149 | 255 | 217 | 187 | 293 | 40 | 438a | 366 | 76A | 155 | 261 | 236BC | 190C | 51 |
|  | 40\% | 43\% | 34\% | 42\% | 40\% | 41\% | 40\% | 31\% | 42\% | 38\% | 52\% | 40\% | 41\% | 56\% | 38\% | 20\% |
| Median | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 3.0 |
| Mean score | 2.6 | 2.6 | 2.8 | 2.8 | 2.5 | 2.5 | 2.7 | 3.0 | 2.6 | 2.7 | 2.3 | 2.9 | 2.6 | 2.0 | 2.7 a | 3.2Ab |
| Standard deviation | 2.4 | 1.9 | 3.0 | 2.7 | 2.1 | 1.9 | 2.7 | 2.9 | 2.3 | 2.5 | 1.5 | 2.9 | 2.2 | 1.5 | 2.8 | 2.3 |
| Standard error | . 11 | . 11 | . 21 | . 17 | . 14 | . 14 | . 15 | . 37 | . 11 | . 12 | . 21 | . 23 | . 13 | . 14 | . 18 | . 19 |
| Error variance | . 01 | . 01 | . 04 | . 03 | . 02 | . 02 | . 02 | . 14 | . 01 | . 02 | . 04 | . 05 | . 02 | . 02 | . 03 | . 04 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 103 (continuation)
D22. Number of WEEKS had use of the replacement vehicle
Base: All those who received a replacement vehicle

|  |  | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Direct |  | Insurance Company |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Yes No <br> (a) (b) |  |  |  | Aviva (c) | Axa <br> (d) |  |  | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ |  |  |  |
|  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  | $\underset{\text { co }}{\text { (a) }}$ | Broker <br> (b) |  | Admiral <br> (a) | Line (b) | $\begin{array}{r} \text { Chur } \\ \text { chill } \\ \text { (f) } \end{array}$ | $\begin{array}{r} \text { Tesco } \\ \text { (g) } \end{array}$ | tings (j) |
| Unweighted row | 1196 | 249 | 945 | 365 | 830 | 691 | 256 | 95 | 102 | 84 | 68 | 61 | 41 | 31 | 31 |
| Effective sample size | 881 | 178 | 701 | 267 | 613 | 503 | 189 | 75 | 79 | 64 | 34 | 46 | 34 | 23 | 25 |
| Total | 1191 | 238 | 949 | 361 | 828 | 675 | 254 | 106 | 106 | 87 | 31 | 62 | 49 | 31 | 36 |
| 1 week | 224 | 29 | 194a | 63 | 161 | 138 | 41 | 15 | 14 | 15 | 9b | 11 | 7 | 4 | 9 |
|  | 19\% | 12\% | 20\% | 17\% | 19\% | 20\% | 16\% | 14\% | 14\% | 17\% | 29\% | 18\% | 14\% | 12\% | 26\% |
| 2 weeks | 208 | 48 | 160 | 60 | 148 | 120 | 42 | 24 | 27 | 20 | 7 | 8 | 6 | 7 | 1 |
|  | 17\% | 20\% | 17\% | 17\% | 18\% | 18\% | 17\% | 22\% | 25\% | 23\% | 23\% | 13\% | 13\% | 23\% | 2\% |
| 3 weeks | 105 | 37B | 68 | 53B | 52 | 65 | 22 | 10 | 7 | 8 | 1 | 11b | 8 | 4 | 2 |
|  | 9\% | 15\% | 7\% | 15\% | 6\% | 10\% | 9\% | 10\% | 6\% | 9\% | 4\% | 18\% | 16\% | 11\% | 4\% |
| 4 weeks | 76 | 32B | 43 | 35B | 41 | 42 | 16 | 6 | 13f | 6 | $3 f$ | 3 | 0 | 2 | 4 |
|  | 6\% | 14\% | 5\% | 10\% | 5\% | 6\% | 6\% | 6\% | 13\% | 7\% | 9\% | 5\% | -\% | 6\% | 11\% |
| 5+ weeks | 74 | 39B | 33 | 42B | 32 | 34 | 19 | 8 b | 1 | 7 b | 2 | 4 | 3 | * | 5 |
|  | 6\% | 17\% | 4\% | 12\% | 4\% | 5\% | 8\% | 8\% | 1\% | 8\% | 6\% | 6\% | 6\% | 2\% | 13\% |
| Don't know | 24 | 7 | 17 | 14B | 10 | 8 | 7 | 0 | 2 | * | * | 0 | 0 | 0 | * |
|  | 2\% | 3\% | 2\% | 4\% | 1\% | 1\% | 3\% | -\% | 2\% | 1\% | 1\% | -\% | -\% | -\% | 1\% |
| Not stated | 480 | 45 | 433A | 94 | 385A | 268 | 107 | 42 | 42 | 31 | 9 | 26 | 24 | 14 | 16 |
|  | 40\% | 19\% | 46\% | 26\% | 46\% | 40\% | 42\% | 40\% | 40\% | 35\% | 28\% | 41\% | 50\% | 46\% | 44\% |
| Median | 2.0 | 3.0 | 2.0 | 3.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 3.0 |
| Mean score | 2.6 | 3.4 B | 2.3 | 3.2 B | 2.3 | 2.5 | 2.8 | 3.1 | 2.3 | 2.8 | 2.2 | 2.8 | 2.6 | 2.3 | 2.9 |
| Standard deviation | 2.4 | 2.2 | 2.4 | 3.0 | 1.9 | 2.0 | 2.1 | 3.2 | 1.1 | 2.1 | 1.6 | 2.3 | 1.6 | 1.1 | 2.0 |
| Standard error | . 11 | . 19 | . 13 | . 22 | . 11 | . 12 | . 21 | . 48 | . 17 | . 32 | . 34 | . 45 | . 38 | . 32 | . 54 |
| Error variance | . 01 | . 04 | . 02 | . 05 | . 01 | . 01 | . 04 | . 23 | . 03 | . 10 | . 12 | . 20 | . 15 | . 10 | . 29 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 103 (continuation)
D22. Number of WEEKS had use of the replacement vehicle
Base: All those who received a replacement vehicle

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Rep ve hicle | Condition | post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | $A F$ in surer (b) | Other <br> (c) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | Other <br> (d) | $\begin{array}{r} \text { DK } \\ (\mathrm{e}) \end{array}$ | NAF in surer (a) | AF in surer (b) | Other (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | Yes <br> (a) | Better <br> (a) | Same (b) | Worse (c) |
| Unweighted row | 1196 | 681 | 431 | 64 | 210 | 480 | 328 | 131 | 47 | 463 | 389 | 290 | 34 | 1196 | 108 | 709 | 119 |
| Effective sample size | 881 | 517 | 307 | 42 | 152 | 368 | 231 | 96 | 35 | 345 | 284 | 208 | 29 | 881 | 83 | 529 | 81 |
| Total | 1191 | 708 | 407 | 55 | 205 | 504 | 304 | 129 | 48 | 468 | 383 | 279 | 42 | 1191 | 114 | 720 | 104 |
| 1 week | 224 | 136 | 79 | 5 | 42 | 88 | 63 | 23 | 8 | 78 | 75 | 56 | 10 | 224 | 25 | 147 | 21 |
|  | 19\% | 19\% | 19\% | 9\% | 21\% | 17\% | 21\% | 18\% | 16\% | 17\% | 20\% | 20\% | 23\% | 19\% | 22\% | 20\% | 21\% |
| 2 weeks | 208 | 122 | 68 | 11 | 28 | 95 | 48 | 20 | 17 AbCd | 90 | 67 | 39 | 7 | 208 | 20 | 115 | 23 |
|  | 17\% | 17\% | 17\% | 21\% | 14\% | 19\% | 16\% | 16\% | 35\% | 19\% | 18\% | 14\% | 17\% | 17\% | 18\% | 16\% | 22\% |
| 3 weeks | 105 | 65 | 31 | 8 | 11 | 51 | 22 | 14 | 7 | 45 | 31 | 27 | 2 | 105 | 10 | 47 | 11 |
|  | 9\% | 9\% | 8\% | 15\% | 5\% | 10\% | 7\% | 11\% | 14\% | 10\% | 8\% | 10\% | 4\% | 9\% | 9\% | 7\% | 11\% |
| 4 weeks | 76 | 47 | 21 | 6 | 9 | 35 | 18 | 14e | 0 | 34 | 20 | 18 | 3 | 76 | 9 b | 24 | 7 |
|  | 6\% | 7\% | 5\% | 11\% | 5\% | 7\% | 6\% | 10\% | -\% | 7\% | 5\% | 7\% | 7\% | 6\% | 8\% | 3\% | 6\% |
| 5+ weeks | 74 | 50b | 14 | 8B | 10 | 37 | 12 | 9 | 5 | 35b | 13 | 21b | 4 | 74 | 2 | 20 | 11aB |
|  | 6\% | 7\% | 4\% | 14\% | 5\% | 7\% | 4\% | 7\% | 11\% | 7\% | 3\% | 8\% | 9\% | 6\% | 2\% | 3\% | 10\% |
| Don't know | 24 | 18 | 6 | 0 | 5 | 9 | 7 | 1 | 3 | 12 | 8 | 2 | 3 | 24 | 3 | 13 |  |
|  | 2\% | 3\% | 1\% | -\% | 2\% | 2\% | 2\% | 1\% | 5\% | 2\% | 2\% | 1\% | 7\% | 2\% | 2\% | 2\% | *\% |
| Not stated | 480 | 270 | 188ac | 16 | 100bE | 188e | 135E | 48 e | 9 | 175 | 169 | 116 | 13 | 480 | 45 | 354 C | 31 |
|  | 40\% | 38\% | 46\% | 30\% | 48\% | 37\% | 44\% | 37\% | 19\% | 37\% | 44\% | 42\% | 32\% | 40\% | 40\% | 49\% | 30\% |
| Median | 2.0 | 2.0 | 2.0 | 3.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 |
| Mean score | 2.6 | 2.7 | 2.4 | 3.5b | 2.7 | 2.6 | 2.5 | 2.8 | 2.9 | 2.8 | 2.4 | 2.8 | 2.6 | 2.6 | 2.2 | 2.2 | 3.3B |
| Standard deviation | 2.4 | 2.5 | 2.2 | 2.5 | 3.8 | 1.7 | 2.5 | 2.1 | 2.5 | 2.7 | 2.2 | 2.3 | 2.0 | 2.4 | 1.3 | 1.8 | 4.5 |
| Standard error | . 11 | . 14 | . 17 | . 46 | . 44 | . 12 | . 23 | . 27 | . 49 | . 19 | . 18 | . 21 | . 48 | . 11 | . 18 | . 12 | . 60 |
| Error variance | . 01 | . 02 | . 03 | . 21 | . 20 | . 01 | . 05 | . 07 | . 24 | . 03 | . 03 | . 04 | . 24 | . 01 | . 03 | . 01 | . 37 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 103 (continuation)
D22. Number of WEEKS had use of the replacement vehicle
Base: All those who received a replacement vehicle

|  |  | Worth post repair |  | Replacement met needs |  |  | handled claim \& willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Same (b) | Less (c) | eeded <br> (a) | Met <br> (b) | $\begin{aligned} & \text { Below } \\ & \text { (c) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1196 | 745 | 149 | 207 | 816 | 169 | 228 | 968 |
| Effective sample size | 881 | 567 | 97 | 152 | 599 | 126 | 163 | 718 |
| Total | 1191 | 775 | 121 | 205 | 809 | 171 | 217 | 974 |
| 1 week | 224 | 162 | 21 | 44 | 147 | 33 | 38 | 186 |
|  | 19\% | 21\% | 17\% | 21\% | 18\% | 19\% | 17\% | 19\% |
| 2 weeks | 208 | 117 | 33B | 35 | 143 | 30 | 33 | 174 |
|  | 17\% | 15\% | 27\% | 17\% | 18\% | 17\% | 15\% | 18\% |
| 3 weeks | 105 | 52 | 14 | 21 | 75 | 9 | 11 | 94 |
|  | 9\% | 7\% | 12\% | 10\% | 9\% | 5\% | 5\% | 10\% |
| 4 weeks | 76 | 26 | 10b | 11 | 56 | 8 | 5 | 70a |
|  | 6\% | 3\% | 8\% | 5\% | 7\% | 4\% | 2\% | 7\% |
| 5+ weeks | 74 | 20 | 11B | 11 | 46 | 18 | 1 | 74A |
|  | 6\% | 3\% | 9\% | 5\% | 6\% | 10\% | *\% | 8\% |
| Don't know | 24 | 14 | * | 5 | 14 | 3 | 2 | 22 |
|  | 2\% | 2\% | *\% | 3\% | 2\% | 1\% | 1\% | 2\% |
| Not stated | 480 | 384C | 32 | 78 | 329 | 72 | 126B | 354 |
|  | 40\% | 49\% | 27\% | 38\% | 41\% | 42\% | 58\% | 36\% |
| Median | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 |
| Mean score | 2.6 | 2.1 | 3.4 B | 2.4 | 2.6 | 3.2 | 1.9 | 2.8A |
| Standard deviation | 2.4 | 1.4 | 4.6 | 1.6 | 2.1 | 4.1 | 1.4 | 2.5 |
| Standard error | . 11 | . 09 | . 56 | . 16 | . 11 | . 49 | . 17 | . 12 |
| Error variance | . 01 | . 01 | . 32 | . 03 | . 01 | . 24 | . 03 | . 01 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 104

D23. Would you say you had access to the replacement vehicle for..
Base: All those who received a replacement vehicle

|  | Gender |  |  | Age |  |  | Social Grade |  |  |  | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{array}{r} \text { NI } \\ \text { (f) } \end{array}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | 35-54 <br> (b) | $55+$ (c) | $\begin{gathered} \text { ABC1 } \\ \text { (a) } \end{gathered}$ | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) |  |  | Urban (a) | Rural <br> (b) |
| Unweighted row | 1196 | 677 | 519 | 289 | 522 | 385 | 721 | 437 | 1196 | 845 | 645 | 212 | 200 | 139 | 868 | 322 |
| Effective sample size | 881 | 499 | 382 | 211 | 382 | 287 | 533 | 319 | 881 | 717 | 645 | 212 | 200 | 139 | 645 | 231 |
| Total | 1191 | 675 | 516 | 288 | 517 | 386 | 722 | 428 | 1191 | 1055 | 995 | 102 | 60 | 34 | 874 | 310 |
| The right amount | 1033 | 589 | 444 | 230 | 449a | 354A | 635 | 365 | 1033 | 915 | 864 | 89 | 51 | 29 | 764 | 262 |
| of time for your needs | 87\% | 87\% | 86\% | 80\% | 87\% | 92\% | 88\% | 85\% | 87\% | 87\% | 87\% | 88\% | 85\% | 84\% | 87\% | 85\% |
| A shorter amount of time | 105 | 61 | 44 | 46BC | 40 | 19 | 61 | 39 | 105 | 93 | 86 | 9 | 6 | 4 | 84 | 21 |
| than you actually needed it for | 9\% | 9\% | 9\% | 16\% | 8\% | 5\% | 8\% | 9\% | 9\% | 9\% | 9\% | 8\% | 11\% | 12\% | 10\% | 7\% |
| Longer than you | 41 | 17 | 23 | 10 | 20 | 11 | 20 | 17 | 41 | 37 | 34 | 2 | 3 | 1 | 17 | 23A |
| actually needed it for | 3\% | 3\% | 5\% | 3\% | 4\% | 3\% | 3\% | 4\% | 3\% | 3\% | 3\% | 2\% | 5\% | 4\% | 2\% | 7\% |
| Don't know / can't remember | 12 | 8 | 5 | 2 | 8 | 3 | 5 | 7 | 12 | 11 | 11 | 1 | 0 | 0 | 8 | 4 |
|  | 1\% | 1\% | 1\% | 1\% | 2\% | 1\% | 1\% | 2\% | 1\% | 1\% | 1\% | 1\% | -\% | -\% | 1\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 104 (continuation)
D23. Would you say you had access to the replacement vehicle for...
Base: All those who received a replacement vehicle

|  |  | Years High (a) | MI <br> Low <br> (b) | $\begin{array}{rr}\text { Miles per } \\ \text { Highum } \\ \text { (a) } & \text { Low } \\ \text { (b) }\end{array}$ |  | $\begin{array}{cc} \text { Past } \\ \text { experience - MI } \\ \text { Yes } & \text { No } \\ \text { (a) } & \text { (b) } \end{array}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Low <br> (a) | Medium (b) | High (c) |
| Unweighted row | 1196 | 754 | 435 | 636 | 513 |  |  | 441 | 755 | 130 | 1062 | 959 | 153 | 389 | 660 | 407 | 501 | 279 |
| Effective sample size | 881 | 556 | 319 | 458 | 391 | 336 | 545 | 97 | 781 | 705 | 109 | 288 | 477 | 307 | 373 | 195 |
| Total | 1191 | 750 | 432 | 613 | 538 | 461 | 730 | 131 | 1056 | 951 | 146 | 390 | 640 | 420 | 505 | 257 |
| The right amount | 1033 | 676B | 349 | 538 | 460 | 402 | 631 | 107 | 922 | 818 | 129 | 343 | 549 | 382 C | 438c | 204 |
| of time for your needs | 87\% | 90\% | 81\% | 88\% | 85\% | 87\% | 86\% | 81\% | 87\% | 86\% | 88\% | 88\% | 86\% | 91\% | 87\% | 79\% |
| A shorter amount of time | 105 | 45 | 60A | 49 | 52 | 42 | 63 | 15 | 90 | 89 | 14 | 32 | 63 | 13 | 50A | 42Ab |
| than you actually needed it for | 9\% | 6\% | 14\% | 8\% | 10\% | 9\% | 9\% | 11\% | 9\% | 9\% | 10\% | 8\% | 10\% | 3\% | 10\% | 16\% |
| Longer than you | 41 | 25 | 15 | 21 | 19 | 12 | 28 | 3 | 37 | 36 | 3 | 12 | 23 | 22b | 11 | 8 |
| actually needed it for | 3\% | 3\% | 4\% | 3\% | 4\% | 3\% | 4\% | 3\% | 4\% | 4\% | 2\% | 3\% | 4\% | 5\% | 2\% | 3\% |
| Don't know / can't remember | 12 | 4 | 7 | 5 | 7 | 4 | 8 | 6B | 6 | 8 | 0 | 4 | 6 | 4 | 5 | 4 |
|  | 1\% | *\% | 2\% | 1\% | 1\% | 1\% | 1\% | 5\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 104 (continuation)
D23. Would you say you had access to the replacement vehicle for..
Base: All those who received a replacement vehicle

|  |  | Vehic written |  | Personal | ury | Insura chann | $\begin{aligned} & \text { ance } \\ & \text { nel } \end{aligned}$ |  |  |  | rance | mpany |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | $\begin{aligned} & \text { Insu } \\ & \text { rance } \end{aligned}$ |  |  | Direct |  |  |  | Chur |  | Has |
|  | Total | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker <br> (b) | Admiral <br> (a) | Line <br> (b) | Aviva (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \end{array}$ | Tesco (g) | tings (j) |
| Unweighted row | 1196 | 249 | 945 | 365 | 830 | 691 | 256 | 95 | 102 | 84 | 68 | 61 | 41 | 31 | 31 |
| Effective sample size | 881 | 178 | 701 | 267 | 613 | 503 | 189 | 75 | 79 | 64 | 34 | 46 | 34 | 23 | 25 |
| Total | 1191 | 238 | 949 | 361 | 828 | 675 | 254 | 106 | 106 | 87 | 31 | 62 | 49 | 31 | 36 |
| The right amount | 1033 | 162 | 868A | 281 | 750A | 581 | 224 | 85 | 97 | 74 | 28 | 54 | 43 | 28 | 33 |
| of time for your needs | 87\% | 68\% | 91\% | 78\% | 91\% | 86\% | 88\% | 81\% | 91\% | 84\% | 89\% | 86\% | 87\% | 91\% | 91\% |
| A shorter amount of time | 105 | 62B | 44 | 64B | 41 | 66 | 21 | 15 | 7 | 7 | 3 | 4 | 6 | 2 | 2 |
| than you actually needed it for | 9\% | 26\% | 5\% | 18\% | 5\% | 10\% | 8\% | 14\% | 7\% | 8\% | 9\% | 6\% | 13\% | 7\% | 4\% |
| Longer than you | 41 | 12 | 29 | 11 | 30 | 24 | 9 | 5 | 2 | 5 | * | 5 | 0 | * | 2 |
| actually needed it for | 3\% | 5\% | 3\% | 3\% | 4\% | 4\% | 4\% | 5\% | 2\% | 6\% | 2\% | 8\% | -\% | 2\% | 4\% |
| Don't know / can't remember | 12 | 3 | 9 | 5 | 7 | 4 | * | 0 | * | 2 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | -\% | *\% | 2\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 104 (continuation)
D23. Would you say you had access to the replacement vehicle for..
Base: All those who received a replacement vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 104 (continuation)
D23. Would you say you had access to the replacement vehicle for..
Base: All those who received a replacement vehicle

|  |  | Worth post repair |  | Replacement met needs Exc |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Same (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1196 | 745 | 149 | 207 | 816 | 169 | 228 | 968 |
| Effective sample size | 881 | 567 | 97 | 152 | 599 | 126 | 163 | 718 |
| Total | 1191 | 775 | 121 | 205 | 809 | 171 | 217 | 974 |
| The right amount | 1033 | 724C | 102 | 169 | 720ac | 140 | 199b | 834 |
| of time for your needs | 87\% | 93\% | 84\% | 82\% | 89\% | 82\% | 92\% | 86\% |
| A shorter amount of time | 105 | 24 | 16B | 19 | 63 | 23b | 14 | 91 |
| than you actually needed it for | 9\% | 3\% | 13\% | 9\% | 8\% | 13\% | 7\% | 9\% |
| Longer than you | 41 | 23 | 3 | 13b | 20 | 7 | 4 | 37 |
| actually needed it for | 3\% | 3\% | 2\% | 7\% | 2\% | 4\% | 2\% | 4\% |
| Don't know / can't remember | 12 | 4 | * | 4 | 6 | * | 0 | 12 |
|  | 1\% | 1\% | *\% | 2\% | 1\% | *\% | -\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 105
D24. Why do you say that?
Base: All those who had a replacement vehicle for longer than needed

|  | Country UK Eng/Wal |  |  | Links to in dustry No (b) | Unde rstand entit lement Yes (a) | Re ceived Rep ve hicle Yes (a) | AF insurer handled claim \& willing to take part in repair ins pection No (b) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Unweighted row | 42 | 42 | 31 | 39 | 35 | 42 | 38 |
| Effective sample size | 30 | 30 | 25 | 28 | 26 | 30 | 27 |
| Total | 41 | 41 | 37 | 37 | 36 | 41 | 37 |
| Had it for some time after | 16 | 16 | 15 | 15 | 14 | 16 | 14 |
| the repairs had been completed | 41\% | 41\% | 40\% | 40\% | 40\% | 41\% | 39\% |
| Delays with the repair work | 6 | 6 | 5 | 4 | 4 | 6 | 6 |
|  | 15\% | 15\% | 13\% | 12\% | 12\% | 15\% | 17\% |
| Told to keep hold of it longer | 5 | 5 | 5 | 5 | 5 | 5 | 4 |
|  | 13\% | 13\% | 13\% | 14\% | 13\% | 13\% | 10\% |
| Did not use the vehicle | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
|  | 13\% | 13\% | 13\% | 14\% | 14\% | 13\% | 13\% |
| Did not use vehicle at beginning | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| or end of period for which replacement vehicle was provided | 11\% | 11\% | 13\% | 12\% | 13\% | 11\% | 13\% |
| Had access to another vehicle | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
|  | 11\% | 11\% | 10\% | 12\% | 11\% | 11\% | 12\% |
| Other | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
|  | 3\% | 3\% | 2\% | 3\% | 3\% | 3\% | 2\% |
| Don't know / can't remember | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
|  | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 106

D25. Why would you have wanted it for longer?
Base: All those who had a replacement vehicle for shorter than needed

|  | Total | Gender |  | Age |  | Social Grade |  | Country |  | Area |  | Years | MI | Miles per annum |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male <br> (a) | Female <br> (b) | 17-34 <br> (a) | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\mathrm{ABC1}$ (a) | C2DE <br> (b) | $\begin{gathered} \text { UK } \\ \text { (a) } \end{gathered}$ | Eng/Wal <br> (b) | $\begin{aligned} & \text { Eng } \\ & \text { (c) } \end{aligned}$ | Urban <br> (a) | High (a) | $\begin{aligned} & \text { Low } \\ & \text { (b) } \end{aligned}$ | High (a) | Low <br> (b) |
| Unweighted row | 111 | 62 | 49 | 45 | 42 | 66 | 41 | 111 | 77 | 56 | 85 | 53 | 58 | 55 | 51 |
| Effective sample size | 79 | 45 | 34 | 33 | 30 | 46 | 29 | 79 | 64 | 56 | 62 | 36 | 44 | 38 | 38 |
| Total | 105 | 61 | 44 | 46 | 40 | 61 | 39 | 105 | 93 | 86 | 84 | 45 | 60 | 49 | 52 |
| Did not have access to ANY OTHER | 40 | 22 | 18 | 18 | 16 | 25 | 13 | 40 | 36 | 34 | 33 | 18 | 22 | 19 | 17 |
| vehicles in household for part of the time own vehicle being repaired | 38\% | 36\% | 41\% | 38\% | 39\% | 41\% | 33\% | 38\% | 39\% | 39\% | 39\% | 39\% | 37\% | 38\% | 33\% |
| Needed time find a | 28 | 17 | 11 | 12 | 13 | 14 | 12 | 28 | 25 | 23 | 25 | 9 | 19 | 13 | 14 |
| replacement car to purchase | 26\% | 28\% | 24\% | 27\% | 32\% | 23\% | 31\% | 26\% | 27\% | 27\% | 29\% | 19\% | 32\% | 27\% | 27\% |
| Did not have access | 25 | 14 | 11 | 10 | 10 | 13 | 10 | 25 | 20 | 19 | 18 | 13 | 12 | 8 | 16 |
| to a vehicle that was suitable | 23\% | 23\% | 24\% | 21\% | 26\% | 22\% | 26\% | 23\% | 22\% | 21\% | 22\% | 29\% | 19\% | 17\% | 31\% |
| for own needs for part of the time own vehicle being repaired |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Was not able to collect own vehicle | 17 | 6 | 11 | 9 | 4 | 11 | 4 | 17 | 14 | 12 | 14 | 7 | 10 | 7 | 10 |
| straight after repairs completed | 16\% | 9\% | 26\% | 21\% | 10\% | 19\% | 11\% | 16\% | 15\% | 14\% | 17\% | 15\% | 17\% | 15\% | 19\% |
| Needed time to finance | 9 | 9 | 1 | 4 | 5 | 4 | 3 | 9 | 8 | 8 | 8 | 5 | 4 | 5 | 4 |
| purchasing a replacement car | 9\% | 14\% | 2\% | 8\% | 12\% | 7\% | 9\% | 9\% | 9\% | 9\% | 9\% | 12\% | 6\% | 10\% | 8\% |
| Car was written off | 5 | 2 | 3 | 4 | 0 | 1 | 4 | 5 | 4 | 3 | 4 | 1 | 4 | 1 | 4 |
| which delayed the process | 4\% | 3\% | 6\% | 9\% | -\% | 1\% | 10\% | 4\% | 4\% | 4\% | 5\% | 1\% | 7\% | 2\% | 7\% |
| Car had to go | 5 | 3 | 2 | 3 | 0 | 5 | 0 | 5 | 5 | 5 | 3 | 2 | 3 | 3 | 2 |
| back to be re-repaired | 4\% | 5\% | 3\% | 7\% | -\% | 8\% | -\% | 4\% | 5\% | 5\% | 4\% | 3\% | 5\% | 6\% | 3\% |
| Needed car for commuting | 4 | 2 | 2 | 2 | 2 | 2 | 2 | 4 | 3 | 3 | 4 | * | 3 | 2 | 2 |
|  | 3\% | 3\% | 4\% | 4\% | 4\% | 3\% | 5\% | 3\% | 4\% | 4\% | 4\% | 1\% | 6\% | 4\% | 4\% |
| Other | 3 | 3 | 0 | 2 | 2 | 3 | * | 3 | 3 | 3 | 2 | 2 | 2 | 3 | 0 |
|  | 3\% | 5\% | -\% | 4\% | 4\% | 5\% | 1\% | 3\% | 3\% | 4\% | 2\% | 3\% | 3\% | 7\% | -\% |
| Don't know / can't remember | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 106 (continuation)
D25. Why would you have wanted it for longer?
Base: All those who had a replacement vehicle for shorter than needed


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 106 (continuation)
D25. Why would you have wanted it for longer?
Base: All those who had a replacement vehicle for shorter than needed


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 107

D26. Were you made aware of the total hire cost of the replacement vehicle? Base: All those who received a replacement vehicle

|  | Gender |  |  | Age |  |  | $\underset{\text { Social }}{\text { SBC1 }}$ Grade ${ }_{\text {c }}$ C2DE |  | $\underset{\text { (a) }}{\text { UK }}$ Eng/Wal |  | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \mathrm{NI} \\ (\mathrm{f}) \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | 35-54 <br> (b) | $55+$ (c) | ABC1 <br> (a) | C2DE <br> (b) |  |  | Eng <br> (c) | Sco <br> (d) |  |  | Urban (a) | Rural <br> (b) |
| Unweighted row | 1196 | 677 | 519 | 289 | 522 | 385 | 721 | 437 | 1196 | 845 | 645 | 212 | 200 | 139 | 868 | 322 |
| Effective sample size | 881 | 499 | 382 | 211 | 382 | 287 | 533 | 319 | 881 | 717 | 645 | 212 | 200 | 139 | 645 | 231 |
| Total | 1191 | 675 | 516 | 288 | 517 | 386 | 722 | 428 | 1191 | 1055 | 995 | 102 | 60 | 34 | 874 | 310 |
| Yes | 298 | 170 | 128 | 104BC | 109 | 84 | 165 | 118 | 298 | 270 | 254 | 21 | 15 | 7 | 226 | 68 |
|  | 25\% | 25\% | 25\% | 36\% | 21\% | 22\% | 23\% | 28\% | 25\% | 26\% | 26\% | 20\% | 26\% | 21\% | 26\% | 22\% |
| No | 857 | 487 | 370 | 171 | 392A | 294A | 541b | 290 | 857 | 754 | 711 | 77 | 43 | 26 | 622 | 232 |
|  | 72\% | 72\% | 72\% | 59\% | 76\% | 76\% | 75\% | 68\% | 72\% | 72\% | 71\% | 76\% | 72\% | 76\% | 71\% | 75\% |
| Don't know | 36 | 18 | 18 | 13 | 15 | 8 | 16 | 19 | 36 | 31 | 29 | 4 | 2 | 1 | 26 | 10 |
|  | 3\% | 3\% | 4\% | 4\% | 3\% | 2\% | 2\% | 4\% | 3\% | 3\% | 3\% | 4\% | 3\% | 4\% | 3\% | 3\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 107 (continuation)
D26. Were you made aware of the total hire cost of the replacement vehicle?
Base: All those who received a replacement vehicle

|  |  | Years High (a) | MI <br> Low <br> (b) | Miles per annum <br> High Low <br> (a) (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  |  |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | No <br> (b) | Low (a) | Medium <br> (b) | High <br> (c) |
| Unweighted row | 1196 | 754 | 435 | 636 | 513 |  | 441 | 755 | 130 | 1062 | 959 | 153 | 389 | 660 | 407 | 501 | 279 |
| Effective sample size | 881 | 556 | 319 | 458 | 391 | 336 | 545 | 97 | 781 | 705 | 109 | 288 | 477 | 307 | 373 | 195 |
| Total | 1191 | 750 | 432 | 613 | 538 | 461 | 730 | 131 | 1056 | 951 | 146 | 390 | 640 | 420 | 505 | 257 |
| Yes | 298 | 162 | 135A | 126 | 162A | 107 | 191 | 27 | 269 | 234 | 42 | 123B | 131 | 92 | 124 | 78a |
|  | 25\% | 22\% | 31\% | 21\% | 30\% | 23\% | 26\% | 21\% | 25\% | 25\% | 28\% | 32\% | 20\% | 22\% | 25\% | 30\% |
| No | 857 | 571B | 278 | 468B | 360 | 341 | 517 | 102 | 753 | 686 | 104 | 256 | 492A | 315c | 368 | 168 |
|  | 72\% | 76\% | 64\% | 76\% | 67\% | 74\% | 71\% | 78\% | 71\% | 72\% | 71\% | 66\% | 77\% | 75\% | 73\% | 65\% |
| Don't know | 36 | 17 | 19 | 18 | 16 | 13 | 23 | 2 | 34 | 30 | * | 11 | 16 | 13 | 12 | 11 |
|  | 3\% | 2\% | 4\% | 3\% | 3\% | 3\% | 3\% | 2\% | 3\% | 3\% | *\% | 3\% | 3\% | 3\% | 2\% | 4\% |

