

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

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67	46	Q13. How much do you agree or disagree with the following statement ... I would only buy PPI from a financial services company with which I had a relationship Base: All answering list A	38



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83	58	Q18. Did you know that you could cancel your PPI policy at no charge in the first 14-30 days after you bought it, known as the 'cooling-off' period? Base: All	60
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90	65	Q24a/b. Have you made a claim on this PPI policy? Base: All	60
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93	68	Q28. And over what period are you borrowing the money? Base: All	60
94	69	Q29. If we conduct further research on this subject, would you be willing to take part? Base: All	60



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Total	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16	
	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than \$7,713 (f)	Higher /Same as \$7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

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Table 1

Q3. And for what purpose did you take out an unsecured or secured loan?

Base: All who took out a secured/unsecured loan

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	81	33*	27**	19**	2**	41*	40*	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Go on holiday	2 2%	1 3%	1 4%	-	-	1 2%	1 3%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Car purchase	21 26%	8 24%	6 22%	7 37%	-	11 27%	10 25%	12 27%	4 25%	8 40%	8 21%	5 33%	11 24%	9 24%	6 27%	6 18%	10 37%	13 33%	3 14%	2 14%	12 29%	2 40%	5 24%	11 28%
Make another purchase	6 7%	4 12%	1 4%	1 5%	-	5 12%	1 3%	6 14%	-	2 10%	3 8%	2 13%	4 9%	5 14%	1 5%	5 15%	1 4%	4 10%	2 10%	4 29%	2 5%	-	2 10%	4 10%
Home Improvements	23 28%	7 21%	10 37%	5 26%	1 50%	15 37%	8 20%	13 30%	6 38%	5 25%	14 36%	6 40%	13 29%	12 32%	7 32%	11 33%	8 30%	11 28%	8 38%	6 43%	11 27%	2 40%	7 33%	12 31%
Debt Consolidation	25 31%	9 27%	9 33%	5 26%	2 100%	7 17%	18 45% f	12 27%	6 38%	5 25%	13 33%	3 20%	15 33%	12 32%	6 27%	11 33%	7 26%	12 31%	6 29%	1 7%	15 37%	2 40%	7 33%	11 28%
Other	4 5%	2 6%	1 4%	1 5%	-	2 5%	2 5%	2 5%	-	1 5%	1 3%	1 7%	1 2%	-	2 9%	1 3%	1 4%	1 3%	1 5%	1 7%	1 2%	-	-	2 5%
Don't know/can't remember	2 2%	2 6%	-	-	-	-	2 5%	1 2%	-	-	1 3%	-	1 2%	1 3%	-	-	1 4%	-	1 5%	-	1 2%	-	1 5%	-

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



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PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 2

Q4a. What made you think about getting a credit product rather than another form of credit?

Base: All who took out a credit product

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	81	33*	27**	19**	2**	41*	40*	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Only way of borrowing that amount of money	4 5%	2 6%	2 7%	- -	- -	2 5%	2 5%	2 5%	1 6%	- -	3 8%	1 7%	2 4%	1 3%	2 9%	1 3%	2 7%	2 5%	1 5%	1 7%	1 2%	1 20%	- -	3 8%
Cheapest way of borrowing money	25 31%	9 27%	7 26%	9 47%	- -	14 34%	11 28%	14 32%	4 25%	7 35%	11 28%	6 40%	12 27%	12 32%	5 23%	8 24%	10 37%	10 26%	8 38%	4 29%	12 29%	2 40%	2 10%	16 41%
Easiest or most convenient way of getting credit	22 27%	12 36%	8 30%	1 5%	1 50%	11 27%	11 28%	10 23%	3 19%	6 30%	6 15%	2 13%	11 24%	9 24%	4 18%	8 24%	5 19%	11 28%	2 10%	4 29%	9 22%	- -	5 24%	8 21%
Didn't want to secure loan against my property	15 19%	7 21%	- -	7 37%	1 50%	4 10%	11 28%	7 16%	6 38%	3 15%	10 26%	2 13%	11 24%	7 19%	6 27%	7 21%	6 22%	7 18%	6 29%	2 14%	10 24%	1 20%	6 29%	7 18%
Structured my repayments	1 1%	1 3%	- -	- -	- -	- -	1 3%	1 2%	- -	1 5%	- -	- -	1 2%	1 3%	- -	1 3%	- -	1 3%	- -	- -	1 2%	- -	1 5%	- -
Special offer from bank	1 1%	- -	- -	1 5%	- -	1 2%	- -	1 2%	- -	- -	1 3%	1 7%	- -	1 3%	- -	1 3%	- -	- -	1 5%	- -	- -	1 20%	1 5%	- -
Previous experience of lender/ have other financial products with them	4 5%	1 3%	3 11%	- -	- -	4 10%	- -	2 5%	1 6%	- -	3 8%	- -	3 7%	1 3%	2 9%	2 6%	1 4%	1 3%	2 10%	- -	3 7%	- -	1 5%	2 5%
Bank contacted me	2 2%	1 3%	1 4%	- -	- -	1 2%	1 3%	1 2%	- -	- -	1 3%	1 7%	- -	- -	1 5%	1 3%	- -	1 3%	- -	- -	1 2%	- -	1 5%	- -
Debt consolidation	1 1%	- -	1 4%	- -	- -	- -	1 3%	1 2%	- -	- -	1 3%	- -	1 2%	1 3%	- -	1 3%	- -	- -	1 5%	- -	1 2%	- -	1 5%	- -
Refused elsewhere	1 1%	- -	1 4%	- -	- -	- -	1 3%	- -	1 6%	1 5%	- -	- -	1 2%	1 3%	- -	1 3%	- -	1 3%	- -	1 7%	- -	- -	1 5%	- -
Other	6 7%	1 3%	3 11%	2 11%	- -	4 10%	2 5%	5 11%	- -	2 10%	3 8%	3 20%	2 4%	3 8%	2 9%	3 9%	2 7%	5 13%	- -	2 14%	3 7%	- -	2 10%	3 8%



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Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
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Table 2

Q4a. What made you think about getting a credit product rather than another form of credit?

Base: All who took out a credit product

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	81	33*	27**	19**	2**	41*	40*	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Don't know/Can't remember	1 1%	-	1 4%	-	-	1 2%	-	-	1 6%	-	1 3%	-	1 2%	1 3%	-	-	1 3%	-	1 7%	-	-	-	-	1 3%



GfK NOP

Than .5

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PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 3

Q4b. Did you compare products on the credit only, or the repayment protection only, or the combination of credit and repayment protection?

Base: All who bought PPI from same company as credit provider

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)	
Total	81	33*	27**	19**	2**	41*	40*	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Compared credit only	23 28%	9 27%	10 37%	4 21%	-	14 34%	9 23%	10 23%	3 19%	4 20%	9 23%	3 20%	10 22%	7 19%	5 23%	4 12%	9 33%	8 21%	5 24%	2 14%	11 27%	-	2 10%	11 28%
Compared repayment protection only	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Combination of credit and repayment protection	47 58%	16 48%	15 56%	14 74%	2 100%	23 56%	24 60%	34 77%	13 81%	16 80%	30 77%	12 80%	35 78%	30 81%	17 77%	29 88%	18 67%	31 79%	16 76%	12 86%	30 73%	5 100%	19 90%	28 72%
Did not make any comparisons	11 14%	8 24%	2 7%	1 5%	-	4 10%	7 18%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know/can't remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



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Table 4

Q4c. Did you also compare the costs or features of your PPI from (distributor brand) against the cost or features of PPI from another provider, or did you not do so

Base: All those who said they compared on the basis of the credit only

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	23	9**	10**	4**	-**	14**	9**	10**	3**	4**	9**	3**	10**	7**	5**	4**	9**	8**	5**	2**	11**	-**	2**	11**
Also compared costs or features of PPI	13 57%	3 33%	7 70%	3 75%	-	8 57%	5 56%	10 100%	3 100%	4 100%	9 100%	3 100%	10 100%	7 100%	5 100%	4 100%	9 100%	8 100%	5 100%	2 100%	11 100%	-	2 100%	11 100%
Did not do so	9 39%	6 67%	2 20%	1 25%	-	5 36%	4 44%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know/can't remember	1 4%	-	1 10%	-	-	1 7%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



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Table 5

Q5a. Reason for taking out PPI for your credit product - MOST IMPORANT REASON

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Larger sum than I normally borrow	1 2%	1 5%	-	-	-	1 3%	-	1 2%	-	1 5%	-	-	1 2%	-	1 5%	-	1 4%	1 3%	-	-	1 20%	-	1 3%	
My job isn't as secure as it used to be	5 8%	1 5%	2 9%	2 12%	-	3 10%	2 7%	1 2%	4 25%	3 15%	2 5%	-	5 11%	3 8%	2 9%	2 6%	3 11%	2 5%	3 14%	-	5 12%	-	1 5%	4 10%
Now have a partner/child/ dependents	4 7%	2 11%	1 5%	1 6%	-	-	4 14%	2 5%	2 13%	3 15%	1 3%	1 7%	3 7%	2 5%	2 9%	3 9%	1 4%	3 8%	1 5%	-	4 10%	-	4 19%	-
Knowing that repayments will be met in case of illness/ death/ unemployment	28 47%	8 42%	13 59%	6 35%	1 50%	16 52%	12 41%	24 55%	4 25%	8 40%	19 49%	6 40%	22 49%	21 57%	6 27%	16 48%	12 44%	21 54%	7 33%	8 57%	19 46%	1 20%	9 43%	19 49%
Worried that if my circumstances changed I would not be able to make commitments	9 15%	3 16%	3 14%	3 18%	-	4 13%	5 17%	7 16%	2 13%	2 10%	7 18%	3 20%	6 13%	5 14%	4 18%	7 21%	2 7%	4 10%	5 24%	2 14%	5 12%	2 40%	4 19%	5 13%
Worried that I might be involved in an accident and unable to work	5 8%	1 5%	1 5%	3 18%	-	3 10%	2 7%	3 7%	2 13%	-	5 13%	3 20%	2 4%	1 3%	4 18%	3 9%	2 7%	4 10%	1 5%	3 21%	2 5%	-	2 10%	3 8%
I have previously made a successful claim on PPI	1 2%	1 5%	-	-	-	1 3%	-	-	1 6%	-	1 3%	-	1 2%	1 3%	-	1 4%	-	1 5%	-	1 2%	-	-	-	1 3%
I assumed I had a better chance of getting the loan	2 3%	1 5%	-	1 6%	-	1 3%	1 3%	2 5%	-	1 5%	1 3%	1 7%	1 2%	2 5%	-	2 7%	1 3%	1 5%	-	2 5%	-	-	-	2 5%
Previous experience/ always deal with them	1 2%	-	1 5%	-	-	-	1 3%	1 2%	-	1 5%	-	-	1 2%	1 3%	-	-	1 4%	1 3%	-	-	1 2%	-	-	1 3%
Life cover	1 2%	-	1 5%	-	-	1 3%	-	-	1 6%	-	1 3%	-	1 2%	1 3%	-	-	1 4%	1 3%	-	1 7%	-	-	-	1 3%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 5

