

## **PRIVATE MOTOR INSURANCE MARKET INVESTIGATION**

### **Market research on remedies**

#### **Background**

1. The Competition and Markets Authority (CMA) is conducting an investigation into the private motor insurance (PMI) market.
2. In December 2013, we published our provisional findings and a Notice of Possible Remedies.
3. In order to assist us in developing some of those possible remedies, we have appointed GfK.NOP Social to conduct some qualitative research. Details of the research are as follows.

#### **Research objectives**

4. The key objectives are to identify:
  - (a) Remedy A – How to inform customers of their legal rights following an accident. This would cover information given with policy documentation and information given at First Notification of Loss.
  - (b) Remedy 1F – How best to ask mitigation questions to non-fault claimants.
  - (c) Remedy 4B – How to explain to consumers the benefits of their no-claims bonus and the value of no-claims bonus protection when purchasing their motor insurance policy.

#### **Method**

5. A combination of six mini-groups (five to six respondents for 1.5 hours) and 15 depth interviews (individual face-to-face interviews lasting 1 hour) will be used, with locations in the North, the Midlands and southern England.
6. The specification for attendance is to be a private motor insurance policyholder and:

<i>Method</i>	<i>Experienced an RTA in the last 12 months</i>		<i>Not experienced an RTA</i>	<i>Total</i>
	<i>Not at fault</i>	<i>At fault</i>		
Mini- group	17–24 years BC1	45+ years BC1	25–44 years BC1	6 x mini- groups
	45+ years C2DE	25–44 years C2DE	17–24 years C2DE	
Depth interview	1 x 17–24 years	1 x 17–24 years	1 x 17–24 years	15 x depth interviews
	1 x 25–44 years	1 x 25–44 years	1 x 25–44 years	
	1 x 45+ years	1 x 45+ years	1 x 45+ years	
	3 x claimed via CMC		-	
	3 x experienced an RTA but did not claim		-	

7. In addition, recruitment will ensure a range of experience of different channels of purchase and suppliers.
8. Claimants whose claim was referred to a criminal court or whose accident involved either serious injury or an uninsured driver will be excluded from the research. Anyone with industry/specialist knowledge will also be excluded.

### **Timetable**

9. Fieldwork for this research will take place between 14 and 21 May.

### **Publication**

10. We anticipate publishing the findings of the research on the CMA website in June.

### **Contact**

11. Please refer to Maria Rican, the Inquiry Manager for the Private Motor Insurance investigation, at [maria.rican@cma.gsi.gov.uk](mailto:maria.rican@cma.gsi.gov.uk).

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