Table 107 (continuation)
D26. Were you made aware of the total hire cost of the replacement vehicle? Base: All those who received a replacement vehicle

|  |  | Vehicle written off |  | Personal injury |  | Insurance channel |  |  |  | Insurance Company |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Insu rance | Direct |  |  |  | Chur |  | Has |
|  | Total | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ | Broker <br> (b) | Admiral <br> (a) | Line <br> (b) | Aviva <br> (c) | $\begin{aligned} & \text { Axa } \\ & \text { (d) } \end{aligned}$ | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \end{array}$ | Tesco (g) | tings (j) |
| Unweighted row | 1196 | 249 | 945 | 365 | 830 | 691 | 256 | 95 | 102 | 84 | 68 | 61 | 41 | 31 | 31 |
| Effective sample size | 881 | 178 | 701 | 267 | 613 | 503 | 189 | 75 | 79 | 64 | 34 | 46 | 34 | 23 | 25 |
| Total | 1191 | 238 | 949 | 361 | 828 | 675 | 254 | 106 | 106 | 87 | 31 | 62 | 49 | 31 | 36 |
| Yes | 298 | 89B | 208 | 102 | 196 | 172 | 73 | 39 Ce | 25 | 12 | 8 | 12 | 14 | 6 | 14 |
|  | 25\% | 37\% | 22\% | 28\% | 24\% | 26\% | 29\% | 37\% | 24\% | 14\% | 27\% | 20\% | 30\% | 18\% | 40\% |
| No | 857 | 142 | 714A | 246 | 609 | 482 | 180 | 66 | 79 | 72A | 23 | 50a | 33 | 25 | 22 |
|  | 72\% | 59\% | 75\% | 68\% | 74\% | 71\% | 71\% | 62\% | 74\% | 83\% | 72\% | 80\% | 67\% | 82\% | 60\% |
| Don't know | 36 | 7 | 27 | 13 | 23 | 21 | 2 | 1 | 2 | 3 | * | * | 2 | 0 | 0 |
|  | 3\% | 3\% | 3\% | 4\% | 3\% | 3\% | 1\% | 1\% | 2\% | 4\% | 1\% | *\% | 3\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 107 (continuation)
D26. Were you made aware of the total hire cost of the replacement vehicle?
Base: All those who received a replacement vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 107 (continuation)
D26. Were you made aware of the total hire cost of the replacement vehicle?
Base: All those who received a replacement vehicle

|  |  | Worth post repair |  | Replacement met needs Exc |  |  | handled claim \& willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Same (b) | $\begin{array}{r} \text { Less } \\ \text { (c) } \end{array}$ | ExC eeded (a) | Met <br> (b) | Below (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1196 | 745 | 149 | 207 | 816 | 169 | 228 | 968 |
| Effective sample size | 881 | 567 | 97 | 152 | 599 | 126 | 163 | 718 |
| Total | 1191 | 775 | 121 | 205 | 809 | 171 | 217 | 974 |
| Yes | 298 | 172 | 30 | 62 C | 209c | 27 | 39 | 258a |
|  | 25\% | 22\% | 25\% | 30\% | 26\% | 16\% | 18\% | 27\% |
| No | 857 | 577 | 91 | 137 | 575 | 143AB | 173b | 684 |
|  | 72\% | 74\% | 75\% | 67\% | 71\% | 83\% | 80\% | 70\% |
| Don't know | 36 | 27 | * | 7 | 25 | 2 | 5 | 31 |
|  | 3\% | 3\% | *\% | 3\% | 3\% | 1\% | 2\% | 3\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 108

D27. Given the cost, in hind sight would you have been content with: A less good quality replacement vehicle? Base: All those who were aware of the cost of the replacement vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 108 (continuation)
D27. Given the cost, in hind sight would you have been content with: A less good quality replacement vehicle?
Base: All those who were aware of the cost of the replacement vehicle

|  | Total | $\underset{\text { Migh }}{\text { Miles per }} \underset{\text { Low }}{\text { annum }}$ <br> (a) (b) |  | Past experience - MI Yes (a) No (b) |  | Links to in dustry No (b) | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  | Vehicle written off |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Yes <br> (a) | No |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 288 | 133 | 143 |  |  | 102 | 186 | 260 | 227 | 43 | 119 | 131 | 88 | 119 | 79 | 89 | 199 |
| Effective sample size | 217 | 94 | 115 | 78 | 139 | 196 | 170 | 31 | 90 | 96 | 67 | 91 | 58 | 65 | 152 |
| Total | 298 | 126 | 162 | 107 | 191 | 269 | 234 | 42 | 123 | 131 | 92 | 124 | 78 | 89 | 208 |
| Yes | 122 | 55 | 63 | 39 | 83 | 107 | 91 | 18 | 54 | 45 | 37 | 52 | 32 | 44 | 77 |
|  | 41\% | 43\% | 39\% | 36\% | 44\% | 40\% | 39\% | 42\% | 43\% | 34\% | 40\% | 42\% | 40\% | 50\% | 37\% |
| No | 159 | 66 | 90 | 61 | 98 | 147 | 131 | 22 | 64 | 77 | 50 | 65 | 43 | 41 | 119 |
|  | 54\% | 52\% | 55\% | 57\% | 51\% | 55\% | 56\% | 52\% | 52\% | 59\% | 54\% | 53\% | 55\% | 46\% | 57\% |
| Don't know | 16 | 6 | 10 | 7 | 10 | 15 | 12 | 2 | 6 | 9 | 6 | 7 | 4 | 4 | 12 |
|  | 6\% | 4\% | 6\% | 6\% | 5\% | 6\% | 5\% | 6\% | 5\% | 7\% | 6\% | 6\% | 5\% | 5\% | 6\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 108 (continuation)

D27. Given the cost, in hind sight would you have been content with: A less good quality replacement vehicle?
Base: All those who were aware of the cost of the replacement vehicle

|  |  | Personal injury |  | Insurance channel Insu |  | In surance Company | Who handled claim |  |  | o decided | repairs |  | Who offered Rep v |  | vehicle | Received Rep ve hicle |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | rance |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Total | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{gathered} \mathrm{co} \\ \text { (a) } \end{gathered}$ | Broker <br> (b) | Admiral <br> (a) | surer <br> (a) | surer <br> (b) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | surer <br> (a) | surer <br> (b) | Other <br> (c) | Yes <br> (a) |
| Unweighted row | 288 | 104 | 184 | 165 | 73 | 33 | 174 | 93 | 48 | 123 | 65 | 39 | 115 | 88 | 70 | 288 |
| Effective sample size | 217 | 75 | 141 | 125 | 54 | 27 | 133 | 69 | 35 | 94 | 48 | 30 | 89 | 65 | 52 | 217 |
| Total | 298 | 102 | 196 | 172 | 73 | 39 | 184 | 94 | 47 | 129 | 66 | 43 | 123 | 88 | 71 | 298 |
| Yes | 122 | 49 | 73 | 71 | 27 | 18 | 82 | 32 | 13 | 61 | 21 | 22 | 57 | 29 | 29 | 122 |
|  | 41\% | 48\% | 37\% | 41\% | 37\% | 46\% | 44\% | 34\% | 28\% | 47\% | 31\% | 52\% | 46\% | 33\% | 41\% | 41\% |
| No | 159 | 43 | 117a | 90 | 42 | 20 | 91 | 57 | 30 | 58 | 44b | 19 | 57 | 54 | 39 | 159 |
|  | 54\% | 42\% | 59\% | 52\% | 58\% | 52\% | 49\% | 60\% | 64\% | 45\% | 66\% | 44\% | 46\% | 61\% | 55\% | 54\% |
| Don't know | 16 | 10b | 6 | 11 | 4 | 1 | 11 | 5 | 4 | 10 | 2 | 2 | 9 | 5 | 3 | 16 |
|  | 6\% | 10\% | 3\% | 6\% | 5\% | 2\% | 6\% | 5\% | 8\% | 8\% | 2\% | 4\% | 7\% | 6\% | 4\% | 6\% |

## Table 108 (continuation)

D27. Given the cost, in hind sight would you have been content with: A less good quality replacement vehicle? Base: All those who were aware of the cost of the replacement vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 109

D27. Given the cost, in hind sight would you have been content with: Having your replacement vehicle for less time? Base: All those who were aware of the cost of the replacement vehicle

|  | Gender |  |  | Age |  |  | Social Grade |  | Country |  |  | Area |  |  |  | Years High <br> (a) | $\begin{gathered} -\quad \text { MI } \\ \text { Low } \\ \text { (b) } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ (a) \end{array}$ | $\begin{array}{r} 35-54 \\ (b) \end{array}$ | $55+$ (c) | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco (d) | Wal <br> (e) | Urban <br> (a) | Rural (b) |  |  |
| Unweighted row | 288 | 169 | 119 | 100 | 103 | 85 | 158 | 117 | 288 | 216 | 165 | 43 | 51 | 215 | 70 | 155 | 132 |
| Effective sample size | 217 | 125 | 92 | 76 | 78 | 63 | 120 | 87 | 217 | 183 | 165 | 43 | 51 | 164 | 50 | 118 | 98 |
| Total | 298 | 170 | 128 | 104 | 109 | 84 | 165 | 118 | 298 | 270 | 254 | 21 | 15 | 226 | 68 | 162 | 135 |
| Yes | 63 | 40 | 23 | 26 | 27 | 10 | 28 | 31 | 63 | 58 | 56 | 4 | 2 | 42 | 21 | 30 | 33 |
|  | 21\% | 24\% | 18\% | 25\% | 24\% | 12\% | 17\% | 26\% | 21\% | 21\% | 22\% | 21\% | 16\% | 19\% | 31\% | 19\% | 24\% |
| No | 228 | 124 | 105 | 76 | 80 | 72 | 133 | 86 | 228 | 207 | 194 | 15 | 13 | 180 | 47 | 128 | 100 |
|  | 77\% | 73\% | 82\% | 73\% | 74\% | 85\% | 80\% | 73\% | 77\% | 77\% | 76\% | 74\% | 82\% | 80\% | 69\% | 79\% | 74\% |
| Don't know | 6 | 6 | 1 | 2 | 2 | 2 | 5 | 2 | 6 | 5 | 5 | 1 | * | 4 | * | 4 | 2 |
|  | 2\% | 3\% | *\% | 2\% | 2\% | 2\% | 3\% | 1\% | 2\% | 2\% | 2\% | 5\% | 2\% | 2\% | 1\% | 2\% | 2\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 109 (continuation)

D27. Given the cost, in hind sight would you have been content with: Having your replacement vehicle for less time?
Base: All those who were aware of the cost of the replacement vehicle

|  | Total | Miles per annum <br> High Low <br> (a) <br> (b) |  | Past  <br> experience MI <br> Yes No <br> (a) (b) |  | Links to in dustry No (b) | Understand entitlement |  | Aware of rights <br> Yes <br> No <br> (a) <br> (b) |  | Damage to vehicle |  |  | Vehicle written off |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) |  |  | High (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 288 | 133 | 143 |  |  | 102 | 186 | 260 | 227 | 43 | 119 | 131 | 88 | 119 | 79 | 89 | 199 |
| Effective sample size | 217 | 94 | 115 | 78 | 139 | 196 | 170 | 31 | 90 | 96 | 67 | 91 | 58 | 65 | 152 |
| Total | 298 | 126 | 162 | 107 | 191 | 269 | 234 | 42 | 123 | 131 | 92 | 124 | 78 | 89 | 208 |
| Yes | 63 | 31 | 28 | 16 | 47 | 53 | 50 | 6 | 28 | 28 | 23 | 19 | 21 | 28b | 35 |
|  | 21\% | 25\% | 17\% | 15\% | 25\% | 20\% | 21\% | 15\% | 23\% | 21\% | 25\% | 16\% | 26\% | 31\% | 17\% |
| No | 228 | 92 | 132 | 87 | 141 | 209 | 179 | 35 | 91 | 101 | 65 | 103 | 57 | 61 | 167 |
|  | 77\% | 73\% | 81\% | 81\% | 74\% | 78\% | 76\% | 84\% | 74\% | 77\% | 71\% | 83\% | 73\% | 68\% | 80\% |
| Don't know | 6 | 3 | 3 | 4 | 2 | 6 | 6 | * | 4 | 2 | 4 | 2 | 1 | 1 | 6 |
|  | 2\% | 2\% | 2\% | 4\% | 1\% | 2\% | 2\% | 1\% | 3\% | 1\% | 4\% | 2\% | 1\% | 1\% | 3\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 109 (continuation)

D27. Given the cost, in hind sight would you have been content with: Having your replacement vehicle for less time?
Base: All those who were aware of the cost of the replacement vehicle


## Table 109 (continuation)

D27. Given the cost, in hind sight would you have been content with: Having your replacement vehicle for less time? Base: All those who were aware of the cost of the replacement vehicle

|  | Cond ition post repair |  | Worth post repair |  | Replacement met needs Exc |  | AF insurer handled claim \& willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Same <br> (b) | Same (b) | Less <br> (c) | Exc eeded (a) | Met <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 288 | 147 | 163 | 32 | 64 | 199 | 40 | 248 |
| Effective sample size | 217 | 111 | 125 | 23 | 46 | 152 | 29 | 188 |
| Total | 298 | 152 | 172 | 30 | 62 | 209 | 39 | 258 |
| Yes | 63 | 25 | 28 | 6 | 13 | 41 | 5 | 58 |
|  | 21\% | 16\% | 16\% | 18\% | 21\% | 20\% | 13\% | 22\% |
| No | 228 | 123 | 140 | 23 | 46 | 164 | 31 | 198 |
|  | 77\% | 81\% | 81\% | 76\% | 75\% | 78\% | 78\% | 77\% |
| Don't know | 6 | 4 | 4 | 2 | 2 | 4 | 4 | 3 |
|  | 2\% | 3\% | 2\% | 5\% | 4\% | 2\% | 9\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 110
D28new. At the time of the accident did you think you were LEGALLY ENTITLED to a replacement vehicle? Base: All

| Total | Gender |  | Age |  |  | Social Grade ABC1 C2DE |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | 17-34 | 35-54 | 55+ |  |  |
|  | (a) | (b) | (a) | (b) | (c) | (a) | (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 |
| 1143 | 666 | 477 | 272 | 485 | 386 | 682 | 426 |
| 76\% | 75\% | 78\% | 72\% | 77\% | 78\% | 76\% | 77\% |
| 227 | 143 | 84 | 72 C | 97 | 58 | 143 | 72 |
| 15\% | 16\% | 14\% | 19\% | 15\% | 12\% | 16\% | 13\% |
| 130 | 80 | 50 | 31 | 50 | 48 | 66 | 54 |
| 9\% | 9\% | 8\% | 8\% | 8\% | 10\% | 7\% | 10\% |


| $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Country |  | Wal <br> (e) | $\begin{gathered} \mathrm{NI} \\ \text { (f) } \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Eng | Sco |  |  | Urban | Rural |
|  |  | (c) | (d) |  |  | (a) | (b) |
| 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 1143 | 1013 | 955 | 96 | 59 | 33 | 843 | 294 |
| 76\% | 76\% | 76\% | 80\% | 78\% | 74\% | 75\% | 78\% |
| 227 | 204 | 193 | 16 | 11 | 7 | 175 | 50 |
| 15\% | 15\% | 15\% | 13\% | 15\% | 16\% | 16\% | 13\% |
| 130 | 117 | 113 | 8 | 5 | 5 | 98 | 31 |
| 9\% | 9\% | 9\% | 6\% | 6\% | 10\% | 9\% | 8\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Unweighted row

Effective sample size
Total
Yes

No

Don't know

Table 110 (continuation)
D28new. At the time of the accident did you think you were LEGALLY ENTITLED to a replacement vehicle?
Base: All

|  |  | Years High (a) | - MI Low (b) | Miles per  <br> High Low <br> (a) (b) |  | $\begin{gathered} \text { Past } \\ \text { experience }-M I \\ \text { Yes } \\ \text { No } \\ \text { (a) } \\ \text { (b) } \end{gathered}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 1143 | 728 | 407 | 557 | 544 | 422 | 721 | 133 | 1010 | 1143B | 0 | 409B | 598 | 403 | 462 | 266a |
|  | 76\% | 78\% | 74\% | 75\% | 78\% | 74\% | 77\% | 77\% | 76\% | 100\% | -\% | 83\% | 74\% | 73\% | 76\% | 82\% |
| No | 227 | 130 | 97 | 115 | 98 | 85 | 143 | 31 | 196 | 0 | 227A | 58 | 147A | 89c | 103c | 33 |
|  | 15\% | 14\% | 18\% | 16\% | 14\% | 15\% | 15\% | 18\% | 15\% | -\% | 100\% | 12\% | 18\% | 16\% | 17\% | 10\% |
| Don't know | 130 | 76 | 48 | 68 | 57 | 61 | 69 | 9 | 117 | 0 | 0 | 27 | 68 | 57 | 43 | 27 |
|  | 9\% | 8\% | 9\% | 9\% | 8\% | 11\% | 7\% | 5\% | 9\% | -\% | -\% | 5\% | 8\% | 10\% | 7\% | 8\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 110 (continuation)
D28new. At the time of the accident did you think you were LEGALLY ENTITLED to a replacement vehicle?
Base: All


[^22]Table 110 (continuation)
D28new. At the time of the accident did you think you were LEGALLY ENTITLED to a replacement vehicle?
Base: All

|  | Total |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Who handled claimNAF in AF insurer surer other |  |  | NAF in AF in |  |  |  | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ |  |  |  |  | Yes <br> (a) | No <br> (b) |
|  |  | surer <br> (a) | surer <br> (b) | Other (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | other <br> (d) |  | NAF in surer <br> (a) | AF in surer (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ |  |  |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Yes | 1143 | 683 | 387 | 58 | 231 | 452 | 284 | 122a | 52 | 445B | 345 | 248 | 35 | 951B | 187 |
|  | 76\% | 78\% | 74\% | 77\% | 71\% | 78\% | 76\% | 82\% | 71\% | 83\% | 75\% | 80\% | 81\% | 80\% | 63\% |
| No | 227 | 123 | 84 | 12 | 59 | 87 | 48 | 17 | 14 | 55 | 69 | 37 | 5 | 146 | 78A |
|  | 15\% | 14\% | 16\% | 16\% | 18\% | 15\% | 13\% | 12\% | 19\% | 10\% | 15\% | 12\% | 11\% | 12\% | 26\% |
| Don't know | 130 | 68 | 51 | 6 | 33 | 41 | 39 | 9 | 7 | 35 | 44 | 26 | 4 | 94 | 33 |
|  | 9\% | 8\% | 10\% | 8\% | 10\% | 7\% | 11\% | 6\% | 10\% | 7\% | 10\% | 8\% | 8\% | 8\% | 11\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 110 (continuation)
D28new. At the time of the accident did you think you were LEGALLY ENTITLED to a replacement vehicle?
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 111
D28a. What sort of replacement vehicle did you think you were legally entitled to at the time of the accident? Did you think you were legally entitled to...?
Base: All those who felt legally entitled to a replacement vehicle

|  | Gender |  |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $35-54$ (b) | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal (b) | Eng <br> (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Urban (a) | Rural (b) |
| Unweighted row | 1151 | 669 | 482 | 268 | 499 | 384 | 685 | 432 | 1151 | 815 | 619 | 201 | 196 | 135 | 835 | 310 |
| Effective sample size | 846 | 492 | 354 | 199 | 361 | 287 | 504 | 316 | 846 | 689 | 619 | 201 | 196 | 135 | 622 | 221 |
| Total | 1143 | 666 | 477 | 272 | 485 | 386 | 682 | 426 | 1143 | 1013 | 955 | 96 | 59 | 33 | 843 | 294 |
| A vehicle that meets your needs | 727 | 433 | 294 | 172 | 311 | 244 | 450 | 267 | 727 | 644 | 605 | 62 | 40 | 20 | 534 | 189 |
| but is not better than your vehicle that was damaged in the accident | 64\% | 65\% | 62\% | 63\% | 64\% | 63\% | 66\% | 63\% | 64\% | -64\% | 63\% | 65\% | 68\% | 61\% | 63\% | 64\% |
| Any vehicle depending | 390 | 213 | 177 | 100 | 163 | 127 | 219 | 156 | 390 | 343 | 322 | 33 | 21 | 14 | 280 | 107 |
| on what was available at the time | 34\% | 32\% | 37\% | 37\% | 34\% | 33\% | 32\% | 37\% | 34\% | 34\% | 34\% | 34\% | 35\% | 42\% | 33\% | 36\% |
| The same make and | 381 | 210 | 171 | 106c | 167 | 108 | 223 | 148 | 381 | 340 | 322 | 29 | 18 | 12 | 282 | 94 |
| model as your vehicle that was damaged in the accident | 33\% | 32\% | 36\% | 39\% | 34\% | 28\% | 33\% | 35\% | 33\% | 34\% | 34\% | 30\% | 31\% | 36\% | 33\% | 32\% |
| A particular vehicle that had been | 124 | 80 | 44 | 52BC | 43 | 29 | 67 | 54 | 124 | 112 | 106 | 9 | 6 | 3 | 82 | 42 |
| specified in your insurance policy | 11\% | 12\% | 9\% | 19\% | 9\% | 8\% | 10\% | 13\% | 11\% | 11\% | 11\% | 9\% | 10\% | 9\% | 10\% | 14\% |
| Don't know | 49 | 33 | 16 | 9 | 10 | 30 aB | 25 | 18 | 49 | 42 | 40 | 5 | 2 | 1 | 38 | 10 |
|  | 4\% | 5\% | 3\% | 3\% | 2\% | 8\% | 4\% | 4\% | 4\% | 4\% | 4\% | 5\% | 4\% | 4\% | 5\% | 4\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 111 (continuation)
D28a. What sort of replacement vehicle did you think you were legally entitled to at the time of the accident? Did you think you were legally entitled to...? Base: All those who felt legally entitled to a replacement vehicle


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 111 (continuation)
D28a. What sort of replacement vehicle did you think you were legally entitled to at the time of the accident? Did you think you were legally entitled to...? Base: All those who felt legally entitled to a replacement vehicle

|  |  | Vehicle <br> written off | Personal injury |
| :--- | :---: | :---: | :---: | :---: | :---: |


| Insurance <br> channel <br> Insu |  |
| :---: | :---: |
| rance |  |
| co | Broker |
| (a) | $(\mathrm{b})$ |
|  |  |
| 663 | 245 |
| 481 | 180 |
| 644 | 241 |
|  |  |
| 409 | 155 |
| $64 \%$ | $64 \%$ |
|  |  |
| 226 | 73 |
| $35 \%$ | $30 \%$ |
| 220 | 69 |
| $34 \%$ | $29 \%$ |
|  |  |
| 74 | 21 |
| $12 \%$ | $9 \%$ |
| 26 | 12 |
| 26 | $5 \%$ |



95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 111 (continuation)
D28a. What sort of replacement vehicle did you think you were legally entitled to at the time of the accident? Did you think you were legally entitled to...? Base: All those who felt legally entitled to a replacement vehicle

|  | Total | Who decided repairs |  |  |  |  |  |  |  |  | Received Rep vehicle |  | Condition post repair |  |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Self NAF in <br> (a) (b) |  | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Better <br> (a) | Same (b) | Worse <br> (c) | Same (b) | Less <br> (c) |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Unweighted row | 1151 | 227 | 440 | 313 | 118 | 52 | 448 | 354 | 249 | 30 | 959 | 186 | 101 | 666 | 112 | 690 | 145 |
| Effective sample size | 846 | 168 | 333 | 217 | 89 | 38 | 331 | 257 | 183 | 25 | 705 | 137 | 77 | 497 | 77 | 521 | 98 |
| Total | 1143 | 231 | 452 | 284 | 122 | 52 | 445 | 345 | 248 | 35 | 951 | 187 | 103 | 677 | 100 | 708 | 127 |
| A vehicle that meets your needs | 727 | 151 | 293 | 180 | 70 | 34 | 273 | 231 | 159 | 23 | 618 | 107 | 68 | 428 | 61 | 462 | 73 |
| but is not better than your vehicle that was damaged in the accident | 64\% | 65\% | 65\% | 63\% | 57\% | 65\% | 61\% | 67\% | 64\% | 66\% | 65\% | 57\% | 66\% | 63\% | 61\% | 65\% | 58\% |
| Any vehicle depending | 390 | 68 | 159 | 92 | 44 | 26ac | 157 | 108 | 75 | 11 | 305 | 80a | 29 | 204 | 31 | 223 | 31 |
| on what was available at the time | 34\% | 30\% | 35\% | 32\% | 36\% | 50\% | 35\% | 31\% | 30\% | 30\% | 32\% | 43\% | 29\% | 30\% | 31\% | 31\% | 24\% |
| The same make and | 381 | 70 | 141 | 106 | 46 | 17 | 146 | 114 | 84 | 13 | 324 | 57 | 23 | 239a | 37a | 235 | 53 |
| model as your vehicle that was damaged in the accident | 33\% | was damaged in the accident |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| A particular vehicle that had been | 124 | 22 | 50 | 25 | 21c | 5 | 53 | 26 | 26 | 5 | 95 | 29a | 7 | 64 | 11 | 74 | 9 |
| specified in your insurance policy | 11\% | 10\% | 11\% | 9\% | 17\% | 9\% | 12\% | 8\% | 11\% | 14\% | 10\% | 16\% | 7\% | 9\% | 11\% | 10\% | 7\% |
| Don't know | 49 | 12 | 20 | 9 | 5 | 3 | 20 | 12 | 10 | 4 | 36 | 13 | * | 28 | 7 a | 21 | 9 b |
|  | 4\% | 5\% | 4\% | 3\% | 4\% | 6\% | 4\% | 3\% | 4\% | 12\% | 4\% | 7\% | *\% | 4\% | 7\% | 3\% | 7\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 111 (continuation)
D28a. What sort of replacement vehicle did you think you were legally entitled to at the time of the accident? Did you think you were legally entitled to...? Base: All those who felt legally entitled to a replacement vehicle

AF insurer
handled claim \& willing to take
part in repair
Replacement met needs
Exc
eeded Met inspection

Unweighted row

| Total | eeded (a) | Met <br> (b) | $\begin{array}{r} \text { Below } \\ \text { (c) } \end{array}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 1151 | 169 | 651 | 138 | 210 | 941 |
| 846 | 124 | 479 | 102 | 153 | 693 |
| 1143 | 167 | 646 | 138 | 206 | 937 |
| 727 | 96 | 432 | 91 | 143 | 584 |
| 64\% | 58\% | 67\% | 66\% | 69\% | 62\% |
| 390 | 66c | 206 | 33 | 60 | 330 |
| 34\% | 40\% | 32\% | 24\% | 29\% | 35\% |
| 381 | 76B | 193 | 54 | 63 | 317 |
| 33\% | 46\% | 30\% | 39\% | 31\% | 34\% |
| 124 | 26C | 66c | 3 | 12 | 113a |
| 11\% | 15\% | 10\% | 2\% | 6\% | 12\% |
| 49 | 4 | 30 | 1 | 6 | 42 |
| 4\% | 3\% | 5\% | 1\% | 3\% | 5\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 112
D28b. Why did you not think you were legally entitled to a replacement vehicle at the time of the accident? Was it because...?
Base: All those who did not feel legally entitled to a replacement vehicle

|  | Total | Gender |  | Age |  |  | Social Grade |  | Country |  |  | Sco <br> (d) | Wal <br> (e) | Area |  | Years High <br> (a) | - MI <br> Low <br> (b) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & (\mathrm{a}) \end{aligned}$ | Eng/Wal <br> (b) | Eng (c) |  |  | Urban <br> (a) | Rural <br> (b) |  |  |
| Unweighted row | 225 | 135 | 90 | 74 | 95 | 56 | 139 | 75 | 225 | 163 | 125 | 33 | 38 | 172 | 52 | 129 | 96 |
| Effective sample size | 166 | 104 | 63 | 53 | 71 | 42 | 105 | 53 | 166 | 139 | 125 | 33 | 38 | 128 | 37 | 96 | 71 |
| Total | 227 | 143 | 84 | 72 | 97 | 58 | 143 | 72 | 227 | 204 | 193 | 16 | 11 | 175 | 50 | 130 | 97 |
| It was not included | 68 | 40 | 27 | 20 | 31 | 17 | 54B | 12 | 68 | 61 | 56 | 5 | 5abc | 54 | 14 | 42 | 26 |
| in your insurance policy | 30\% | 28\% | 33\% | 28\% | 32\% | 29\% | 38\% | 17\% | 30\% | 30\% | 29\% | 33\% | 47\% | 31\% | 28\% | 32\% | 26\% |
| You did not need | 51 | 39 | 12 | 24bc | 17 | 9 | 23 | 21a | 51 | 48 | 46 | 2 | 2 | 40 | 11 | 19 | 31 A |
| a replacement vehicle | 22\% | 27\% | 14\% | 33\% | 18\% | 16\% | 16\% | 30\% | 22\% | 23\% | 24\% | 12\% | 13\% | 23\% | 22\% | 15\% | 32\% |
| Had just not thought about | 20 | 10 | 11 | 2 | 12 | 6 | 13 | 7 | 20 | 18 | 17 | 1 | 1 | 14 | 6 | 14 | 7 |
| it / assumed would not be entitled | 9\% | 7\% | 13\% | 3\% | 13\% | 10\% | 9\% | 10\% | 9\% | 9\% | 9\% | 6\% | 8\% | 8\% | 12\% | 10\% | 7\% |
| Unaware it was a legal right | 19 | 7 | 11 | 5 | 9 | 4 | 13 | 3 | 19 | 17 | 15 | 1 | 1 | 18 | 1 | 13 | 5 |
|  | 8\% | 5\% | 13\% | 7\% | 9\% | 7\% | 9\% | 4\% | 8\% | 8\% | 8\% | 6\% | 11\% | 10\% | 1\% | 10\% | 5\% |
| Hadn't read the terms | 14 | 9 | 4 | 3 | 5 | 5 | 5 | 8 | 14 | 11 | 11 | 2 | * | 10 | 4 | 9 | 5 |
| and conditions of the policy | 6\% | 6\% | 5\% | 4\% | 6\% | 9\% | 4\% | 11\% | 6\% | 5\% | 6\% | 12\% | 3\% | 6\% | 7\% | 7\% | 5\% |
| / wasn't sure of policy details |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Unsure of entitlement - claim | 9 | 6 | 3 | * | 7 | 2 | 6 | 3 | 9 | 8 | 8 | * | 0 | 6 | 3 | 7 | 2 |
| was through other driver's insurer | 4\% | 4\% | 3\% | *\% | 7\% | 3\% | 4\% | 4\% | 4\% | 4\% | 4\% | 3\% | -\% | 3\% | 6\% | 5\% | 2\% |
| Thought would be charged | 5 | 5 | 0 | 3 | 0 | 2 | 4 | 2 | 5 | 5 | 5 | * | 0 | 5 | * | 2 | 3 |
| for a replacement vehicle (after a certain time) | 2\% | 4\% | -\% | 4\% | -\% | 3\% | 2\% | 2\% | 2\% | 2\% | 2\% | 3\% | -\% | 3\% | 1\% | 2\% | 3\% |
| Vehicle was not badly damaged | 4 | 2 | 2 | 0 | * | 3 | 3 | * | 4 | 3 | 3 | 0 | * | 2 | 2 | 4 | 0 |
|  | 2\% | 1\% | 2\% | -\% | *\% | 6\% | 2\% | *\% | 2\% | 2\% | 2\% | -\% | 3\% | 1\% | 4\% | 3\% | -\% |
| Some other reason | 20 | 13 | 7 | 7 | 7 | 5 | 13 | 7 | 20 | 16 | 15 | 3 | 1 | 13 | 6 | 12 | 8 |
|  | 9\% | 9\% | 8\% | 10\% | 7\% | 9\% | 9\% | 10\% | 9\% | 8\% | 8\% | 18\% | 8\% | 7\% | 12\% | 9\% | 8\% |
| Don't know | 17 | 10 | 7 | 7 | 5 | 5 | 10 | 7 | 17 | 16 | 15 | * | 1 | 15 | 2 | 6 | 11 |
|  | 8\% | 7\% | 9\% | 10\% | 6\% | 8\% | 7\% | 9\% | 8\% | 8\% | 8\% | 3\% | 8\% | 8\% | 5\% | 5\% | 11\% |
| Refused | 2 | 2 | 0 | 0 | 2 | 0 | * | 2 | 2 | 2 | 2 | * | 0 | * | 2 | 2 | 0 |
|  | 1\% | 1\% | -\% | -\% | 2\% | -\% | *\% | 2\% | 1\% | 1\% | 1\% | 3\% | -\% | *\% | 3\% | 2\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 112 (continuation)
D28b. Why did you not think you were legally entitled to a replacement vehicle at the time of the accident? Was it because...?
Base: All those who did not feel legally entitled to a replacement vehicle

