

Equifax Touchstone

Distribution Past

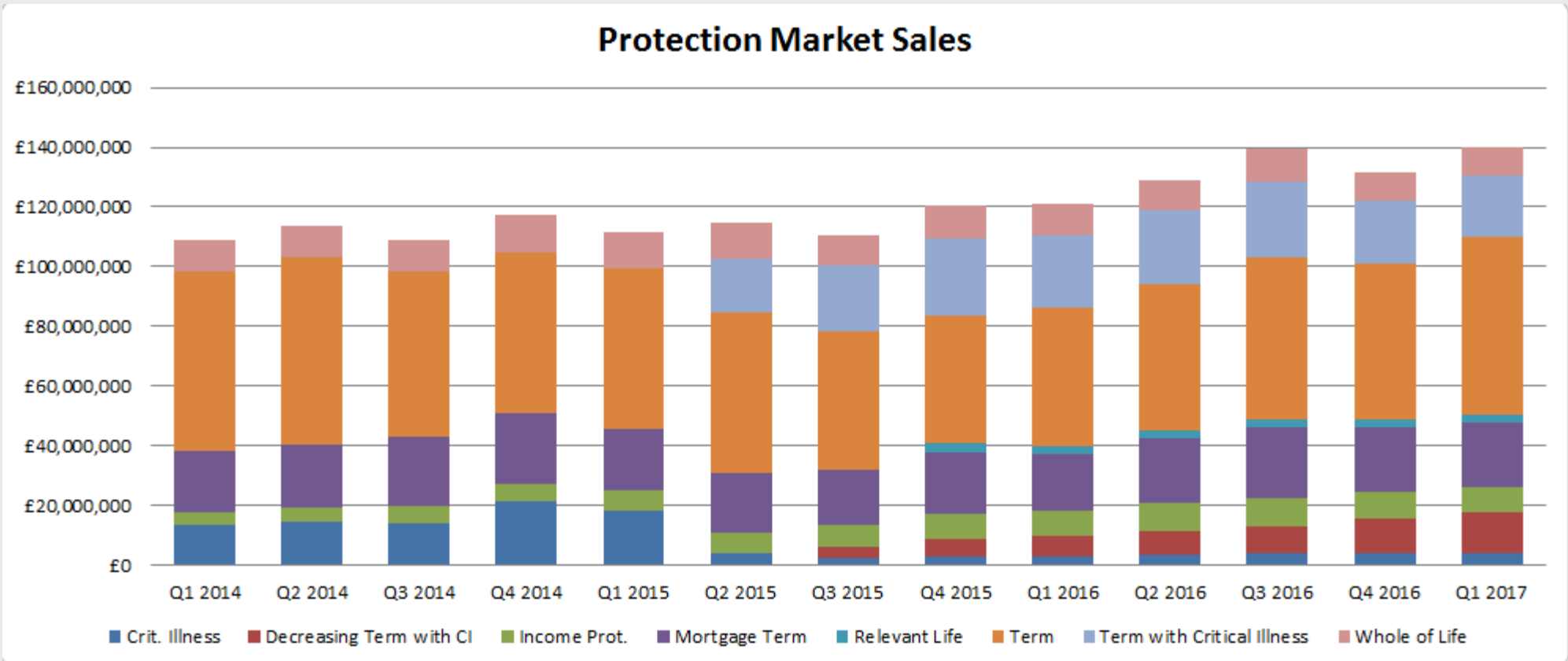
Pamela Davey

Agenda

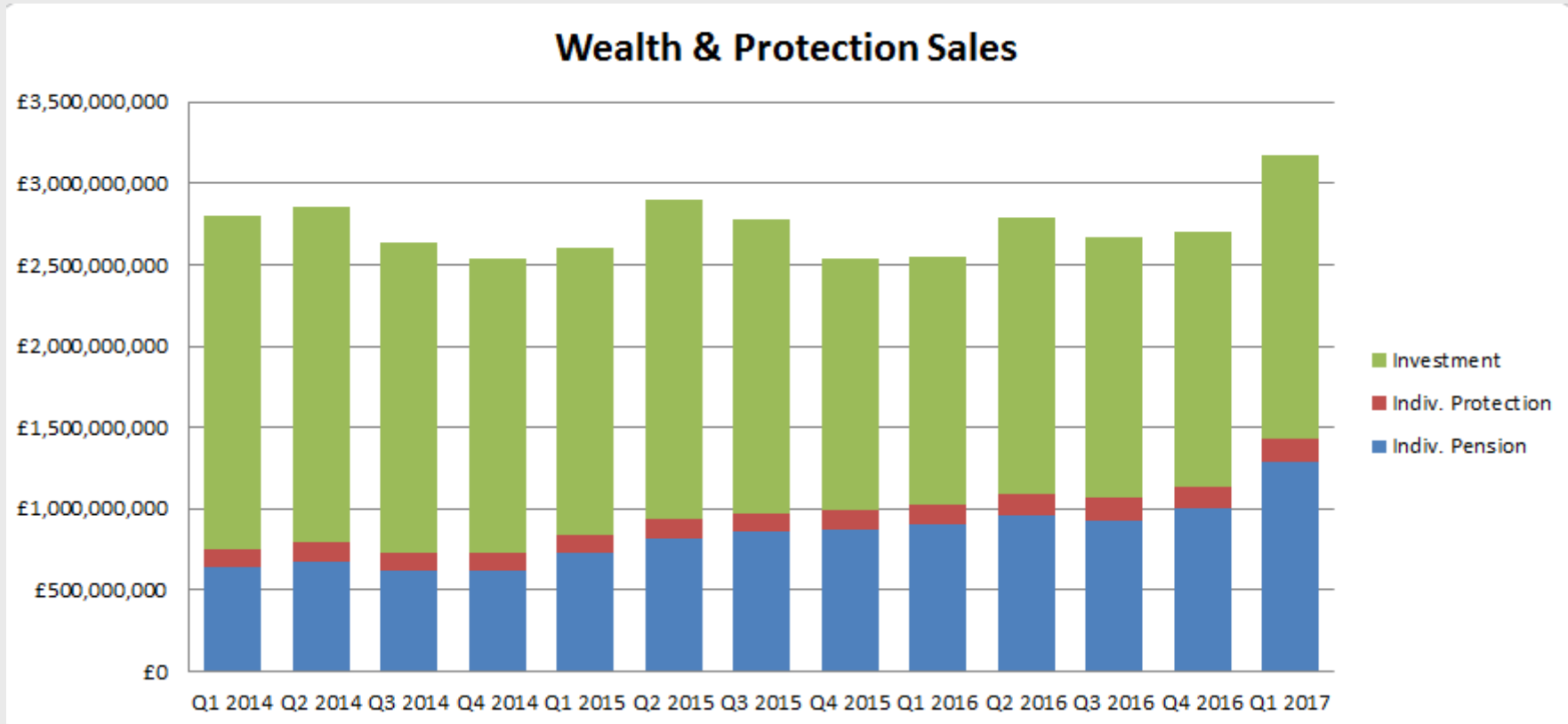


- What are the protection market trends?