Q5a. Reason for taking out PPI for your credit product - MOST IMPORANT REASON

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Part of the package	1 2%	-	-	1 6%	-	1 3%	-	1 2%	-	-	1 3%	-	1 2%	-	1 5%	1 3%	-	-	1 5%	-	1 2%	-	1 5%	-
Pressured sale	1 2%	1 5%	-	-	-	1 3%	-	1 2%	-	1 5%	-	1 7%	-	-	1 5%	-	1 4%	-	1 5%	-	1 2%	-	-	1 3%
Other	1 2%	-	-	-	1 50%	-	1 3%	1 2%	-	-	1 3%	-	1 2%	-	1 5%	1 3%	-	1 3%	-	-	-	1 20%	-	1 3%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

Than .5

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 8

Q5a. Reason for taking out PPI for your unsecured loan - MOST IMPORANT REASON

Base: All those who took out a unsecured loan

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Larger sum than I normally borrow	1 2%	1 5%	-	-	-	1 3%	-	1 2%	-	1 5%	-	-	1 2%	-	1 5%	-	1 4%	1 3%	-	-	1 20%	-	1 3%	
My job isn't as secure as it used to be	5 8%	1 5%	2 9%	2 12%	-	3 10%	2 7%	1 2%	4 25%	3 15%	2 5%	-	5 11%	3 8%	2 9%	2 6%	3 11%	2 5%	3 14%	-	5 12%	-	1 5%	4 10%
Now have a partner/child/ dependents	4 7%	2 11%	1 5%	1 6%	-	-	4 14%	2 5%	2 13%	3 15%	1 3%	1 7%	3 7%	2 5%	2 9%	3 9%	1 4%	3 8%	1 5%	-	4 10%	-	4 19%	-
Knowing that repayments will be met in case of illness/ death/ unemployment	28 47%	8 42%	13 59%	6 35%	1 50%	16 52%	12 41%	24 55%	4 25%	8 40%	19 49%	6 40%	22 49%	21 57%	6 27%	16 48%	12 44%	21 54%	7 33%	8 57%	19 46%	1 20%	9 43%	19 49%
Worried that if my circumstances changed I would not be able to make commitments	9 15%	3 16%	3 14%	3 18%	-	4 13%	5 17%	7 16%	2 13%	2 10%	7 18%	3 20%	6 13%	5 14%	4 18%	7 21%	2 7%	4 10%	5 24%	2 14%	5 12%	2 40%	4 19%	5 13%
Worried that I might be involved in an accident and unable to work	5 8%	1 5%	1 5%	3 18%	-	3 10%	2 7%	3 7%	2 13%	-	5 13%	3 20%	2 4%	1 3%	4 18%	3 9%	2 7%	4 10%	1 5%	3 21%	2 5%	-	2 10%	3 8%
I have previously made a successful claim on PPI	1 2%	1 5%	-	-	-	1 3%	-	-	1 6%	-	1 3%	-	1 2%	1 3%	-	-	1 4%	-	1 5%	-	1 2%	-	-	1 3%
I assumed I had a better chance of getting the loan	2 3%	1 5%	-	1 6%	-	1 3%	1 3%	2 5%	-	1 5%	1 3%	1 7%	1 2%	2 5%	-	-	2 7%	1 3%	1 5%	-	2 5%	-	-	2 5%
Previous experience/ always deal with them	1 2%	-	1 5%	-	-	-	1 3%	1 2%	-	1 5%	-	-	1 2%	1 3%	-	-	1 4%	1 3%	-	-	1 2%	-	-	1 3%
Life cover	1 2%	-	1 5%	-	-	1 3%	-	-	1 6%	-	1 3%	-	1 2%	1 3%	-	-	1 4%	1 3%	-	1 7%	-	-	-	1 3%



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 8

Q5a. Reason for taking out PPI for your unsecured loan - MOST IMPORANT REASON

Base: All those who took out a unsecured loan

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Part of the package	1 2%	-	-	1 6%	-	1 3%	-	1 2%	-	-	1 3%	-	1 2%	-	1 5%	1 3%	-	-	1 5%	-	1 2%	-	1 5%	-
Pressured sale	1 2%	1 5%	-	-	-	1 3%	-	1 2%	-	1 5%	-	1 7%	-	-	1 5%	-	1 4%	-	1 5%	-	1 2%	-	-	1 3%
Other	1 2%	-	-	-	1 50%	-	1 3%	1 2%	-	-	1 3%	-	1 2%	-	1 5%	1 3%	-	1 3%	-	-	-	1 20%	-	1 3%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

Than .5

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 9

Q5b. Reason for taking out PPI for your credit product - ALL REASONS

Base: All those mentioning more than one

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Family or friend recommended	1 2%	-	1 5%	-	-	1 3%	-	1 6%	1 5%	-	-	1 2%	1 3%	-	1 3%	-	1 3%	-	1 7%	-	-	1 5%	-	
Larger sum than I normally borrow	6 10%	2 11%	1 5%	3 18%	-	4 13%	2 7%	4 9%	2 13%	3 15%	3 8%	1 7%	5 11%	4 11%	2 9%	2 6%	4 15%	3 8%	3 14%	1 7%	3 7%	2 40%	1 5%	5 13%
My job isn't as secure as it used to be	12 20%	4 21%	5 23%	2 12%	1 50%	5 16%	7 24%	7 16%	5 31%	6 30%	6 15%	3 20%	9 20%	9 24%	3 14%	7 21%	5 19%	7 18%	5 24%	2 14%	10 24%	-	3 14%	9 23%
Now have a partner/child/dependents	9 15%	2 11%	1 5%	6 35%	-	2 6%	7 24%	5 11%	4 25%	7 35%	2 5%	1 7%	8 18%	5 14%	4 18%	6 18%	3 11%	8 21%	1 5%	-	9 22%	-	7 33%	2 5%
Knowing that repayments will be met in case of illness/death/ unemployment	38 63%	13 68%	15 68%	8 47%	2 100%	18 58%	20 69%	32 73%	6 38%	12 60%	25 64%	11 73%	27 60%	27 73%	10 45%	23 70%	15 56%	27 69%	11 52%	9 64%	26 63%	3 60%	15 71%	23 59%
Worried that if my circumstances changed I would not be able to make commitments	22 37%	4 21%	11 50%	6 35%	1 50%	10 32%	12 41%	14 32%	8 50%	7 35%	15 38%	6 40%	16 36%	13 35%	9 41%	13 39%	9 33%	12 31%	10 48%	3 21%	16 39%	3 60%	10 48%	12 31%
Worried that I might be involved in an accident and unable to work	18 30%	5 26%	9 41%	4 24%	-	8 26%	10 34%	14 32%	4 25%	4 20%	13 33%	6 40%	12 27%	8 22%	10 45%	9 27%	9 33%	12 31%	6 29%	5 36%	11 27%	2 40%	8 38%	10 26%
I have previously made a successful claim on PPI	4 7%	2 11%	2 9%	-	-	3 10%	1 3%	3 7%	1 6%	2 10%	2 5%	-	4 9%	3 8%	1 5%	1 3%	3 11%	2 5%	2 10%	-	4 10%	-	1 5%	3 8%
Salesperson explained the benefits of the product to me	6 10%	3 16%	2 9%	1 6%	-	3 10%	3 10%	6 14%	-	3 15%	3 8%	-	6 13%	5 14%	1 5%	1 3%	5 19%	5 13%	1 5%	1 7%	4 10%	1 20%	2 10%	4 10%
I assumed I had a better chance of getting the loan	7 12%	4 21%	-	3 18%	-	5 16%	2 7%	7 16%	-	2 10%	5 13%	3 20%	4 9%	4 11%	3 14%	4 12%	3 11%	4 10%	3 14%	3 21%	4 10%	-	2 10%	5 13%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 9

Q5b. Reason for taking out PPI for your credit product - ALL REASONS

Base: All those mentioning more than one

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Life cover	2 3%	2 11%	-	-	-	1 3%	1 3%	1 2%	1 6%	-	2 5%	-	2 4%	2 5%	-	-	2 7%	1 3%	1 5%	-	2 5%	-	-	2 5%
For (job) security	1 2%	-	-	1 6%	-	-	1 3%	1 2%	-	-	1 3%	-	1 2%	1 3%	-	1 3%	-	1 5%	-	1 2%	-	-	-	1 3%
Health reason	1 2%	-	1 5%	-	-	-	1 3%	1 2%	-	-	1 3%	-	1 2%	1 3%	-	1 3%	-	1 5%	-	1 2%	-	-	1 5%	-
None	3 5%	1 5%	1 5%	1 6%	-	2 6%	1 3%	2 5%	1 6%	-	3 8%	2 13%	1 2%	2 5%	1 5%	3 9%	-	3 8%	-	2 14%	1 2%	-	1 5%	2 5%
Other	1 2%	-	-	1 6%	-	1 3%	-	1 2%	-	-	1 3%	-	1 2%	1 3%	-	1 3%	-	1 3%	-	-	1 2%	-	-	1 3%
Not stated	2 3%	1 5%	1 5%	-	-	1 3%	1 3%	1 2%	1 6%	1 5%	1 3%	1 7%	1 2%	1 3%	1 5%	-	2 7%	1 3%	1 5%	1 7%	1 2%	-	-	2 5%



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 10

Q6. Do you still have this PPI policy in place, or not?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Still in place	59 98%	19 100%	21 95%	17 100%	2 100%	31 100%	28 97%	43 98%	16 100%	20 100%	38 97%	15 100%	44 98%	36 97%	22 100%	32 97%	27 100%	39 100%	20 95%	14 100%	40 98%	5 100%	20 95%	39 100%
Not	1 2%	-	1 5%	-	-	-	1 3%	1 2%	-	-	1 3%	-	1 2%	1 3%	-	1 3%	-	1 5%	-	1 2%	-	1 5%	-	-
Don't know/not sure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

Than .5

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 11

Q7a. 'I compared the cost and/or features of protected loans with those of other protected loans.' Does this describe you or not?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Yes	44 73%	14 74%	16 73%	12 71%	2 100%	24 77%	20 69%	44 100%	-	12 60%	31 79%	14 93%	30 67%	27 73%	16 73%	29 88%	15 56%	29 74%	15 71%	10 71%	29 71%	5 100%	16 76%	28 72%
No	16 27%	5 26%	6 27%	5 29%	-	7 23%	9 31%	-	16 100%	8 40%	8 21%	1 7%	15 33%	10 27%	6 27%	4 12%	12 44%	10 26%	6 29%	4 29%	12 29%	-	5 24%	11 28%
Don't know/can't remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