|  | Total | Miles per High (a) | annum Low (b) | Past experience Yes (a) | $\begin{array}{r} \text { MI } \\ \text { No } \\ \text { (b) } \end{array}$ | Links to in dustry No (b) | Unde rstand entit lement No (b) | Aware of Yes (a) | rights No (b) | Damage to vehicle |  |  | Vehicle written off |  | Personal injury |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  | Low <br> (a) | Medium <br> (b) | High (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 225 | 118 | 95 | 82 | 143 | 197 | 225 | 58 | 146 | 82 | 96 | 45 | 58 | 163 | 70 | 155 |
| Effective sample size | 166 | 85 | 72 | 62 | 104 | 145 | 166 | 43 | 107 | 64 | 74 | 28 | 41 | 123 | 51 | 115 |
| Total | 227 | 115 | 98 | 85 | 143 | 196 | 227 | 58 | 147 | 89 | 103 | 33 | 53 | 169 | 70 | 158 |
| It was not included | 68 | 31 | 36 | 21 | 47 | 58 | 68 | 13 | 53 | 23 | 33 | 11 | 21 | 47 | 13 | 55a |
| in your insurance policy | 30\% | 27\% | 36\% | 25\% | 33\% | 30\% | 30\% | 23\% | 36\% | 26\% | 32\% | 34\% | 38\% | 28\% | 18\% | 35\% |
| You did not need | 51 | 20 | 22 | 14 | 37 | 41 | 51 | 9 | 29 | 22 | 21 | 6 | 8 | 38 | 14 | 37 |
| a replacement vehicle | 22\% | 17\% | 22\% | 16\% | 26\% | 21\% | 22\% | 15\% | 20\% | 25\% | 20\% | 17\% | 15\% | 23\% | 20\% | 23\% |
| Had just not thought about | 20 | 11 | 9 | 7 | 13 | 20 | 20 | 3 | 14 | 7 | 11 | 2 | 6 | 15 | 7 | 13 |
| it / assumed would not be entitled | 9\% | 10\% | 9\% | 9\% | 9\% | 10\% | 9\% | 6\% | 9\% | 8\% | 10\% | 7\% | 11\% | 9\% | 10\% | 8\% |
| Unaware it was a legal right | 19 | 15b | 4 | 9 | 9 | 15 | 19 | 3 | 12 | 9 | 8 | 2 | 3 | 15 | 7 | 12 |
|  | 8\% | 13\% | 4\% | 11\% | 7\% | 8\% | 8\% | 6\% | 8\% | 10\% | 8\% | 6\% | 6\% | 9\% | 10\% | 7\% |
| Hadn't read the terms | 14 | 8 | 4 | 4 | 9 | 9 | 14 | 4 | 10 | 6 | 4 | 4 | 4 | 9 | 6 | 8 |
| and conditions of the policy / wasn't sure of policy details | 6\% | 7\% | 4\% | 5\% | 7\% | 5\% | 6\% | 6\% | 7\% | 6\% | 3\% | 12\% | 8\% | 6\% | 8\% | 5\% |
| Unsure of entitlement - claim was through other driver's insurer | 9 | 6 | 3 | 2 | 7 | 9 | 9 | 3 | 6 | 4 | 5 | 0 | 2 | 7 | 2 | 7 |
|  | 4\% | 5\% | 3\% | 2\% | 5\% | 4\% | 4\% | 5\% | 4\% | 4\% | 5\% | -\% | 3\% | 4\% | 2\% | 5\% |
| Thought would be charged | 5 | * | 5 | 2 | 4 | 4 | 5 | 0 | 5 | 2 | 2 | 2 | 2 | 4 | 2 | 3 |
| for a replacement vehicle (after a certain time) | 2\% | *\% | 5\% | 2\% | 3\% | 2\% | 2\% | -\% | 3\% | 2\% | 1\% | 6\% | 3\% | 2\% | 3\% | 2\% |
| Vehicle was not badly damaged | 4 | 2 | 2 | 2 | 2 | 3 | 4 | 3b | 1 | 3 | * | 0 | 0 | 4 | * | 3 |
|  | 2\% | 2\% | 2\% | 2\% | 1\% | 2\% | 2\% | 5\% | *\% | 4\% | *\% | -\% | -\% | 2\% | *\% | 2\% |
| Some other reason | 20 | 12 | 7 | 10 | 10 | 18 | 20 | 10 | 10 | 9 | 8 | 3 | 5 | 15 | 10 | 10 |
|  | 9\% | 11\% | 7\% | 12\% | 7\% | 9\% | 9\% | 17\% | 7\% | 10\% | 8\% | 9\% | 9\% | 9\% | 14\% | 7\% |
| Don't know | 17 | 9 | 8 | 12b | 5 | 17 | 17 | 10B | 6 | 3 | 12 | 1 | 3 | 14 | 10b | 7 |
|  | 8\% | 7\% | 9\% | 14\% | 4\% | 9\% | 8\% | 17\% | 4\% | 4\% | 12\% | 4\% | 5\% | 9\% | 14\% | 5\% |
| Refused | 2 | 2 | 0 | 2 | 0 | 2 | 2 | 0 | 2 | * | 0 | 2 | 2 | * | 0 | 2 |
|  | 1\% | 2\% | -\% | 2\% | -\% | 1\% | 1\% | -\% | 1\% | 1\% | -\% | 5\% | 3\% | *\% | -\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 112 (continuation)
D28b. Why did you not think you were legally entitled to a replacement vehicle at the time of the accident? Was it because...? Base: All those who did not feel legally entitled to a replacement vehicle

|  | Total | Insurance channel Insu rance |  | Who handled claim |  | Who decided repairs |  |  | Who offered Rep vehicle |  |  | Received Rep vehicle |  | Condition post repair |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | NAF in | AF in |  | NAF in | AF in | NAF in | AF in |  |  |  |  |  |  |  |
|  |  | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ | Broker <br> (b) | surer <br> (a) | surer <br> (b) | Self <br> (a) | surer <br> (b) | surer <br> (c) | surer <br> (a) | surer <br> (b) | Other <br> (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Better <br> (a) | Same (b) | Same <br> (b) | Less (c) |
| Unweighted row | 225 | 135 | 43 | 117 | 87 | 55 | 80 | 52 | 51 | 73 | 45 | 153 | 70 | 32 | 104 | 122 | 31 |
| Effective sample size | 166 | 99 | 32 | 89 | 63 | 42 | 62 | 36 | 39 | 52 | 30 | 109 | 55 | 25 | 77 | 95 | 20 |
| Total | 227 | 136 | 43 | 123 | 84 | 59 | 87 | 48 | 55 | 69 | 37 | 146 | 78 | 36 | 105 | 132 | 26 |
| It was not included | 68 | 42 | 15 | 44 | 21 | 17 | 31 | 10 | 18 | 25 | 6 | 48 | 20 | 9 | 30 | 36 | 9 |
| in your insurance policy | 30\% | 31\% | 35\% | 36\% | 25\% | 29\% | 36\% | 22\% | 34\% | 36\% | 17\% | 33\% | 26\% | 26\% | 29\% | 28\% | 36\% |
| You did not need | 51 | 37b | 3 | 21 | 22 | 26BC | 9 | 8 | 5 | 9 | 3 | 5 | 43A | 10 | 15 | 25 | 8 |
| a replacement vehicle | 22\% | 27\% | 8\% | 17\% | 26\% | 44\% | 10\% | 18\% | 9\% | 13\% | 8\% | 3\% | 55\% | 29\% | 14\% | 19\% | 32\% |
| Had just not thought about | 20 | 10 | 6 | 11 | 8 | 3 | 7 | 5 | 5 | 6 | 8 | 18b | 2 | 2 | 11 | 12 | 1 |
| it / assumed would not be entitled | 9\% | 8\% | 15\% | 9\% | 9\% | 5\% | 9\% | 11\% | 9\% | 9\% | 21\% | 12\% | 3\% | 4\% | 10\% | 9\% | 4\% |
| Unaware it was a legal right | 19 | 9 | 2 | 12 | 6 | 2 | 8 | 4 | 3 | 6 | 9 | 17b | 2 | 2 | 14 | 13 | 2 |
|  | 8\% | 7\% | 5\% | 10\% | 7\% | 4\% | 10\% | 9\% | 5\% | 9\% | 23\% | 12\% | 2\% | 4\% | 13\% | 10\% | 7\% |
| Hadn't read the terms | 14 | 8 | 2 | 9 | 5 | * | 6 | 4 | 5 | 4 | 3 | 11 | 2 | 3 | 4 | 9 | * |
| and conditions of the policy | 6\% | 6\% | 4\% | 7\% | 5\% | 1\% | 7\% | 9\% | 9\% | 6\% | 7\% | 8\% | 3\% | 9\% | 4\% | 7\% | 2\% |
| Unsure of entitlement - claim | 9 | 2 | 3 | 0 | 8A | 4 | 2 | 4 | 0 | 8a | * | 9 | 0 | 3 | 4 | 7 | * |
| was through other driver's insurer | 4\% | 2\% | 8\% | -\% | 10\% | 6\% | 2\% | 7\% | -\% | 12\% | 1\% | 6\% | -\% | 9\% | 4\% | 5\% | 1\% |
| Thought would be charged | 5 | 2 | 2 | 5 | 0 | 0 | 2 | 2 | 2 | 0 | 2 | 2 | 3 | 3 | 0 | 0 | 4 |
| for a replacement vehicle <br> (after a certain time) | 2\% | 1\% | 4\% | 4\% | -\% | -\% | 2\% | 3\% | 3\% | -\% | 5\% | 1\% | 4\% | 9\% | -\% | -\% | 14\% |
| Vehicle was not badly damaged | 4 | 2 | * | 2 | 2 | 0 | 2 | 2 | 0 | 2 | * | 2 | 2 | 0 | 4 | 3 | * |
|  | 2\% | 1\% | 1\% | 1\% | 2\% | -\% | 2\% | 4\% | -\% | 3\% | 1\% | 1\% | 2\% | -\% | 3\% | 3\% | 1\% |
| Some other reason | 20 | 13 | 3 | 8 | 11 | 4 | 7 | 6 | 6 | 7 | 3 | 17 | 3 | 2 | 10 | 13 | 1 |
|  | 9\% | 10\% | 7\% | 6\% | 13\% | 6\% | 8\% | 13\% | 12\% | 10\% | 7\% | 12\% | 4\% | 6\% | 10\% | 10\% | 3\% |
| Don't know | 17 | 9 | 6 | 11 | 2 | 2 | 12 | 2 | 10B | 2 | 3 | 17B | 0 | 2 | 13 | 13 | 0 |
|  | 8\% | 7\% | 14\% | 9\% | 3\% | 3\% | 14\% | 4\% | 19\% | 2\% | 9\% | 12\% | -\% | 5\% | 12\% | 10\% | -\% |
| Refused | 2 | 2 | 0 | * | 0 | 2 | * | 0 | * | 0 | 0 | * | 2 | 0 | * | * | 0 |
|  | 1\% | 1\% | -\% | *\% | -\% | 3\% | 1\% | -\% | 1\% | -\% | -\% | *\% | 2\% | -\% | *\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 112 (continuation)
D28b. Why did you not think you were legally entitled to a replacement vehicle at the time of the accident? Was it because...? Base: All those who did not feel legally entitled to a replacement vehicle

|  | Total | Repl acement met needs | AF insurer handled claim \& willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Met <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 225 | 100 | 40 | 185 |
| Effective sample size | 166 | 71 | 30 | 137 |
| Total | 227 | 94 | 41 | 186 |
| It was not included | 68 | 32 | 12 | 55 |
| in your insurance policy | 30\% | 34\% | 30\% | 30\% |
| You did not need | 51 | 2 | 8 | 43 |
| a replacement vehicle | 22\% | 2\% | 20\% | 23\% |
| Had just not thought about | 20 | 12 | 4 | 16 |
| it / assumed would not be entitled | 9\% | 13\% | 10\% | 9\% |
| Unaware it was a legal right | 19 | 11 | 2 | 16 |
|  | 8\% | 12\% | 6\% | 9\% |
| Hadn't read the terms | 14 | 7 | * | 13 |
| and conditions of the policy | 6\% | 8\% | 1\% | 7\% |
| / wasn't sure of policy details |  |  |  |  |
| Unsure of entitlement - claim | 9 | 7 | 7 | 2 |
| was through other driver's insurer | 4\% | 8\% | 16\% | 1\% |
| Thought would be charged | 5 | 0 | 0 | 5 |
| for a replacement vehicle <br> (after a certain time) | 2\% | -\% | -\% | 3\% |
| Vehicle was not badly damaged | 4 | 2 | 1 | 2\% |
|  | 2\% | 2\% | 1\% | 2\% |
| Some other reason | 20 | 10 | 5 | 15 |
|  | 9\% | 10\% | 12\% | 8\% |
| Don't know | 17 | 10 | 2 | 16 |
|  | 8\% | 11\% | 4\% | 8\% |
| Refused | 2 | * | 0 | 2 |
|  | 1\% | 1\% | -\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 113

D29. At the time of the accident did you think with regard to repairs you were legally entitled to... Base: All

|  | Gender |  |  | Age |  |  | Social Grade |  | Country |  |  |  | Area |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $35-54$ (b) | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Urban <br> (a) | Rural <br> (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| A garage of the insurer's choice | 673 | 386 | 287 | 163 | 281 | 228 | 423 | 228 | 673f | $596 f$ | 563 f | 60 F | 33 | 16 | 499 | 170 |
|  | 45\% | 43\% | 47\% | 43\% | 45\% | 46\% | 47\% | 41\% | 45\% | 45\% | 45\% | 50\% | 44\% | 36\% | 45\% | 45\% |
| A garage of your choice | 497 | 319b | 178 | 127 | 211 | 158 | 296 | 177 | 497 | 438 | 412 | 41 | 26 | 18bc | 377 | 117 |
|  | 33\% | 36\% | 29\% | 34\% | 33\% | 32\% | 33\% | 32\% | 33\% | 33\% | 33\% | 34\% | 35\% | 40\% | 34\% | 31\% |
| Wasn't concerned | 5 | 5 | 1 | * | 2 | 3 | 5 | 1 | 5 | 5 | 5 | 0 | 1 | 0 | 3 | 2 |
| about where it went | *\% | 1\% | *\% | *\% | *\% | 1\% | 1\% | *\% | *\% | *\% | *\% | -\% | 1\% | -\% | *\% | *\% |
| Thought not entitled to anything | 5 | 4 | 2 | 3 | * | 2 | 2 | 2 | 5 | 5 | 5 | 0 | 0 | *d | 3 | 2 |
|  | *\% | *\% | *\% | 1\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | 1\% | *\% | 1\% |
| Nothing - as car was written off | 3 | 2 | 1 | * | 1 | 2 | 1 | 2 | 3 | 2 | 2 | 0 | 1 ABCd | * | 2 | 1 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | 1\% | 1\% | *\% | *\% |
| Or did you think you were entitled to something else? | 16 | 11 | 6 | 6 | 8 | 2 | 10 | 5 | 16 | 14 | 14 | 1 | * | * | 15 | 1 |
|  | 1\% | 1\% | 1\% | 2\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | *\% |
| Did not know what | 301 | 163 | 138 | 76 | 128 | 97 | 155 | 136A | 301d | 274d | 261d | 17 | 14 | 10 | 217 | 84 |
| you were entitled to | 20\% | 18\% | 23\% | 20\% | 20\% | 20\% | 17\% | 25\% | 20\% | 21\% | 21\% | 14\% | 18\% | 21\% | 19\% | 22\% |

Table 113 (continuation)
D29. At the time of the accident did you think with regard to repairs you were legally entitled to..
Base: All

|  | Total | Years High <br> (a) | $-\quad \text { MI }$(b) | Miles per annum <br> High Low <br> (a) (b) |  | $\begin{array}{cc} \text { Past } & \\ \text { experience } & \text { MI } \\ \text { Yes } & \text { No } \\ \text { (a) } & \text { (b) } \end{array}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| A garage of the insurer's choice | 673 | 428 | 242 | 346 | 300 | 254 | 418 | 68 | 604 | 542B | 83 | 228 | 359 | 247 | 278 | 141 |
|  | 45\% | 46\% | 44\% | 47\% | 43\% | 45\% | 45\% | 39\% | 46\% | 47\% | 37\% | 46\% | 44\% | 45\% | 46\% | 43\% |
| A garage of your choice | 497 | 305 | 187 | 231 | 249 | 196 | 301 | 70 | 425 | 392 | 79 | 192b | 259 | 185 | 203 | 104 |
|  | 33\% | 33\% | 34\% | 31\% | 36\% | 35\% | 32\% | 41\% | 32\% | 34\% | 35\% | 39\% | 32\% | 34\% | 33\% | 32\% |
| Wasn't concerned | 5 | 5 | * | 2 | 3 | 5b | 1 | 0 | 5 | 5 | 0 | 2 | 4 | 3 | 2 | * |
| about where it went | *\% | 1\% | *\% | *\% | *\% | 1\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | 1\% | *\% | *\% |
| Thought not entitled to anything | 5 | 2 | 3 | 2 | 3 | 3 | 2 | 0 | 5 | 0 | 4A | 0 | 5 | 2 | 2 | 2 |
|  | *\% | *\% | 1\% | *\% | *\% | 1\% | *\% | -\% | *\% | -\% | 2\% | -\% | 1\% | *\% | *\% | 1\% |
| Nothing - as car was written off | 3 | 2 | * | 1 | 2 | 2 | 1 | 0 | 3 | 1 | 0 | 2 | 1 | 0 | 0 | 3 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | 1\% |
| Or did you think you were entitled to something else? | 16 | 9 | 6 | 10 | 6 | 7 | 9 | 2 | 15 | 9 | 7 a | 10b | 4 | 5 | 5 | 6 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 3\% | 2\% | *\% | 1\% | 1\% | 2\% |
| Did not know what | 301 | 182 | 114 | 149 | 136 | 101 | 201 | 33 | 267 | 193 | 55a | 60 | 182A | 107 | 119 | 70 |
| you were entitled to | 20\% | 19\% | 21\% | 20\% | 19\% | 18\% | 22\% | 19\% | 20\% | 17\% | 24\% | 12\% | 22\% | 19\% | 20\% | 21\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 113 (continuation)
D29. At the time of the accident did you think with regard to repairs you were legally entitled to..
Base: All

|  | Total | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Direct | Axa <br> (d) |  |  | $\begin{aligned} & \text { LV } \\ & \text { (e) } \end{aligned}$ | Chur chill (f) | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga (i) | Has tings (j) |
|  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  |  | Yes <br> (a) |  |  |  |  |  | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker <br> (b) | Admiral <br> (a) | Line (b) | Aviva (c) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| A garage of the insurer's choice | 673 | 143 | 523 | 185 | 488a | 362 | 172A | 45 | 65a | 43 | 24AC | 36 | 24 | 27 | 21 | 23 |
|  | 45\% | 46\% | 44\% | 40\% | 47\% | 43\% | 54\% | 33\% | 49\% | 38\% | 63\% | 44\% | 44\% | 73\% | 63\% | 62\% |
| A garage of your choice | 497 | 90 | 406 | 163 | 334 | 307B | 82 | 65 bdf | f 39 | 43 | 9 | 33 | 14 | 1 | 6 | 9 |
|  | 33\% | 29\% | 34\% | 35\% | 32\% | 37\% | 26\% | 46\% | 30\% | 38\% | 24\% | 41\% | 27\% | 3\% | 20\% | 25\% |
| Wasn't concerned | 5 | * | 5 | 2 | 3 | 2 | 0 | 0 | 0 | * | 0 | 2 | 0 | 0 | 0 | 0 |
| about where it went | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% | 2\% | -\% | -\% | -\% | -\% |
| Thought not entitled to anything | 5 | 2 | 3 | * | 5 | 4 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | 1\% | *\% | *\% | *\% | *\% | *\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Nothing - as car was written off | 3 | 3B | 0 | 2 | * | * | 2 | 0 | 0 | 0 | 2 abc | 0 | 0 | * | 0 | 0 |
|  | *\% | 1\% | -\% | 1\% | *\% | *\% | 1\% | -\% | -\% | -\% | 4\% | -\% | -\% | 1\% | -\% | -\% |
| Or did you think you were entitled to something else? | 16 | 3 | 13 | 7 | 9 | 5 | 4 | 0 | 0 | 3 | * | 0 | 2 | * | 0 | 3 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | -\% | 3\% | 1\% | -\% | 3\% | 1\% | -\% | 8\% |
| Did not know what | 301 | 68 | 228 | 109 | 191 | 161 | 54 | 28 | 28 | 24 | 3 | 10 | 14d | 8 | 5 | 2 |
| you were entitled to | 20\% | 22\% | 19\% | 23\% | 19\% | 19\% | 17\% | 20\% | 21\% | 21\% | 9\% | 13\% | 26\% | 22\% | 17\% | 5\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 113 (continuation)
D29. At the time of the accident did you think with regard to repairs you were legally entitled to..
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 113 (continuation)
D29. At the time of the accident did you think with regard to repairs you were legally entitled to..
Base: All
AF insurer handled claim \& willing to take part in repair inspection

| Unweighted row | 1500 | 146 | 853 | 141 |
| :--- | :---: | :---: | :---: | :---: |
| Effective sample size | 1106 | 112 | 639 | 98 |
| Total | 1500 | 154 | 872 | 128 |
| A garage of the insurer's choice | 673 | 57 | 406 | 51 |
|  | $45 \%$ | $37 \%$ | $47 \%$ | $40 \%$ |
| A garage of your choice | 497 | 52 | 294 | 53 |
|  | $33 \%$ | $34 \%$ | $34 \%$ | $41 \%$ |
| Wasn't concerned |  |  |  |  |
| about where it went | 5 | 0 | 5 | 0 |
| Thought not entitled to anything | 5 | $-\%$ | $1 \%$ | $-\%$ |
|  | $* \%$ | 2 | 2 | 0 |
| Nothing - as car was written off | 3 | $1 \%$ | $* \%$ | $-\%$ |
|  | $* \%$ | $-\%$ | 0 | 0 |
|  |  | 16 | $*$ | 9 |

Worth pos
repair

| Same <br> (b) | Less <br> (c) |
| :---: | :---: |
| 897 | 187 |
| 681 | 125 |
| 932 | 161 |
| 419 | 67 |
| $45 \%$ | $42 \%$ |
| 316 | 60 |
| $34 \%$ | $37 \%$ |
| 5 | 0 |
| $1 \%$ | $-\%$ |
| 3 | 0 |
| *\% | $-\%$ |
| 0 | 0 |
| $-\%$ | $-\%$ |
| 9 | 2 |
| $1 \%$ | $1 \%$ |
| 180 | 32 |
| $19 \%$ | $20 \%$ |

Replacement met needs net needs eeded Met Below (a) Met Below (a) (b) (c) 207

Yes No $\begin{array}{rr}281 & 1219 \\ 203 & 903\end{array}$ $\begin{array}{lr}203 & 903 \\ 273 & 1227\end{array}$ $\begin{array}{cc}110 & 563 \\ 40 \% & 46 \%\end{array}$ 113B 384 $\begin{array}{cc}41 \% & 31 \% \\ 0 & 5\end{array}$ $\begin{array}{ll}\text { * } & 5 \\ * & \text { *\% }\end{array}$ $\begin{array}{ll}0 & 3 \\ -\% & * \%\end{array}$ $\begin{array}{lr}2 & 15 \\ 1 \% & 1 \%\end{array}$

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 114
Legally, as the non fault party to an accident your legal right was to be restored to your pre accident position and while your vehicle was being repaired or replaced to have a like for like replacement vehicle subject to you having a need for such a vehicle D30. Were you at any point in the process made aware of these rights?

Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 114 (continuation)
Legally, as the non fault party to an accident your legal right was to be restored to your pre accident position and while your vehicle was being repaired or replaced to have a like for like replacement vehicle subject to you having a need for such a vehicle. D30. Were you at any point in the process made aware of these rights?

Base: All

|  |  | Years High <br> (a) | - MI <br> Low <br> (b) | Miles per High (a) | annum Low (b) | Past experience Yes <br> (a) | $\begin{gathered} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{gathered}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  |  |  | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High <br> (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes - made aware | 365 | 226 | 137 | 176 | 179 | 145 | 220 | 57b | 306 | 305b | 41 | 365B | 0 | 138 | 132 | 92 |
| of ALL of these rights | 24\% | 24\% | 25\% | 24\% | 26\% | 25\% | 24\% | 33\% | 23\% | 27\% | 18\% | 74\% | -\% | 25\% | 22\% | 28\% |
| Yes - made aware | 128 | 69 | 59 | 56 | 69 | 53 | 75 | 16 | 112 | 104 | 16 | 128B | 0 | 33 | 61a | 34a |
| of SOME of these rights | 9\% | 7\% | 11\% | 8\% | 10\% | 9\% | 8\% | 9\% | 8\% | 9\% | 7\% | 26\% | -\% | 6\% | 10\% | 10\% |
| No - not made aware | 812 | 542B | 260 | 422 | 358 | 312 | 500 | 82 | 730 | 598 | 147A | 0 | 812A | 306 | 336 | 159 |
| of ANY of these rights | 54\% | 58\% | 47\% | 57\% | 51\% | 55\% | 54\% | 48\% | 55\% | 52\% | 65\% | -\% | 100\% | 56\% | 55\% | 49\% |
| YES - ALL/SOME | 493 | 295 | 196 | 232 | 248 | 198 | 295 | 73b | 418 | 409B | 58 | 493B | 0 | 171 | 193 | 126 |
|  | 33\% | 32\% | 35\% | 31\% | 35\% | 35\% | 32\% | 42\% | 32\% | 36\% | 25\% | 100\% | -\% | 31\% | 32\% | 39\% |
| Don't know / can't remember | 195 | 96 | 96A | 87 | 94 | 58 | 137a | 18 | 175 | 137 | 23 | 0 | 0 | 72 | 79 | 41 |
|  | 13\% | 10\% | 17\% | 12\% | 13\% | 10\% | 15\% | 10\% | 13\% | 12\% | 10\% | -\% | -\% | 13\% | 13\% | 13\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 114 (continuation)
Legally, as the non fault party to an accident your legal right was to be restored to your pre accident position and while your vehicle was being repaired or replaced to have a like for like replacement vehicle subject to you having a need for such a vehicle. D30. Were you at any point in the process made aware of these rights?

Base: All

|  |  | Vehicle written off |  | Personal injury |  | Insurance channel |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | $\begin{aligned} & \text { Insu } \\ & \text { rance } \end{aligned}$ |  | Direct |  |  |  | Chur |  | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga (i) | Hastings (j) |
|  | Total | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ | Broker <br> (b) | Admiral <br> (a) | Line <br> (b) | Aviva (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ |  |  |  |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Yes - made aware | 365 | 84 | 279 | 114 | 251 | 193 | 84 | 35 | 27 | 30 | 15b | 20 | 11 | 9 | 12 | 11 |
| of ALL of these rights | 24\% | 27\% | 24\% | 24\% | 24\% | 23\% | 27\% | 25\% | 20\% | 26\% | 39\% | 24\% | 20\% | 23\% | 36\% | 29\% |
| Yes - made aware | 128 | 36 | 92 | 51 | 77 | 72 | 28 | 18cdf | f 19cdf | 5 | 1 | 8 | * | 3 | 1 | 2 |
| of SOME of these rights | 9\% | 12\% | 8\% | 11\% | 8\% | 8\% | 9\% | 13\% | 14\% | 4\% | 2\% | 9\% | 1\% | 8\% | 2\% | 4\% |
| No - not made aware | 812 | 153 | 652 | 226 | 585A | 477 | 159 | 66 | 72 | 61 | 21 | 52a | 32 | 13 | 17 | 17 |
| of ANY of these rights | 54\% | 49\% | 55\% | 48\% | 57\% | 57\% | 51\% | 48\% | 55\% | 54\% | 56\% | 65\% | 58\% | 36\% | 51\% | 46\% |
| Yes - ALL/SOME | 493 | 120b | 371 | 165 | 328 | 265 | 112 | 53 | 45 | 35 | 16 f | 27 | 11 | 12 | 12 | 12 |
|  | 33\% | 39\% | 31\% | 35\% | 32\% | 31\% | 36\% | 38\% | 34\% | 31\% | 41\% | 34\% | 21\% | 31\% | 38\% | 33\% |
| Don't know / can't remember | 195 | 36 | 157 | 77b | 118 | 99 | 44 | 20de | 14e | 17 dE | 1 | 2 | 11dE | 12 | 3 | 8 |
|  | 13\% | 12\% | 13\% | 16\% | 11\% | 12\% | 14\% | 14\% | 11\% | 15\% | 3\% | 2\% | 21\% | 33\% | 10\% | 21\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 114 (continuation)
Legally, as the non fault party to an accident your legal right was to be restored to your pre accident position and while your vehicle was being repaired or replaced to have a like for like replacement vehicle subject to you having a need for such a vehicle. D30. Were you at any point in the process made aware of these rights?

Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 114 (continuation)
Legally, as the non fault party to an accident your legal right was to be restored to your pre accident position and while your vehicle was being repaired or replaced to have a like for like replacement vehicle subject to you having a need for such a vehicle. D30. Were you at any point in the process made aware of these rights?

Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 115

D31. Who made you aware of your legal rights?

|  | Total | Gender |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | 35-54 (b) | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 (a) | C2DE <br> (b) | (a) | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) | Wal (e) | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Urban <br> (a) | Rural <br> (b) |
| Unweighted row | 490 | 287 | 203 | 136 | 194 | 160 | 254 | 216 | 490 | 351 | 269 | 83 | 82 | 56 | 366 | 120 |
| Effective sample size | 363 | 216 | 147 | 100 | 141 | 123 | 187 | 161 | 363 | 298 | 269 | 83 | 82 | 56 | 279 | 82 |
| Total | 493 | 295 | 198 | 137 | 187 | 169 | 253 | 220 | 493 | 439 | 415 | 40 | 25 | 14 | 382 | 107 |
| Your insurer | 298 | 175 | 123 | 94 | 106 | 98 | 146 | 139 | 298F | 269F | 253 F | 24F | 16F | 5 | 236 | 61 |
|  | 60\% | 59\% | 62\% | 68\% | 57\% | 58\% | 58\% | 63\% | 60\% | 61\% | 61\% | 61\% | 63\% | 34\% | 62\% | 57\% |
| The other driver's insurer | 130 | 80 | 50 | 33 | 59 | 38 | 69 | 56 | 130 | 112 | 106 | 12 | 6 | 5abc | 100 | 26 |
|  | 26\% | 27\% | 25\% | 24\% | 32\% | 22\% | 27\% | 25\% | 26\% | 26\% | 26\% | 30\% | 24\% | 39\% | 26\% | 25\% |
| A claims management company | 72 | 47 | 25 | 17 | 21 | 34b | 39 | 33 | 72 | 64 | 62 | 6 | 2 | 2 | 53 | 19 |
|  | 15\% | 16\% | 12\% | 12\% | 11\% | 20\% | 15\% | 15\% | 15\% | 15\% | 15\% | 14\% | 10\% | 14\% | 14\% | 18\% |
| A friend or family member | 27 | 11 | 15 | 15bc | 6 | 5 | 16 | 11 | 27 | 23 | 22 | 2 | 2 | 1 | 22 | 5 |
|  | 5\% | 4\% | 8\% | 11\% | 3\% | 3\% | 6\% | 5\% | 5\% | 5\% | 5\% | 6\% | 6\% | 9\% | 6\% | 5\% |
| A repairer (which repaired your vehicle) | 23 | 9 | 14 | 9 | 6 | 8 | 9 | 14 | 23 | 20 | 19 | 2 | 1 | 2 aBC | 21 | 2 |
|  | 5\% | 3\% | 7\% | 7\% | 3\% | 5\% | 4\% | 6\% | 5\% | 4\% | 4\% | 5\% | 5\% | 13\% | 5\% | 2\% |
| A solicitor/legal firm | 17 | 8 | 8 | 12bc | 4 | 1 | 10 | 7 | 17 | 16 | 15 | * | * | 1 | 16 | 1 |
|  | 3\% | 3\% | 4\% | 9\% | 2\% | *\% | 4\% | 3\% | 3\% | 4\% | 4\% | 1\% | 1\% | 5\% | 4\% | 1\% |
| Already aware / Read my policy | 16 | 10 | 6 | 7 | 5 | 4 | 12b | 2 | 16 | 13 | 12 | 2 | 1 | * | 15 | 1 |
|  | 3\% | 3\% | 3\% | 5\% | 2\% | 3\% | 5\% | 1\% | 3\% | 3\% | 3\% | 6\% | 2\% | 2\% | 4\% | 1\% |
| A dealership | 6 | 1 | 5 | 2 | 3 | * | 3 | 1 | 6 | 5 | 5 | 0 | 1 | *d | 4 | 2 |
|  | 1\% | *\% | 2\% | 1\% | 2\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | -\% | 2\% | 4\% | 1\% | 1\% |
| A Vehicle hire company | 4 | * | 3 | 1 | 2 | 2 | 3 | * | 4 | 3 | 3 | 0 | * | * | 2 | 2 |
|  | 1\% | *\% | 2\% | *\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | -\% | 1\% | 2\% | 1\% | 1\% |
| Another organisation / Person | 2 | 2 | 0 | * | 2 | 0 | 0 | 2 | 2 | 2 | 2 | 0 | 0 | * | 2 | 0 |
|  | *\% | 1\% | -\% | *\% | 1\% | -\% | -\% | 1\% | *\% | *\% | *\% | -\% | -\% | 2\% | *\% | -\% |
| Don't know | 5 | 1 | 4 | 1 | 2 | 2 | 4 | 1 | 5 | 4 | 3 | * | 1 abc | * | 1 | 4A |
|  | 1\% | *\% | 2\% | 1\% | 1\% | 1\% | 2\% | *\% | 1\% | 1\% | 1\% | 1\% | 4\% | 2\% | *\% | 3\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 115 (continuation)
D31. Who made you aware of your legal rights?
Base: All those who were made aware of some/all of their legal rights

|  | Total | Years High (a) | - MI <br> (b) | Miles per High (a) | annum Low (b) | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{No} \\ \text { (b) } \end{array}$ | Link <br> indus |  | Understand entitlement |  | Aware of rights Yes (a) | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High <br> (c) |
| Unweighted row | 490 | 294 | 194 | 235 | 238 | 184 | 306 | 67 | 421 | 405 | 58 | 490 | 163 | 198 | 126 |
| Effective sample size | 363 | 218 | 143 | 172 | 181 | 143 | 220 | 52 | 309 | 301 | 43 | 363 | 124 | 144 | 92 |
| Total | 493 | 295 | 196 | 232 | 248 | 198 | 295 | 73 | 418 | 409 | 58 | 493 | 171 | 193 | 126 |
| Your insurer | 298 | 166 | 129 | 135 | 151 | 120 | 177 | 47 | 248 | 251 | 35 | 298 | 102 | 111 | 83 |
|  | 60\% | 56\% | 66\% | 58\% | 61\% | 61\% | 60\% | 65\% | 59\% | 61\% | 61\% | 60\% | 60\% | 57\% | 66\% |
| The other driver's insurer | 130 | 80 | 50 | 67 | 63 | 49 | 80 | 18 | 112 | 102 | 14 | 130 | 51 | 51 | 27 |
|  | 26\% | 27\% | 25\% | 29\% | 25\% | 25\% | 27\% | 25\% | 27\% | 25\% | 25\% | 26\% | 30\% | 26\% | 22\% |
| A claims management company | 72 | 47 | 24 | 40 | 32 | 37 | 35 | 9 | 63 | 62 | 9 | 72 | 22 | 34 | 16 |
|  | 15\% | 16\% | 12\% | 17\% | 13\% | 19\% | 12\% | 13\% | 15\% | 15\% | 16\% | 15\% | 13\% | 18\% | 13\% |
| A friend or family member | 27 | 6 | 21A | 11 | 16 | 6 | 21 | 8 b | 18 | 23 | 4 | 27 | 9 | 10 | 8 |
|  | 5\% | 2\% | 11\% | 5\% | 6\% | 3\% | 7\% | 11\% | 4\% | 6\% | 7\% | 5\% | 5\% | 5\% | 6\% |
| A repairer (which | 23 | 13 | 11 | 11 | 12 | 8 | 15 | 4 | 20 | 15 | 6a | 23 | 8 | 8 | 7 |
| repaired your vehicle) | 5\% | 4\% | 6\% | 5\% | 5\% | 4\% | 5\% | 5\% | 5\% | 4\% | 11\% | 5\% | 5\% | 4\% | 6\% |
| A solicitor/legal firm | 17 | 3 | 14A | 4 | 13 | 8 | 9 | 5 | 12 | 17 | 0 | 17 | * | 7 | 10A |
|  | 3\% | 1\% | 7\% | 2\% | 5\% | 4\% | 3\% | 6\% | 3\% | 4\% | -\% | 3\% | *\% | 3\% | 8\% |
| Already aware / Read my policy | 16 | 7 | 8 | 6 | 8 | 5 | 11 | 6b | 10 | 12 | 2 | 16 | 6 | 8 | 2 |
|  | 3\% | 2\% | 4\% | 3\% | 3\% | 2\% | 4\% | 8\% | 2\% | 3\% | 3\% | 3\% | 3\% | 4\% | 2\% |
| A dealership | 6 | 4 | 2 | 5 | 1 | 4 | 2 | 0 | 6 | 6 | 0 | 6 | * | 4 | 0 |
|  | 1\% | 1\% | 1\% | 2\% | *\% | 2\% | 1\% | -\% | 1\% | 1\% | -\% | 1\% | *\% | 2\% | -\% |
| A Vehicle hire company | 4 | 3 | 1 | 2 | 2 | 2 | 2 | * | 3 | 4 | 0 | 4 | * | 2 | 2 |
|  | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | -\% | 1\% | *\% | 1\% | 1\% |
| Another organisation / Person | 2 | 2 | * | * | 0 | 0 | 2 | 2 b | * | 2 | 0 | 2 | 0 | * | 2 |
|  | *\% | 1\% | *\% | *\% | -\% | -\% | 1\% | 2\% | *\% | *\% | -\% | *\% | -\% | *\% | 1\% |
| Don't know | 5 | 4 | 1 | 3 | 2 | 1 | 4 | * | 4 | 5 | 0 | 5 | 3 | 1 | 0 |
|  | 1\% | 1\% | *\% | 1\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% | -\% | 1\% | 2\% | 1\% | -\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 115 (continuation)
D31. Who made you aware of your legal rights?
Base: All those who were made aware of some/all of their legal rights