- Which distribution channels write most business?
- Who are our consumers?

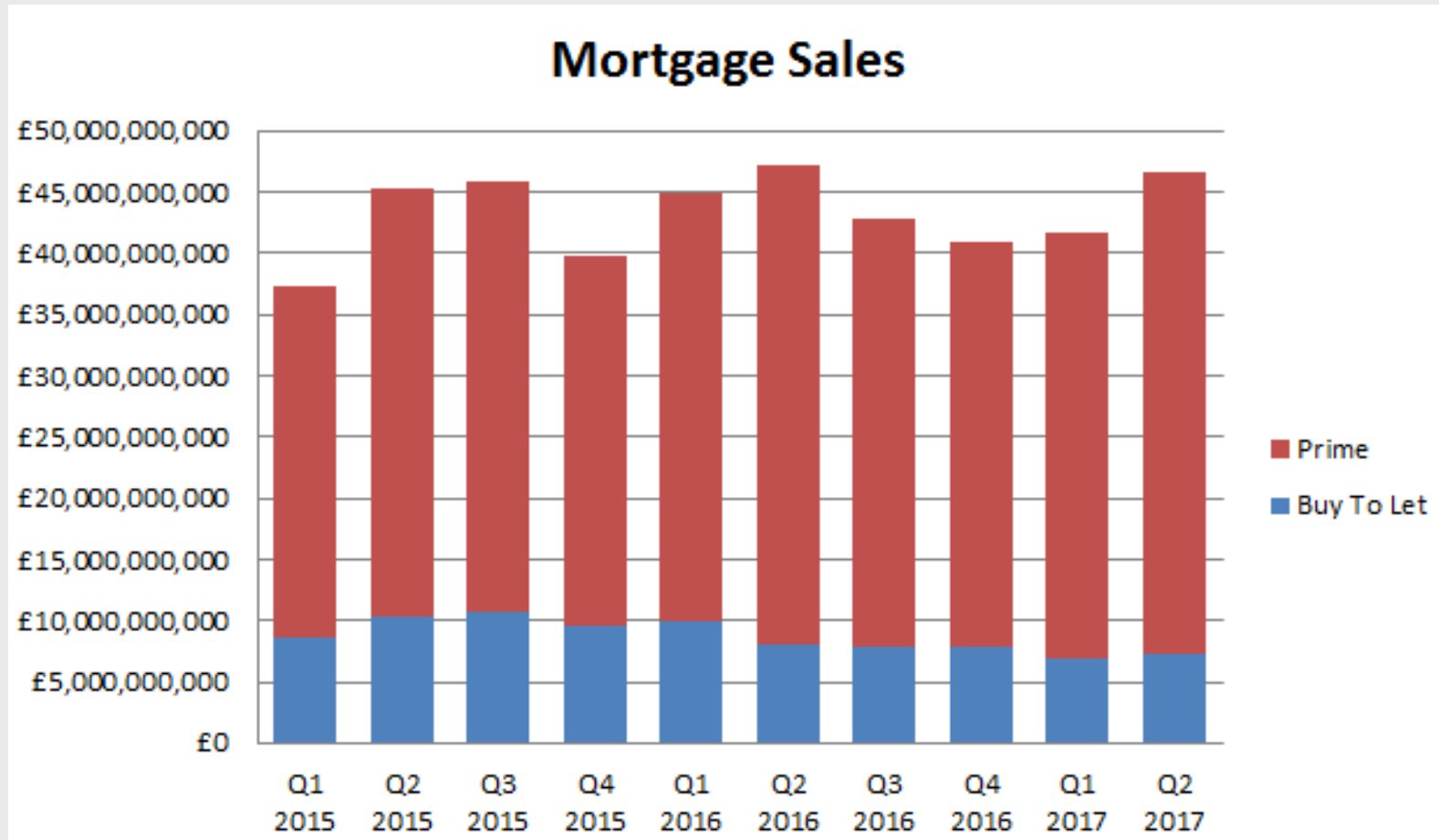
What do protection sales look like over the last 3 years?