Than .5

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 12

Q7b. 'I compared the cost and/or features of protected loans with combinations of loans and PPI policies that I could buy separately.'
Does this describe you or not?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*	
Yes	20 33%	6 32%	6 27%	7 41%	1 50%	8 26%	12 41%	12 27%	8 50%	20 100%	-	15 33%	13 35%	7 32%	8 24%	12 44%	16 41%	4 19%	3 21%	16 39%	1 20%	6 29%	14 36%	
No	39 65%	12 63%	16 73%	10 59%	1 50%	22 71%	17 59%	31 70%	8 50%	-	39 100%	10 67%	29 64%	24 65%	14 64%	24 73%	15 56%	23 59%	16 76%	11 79%	24 59%	4 80%	14 67%	25 64%
Don't know/can't remember	1 2%	1 5%	-	-	-	1 3%	-	1 2%	-	-	-	1 2%	-	1 5%	1 3%	-	-	1 5%	-	1 2%	-	1 5%	-	

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 13

Q7c. 'I made more than one credit application for the same loan at about the same time, in order to get several quotes.'
Does this describe you or not?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)	
Total	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*	
Yes	15 25%	3 16%	7 32%	4 24%	1 50%	7 23%	8 28%	14 32%	1 6%	5 25%	10 26%	15 100%	- -	8 22%	6 27%	11 33%	4 15%	10 26%	5 24%	5 36%	7 17%	3 60%	4 19%	11 28%
No	45 75%	16 84%	15 68%	13 76%	1 50%	24 77%	21 72%	30 68%	15 94%	15 75%	29 74%	- -	45 100%	29 78%	16 73%	22 67%	23 85%	29 74%	16 76%	9 64%	34 83%	2 40%	17 81%	28 72%
Don't know/can't remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 14

Q8. Did you start comparing insurance products before or after you applied for your credit product?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Before	37 62%	12 63%	14 64%	10 59%	1 50%	17 55%	20 69%	27 61%	10 63%	13 65%	24 62%	8 53%	29 64%	37 100%	-	21 64%	16 59%	26 67%	11 52%	11 79%	24 59%	2 40%	14 67%	23 59%
More than 4 weeks before	9 15%	2 11%	5 23%	2 12%	-	5 16%	4 14%	7 16%	2 13%	5 25%	4 10%	1 7%	8 18%	9 24%	-	4 12%	5 19%	7 18%	2 10%	3 21%	6 15%	-	3 14%	6 15%
3-4 weeks before	6 10%	3 16%	1 5%	1 6%	1 50%	2 6%	4 14%	5 11%	1 6%	3 15%	3 8%	3 20%	3 7%	6 16%	-	3 9%	3 11%	6 15%	-	1 7%	4 10%	1 20%	4 19%	2 5%
1-2 weeks before	9 15%	2 11%	4 18%	3 18%	-	5 16%	4 14%	8 18%	1 6%	2 10%	7 18%	2 13%	7 16%	9 24%	-	7 21%	2 7%	5 13%	4 19%	2 14%	7 17%	-	4 19%	5 13%
Less than 1 week before	13 22%	5 26%	4 18%	4 24%	-	5 16%	8 28%	7 16%	6 38%	3 15%	10 26%	2 13%	11 24%	13 35%	-	7 21%	6 22%	8 21%	5 24%	5 36%	7 17%	1 20%	3 14%	10 26%
Don't know/can't remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
After	22 37%	7 37%	7 32%	7 41%	1 50%	13 42%	9 31%	16 36%	6 38%	7 35%	14 36%	6 40%	16 36%	-	22 100%	12 36%	10 37%	12 31%	10 48%	3 21%	16 39%	3 60%	7 33%	15 38%
Less than 1 week after	16 27%	5 26%	4 18%	6 35%	1 50%	9 29%	7 24%	13 30%	3 19%	5 25%	10 26%	6 40%	10 22%	-	16 73%	10 30%	6 22%	11 28%	5 24%	3 21%	10 24%	3 60%	6 29%	10 26%
1-2 weeks after	3 5%	-	3 14%	-	-	3 10%	-	2 5%	1 6%	2 10%	1 3%	-	3 7%	-	3 14%	1 3%	2 7%	1 3%	2 10%	-	3 7%	-	-	3 8%
3-4 weeks after	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
More than 4 weeks after	2 3%	1 5%	-	1 6%	-	1 3%	1 3%	1 2%	1 6%	-	2 5%	-	2 4%	-	2 9%	1 3%	1 4%	-	2 10%	-	2 5%	-	1 5%	1 3%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 14

Q8. Did you start comparing insurance products before or after you applied for your credit product?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Don't know/can't remember	1 2%	1 5%	-	-	-	1 3%	-	1 6%	-	1 3%	-	1 2%	-	1 5%	-	1 4%	-	1 5%	-	1 2%	-	-	1 3%	
Don't know/Can't remember	1 2%	-	1 5%	-	-	1 3%	-	1 2%	-	-	1 3%	1 7%	-	-	-	-	1 3%	-	-	1 2%	-	-	1 3%	

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

Than .5

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 17

Q8. Did you start comparing insurance products before or after you applied for your unsecured loan?

Base: All who took out an unsecured loan

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Before	37 62%	12 63%	14 64%	10 59%	1 50%	17 55%	20 69%	27 61%	10 63%	13 65%	24 62%	8 53%	29 64%	37 100%	-	21 64%	16 59%	26 67%	11 52%	11 79%	24 59%	2 40%	14 67%	23 59%
More than 4 weeks before	9 15%	2 11%	5 23%	2 12%	-	5 16%	4 14%	7 16%	2 13%	5 25%	4 10%	1 7%	8 18%	9 24%	-	4 12%	5 19%	7 18%	2 10%	3 21%	6 15%	-	3 14%	6 15%
3-4 weeks before	6 10%	3 16%	1 5%	1 6%	1 50%	2 6%	4 14%	5 11%	1 6%	3 15%	3 8%	3 20%	3 7%	6 16%	-	3 9%	3 11%	6 15%	-	1 7%	4 10%	1 20%	4 19%	2 5%
1-2 weeks before	9 15%	2 11%	4 18%	3 18%	-	5 16%	4 14%	8 18%	1 6%	2 10%	7 18%	2 13%	7 16%	9 24%	-	7 21%	2 7%	5 13%	4 19%	2 14%	7 17%	-	4 19%	5 13%
Less than 1 week before	13 22%	5 26%	4 18%	4 24%	-	5 16%	8 28%	7 16%	6 38%	3 15%	10 26%	2 13%	11 24%	13 35%	-	7 21%	6 22%	8 21%	5 24%	5 36%	7 17%	1 20%	3 14%	10 26%
Don't know/can't remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
After	22 37%	7 37%	7 32%	7 41%	1 50%	13 42%	9 31%	16 36%	6 38%	7 35%	14 36%	6 40%	16 36%	-	22 100%	12 36%	10 37%	12 31%	10 48%	3 21%	16 39%	3 60%	7 33%	15 38%
Less than 1 week after	16 27%	5 26%	4 18%	6 35%	1 50%	9 29%	7 24%	13 30%	3 19%	5 25%	10 26%	6 40%	10 22%	-	16 73%	10 30%	6 22%	11 28%	5 24%	3 21%	10 24%	3 60%	6 29%	10 26%
1-2 weeks after	3 5%	-	3 14%	-	-	3 10%	-	2 5%	1 6%	2 10%	1 3%	-	3 7%	-	3 14%	1 3%	2 7%	1 3%	2 10%	-	3 7%	-	-	3 8%
3-4 weeks after	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
More than 4 weeks after	2 3%	1 5%	-	1 6%	-	1 3%	1 3%	1 2%	1 6%	-	2 5%	-	2 4%	-	2 9%	1 3%	1 4%	-	2 10%	-	2 5%	-	1 5%	1 3%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 17

Q8. Did you start comparing insurance products before or after you applied for your unsecured loan?

Base: All who took out an unsecured loan

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Don't know/can't remember	1 2%	1 5%	-	-	-	1 3%	-	1 6%	-	1 3%	-	1 2%	-	1 5%	-	1 4%	-	1 5%	-	1 2%	-	-	1 3%	
Don't know/Can't remember	1 2%	-	1 5%	-	-	1 3%	-	1 2%	-	1 3%	-	1 7%	-	-	-	1 4%	1 3%	-	-	1 2%	-	-	1 3%	

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

Than .5

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 18

Q9a. From how many companies did you compare combined credit and insurance policies with your PPI?

Base: All those who compared protected loans

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than \$7,713 (f)	Higher /Same as \$7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)
Total	44	14**	16**	12**	2**	24**	20**	44*	**	12**	31*	14**	30*	27**	16**	29**	15**	29**	15**	10**	29**	5**	16**	28**
1	3 7%	-	3 19%	-	-	1 4%	2 10%	3 7%	-	1 8%	2 6%	-	3 10%	2 7%	1 6%	2 7%	1 7%	2 7%	1 7%	1 10%	2 7%	-	-	3 11%
2	5 11%	3 21%	1 6%	1 8%	-	3 13%	2 10%	5 11%	-	2 17%	3 10%	-	5 17%	2 7%	3 19%	2 7%	3 20%	3 13%	2 10%	3 10%	-	-	2 13%	3 11%
3	13 30%	5 36%	6 38%	2 17%	-	8 33%	5 25%	13 30%	-	4 33%	9 29%	5 36%	8 27%	10 37%	3 19%	8 28%	5 33%	10 34%	3 20%	4 40%	7 24%	2 40%	4 25%	9 32%
4	6 14%	1 7%	2 13%	2 17%	1 50%	2 8%	4 20%	6 14%	-	2 17%	4 13%	4 29%	2 7%	5 19%	1 6%	4 14%	2 13%	2 7%	4 27%	1 10%	3 10%	2 40%	3 19%	3 11%
5	4 9%	1 7%	1 6%	2 17%	-	3 13%	1 5%	4 9%	-	2 17%	2 6%	2 14%	2 7%	3 11%	1 6%	3 10%	1 7%	3 10%	1 7%	2 20%	2 7%	-	1 6%	3 11%
6	5 11%	1 7%	2 13%	1 8%	1 50%	1 4%	4 20%	5 11%	-	-	5 16%	2 14%	3 10%	2 7%	3 19%	4 14%	1 7%	3 10%	2 13%	-	4 14%	1 20%	2 13%	3 11%
10+	4 9%	1 7%	-	3 25%	-	2 8%	2 10%	4 9%	-	1 8%	3 10%	-	4 13%	3 11%	1 6%	3 10%	1 7%	4 14%	-	-	4 14%	-	2 13%	2 7%
Don't know/can't remember	4 9%	2 14%	1 6%	1 8%	-	4 17%	-	4 9%	-	-	3 10%	1 7%	3 10%	-	3 19%	3 10%	1 7%	2 7%	2 13%	-	4 14%	-	2 13%	2 7%
Mean	4.90	3.83	3.20	8.36	5.00	4.50	5.30	4.90	-	3.75	5.39	4.08	5.30	4.56	5.62	5.58	3.64	5.52	3.62	3.10	5.80	4.00	6.07	4.27
Standard deviation	5.20	2.29	1.61	8.78	1.41	4.12	6.18	5.20	-	2.30	6.01	1.12	6.29	3.76	7.52	6.18	2.24	6.19	1.50	1.29	6.38	1.22	7.19	3.76
Standard error	0.823	0.661	0.416	2.647	1.000	0.922	1.382	0.823	-	0.664	1.135	0.309	1.210	0.723	2.086	1.213	0.599	1.192	0.417	0.407	1.277	0.548	1.923	0.737
Error variance	0.677	0.437	0.173	7.005	1.000	0.850	1.911	0.677	-	0.441	1.289	0.096	1.464	0.522	4.353	1.471	0.358	1.420	0.174	0.166	1.630	0.300	3.697	0.543
Median	3	3	3	4	5	3	3	3	-	3	4	3	3	3	3	3	3	3	3	3	3	3	3	3



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Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 19

Q9b. Which companies combined credit and insurance policies did you compare with your PPI?