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 115 (continuation)
D31. Who made you aware of your legal rights?
Base: All those who were made aware of some/all of their legal rights

|  | Total | Who decided r |  | repairs |  | Who offered Rep vehicle |  |  | Received Rep vehicle |  | Condition post repair |  |  | Worth post repair |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | surer <br> (a) | surer <br> (b) | Other (c) | Yes <br> (a) | No <br> (b) | Better <br> (a) | Same (b) | Worse (c) | Same (b) | Less (c) |
| Unweighted row | 490 | 98 | 195 | 117 | 65 | 198 | 150 | 110 | 389 | 100 | 47 | 275 | 38 | 290 | 53 |
| Effective sample size | 363 | 75 | 146 | 83 | 48 | 147 | 108 | 84 | 288 | 74 | 37 | 207 | 24 | 218 | 36 |
| Total | 493 | 105 | 196 | 111 | 65 | 198 | 144 | 116 | 390 | 102 | 52 | 284 | 29 | 296 | 48 |
| Your insurer | 298 | 62 C | 156ACD | 39 | 31 | 174BC | 42 | 52b | 235 | 63 | 26 | 177 | 17 | 181 | 30 |
|  | 60\% | 59\% | 79\% | 35\% | 47\% | 88\% | 29\% | 45\% | 60\% | 62\% | 50\% | 62\% | 59\% | 61\% | 62\% |
| The other driver's insurer | 130 | 31Bd | 12 | 76 ABD | 7 | 10 | 101AC | 12 | 91 | 39A | 17 | 73 | 10 | 83 | 13 |
|  | 26\% | 29\% | 6\% | 68\% | 10\% | 5\% | 70\% | 11\% | 23\% | 38\% | 33\% | 26\% | 33\% | 28\% | 27\% |
| A claims management company | 72 | 14 | 22 | 7 | 26 ABC | C 11 | 7 | 49 AB | 61 | 11 | 5 | 40 | 4 | 42 | 5 |
|  | 15\% | 13\% | 11\% | 6\% | 40\% | 6\% | 5\% | 42\% | 16\% | 11\% | 10\% | 14\% | 13\% | 14\% | 11\% |
| A friend or family member | 27 | 7 | 12 | 5 | * | 13 | 4 | 9 | 21 | 6 | 2 | 13 | 4 | 12 | 7 b |
|  | 5\% | 7\% | 6\% | 4\% | *\% | 7\% | 3\% | 8\% | 5\% | 6\% | 3\% | 5\% | 14\% | 4\% | 14\% |
| A repairer (which | 23 | 3 | 7 | 7 | 4 | 5 | 6 | 9 | 16 | 7 | 0 | 14 | 3 | 13 | 1 |
| repaired your vehicle) | 5\% | 2\% | 4\% | 6\% | 6\% | 3\% | 4\% | 8\% | 4\% | 7\% | -\% | 5\% | 11\% | 4\% | 2\% |
| A solicitor/legal firm | 17 | 2 | 13c | 1 | * | 11 | 2 | 3 | 14 | 3 | 2 | 6 | 0 | 7 | * |
|  | 3\% | 2\% | 6\% | 1\% | *\% | 6\% | 1\% | 2\% | 4\% | 3\% | 3\% | 2\% | -\% | 2\% | 1\% |
| Already aware / Read my policy | 16 | 5 | 5 | 1 | 4 | 2 | 6 | 6 | 13 | 1 | 3 | 9 | 2 | 10 | 2 |
|  | 3\% | 5\% | 3\% | 1\% | 6\% | 1\% | 4\% | 5\% | 3\% | 1\% | 6\% | 3\% | 7\% | 4\% | 4\% |
| A dealership | 6 | 4b | * | * | 2 | 1 | 0 | 5 ab | 6 | 0 | 0 | 6 | 0 | 4 | 0 |
|  | 1\% | 3\% | *\% | *\% | 2\% | *\% | -\% | 4\% | 1\% | -\% | -\% | 2\% | -\% | 1\% | -\% |
| A Vehicle hire company | 4 | 2 | 2 | * | * | * | * | 3 | 4 | 0 | 0 | 2 | 0 | 0 | 0 |
|  | 1\% | 1\% | 1\% | *\% | *\% | *\% | *\% | 3\% | 1\% | -\% | -\% | 1\% | -\% | -\% | -\% |
| Another organisation / Person | 2 | 0 | 2 | 0 | * | 2 | 0 | * | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | 1\% | -\% | *\% | 1\% | -\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Don't know | 5 | 2 | 1 | 2 | 0 | 3 | 2 | * | 4 | * | 2 | 3 | * | 4 | * |
|  | 1\% | 2\% | *\% | 2\% | -\% | 1\% | 1\% | *\% | 1\% | *\% | 4\% | 1\% | 1\% | 1\% | 1\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 115 (continuation)
D31. Who made you aware of your legal rights?
Base: All those who were made aware of some/all of their legal rights

|  | Total | Replacement met needs Exc |  |  | part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | eeded <br> (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | No <br> (b) |
| Unweighted row | 490 | 82 | 272 | 33 | 66 | 424 |
| Effective sample size | 363 | 63 | 196 | 27 | 50 | 313 |
| Total | 493 | 87 | 262 | 38 | 69 | 424 |
| Your insurer | 298 | 56 | 152 | 25 | 25 | 272A |
|  | 60\% | 63\% | 58\% | 66\% | 37\% | 64\% |
| The other driver's insurer | 130 | 17 | 60 | 15 | 54B | 76 |
|  | 26\% | 19\% | 23\% | 38\% | 78\% | 18\% |
| A claims management company | 72 | 18 | 42 | 1 | 4 | 68 |
|  | 15\% | 20\% | 16\% | 3\% | 6\% | 16\% |
| A friend or family member | 27 | 6 | 11 | 4 | 6 | 21 |
|  | 5\% | 7\% | 4\% | 9\% | 9\% | 5\% |
| A repairer (which | 23 | 5 | 9 | 3 | 6 | 17 |
| repaired your vehicle) | 5\% | 6\% | 3\% | 7\% | 9\% | 4\% |
| A solicitor/legal firm | 17 | 5 | 9 | * | 1 | 16 |
|  | 3\% | 5\% | 3\% | 1\% | 1\% | 4\% |
| Already aware / Read my policy | 16 | 2 | 9 | 2 | 1 | 15 |
|  | 3\% | 2\% | 4\% | 4\% | 1\% | 3\% |
| A dealership | 6 | 0 | 6 | 0 | * | 5 |
|  | 1\% | -\% | 2\% | -\% | *\% | 1\% |
| A Vehicle hire company | 4 | 0 | 4 | 0 | 0 | 4 |
|  | 1\% | -\% | 1\% | -\% | -\% | 1\% |
| Another organisation / Person | 2 | 0 | 2 | 0 | 0 | 2 |
|  | *\% | -\% | 1\% | -\% | -\% | *\% |
| Don't know | 5 | 2 | 3 | * | 2 | 3 |
|  | 1\% | 2\% | 1\% | 1\% | 2\% | 1\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 116

E1. Did you make a claim for the accident against your own insurance policy? Base: All

|  | Gender |  | Age |  |  | Social Grade |  |  |  | Country |  | Wal <br> (e) | $\begin{array}{r} \mathrm{NI} \\ (\mathrm{f}) \end{array}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $55+$ (c) | $\mathrm{ABC1}$ (a) | $\begin{aligned} & \text { C2DE } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { UK E } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | $\begin{aligned} & \text { Eng } \\ & \text { (c) } \end{aligned}$ | Sco <br> (d) |  |  | Urban (a) | Rural (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 459 | 277 | 182 | 93 | 200a | 166a | 302B | 142 | 459F | 417F | 396F | 36F | 21F | 6 | 321 | 137a |
| 31\% | 31\% | 30\% | 25\% | 32\% | 34\% | 34\% | 26\% | 31\% | 31\% | 31\% | 30\% | 28\% | 13\% | 29\% | 36\% |
| 975 | 581 | 393 | 254 | 409 | 312 | 556 | 381a | 975 | 859 | 807 | 78 | 52 | 38ABCDE | 742 | 228 |
| 65\% | 65\% | 64\% | 68\% | 65\% | 63\% | 62\% | 69\% | 65\% | 64\% | 64\% | 65\% | 70\% | 84\% | 66\% | 61\% |
| 66 | 30 | 36a | 29bC | 23 | 15 | 33 | 28 | 66 | 59 | 57 | 6 | 2 | 1 | 54 | 11 |
| 4\% | 3\% | 6\% | 8\% | 4\% | 3\% | 4\% | 5\% | 4\% | 4\% | 5\% | 5\% | 3\% | 3\% | 5\% | 3\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 116 (continuation)
E1. Did you make a claim for the accident against your own insurance policy?
Base: All

|  |  | Years High (a) | $\begin{gathered} - \text { MI } \\ \text { Low } \\ \text { (b) } \end{gathered}$ | $\underset{\text { Miles per }}{\text { Migh }} \underset{\text { Low }}{\text { annum }}$ <br> (a) (b) |  | $$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low <br> (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 459 | 311b | 145 | 236 | 199 | 207B | 252 | 54 | 405 | 354 | 71 | 152 | 252 | 143 | 208A | 105 |
|  | 31\% | 33\% | 26\% | 32\% | 28\% | 36\% | 27\% | 31\% | 31\% | 31\% | 31\% | 31\% | 31\% | 26\% | 34\% | 32\% |
| No | 975 | 595 | 371 | 478 | 471 | 335 | 640A | 111 | 860 | 739 | 147 | 319 | 527 | 386BC | 371 | 205 |
|  | 65\% | 64\% | 67\% | 65\% | 67\% | 59\% | 69\% | 64\% | 65\% | 65\% | 65\% | 65\% | 65\% | 70\% | 61\% | 63\% |
| Don't know | 66 | 27 | 36A | 26 | 30 | 26 | 40 | 8 | 58 | 50 | 9 | 22 | 34 | 20 | 29 | 17 |
|  | 4\% | 3\% | 7\% | 3\% | 4\% | 5\% | 4\% | 5\% | 4\% | 4\% | 4\% | 4\% | 4\% | 4\% | 5\% | 5\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 116 (continuation)
E1. Did you make a claim for the accident against your own insurance policy? Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 116 (continuation)
E1. Did you make a claim for the accident against your own insurance policy?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  | NAF in AF in |  |  |  | $\begin{gathered} \text { DK } \\ \text { (e) } \end{gathered}$ | NAF in surer <br> (a) | AF in surer (b) | Other(c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | $\begin{array}{lr}\text { Yes } & \text { No } \\ \text { (a) } & \text { (b) }\end{array}$ |  |
|  |  | surer <br> (a) | surer <br> (b) | Other (c) | Self <br> (a) | surer su <br> (b) | surer 0 <br> (c) | Other <br> (d) |  |  |  |  |  |  |  |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Yes | 459 | 369BC | 72 | 10 | 71c | 289ACDE | E 51 | 27 | 21 C | 245BC | 72 | 78B | 17B | 373 | 81 |
|  | 31\% | 42\% | 14\% | 14\% | 22\% | 50\% | 14\% | 18\% | 28\% | 46\% | 16\% | 25\% | 38\% | 31\% | 27\% |
| No | 975 | 459 | 437A | 64A | 241Be | 264 | 314 ABdE | 109B | 43 | 261 | 375ACD | 218Ad | 21 | 767 | 202 |
|  | 65\% | 52\% | 84\% | 84\% | 74\% | 46\% | 85\% | 74\% | 59\% | 49\% | 82\% | 70\% | 47\% | 64\% | 68\% |
| Don't know | 66 | 47b | 14 | 2 | 12 | 27c | 6 | 12 C | 9 AbC | 28b | 10 | 15 | 7 aBc | 51 | 14 |
|  | 4\% | 5\% | 3\% | 3\% | 4\% | 5\% | 2\% | 8\% | 13\% | 5\% | 2\% | 5\% | 15\% | 4\% | 5\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 116 (continuation)
E1. Did you make a claim for the accident against your own insurance policy?
Base: All
AF insurer handled claim \& willing to take part in repair inspection

| Total | Better <br> (a) | Same (b) | Worse <br> (c) | Same <br> (b) | Less <br> (c) | Exc eeded <br> (a) | Met <br> (b) | $\begin{aligned} & \text { Below } \\ & \text { (c) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| 459 | 40 | 261 | 36 | 280 | 40 | 70 | 254 | 47 | 29 | 430A |
| 31\% | 26\% | 30\% | 28\% | 30\% | 25\% | 34\% | 31\% | 28\% | 11\% | 35\% |
| 975 | 112 | 578 | 85 | 622 | 113 | 125 | 523 | 116 | 236B | 739 |
| 65\% | 73\% | 66\% | 66\% | 67\% | 70\% | 61\% | 65\% | 68\% | 86\% | 60\% |
| 66 | 2 | 33 | 7 | 30 | 8 | 10 | 33 | 8 | 8 | 58 |
| 4\% | 2\% | 4\% | 5\% | 3\% | 5\% | 5\% | 4\% | 5\% | 3\% | 5\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

| Unweighted row | 1500 | 146 | 853 | 141 |
| :--- | :---: | :---: | :---: | :---: |
| Effective sample size | 1106 | 112 | 639 | 98 |
| Total | 1500 | 154 | 872 | 128 |
| Yes | 459 | 40 | 261 | 36 |
|  | $31 \%$ | $26 \%$ | $30 \%$ | $28 \%$ |
| No | 975 | 112 | 578 | 85 |
|  | $65 \%$ | $73 \%$ | $66 \%$ | $66 \%$ |
| Don't know | 66 | 2 | 33 | 7 |
|  | $4 \%$ | $2 \%$ | $4 \%$ | $5 \%$ |

Table 117
E2. Were you required to pay the excess in your insurance policy?
Base: All those who made a claim against their own insurance for the accident


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 117 (continuation)
E2. Were you required to pay the excess in your insurance policy?
Base: All those who made a claim against their own insurance for the accident

| Unweighted row | 425 | 227 | 180 | 187 | 238 |
| :--- | :---: | :---: | :---: | :---: | :---: |
| Effective sample size | 331 | 173 | 142 | 148 | 183 |
| Total | 459 | 236 | 199 | 207 | 252 |
| Yes | 190 | 102 | 82 | 83 | 107 |
|  | $41 \%$ | $43 \%$ | $41 \%$ | $40 \%$ | $42 \%$ |
| No |  |  |  |  |  |
|  | $55 \%$ | 126 | 112 | 117 | 136 |
|  |  | $53 \%$ | $56 \%$ | $57 \%$ | $54 \%$ |
| Don't know | 16 | 8 | 6 | 7 | 9 |
|  | $3 \%$ | $3 \%$ | $3 \%$ | $3 \%$ | $4 \%$ |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 117 (continuation)
E2. Were you required to pay the excess in your insurance policy?
Base: All those who made a claim against their own insurance for the accident

|  | Personal injury |  |  | Insurance channel Insu |  | Insurance Company |  | Who handled claim |  | Who decided repairs |  |  | Who offered Rep vehicle |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Direct |  | NAF in | AF in |  | NAF in | AF in | NAF in |  |  |  |  |
|  | Total | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  | $\begin{array}{r} \text { co } \\ \text { (a) } \end{array}$ | Broker <br> (b) | Line (b) | Aviva (c) | surer <br> (a) | surer <br> (b) | Self <br> (a) | surer <br> (b) | surer <br> (c) | surer <br> (a) | surer <br> (b) | Other (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 425 | 129 | 296 | 270 | 89 | 36 | 42 | 340 | 68 | 64 | 265 | 50 | 235 | 60 | 74 | 343 | 78 |
| Effective sample size | 331 | 103 | 228 | 212 | 68 | 28 | 34 | 266 | 52 | 50 | 208 | 38 | 179 | 50 | 57 | 269 | 59 |
| Total | 459 | 143 | 315 | 294 | 93 | 39 | 49 | 369 | 72 | 71 | 289 | 51 | 245 | 72 | 78 | 373 | 81 |
| Yes | 190 | 59 | 131 | 120 | 38 | 9 | 17 | 165B | 16 | 35 c | 130c | 13 | 114B | 18 | 29 | 146 | 42 |
|  | 41\% | 41\% | 42\% | 41\% | 42\% | 24\% | 34\% | 45\% | 22\% | 50\% | 45\% | 25\% | 47\% | 25\% | 37\% | 39\% | 52\% |
| No | 253 | 79 | 175 | 169 | 47 | 26 | 32 | 189 | 56A | 33 | 149 | 37ab | 123 | 51a | 46 | 211 | 39 |
|  | 55\% | 55\% | 55\% | 58\% | 51\% | 68\% | 65\% | 51\% | 78\% | 47\% | 52\% | 72\% | 50\% | 71\% | 59\% | 57\% | 48\% |
| Don't know | 16 | 6 | 10 | 5 | 7 a | 3 | * | 14 | 0 | 2 | 10 | 2 | 8 | 3 | 3 | 16 | 0 |
|  | 3\% | 4\% | 3\% | 2\% | 8\% | 8\% | 1\% | 4\% | -\% | 3\% | 3\% | 3\% | 3\% | 4\% | 4\% | 4\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 117 (continuation)
E2. Were you required to pay the excess in your insurance policy?
Base: All those who made a claim against their own insurance for the accident


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 118

E3. Did you or the organisation managing your claim, claim back the excess you paid from the other driver's insurer? Base: All those who paid some excess

|  |  | Gender |  | Age |  | Social Grade |  | Country |  |  |  | Area |  | Years High <br> (a) | - MI Low (b) | Miles per annum |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{gathered} 35-54 \\ \text { (b) } \end{gathered}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | $\mathrm{ABC} 1$ (a) | $\begin{gathered} \text { C2DE } \\ \text { (b) } \end{gathered}$ | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | $\begin{aligned} & \text { Eng } \\ & \text { (c) } \end{aligned}$ | Sco (d) | Urban (a) | Rural (b) |  |  | High (a) | Low <br> (b) |
| Unweighted row | 176 | 121 | 55 | 78 | 73 | 111 | 60 | 176 | 133 | 106 | 33 | 117 | 57 | 133 | 42 | 97 | 75 |
| Effective sample size | 137 | 95 | 43 | 61 | 56 | 87 | 46 | 137 | 116 | 106 | 33 | 90 | 46 | 105 | 31 | 75 | 59 |
| Total | 190 | 132 | 58 | 84 | 78 | 121 | 63 | 190 | 172 | 163 | 16 | 124 | 66 | 147 | 42 | 102 | 82 |
| Yes | 147 | 106 | 40 | 63 | 63 | 98 | 46 | 147 | 133 | 126 | 12 | 97 | 49 | 117 | 30 | 83 | 59 |
|  | 77\% | 81\% | 69\% | 76\% | 82\% | 80\% | 72\% | 77\% | 77\% | 77\% | 79\% | 79\% | 75\% | 80\% | 72\% | 81\% | 72\% |
| No | 20 | 13 | 7 | 9 | 7 | 11 | 8 | 20 | 18 | 17 | 1 | 14 | 6 | 16 | 5 | 9 | 10 |
|  | 11\% | 10\% | 13\% | 10\% | 9\% | 9\% | 12\% | 11\% | 11\% | 10\% | 9\% | 12\% | 9\% | 11\% | 11\% | 9\% | 12\% |
| Don't know | 23 | 12 | 10 | 12 | 7 | 13 | 10 | 23 | 20 | 20 | 2 | 12 | 10 | 14 | 7 | 10 | 13 |
|  | 12\% | 9\% | 18\% | 14\% | 9\% | 10\% | 16\% | 12\% | 12\% | 12\% | 12\% | 10\% | 16\% | 10\% | 17\% | 10\% | 16\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 118 (continuation)
E3. Did you or the organisation managing your claim, claim back the excess you paid from the other driver's insurer?
Base: All those who paid some excess

|  |  | Past experience <br> Yes | MI No | Links to in dustry <br> No | Unde rstand entit lement <br> Yes | Aware of Yes | ghts No | Damage Low | to vehicle |  | Vehic written <br> Yes |  | Personal Yes | jury No | Insura chann Insu rance co | ance <br> nel <br> Broker |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{aligned} & \text { Yes } \\ & \text { (a) } \end{aligned}$ | (b) | (b) | (a) | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) | (a) | (b) |
| Unweighted row | 176 | 78 | 98 | 159 | 142 | 56 | 103 | 51 | 85 | 40 | 41 | 135 | 53 | 123 | 113 | 37 |
| Effective sample size | 137 | 60 | 77 | 123 | 109 | 45 | 77 | 41 | 65 | 31 | 33 | 104 | 42 | 95 | 87 | 28 |
| Total | 190 | 83 | 107 | 169 | 150 | 62 | 106 | 58 | 88 | 44 | 47 | 143 | 59 | 131 | 120 | 38 |
| Yes | 147 | 58 | 89 | 127 | 117 | 55b | 76 | 44 | 67 | 36 | 34 | 113 | 45 | 102 | 97 | 28 |
|  | 77\% | 70\% | 83\% | 75\% | 78\% | 88\% | 72\% | 76\% | 76\% | 82\% | 72\% | 79\% | 76\% | 78\% | 81\% | 73\% |
| No | 20 | 15b | 6 | 20 | 14 | 4 | 15 | 4 | 13 | 3 | 5 | 15 | 4 | 17 | 14 | 3 |
|  | 11\% | 17\% | 6\% | 12\% | 9\% | 7\% | 14\% | 6\% | 15\% | 8\% | 10\% | 11\% | 7\% | 13\% | 12\% | 8\% |
| Don't know | 23 | 10 | 12 | 22 | 18 | 3 | 15 | 10 | 8 | 5 | 8 | 14 | 10 | 13 | 9 | 7 |
|  | 12\% | 13\% | 11\% | 13\% | 12\% | 5\% | 14\% | 18\% | 9\% | 11\% | 18\% | 10\% | 17\% | 10\% | 7\% | 19\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 118 (continuation)
E3. Did you or the organisation managing your claim, claim back the excess you paid from the other driver's insurer? Base: All those who paid some excess


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 119
E4. Were you aware that Not-at-Fault drivers are able to recover any excess they have had to pay by claiming it back from the insurer of the driver who was at fault? Base: All those who did not claim back any excess


## Table 120

F1. Number of years have had a motor insurance policy or been a named driver on a motor insurance policy Base: All


Table 120 (continuation)
F1. Number of years have had a motor insurance policy or been a named driver on a motor insurance policy
Base: All

|  |  | Years High (a) | MI <br> Low <br> (b) | $\begin{array}{rr}\text { Miles per } \\ \text { High } & \text { Low } \\ \text { (a) } & \text { (b) }\end{array}$ |  | $\begin{array}{cc} \text { Past } & \\ \text { experience } & \text { MI } \\ \text { Yes } & \text { No } \\ \text { (a) } & \text { (b) } \end{array}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| 0-1 years | 28 | 0 | 28A | 9 | 15 | 2 | 27A | 0 | 28 | 20 | 6 | 10 | 16 | 9 | 6 | 12b |
|  | 2\% | -\% | 5\% | 1\% | 2\% | *\% | 3\% | -\% | 2\% | 2\% | 3\% | 2\% | 2\% | 2\% | 1\% | 4\% |
| 2-3 years | 68 | 0 | 68A | 20 | 33 | 21 | 47 | 10 | 57 | 46 | 18a | 26 | 27 | 7 | 31A | 30 Ab |
|  | 5\% | -\% | 12\% | 3\% | 5\% | 4\% | 5\% | 6\% | 4\% | 4\% | 8\% | 5\% | 3\% | 1\% | 5\% | 9\% |
| 4-5 years | 72 | 0 | 72A | 32 | 39 | 29 | 42 | 11 | 60 | 56 | 7 | 33b | 27 | 15 | 36a | 21a |
|  | 5\% | -\% | 13\% | 4\% | 6\% | 5\% | 5\% | 7\% | 5\% | 5\% | 3\% | 7\% | 3\% | 3\% | 6\% | 6\% |
| 6-9 years | 131 | 0 | 131A | 55 | 69 | 43 | 88 | 23 | 108 | 101 | 19 | 45 | 64 | 36 | 62 | 31 |
|  | 9\% | -\% | 24\% | 7\% | 10\% | 8\% | 9\% | 13\% | 8\% | 9\% | 9\% | 9\% | 8\% | 7\% | 10\% | 9\% |
| 10-14 years | 151 | 0 | 151A | 86 | 59 | 54 | 97 | 22 | 129 | 102 | 31a | 53 | 74 | 42 | 78a | 29 |
|  | 10\% | -\% | 27\% | 12\% | 8\% | 9\% | 10\% | 13\% | 10\% | 9\% | 14\% | 11\% | 9\% | 8\% | 13\% | 9\% |
| 15-19 years | 101 | 0 | 101A | 45 | 54 | 40 | 61 | 10 | 91 | 82 | 14 | 30 | 52 | 34 | 44 | 23 |
|  | 7\% | -\% | 18\% | 6\% | 8\% | 7\% | 7\% | 6\% | 7\% | 7\% | 6\% | 6\% | 6\% | 6\% | 7\% | 7\% |
| 20-29 years | 333 | 333B | 0 | 181 | 145 | 140 | 194 | 26 | 306a | 253 | 58 | 103 | 203 | 137b | 115 | 76 |
|  | 22\% | 36\% | -\% | 24\% | 21\% | 25\% | 21\% | 15\% | 23\% | 22\% | 25\% | 21\% | 25\% | 25\% | 19\% | 23\% |
| $30+$ years | 600 | 600B | 0 | 303 | 281 | 234 | 366 | 72 | 529 | 474b | 72 | 192 | 340 | 265BC | 230 | 101 |
|  | 40\% | 64\% | -\% | 41\% | 40\% | 41\% | 39\% | 41\% | 40\% | 41\% | 32\% | 39\% | 42\% | 48\% | 38\% | 31\% |
| Don't know | 14 | 0 | 0 | 8 | 4 | 5 | 9 | 0 | 14 | 9 | 0 | 2 | 10 | 3 | 6 | 4 |
|  | 1\% | -\% | -\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% | -\% | *\% | 1\% | 1\% | 1\% | 1\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Median | 24.0 | 30.0 | 8.0 | 25.0 | 24.0 | 25.0 | 23.0 | 23.0 | 24.0 | 25.0 | 22.0 | 23.0 | 25.0 | 28.0 | 22.0 | 20.0 |
| Mean score | 24.3 | 33.4 B | 8.8 | 24.6 | 24.5 | 25.0 | 23.8 | 22.9 | 24.5 | 24.7b | 21.6 | 23.6 | 25.4 | 27.2BC | 23.2 | 21.5 |
| Standard deviation | 14.6 | 9.9 | 5.1 | 13.5 | 15.4 | 13.8 | 15.0 | 14.8 | 14.5 | 14.6 | 13.9 | 15.1 | 14.1 | 13.5 | 14.8 | 15.1 |
| Standard error | . 44 | . 38 | . 26 | . 58 | . 68 | . 68 | . 57 | 1.30 | . 47 | . 50 | 1.07 | . 79 | . 58 | . 68 | . 70 | . 97 |
| Error variance | . 19 | . 14 | . 07 | . 33 | . 47 | . 46 | . 33 | 1.70 | . 22 | . 25 | 1.15 | . 63 | . 34 | . 46 | . 50 | . 94 |

Table 120 (continuation)
F1. Number of years have had a motor insurance policy or been a named driver on a motor insurance policy
Base: All