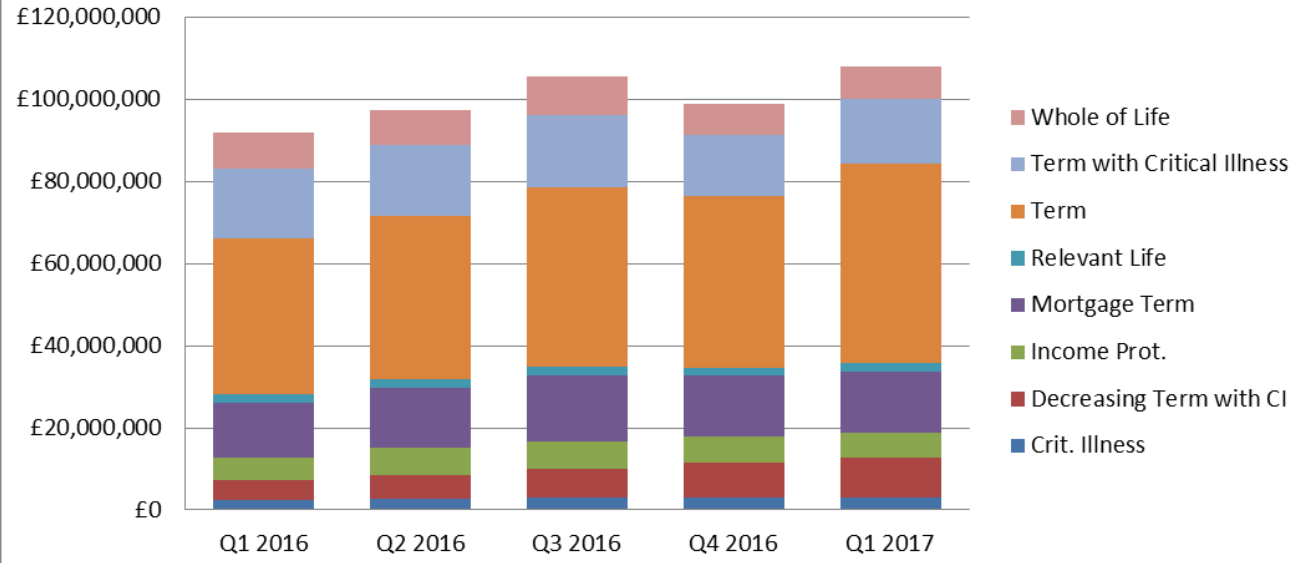
How does this compare to the wealth market...



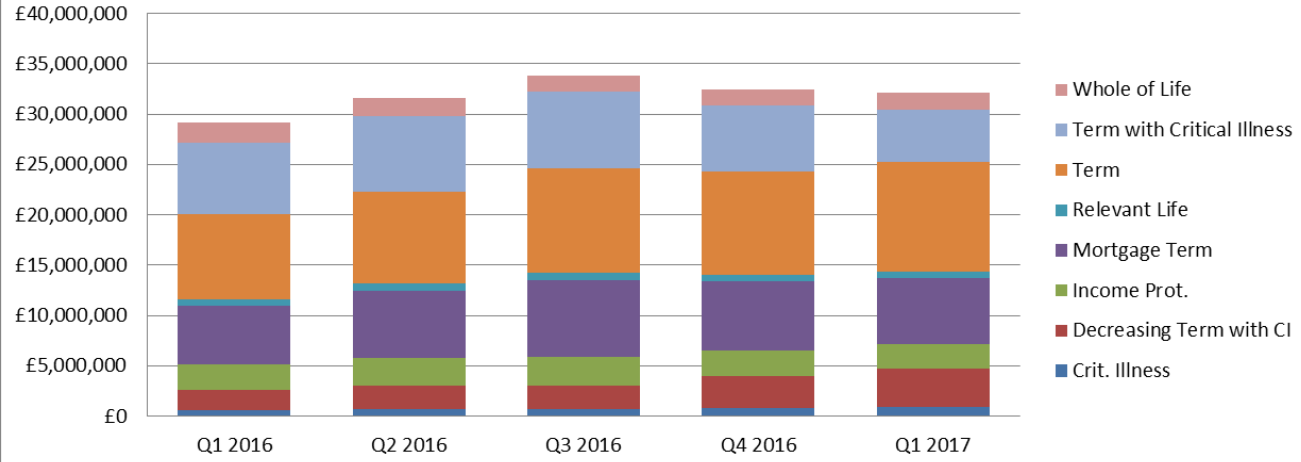
...and mortgage sales?



