



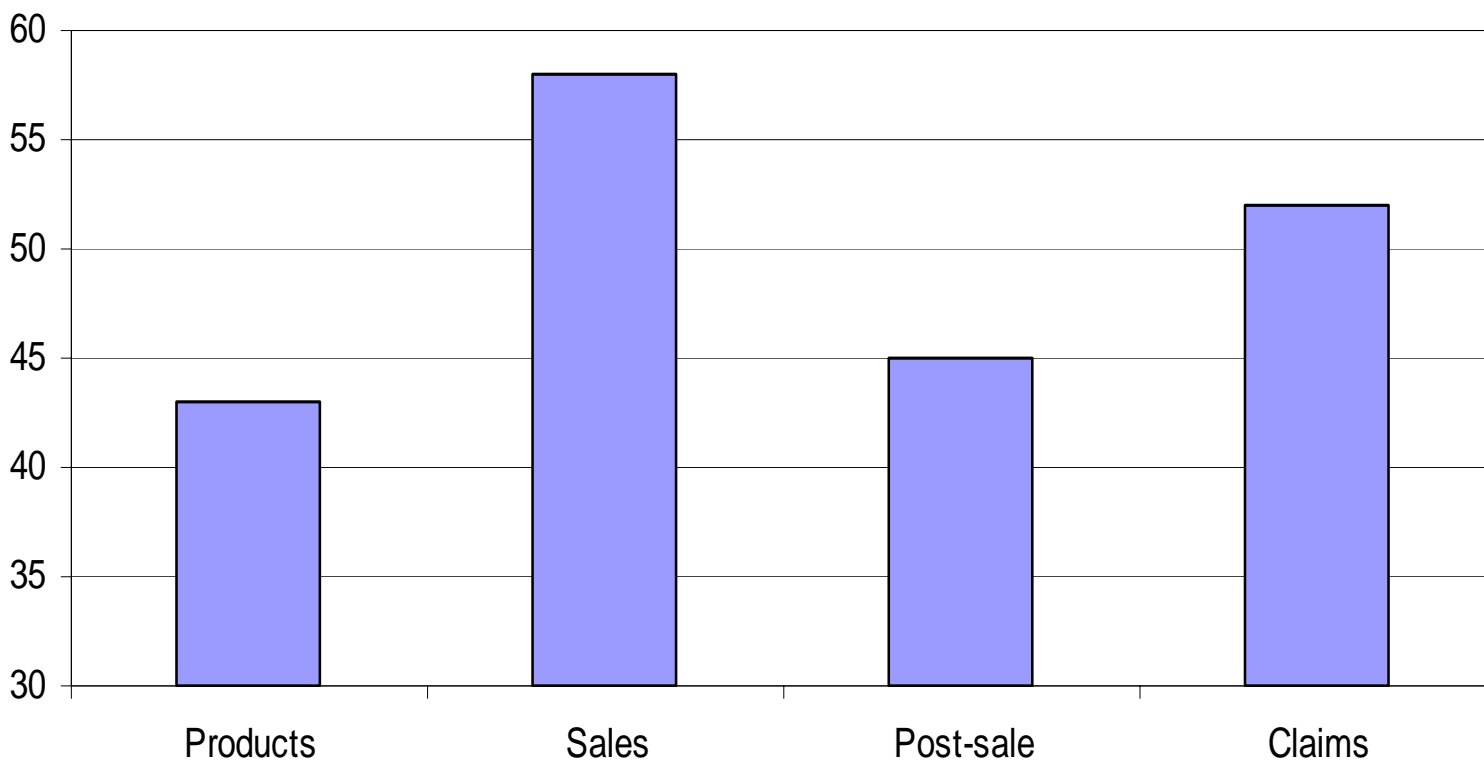
Association of British Insurers

# Post-sale communication – how is the industry performing?

George Hodgson, Director of Consumer  
Strategy, Association of British Insurers

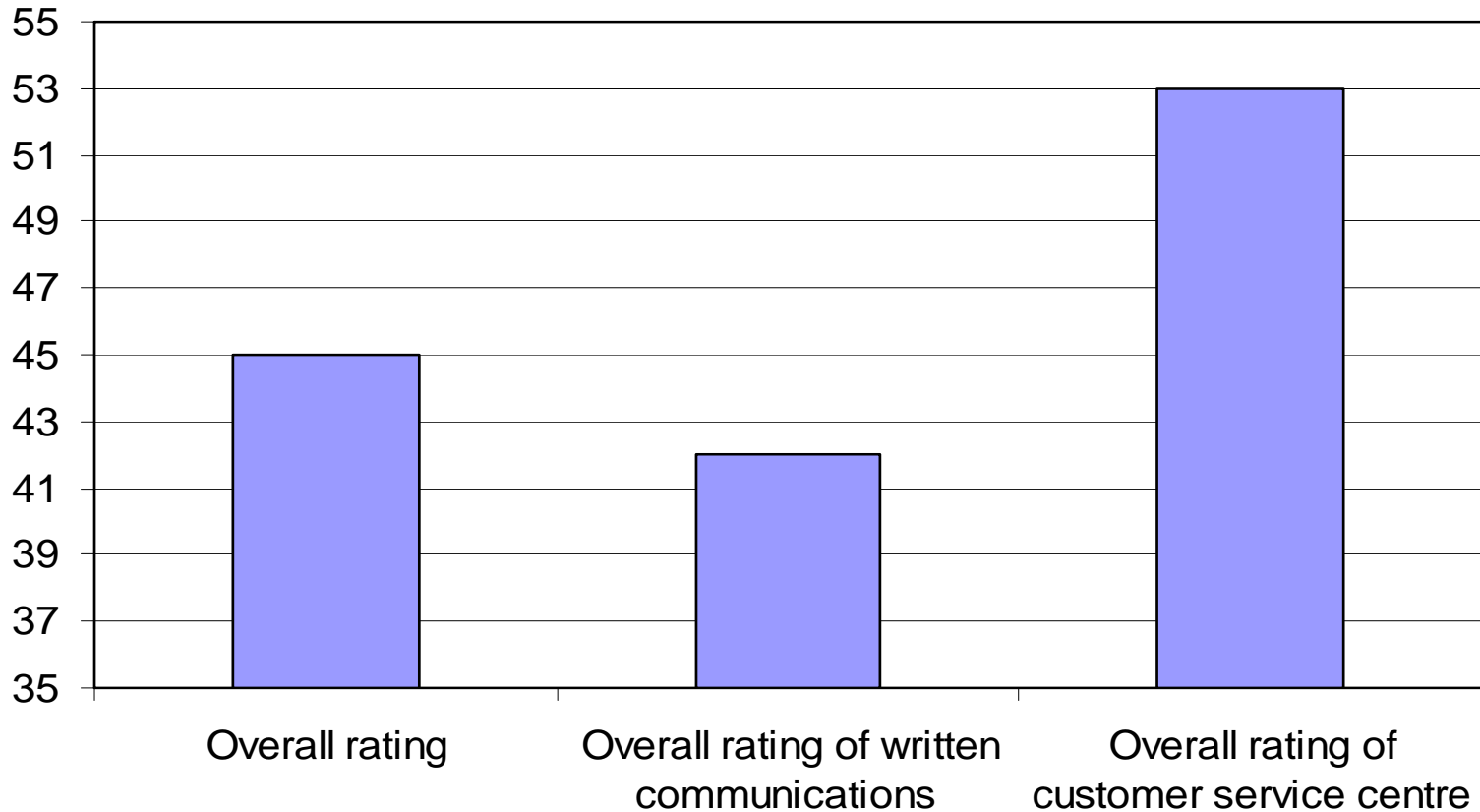


# The 2006/07 Survey – Overall Rating



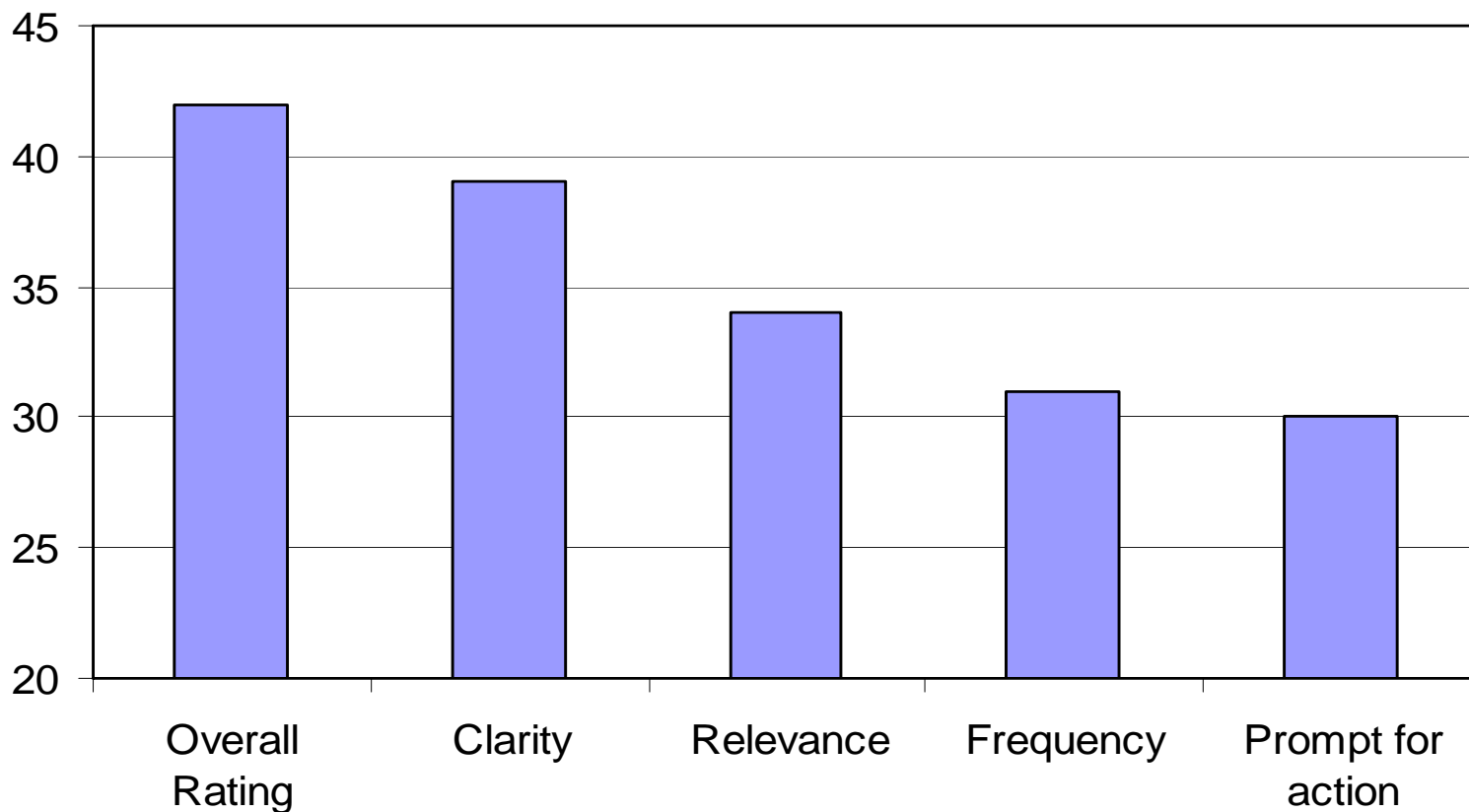


# The 2006/07 Survey – Post-Sale Communication





# The 2006/07 Survey – Written Post-Sale Communication





# FSA Insurance Sector Briefing (1)

- ‘Significant proportion of insurers failed to comply with Principles 6 and 7’
- Most have not undertaken consumer testing
- Review and implement change by December 2008



# FSA Insurance Sector Briefing (2)

Major concerns:

- Remind customer post-sale about key contractual features
- MVR free-dates
- GARs



# FSA Insurance Sector Briefing (3)

- Consider intermediary's level of knowledge and information needs
- Consider tailoring communications to particular customer segments
- Major review underway of ongoing advice, particularly with-profits