Base: All those who compared protected loans

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	44	14**	16**	12**	2**	24**	20**	44*	-**	12**	31*	14**	30*	27**	16**	29**	15**	29**	15**	10**	29**	5**	16**	28**
Halifax	8 18%	5 36%	- -	3 25%	- -	5 21%	3 15%	8 18%	- -	4 33%	4 13%	2 14%	6 20%	7 26%	1 6%	5 17%	3 20%	6 21%	2 13%	2 20%	4 14%	2 40%	4 25%	4 14%
Natwest	7 16%	2 14%	3 19%	1 8%	1 50%	2 8%	5 25%	7 16%	- -	3 25%	4 13%	4 29%	3 10%	4 15%	2 13%	2 7%	5 33%	6 21%	1 7%	- -	5 17%	2 40%	3 19%	4 14%
Lloyds TSB	6 14%	1 7%	2 13%	2 17%	1 50%	4 17%	2 10%	6 14%	- -	3 25%	3 10%	3 21%	3 10%	5 19%	1 6%	5 17%	1 7%	3 10%	3 20%	1 10%	4 14%	1 20%	1 6%	5 18%
Nationwide	6 14%	3 21%	1 6%	2 17%	- -	3 13%	3 15%	6 14%	- -	2 17%	4 13%	2 14%	4 13%	6 22%	- -	3 10%	3 20%	4 14%	2 13%	1 10%	5 17%	- -	1 6%	5 18%
Barclays	6 14%	2 14%	1 6%	3 25%	- -	1 4%	5 25%	6 14%	- -	2 17%	4 13%	2 14%	4 13%	4 15%	2 13%	2 7%	4 27%	3 10%	3 20%	- -	6 21%	- -	1 6%	5 18%
Northern Rock	6 14%	3 21%	1 6%	2 17%	- -	2 8%	4 20%	6 14%	- -	3 25%	3 10%	2 14%	4 13%	5 19%	1 6%	2 7%	4 27%	3 10%	3 20%	- -	5 17%	1 20%	2 13%	4 14%
Abbey	5 11%	1 7%	2 13%	1 8%	1 50%	1 4%	4 20%	5 11%	- -	2 17%	3 10%	1 7%	4 13%	5 19%	- -	4 14%	1 7%	5 17%	- -	1 10%	4 14%	- -	2 13%	3 11%
Tesco	5 11%	1 7%	3 19%	1 8%	- -	2 8%	3 15%	5 11%	- -	1 8%	4 13%	1 7%	4 13%	4 15%	1 6%	3 10%	2 13%	3 10%	2 13%	1 10%	4 14%	- -	4 25%	1 4%
Alliance and Leicester	4 9%	1 7%	1 6%	2 17%	- -	- -	4 20%	4 9%	- -	2 17%	2 6%	2 14%	2 7%	3 11%	1 6%	2 7%	2 13%	3 10%	1 7%	- -	3 10%	1 20%	3 19%	1 4%
HSBC	4 9%	1 7%	- -	2 17%	1 50%	1 4%	3 15%	4 9%	- -	1 8%	3 10%	3 21%	1 3%	3 11%	1 6%	4 14%	- -	2 7%	2 13%	1 10%	2 7%	1 20%	3 19%	1 4%
Egg	3 7%	- -	1 6%	2 17%	- -	- -	3 15%	3 7%	- -	- -	3 10%	1 7%	2 7%	2 7%	1 6%	3 10%	- -	- -	3 20%	- -	3 10%	- -	2 13%	1 4%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 19

Q9b. Which companies combined credit and insurance policies did you compare with your PPI?

Base: All those who compared protected loans

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	44	14**	16**	12**	2**	24**	20**	44*	**	12**	31*	14**	30*	27**	16**	29**	15**	29**	15**	10**	29**	5**	16**	28**
Sainsbury	3 7%	1 7%	1 6%	1 8%	-	-	3 15%	3 7%	-	-	3 10%	-	3 10%	3 11%	-	2 7%	1 7%	-	3 20%	-	3 10%	-	2 13%	1 4%
GE Money	2 5%	-	2 13%	-	-	1 4%	1 5%	2 5%	-	-	2 6%	2 14%	-	4 4%	-	1 3%	1 7%	1 3%	1 7%	-	2 7%	-	-	2 7%
Bradford and Bingley	2 5%	1 7%	1 6%	-	-	1 4%	1 5%	2 5%	-	1 8%	1 3%	1 7%	1 3%	1 4%	-	1 3%	1 7%	2 7%	-	-	2 7%	-	1 6%	1 4%
Norwich Union	2 5%	1 7%	1 6%	-	-	1 4%	1 5%	2 5%	-	-	2 6%	-	2 7%	1 4%	1 6%	1 3%	1 7%	2 7%	-	1 10%	1 3%	-	1 6%	1 4%
Money supermarket.com	2 5%	-	1 6%	1 8%	-	1 4%	1 5%	2 5%	-	-	2 6%	1 7%	1 3%	1 4%	1 6%	2 7%	-	2 7%	-	-	2 7%	-	1 6%	1 4%
Royal Bank of Scotland	2 5%	-	-	2 17%	-	-	2 10%	2 5%	-	1 8%	1 3%	1 7%	1 3%	1 4%	1 6%	1 3%	1 7%	1 3%	1 7%	-	2 7%	-	2 13%	-
Co-op	2 5%	1 7%	-	1 8%	-	1 4%	1 5%	2 5%	-	1 8%	1 3%	2 14%	-	1 4%	1 6%	1 3%	1 7%	-	2 13%	-	1 3%	1 20%	1 6%	1 4%
Direct Line	2 5%	-	-	2 17%	-	2 8%	-	2 5%	-	-	2 6%	-	2 7%	2 7%	-	1 3%	1 7%	-	2 13%	1 10%	1 3%	-	-	2 7%
First Plus	2 5%	-	1 6%	1 8%	-	-	2 10%	2 5%	-	1 8%	1 3%	1 7%	1 3%	2 7%	-	-	2 13%	2 7%	-	-	1 3%	1 20%	2 13%	-
AA	1 2%	-	1 6%	-	-	1 4%	-	1 2%	-	-	1 3%	1 7%	-	-	-	-	1 7%	1 3%	-	-	1 3%	-	-	1 4%
Ocean Finance	1 2%	1 7%	-	-	-	1 4%	-	1 2%	-	-	1 3%	-	1 3%	-	1 6%	-	1 7%	1 3%	-	1 10%	-	-	-	1 4%
Dunfermline BS	1 2%	1 7%	-	-	-	1 4%	-	1 2%	-	1 8%	-	1 7%	-	1 4%	-	1 3%	-	1 3%	-	1 10%	-	-	-	1 4%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 19

Q9b. Which companies combined credit and insurance policies did you compare with your PPI?

Base: All those who compared protected loans

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)	
Total	44	14**	16**	12**	2**	24**	20**	44*	-**	12**	31*	14**	30*	27**	16**	29**	15**	29**	15**	10**	29**	5**	16**	28**
Greenhill Finance	1	-	-	1	-	1	5	1	-	1	-	-	1	-	-	1	3	-	-	1	-	1	-	
Welcome	1	1	-	-	-	1	-	1	-	-	1	-	1	-	1	-	1	-	1	-	-	-	1	
Bank of Scotland	1	1	-	-	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	-	1	
Debt Busters	1	1	-	-	-	1	5	1	-	-	1	-	1	-	-	1	3	-	-	1	-	-	1	
Legal and general	1	1	-	-	-	1	5	1	-	-	1	-	1	-	-	1	3	-	-	1	-	-	1	
Others	10	2	6	2	-	6	4	10	-	2	8	3	7	7	2	4	6	7	3	3	7	-	3	7
Don't know/ cant remember	23	14%	38%	17%	-	25%	20%	23%	-	17%	26%	21%	23%	26%	13%	14%	40%	24%	20%	30%	24%	-	19%	25%
	10	3	3	3	1	8	2	10	-	2	7	3	7	2	8	10	-	7	3	2	6	2	4	6
	23%	21%	19%	25%	50%	33%	10%	23%	-	17%	23%	21%	23%	7%	50%	34%	-	24%	20%	20%	21%	40%	25%	21%



GfK NOP

Than .5

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 20

Q9c. Where did you go for information to compare the best value protected loans? - Spontaneous Mentions