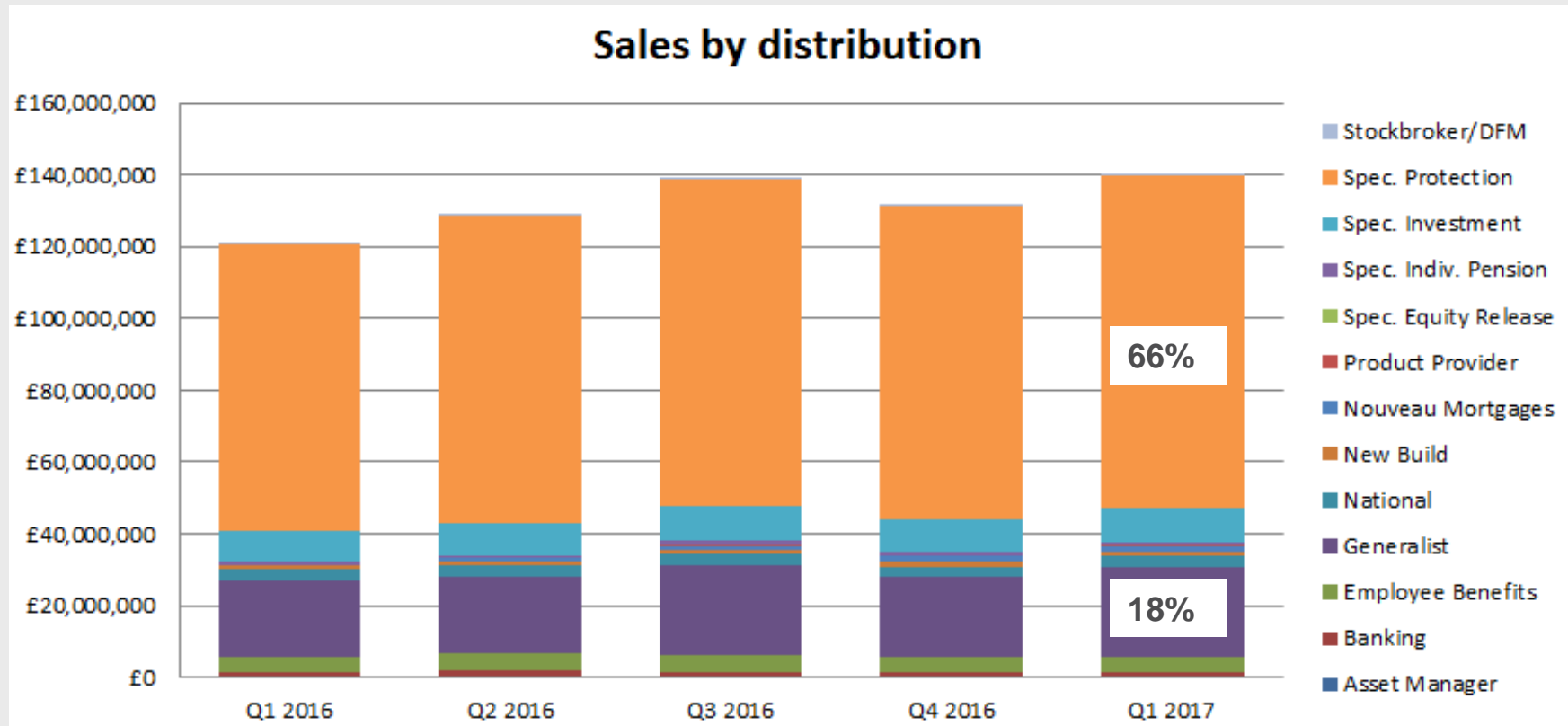
Directly Authorised Sales



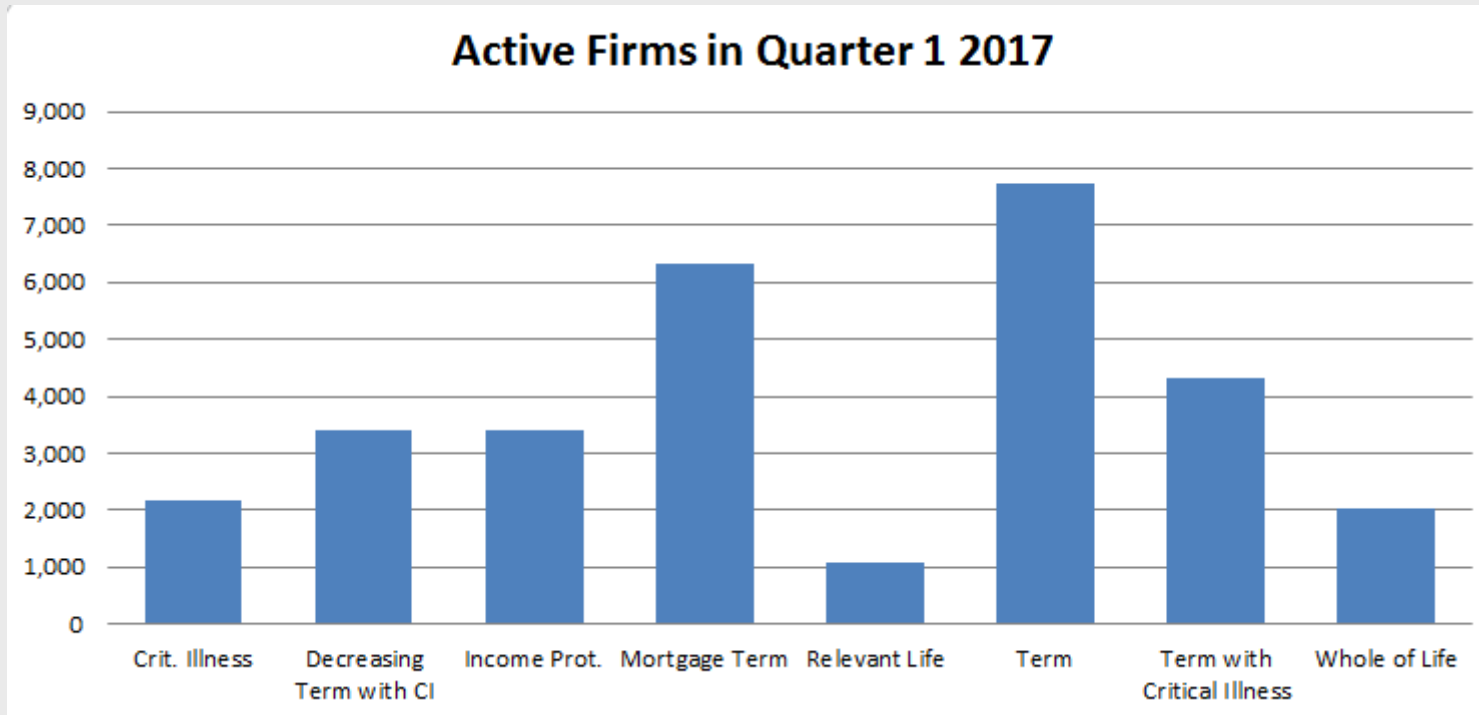
