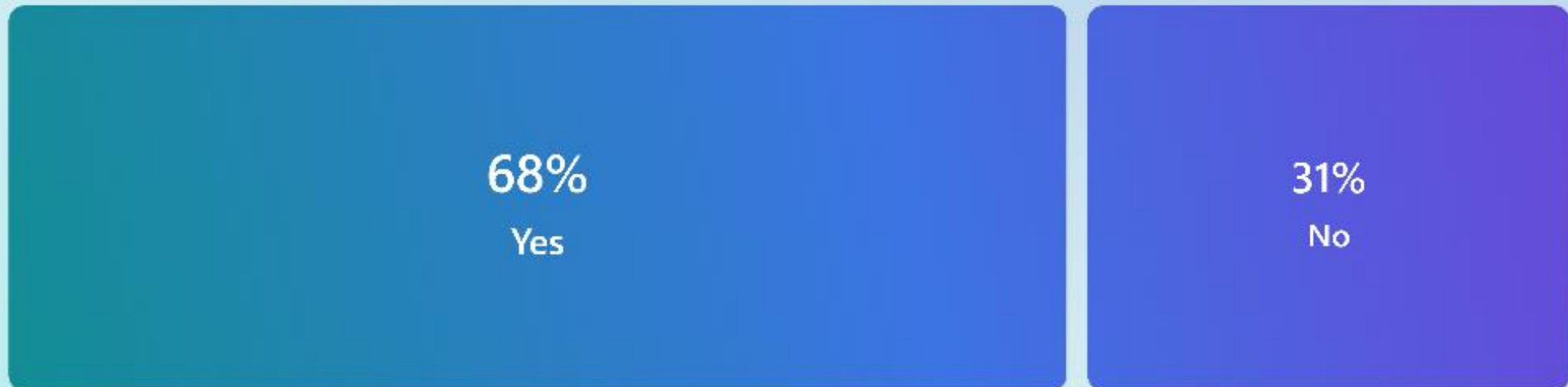




ALL Adviser Survey on Premium Finance Products

Responses to the questions submitted

Do you offer PF as an option to every customer when you sell home insurance?



Responses to the questions submitted

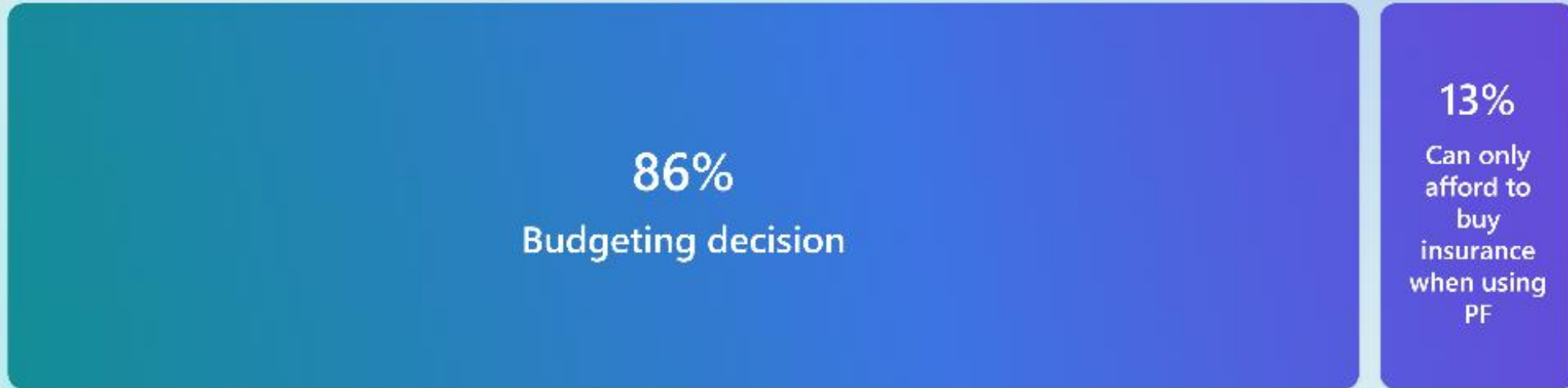
Are you aware/do you ask why a customer chooses to take PF?

63%
Yes

36%
No

Responses to the questions submitted

For what reasons do your customers say they select PF?



Responses to the questions submitted

Do you think that only customers which are financially struggling/vulnerable opt to take PF?



Responses to the questions submitted

For those that pay on Credit card do you know when they intend to repay the balance due?



Responses to the questions submitted

Are there any other payment options you or your customers would like to see, whether that be for PF or other products?

68%
No

31%
Yes

Responses to the questions submitted

Do you feel that PF products are required in the GI market and add value to the overall proposition and provision of GI to customers?



Responses to the questions submitted

As an adviser do you need PF options in order to support the servicing of your clients and meet your customers' needs?



Responses to the questions submitted

Do you / your firm have credit broking permissions as part of your authorisation by the FCA?

59%
Yes

40%
No

Responses to the questions submitted

Have you any concerns regarding PF products in the market?

77%
No

22%
Yes

Responses to the questions submitted

Do you use any other PF products in the course of your business?

77%
No

22%
Yes

Responses to the questions submitted

Are you aware of any missed payment / cancellation fees these PF providers may charge customers?

80%
Yes

20%
No

Responses to the questions submitted

What is the interest rate charged for the other PF product(s) you use?