Base: All those who compared protected loans

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)	
Total	44	14**	16**	12**	2**	24**	20**	44*	-**	12**	31*	14**	30*	27**	16**	29**	15**	29**	15**	10**	29**	5**	16**	28**
General internet search engine e.g. Google, Yahoo, MSN	18 41%	4 29%	8 50%	5 42%	1 50%	12 50%	6 30%	18 41%	-	7 58%	11 35%	7 50%	11 37%	12 44%	6 38%	11 38%	7 47%	13 45%	5 33%	5 50%	11 38%	2 40%	6 38%	12 43%
Price comparison web-site e.g. MoneyFacts, moneysupermarket, uswitch	15 34%	4 29%	4 25%	6 50%	1 50%	6 25%	9 45%	15 34%	-	3 25%	12 39%	5 36%	10 33%	8 30%	6 38%	11 38%	4 27%	9 31%	6 40%	2 20%	12 41%	1 20%	4 25%	11 39%
Advice web-site e.g. Which.co.uk	2 5%	1 7%	-	1 8%	-	1 4%	1 5%	2 5%	-	1 8%	1 3%	-	2 7%	1 4%	1 6%	2 7%	-	2 7%	-	1 10%	1 3%	-	1 6%	1 4%
Web-site of a bank/building society/financial services company	7 16%	5 36%	1 6%	1 8%	-	4 17%	3 15%	7 16%	-	2 17%	5 16%	3 21%	4 13%	5 19%	1 6%	6 21%	1 7%	6 21%	1 7%	2 20%	5 17%	-	5 31%	2 7%
Leaflet from a bank/building society/financial services company	5 11%	4 29%	-	-	1 50%	3 13%	2 10%	5 11%	-	1 8%	3 10%	1 7%	4 13%	4 15%	1 6%	4 14%	1 7%	3 10%	2 13%	1 10%	4 14%	-	3 19%	2 7%
Direct quote (not via internet) from a bank/building society/financial services company	6 14%	2 14%	3 19%	1 8%	-	3 13%	3 15%	6 14%	-	3 25%	3 10%	1 7%	5 17%	3 11%	3 19%	3 10%	3 20%	3 10%	3 20%	1 10%	4 14%	1 20%	1 6%	5 18%
Advertising	1 2%	-	1 6%	-	-	1 4%	-	1 2%	-	-	1 3%	-	1 3%	1 4%	-	1 3%	-	-	1 7%	-	1 3%	-	-	1 4%
Family/friend/colleague	2 5%	1 7%	1 6%	-	-	2 8%	-	2 5%	-	-	2 6%	-	2 7%	1 4%	1 6%	-	2 13%	2 7%	-	2 20%	-	-	-	2 7%
Advice from bank/ visited different banks	1 2%	-	1 6%	-	-	-	1 5%	1 2%	-	-	1 3%	-	1 7%	1 4%	-	-	1 7%	1 3%	-	-	-	1 20%	1 6%	-



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 20

Q9c. Where did you go for information to compare the best value protected loans? - Spontaneous Mentions

Base: All those who compared protected loans

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	44	14**	16**	12**	2**	24**	20**	44*	-**	12**	31*	14**	30*	27**	16**	29**	15**	29**	15**	10**	29**	5**	16**	28**
Individual websites	2 5%	1 7%	1 6%	-	-	-	2 10%	2 5%	-	-	2 6%	-	2 7%	2 7%	-	1 3%	1 7%	1 3%	1 7%	-	2 7%	-	1 6%	1 4%
Advert through the post	1 2%	1 7%	-	-	-	-	1 5%	1 2%	-	-	1 3%	-	1 3%	1 4%	-	-	1 3%	-	-	1 3%	-	-	-	1 4%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

Than .5

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 21

Q9d. Where did you go for information to compare the best value protected loans? - Spontaneous & Prompted Mentions

Base: All those who compared protected loans

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	44	14**	16**	12**	2**	24**	20**	44*	-**	12**	31*	14**	30*	27**	16**	29**	15**	29**	15**	10**	29**	5**	16**	28**
General internet search engine e.g. Google, Yahoo, MSN	24 55%	6 43%	9 56%	8 67%	1 50%	13 54%	11 55%	24 55%	-	9 75%	15 48%	9 64%	15 50%	16 59%	8 50%	16 55%	8 53%	17 59%	7 47%	7 70%	15 52%	2 40%	10 63%	14 50%
Price comparison web-site e.g. MoneyFacts, moneysupermarket, uswitch	21 48%	4 29%	7 44%	9 75%	1 50%	10 42%	11 55%	21 48%	-	5 42%	16 52%	7 50%	14 47%	11 41%	9 56%	15 52%	6 40%	13 45%	8 53%	2 20%	16 55%	3 60%	7 44%	14 50%
Advice web-site e.g. Which.co.uk	5 11%	2 14%	2 13%	1 8%	-	2 8%	3 15%	5 11%	-	1 8%	4 13%	1 7%	4 13%	4 15%	1 6%	3 10%	2 13%	4 14%	1 7%	2 20%	3 10%	-	1 6%	4 14%
Web-site of a bank/building society/financial services company	14 32%	6 43%	3 19%	4 33%	1 50%	6 25%	8 40%	14 32%	-	4 33%	10 32%	4 29%	10 33%	12 44%	1 6%	10 34%	4 27%	12 41%	2 13%	2 20%	12 41%	-	7 44%	7 25%
Leaflet from a bank/building society/financial services company	9 20%	6 43%	2 13%	-	1 50%	4 17%	5 25%	9 20%	-	2 17%	6 19%	3 21%	6 20%	6 22%	3 19%	6 21%	3 20%	7 24%	2 13%	2 20%	5 17%	2 40%	6 38%	3 11%
Direct quote (not via internet) from a bank/ building society/financial services company	14 32%	7 50%	4 25%	3 25%	-	7 29%	7 35%	14 32%	-	5 42%	8 26%	3 21%	11 37%	9 33%	4 25%	8 28%	6 40%	8 28%	6 40%	2 20%	10 34%	2 40%	7 44%	7 25%
Information from a retailer/ garage	1 2%	-	1 6%	-	-	1 4%	-	1 2%	-	-	1 3%	1 7%	-	-	-	-	1 7%	1 3%	-	-	1 3%	-	-	1 4%
Newspaper comparison table	1 2%	1 7%	-	-	-	1 4%	-	1 2%	-	-	1 3%	-	1 3%	1 4%	-	1 3%	-	1 3%	-	1 10%	-	-	-	1 4%
Newspaper article	4 9%	1 7%	2 13%	1 8%	-	1 4%	3 15%	4 9%	-	1 8%	3 10%	1 7%	3 10%	4 15%	-	1 3%	3 20%	4 14%	-	2 20%	1 3%	1 20%	2 13%	2 7%



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 21

Q9d. Where did you go for information to compare the best value protected loans? - Spontaneous & Prompted Mentions

Base: All those who compared protected loans

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	44	14**	16**	12**	2**	24**	20**	44*	-**	12**	31*	14**	30*	27**	16**	29**	15**	29**	15**	10**	29**	5**	16**	28**
Advertising	7 16%	1 7%	3 19%	3 25%	-	4 17%	3 15%	7 16%	-	3 25%	4 13%	-	7 23%	6 22%	1 6%	4 14%	3 20%	4 14%	3 30%	4 14%	-	1 6%	6 21%	
Family/friend/colleague	6 14%	2 14%	2 13%	2 17%	-	2 8%	4 20%	6 14%	-	1 8%	5 16%	2 14%	4 13%	4 15%	2 13%	2 7%	4 27%	5 17%	1 7%	3 30%	2 7%	1 20%	4 25%	2 7%
Phoned companies	3 7%	1 7%	1 6%	1 8%	-	2 8%	1 5%	3 7%	-	1 8%	2 6%	3 21%	-	1 4%	2 13%	2 7%	1 7%	3 10%	-	2 20%	1 3%	-	-	3 11%
Price comparison websites	7 16%	4 29%	1 6%	2 17%	-	3 13%	4 20%	7 16%	-	3 25%	4 13%	2 14%	5 17%	5 19%	2 13%	3 10%	4 27%	6 21%	1 7%	1 10%	5 17%	1 20%	3 19%	4 14%
Independent financial advisor	10 23%	3 21%	3 19%	3 25%	1 50%	5 21%	5 25%	10 23%	-	4 33%	6 19%	5 36%	5 17%	5 19%	4 25%	6 21%	4 27%	7 24%	3 20%	1 10%	8 28%	1 20%	4 25%	6 21%
None	3 7%	-	2 13%	1 8%	-	1 4%	2 10%	3 7%	-	-	3 10%	2 14%	1 3%	3 11%	-	3 10%	-	1 3%	2 13%	-	2 7%	1 20%	2 13%	1 4%
Others	2 5%	-	1 6%	-	1 50%	1 4%	1 5%	2 5%	-	1 8%	1 3%	1 7%	1 3%	1 4%	1 6%	2 7%	-	2 7%	-	1 10%	-	1 20%	-	2 7%
Don't know/can't remember	1 2%	1 7%	-	-	-	-	1 5%	1 2%	-	-	1 3%	-	1 3%	1 4%	-	1 7%	-	1 7%	-	1 10%	1 3%	-	1 6%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 22

Q9e. Information sources used when considering which protected loan to buy? - Spontaneous Mentions

Base: All those who compared protected loans

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	44	14**	16**	12**	2**	24**	20**	44*	-**	12**	31*	14**	30*	27**	16**	29**	15**	29**	15**	10**	29**	5**	16**	28**
Cost of policy	18 41%	3 21%	8 50%	5 42%	2 100%	9 38%	9 45%	18 41%	-	2 17%	16 52%	8 57%	10 33%	10 37%	7 44%	13 45%	5 33%	12 41%	6 40%	5 50%	10 34%	3 60%	4 25%	14 50%
Monthly repayment cost/ cost of repayments per month	16 36%	7 50%	5 31%	3 25%	1 50%	10 42%	6 30%	16 36%	-	6 50%	9 29%	5 36%	11 37%	11 41%	5 31%	11 38%	5 33%	10 34%	6 40%	4 40%	11 38%	1 20%	5 31%	11 39%
Best/ lowest interest rates of loan/ low APR	14 32%	6 43%	4 25%	4 33%	-	7 29%	7 35%	14 32%	-	6 50%	8 26%	3 21%	11 37%	11 41%	3 19%	7 24%	7 47%	9 31%	5 33%	4 40%	9 31%	1 20%	6 38%	8 29%
Scope of cover	10 23%	3 21%	3 19%	3 25%	1 50%	5 21%	5 25%	10 23%	-	4 33%	6 19%	5 36%	5 17%	5 19%	4 25%	6 21%	4 27%	7 24%	3 20%	1 10%	8 28%	1 20%	4 25%	6 21%
Length of loan period/ policy	6 14%	-	4 25%	2 17%	-	3 13%	3 15%	6 14%	-	1 8%	5 16%	1 7%	5 17%	4 15%	2 13%	5 17%	1 7%	2 7%	4 27%	1 10%	4 14%	1 20%	3 19%	3 11%
Good value for money/ best quote at cheapest cost	3 7%	-	2 13%	1 8%	-	1 4%	2 10%	3 7%	-	-	3 10%	2 14%	1 3%	3 11%	-	3 10%	-	1 3%	2 13%	-	2 7%	1 20%	2 13%	1 4%
Reputation of lender	3 7%	1 7%	1 6%	1 8%	-	1 4%	2 10%	3 7%	-	1 8%	2 6%	-	3 10%	3 11%	-	-	3 20%	3 10%	-	1 10%	2 7%	-	1 6%	2 7%
Previous customer feedback	2 5%	1 7%	1 6%	-	-	1 4%	1 5%	2 5%	-	-	2 6%	1 7%	1 3%	1 4%	1 6%	1 3%	1 7%	1 3%	1 7%	1 10%	1 3%	-	-	2 7%
Benefit features	2 5%	1 7%	1 6%	-	-	1 4%	1 5%	2 5%	-	1 8%	1 3%	1 7%	1 3%	1 4%	1 6%	1 3%	1 7%	1 3%	1 7%	-	2 7%	-	-	2 7%
Waiting period	1 2%	-	1 6%	-	-	-	1 5%	1 2%	-	-	1 3%	-	1 3%	1 4%	-	1 3%	-	1 3%	-	-	1 3%	-	1 6%	-
Best policy/ deal for me/ what I want	1 2%	-	1 6%	-	-	1 4%	-	1 2%	-	-	1 3%	1 7%	-	-	1 6%	1 3%	-	-	1 7%	-	-	1 20%	-	1 4%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 22