Network Sales



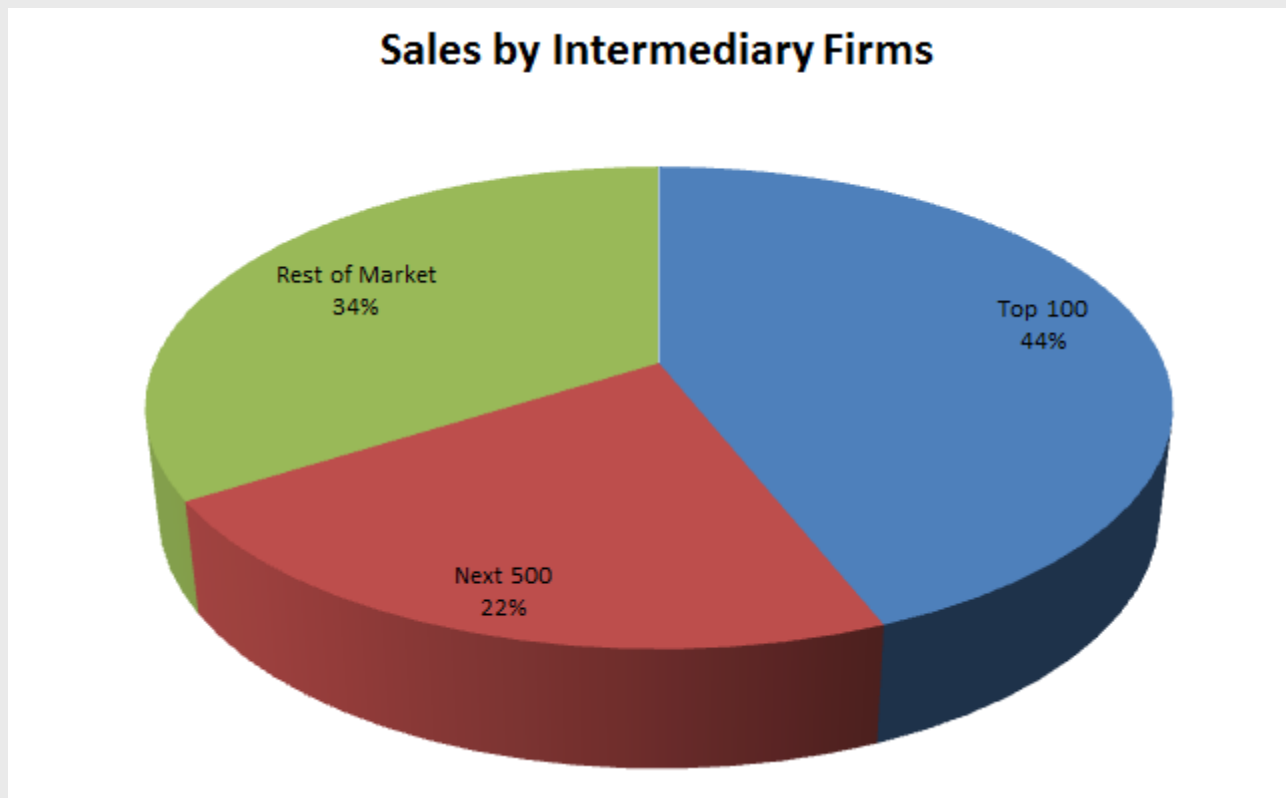
Which channels fair best from protection sales?