[^23]Table 120 (continuation)
F1. Number of years have had a motor insurance policy or been a named driver on a motor insurance policy
Base: All

|  | Who handled claim |  |  |  |  |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in | AF in |  | Self <br> (a) | Who decided repairsNAF in AF in |  |  | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
|  |  | surer <br> (a) | surer <br> (b) | other (c) |  | surer <br> (b) | surer (c) | Other <br> (d) |  |  |  |  |  |  |  |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| 0-1 years | 28 | 12 | 13 | 2 | 4 | 8 | 6 | 6 | 3 | 8 | 8 | 8 | 0 | 17 | 11a |
|  | 2\% | 1\% | 2\% | 2\% | 1\% | 1\% | 2\% | 4\% | 4\% | 2\% | 2\% | 3\% | -\% | 1\% | 4\% |
| 2-3 years | 68 | 43 | 20 | 5 | 18 | 21 | 16 | 8 | 5 | 27 c | 20 | 5 | 2 | 42 | 27A |
|  | 5\% | 5\% | 4\% | 6\% | 5\% | 4\% | 4\% | 5\% | 7\% | 5\% | 4\% | 2\% | 4\% | 3\% | 9\% |
| 4-5 years | 72 | 39 | 27 | 4 | 22c | 32 | 10 | 5 |  | 28 | 25 | 8 | 2 | 60 | 12 |
|  | 5\% | 5\% | 5\% | 5\% | 7\% | 5\% | 3\% | 3\% | 5\% | 5\% | 5\% | 3\% | 5\% | 5\% | 4\% |
| 6-9 years | 131 | 72 | 47 | 9 | 27 | 38 | 36 | 18 | 12b | 42 | 46 | 21 | 3 | 108 | 20 |
|  | 9\% | 8\% | 9\% | 12\% | 8\% | 7\% | 10\% | 12\% | 16\% | 8\% | 10\% | 7\% | 7\% | 9\% | 7\% |
| 10-14 years | 151 | 77 | 65 | 8 | 34 | 52 | 47 | 12 | 6 | 44 | 46 | 34 | 6 | 114 | 34 |
|  | 10\% | 9\% | 12\% | 11\% | 11\% | 9\% | 13\% | 8\% | 9\% | 8\% | 10\% | 11\% | 14\% | 10\% | 11\% |
| 15-19 years | 101 | 56 | 38 | 5 | 27 | 39 | 19 | 9 | 6 | 34 | 35 | 22 | 3 | 92B | 8 |
|  | 7\% | 6\% | 7\% | 6\% | 8\% | 7\% | 5\% | 6\% | 9\% | 6\% | 8\% | 7\% | 7\% | 8\% | 3\% |
| 20-29 years | 333 | 200 | 110 | 20 | 77 e | 133 e | 77 | 38e | 8 | 129 | 92 | 72 | 11 | 277 | 56 |
|  | 22\% | 23\% | 21\% | 26\% | 24\% | 23\% | 21\% | 26\% | 10\% | 24\% | 20\% | 23\% | 26\% | 23\% | 19\% |
| 30+ years | 600 | 366 | 200 | 24 | 113 | 254a | 157 | 51 | 25 | 217 | 180 | 138 | 16 | 473 | 125 |
|  | 40\% | 42\% | 38\% | 31\% | 35\% | 44\% | 42\% | 35\% | 33\% | 41\% | 39\% | 44\% | 37\% | 40\% | 42\% |
| Don't know | 14 | 9 | 4 | * | 2 | 2 | 4 | 2 | 5 ABCd | d 5 | 5 | 3 | 0 | 8 | 4 |
|  | 1\% | 1\% | 1\% | 1\% | *\% | *\% | 1\% | 1\% | 7\% | 1\% | 1\% | 1\% | -\% | 1\% | 1\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Median | 24.0 | 25.0 | 23.0 | 22.0 | 22.0 | 25.0 | 25.0 | 23.0 | 17.0 | 25.0 | 24.0 | 25.0 | 25.0 | 24.0 | 25.0 |
| Mean score | 24.3 | 24.9 | 23.7 | 21.2 | 23.1 | 25.6 aE | 24.6 e | 23.1 | 19.7 | 24.7 | 24.2 | 25.8 | 23.0 | 24.3 | 24.3 |
| Standard deviation | 14.6 | 14.5 | 14.7 | 13.6 | 14.5 | 14.4 | 14.5 | 15.1 | 14.1 | 14.7 | 15.1 | 13.8 | 11.6 | 14.1 | 16.2 |
| Standard error | . 44 | . 58 | . 74 | 1.78 | . 95 | . 70 | . 87 | 1.44 | 2.00 | . 74 | . 82 | . 91 | 2.09 | . 48 | 1.11 |
| Error variance | . 19 | . 34 | . 55 | 3.17 | . 90 | . 49 | . 75 | 2.09 | 3.99 | . 55 | . 67 | . 83 | 4.38 | . 23 | 1.23 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 120 (continuation)
F1. Number of years have had a motor insurance policy or been a named driver on a motor insurance policy
Base: All
AF insurer handled claim \& willing to take part in repair inspection

|  | Condition post repair |  |  |  | Worth post repair |  | Replacement met needs Exc |  |  | part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Better <br> (a) | Same (b) | Worse <br> (c) | Same (b) | Less <br> (c) | eeded <br> (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| 0-1 years | 28 | 0 | 15 | 4 | 11 | 5 | 5 | 10 | 2 | 4 | 25 |
|  | 2\% | -\% | 2\% | 3\% | 1\% | 3\% | 3\% | 1\% | 1\% | 1\% | 2\% |
| 2-3 years | 68 | 8 b | 18 | 7 | 22 | 10b | 18BC | 20 | 3 | 3 | 65A |
|  | 5\% | 5\% | 2\% | 5\% | 2\% | 6\% | 9\% | 3\% | 2\% | 1\% | 5\% |
| 4-5 years | 72 | 10 | 29 | 4 | 33 | 7 | 20B | 32 | 6 | 7 | 65 |
|  | 5\% | 6\% | 3\% | 3\% | 4\% | 4\% | 10\% | 4\% | 4\% | 3\% | 5\% |
| 6-9 years | 131 | 15 | 59 | 12 | 66 | 16 | 22 | 73 | 11 | 18 | 113 |
|  | 9\% | 10\% | 7\% | 10\% | 7\% | 10\% | 11\% | 9\% | 7\% | 7\% | 9\% |
| 10-14 years | 151 | 10 | 90 | 15 | 93 | 17 | 12 | 82 | 20 | 17 | 134 |
|  | 10\% | 7\% | 10\% | 12\% | 10\% | 10\% | 6\% | 10\% | 12\% | 6\% | 11\% |
| 15-19 years | 101 | 12 | 58 | 17b | 66 | 15 | 15 | 60 | 15 | 24 | 77 |
|  | 7\% | 7\% | 7\% | 13\% | 7\% | 9\% | 8\% | 7\% | 9\% | 9\% | 6\% |
| 20-29 years | 333 | 38 | 184 | 33 | 203 | 39 | 37 | 200 | 38 | 66 | 267 |
|  | 22\% | 25\% | 21\% | 26\% | 22\% | 24\% | 18\% | 25\% | 22\% | 24\% | 22\% |
| 30+ years | 600 | 61 | 407C | 36 | 428 C | 51 | 76 | 324 | 73 | 131b | 469 |
|  | 40\% | 40\% | 47\% | 28\% | 46\% | 32\% | 37\% | 40\% | 43\% | 48\% | 38\% |
| Don't know | 14 | 0 | 12 | 0 | 9 | 2 | 0 | 6 | 2 | 2 | 12 |
|  | 1\% | -\% | 1\% | -\% | 1\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Median | 24.0 | 23.0 | 27.0 | 22.0 | 26.0 | 20.0 | 22.0 | 25.0 | 25.0 | 28.0 | 23.0 |
| Mean score | 24.3 | 24.2 | 26.6C | 21.5 | 26.4C | 21.6 | 22.0 | 24.8a | 25.1 | 27.7B | 23.5 |
| Standard deviation | 14.6 | 14.5 | 14.3 | 13.2 | 14.3 | 13.8 | 15.3 | 13.9 | 13.6 | 14.0 | 14.6 |
| Standard error | . 44 | 1.37 | . 57 | 1.33 | . 55 | 1.23 | 1.25 | . 57 | 1.22 | . 98 | . 49 |
| Error variance | . 19 | 1.88 | . 33 | 1.77 | . 30 | 1.52 | 1.55 | . 32 | 1.48 | . 97 | . 24 | Worth pos

repair

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 121
F2/3. Approximate number of miles respondent drives PER YEAR Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 121 (continuation)
F2/3. Approximate number of miles respondent drives PER YEAR
Base: All

|  | Years - MI |  |  | Miles per annum experience $\begin{array}{r}\text { Past }\end{array}$ |  |  |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | High <br> (a) | Low <br> (b) | High <br> (a) | Low <br> (b) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{array}{r} \mathrm{No} \\ \text { (b) } \end{array}$ | Yes <br> (a) | No <br> (b) | Low <br> (a) | Medium <br> (b) | High <br> (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Less than 5,000 miles | 242 | 154 | 87 | 0 | 242A | 81 | 161 | 33 | 208 | 189 | 28 | 87 | 115 | 83 | 89 | 66 |
|  | 16\% | 16\% | 16\% | -\% | 35\% | 14\% | 17\% | 19\% | -16\% | 17\% | 12\% | 18\% | 14\% | 15\% | 15\% | - 20\% |
| 5,000-9,999 miles | 486 | 296 | 188 | 28 | 458A | 180 | 306 | 56 | 428 | 378 | 73 | 169 | 259 | 176 | 202 | 104 |
|  | 32\% | 32\% | 34\% | 4\% | 65\% | 32\% | 33\% | 32\% | - 32\% | 33\% | 32\% | 34\% | 32\% | 32\% | 33\% | 32\% |
| 10,000-14,999 miles | 450 | 283 | 162 | 450B | 0 | 181 | 268 | 48 | 402 | 339 | 62 | 151 | 246 | 170 | 195c | 80 |
|  | 30\% | 30\% | 29\% | 61\% | -\% | 32\% | 29\% | 27\% | -30\% | 30\% | 27\% | 31\% | 30\% | 31\% | 32\% | - 25\% |
| 15,000+ miles | 262 | 178 | 80 | 262B | 0 | 106 | 156 | 22 | 240 | 194 | 50 | 73 | 159 | 101 | 107 | 52 |
|  | 17\% | 19\% | 14\% | 35\% | -\% | 19\% | 17\% | 12\% | - 18\% | 17\% | 22\% | 15\% | 20\% | 18\% | - 18\% | - 16\% |
| Don't know | 60 | 23 | 35A | 0 | 0 | 19 | 41 | 15B | 45 | 42 | 13 | 14 | 33 | 19 | 15 | 24 aB |
|  | 4\% | 2\% | 6\% | -\% | -\% | 3\% | 4\% | 9\% | 3\% | 4\% | 6\% | 3\% | 4\% | 3\% | 2\% | 7\% |
| Median | 9000 | 10000.0 | 8000.0 | 12000.0 | 5000.0 | 10000.0 | 8500.0 | 8000.0 | 10000.0 | 9000.0 | 10000.0 | 8000.0 | 10000.0 | 10000.0 | 10000.0 | 8000.0 |
| Mean score | 10333 | 10627.4 | 9684.5 | 15383.7B | 5061.3 | 11065.6b | 9882.1 | 9476.0 | 10458.5 | 10294.3 | 10812.5 | 9995.6 | 10801.6 | 10123.7 | 10723.9 | 10032.4 |
| Standard deviation | 8432 | 8673.8 | 7645.9 | 9043.5 | 2197.5 | 9201.8 | 7893.1 | 7863.6 | 8500.2 | 8645.8 | 8085.3 | 8661.9 | 8599.5 | 7144.9 | 9026.9 | 9400.8 |
| Standard error | 258.7 | 334.14 | 392.63 | 384.54 | 97.59 | 460.02 | 306.60 | 729.68 | 276.70 | 302.70 | 645.09 | 461.36 | 357.17 | 362.38 | 432.27 | 622.09 |
| Error variance | 66900 | 111649 | 154160 | 147868 | 9524.46 | 211614 | 94006.6 | 532437 | 76563.6 | 91630.1 | 416136 | 212857 | 127572 | 131319 | 186861 | 386993 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 121 (continuation)
F2/3. Approximate number of miles respondent drives PER YEAR
Base: All

|  | Total | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Direct |  | Insurance Company |  |  |  |  | Has |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Aviva(c) | Axa(d) |  |  | Chur |  |  |
|  |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ | Broker <br> (b) | Admiral <br> (a) | Line <br> (b) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{gathered} \text { chill } \end{gathered}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga <br> (i) | tings <br> (j) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Less than 5,000 miles | 242 | 63 | 178 | 81 | 162 | 134 | 61 | 24 | 22 | 15 | 5\% | 13 | 12 | 4 | 97 | 5 |
|  | 16\% | 20\% | 15\% | 17\% | -16\% | 16\% | 19\% | 17\% | 16\% | 13\% | 15\% | 16\% | 23\% | 10\% | 27\% | 14\% |
| 5,000-9,999 miles | 486 | 101 | 383 | 145 | 341 | 274 | 107 | 42 | 49 | 42 | 13 | 30 | 21 | 14 | 12 | 14 |
|  | 32\% | 33\% | 32\% | 31\% | - 33\% | 33\% | 34\% | 30\% | 37\% | 37\% | 34\% | 37\% | 39\% | 37\% | 36\% | 37\% |
| 10,000-14,999 miles | 450 | 87 | 359 | 127 | 322 | 265 | 100 | 47 | 45 | 31 | 12 | 25 | 16 | 13 | 10 | 9 |
|  | 30\% | 28\% | 30\% | 27\% | 31\% | 31\% | 32\% | 33\% | 34\% | 28\% | 31\% | 31\% | 29\% | 35\% | 30\% | 24\% |
| 15,000+ miles | 262 | 38 | 220a | 83 | 177 | 141b | 33 | 18 | 12 | 20 | 7 | 13 | 5 | 5 | * | 6 |
|  | 17\% | 12\% | 19\% | 18\% | - 17\% | 17\% | 10\% | 13\% | 9\% | 18\% | 18\% | 16\% | 10\% | 12\% | 1\% | 16\% |
| Don't know | 60 | 20b | 38 | 32B | B 28 | 27 | 15 | 8 | 4 | 5 | 1 | 0 | 0 | 2 | 2 | 3 |
|  | 4\% | 6\% | 3\% | 7\% | 3\% | 3\% | 5\% | 6\% | 3\% | 5\% | 2\% | -\% | -\% | 6\% | 6\% | 9\% |
| Median | 9000 | 8000.01 | 10000.0 | 8000.0 | 9000.0 | 9500.0 | 8000.0 | 8000.0 | 8000.0 | 8000.0 | 10000.0 | 8000.0 | 7500.0 | 10000.0 | 8000.0 | 9000.0 |
| Mean score | 10333 | 9517.81 | 10529.2 | 10269.3 | 10353.4 | 10200.3b | 8789.2 | 9153.6 | 9340.31 | 10448.1i | 9766.9i | 9169.3 | 8274.1 | 9633.7 | 7102.9 | 9426.0 |
| Standard deviation | 8432 | 9066.2 | 8266.2 | 8812.2 | 8270.2 | 8148.5 | 6219.9 | 6785.4 | 8204.1 | 6800.7 | 5673.6 | 5463.7 | 6024.5 | 6498.5 | 3885.7 | 5795.0 |
| Standard error | 258.7 | 614.50 | 285.38 | 492.54 | 303.67 | 331.59 | 415.29 | 703.07 | 848.94 | 768.48 | 859.36 | 712.31 | 975.02 | 1278.90 | 821.901 | 1183.16 |
| Error variance | 66900 | 3776098 | 81441.9 | 242597 | 92214.0 | 109953 | 172463 | 494312 | 720696 | 590558 | 738498 | 507391 | 950673 | 1635579 | 675528 | 1399878 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 121 (continuation)
F2/3. Approximate number of miles respondent drives PER YEAR
Base: All


Table 121 (continuation)
F2/3. Approximate number of miles respondent drives PER YEAR
Base: All
AF insurer handled claim \& willing to take part in repair inspection

|  | Condition post repair |  |  | Worth post repair |  | Replacement met needs Exc |  |  | part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total | Better (a) | Same (b) | Worse (c) | Same (b) | Less (c) | eeded <br> (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| 242 | 27 | 133 | 17 | 142 | 20 | 30 | 124 | 24 | 52 | 190 |
| 16\% | 18\% | 15\% | 13\% | 15\% | 12\% | 14\% | 15\% | 14\% | 19\% | 15\% |
| 486 | 51 | 276 | 48 | 306 | 54 | 72 | 260 | 48 | 85 | 401 |
| 32\% | 33\% | 32\% | 38\% | 33\% | 34\% | 35\% | 32\% | 28\% | 31\% | 33\% |
| 450 | 45 | 271 | 38 | 287 | 47 | 64 | 246 | 56 | 80 | 370 |
| 30\% | 29\% | 31\% | 30\% | 31\% | 29\% | 31\% | 30\% | 32\% | 29\% | 30\% |
| 262 | 29 | 168 | 19 | 173 | 32 | 31 | 149 | 41 | 54 | 207 |
| 17\% | 19\% | 19\% | 14\% | 19\% | 20\% | 15\% | 18\% | 24\% | 20\% | 17\% |
| 60 | 2 | 24 | 7 | 24 | 8 | 8 | 29 | 3 | 2 | 59A |
| 4\% | 1\% | 3\% | 5\% | 3\% | 5\% | 4\% | 4\% | 1\% | 1\% | 5\% |
| 9000 | 9000.0 | 10000.0 | 8000.0 | 10000.0 | 10000.0 | 9000.0 | 10000.0 | 10000.0 | 9000.0 | 9000.0 |
| 10333 | 10001.2 | 10671.9 | 10343.6 | 10533.9 | 10583.9 | 9784.5 | 10445.5 | 11420.0 | 10347.1 | 10329.6 |
| 8432 | 7877.0 | 8336.2 | 8751.3 | 8366.3 | 8029.2 | 7649.6 | 8157.5 | 8666.7 | 8357.4 | 8452.8 |
| 258.7 | 748.90 | 334.36 | 905.40 | 324.45 | 735.31 | 630.91 | 339.66 | 777.77 | 587.35 | 288.18 |
| 66900 | 560852 | 111798 | 819753 | 105268 | 540680 | 398049 | 115368 | 604924 | 344976 | 83048.1 |

standard deviation
Standard error
Error variance
95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 122

 Base: All

|  | Gender |  |  |  | Age |  | Social Grade |  |  |  | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{array}{r} \mathrm{NI} \\ (\mathrm{f}) \end{array}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $17-34$ <br> (a) | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{gathered} \text { UK } \\ \text { (a) } \end{gathered}$ | Eng/Wal (b) | Eng <br> (c) | Sco <br> (d) |  |  | Urban (a) | Rural <br> (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| No other claims | 969 | 530 | 440A | 262b | 383 | 324 | 570 | 363 | 969 | 855 | 805 | 79 | 50 | $35 A B C d e$ | 719 | 247 |
|  | 65\% | 60\% | 72\% | 70\% | 61\% | 66\% | 64\% | 66\% | 65\% | 64\% | 64\% | 66\% | 67\% | 77\% | 64\% | 66\% |
| 1 claim | 331 | 230B | 101 | 74 | 146 | 111 | 204 | 118 | 331 | 298 | 282 | 25 | 16 | 8 | 250 | 80 |
|  | 22\% | 26\% | 17\% | 20\% | 23\% | 23\% | 23\% | 21\% | 22\% | 22\% | 22\% | 21\% | 21\% | 18\% | 22\% | 21\% |
| 2-3 claims | 170 | 110 | 60 | 29 | 90A | 51 | 96 | 66 | 170 f | 154 f | 147F | 14 f | 7 | 2 | 125 | 43 |
|  | 11\% | 12\% | 10\% | 8\% | 14\% | 10\% | 11\% | 12\% | 11\% | 12\% | 12\% | 12\% | 10\% | 5\% | 11\% | 11\% |
| 4+ claims | 13 | 9 | 4 | 8 c | 4 | 1 | 10 | 1 | 13 | 12 | 11 | 1 | 1 | 0 | 13 | 1 |
|  | 1\% | 1\% | 1\% | 2\% | 1\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | *\% |
| Don't know | 17 | 10 | 7 | 3 | 8 | 5 | 11 | 4 | 17 | 16 | 15 | * | 1 |  | 12 | 5 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | -\% | 1\% | 1\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Median | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 |
| Mean score | . 5 | . 6B | . 4 | . 5 | . 6 | . 5 | . 5 | . 5 | . 5 F | . 5 F | . 5 F | . 6 f | . 5 F | . 3 | . 5 | . 5 |
| Standard deviation | . 9 | . 9 | . 9 | 1.0 | . 9 | . 8 | . 9 | . 9 | . 9 | . 9 | . 9 | 1.3 | . 9 | . 6 | . 9 | . 8 |
| Standard error | . 03 | . 04 | . 04 | . 06 | . 04 | . 04 | . 04 | . 04 | . 03 | . 03 | . 03 | . 08 | . 06 | . 05 | . 03 | . 05 |
| Error variance | * | * | * | * | * | * | * | * | * | * | * | . 01 | * | * | * | * |

## Table 122 (continuation)

 Base: All

|  |  | Years - MI |  | Miles per annum |  | $\begin{gathered} \text { Past } \\ \text { experience - MI } \end{gathered}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | High (a) | $\begin{aligned} & \text { Low } \\ & \text { (b) } \end{aligned}$ | High <br> (a) | Low (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| No other claims | 969 | 587 | 373 | 467 | 460 | 52 | 917A | 121 | 844 | 746 | 150 | 311 | 518 | 354 | 375 | 231b |
|  | 65\% | 63\% | 68\% | 63\% | 66\% | 9\% | 98\% | 70\% | 64\% | 65\% | 66\% | 63\% | 64\% | 64\% | 62\% | 71\% |
| 1 claim | 331 | 215 | 113 | 167 | 155 | 331B | 0 | 40 | 291 | 232 | 52 | 123 | 169 | 135c | 135 | 58 |
|  | 22\% | 23\% | 20\% | 23\% | 22\% | 58\% | -\% | 23\% | 22\% | 20\% | 23\% | 25\% | 21\% | 25\% | 22\% | 18\% |
| 2-3 claims | 170 | 116 | 52 | 92 | 70 | 170B | 0 | 9 | 161a | 139 | 22 | 56 | 100 | 44 | 86A | 36 |
|  | 11\% | 12\% | 10\% | 12\% | 10\% | 30\% | -\% | 5\% | 12\% | 12\% | 10\% | 11\% | 12\% | 8\% | 14\% | 11\% |
| 4+ claims | 13 | 3 | 10a | 6 | 6 | 13B | 0 | 2 | 12 | 10 | 3 | 4 | 9 | 7 | 4 | 1 |
|  | 1\% | *\% | 2\% | 1\% | 1\% | 2\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% |
| Don't know | 17 | 13 | 3 | 7 | 8 | 2 | 15a | 2 | 15 | 16 | 0 | * | 16a | 10c | 7 | 0 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 2\% | 1\% | 1\% | 1\% | -\% | *\% | 2\% | 2\% | 1\% | \% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Median | . 0 | . 0 | . 0 | . 0 | . 0 | 1.0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 |
| Mean score | . 5 | . 5 | . 5 | . 6 | . 5 | 1.4 B | . 0 | . 4 | . 5 | . 5 | . 5 | . 6 | . 5 | . 5 | . 6 | . 5 |
| Standard deviation | . 9 | . 9 | . 9 | 1.0 | . 8 | 1.0 | . 0 | . 8 | . 9 | . 9 | . 8 | . 9 | . 9 | . 9 | . 9 | . 9 |
| Standard error | . 03 | . 03 | . 05 | . 04 | . 04 | . 05 | . 00 | . 07 | . 03 | . 03 | . 06 | . 05 | . 04 | . 04 | . 04 | . 06 |

Table 122 (continuation)
 Base: All

|  |  | Vehicle <br> written off |  | Personal injury |  | Insurance channel Insu |  | Direct |  | Insurance Company |  |  |  | Tesco (g) | Saga <br> (i) | Has tings (j) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker <br> (b) | Admiral <br> (a) | Line <br> (b) | Aviva (c) | Axa <br> (d) |  |  |  | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| No other claims | 969 | 220b | 741 | 283 | 685 | 538 | 209 | 99 e | 77 | 66 | 28 e | 45 | 40 | 17 | 22 | 28 |
|  | 65\% | 71\% | 63\% | 60\% | 66\% | 64\% | 66\% | 71\% | 58\% | 59\% | 75\% | 55\% | 73\% | 46\% | 66\% | 74\% |
| 1 claim | 331 | 52 | 278a | 121b | 210 | 174 | 79 | 22 | 31 | 32a | 8 | 23 | 7 | 15 | 8 | 8 |
|  | 22\% | 17\% | 24\% | 26\% | 20\% | 21\% | 25\% | 16\% | 24\% | 28\% | 22\% | 29\% | 12\% | 40\% | 23\% | 22\% |
| 2-3 claims | 170 | 37 | 133 | 57 | 113 | 108b | 21 | 17 | 18d | 14 | 1 | 11d | 7 | 2 | 3 | 2 |
|  | 11\% | 12\% | 11\% | 12\% | 11\% | 13\% | 7\% | 12\% | 14\% | 13\% | 2\% | 14\% | 12\% | 6\% | 10\% | 4\% |
| 4+ claims | 13 | 1 | 11 | 2 | 11 | 9 | 4 | 2 | 0 | * | * | 2 | 0 | 3 | 0 | 0 |
|  | 1\% | *\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | -\% | *\% | 1\% | 2\% | -\% | 8\% | -\% | -\% |
| Don't know | 17 | 0 | 17 | 5 | 12 | 12 | 3 | 0 | 5 a | * | 0 | 0 | 2 | 0 | 0 | 0 |
|  | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% | -\% | 4\% | *\% | -\% | -\% | 3\% | -\% | -\% | -\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Median | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | 1.0 | . 0 | . 0 |
| Mean score | . 5 | . 5 | . 5 | . 6 | . 5 | . 6 | . 5 | . 4 | . 6 | . 6 | . 4 | . 8 | . 4 | 1.0afj | . 5 | . 3 |
| Standard deviation | . 9 | . 8 | . 9 | . 8 | . 9 | . 9 | 1.0 | . 8 | . 9 | . 8 | 1.2 | 1.3 | . 7 | 1.5 | . 8 | . 5 |
| Standard error | . 03 | . 05 | . 03 | . 04 | . 03 | . 04 | . 06 | . 08 | . 09 | . 09 | . 18 | . 17 | . 12 | . 28 | . 17 | . 11 |
| Error variance | * | * | * | * | * | * | * | . 01 | . 01 | . 01 | . 03 | . 03 | . 01 | . 08 | . 03 | . 01 |

Standard error

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 122 (continuation)

 Base: All

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | AF in surer (b) | Other <br> (c) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| No other claims | 969 | 560 | 344 | 49 | 203 | 370 | 250 | 98 | 47 | 344d | 306d | 199d | 20 | 764 | 199 |
|  | 65\% | 64\% | 66\% | 64\% | 63\% | 64\% | 67\% | 66\% | 64\% | 64\% | 67\% | 64\% | 45\% | 64\% | 67\% |
| 1 claim | 331 | 185 | 126 | 11 | 76 | 126 | 82 | 29 | 17 | 118 | 101 | 65 | 15 | 263 | 64 |
|  | 22\% | 21\% | 24\% | 15\% | 24\% | 22\% | 22\% | 20\% | 23\% | 22\% | 22\% | 21\% | 34\% | 22\% | 22\% |
| 2-3 claims | 170 | 112b | 40 | 16B | 37 | 77 | 32 | 18 | 6 | 66 | 44 | 40 | 6 | 142 | 28 |
|  | 11\% | 13\% | 8\% | 21\% | 11\% | 13\% | 9\% | 12\% | 8\% | 12\% | 10\% | 13\% | 14\% | 12\% | 9\% |
| 4+ claims | 13 | 9 | 3 | * | 5 | 3 | 2 | 2 | 0 | 6 | 2 | 2 | 0 | 9 | 3 |
|  | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | *\% | 1\% | -\% | 1\% | *\% | 1\% | -\% | 1\% | 1\% |
| Don't know | 17 | 8 | 8 | 0 | 3 | 3 | 5 | 2 | 3b | 2 | 4 | 5 | 3 AB | 13 | 3 |
|  | 1\% | 1\% | 2\% | -\% | 1\% | 1\% | 1\% | 1\% | 4\% | *\% | 1\% | 2\% | 7\% | 1\% | 1\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Median | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | 1.0 | . 0 | . 0 |
| Mean score | . 5 | . 6 b | . 4 | . 6 | . 6 | . 6 | . 4 | . 5 | . 5 | . 6 | . 5 | . 6 | . 7 | . 5 | . 5 |
| Standard deviation | . 9 | 1.0 | . 8 | . 9 | . 9 | 1.0 | . 7 | . 9 | . 8 | 1.0 | . 8 | 1.0 | . 8 | . 9 | . 8 |
| Standard error | . 03 | . 04 | . 04 | . 12 | . 06 | . 05 | . 04 | . 09 | . 11 | . 05 | . 04 | . 06 | . 15 | . 03 | . 06 |
| Error variance | * | * | * | . 01 | * | * | * | . 01 | . 01 | * | * | * | . 02 | * | * |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 122 (continuation)

 Base: All

AF insurer

|  | Condition post repair |  |  |  | Worth post repair |  | Replacement met needs Exc |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Better <br> (a) | Same (b) | Worse <br> (c) | Same (b) | Less (c) | eeded <br> (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| No other claims | 969 | 102 | 553 | 76 | 589 | 99 | 132 | 528 | 102 | 174 | 795 |
|  | 65\% | 66\% | 63\% | 59\% | 63\% | 62\% | 64\% | 65\% | 60\% | 64\% | 65\% |
| 1 claim | 331 | 35 | 205 | 31 | 209 | 46 | 40 | 185 | 35 | 70 | 261 |
|  | 22\% | 23\% | 23\% | 24\% | 22\% | 29\% | 20\% | 23\% | 20\% | 26\% | 21\% |
| 2-3 claims | 170 | 14 | 93 | 19 | 110 | 14 | 30 | 88 | 24 | 18 | 152a |
|  | 11\% | 9\% | 11\% | 15\% | 12\% | 9\% | 14\% | 11\% | 14\% | 6\% | 12\% |
| 4+ claims | 13 | 3 | 8 | 0 | 9 | 2 | 0 | 3 | 5 aB | 3 | 10 |
|  | 1\% | 2\% | 1\% | -\% | 1\% | 1\% | -\% | *\% | 3\% | 1\% | 1\% |
| Don't know | 17 | 0 | 14 | 2 | 15 | * | 3 | 6 | $5 b$ | 8B | 8 |
|  | 1\% | -\% | 2\% | 1\% | 2\% | *\% | 2\% | 1\% | 3\% | 3\% | 1\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Median | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 |
| Mean score | . 5 | . 5 | . 5 | . 6 | . 6 | . 5 | . 5 | . 5 | . 7 b | . 5 | . 5 |
| Standard deviation | . 9 | . 9 | . 9 | . 9 | . 9 | . 9 | . 8 | . 8 | 1.3 | . 8 | . 9 |
| Standard error | . 03 | . 08 | . 04 | . 09 | . 04 | . 08 | . 07 | . 03 | . 12 | . 06 | . 03 |
| Error variance | * | . 01 | * | . 01 | * | . 01 | * | * | . 01 | * | * |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 123

F5. 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. Base: All

|  | Gender |  |  |  | Age |  | SocialABC1GradeC2DE |  | Country |  |  |  | Wal <br> (e) | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) |  |  | Urban <br> (a) | Rural <br> (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| No other claims | 1393 | 817 | 576 | 360b | 577 | 456 | 827 | 513 | 1393 | 1239 | 1169 | 112 | 70 | 43 | 1041 | 347 |
|  | 93\% | 92\% | 94\% | 96\% | 91\% | 92\% | 93\% | 93\% | 93\% | 93\% | 93\% | 93\% | 93\% | 95\% | 93\% | 92\% |
| 1 claim | 81 | 55 | 26 | 12 | 40 | 29 | 48 | 31 | 81 | 72 | 68 | 6 | 5 | 2 | 60 | 19 |
|  | 5\% | 6\% | 4\% | 3\% | 6\% | 6\% | 5\% | 6\% | 5\% | 5\% | 5\% | 5\% | 6\% | 5\% | 5\% | 5\% |
| 2-3 claims | 22 | 15 | 7 | 2 | 12 | 8 | 14 | 8 | 22 | 21 | 20 | 1 | 1 | 0 | 12 | 10 |
|  | 1\% | 2\% | 1\% | *\% | 2\% | 2\% | 2\% | 1\% | 1\% | 2\% | 2\% | 1\% | 1\% | -\% | 1\% | 3\% |
| 4+ claims | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 2 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Don't know | 2 | 2 | * | 0 | 2 | * | 0 | * | 2 | 2 | 2 | * | * | 0 | 2 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Median | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 |
| Mean score | . 1 | . 1 | . 1 | . 1 | . 1 | . 1 | . 1 | . 1 | . 1 | . 1 | . 1 | . 1 | . 1 | * | . 1 | . 1 |
| Standard deviation | . 4 | . 4 | . 4 | . 4 | . 4 | . 4 | . 4 | . 3 | . 4 | . 4 | . 4 | . 3 | . 3 | . 2 | . 4 | . 4 |
| Standard error | . 01 | . 01 | . 02 | . 02 | . 02 | . 02 | . 02 | . 02 | . 01 | . 01 | . 01 | . 02 | . 02 | . 02 | . 01 | . 02 |
| Error variance | * | * | * |  |  |  |  |  |  |  | * | * |  | * | * |  |

Table 123 (continuation)
F5. 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. Base: All

|  |  | Years High (a) | MI <br> Low <br> (b) | Miles per annum High <br> Low <br> (a) <br> (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{No} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) |  | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| No other claims | 1393 | 856 | 523 | 681 | 656 | 463 | 930 A | 165 | 1224 | 1063 | 210 | 461 | 747 | 510 | 568 | 300 |
|  | 93\% | 92\% | 95\% | 92\% | 94\% | 82\% | 100\% | 95\% | 93\% | 93\% | 93\% | 94\% | 92\% | 93\% | 93\% | 92\% |
| 1 claim | 81 | 58 | 23 | 43 | 34 | 81B | 0 | 6 | 75 | 62 | 13 | 25 | 47 | 26 | 36 | 19 |
|  | 5\% | 6\% | 4\% | 6\% | 5\% | 14\% | -\% | 4\% | 6\% | 5\% | 6\% | 5\% | 6\% | 5\% | 6\% | 6\% |
| 2-3 claims | 22 | 17 | 5 | 15 | 7 | 22 B | 0 | 2 | 21 | 15 | 4 | 5 | 17 | 10 | 4 | 8 b |
|  | 1\% | 2\% | 1\% | 2\% | 1\% | 4\% | -\% | 1\% | 2\% | 1\% | 2\% | 1\% | 2\% | 2\% | 1\% | 2\% |
| 4+ claims | 2 | 0 | 2 | 2 | 0 | 2 | 0 | 0 | 2 | 2 | 0 | 2 | 0 | 2 | 0 | 0 |
|  | *\% | -\% | *\% | *\% | -\% | *\% | -\% | -\% | *\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% |
| Don't know | 2 | 2 | 0 | 0 | 2 | 0 | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 0 |
|  | *\% | *\% | -\% | -\% | *\% | -\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | *\% | -\% | -\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Median | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 |
| Mean score | . 1 | . 1 | . 1 | . 1 | . 1 | . 2B | . 0 | . 1 | . 1 | . 1 | . 1 | . 1 | . 1 | . 1 | . 1 | . 1 |
| Standard deviation | . 4 | . 4 | . 4 | . 4 | . 3 | . 6 | . 0 | . 3 | . 4 | . 4 | . 4 | . 4 | . 4 | . 5 | . 3 | . 4 |
| Standard error | . 01 | . 01 | . 02 | . 02 | . 01 | . 03 | . 00 | . 02 | . 01 | . 01 | . 03 | . 02 | . 02 | . 02 | . 01 | . 02 |
| Error variance |  |  |  | * | * | * | . 00 | * | * | * | * | * | * | * |  | * |