Q9e. Information sources used when considering which protected loan to buy? - Spontaneous Mentions

Base: All those who compared protected loans

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	44	14**	16**	12**	2**	24**	20**	44*	-**	12**	31*	14**	30*	27**	16**	29**	15**	29**	15**	10**	29**	5**	16**	28**
No early repayment penalties/ whether over payment allowed	1 2%	1 7%	-	-	-	1 5%	1	2%	-	1 8%	-	-	1 3%	1 4%	-	1 3%	-	1 3%	-	-	1 3%	-	1 6%	-
Terms and conditions	1 2%	-	1 6%	-	-	1 5%	1	2%	-	-	1 3%	1 7%	-	1 4%	-	1 3%	-	1 7%	-	1 3%	-	-	1 4%	
Others	7 16%	4 29%	1 6%	2 17%	-	3 13%	4 20%	7 16%	-	3 25%	4 13%	2 14%	5 17%	5 19%	2 13%	3 10%	4 27%	6 21%	1 7%	1 10%	5 17%	1 20%	3 19%	4 14%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

Than .5

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 23

Q9f. Information sources used when considering which protected loan to buy? - Prompted Mentions

Base: All those who compared protected loans

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)	
Total	44	14**	16**	12**	2**	24**	20**	44*	-**	12**	31*	14**	30*	27**	16**	29**	15**	29**	15**	10**	29**	5**	16**	28**
The amount I would pay each month for the credit and PPI combined	33 75%	13 93%	13 81%	5 42%	2 100%	17 71%	16 80%	33 75%	-	8 67%	24 77%	12 86%	21 70%	22 81%	10 63%	22 76%	11 73%	22 76%	11 73%	8 80%	21 72%	4 80%	11 69%	22 79%
The overall cost of the credit and PPI over the lifetime of the loan	27 61%	8 57%	9 56%	8 67%	2 100%	14 58%	13 65%	27 61%	-	9 75%	17 55%	8 57%	19 63%	18 67%	8 50%	17 59%	10 67%	18 62%	9 60%	5 50%	19 66%	3 60%	10 63%	17 61%
The extent of the cover - whether it covered accident/sickness/unemployment/death	24 55%	9 64%	8 50%	6 50%	1 50%	11 46%	13 65%	24 55%	-	9 75%	15 48%	7 50%	17 57%	15 56%	9 56%	16 55%	8 53%	18 62%	6 40%	6 60%	16 55%	2 40%	7 44%	17 61%
Exclusions on claiming	8 18%	2 14%	2 13%	3 25%	1 50%	2 8%	6 30%	8 18%	-	2 17%	6 19%	3 21%	5 17%	4 15%	3 19%	6 21%	2 13%	6 21%	2 13%	1 10%	7 24%	-	5 31%	3 11%
The amount it would pay out if I had to claim	10 23%	3 21%	4 25%	2 17%	1 50%	3 13%	7 35%	10 23%	-	2 17%	8 26%	4 29%	6 20%	6 22%	3 19%	7 24%	3 20%	8 28%	2 13%	2 20%	7 24%	1 20%	7 44%	3 11%
The waiting period i.e. the time after the accident/sickness/unemployment before payments start	17 39%	5 36%	7 44%	4 33%	1 50%	7 29%	10 50%	17 39%	-	4 33%	13 42%	5 36%	12 40%	10 37%	6 38%	10 34%	7 47%	13 45%	4 27%	3 30%	13 45%	1 20%	9 56%	8 29%
Promptness of payment when due	7 16%	2 14%	3 19%	1 8%	1 50%	3 13%	4 20%	7 16%	-	2 17%	5 16%	3 21%	4 13%	4 15%	3 19%	5 17%	2 13%	6 21%	1 7%	3 30%	3 10%	1 20%	3 19%	4 14%
How long the PPI cover would last	13 30%	4 29%	4 25%	4 33%	1 50%	8 33%	5 25%	13 30%	-	6 50%	7 23%	3 21%	10 33%	10 37%	3 19%	10 34%	3 20%	11 38%	2 13%	6 60%	7 24%	-	4 25%	9 32%
How I could apply	2 5%	2 14%	-	-	-	-	2 10%	2 5%	-	1 8%	1 3%	-	2 7%	2 7%	-	2 7%	-	2 7%	-	1 10%	1 3%	-	2 13%	-
Others	1 2%	-	-	1 8%	-	-	1 5%	1 2%	-	1 8%	-	-	1 3%	1 4%	-	-	1 7%	1 3%	-	-	1 3%	-	1 6%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 24

Q9g. Roughly how many hours did you spend in total looking for information about protected loans?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £7,713 (f)	Higher/Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married/Living together (t)	Separated/Widowed/Divorced (u)	Yes (v)	No (w)	
Total	44	14**	16**	12**	2**	24**	20**	44*	-**	12**	31*	14**	30*	27**	16**	29**	15**	29**	15**	10**	29**	5**	16**	28**
Less than 2 hours	11 25%	3 21%	6 38%	1 8%	1 50%	6 25%	5 25%	11 25%	-	2 17%	8 26%	2 14%	9 30%	3 11%	7 44%	7 24%	4 27%	6 21%	5 33%	1 10%	8 28%	2 40%	3 19%	8 29%
2 - 3 hours	14 32%	4 29%	3 19%	7 58%	-	9 38%	5 25%	14 32%	-	2 17%	12 39%	4 29%	10 33%	8 30%	6 38%	12 41%	2 13%	8 28%	6 40%	2 20%	10 34%	2 40%	6 38%	8 29%
4 - 5 hours	8 18%	3 21%	2 13%	3 25%	-	4 17%	4 20%	8 18%	-	3 25%	5 16%	2 14%	6 20%	7 26%	1 6%	3 10%	5 33%	5 17%	3 20%	1 10%	6 21%	1 20%	5 31%	3 11%
6 - 10 hours	10 23%	4 29%	4 25%	1 8%	1 50%	4 17%	6 30%	10 23%	-	4 33%	6 19%	5 36%	5 17%	8 30%	2 13%	6 21%	4 27%	9 31%	1 7%	5 50%	5 17%	-	2 13%	8 29%
15 hours +	1 2%	-	1 6%	-	-	1 4%	-	1 2%	-	1 8%	-	1 7%	-	1 4%	-	1 3%	-	1 3%	-	1 10%	-	-	-	1 4%
Mean number of hours	4.82	4.57	6.06	3.67	3.50	5.50	4.00	4.82	-	8.67	3.45	7.71	3.47	6.19	2.81	4.93	4.60	5.93	2.67	10.60	3.24	2.40	3.38	5.64
Standard deviation	7.27	3.48	11.55	2.31	3.54	9.53	2.90	7.27	-	12.83	2.67	12.00	2.83	8.84	2.64	8.63	3.66	8.73	1.59	13.55	2.53	1.34	1.96	8.95
Standard error	1.096	0.930	2.887	0.667	2.500	1.946	0.649	1.096	-	3.704	0.479	3.206	0.516	1.701	0.660	1.603	0.945	1.621	0.410	4.285	0.470	0.600	0.491	1.692
Error variance	1.202	0.865	8.337	0.444	6.250	3.786	0.421	1.202	-	13.717	0.230	10.279	0.266	2.895	0.435	2.569	0.893	2.628	0.168	18.360	0.221	0.360	0.241	2.863
Median	3	4	2	3	4	2	4	3	-	5	2	4	3	4	2	2	3	3	2	7	2	2	3	3

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 25

Q10a. From how many companies did you compare stand-alone insurance policies - that is PPI, income protection or critical illness policies - with your PPI?

Base: All those who compared separate insurance policies

	Total	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16	
		Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than \$7,713 (f)	Higher /Same as \$7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)
Total	20	6**	6**	7**	1**	8**	12**	12**	8**	20**	-**	5**	15**	13**	7**	8**	12**	16**	4**	3**	16**	1**	6**	14**
1	2 10%	-	2 33%	-	-	2 25%	-	1 8%	1 13%	2 10%	-	-	2 13%	-	2 29%	-	2 17%	1 6%	1 25%	-	2 13%	-	-	2 14%
2	3 15%	1 17%	-	1 14%	1 100%	1 13%	2 17%	2 17%	1 13%	3 15%	-	1 20%	2 13%	1 8%	2 29%	1 13%	2 17%	3 19%	-	-	2 13%	1 100%	-	3 21%
3	7 35%	4 67%	1 17%	2 29%	-	3 38%	4 33%	5 42%	2 25%	7 35%	-	2 40%	5 33%	6 46%	1 14%	4 50%	3 25%	6 38%	1 25%	1 33%	6 38%	-	2 33%	5 36%
4	1 5%	-	-	1 14%	-	-	1 8%	-	1 13%	1 5%	-	-	1 7%	-	1 14%	-	1 8%	-	1 25%	-	1 6%	-	1 17%	-
5	1 5%	-	1 17%	-	-	1 13%	-	1 8%	-	1 5%	-	1 20%	-	1 8%	-	1 13%	-	1 6%	-	1 33%	-	-	-	1 7%
6	2 10%	-	1 17%	1 14%	-	-	2 17%	1 8%	1 13%	2 10%	-	-	2 13%	-	2 15%	-	1 13%	1 8%	2 13%	-	2 13%	-	-	2 14%
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know/can't remember	4 20%	1 17%	1 17%	2 29%	-	1 13%	3 25%	2 17%	2 25%	4 20%	-	1 20%	3 20%	3 23%	1 14%	1 13%	3 25%	3 19%	1 25%	1 33%	3 19%	-	3 50%	1 7%
Mean	3.13	2.80	3.20	3.60	2.00	2.57	3.56	3.10	3.17	3.13	-	3.25	3.08	3.70	2.17	3.57	2.78	3.23	2.67	4.00	3.08	2.00	3.33	3.08



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 25

Q10a. From how many companies did you compare stand-alone insurance policies - that is PPI, income protection or critical illness policies - with your PPI?