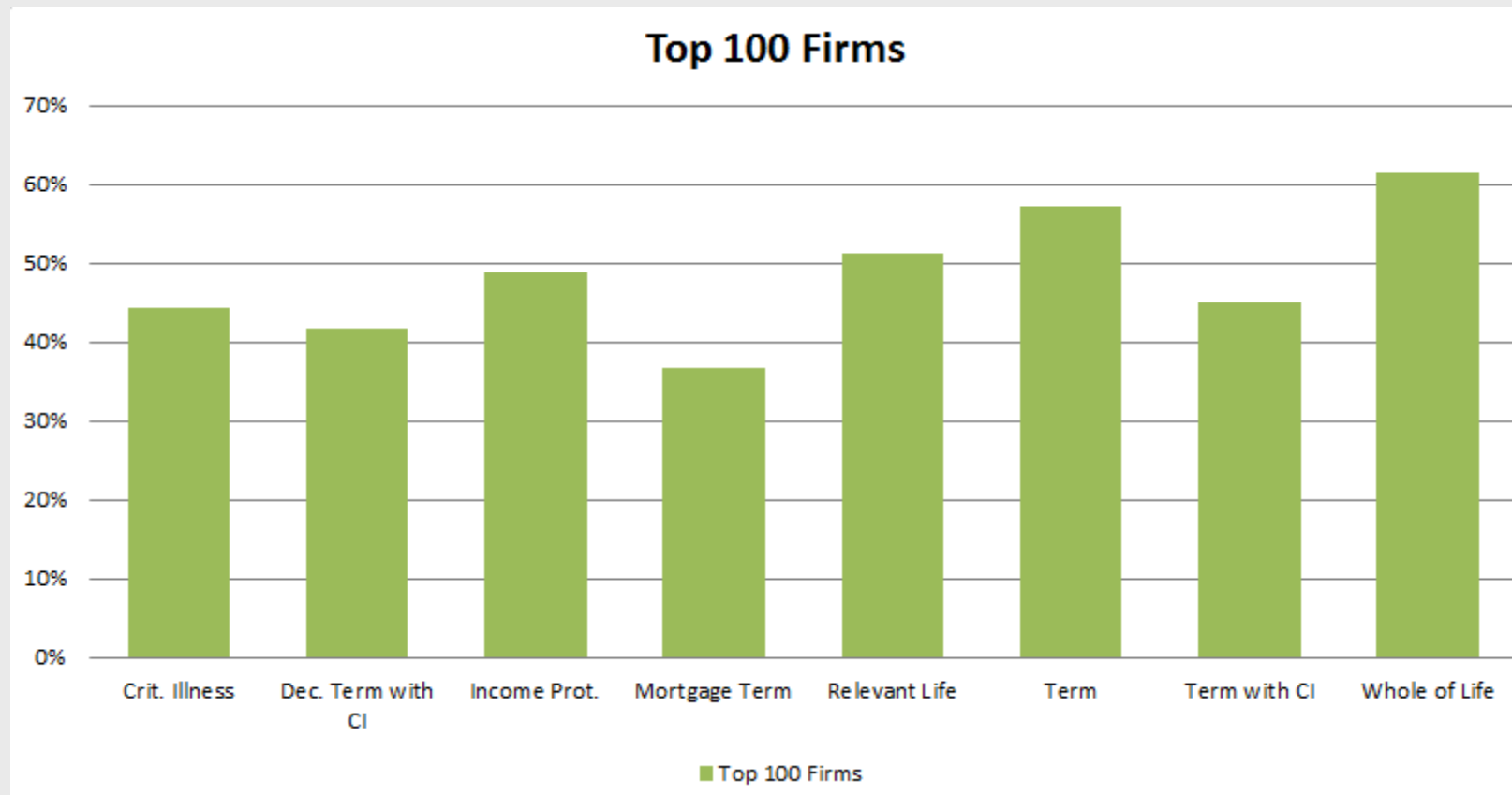
How many Intermediary firms are active in the protection market?