Table 123 (continuation)
F5. 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. Base: All

|  |  | Vehicle <br> written off |  | Personal injury |  | Insurance channel Insu |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  | Admiral <br> (a) | Direct Line (b) |  |  | Aviva <br> (c) | Axa <br> (d) | $\begin{aligned} & \text { LV } \\ & (\mathrm{e}) \end{aligned}$ | $\begin{array}{r} \text { Chur } \\ \text { chill } \\ \text { (f) } \end{array}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga (i) | $\begin{gathered} \text { Has } \\ \text { tings } \\ (\mathrm{j}) \end{gathered}$ |
|  |  | Yes No <br> (a) (b) |  |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  |  |  |  |  |  | co <br> (a) | Broker <br> (b) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| No other claims | 1393 | 290 | 1093 | 424 | 969a | 778 | 301 | 135cF | 123 | 99 | 38cf | 75 | 46 | 35 | 32 | 34 |
|  | 93\% | 94\% | 93\% | 91\% | 94\% | 92\% | 95\% | 97\% | 94\% | 87\% | 99\% | 92\% | 85\% | 95\% | 99\% | 91\% |
| 1 claim | 81 | 19 | 60 | 34 | 45 | 47 | 11 | 4 | 8 | 9 | * | 1 | 7 ae | * | * | 2 |
|  | 5\% | 6\% | 5\% | 7\% | 4\% | 6\% | 4\% | 3\% | 6\% | 8\% | 1\% | 1\% | 12\% | 1\% | 1\% | 4\% |
| 2-3 claims | 22 | 1 | 21 | 8 | 14 | 14 | 2 | 0 | 0 | 5 ab | 0 | 5 ab | 0 | 0 | 0 | 2 |
|  | 1\% | *\% | 2\% | 2\% | 1\% | 2\% | 1\% | -\% | -\% | 5\% | -\% | 6\% | -\% | -\% | -\% | 5\% |
| 4+ claims | 2 | 0 | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 |
|  | *\% | -\% | *\% | -\% | *\% | -\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | 4\% | -\% | -\% |
| Don't know | 2 | 0 | 2 | 2 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | 3\% | -\% | -\% | -\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Median | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 |
| Mean score | . 1 | . 1 | . 1 | . 1 | . 1 | . 1 | . 1 | * | . 1 | . 2Ad | * | . 1 a | . 1 a | . 2 | * | .1a |
| Standard deviation | . 4 | . 3 | . 4 | . 4 | . 4 | . 4 | . 4 | . 2 | . 2 | . 5 | . 1 | . 5 | . 3 | 1.0 | . 1 | . 5 |
| Standard error | . 01 | . 02 | . 01 | . 02 | . 01 | . 01 | . 03 | . 02 | . 02 | . 05 | . 02 | . 07 | . 06 | . 19 | . 03 | . 10 |
| Error variance | * | * | * | * | * | * | * | * | * | * | * | * | * | . 04 | * | . 01 |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 123 (continuation)
F5. 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. Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | $A F \text { in }$ |  | NAF in AF in |  |  |  | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer <br> (a) | AF in surer (b) | Other <br> (c) | $\begin{aligned} & \text { DK } \\ & \text { (d) } \end{aligned}$ | Yes No <br> (a) (b) |  |
|  |  | surer <br> (a) | surer (b) | Other (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) |  |  |  |  |  |  |  |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| No other claims | 1393 | 805 | 490 | 73 | 307 | 524 | 348 | 143 | 69 | 487 | 429 | 288 | 42 | 1097 | 284 |
|  | 93\% | 92\% | 94\% | 96\% | 95\% | 90\% | 94\% | 96\% | 93\% | 91\% | 94\% | 93\% | 96\% | 92\% | 96\% |
| 1 claim | 81 | 50 | 27 | 3 | 12 | 42 | 21 | 4 | 2 | 34 | 25 | 17 | 2 | 70 | 11 |
|  | 5\% | 6\% | 5\% | 4\% | 4\% | 7\% | 6\% | 3\% | 2\% | 6\% | 6\% | 5\% | 4\% | 6\% | 4\% |
| 2-3 claims | 22 | 16 | 6 | * | 5 | 11 | 2 | 2 | 2 | 12 | 2 | 6 | 0 | 22 | * |
|  | 1\% | 2\% | 1\% | *\% | 2\% | 2\% | 1\% | 1\% | 2\% | 2\% | 1\% | 2\% | -\% | 2\% | *\% |
| 4+ claims | 2 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% | -\% | -\% | *\% | -\% |
| Don't know | 2 | 2 | 0 | 0 | 0 | * | * | 0 | 2 abc | * | * | 0 | 0 | * | 2a |
|  | *\% | *\% | -\% | -\% | -\% | *\% | *\% | -\% | 2\% | *\% | *\% | -\% | -\% | *\% | 1\% |
| Refused | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Median | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 | . 0 |
| Mean score | . 1 | . 1 | . 1 | * | . 1 | . 1 | . 1 | . 1 | . 1 | . 1 | . 1 | . 1 | * | .1b | * |
| Standard deviation | . 4 | . 4 | . 3 | . 2 | . 4 | . 5 | . 3 | . 3 | . 3 | . 5 | . 3 | . 4 | . 2 | . 4 | . 2 |
| Standard error | . 01 | . 02 | . 02 | . 03 | . 03 | . 02 | . 02 | . 03 | . 05 | . 02 | . 02 | . 02 | . 04 | . 01 | . 01 |

[^24]95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 123 (continuation)

F5. 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. Base: All

AF insurer handled claim \& willing to take part in repair inspection

## Unweighted row Effective sample size

 TotalNo other claims

| Total | Condition post repair |  |  |
| :---: | :---: | :---: | :---: |
|  | Better <br> (a) | Same <br> (b) | Worse (c) |
| 1500 | 146 | 853 | 141 |
| 1106 | 112 | 639 | 98 |
| 1500 | 154 | 872 | 128 |
| 1393 | 143 | 808 | 119 |
| 93\% | 93\% | 93\% | 93\% |
| 81 | 8 | 45 | 7 |
| 5\% | 5\% | 5\% | 5\% |
| 22 | 3 | 16 | 2 |
| 1\% | 2\% | 2\% | 2\% |
| 2 | 0 | 2 | 0 |
| *\% | -\% | *\% | -\% |
| 2 | 0 | 1 | 0 |
| *\% | -\% | *\% | -\% |
| 0 | 0 | 0 | 0 |
| -\% | -\% | -\% | -\% |
| . 0 | . 0 | . 0 | . 0 |
| . 1 | . 1 | . 1 | . 1 |
| . 4 | . 4 | . 4 | . 3 |
| . 01 | . 03 | . 02 | . 03 |


| Worth post repair |  | Replacement met needs |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Same | Less | eeded | Met | Below |
| (b) | (c) | (a) | (b) | (c) |
| 897 | 187 | 207 | 816 | 169 |
| 681 | 125 | 152 | 599 | 126 |
| 932 | 161 | 205 | 809 | 171 |
| 856 | 155 | 193 | 750 | 150 |
| 92\% | 96\% | 94\% | 93\% | 88\% |
| 54 | 6 | 7 | 46 | 15 |
| 6\% | 4\% | 4\% | 6\% | 9\% |
| 19 | * | 5 | 13 | 4 |
| 2\% | *\% | 2\% | 2\% | 2\% |
| 2 | 0 | 0 | 0 | 2b |
| *\% | -\% | -\% | -\% | 1\% |
| * | 0 | 0 | * | 0 |
| *\% | -\% | -\% | *\% | -\% |
| 0 | 0 | 0 | 0 | 0 |
| -\% | -\% | -\% | -\% | -\% |
| . 0 | . 0 | . 0 | . 0 | . 0 |
| . 1 | * | . 1 | . 1 | . 2 b |
| . 4 | . 2 | . 4 | . 3 | . 6 |
| . 02 | . 02 | . 03 | . 01 | . 05 |


| Yes <br> (a) | No <br> (b) |
| :---: | :---: |
| 281 | 1219 |
| 203 | 903 |
| 273 | 1227 |
|  |  |
| 252 | 1141 |
| $92 \%$ | $93 \%$ |
| 16 | 65 |
| $6 \%$ | $5 \%$ |
| 5 | 17 |
| $2 \%$ | $1 \%$ |
| 0 | 2 |
| $-\%$ | $* \%$ |
| 0 | 2 |
| $-\%$ | $* \%$ |
| 0 | 0 |
| $-\%$ | $-\%$ |
| .0 | .0 |
| 1 | .1 |
| .4 | .4 |
| .03 | .01 |
| $*$ | $\star$ |

Mean score Standard deviation Stror variano

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 124

 F6. And do you or does any member of your family or close friends have any interest in or work in vehicle repair or maintenance? Base: All|  | Gender |  | Age |  |  | SocialABC1GradeC2DE |  |  |  | Country |  | Wal | NI | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | 17-34 | 35-54 | 55+ |  |  |  | Eng/Wal | Eng | Sco |  |  | Urban | Rural |
| Total | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) | (c) | (d) | (e) | (f) | (a) | (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 38 | 34B | 4 | 8 | 20 | 9 | 14 | 24A | 38 | 34 | 32 | 2 | 2 | 1 | 24 | 13 |
| 3\% | 4\% | 1\% | 2\% | 3\% | 2\% | 2\% | 4\% | 3\% | 3\% | 3\% | 2\% | 3\% | 2\% | 2\% | 4\% |
| 99 | 57 | 42 | 25 | 42 | 32 | 46 | 51a | 99 | 87 | 82 | 9 | 5 | 3 | 77 | 22 |
| 7\% | 6\% | 7\% | 7\% | 7\% | 6\% | 5\% | 9\% | 7\% | 6\% | 6\% | 8\% | 6\% | 8\% | 7\% | 6\% |
| 48 | 36b | 12 | 28BC | 11 | 9 | 27 | 17 | 48 | 44 | 42 | 3 | 2 | 1 | 36 | 12 |
| 3\% | 4\% | 2\% | 7\% | 2\% | 2\% | 3\% | 3\% | 3\% | 3\% | 3\% | 3\% | 3\% | 2\% | 3\% | 3\% |
| 1323 | 771 | 552 | 319 | 561 | 443 | 805B | 469 | 1323 | 1179 | 1112 | 105 | 67 | 40 | 981 | 335 |
| 88\% | 87\% | 90\% | 85\% | 89\% | 90\% | 90\% | 85\% | 88\% | 88\% | 88\% | 87\% | 89\% | 88\% | 88\% | 89\% |
| 4 | * | 4 | 2 | 2 | * | 2 | 1 | 4 | 3 | 3 | * | * | 0 | 4 | 0 |
| *\% | *\% | 1\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% |

Table 124 (continuation)
F6. And do you or does any member of your family or close friends have any interest in or work in vehicle repair or maintenance? Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 124 (continuation)
F6. And do you or does any member of your family or close friends have any interest in or work in vehicle repair or maintenance? Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 124 (continuation)
F6. And do you or does any member of your family or close friends have any interest in or work in vehicle repair or maintenance? Base: All

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | Yes <br> (a) | $\begin{array}{r} \text { No } \\ (\mathrm{b}) \end{array}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Respondent | 38 | 20 | 13 | 5 a | 11 | 14 | 9 | 2 | 2 | 8 | 14 | 7 | 2 | 27 | 9 |
|  | 3\% | 2\% | 2\% | 7\% | 3\% | 2\% | 2\% | 2\% | 2\% | 1\% | 3\% | 2\% | 4\% | 2\% | 3\% |
| Family member | 99 | 57 | 36 | 4 | 22 | 34 | 28 | 11 | 4 | 39 | 33 | 16 | 2 | 74 | 25 |
|  | 7\% | 7\% | 7\% | 5\% | 7\% | 6\% | 7\% | 7\% | 6\% | 7\% | 7\% | 5\% | 5\% | 6\% | 9\% |
| Close Friend | 48 | 23 | 21 | 3 | 16 | 13 | 11 | 7 | 2 | 10 | 20a | 11 | 3 | 37 | 11 |
|  | 3\% | 3\% | 4\% | 4\% | 5\% | 2\% | 3\% | 5\% | 2\% | 2\% | 4\% | 4\% | 7\% | 3\% | 4\% |
| None of the above | 1323 | 774 | 457 | 67 | 277 | 520 | 325 | 131 | 67 | 474 | 396 | 280 | 37 | 1056 | 257 |
|  | 88\% | 89\% | 88\% | 88\% | 85\% | 90\% | 88\% | 88\% | 92\% | 89\% | 87\% | 90\% | 85\% | 89\% | 86\% |
| Don't know | 4 | 3 | * | 0 | * | 3 | 0 | * | 0 | 3 | 1 | 0 | 0 | 4 | 0 |
|  | *\% | *\% | *\% | -\% | *\% | 1\% | -\% | *\% | -\% | 1\% | *\% | -\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 124 (continuation)
F6. And do you or does any member of your family or close friends have any interest in or work in vehicle repair or maintenance? Base: All

AF insurer handled claim \& willing to take part in repair inspection

| Replacement <br> Exc <br> eeded <br> (a) |  |  |  | met | needs |
| :---: | :---: | :---: | :---: | :---: | :---: |
| (b) | Below | (c) |  |  |  |
| 207 | 816 | 169 |  |  |  |
| 152 | 599 | 126 |  |  |  |
| 205 | 809 | 171 |  |  |  |
| 7 | 17 | 2 |  |  |  |
| $3 \%$ | $2 \%$ | $1 \%$ |  |  |  |
| $20 b$ | 42 | 12 |  |  |  |
| $10 \%$ | $5 \%$ | $7 \%$ |  |  |  |
| 9 | 24 | 4 |  |  |  |
| $4 \%$ | $3 \%$ | $2 \%$ |  |  |  |
| 172 | $726 a$ | 154 |  |  |  |
| $84 \%$ | $90 \%$ | $90 \%$ |  |  |  |
| 2 | 2 | 0 |  |  |  |
| $1 \%$ | *\% | $-\%$ |  |  |  |

Unweighted row
Effective sample size

## Total

Respondent

Family member

Close Friend

None of the above

Don't know

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 125
F7. Are you the chief income earner in your household? Base: All

|  | Gender |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ (\mathrm{~b}) \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | $\begin{aligned} & \text { Eng } \\ & \text { (c) } \end{aligned}$ | Sco (d) | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Urban <br> (a) | Rural <br> (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 958 | 691B | 267 | 173 | 424A | 361A | 601 | 343 | 958 | 847 | 799 | 81 | 48 | 30 | 718 | 233 |
| 64\% | 78\% | 44\% | 46\% | 67\% | 73\% | 67\% | 62\% | 64\% | 63\% | 63\% | 67\% | 64\% | 66\% | 64\% | 62\% |
| 527 | 185 | 342A | 199BC | 206c | 123 | 286 | 202 | 527 | 474 | 450 | 38 | 23 | 15 | 388 | 139 |
| 35\% | 21\% | 56\% | 53\% | 33\% | 25\% | 32\% | 37\% | 35\% | 35\% | 36\% | 32\% | 31\% | 34\% | 35\% | 37\% |
| 16 | 13 | 2 | 4 | 3 | 9 b | 4 | 8 | 16 | 14 | 11 | 1 | 3 ABCdF | 0 | 11 | 4 |
| 1\% | 2\% | *\% | 1\% | *\% | 2\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% | 4\% | -\% | 1\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Unweighted row
Effective sample size
Total
Yes
No

Don't know

Table 125 (continuation)
F7. Are you the chief income earner in your household?
Base: All

|  |  | Years - MI |  | Miles per annum |  | $\begin{gathered} \text { Past } \\ \text { experience - MI } \end{gathered}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | High (a) | Low (b) | High (a) | Low <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 958 | 657B | 295 | 527B | 400 | 409B | 549 | 102 | 853 | 727 | 145 | 301 | 548a | 372 c | 382 | 194 |
|  | 64\% | 70\% | 53\% | 71\% | 57\% | 72\% | 59\% | 59\% | 65\% | 64\% | 64\% | 61\% | 67\% | 68\% | 63\% | 59\% |
| No | 527 | 267 | 253A | 206 | 291A | 153 | 374A | 69 | 456 | 402 | 82 | 188b | 256 | 173 | 218 | 130a |
|  | 35\% | 29\% | 46\% | 28\% | 42\% | 27\% | 40\% | 40\% | 34\% | 35\% | 36\% | 38\% | 31\% | 32\% | 36\% | 40\% |
| Don't know | 16 | 10 | 4 | 6 | 9 | 6 | 10 | 2 | 14 | 13 | * | 4 | 9 | 4 | 8 | 3 |
|  | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | *\% | 1\% | 1\% | 1\% | 1\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 125 (continuation)
F7. Are you the chief income earner in your household? Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 125 (continuation)
F7. Are you the chief income earner in your household?
Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  | NAF in AF in |  |  |  | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer <br> (a) | AF in surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | other <br> (d) |  |  |  |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Yes | 958 | 568 | 333 | 43 | 214 e | 380e | 238 e | 87 | 36 | 338 | 294 | 195 | 27 | 752 | 200 |
|  | 64\% | 65\% | 64\% | 57\% | 66\% | 65\% | 64\% | 59\% | 48\% | 63\% | 64\% | 63\% | 62\% | 63\% | 67\% |
| No | 527 | 297 | 184 | 33 | 107 | 191 | 130 | 61 | 37 abc | 189 | 159 | 114 | 16 | 428 | 95 |
|  | 35\% | 34\% | 35\% | 43\% | 33\% | 33\% | 35\% | 41\% | 50\% | 35\% | 35\% | 37\% | 37\% | 36\% | 32\% |
| Don't know | 16 | 10 | 5 | 0 | 2 | 9 | 3 | 0 | 1 | 8 | 5 | 2 | * | 11 | 3 |
|  | 1\% | 1\% | 1\% | -\% | 1\% | 2\% | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 125 (continuation)
F7. Are you the chief income earner in your household?
Base: All
AF insurer handled claim \& willing to take part in repair inspection

Unweighted row
Effective sample size
Total
Yes

|  |  | Condition post repair |  |  |  |
| :--- | :---: | :---: | :---: | ---: | :---: |
|  |  | Better | Same | Worse |  |
|  | Total | (a) | (b) | (c) |  |

Worth post repair

| Same <br> (b) | Less <br> (c) | Exc <br> eeded <br> (a) | Met <br> (b) | Below <br> (c) |
| :---: | :---: | :---: | :---: | :---: |
| 897 | 187 | 207 | 816 | 169 |
| 681 | 125 | 152 | 599 | 126 |
| 932 | 161 | 205 | 809 | 171 |
| 603 | 109 | 119 | 508 | $119 a$ |
| $65 \%$ | $68 \%$ | $58 \%$ | $63 \%$ | $70 \%$ |
|  |  |  |  |  |
| 321 | 49 | 81 | 296 | 52 |
| $34 \%$ | $30 \%$ | $39 \%$ | $37 \%$ | $30 \%$ |
| 8 | 4 | 5 | 6 | 0 |
| $1 \%$ | $2 \%$ | $2 \%$ | $1 \%$ | $-\%$ |

Yes No
$281 \quad 1219$$\begin{array}{lr}203 & 903 \\ 273 & 1227\end{array}$$\begin{array}{cr}179 & 779 \\ 65 \% & 64 \%\end{array}$

92435 34\% 35\%
2 13
95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Gender |  | Age |  |  | $\begin{array}{cc}\text { Social } \\ \text { ABC1 } & \text { Grade } \\ \text { C2DE }\end{array}$ |  |  |  | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $55+$ (c) |  |  | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | Eng <br> (c) | Sco <br> (d) |  |  | Urban <br> (a) | Rural <br> (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 59 | 43 | 16 | 5 | 27a | 26A | 59B | 0 | 59 | 52 | 48 | 5 | 4 | 2 | 33 | 25A |
| 4\% | 5\% | 3\% | 1\% | 4\% | 5\% | 7\% | -\% | 4\% | 4\% | 4\% | 4\% | 6\% | 4\% | 3\% | 7\% |
| 279 | 164 | 115 | 52 | 123 | 104a | 279B | 0 | 279 | 255 | 239 | 18 | 16 | 7 | 211 | 66 |
| 19\% | 18\% | 19\% | 14\% | 19\% | 21\% | 31\% | -\% | 19\% | 19\% | 19\% | 15\% | 21\% | 15\% | 19\% | 18\% |
| 553 | 301 | 252a | 151 | 236 | 166 | 553B | 0 | 553 | 490 | 463 | 48 | 27 | 16 | 427 | 124 |
| 37\% | 34\% | 41\% | 40\% | 37\% | 34\% | 62\% | -\% | 37\% | 37\% | 37\% | 40\% | 36\% | 35\% | 38\% | 33\% |
| 276 | 184b | 93 | 68 | 131 | 78 | 0 | 276A | 276 | 244 | 230 | 24 | 15 | 8 | 214 | 62 |
| 18\% | 21\% | 15\% | 18\% | 21\% | 16\% | -\% | 50\% | 18\% | -18\% | 18\% | 20\% | 20\% | 17\% | 19\% | 17\% |
| 189 | 116 | 73 | 69bc | 79 c | 41 | 0 | 189A | 189 | 167 | 160 | 12 | 7 | 9ABCDE | 132 | 54 |
| 13\% | 13\% | 12\% | 18\% | 13\% | 8\% | -\% | 34\% | 13\% | 13\% | 13\% | 10\% | 9\% | 20\% | 12\% | 14\% |
| 87 | 52 | 35 | 8 | 14 | 65AB | 0 | 87A | 87 | 75 | 71 | 9 | 5 | 2 | 59 | 28 |
| 6\% | 6\% | 6\% | 2\% | 2\% | 13\% | -\% | 16\% | 6\% | 6\% | 6\% | 8\% | 6\% | 5\% | 5\% | 7\% |
| 891 | 508 | 383 | 209 | 386 | 297 | 891B | 0 | 891 | 796 | 750 | 71 | 47 | 25 | 672 | 216 |
| 59\% | 57\% | 63\% | 56\% | 61\% | 60\% | 100\% | -\% | 59\% | 60\% | 59\% | 59\% | 62\% | 55\% | 60\% | 58\% |
| 552 | 352b | 200 | 144 | 224 | 184 | 0 | 552A | 552 | 487 | 461 | 46 | 26 | 19 | 405 | 144 |
| 37\% | 40\% | 33\% | 38\% | 36\% | 37\% | -\% | 100\% | 37\% | 36\% | 37\% | 38\% | 35\% | 43\% | 36\% | 38\% |
| 57 | 28 | 28 | 23c | 21 | 12 | 0 | 0 | 57 | 51 | 49 | 4 | 2 | 1 | 41 | 15 |
| 4\% | 3\% | 5\% | 6\% | 3\% | 2\% | -\% | -\% | 4\% | 4\% | 4\% | 3\% | 3\% | 3\% | 4\% | 4\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **
Unweighted row
Effective sample size Total

A
B

Not stated

|  |  | Years High (a) | MI <br> Low <br> (b) | Miles per High (a) | annum Low (b) | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  |  |  | Yes <br> (a) | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| A | 59 | 52B | 7 | 37 | 21 | 20 | 39 |  | 53 | 47 | 6 | 22 | 31 | 31c | 23 | 5 |
|  | 4\% | 6\% | 1\% | 5\% | 3\% | 3\% | 4\% | 3\% | 4\% | 4\% | 3\% | 5\% | 4\% | 6\% | 4\% | 2\% |
| B | 279 | 199B | 76 | 159b | 113 | 120 | 159 | 18 | 261a | 215 | 50 | 67 | 181A | 148BC | 93 | 36 |
|  | 19\% | 21\% | 14\% | 22\% | 16\% | 21\% | 17\% | 10\% | 20\% | 19\% | 22\% | 14\% | 22\% | 27\% | 15\% | 11\% |
| C1 | 553 | 329 | 220 | 283 | 248 | 204 | 350 | 61 | 491 | 420 | 87 | 163 | 312 | 188 | 248a | 112 |
|  | 37\% | 35\% | 40\% | 38\% | 35\% | 36\% | 38\% | 35\% | 37\% | 37\% | 38\% | 33\% | 38\% | 34\% | 41\% | 34\% |
| C2 | 276 | 165 | 108 | 128 | 140 | 99 | 178 | 52B | 224 | 219 | 34 | 104 | 144 | 75 | 123a | 74A |
|  | 18\% | 18\% | 19\% | 17\% | 20\% | 17\% | 19\% | 30\% | 17\% | 19\% | 15\% | 21\% | 18\% | 14\% | 20\% | 23\% |
| D | 189 | 92 | 94A | 90 | 88 | 71 | 118 | 25 | 164 | 143 | 29 | 80B | 84 | 55 | 73 | 59Ab |
|  | 13\% | 10\% | 17\% | 12\% | 13\% | 12\% | 13\% | 14\% | 12\% | 12\% | 13\% | 16\% | 10\% | 10\% | 12\% | 18\% |
| E | 87 | 71B | 15 | 26 | 58A | 35 | 52 | 5 | 81 | 65 | 9 | 36 | 37 | 33 | 29 | 24 |
|  | 6\% | 8\% | 3\% | 3\% | 8\% | 6\% | 6\% | 3\% | 6\% | 6\% | 4\% | 7\% | 5\% | 6\% | 5\% | 7\% |
| ABC1 | 891 | 580b | 304 | 479B | 382 | 343 | 548 | 85 | 805A | 682 | 143 | 253 | 525A | 367bC | 364C | 153 |
|  | 59\% | 62\% | 55\% | 65\% | 55\% | 60\% | 59\% | 49\% | 61\% | 60\% | 63\% | 51\% | 65\% | 67\% | 60\% | 47\% |
| C2DE | 552 | 328 | 217 | 244 | 286A | 204 | 348 | 82B | 469 | 426 | 72 | 220B | 266 | 162 | 226a | 158AB |
|  | 37\% | 35\% | 39\% | 33\% | 41\% | 36\% | 37\% | 48\% | 35\% | 37\% | 32\% | 45\% | 33\% | 30\% | 37\% | 48\% |
| Not stated | 57 | 25 | 31a | 18 | 32a | 20 | 36 | 6 | 49 | 35 | 12 | 20 | 22 | 20 | 18 | 16 |
|  | 4\% | 3\% | 6\% | 2\% | 5\% | 4\% | 4\% | 4\% | 4\% | 3\% | 5\% | 4\% | 3\% | 4\% | 3\% | 5\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 126 (continuation)
F8. Social grading
Base: All

|  |  | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  | Admiral(a) | Direct <br> Line <br> (b) |  |  | Aviva <br> (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { Chur } \\ \text { chill } \\ \text { (f) } \end{array}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ |  | Hastings (j) |
|  |  | Yes No <br> (a) (b) |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  |  |  |  | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ |  | Broker <br> (b) | Saga (i) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| A | 59 | 9 | 50 | 10 | 48a | 37 | 15 | 6 | 6 | 4 | 1 | 7 | 2 | 2 | 2 | 2 |
|  | 4\% | 3\% | 4\% | 2\% | 5\% | 4\% | 5\% | 5\% | 4\% | 4\% | 3\% | 9\% | 3\% | 6\% | 6\% | 4\% |
| B | 279 | 47 | 232 | 62 | 216A | 174 | 56 | 30 | 28 | 23 | 7 | 16 | 8 | 5 | 7 | 4 |
|  | 19\% | 15\% | 20\% | 13\% | 21\% | 21\% | 18\% | 21\% | 21\% | 20\% | 19\% | 20\% | 14\% | 12\% | 21\% | 9\% |
| C1 | 553 | 93 | 456a | 174 | 380 | 326 | 119 | 52 | 47 | 52 | 14 | 30 | 17 | 22 | 12 | 18 |
|  | 37\% | 30\% | 39\% | 37\% | 37\% | 39\% | 38\% | 38\% | 36\% | 46\% | 38\% | 37\% | 32\% | 60\% | 36\% | 47\% |
| C2 | 276 | 73b | 199 | 104b | 172 | 140 | 52 | 24 | 24 | 17 | 7 | 12 | 14 | 2 | 5 | 7 |
|  | 18\% | 24\% | 17\% | 22\% | 17\% | 17\% | 17\% | 17\% | 18\% | 15\% | 17\% | 15\% | 27\% | 6\% | 14\% | 18\% |
| D | 189 | 58B | 131 | 67 | 122 | 102 | 36 | 21 | 15 | 12 | 7 | 5 | 6 | 2 | 2 | 6 |
|  | 13\% | 19\% | 11\% | 14\% | 12\% | 12\% | 11\% | 15\% | 11\% | 11\% | 17\% | 6\% | 12\% | 5\% | 6\% | 17\% |
| E | 87 | 22 | 63 | 24 | 63 | 32 | 28A | * | 5 | 3 | 1 a | 9Ac | 5A | 3 | 4 | 2 |
|  | 6\% | 7\% | 5\% | 5\% | 6\% | 4\% | 9\% | *\% | 4\% | 2\% | 4\% | 11\% | 9\% | 9\% | 13\% | 4\% |
| ABC1 | 891 | 149 | 738A | 246 | 644A | 537 | 190 | 89 | 81 | $80 f$ | 23 | 53 | 27 | 29 | 20 | 23 |
|  | 59\% | 48\% | 63\% | 53\% | 62\% | 64\% | 60\% | 64\% | 62\% | 70\% | 60\% | 65\% | 49\% | 79\% | 63\% | 60\% |
| C2DE | 552 | 153B | 393 | 196b | 356 | 274 | 116 | 45 | 43 | 31 | 15 | 27 | 26c | 8 | 11 | 15 |
|  | 37\% | 49\% | 33\% | 42\% | 35\% | 33\% | 37\% | 32\% | 33\% | 28\% | 38\% | 33\% | 48\% | 20\% | 33\% | 40\% |
| Not stated | 57 | 8 | 48 | 26b | 30 | 30 | 10 | 6 | 7 | 2 | * | 2 | 2 | * | 2 | 0 |
|  | 4\% | 3\% | 4\% | 6\% | 3\% | 4\% | 3\% | 4\% | 5\% | 2\% | 1\% | 2\% | 3\% | 1\% | 5\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| A | 59 | 31 | 25 | 3 | 14 | 21 | 16 | 6 | 2 | 21 | 19 | 12 | 2 | 41 | 16 |
|  | 4\% | 4\% | 5\% | 4\% | 4\% | 4\% | 4\% | 4\% | 2\% | 4\% | 4\% | 4\% | 5\% | 3\% | 5\% |
| B | 279 | 164 | 103 | 11 | 71 | 110 | 62 | 26 | 11 | 103 | 91 | 54 | 5 | 225 | 54 |
|  | 19\% | 19\% | 20\% | 15\% | 22\% | 19\% | 17\% | 17\% | 14\% | 19\% | 20\% | 17\% | 12\% | 19\% | 18\% |
| C1 | 553 | 336 | 181 | 25 | 126 | 220 | 132 | 48 | 26 | 184 | 167 | 133a | 15 | 455b | 92 |
|  | 37\% | 38\% | 35\% | 33\% | 39\% | 38\% | 36\% | 32\% | 35\% | 34\% | 36\% | 43\% | 34\% | 38\% | 31\% |
| C2 | 276 | 143 | 105 | 16 | 47 | 93 | 90 AB | 34 | 11 | 98 | 92 | 47 | 7 | 214 | 60 |
|  | 18\% | 16\% | 20\% | 21\% | 15\% | 16\% | 24\% | 23\% | 14\% | 18\% | 20\% | 15\% | 16\% | 18\% | 20\% |
| D | 189 | 105 | 66 | 14 | 41 | 72 | 36 | 21 | 17 abC | 68 | 55 | 37 | 8 | 150 | 39 |
|  | 13\% | 12\% | 13\% | 19\% | 13\% | 12\% | 10\% | 14\% | 24\% | 13\% | 12\% | 12\% | 18\% | 13\% | 13\% |
| E | 87 | 60 | 24 | 3 | 9 | 41a | 20 | 14A | 2 | 41b | 18 | 17 | 2 | 65 | 22 |
|  | 6\% | 7\% | 5\% | 4\% | 3\% | 7\% | 5\% | 9\% | 3\% | 8\% | 4\% | 6\% | 4\% | 5\% | 7\% |
| ABC1 | 891 | 531 | 310 | 39 | 211cd | 351 | 210 | 79 | 38 | 308 | 276 | 199 | 22 | 722 | 161 |
|  | 59\% | 61\% | 59\% | 52\% | 65\% | 61\% | 57\% | 53\% | 52\% | 58\% | 60\% | 64\% | 50\% | 61\% | 54\% |
| C2DE | 552 | 308 | 195 | 33 | 98 | 207 | 146a | 69Ab | 30 | 207 | 166 | 102 | 17 | 428 | 121 |
|  | 37\% | 35\% | 37\% | 44\% | 30\% | 36\% | 39\% | 46\% | 41\% | 39\% | 36\% | 33\% | 38\% | 36\% | 41\% |
| Not stated | 57 | 36 | 17 | 3 | 15d | 22 | 15d | * | 5D | 20 | 15 | 10 | 5 abc | 41 | 15 |
|  | 4\% | 4\% | 3\% | 4\% | 5\% | 4\% | 4\% | *\% | 7\% | 4\% | 3\% | 3\% | 12\% | 3\% | 5\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