Base: All those who compared separate insurance policies

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16	
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	6**	6**	7**	1**	8**	12**	12**	8**	20**	-**	5**	15**	13**	7**	8**	12**	16**	4**	3**	16**	1**	6**	14**
Standard deviation	0.45	2.28	1.52	-	1.40	1.51	1.45	1.72	1.50	-	1.26	1.62	1.42	1.17	1.40	1.56	1.54	1.53	1.41	1.55	-	0.58	1.66
Standard error	0.375	0.200	1.020	0.678	0.528	0.503	0.458	0.703	0.375	-	0.629	0.468	0.448	0.477	0.528	0.521	0.426	0.882	1.000	0.431	-	0.333	0.459
Error variance	0.141	0.040	1.040	0.460	0.279	0.253	0.210	0.494	0.141	-	0.396	0.219	0.201	0.228	0.279	0.272	0.181	0.778	1.000	0.185	-	0.111	0.211
Median	2	2	2	3	2	3	2	3	2	-	3	2	3	2	3	2	2	2	4	2	2	3	2

Total
Standard deviation
Standard error
Error variance
Median



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 26

Q10b. Which companies' stand-alone insurance policies did you compare with your PPI?

Base: All those who compared separate insurance policies

	Total	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16	
		Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	20	6**	6**	7**	1**	8**	12**	12**	8**	20**	-**	5**	15**	13**	7**	8**	12**	16**	4**	3**	16**	1**	6**	14**
PPI	10 50%	1 17%	4 67%	4 57%	1 100%	3 38%	7 58%	5 42%	5 63%	10 50%	-	3 60%	7 47%	5 38%	5 71%	3 38%	7 58%	7 44%	3 75%	2 67%	8 50%	-	3 50%	7 50%
Alliance and Leicester	1 5%	-	-	1 14%	-	-	1 8%	1 8%	-	1 5%	-	-	1 7%	1 8%	-	-	1 8%	1 6%	-	-	1 6%	-	-	1 7%
GE Money	1 5%	-	1 17%	-	-	1 13%	-	1 8%	-	1 5%	-	-	1 7%	-	1 14%	-	1 8%	-	1 25%	-	1 6%	-	-	1 7%
Lloyds TSB	2 10%	-	1 17%	1 14%	-	1 13%	1 8%	1 8%	1 13%	2 10%	-	-	2 13%	1 14%	1 17%	2 13%	2 13%	-	-	2 13%	-	-	2 14%	
Nationwide	1 5%	-	-	1 14%	-	-	1 8%	1 8%	-	1 5%	-	-	1 7%	1 8%	-	-	1 8%	1 6%	-	-	1 6%	-	-	1 7%
Money supermarket.com	1 5%	-	-	1 14%	-	-	1 8%	-	1 13%	1 5%	-	-	1 7%	-	1 14%	-	1 8%	-	1 25%	-	1 6%	-	1 17%	
Tesco	1 5%	-	-	1 14%	-	-	1 8%	-	1 13%	1 5%	-	-	1 7%	-	1 14%	-	1 8%	1 6%	-	-	1 6%	-	-	1 7%
Others	3 15%	1 17%	-	2 29%	-	-	3 25%	1 8%	2 25%	3 15%	-	1 20%	2 13%	1 8%	2 29%	-	3 25%	2 13%	1 25%	-	3 19%	-	1 17%	2 14%
None	1 5%	-	1 17%	-	-	-	1 8%	-	1 13%	1 5%	-	-	1 7%	1 8%	-	1 13%	-	1 6%	-	1 33%	-	-	1 17%	
Don't know/ cant remember	2 10%	-	1 17%	-	1 100%	1 13%	1 8%	2 17%	-	2 10%	-	2 40%	-	2 15%	-	2 25%	-	2 13%	-	1 33%	1 6%	-	-	2 14%
Critical Illness	1 5%	-	-	1 14%	-	-	1 8%	1 8%	-	1 5%	-	-	1 7%	1 8%	-	-	1 8%	1 6%	-	-	1 6%	-	-	1 7%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 26

Q10b. Which companies' stand-alone insurance policies did you compare with your PPI?

Base: All those who compared separate insurance policies

	Total	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16	
		Branch	Tele- phone	Inter- net	Other	Lower than £7,713	Higher /Same as £7,713	Did	Did not	Did	Did not	Did	Did not	Before credit appli- cation	After	Under 45	45+	Male	Female	Single	Married /Living to- gether	Separ- ated/ Widow -ed/ Divorc -ed	Yes	No
		(a)	(b)	(c)	(d)	(f)	(e)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)	(v)	(w)
Total	20	6**	6**	7**	1**	8**	12**	12**	8**	20**	-**	5**	15**	13**	7**	8**	12**	16**	4**	3**	16**	1**	6**	14**
Alliance and Leicester	1 5%	-	-	1 14%	-	-	1 8%	1 8%	-	1 5%	-	-	1 7%	1 8%	-	-	1 6%	-	-	1 6%	-	-	1 7%	
Lloyds TSB	1 5%	-	-	1 14%	-	-	1 8%	1 8%	-	1 5%	-	-	1 7%	1 8%	-	-	1 6%	-	-	1 6%	-	-	1 7%	
Nationwide	1 5%	-	-	1 14%	-	-	1 8%	1 8%	-	1 5%	-	-	1 7%	1 8%	-	-	1 6%	-	-	1 6%	-	-	1 7%	
Income Protection	3 15%	1 17%	1 17%	1 14%	-	2 25%	1 8%	1 8%	2 25%	3 15%	-	1 20%	2 13%	3 23%	-	2 25%	1 8%	2 13%	1 25%	1 33%	2 13%	-	-	3 21%
Alliance and Leicester	1 5%	-	1 17%	-	-	1 13%	-	-	1 13%	1 5%	-	-	1 7%	1 8%	-	-	1 8%	-	1 25%	-	1 6%	-	-	1 7%
Bank of Scotland	1 5%	1 17%	-	-	-	1 13%	-	1 8%	-	1 5%	-	1 20%	-	1 8%	-	1 13%	-	1 6%	-	1 33%	-	-	-	1 7%
Dunfermline BS	1 5%	1 17%	-	-	-	1 13%	-	1 8%	-	1 5%	-	1 20%	-	1 8%	-	1 13%	-	1 6%	-	1 33%	-	-	-	1 7%
Halifax	2 10%	1 17%	1 17%	-	-	2 25%	-	1 8%	1 13%	2 10%	-	1 20%	1 7%	2 15%	-	1 13%	1 8%	1 6%	1 25%	1 33%	1 6%	-	-	2 14%
Lloyds TSB	1 5%	1 17%	-	-	-	1 13%	-	1 8%	-	1 5%	-	1 20%	-	1 8%	-	1 13%	-	1 6%	-	1 33%	-	-	-	1 7%
Nationwide	1 5%	-	1 17%	-	-	1 13%	-	-	1 13%	1 5%	-	-	1 7%	1 8%	-	-	1 8%	-	1 25%	-	1 6%	-	-	1 7%
None	1 5%	-	-	1 14%	-	-	1 8%	-	1 13%	1 5%	-	-	1 7%	1 8%	-	1 13%	-	1 6%	-	-	1 6%	-	-	1 7%
Life	6 30%	4 67%	-	2 29%	-	2 25%	4 33%	4 33%	2 25%	6 30%	-	1 20%	5 33%	4 31%	2 29%	3 38%	3 25%	6 38%	-	-	5 31%	1 100%	2 33%	4 29%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 26

Q10b. Which companies' stand-alone insurance policies did you compare with your PPI?

Base: All those who compared separate insurance policies

	Total	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16	
		Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)
Total	20	6**	6**	7**	1**	8**	12**	12**	8**	20**	-**	5**	15**	13**	7**	8**	12**	16**	4**	3**	16**	1**	6**	14**
Alliance and Leicester	1 5%	-	-	1 14%	-	-	1 8%	1 8%	-	1 5%	-	-	1 7%	1 8%	-	-	1 6%	-	-	1 6%	-	-	1 7%	
Barclays	1 5%	-	-	1 14%	-	1 13%	-	1 8%	-	1 5%	-	-	1 7%	-	1 14%	1 13%	-	1 6%	-	-	1 6%	-	-	1 7%
Halifax	1 5%	1 17%	-	-	-	1 13%	-	1 8%	-	1 5%	-	-	1 7%	-	1 14%	-	1 6%	-	-	-	-	1 100%	-	1 7%
Lloyds TSB	1 5%	-	-	1 14%	-	-	1 8%	1 8%	-	1 5%	-	-	1 7%	1 8%	-	-	1 6%	-	-	1 6%	-	-	-	1 7%
Nationwide	1 5%	-	-	1 14%	-	-	1 8%	1 8%	-	1 5%	-	-	1 7%	1 8%	-	-	1 6%	-	-	1 6%	-	-	-	1 7%
Natwest	1 5%	1 17%	-	-	-	1 13%	-	1 8%	-	1 5%	-	-	1 7%	-	1 14%	-	1 6%	-	-	-	-	1 100%	-	1 7%
Woolwich	1 5%	1 17%	-	-	-	-	1 8%	-	1 13%	1 5%	-	-	1 7%	1 8%	-	1 13%	-	1 6%	-	-	1 6%	-	1 17%	-
Others	3 15%	2 33%	-	1 14%	-	1 13%	2 17%	2 17%	1 13%	3 15%	-	1 20%	2 13%	2 15%	1 14%	2 25%	1 8%	3 19%	-	3 19%	-	1 17%	2 14%	
Other	6 30%	3 50%	1 17%	2 29%	-	1 13%	5 42%	5 42%	1 13%	6 30%	-	2 40%	4 27%	5 38%	1 14%	1 13%	5 31%	1 25%	-	6 38%	-	3 50%	3 21%	
Northern Rock	1 5%	-	1 17%	-	-	-	1 8%	1 8%	-	1 5%	-	-	1 7%	1 8%	-	-	1 6%	-	-	1 6%	-	-	1 7%	
Scottish Provident	1 5%	1 17%	-	-	-	-	1 8%	1 8%	-	1 5%	-	-	1 7%	1 8%	-	1 13%	-	1 6%	-	-	1 6%	-	1 17%	-
Others	1 5%	1 17%	-	-	-	-	1 8%	1 8%	-	1 5%	-	1 20%	-	1 8%	-	-	1 6%	-	-	1 6%	-	-	1 7%	

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

Than .5

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 26

Q10b. Which companies' stand-alone insurance policies did you compare with your PPI?