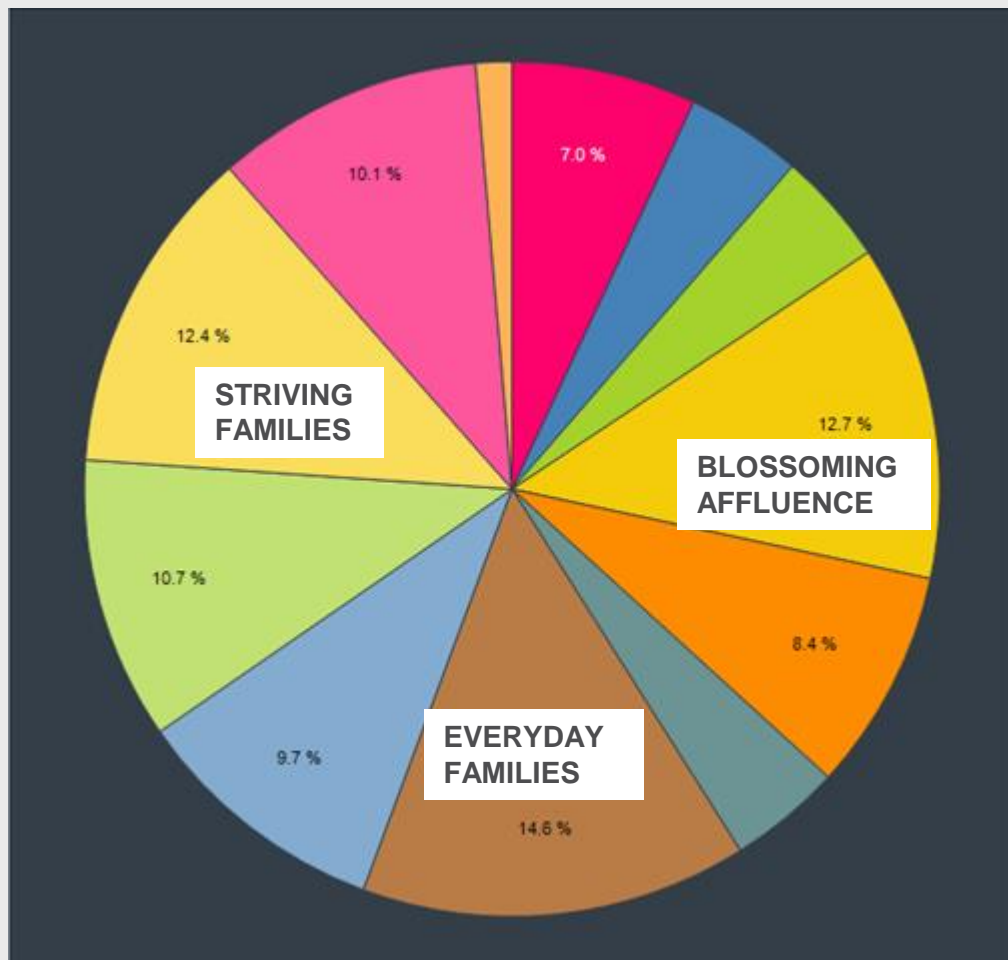
What percentage of protection do the top 100 firms write?



% Sales by top 100 firms

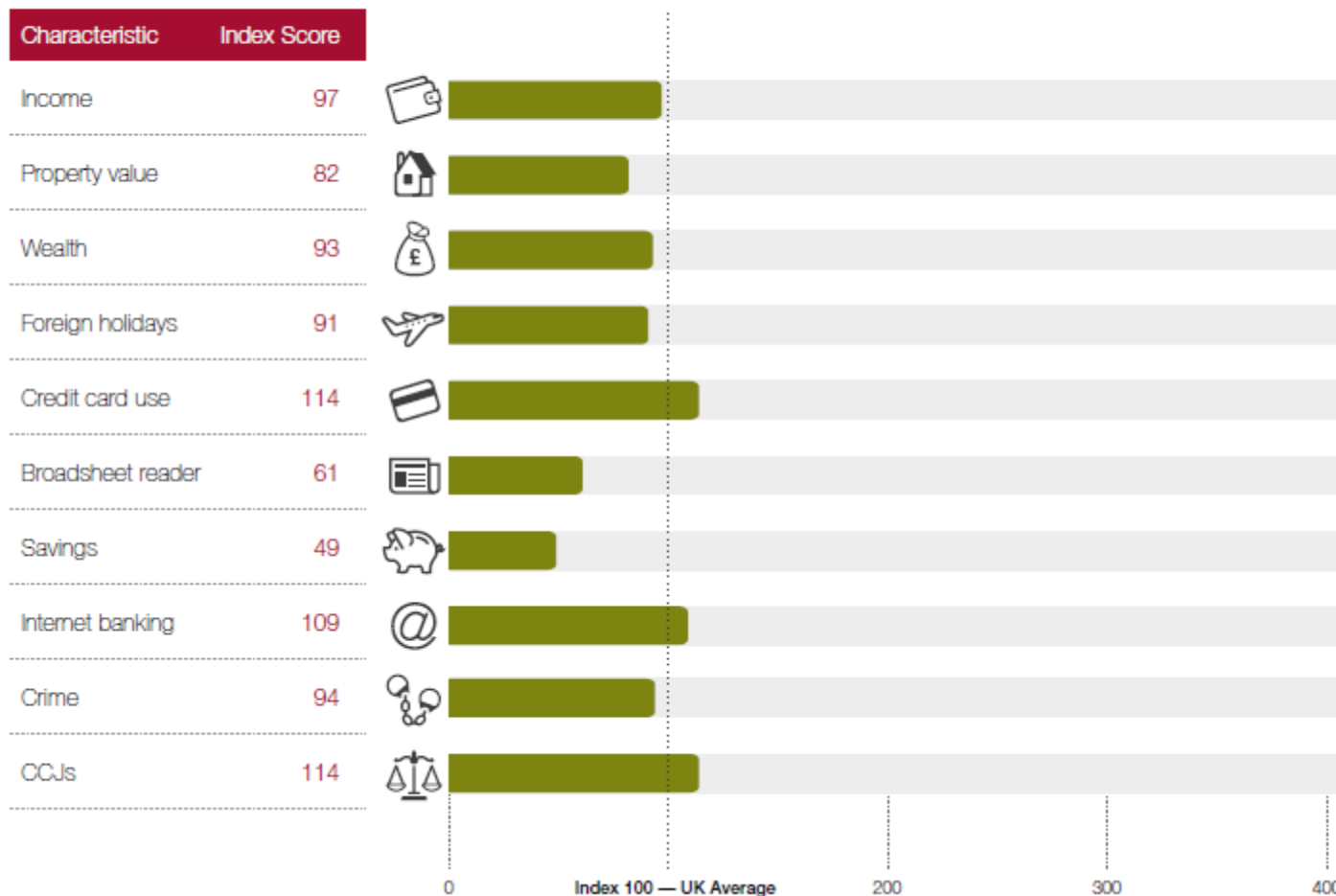


Who are protection buyers?