AF insurer handled claim \& willing to take part in repair inspection

Unweighted row
Effective sample size Total

| Total | Condition post repair |  |  |
| :---: | :---: | :---: | :---: |
|  | Better <br> (a) | Same (b) | Worse (c) |
| 1500 | 146 | 853 | 141 |
| 1106 | 112 | 639 | 98 |
| 1500 | 154 | 872 | 128 |
| 59 | 7 | 32 | 9 |
| 4\% | 5\% | 4\% | 7\% |
| 279 | 25 | 181 | 21 |
| 19\% | 16\% | 21\% | 16\% |
| 553 | 55 | 343 | 50 |
| 37\% | 35\% | 39\% | 39\% |
| 276 | 29 | 144 | 23 |
| 18\% | 19\% | 16\% | 18\% |
| 189 | 22 | 86 | 20 |
| 13\% | 14\% | 10\% | 15\% |
| 87 | 10 | 51 | 2 |
| 6\% | 6\% | 6\% | 2\% |
| 891 | 87 | 557 | 79 |
| 59\% | 57\% | 64\% | 62\% |
| 552 | 61 | 281 | 45 |
| 37\% | 39\% | 32\% | 35\% |
| 57 | 6 | 34 | 5 |
| 4\% | 4\% | 4\% | 4\% |

Worth post repair

| Same <br> (b) | Less <br> $(c)$ |
| :---: | :---: |
| 897 | 187 |
| 681 | 125 |
| 932 | 161 |
| 41 | 5 |
| $4 \%$ | $3 \%$ |
| 194 | 25 |
| $21 \%$ | $16 \%$ |
| 359 | 66 |
| $39 \%$ | $41 \%$ |
|  |  |
| 141 | $38 b$ |
| $15 \%$ | $24 \%$ |
|  |  |
| 101 | 19 |
| $11 \%$ | $12 \%$ |
| 61 c | 2 |
| $7 \%$ | $1 \%$ |
| 595 | 97 |
| $64 \%$ | $60 \%$ |
|  |  |
| 304 | 60 |
| $33 \%$ | $37 \%$ |
|  |  |
| 33 | 5 |
| $4 \%$ | $3 \%$ |

$\underset{\text { Exc }}{\text { Replacement met needs }}$
$\begin{array}{rrrrr}\begin{array}{r}\text { Exc } \\ \text { eeded } \\ (a)\end{array} & \begin{array}{c}\text { Met } \\ (b)\end{array} & \begin{array}{r}\text { Below } \\ (\text { ( })\end{array} & \begin{array}{c}\text { Yes } \\ \text { (a) }\end{array} & \begin{array}{r}\text { No } \\ \text { (b) }\end{array} \\ & & & & \\ 207 & 816 & 169 & 281 & 1219 \\ 152 & 599 & 126 & 203 & 903 \\ 205 & 809 & 171 & 273 & 1227\end{array}$ $\begin{array}{ccccr}152 & 599 & 126 & 203 & 903 \\ 205 & 809 & 171 & 273 & 1227 \\ 4 & 32 & 5 & 14 & 44 \\ 2 \% & 4 \% & 3 \% & 5 \% & 4 \%\end{array}$

|  | $4 \%$ | $3 \%$ | $5 \%$ | $4 \%$ |
| :--- | :---: | :--- | :--- | :---: |
|  |  |  |  |  |
| 34 | 153 | 38 | 60 | 219 |
| $17 \%$ | $19 \%$ | $22 \%$ | $22 \%$ | $18 \%$ |


|  |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- |
| 75 | 307 | 71 | 96 | 457 |
| $37 \%$ | $38 \%$ | $42 \%$ | $35 \%$ | $37 \%$ |


| 40 | $151 c$ | 19 |
| :--- | ---: | :--- |
| $20 \%$ | $19 \%$ | $11 \%$ |

$\begin{array}{ll}54 & 222 \\ 20 \% & 18 \%\end{array}$
$\begin{array}{lr}30 & 159 \\ 11 \% & 13 \%\end{array}$
$\begin{array}{cc}12 & 75 \\ 4 \% & 6 \%\end{array}$
$\begin{array}{cr} \\ & \\ 62 \% & 721 \\ 62 \% & 59 \%\end{array}$
$\begin{array}{lr}96 & 456 \\ 35 \% & 37 \%\end{array}$ $\begin{array}{ll}6 & 50 \\ 2 \%\end{array}$

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 127

F9. How would you describe the area you live in. Would you say it is...
Base: All

|  | Gender |  | Age |  |  | Social Grade |  |  |  | Country |  | Wal <br> (e) | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | 17-34 | 35-54 | 55+ |  |  |  | Eng/Wal | Eng | Sco |  |  | Urban | Rural |
| Total | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) | (c) | (d) |  |  | (a) | (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 133 | 89 | 45 | 40 | 59 | 34 | 78 | 47 | 133 | 115 | 106 | 13 | 9 | 5 | 133B | 0 |
| 9\% | 10\% | 7\% | 11\% | 9\% | 7\% | 9\% | 9\% | 9\% | 9\% | 8\% | 11\% | 12\% | 11\% | 12\% | -\% |
| 309 | 192 | 117 | 77 | 122 | 110 | 211B | 86 | 309 E | 275E | 265 E | 27E | 9 | 7 | 309B | 0 |
| 21\% | 22\% | 19\% | 20\% | 19\% | 22\% | 24\% | 16\% | 21\% | 21\% | 21\% | 23\% | 12\% | 16\% | 28\% | -\% |
| 675 | 385 | 290 | 192C | 291c | 192 | 383 | 271a | 675 | 603 | 574 | 51 | 29 | 21 | 675B | 0 |
| 45\% | 43\% | 47\% | 51\% | 46\% | 39\% | 43\% | 49\% | 45\% | 45\% | 46\% | 43\% | 39\% | 46\% | 60\% | -\% |
| 299 | 171 | 128 | 48 | 129A | 122A | 170 | 117 | 299 | 271 | 248 | 20 | 23ABCDF | 7 | 0 | 299A |
| 20\% | 19\% | 21\% | 13\% | 20\% | 25\% | 19\% | 21\% | 20\% | 20\% | 20\% | 17\% | 30\% | 16\% | -\% | 79\% |
| 77 | 47 | 30 | 16 | 28 | 33 | 47 | 28 | 77 | 65 | 60 | 8 | 5 | 4 ABC | 0 | 77A |
| 5\% | 5\% | 5\% | 4\% | 4\% | 7\% | 5\% | 5\% | 5\% | 5\% | 5\% | 6\% | 6\% | 10\% | -\% | 21\% |
| 5 | 3 | 2 | 2 | 2 | 2 | 2 | 3 | 5 | 5 | 5 | 0 | 0 | * | 0 | 0 |
| *\% | *\% | *\% | *\% | *\% | *\% | *\% | 1\% | *\% | *\% | *\% | -\% | -\% | 1\% | -\% | -\% |
| 2 | 2 | * | 2 | 1 | 0 | 2 | 0 | 2 | 2 | 2 | 0 | * | * | 0 | 0 |
| *\% | *\% | *\% | *\% | *\% | -\% | *\% | -\% | *\% | *\% | *\% | -\% | *\% | 1\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

F9. How would you describe the area you live in. Would you say it is..
Base: All

|  |  | Years - MI |  | Miles per annum |  | Past <br> experience - MI |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | High (a) | Low <br> (b) | High <br> (a) | Low <br> (b) | Yes <br> (a) | $\begin{array}{r} \text { No } \\ \text { (b) } \end{array}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | No <br> (b) | Low <br> (a) | Medium <br> (b) | High <br> (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| A big city | 133 | 58 | 71A | 51 | 75a | 50 | 83 | 8 | 123 | 104 | 15 | 46 | 69 | 34 | 64a | 34 |
|  | 9\% | 6\% | 13\% | 7\% | 11\% | 9\% | 9\% | 5\% | 9\% | 9\% | 7\% | 9\% | 9\% | 6\% | 11\% | 10\% |
| The suburbs of big city | 309 | 202 | 107 | 152 | 148 | 125 | 184 | 35 | 272 | 236 | 43 | 82 | 193A | 117 | 120 | 69 |
|  | 21\% | 22\% | 19\% | 20\% | 21\% | 22\% | 20\% | 20\% | 21\% | 21\% | 19\% | 17\% | 24\% | 21\% | 20\% | 21\% |
| Small city or town | 675 | 393 | 275a | 306 | 337a | 250 | 425 | 89 | 586 | 503 | 118 | 254B | 338 | 248 | 275 | 142 |
|  | 45\% | 42\% | 50\% | 41\% | 48\% | 44\% | 46\% | 51\% | 44\% | 44\% | 52\% | 52\% | 42\% | 45\% | 45\% | 43\% |
| A country village | 299 | 222B | 74 | 183B | 105 | 117 | 182 | 29 | 270 | 234 | 38 | 89 | 163 | 114 | 115 | 67 |
|  | 20\% | 24\% | 13\% | 25\% | 15\% | 21\% | 20\% | 17\% | 20\% | 21\% | 17\% | 18\% | 20\% | 21\% | 19\% | 21\% |
| A home in the countryside | 77 | 57 | 20 | 41 | 35 | 20 | 57 | 12 | 65 | 60 | 12 | 18 | 46 | 34 | 30 | 13 |
|  | 5\% | 6\% | 4\% | 6\% | 5\% | 4\% | 6\% | 7\% | 5\% | 5\% | 5\% | 4\% | 6\% | 6\% | 5\% | 4\% |
| Don't know | 5 | 2 | 3 | 5 | 0 | 3 | 2 | 0 | 5 | 5 | 0 | 2 | 3 | 2 | 2 | 2 |
|  | *\% | *\% | 1\% | 1\% | -\% | 1\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | *\% | *\% |
| Refused | 2 | 1 | 2 | 2 | 0 | 2 | 0 | 0 | 2 | 1 | 2 | 2 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | *\% | *\% | -\% | *\% | -\% | -\% | *\% | *\% | 1\% | *\% | -\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Total | Vehicle written off |  | Personal injury |  | Insurance channel Insu rance |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Admiral <br> (a) | rect |  |  |  | $\begin{aligned} & \text { Axa } \\ & \text { (d) } \end{aligned}$ | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ |  | Chur | Saga (i) | Has tings <br> (j) |
|  |  | Yes No <br> (a) (b) |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker <br> (b) |  |  | Line (b) | Aviva (c) |  |  | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ | Tesco (g) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| A big city | 133 | 34 | 97 | 52 | 82 | 76 | 27 | 24 bcef | 8 | 7 | 5 | 4 | 2 | 2 | 0 | 2 |
|  | 9\% | 11\% | 8\% | 11\% | 8\% | 9\% | 8\% | 17\% | 6\% | 7\% | 14\% | 5\% | 3\% | 6\% | -\% | 4\% |
| The suburbs of big city | 309 | 69 | 238 | 95 | 215 | 179 | 61 | 29 | 24 | 26 | 5 | 21 | 11 | 5 | 9 | 7 |
|  | 21\% | 22\% | 20\% | 20\% | 21\% | 21\% | 19\% | 21\% | 18\% | 23\% | 13\% | 26\% | 21\% | 14\% | 29\% | 18\% |
| Small city or town | 675 | 136 | 534 | 211 | 464 | 374 | 141 | 64 | 59 | 54 | 20 | 28 | 31 e | 23 | 10 | 18 |
|  | 45\% | 44\% | 45\% | 45\% | 45\% | 44\% | 45\% | 46\% | 45\% | 47\% | 52\% | 35\% | 56\% | 61\% | 30\% | 49\% |
| A country village | 299 | 55 | 242 | 86 | 212 | 164 | 65 | 16 | 28 | 23 | 5 | 20a | 9 | 5 | 8 | 11 |
|  | 20\% | 18\% | 21\% | 18\% | 21\% | 19\% | 21\% | 11\% | 22\% | 21\% | 13\% | 25\% | 17\% | 14\% | 24\% | 29\% |
| A home in the countryside | 77 | 15 | 62 | 22 | 53 | 43 | 22 | 5 | 11 | 3 | 3 | 8 | 2 | 2 | 5 | 0 |
|  | 5\% | 5\% | 5\% | 5\% | 5\% | 5\% | 7\% | 3\% | 8\% | 2\% | 7\% | 10\% | 3\% | 5\% | 17\% | -\% |
| Don't know | 5 | 0 | 5 | 2 | 3 | 3 | 0 | 2 | 2 | * | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | -\% | *\% | *\% | *\% | *\% | -\% | 1\% | 1\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Refused | 2 | * | 2 | * | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | *\% | *\% | *\% | *\% | *\% | *\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | NAF in | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer (b) | Other (c) | Self <br> (a) | surer <br> (b) | surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | surer <br> (a) | surer <br> (b) | Other (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| A big city | 133 | 86b | 30 | 14aB | 30 | 54 | 27 | 13 | 9 | 61b | 31 | 24 | 5 | 105 | 28 |
|  | 9\% | 10\% | 6\% | 19\% | 9\% | 9\% | 7\% | 9\% | 12\% | 11\% | 7\% | 8\% | 12\% | 9\% | 9\% |
| The suburbs of big city | 309 | 188 | 97 | 12 | 69 | 115 | 75 | 34 | 15 | 105 | 90 | 68 | 10 | 242 | 64 |
|  | 21\% | 21\% | 19\% | 15\% | 21\% | 20\% | 20\% | 23\% | 21\% | 20\% | 20\% | 22\% | 24\% | 20\% | 22\% |
| Small city or town | 675 | 390 | 243 | 33 | 158 | 251 | 169 | 60 | 35 | 219 | 225a | 134 | 21 | 527 | 139 |
|  | 45\% | 45\% | 47\% | 43\% | 49\% | 43\% | 46\% | 41\% | 47\% | 41\% | 49\% | 43\% | 48\% | 44\% | 47\% |
| A country village | 299 | 172 | 111 | 12 | 53 | 129 | 72 | 31 | 12 | 124 | 79 | 70 | 4 | 248 | 50 |
|  | 20\% | 20\% | 21\% | 16\% | 16\% | 22\% | 19\% | 21\% | 17\% | 23\% | 17\% | 22\% | 8\% | 21\% | 17\% |
| A home in the countryside | 77 | 38 | 34 | 5 | 11 | 30 | 25 | 11 | 1 | 25 | 28 | 14 | 2 | 62 | 15 |
|  | 5\% | 4\% | 7\% | 7\% | 3\% | 5\% | 7\% | 7\% | 1\% | 5\% | 6\% | 5\% | 4\% | 5\% | 5\% |
| Don't know | 5 | * | 5 a | 0 | 2 | * | 2 | 0 | 2B | 0 | 3 | 0 | 2 AC | 5 | * |
|  | *\% | *\% | 1\% | -\% | *\% | *\% | *\% | -\% | 2\% | -\% | 1\% | -\% | 4\% | *\% | *\% |
| Refused | 2 | 1 | 2 | 0 | 0 | * | 2 | * | 0 | 1 | 2 | 0 | 0 | 2 | 0 |
|  | *\% | *\% | *\% | -\% | -\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

AF insurer handled claim \& willing to take part in repair inspection

| Total | Condition post repair |  |  |
| :---: | :---: | :---: | :---: |
|  | Better <br> (a) | Same (b) | Worse <br> (c) |
| 1500 | 146 | 853 | 141 |
| 1106 | 112 | 639 | 98 |
| 1500 | 154 | 872 | 128 |
| 133 | 18 | 61 | 12 |
| 9\% | 11\% | 7\% | 10\% |
| 309 | 29 | 178 | 27 |
| 21\% | 19\% | 20\% | 21\% |
| 675 | 68 | 405 | 53 |
| 45\% | 44\% | 46\% | 41\% |
| 299 | 34 | 177 | 25 |
| 20\% | 22\% | 20\% | 19\% |
| 77 | 6 | 47 | 9 |
| 5\% | 4\% | 5\% | 7\% |
| 5 | 0 | 3 | 2 |
| *\% | -\% | *\% | 1\% |
| 2 | 0 | 2 | 0 |
| *\% | -\% | *\% | -\% |


| Worth post repair |  | Replacement met needs |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Same | Less | eeded | Met | Below |
| (b) | (c) | (a) | (b) | (c) |
| 897 | 187 | 207 | 816 | 169 |
| 681 | 125 | 152 | 599 | 126 |
| 932 | 161 | 205 | 809 | 171 |
| 71 | 14 | 24 | 60 | 18 |
| 8\% | 9\% | 12\% | 7\% | 11\% |
| 186 | 35 | 43 | 167 | 32 |
| 20\% | 21\% | 21\% | 21\% | 19\% |
| 429 | 70 | 92 | 367 | 66 |
| 46\% | 43\% | 45\% | 45\% | 39\% |
| 190 | 31 | 36 | 174 | 38 |
| 20\% | 19\% | 17\% | 22\% | 22\% |
| 55 | 7 | 11 | 37 | 14 |
| 6\% | 4\% | 5\% | 5\% | 8\% |
| 0 | 5B | 0 | 3 | 2 |
| -\% | 3\% | -\% | *\% | 1\% |
| 2 | * | 0 | 1 | 2 |
| *\% | *\% | -\% | *\% | 1\% |


| Replacement met needs Exc |  |  | AF insurer handled claim \& willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |
| eeded (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | No (b) |
| 207 | 816 | 169 | 281 | 1219 |
| 152 | 599 | 126 | 203 | 903 |
| 205 | 809 | 171 | 273 | 1227 |
| 24 | 60 | 18 | 13 | 120a |
| 12\% | 7\% | 11\% | 5\% | 10\% |
| 43 | 167 | 32 | 56 | 253 |
| 21\% | 21\% | 19\% | 20\% | 21\% |
| 92 | 367 | 66 | 127 | 548 |
| 45\% | 45\% | 39\% | 46\% | 45\% |
| 36 | 174 | 38 | 55 | 244 |
| 17\% | 22\% | 22\% | 20\% | 20\% |
| 11 | 37 | 14 | 18 | 59 |
| 5\% | 5\% | 8\% | 7\% | 5\% |
| 0 | 3 | 2 | 5B | * |
| -\% | *\% | 1\% | 2\% | *\% |
| 0 | 1 | 2 | 0 | 2 |
| -\% | *\% | 1\% | -\% | *\% |

The suburbs of big city
Small city or town

A country village

A home in the countryside

Don't know

Refused
95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 128

F10. 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 willing to take part in Base: All

|  | Gender |  |  | Age |  |  | Social Grade |  | Country |  |  |  | Wal <br> (e) | $\begin{array}{r} \text { NI } \\ \text { (f) } \end{array}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female <br> (b) | $\begin{array}{r} 17-34 \\ \text { (a) } \end{array}$ | $\begin{array}{r} 35-54 \\ \text { (b) } \end{array}$ | $\begin{aligned} & 55+ \\ & \text { (c) } \end{aligned}$ | $\begin{gathered} \text { ABC1 } \\ \text { (a) } \end{gathered}$ | $\begin{gathered} \text { C2DE } \\ \text { (b) } \end{gathered}$ | $\begin{aligned} & \text { UK } \\ & \text { (a) } \end{aligned}$ | Eng/Wal <br> (b) | $\begin{aligned} & \text { Eng } \\ & \text { (c) } \end{aligned}$ | Sco <br> (d) |  |  | Urban (a) | Rural <br> (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Yes | 719 | 437 | 281 | 122 | 319A | 277A | 464B | 236 | 719 | 641 | 606 | 59 | 35 | 19 | 528 | 186 |
|  | 48\% | 49\% | 46\% | 33\% | 51\% | 56\% | 52\% | 43\% | 48\% | 48\% | 48\% | 49\% | 46\% | 42\% | 47\% | 50\% |
| No | 432 | 237 | 195 | 130C | 178 | 124 | 259 | 146 | 432 | 380 | 362 | 38e | 18 | 13 | 319 | 111 |
|  | 29\% | 27\% | 32\% | 35\% | 28\% | 25\% | 29\% | 26\% | 29\% | 28\% | 29\% | 32\% | 24\% | 29\% | 29\% | 30\% |
| Don't know | 9 | 8 | 1 | 4 | 3 | 2 | 4 | 5 | 9 | 8 | 8 | * | * | * | 8 | * |
|  | 1\% | 1\% | *\% | 1\% | 1\% | *\% | *\% | 1\% | 1\% | 1\% | 1\% | *\% | *\% | 1\% | 1\% | *\% |
| Not stated | 341 | 207 | 134 | 119BC | 131 | 90 | 164 | 165A | 341 | 306 | 284 | 22 | 22abcD | 13D | 262 | 78 |
|  | 23\% | 23\% | 22\% | 32\% | 21\% | 18\% | 18\% | 30\% | 23\% | 23\% | 23\% | 18\% | 29\% | 29\% | 23\% | 21\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 128 (continuation)

F10. 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 willing to take part in
Base: All

|  |  | Years High <br> (a) | MI <br> Low <br> (b) | Miles per High (a) | annum Low (b) | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \mathrm{NO} \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | No (b) | Yes <br> (a) | No (b) | Low (a) | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 719 | 521B | 191 | 368 | 334 | 280 | 438 | 75 | 643 | 558 | 100 | 213 | 433A | 345BC | C 282C | 87 |
|  | 48\% | 56\% | 35\% | 50\% | 48\% | 49\% | 47\% | 44\% | 49\% | 49\% | 44\% | 43\% | 53\% | 63\% | 46\% | 27\% |
| No | 432 | 239 | 189A | 218 | 194 | 166 | 265 | 55 | 374 | 321 | 64 | 151b | 202 | $163 C$ | 202 C | 62 |
|  | 29\% | 26\% | 34\% | 30\% | 28\% | 29\% | 28\% | 32\% | 28\% | 28\% | 28\% | 31\% | 25\% | 30\% | 33\% | 19\% |
| Don't know | 9 | 3 | 4 | 7 | 2 | 6 | 3 | * | 8 | 5 | 2 | 2 | 7 | 0 | 7 a | 2 |
|  | 1\% | *\% | 1\% | 1\% | *\% | 1\% | *\% | *\% | 1\% | *\% | 1\% | *\% | 1\% | -\% | 1\% | 1\% |
| Not stated | 341 | 170 | 168A | 147 | 169 | 115 | 226 | 42 | 298 | 260 | 62 | 127 | 171 | 41 | 117A | 176AB |
|  | 23\% | 18\% | 30\% | 20\% | 24\% | 20\% | 24\% | 24\% | 23\% | 23\% | 27\% | 26\% | 21\% | 8\% | 19\% | 54\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 128 (continuation)

F10. 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 willing to take part in Base: All

|  | Total | Vehicle written off |  | Personal injury |  | Insurance channel |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Yes No <br> (a) (b) |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Insu } \\ & \text { rance } \end{aligned}$ | Broker <br> (b) | Admiral <br> (a) | Direct Line (b) | Aviva <br> (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{gathered} \text { Chur } \\ \text { chill } \\ \text { (f) } \end{gathered}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga (i) | Hastings (j) |
|  |  |  |  | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ |  |  |  |  |  |  |  |  |  |  |  |
| Unweighted row | 1500 | 329 | 1162 |  | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Yes | 719 | 0 | 719A | 162 | 555A | 423 | 150 | 61 | 67 | 54 | 20 | 49a | 30 | 15 | 21 | 23 |
|  | 48\% | -\% | 61\% | 35\% | 54\% | 50\% | 47\% | 44\% | 51\% | 48\% | 53\% | 61\% | 55\% | 41\% | 65\% | 60\% |
| No | 432 | 0 | 432A | 122 | 310 | 232 | 91 | 30 | 47 ad | 36 | 7 | 22 | 12 | 14 | 8 | 10 |
|  | 29\% | -\% | 37\% | 26\% | 30\% | 28\% | 29\% | 22\% | 35\% | 32\% | 17\% | 27\% | 21\% | 38\% | 26\% | 25\% |
| Don't know | 9 | 0 | 9 | 3 | 5 | 5 | 0 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | 1\% | -\% | 1\% | 1\% | 1\% | 1\% | -\% | 1\% | -\% | 1\% | -\% | -\% | -\% | -\% | -\% | -\% |
| Not stated | 341 | 309B | 20 | 181B | 160 | 181 | 75 | 46 BcE | E 18 | 21 | 11be | 10 | 13 | 8 | 3 | 5 |
|  | 23\% | 100\% | 2\% | 39\% | 15\% | 22\% | 24\% | 33\% | 14\% | 19\% | 29\% | 12\% | 24\% | 20\% | 10\% | 14\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 128 (continuation)

F10. 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 willing to take part in Base: All

|  | Total | Who handled claim |  |  | Who decided repairs |  |  |  | Who |  | offered R | Rep vehicle |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | NAF in | AF in |  |  | AF in | AF in |  |  | NAF in | AF in |  |  |  |  |
|  |  | surer <br> (a) | surer <br> (b) | Other <br> (c) | Self s <br> (a) | surer <br> (b) | surer (c) | Other <br> (d) | $\begin{aligned} & \text { DK } \\ & (\mathrm{e}) \end{aligned}$ | surer <br> (a) | surer <br> (b) | other (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Yes | 719 | 402 | 273a | 31 | 192BcDE | E 268E | 182E | 58 | 19 | 238 | 226 | 176A | 26 | 582 | 131 |
|  | 48\% | 46\% | 52\% | 41\% | 59\% | 46\% | 49\% | 39\% | 26\% | 45\% | 49\% | 57\% | 60\% | 49\% | 44\% |
| No | 432 | 259 | 147 | 18 | 102dE | 170E | 121 dE | 32 | 7 | 159 | 136 | 86 | 12 | 355 | 73 |
|  | 29\% | 30\% | 28\% | 23\% | 32\% | 29\% | 33\% | 21\% | 9\% | 30\% | 30\% | 28\% | 27\% | 30\% | 25\% |
| Don't know | 9 | 4 | 3 | 2a | $5 b$ | * | 2 | * | 2b | 0 | 3 | 2 | 0 | 4 | 5a |
|  | 1\% | *\% | 1\% | 2\% | 1\% | *\% | *\% | *\% | 2\% | -\% | 1\% | 1\% | -\% | *\% | 2\% |
| Not stated | 341 | 209 | 99 | 25b | 25 | 141Ac | 67A | 59ABC | 46 ABCD | 138C | 91 | 47 | 6 | 249 | 88A |
|  | 23\% | 24\% | 19\% | 34\% | 8\% | 24\% | 18\% | 40\% | 62\% | 26\% | 20\% | 15\% | 13\% | 21\% | 30\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 128 (continuation)
F10. As part of their investigation the Competition Commission may ask a professional
F10. As part of their investigation the Competition Commission may ask a professional guality of the repair work done. Would you be willing to take part in
assessor to come out and inspect repair work done to vehicles, in order to assess the qual Base: All

|  | Condition post repair |  |  |  | Worth post repair |  | Replacement met needs |  |  | willing to take part in repair inspection |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Better <br> (a) | Same (b) | Worse (c) | Same (b) | Less (c) | eeded (a) | Met <br> (b) | $\begin{aligned} & \text { Below } \\ & \text { (c) } \end{aligned}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 146 | 853 | 141 | 897 | 187 | 207 | 816 | 169 | 281 | 1219 |
| Effective sample size | 1106 | 112 | 639 | 98 | 681 | 125 | 152 | 599 | 126 | 203 | 903 |
| Total | 1500 | 154 | 872 | 128 | 932 | 161 | 205 | 809 | 171 | 273 | 1227 |
| Yes | 719 | 106 | 519 | 90b | 583 | 104 | 86 | 402 | 95a | 273B | 445 |
|  | 48\% | 69\% | 60\% | 70\% | 63\% | 64\% | 42\% | 50\% | 55\% | 100\% | 36\% |
| No | 432 | 47 | 347 | 38 | 345 | 56 | 59 | 242 | 54 | 0 | 432A |
|  | 29\% | 30\% | 40\% | 30\% | 37\% | 35\% | 29\% | 30\% | 32\% | -\% | 35\% |
| Don't know | 9 | 2 | 6 | 0 | 4 | 2 | * | 4 | 0 | 0 | 9 |
|  | 1\% | 1\% | 1\% | -\% | *\% | 1\% | *\% | *\% | -\% | -\% | 1\% |
| Not stated | 341 | 0 | 0 | 0 | 0 | 0 | 60bc | 162 | 22 | 0 | 341A |
|  | 23\% | -\% | -\% | -\% | -\% | -\% | 29\% | 20\% | 13\% | -\% | 28\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 129

F11-1. Whether consent to be recontacted in future by: The Competition Commission
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 129 (continuation)
F11-1 Whether consent to be recontacted in future by: The Competition Commission
Base: All

|  |  | Years High (a) | MI <br> Low <br> (b) | Miles per annum High <br> (a) <br> (b) |  | Past experience Yes <br> (a) | $\begin{array}{r} -\mathrm{MI} \\ \text { No } \\ \text { (b) } \end{array}$ | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) |  | No <br> (b) | Yes <br> (a) | No <br> (b) | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Low | Medium <br> (b) | High <br> (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 1100 | 730B | 363 | 566 | 504 | 442B | 658 | 137 | 959 | 836 | 170 | 356 | 629 | 417c | 448 | 224 |
|  | 73\% | 78\% | 66\% | 77\% | 72\% | 78\% | 71\% | 79\% | 72\% | 73\% | 75\% | 72\% | 77\% | 76\% | 74\% | 69\% |
| No | 400 | 204 | 189A | 174 | 196 | 126 | 274A | 36 | 364 | 307 | 58 | 137 | 183 | 132 | 159 | 102a |
|  | 27\% | 22\% | 34\% | 23\% | 28\% | 22\% | 29\% | 21\% | 28\% | 27\% | 25\% | 28\% | 23\% | 24\% | 26\% | 31\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 129 (continuation)
F11-1. Whether consent to be recontacted in future by: The Competition Commission
Base: All

|  | Vehicle <br> written off |  | Personal injury |  | Insurance channel |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | Insu rance |  |  | Direct |  |  |  | Chur |  |  | Has |
| Total | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{gathered} \text { co } \\ \text { (a) } \end{gathered}$ | Broker <br> (b) | Admiral <br> (a) | Line <br> (b) | Aviva (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga (i) | tings <br> (j) |
| 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| 1100 | 236 | 857 | 332 | 767 | 637b | 215 | 100 | 91 | 81 | 26 | 67 | 43 | 22 | 19 | 22 |
| 73\% | 76\% | 73\% | 71\% | 74\% | 76\% | 68\% | 72\% | 69\% | 72\% | 70\% | 82\% | 79\% | 58\% | 60\% | 58\% |
| 400 | 73 | 322 | 136 | 264 | 204 | 100a | 39 | 41 | 32 | 12 | 14 | 11 | 15 | 13 | 16 |
| 27\% | 24\% | 27\% | 29\% | 26\% | 24\% | 32\% | 28\% | 31\% | 28\% | 30\% | 18\% | 21\% | 42\% | 40\% | 42\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 129 (continuation)

F11-1 Whether consent to be recontacted in future by: The Competition Commission
Base: All


95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 129 (continuation)

F11-1. Whether consent to be recontacted in future by: The Competition Commission
Base: All
AF insurer handled claim \& willing to take part in repair inspection

|  |  | Condition post repair |  |  |  |
| :--- | :---: | :---: | :---: | ---: | :---: |
|  |  | Better | Same | Worse |  |
|  |  | (a) | (b) | (c) |  | Worth pos

repair repair Replacement met needs Ex

| ExC <br> eeded <br> (a) | Met <br> (b) | Below <br> (c) | Yes <br> (a) | No <br> (b) |
| :---: | :---: | :---: | :---: | :---: |
| 207 | 816 | 169 | 281 | 1219 |
| 152 | 599 | 126 | 203 | 903 |
| 205 | 809 | 171 | 273 | 1227 |
|  |  |  |  |  |
| 151 | 590 | 131 | $234 B$ | 866 |
| $74 \%$ | $73 \%$ | $77 \%$ | $86 \%$ | $71 \%$ |
|  |  |  |  |  |
| 54 | 219 | 40 | 39 | 361 A |
| $26 \%$ | $27 \%$ | $23 \%$ | $14 \%$ | $29 \%$ |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 130

F11-2. Whether consent to be recontacted in future by: IFF Research (on behalf of the Competition Commission) Base: All

|  | Gender |  | Age |  |  | Social Grade |  | Country |  |  |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | 17-34 | 35-54 | 55+ |  |  | UK | Eng/Wal | Eng | Sco | Wal | NI | Urban | Rural |
| Total | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) | (c) | (d) | (e) | (f) | (a) | (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 1049 | 631 | 418 | 239 | 465A | 346 | 653b | 369 | 1049 | 939 | 885 | 81 | 53 | 30 | 784 | 260 |
| 70\% | 71\% | 68\% | 63\% | 74\% | 70\% | 73\% | 67\% | 70\% | 70\% | 70\% | 67\% | 71\% | 66\% | 70\% | 69\% |
| 451 | 258 | 193 | 137B | 167 | 147 | 238 | 183a | 451 | 396 | 375 | 39 | 22 | 15 | 333 | 116 |
| 30\% | 29\% | 32\% | 37\% | 26\% | 30\% | 27\% | 33\% | 30\% | 30\% | 30\% | 33\% | 29\% | 34\% | 30\% | 31\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 130 (continuation)