What are their characteristics?

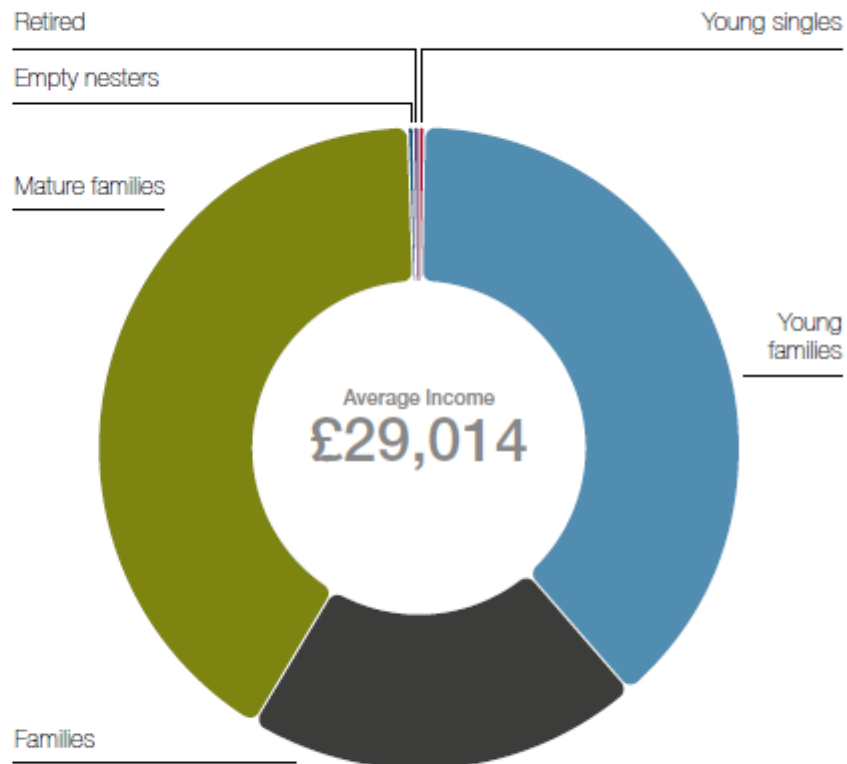
07 Lifestyle Characteristics



What does their household look like?

07 Income & Household Composition Characteristics

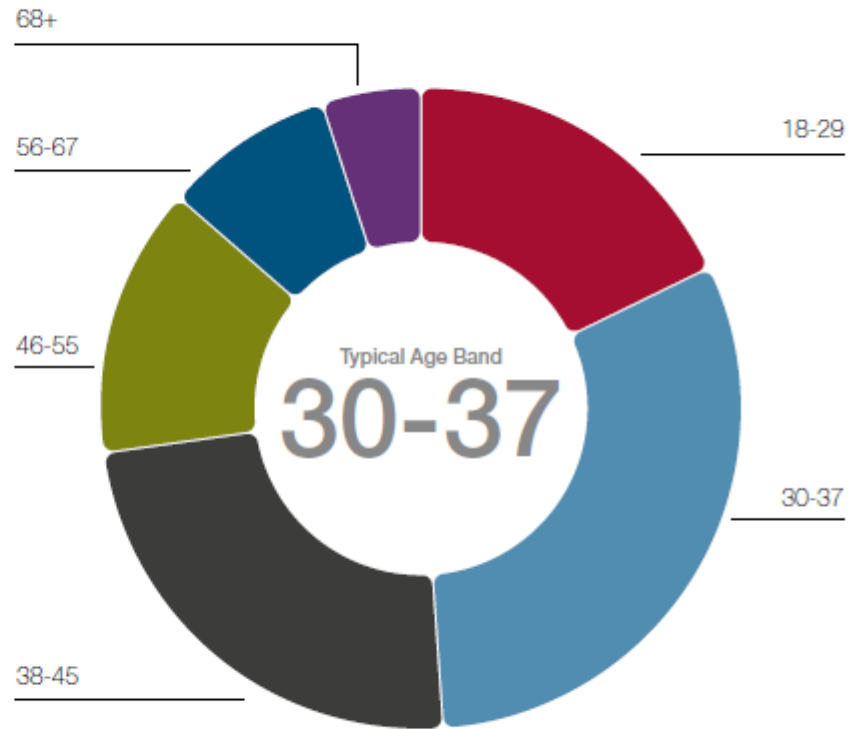
Household Composition	
■ Young singles	0%
■ Young families	39%
■ Families	20%
■ Mature families	41%
■ Empty nesters	0%
■ Retired	0%



How old are they?

07 Age Characteristics

Age Band	
18-29	18%
30-37	31%
38-45	24%
46-55	13.5%
56-67	8.5%
68+	5%



Where do they live?

07 Everyday Families Heat Map

Distribution by Postcode Area



Shown to be % of area population



In summary,



- The protection market is robust and growing steadily
- Sales are dominated by DA firms and protection specialists
- The Simpsons!!

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