F11-2. Whether consent to be recontacted in future by: IFF Research (on behalf of the Competition Commission) Base: All

|  |  | Years High (a) | - MI <br> (b) | Miles per  <br> High Low <br> (a) (b) |  | Past |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 1049 | 682B | 360 | 542 | 475 | 415 | 634 | 132 | 913 | 795 | 159 | 341 | 596 | 397 | 419 | 224 |
|  | 70\% | 73\% | 65\% | 73\% | 68\% | 73\% | 68\% | 76\% | 69\% | 70\% | 70\% | 69\% | 73\% | 72\% | 69\% | 69\% |
| No | 451 | 251 | 192A | 198 | 225 | 153 | 298 | 41 | 410 | 348 | 68 | 152 | 217 | 153 | 189 | 103 |
|  | 30\% | 27\% | 35\% | 27\% | 32\% | 27\% | 32\% | 24\% | 31\% | 30\% | 30\% | 31\% | 27\% | 28\% | 31\% | 31\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 130 (continuation)
F11-2. Whether consent to be recontacted in future by: IFF Research (on behalf of the Competition Commission)
Base: All

|  |  | Vehicle <br> written off |  | Personal injury |  | Insurance channel Insu |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total |  |  | AdmiralDirect <br> Line |  |  |  | Aviva <br> (c) | Axa <br> (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\begin{array}{r} \text { Chur } \\ \text { chill } \\ \text { (f) } \end{array}$ | $\begin{array}{r} \text { Tesco } \\ \text { (g) } \end{array}$ | Saga (i) | $\begin{array}{r} \text { Has } \\ \text { tings } \end{array}$$(j)$ |
|  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ |  |  | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |  |  |  |  |  |  |  | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ | Broker (b) |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Yes | 1049 | 231 | 810 | 321 | 727 | 605 | 213 | 98 | 82 | 75 | 26 | 60 | 39 | 24 | 20 | 22 |
|  | 70\% | 75\% | 69\% | 69\% | 71\% | 72\% | 68\% | 70\% | 63\% | 67\% | 68\% | 74\% | 71\% | 66\% | 62\% | 58\% |
| No | 451 | 79 | 369 | 147 | 304 | 236 | 102 | 41 | 49 | 38 | 12 | 21 | 16 | 13 | 12 | 16 |
|  | 30\% | 25\% | 31\% | 31\% | 29\% | 28\% | 32\% | 30\% | 37\% | 33\% | 32\% | 26\% | 29\% | 34\% | 38\% | 42\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

Table 130 (continuation)
F11-2. Whether consent to be recontacted in future by: IFF Research (on behalf of the Competition Commission)
Base: All

|  | Who handled claim |  |  |  |
| :---: | ---: | :---: | :---: | :---: |
|  | NAF in | AF in |  |  |
| surer | surer | Other |  |  |
| (a) | (b) | (c) |  |  |
| Total |  |  |  |  |
| 1500 | 836 | 550 | 89 |  |
| 1106 | 637 | 392 | 59 |  |
| 1500 | 874 | 522 | 76 |  |
|  |  |  |  |  |
| 1049 | 609 | 358 | $62 a b$ |  |
| $70 \%$ | $70 \%$ | $69 \%$ | $82 \%$ |  |
|  |  |  |  |  |
| 451 | 266 | 164 c | 14 |  |
| $30 \%$ | $30 \%$ | $31 \%$ | $18 \%$ |  |


| Who decided repairs |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  | NAF in | AF in |  |  |
| Self <br> (a) | surer <br> (b) | surer (c) | Other <br> (d) | $\begin{array}{r} \text { DK } \\ (\mathrm{e}) \end{array}$ |
| 314 | 557 | 404 | 151 | 72 |
| 235 | 425 | 282 | 110 | 53 |
| 324 | 580 | 371 | 149 | 73 |
| 239 | 396 | 251 | 110 | 50 |
| 74\% | 68\% | 68\% | 74\% | 67\% |
| 85 | 184 | 120 | 38 | 24 |
| 26\% | 32\% | 32\% | 26\% | 33\% |


| Who offered Rep vehicle | Received <br> Rep vehicle |  |  |  |  |
| ---: | :---: | :---: | :---: | :---: | :---: |
| NAF in | AF in |  |  |  |  |
| surer | surer | Other | DK | Yes | No |
| (a) | (b) | (c) | (d) | (a) | (b) |
| 527 | 470 | 320 | 37 | 1196 | 293 |
| 394 | 341 | 231 | 30 | 881 | 217 |
| 535 | 457 | 311 | 44 | 1191 | 297 |
|  |  |  |  |  |  |
| 351 | 329 | $239 A d$ | 27 | 841 | 201 |
| $66 \%$ | $72 \%$ | $77 \%$ | $60 \%$ | $71 \%$ | $68 \%$ |
|  |  |  |  |  |  |
| $184 C$ | 128 | 72 | $17 c$ | 350 | 96 |
| $34 \%$ | $28 \%$ | $23 \%$ | $40 \%$ | $29 \%$ | $32 \%$ |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 130 (continuation)

F11-2. Whether consent to be recontacted in future by: IFF Research (on behalf of the Competition Commission) Base: All

AF insurer handled claim \& willing to take part in repair inspection

|  |  | Condition post repair |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: |
|  | Total | Better <br> (a) | Same <br> (b) | Worse <br> (c) |  |
|  |  |  |  |  |  |
| Unweighted row | 1500 | 146 | 853 | 141 |  |
| Effective sample size | 1106 | 112 | 639 | 98 |  |
| Total | 1500 | 154 | 872 | 128 |  |
| Yes | 1049 | 113 | 588 | 95 |  |
|  | $70 \%$ | $73 \%$ | $67 \%$ | $74 \%$ |  |
| No | 451 | 42 | 284 | 33 |  |
|  | $30 \%$ | $27 \%$ | $33 \%$ | $26 \%$ |  | repair


|  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  | $\begin{array}{r} \text { Exc } \\ \text { eeded } \end{array}$ | Met | Below |
| (b) | (c) | (a) | (b) | (c) |
| 897 | 187 | 207 | 816 | 169 |
| 681 | 125 | 152 | 599 | 126 |
| 932 | 161 | 205 | 809 | 171 |
| 651 | 108 | 146 | 566 | 125 |
| 70\% | 67\% | 71\% | 70\% | 73\% |
| 281 | 53 | 59 | 243 | 47 |
| 30\% | 33\% | 29\% | 30\% | $27 \%$ |


| Yes | No |
| :---: | ---: |
| (a) | (b) |
| 281 | 1219 |
| 203 | 903 |
| 273 | 1227 |
|  |  |
| $222 B$ | 827 |
| $81 \%$ | $67 \%$ |
|  |  |
| 52 | $399 A$ |
| $19 \%$ | $33 \%$ |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 131

F11-3. Whether consent to be recontacted in future by: Another Market Research Agency (on behalf of the Competition Commission) Base: All

|  | Gender |  | Age |  |  | SocialABC1 $\quad \begin{gathered}\text { Grade } \\ \text { C2DE }\end{gathered}$ |  |  |  | Country |  | $\begin{aligned} & \text { Wal } \\ & \text { (e) } \end{aligned}$ | $\begin{gathered} \text { NI } \\ \text { (f) } \end{gathered}$ | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | 17-34 | 35-54 | 55+ |  |  | UK E | Eng/Wal | Eng | Sco |  |  | Urban | Rural |
| Total | (a) | (b) | (a) | (b) | (c) | (a) | (b) | (a) | (b) | (c) | (d) |  |  | (a) | (b) |
| 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| 649 | 418B | 231 | 140 | 285a | 223a | 397 | 235 | 649 | 583 | 551 | 49 | 32 | 16 | 495 | 152 |
| 43\% | 47\% | 38\% | 37\% | 45\% | 45\% | 45\% | 42\% | 43\% | 44\% | 44\% | 41\% | 43\% | 37\% | 44\% | 40\% |
| 851 | 471 | 380A | 235bc | 347 | 269 | 495 | 317 | 851 | 752 | 709 | 71 | 43 | 29 | 622 | 224 |
| 57\% | 53\% | 62\% | 63\% | 55\% | 55\% | 55\% | 58\% | 57\% | 56\% | 56\% | 59\% | 57\% | 63\% | 56\% | 60\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 131 (continuation)

F11-3. Whether consent to be recontacted in future by: Another Market Research Agency (on behalf of the Competition Commission) Base: All

|  |  | Years - MI |  | Miles per annum |  | Past |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | High (a) | $\begin{aligned} & \text { Low } \\ & \text { (b) } \end{aligned}$ | High (a) | $\begin{aligned} & \text { Low } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Yes | 649 | 435B | 209 | 344 | 286 | 259 | 390 | 84 | 563 | 489 | 106 | 209 | 382 | 252 | 263 | 130 |
|  | 43\% | 47\% | 38\% | 46\% | 41\% | 46\% | 42\% | 49\% | 43\% | 43\% | 47\% | 42\% | 47\% | 46\% | 43\% | 40\% |
| No | 851 | 498 | 343A | 396 | 414 | 309 | 542 | 89 | 760 | 654 | 121 | 284 | 430 | 297 | 344 | 196 |
|  | 57\% | 53\% | 62\% | 54\% | 59\% | 54\% | 58\% | 51\% | 57\% | 57\% | 53\% | 58\% | 53\% | 54\% | 57\% | 60\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 131 (continuation)

F11-3. Whether consent to be recontacted in future by: Another Market Research Agency (on behalf of the Competition Commission) Base: All

|  | Vehicle written off |  | Personal injury |  | Insurance channel Insu |  | Insurance Company |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | Direct |  |  |  | Chur |  |  | Has |
| Total | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ | Broker <br> (b) | Admiral <br> (a) | Line <br> (b) | Aviva (c) | Axa (d) | $\begin{aligned} & \text { LV } \\ & (\mathrm{e}) \end{aligned}$ | $\begin{array}{r} \text { chill } \\ (\mathrm{f}) \end{array}$ | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga (i) | tings <br> (j) |
| 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| 649 | 127 | 519 | 194 | 453 | 376 | 127 | 53 | 49 | 51 | 13 | 35 | 23 | 15 | 17 | 14 |
| 43\% | 41\% | 44\% | 41\% | 44\% | 45\% | 40\% | 38\% | 38\% | 45\% | 34\% | 43\% | 43\% | 40\% | 52\% | 37\% |
| 851 | 182 | 661 | 274 | 577 | 465 | 189 | 86 | 82 | 62 | 25 | 46 | 31 | 22 | 16 | 24 |
| 57\% | 59\% | 56\% | 59\% | 56\% | 55\% | 60\% | 62\% | 62\% | 55\% | 66\% | 57\% | 57\% | 60\% | 48\% | 63\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 131 (continuation)

F11-3. Whether consent to be recontacted in future by: Another Market Research Agency (on behalf of the Competition Commission) Base: All

|  | Who handled claim |  |  |
| :---: | :---: | :---: | :---: |
|  | NAF in | AF in |  |
| surer |  |  |  |
| surer | other |  |  |
| (a) | (b) | (c) |  |
| Total |  |  |  |
|  |  |  |  |
| 1500 | 836 | 550 | 89 |
| 1106 | 637 | 392 | 59 |
| 1500 | 874 | 522 | 76 |
|  |  |  |  |
| 649 | 377 | 230 | 32 |
| $43 \%$ | $43 \%$ | $44 \%$ | $42 \%$ |
|  |  |  |  |
| 851 | 498 | 292 | 44 |
| $57 \%$ | $57 \%$ | $56 \%$ | $58 \%$ |


| Who decided repairs |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  | NAF in | AF in |  |  |
| Self <br> (a) | surer <br> (b) | surer <br> (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ |
| 314 | 557 | 404 | 151 | 72 |
| 235 | 425 | 282 | 110 | 53 |
| 324 | 580 | 371 | 149 | 73 |
| 142 | 241 | 169 | 70 | 26 |
| 44\% | 41\% | 46\% | 47\% | 35\% |
| 182 | 339 | 202 | 79 | 47 |
| 56\% | 59\% | 54\% | 53\% | 65\% |


| Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| NAF in | AF in |  |  |  |  |
| surer <br> (a) | surer <br> (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ (\mathrm{d}) \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| 527 | 470 | 320 | 37 | 1196 | 293 |
| 394 | 341 | 231 | 30 | 881 | 217 |
| 535 | 457 | 311 | 44 | 1191 | 297 |
| 212 | 214a | 149a | 16 | 522 | 122 |
| 40\% | 47\% | 48\% | 36\% | 44\% | 41\% |
| 323bc | 243 | 161 | 28 | 669 | 175 |
| 60\% | 53\% | 52\% | 64\% | 56\% | 59\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

## Table 131 (continuation)

F11-3. Whether consent to be recontacted in future by: Another Market Research Agency (on behalf of the Competition Commission) Base: All

AF insurer handled claim \& willing to take

|  | Total | Condition post repair |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Better <br> (a) | Same (b) | Worse (c) |
| Unweighted row | 1500 | 146 | 853 | 141 |
| Effective sample size | 1106 | 112 | 639 | 98 |
| Total | 1500 | 154 | 872 | 128 |
| Yes | 649 | 89B | 357 | 66b |
|  | 43\% | 58\% | 41\% | 52\% |
| No | 851 | 65 | 515Ac | 62 |
|  | 57\% | 42\% | 59\% | 48\% |

part in repair inspection
Worth post
repair Replacement met needs
Same Less Exc Met Below (b) Below (a) (b) (c) $281 \quad 1219$ $\begin{array}{lr}203 & 903 \\ 273 & 1227\end{array}$ $\begin{array}{cc}150 \mathrm{~B} & 499 \\ 55 \% & 41 \%\end{array}$ 123 728A 52\% 45\% 59\%

Table 132
Insurer sample file
Base: All

|  | Gender |  |  | Age |  |  | Social Grade |  |  |  | Country |  |  |  | Area |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Male <br> (a) | Female (b) | $\begin{array}{r} 17-34 \\ (a) \end{array}$ | $\begin{array}{r} 35-54 \\ (b) \end{array}$ | 55+ <br> (c) | ABC1 <br> (a) | C2DE <br> (b) | $\begin{aligned} & \text { UK En } \\ & \text { (a) } \end{aligned}$ | Eng/Wal (b) | Eng <br> (c) | Sco (d) | Wal <br> (e) | $\begin{gathered} \text { NI } \\ (\mathrm{f}) \end{gathered}$ | Urban (a) | Rural (b) |
| Unweighted row | 1500 | 883 | 617 | 372 | 640 | 488 | 889 | 559 | 1500 | 1067 | 817 | 250 | 250 | 183 | 1095 | 398 |
| Effective sample size | 1106 | 654 | 452 | 274 | 467 | 365 | 657 | 409 | 1106 | 907 | 817 | 250 | 250 | 183 | 819 | 282 |
| Total | 1500 | 889 | 611 | 376 | 632 | 493 | 891 | 552 | 1500 | 1335 | 1260 | 120 | 75 | 45 | 1117 | 376 |
| Aviva | 314 | 172 | 142 | 56 | 119 | 139AB | 184 | 120 | 314EF | 290EF | 281EF | 22F | $9 f$ | 2 | 209 | 104A |
|  | 21\% | 19\% | 23\% | 15\% | 19\% | 28\% | 21\% | 22\% | 21\% | 22\% | 22\% | 18\% | 12\% | 5\% | 19\% | 28\% |
| LV | 225 | 138 | 87 | 74 C | 99c | 53 | 139 | 80 | 225ef | 206ef | 199ef | 15 | 7 | 4 | 184b | 41 |
|  | 15\% | 16\% | 14\% | 20\% | 16\% | 11\% | 16\% | 14\% | 15\% | 15\% | 16\% | 13\% | 10\% | 8\% | 16\% | 11\% |
| Esure | 214 | 129 | 85 | 35 | 81 | 99AB | 145 | 67 | 214EF | 201EF | 199EF | 13EF | $2 f$ | 0 | 165 | 47 |
|  | 14\% | 14\% | 14\% | 9\% | 13\% | 20\% | 16\% | 12\% | 14\% | 15\% | 16\% | 11\% | 3\% | -\% | 15\% | 13\% |
| AXA | 184 | 115 | 69 | 59c | 80 | 45 | 100 | 77 | 184d | 147 | 137 | 8 | 10d | 29ABCDE | 137 | 46 |
|  | 12\% | 13\% | 11\% | 16\% | 13\% | 9\% | 11\% | 14\% | 12\% | 11\% | 11\% | 7\% | 13\% | 63\% | 12\% | 12\% |
| Direct line | 182 | 105 | 77 | 47 | 84 | 51 | 112 | 63 | 182F | 156F | 134f | 24ABCF | 22 ABCdF | 2 | 128 | 51 |
|  | 12\% | 12\% | 13\% | 12\% | 13\% | 10\% | 13\% | 11\% | 12\% | 12\% | 11\% | 20\% | 29\% | 5\% | 11\% | 13\% |
| Ageas | 168 | 97 | 71 | 35 | 72 | 61 | 91 | 66 | 168F | 154F | 147F | 13F | 8F | 0 | 126 | 42 |
|  | 11\% | 11\% | 12\% | 9\% | 11\% | 12\% | 10\% | 12\% | 11\% | 12\% | 12\% | 11\% | 10\% | -\% | 11\% | 11\% |
| Admiral | 92 | 59 | 33 | 34 C | 42c | 17 | 47 | 37 | 92 | 76 | 66 | 12abc | 9 ABC | 5 ABC | 74 | 16 |
|  | 6\% | 7\% | 5\% | 9\% | 7\% | 3\% | 5\% | 7\% | 6\% | 6\% | 5\% | 10\% | 12\% | 11\% | 7\% | 4\% |
| RSA | 77 | 47 | 30 | 23 c | 41c | 13 | 51 | 21 | 77 | 67 | 62 | 7 | 6 | 3 | 60 | 17 |
|  | 5\% | 5\% | 5\% | 6\% | 6\% | 3\% | 6\% | 4\% | 5\% | 5\% | 5\% | 6\% | 8\% | 6\% | 5\% | 5\% |
| CIS | 39 | 25 | 14 | 11 | 14 | 14 | 22 | 17 | 39 f | 33f | 31f | 6 bcF | $2 f$ | 0 | 31 | 8 |
|  | 3\% | 3\% | 2\% | 3\% | 2\% | 3\% | 2\% | 3\% | 3\% | 2\% | 2\% | 5\% | 3\% | -\% | 3\% | 2\% |
| zurich | 5 | 2 | 3 | 3 | * | 2 | * | 5 a | 5 | 5 | 5 | 0 | 0 | *d | 2 | 3 |
|  | *\% | *\% | 1\% | 1\% | *\% | *\% | *\% | 1\% | *\% | *\% | *\% | -\% | -\% | 1\% | *\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

|  | Total | Years High (a) | $\begin{gathered} -\quad \text { MI } \\ \underset{\text { Low }}{ } \\ \text { (b) } \end{gathered}$ | Miles per annum <br> High Low <br> (a) <br> (b) |  | $\begin{array}{cc} \text { Past } & \\ \text { experience } & -\mathrm{MI} \\ \text { Yes } & \text { No } \\ \text { (a) } & \text { (b) } \end{array}$ |  | Links to industry |  | Understand entitlement |  | Aware of rights |  | Damage to vehicle |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | Yes <br> (a) | $\begin{aligned} & \text { No } \\ & \text { (b) } \end{aligned}$ | $\begin{aligned} & \text { Low } \\ & \text { (a) } \end{aligned}$ | Medium <br> (b) | High (c) |
| Unweighted row | 1500 | 939 | 548 | 771 | 661 |  |  | 545 | 955 | 173 | 1323 | 1151 | 225 | 490 | 831 | 529 | 605 | 350 |
| Effective sample size | 1106 | 692 | 404 | 553 | 507 | 414 | 692 | 128 | 975 | 846 | 166 | 363 | 603 | 400 | 448 | 246 |
| Total | 1500 | 934 | 552 | 740 | 700 | 568 | 932 | 173 | 1323 | 1143 | 227 | 493 | 812 | 549 | 608 | 326 |
| Aviva | 314 | 223B | 87 | 141 | 158 | 123 | 191 | 34 | 278 | 245 | 40 | 82 | 185a | 122 | 121 | 67 |
|  | 21\% | 24\% | 16\% | 19\% | 23\% | 22\% | 21\% | 20\% | 21\% | 21\% | 18\% | 17\% | 23\% | 22\% | 20\% | 20\% |
| LV | 225 | 115 | 108A | 128b | 89 | 85 | 140 | 32 | 194 | 176 | 32 | 85 | 109 | 67 | 111a | 46 |
|  | 15\% | 12\% | 20\% | 17\% | 13\% | 15\% | 15\% | 18\% | 15\% | 15\% | 14\% | 17\% | 13\% | 12\% | 18\% | 14\% |
| Esure | 214 | 160B | 52 | 100 | 106 | 84 | 130 | 26 | 187 | 153 | 34 | 61 | 126 | 86 | 80 | 44 |
|  | 14\% | 17\% | 9\% | 14\% | 15\% | 15\% | 14\% | 15\% | 14\% | 13\% | 15\% | 12\% | 15\% | 16\% | 13\% | 14\% |
| AXA | 184 | 96 | 85a | 81 | 94 | 69 | 115 | 17 | 167 | 140 | 29 | 64 | 91 | 73 | 71 | 40 |
|  | 12\% | 10\% | 15\% | 11\% | 13\% | 12\% | 12\% | 10\% | 13\% | 12\% | 13\% | 13\% | 11\% | 13\% | 12\% | 12\% |
| Direct line | 182 | 119 | 62 | 92 | 80 | 68 | 114 | 24 | 157 | 136 | 37 | 56 | 107 | 60 | 72 | 50 |
|  | 12\% | 13\% | 11\% | 12\% | 11\% | 12\% | 12\% | 14\% | 12\% | 12\% | 16\% | 11\% | 13\% | 11\% | 12\% | 15\% |
| Ageas | 168 | 108 | 59 | 94 | 72 | 52 | 116 | 17 | 151 | 126 | 32 | 69 | 81 | 81BC | - 55 | 27 |
|  | 11\% | 12\% | 11\% | 13\% | 10\% | 9\% | 12\% | 10\% | 11\% | 11\% | 14\% | 14\% | 10\% | 15\% | 9\% | 8\% |
| Admiral | 92 | 41 | 50A | 44 | 45 | 46b | 46 | 7 | 85 | 68 | 16 | 32 | 53 | 17 | 44A | 29A |
|  | 6\% | 4\% | 9\% | 6\% | 6\% | 8\% | 5\% | 4\% | 6\% | 6\% | 7\% | 6\% | 6\% | 3\% | 7\% | 9\% |
| RSA | 77 | 45 | 30 | 38 | 37 | 24 | 53 | 13 | 64 | 64 | 5 | 22 | 43 | 28 | 35 | 14 |
|  | 5\% | 5\% | 5\% | 5\% | 5\% | 4\% | 6\% | 7\% | 5\% | 6\% | 2\% | 4\% | 5\% | 5\% | 6\% | 4\% |
| CIS | 39 | 24 | 15 | 21 | 17 | 15 | 24 | 4 | 35 | 30 | 4 | 21b | 15 | 14 | 19 | 6 |
|  | 3\% | 3\% | 3\% | 3\% | 2\% | 3\% | 3\% | 2\% | 3\% | 3\% | 2\% | 4\% | 2\% | 2\% | 3\% | 2\% |
| Zurich | 5 | 2 | 3 | 2 | 3 | 2 | 4 | 0 | 5 | 5 | 0 | 2 | 2 | 2 | 0 | 3b |
|  | *\% | *\% | 1\% | *\% | *\% | *\% | *\% | -\% | *\% | *\% | -\% | *\% | *\% | *\% | -\% | 1\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

|  |  | Vehicle written off |  | Personal injury |  | Insurance channel |  |  |  | Insurance Company |  |  |  | $\begin{array}{r} \text { Tesco } \\ (\mathrm{g}) \end{array}$ | Saga <br> (i) | Hastings (j) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | rance |  |  |  |  |  |  |  | Direct | Axa LV chill |  |  |  |  |  |
|  | Total | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ | $\begin{aligned} & \text { co } \\ & \text { (a) } \end{aligned}$ | Broker <br> (b) | Admiral (a) | Line <br> (b) | Aviva (c) | Axa (d) | $\begin{gathered} \text { LV } \\ (\mathrm{e}) \end{gathered}$ | $\underset{(f)}{c h i l l}$ |  |  |  |
| Unweighted row | 1500 | 329 | 1162 | 469 | 1030 | 858 | 319 | 123 | 122 | 106 | 90 | 77 | 48 | 38 | 31 | 32 |
| Effective sample size | 1106 | 232 | 866 | 344 | 761 | 624 | 235 | 99 | 96 | 82 | 45 | 59 | 38 | 28 | 24 | 26 |
| Total | 1500 | 309 | 1179 | 468 | 1031 | 841 | 316 | 139 | 131 | 113 | 38 | 81 | 55 | 37 | 33 | 38 |
| Aviva | 314 | 55 | 258 | 68 | 246A | 183 | 71 | 19 | 28d | 34AD | 2 | 31AbD | 17ad | 7 | 5 | 16 |
|  | 21\% | 18\% | 22\% | 15\% | 24\% | 22\% | 23\% | 13\% | 22\% | 30\% | 6\% | 38\% | 32\% | 18\% | 14\% | 42\% |
| LV | 225 | 43 | 182 | 78 | 147 | 122 | 45 | 21 | 23 | 18 | 5 | 6 | 3 | 8 | 3 | 4 |
|  | 15\% | 14\% | 15\% | 17\% | 14\% | 15\% | 14\% | 15\% | 18\% | 16\% | 12\% | 8\% | 6\% | 23\% | 10\% | 9\% |
| Esure | 214 | 43 | 169 | 86B | 128 | 103 | 60a | 11 | 18 | 16 | 5 | 13 | 11a | 2 | 11 | 7 |
|  | 14\% | 14\% | 14\% | 18\% | 12\% | 12\% | 19\% | 8\% | 13\% | 14\% | 12\% | 16\% | 21\% | 6\% | 32\% | 18\% |
| AXA | 184 | 44 | 139 | 65 | 119 | 103 | 35 | 23bF | 9 | 10 | 15ABCEF | 10f | * | 6 | * | 7 |
|  | 12\% | 14\% | 12\% | 14\% | 12\% | 12\% | 11\% | 17\% | 7\% | 9\% | 40\% | 13\% | 1\% | 15\% | 1\% | 18\% |
| Direct line | 182 | 40 | 141 | 57 | 124 | 113 | 28 | 21 | 29cf | 10 | 3 | 10 | 2 | 3 | 4 | 1 |
|  | 12\% | 13\% | 12\% | 12\% | 12\% | 13\% | 9\% | 15\% | 22\% | 9\% | 9\% | 12\% | 4\% | 9\% | 13\% | 2\% |
| Ageas | 168 | 28 | 138 | 14 | 154A | 86 | 46 | 17 | 9 | 12 | 2 | 3 | 8 e | 8 | 6 | 4 |
|  | 11\% | 9\% | 12\% | 3\% | 15\% | 10\% | 15\% | 12\% | 7\% | 11\% | 4\% | 3\% | 15\% | 22\% | 20\% | 9\% |
| Admiral | 92 | 27 | 64 | 61B | 31 | 61b | 8 | 21 | 9 | 7 | 2 | 6 | 2 | * | 0 | 0 |
|  | 6\% | 9\% | 5\% | 13\% | 3\% | 7\% | 3\% | 15\% | 7\% | 6\% | 4\% | 7\% | 3\% | 1\% | -\% | -\% |
| RSA | 77 | 14 | 62 | 20 | 57 | 44 | 13 | 4 | 6 | 6 | 5 AbE | 1 | 6 e | 2 | 2 | * |
|  | 5\% | 4\% | 5\% | 4\% | 6\% | 5\% | 4\% | 3\% | 4\% | 5\% | 13\% | 1\% | 10\% | 5\% | 5\% | 1\% |
| CIS | 39 | 11 | 26 | 15 | 24 | 21 | 8 | 3 | * | * | 0 | 0 | 3 | * | 2 | 0 |
|  | 3\% | 4\% | 2\% | 3\% | 2\% | 3\% | 3\% | 2\% | *\% | *\% | -\% | -\% | 5\% | 1\% | 5\% | -\% |
| Zurich | 5 | 5B | * | 5B | * | 4 | 0 | 0 | 0 | * | 0 | 2 | 2 | 0 | 0 | 0 |
|  | *\% | 2\% | *\% | 1\% | *\% | *\% | -\% | -\% | -\% | *\% | -\% | 2\% | 3\% | -\% | -\% |  |

95 percent as lower case or *, 99 percent as UPPER CASE or **
Base: All

|  | Who handled claim |  |  |  | Who decided repairs |  |  |  |  | Who offered Rep vehicle |  |  |  | Received Rep vehicle |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | NAF in surer (a) | AF in surer (b) | Other <br> (c) | Self <br> (a) | NAF in surer (b) | AF in surer (c) | Other <br> (d) | $\begin{gathered} \text { DK } \\ (\mathrm{e}) \end{gathered}$ | NAF in surer (a) | AF in surer (b) | Other <br> (c) | $\begin{gathered} \text { DK } \\ \text { (d) } \end{gathered}$ | Yes <br> (a) | $\begin{gathered} \text { No } \\ \text { (b) } \end{gathered}$ |
| Unweighted row | 1500 | 836 | 550 | 89 | 314 | 557 | 404 | 151 | 72 | 527 | 470 | 320 | 37 | 1196 | 293 |
| Effective sample size | 1106 | 637 | 392 | 59 | 235 | 425 | 282 | 110 | 53 | 394 | 341 | 231 | 30 | 881 | 217 |
| Total | 1500 | 874 | 522 | 76 | 324 | 580 | 371 | 149 | 73 | 535 | 457 | 311 | 44 | 1191 | 297 |
| Aviva | 314 | 158 | 134A | 16 | 56 | 117 | 98 ad | 22 | 21d | 125c | 112c | 49 | 5 | 250 | 62 |
|  | 21\% | 18\% | 26\% | 20\% | 17\% | 20\% | 27\% | 15\% | 28\% | 23\% | 24\% | 16\% | 11\% | 21\% | 21\% |
| LV | 225 | 132 | 74 | 13 | 54 | 91 | 47 | 23 | 10 | 77 | 69 | 42 | 12 | 180 | 44 |
|  | 15\% | 15\% | 14\% | 17\% | 17\% | 16\% | 13\% | 16\% | 13\% | 14\% | 15\% | 14\% | 27\% | 15\% | 15\% |
| Esure | 214 | 139 | 66 | 7 | 41 | 84 | 52 | 29 | 8 | 72 | 57 | 50 | 12ab | 162 | 52 |
|  | 14\% | 16\% | 13\% | 9\% | 13\% | 14\% | 14\% | 19\% | 11\% | 13\% | 12\% | 16\% | 28\% | 14\% | 17\% |
| AXA | 184 | 110 | 59 | 9 | 35 | 81 | 36 | 19 | 13 | 66 | 48 | 47 | 6 | 149 | 35 |
|  | 12\% | 13\% | 11\% | 12\% | 11\% | 14\% | 10\% | 13\% | 17\% | 12\% | 10\% | 15\% | 15\% | 13\% | 12\% |
| Direct line | 182 | 99 | 69 | 10 | 48 | 60 | 46 | 16 | 12 | 59 | 65 | 35 | 5 | 151 | 29 |
|  | 12\% | 11\% | 13\% | 13\% | 15\% | 10\% | 12\% | 11\% | 16\% | 11\% | 14\% | 11\% | 11\% | 13\% | 10\% |
| Ageas | 168 | 110 | 45 | 12 | 46E | 62 e | 37 e | 21E | * | 62d | 43 | 42d | 0 | 132 | 35 |
|  | 11\% | 13\% | 9\% | 16\% | 14\% | 11\% | 10\% | 14\% | *\% | 12\% | 9\% | 14\% | -\% | 11\% | 12\% |
| Admiral | 92 | 43 | 42a | 6 | 26b | 22 | 30b | 7 | 6 | 27 | 41 ac | 13 | 1 | 70 | 18 |
|  | 6\% | 5\% | 8\% | 8\% | 8\% | 4\% | 8\% | 4\% | 9\% | 5\% | 9\% | 4\% | 2\% | 6\% | 6\% |
| RSA | 77 | 51 | 22 | 3 | 15 | 37 | 17 | 5 | 2 | 32 | 14 | 19 | 3 | 57 | 20 |
|  | 5\% | 6\% | 4\% | 3\% | 5\% | 6\% | 5\% | 3\% | 3\% | 6\% | 3\% | 6\% | 8\% | 5\% | 7\% |
| CIS | 39 | 28 | 9 | * | 2 | 22a | 7 | 6 a | 2 | 14 | 7 | 13 | 0 | 34 | 4 |
|  | 3\% | 3\% | 2\% | *\% | 1\% | 4\% | 2\% | 4\% | 3\% | 3\% | 2\% | 4\% | -\% | 3\% | 1\% |
| Zurich | 5 | 3 | 2 | * | 0 | 3 | 0 | 2 | 0 | 3 | 2 | * | 0 | 5 | 0 |
|  | *\% | *\% | *\% | *\% | -\% | 1\% | -\% | 1\% | -\% | 1\% | *\% | *\% | -\% | *\% | -\% |

95 percent as lower case or *, 99 percent as UPPER CASE or **

AF insurer handled claim \& willing to take part in repair


95 percent as lower case or *, 99 percent as UPPER CASE or **


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[^24]:    Error variance