Base: All those who compared separate insurance policies

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16	
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	20	6**	6**	7**	1**	8**	12**	8**	20**	-**	5**	15**	13**	7**	8**	12**	16**	4**	3**	16**	1**	6**	14**
None	2 10%	1 17%	-	1 14%	-	2 17%	2 17%	-	2 10%	-	1 20%	1 7%	1 8%	1 14%	-	2 17%	1 6%	1 25%	-	2 13%	-	1 17%	1 7%
Don't know/ cant remember	1 5%	-	-	1 14%	-	1 13%	-	1 13%	1 5%	-	-	1 7%	1 8%	-	-	1 8%	1 6%	-	-	1 6%	-	1 17%	-



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Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 27

Q10c. Where did you go for information to compare the best value stand-alone insurance policies? - Spontaneous Mentions

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)	
Total	20	6**	6**	7**	1**	8**	12**	12**	8**	20**	-**	5**	15**	13**	7**	8**	12**	16**	4**	3**	16**	1**	6**	14**
General internet search engine e.g. Google, Yahoo, MSN	9 45%	3 50%	2 33%	3 43%	1 100%	2 25%	7 58%	6 50%	3 38%	9 45%	-	4 80%	5 33%	8 62%	1 14%	5 63%	4 33%	9 56%	-	2 67%	7 44%	-	2 33%	7 50%
Price comparison web-site e.g. MoneyFacts, moneysupermarket, uswitch	5 25%	1 17%	1 17%	3 43%	-	2 25%	3 25%	3 25%	2 25%	5 25%	-	-	5 33%	3 23%	2 29%	2 25%	3 25%	3 19%	2 50%	-	5 31%	-	2 33%	3 21%
Advice web-site e.g. Which.co.uk	1 5%	-	-	1 14%	-	1 13%	-	1 8%	-	1 5%	-	-	1 7%	-	1 14%	1 13%	-	1 6%	-	-	1 6%	-	-	1 7%
Web-site of a bank/building society/financial services company	3 15%	2 33%	1 17%	-	-	2 25%	1 8%	2 17%	1 13%	3 15%	-	1 20%	2 13%	3 23%	-	2 25%	1 8%	2 13%	1 25%	1 33%	2 13%	-	1 17%	2 14%
Leaflet from a bank/building society/financial services company	2 10%	1 17%	1 17%	-	-	2 25%	-	1 8%	1 13%	2 10%	-	-	2 13%	-	2 29%	-	2 13%	-	-	1 6%	1 100%	-	-	2 14%
Direct quote (not via internet) from a bank/building society/financial services company	2 10%	1 17%	1 17%	-	-	1 13%	1 8%	-	2 25%	2 10%	-	-	2 13%	2 15%	-	1 13%	1 8%	1 6%	1 25%	-	2 13%	-	1 17%	1 7%
Phoned companies	1 5%	1 17%	-	-	-	-	1 8%	1 8%	-	1 5%	-	1 20%	-	-	1 14%	-	1 8%	-	1 25%	-	1 6%	-	-	1 7%
Don't know/can't remember	3 15%	-	2 33%	1 14%	-	2 25%	1 8%	1 8%	2 25%	3 15%	-	-	3 20%	2 15%	1 14%	1 13%	2 17%	2 13%	1 33%	2 13%	-	2 33%	1 7%	



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Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 28

Q10d. Where did you go for information to compare the best value stand-alone insurance policies? - Spontaneous & Prompted Mentions

Base: All those who compared separate insurance policies

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	20	6**	6**	7**	1**	8**	12**	12**	8**	20**	-**	5**	15**	13**	7**	8**	12**	16**	4**	3**	16**	1**	6**	14**
General internet search engine e.g. Google, Yahoo, MSN	13 65%	4 67%	3 50%	5 71%	1 100%	4 50%	9 75%	9 75%	4 50%	13 65%	-	4 80%	9 60%	11 85%	2 29%	6 75%	7 58%	12 75%	1 25%	2 67%	11 69%	-	4 67%	9 64%
Price comparison web-site e.g. MoneyFacts, moneysupermarket, uswitch	7 35%	2 33%	1 17%	4 57%	-	2 25%	5 42%	3 25%	4 50%	7 35%	-	-	7 47%	5 38%	2 29%	4 50%	3 25%	5 31%	2 50%	-	7 44%	-	3 50%	4 29%
Advice web-site e.g. Which.co.uk	1 5%	-	-	1 14%	-	1 13%	-	1 8%	-	1 5%	-	-	1 7%	-	1 14%	1 13%	-	1 6%	-	-	1 6%	-	-	1 7%
Web-site of a bank/building society/financial services company	7 35%	4 67%	1 17%	2 29%	-	3 38%	4 33%	4 33%	3 38%	7 35%	-	2 40%	5 33%	7 54%	-	3 38%	4 33%	6 38%	1 25%	1 33%	6 38%	-	3 50%	4 29%
Leaflet from a bank/building society/financial services company	8 40%	3 50%	2 33%	3 43%	-	6 75%	2 17%	5 42%	3 38%	8 40%	-	1 20%	7 47%	4 31%	4 57%	3 38%	5 42%	7 44%	1 25%	1 33%	6 38%	1 100%	2 33%	6 43%
Direct quote (not via internet) from a bank/building society/financial services company	7 35%	3 50%	1 17%	3 43%	-	3 38%	4 33%	4 33%	3 38%	7 35%	-	-	7 47%	4 31%	3 43%	3 38%	4 33%	6 38%	1 25%	-	6 38%	1 100%	3 50%	4 29%
Newspaper comparison table	1 5%	1 17%	-	-	-	-	1 8%	-	1 13%	1 5%	-	-	1 7%	1 8%	-	1 13%	-	1 6%	-	-	1 6%	-	1 17%	-
Newspaper article	2 10%	-	-	2 29%	-	1 13%	1 8%	1 8%	1 13%	2 10%	-	-	2 13%	2 15%	-	-	2 17%	2 13%	-	-	2 13%	-	1 17%	1 7%
News programme (TV/radio)	1 5%	-	1 17%	-	-	1 13%	-	-	1 13%	1 5%	-	-	1 7%	1 8%	-	-	1 8%	-	1 25%	-	1 6%	-	-	1 7%



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Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 28

Q10d. Where did you go for information to compare the best value stand-alone insurance policies? - Spontaneous & Prompted Mentions

Base: All those who compared separate insurance policies

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16	
	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)
Total	20	6**	6**	7**	1**	8**	12**	8**	20**	-**	5**	15**	13**	7**	8**	12**	16**	4**	3**	16**	1**	6**	14**
Advertising	1	-	-	1	-	1	8%	-	1	-	-	1	1	-	-	1	6%	-	-	1	-	-	1
	5%	-	-	14%	-	8%			5%			7%	8%		8%				6%				7%
Own knowledge of the market	1	-	-	1	-	1	-	1	-	-	-	1	-	1	-	1	6%	-	-	1	-	-	1
	5%	-	-	14%	-	8%	13%	5%	-	-	7%	-	14%	-	8%	6%	-	-	6%	-	-	-	7%
Price comparison websites	1	-	1	-	-	1	-	1	-	1	-	1	-	1	-	1	6%	-	1	-	-	-	1
	5%	-	17%	-	-	13%	8%	5%	-	20%	-	8%	-	13%	-	6%	-	33%	-	-	-	-	7%
None	1	1	-	-	-	1	-	1	-	1	-	-	1	-	1	-	1	25%	-	1	-	-	1
	5%	17%	-	-	-	8%	8%	5%	-	20%	-	-	14%	-	8%	-	25%	-	6%	-	-	-	7%
Don't know/can't remember	3	-	2	1	-	2	1	2	3	-	-	3	2	1	1	2	2	1	1	2	-	2	1
	15%	-	33%	14%	-	25%	8%	8%	25%	15%	-	20%	15%	14%	13%	17%	13%	25%	33%	13%	-	33%	7%



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Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 29

Q10e. Information sources used when considering which stand-alone policy to buy? - Spontaneous Mentions

Base: All those who compared separate insurance policies

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	20	6**	6**	7**	1**	8**	12**	8**	20**	-**	5**	15**	13**	7**	8**	12**	16**	4**	3**	16**	1**	6**	14**	
Level/ scope of cover/ what the cover included	8 40%	3 50%	2 33%	3 43%	-	3 38%	5 42%	4 33%	4 50%	8 40%	-	1 20%	7 47%	2 15%	6 86%	3 38%	5 42%	5 31%	3 75%	-	8 50%	-	3 50%	5 36%
Cost of policy/ overall cost	8 40%	1 17%	1 17%	5 71%	1 100%	2 25%	6 50%	5 42%	3 38%	8 40%	-	1 20%	7 47%	4 31%	4 57%	3 38%	5 42%	7 44%	1 25%	-	7 44%	1 100%	2 33%	6 43%
Monthly repayment cost/ cost of repayments per month	5 25%	2 33%	1 17%	2 29%	-	3 38%	2 17%	3 25%	2 25%	5 25%	-	2 40%	3 20%	5 38%	-	3 38%	2 17%	5 31%	-	2 67%	3 19%	-	3 50%	2 14%
Good value for money/ best quote at cheapest cost	3 15%	2 33%	-	1 14%	-	1 13%	2 17%	2 17%	1 13%	3 15%	-	1 20%	2 13%	1 8%	2 29%	-	3 25%	2 13%	1 25%	-	2 13%	1 100%	1 17%	2 14%
Best/ lowest interest rates of loan/ low APR	3 15%	1 17%	-	2 29%	-	-	3 25%	2 17%	1 13%	3 15%	-	-	3 20%	3 23%	-	1 13%	2 17%	3 19%	-	-	3 19%	-	2 33%	1 7%
Length of cover/ how long the PPI lasts	2 10%	2 33%	-	-	-	1 13%	1 8%	2 17%	-	2 10%	-	1 20%	1 7%	2 15%	-	2 25%	-	2 13%	-	1 33%	1 6%	-	1 17%	1 7%
Amount they would pay off if I claimed	1 5%	-	1 17%	-	-	1 13%	-	-	1 13%	1 5%	-	-	1 7%	1 8%	-	-	1 8%	-	1 25%	-	1 6%	-	-	1 7%
Exclusions	1 5%	-	-	-	1 100%	-	1 8%	1 8%	-	1 5%	-	1 20%	-	1 8%	-	1 13%	-	1 6%	-	-	1 6%	-	-	1 7%
Waiting periods	1 5%	-	-	1 14%	-	-	1 8%	-	1 13%	1 5%	-	-	1 7%	1 8%	-	1 13%	-	1 6%	-	-	1 6%	-	-	1 7%
Others	3 15%	-	1 17%	1 14%	1 100%	-	3 25%	2 17%	1 13%	3 15%	-	1 20%	2 13%	3 23%	-	2 25%	1 8%	3 19%	-	1 33%	2 13%	-	1 17%	2 14%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



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PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 30

Q10f. Information sources used when considering which stand-alone policy to buy? - Prompted Mentions

Base: All those who compared separate insurance policies

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	20	6**	6**	7**	1**	8**	12**	12**	8**	20**	-**	5**	15**	13**	7**	8**	12**	16**	4**	3**	16**	1**	6**	14**
The extent of the cover - whether it covered accident/ sickness/unemployment/death	14 70%	5 83%	3 50%	5 71%	1 100%	5 63%	9 75%	9 75%	5 63%	14 70%	-	4 80%	10 67%	9 69%	5 71%	6 75%	8 67%	10 63%	4 100%	1 33%	13 81%	-	4 67%	10 71%
Monthly cost of the PPI	11 55%	5 83%	3 50%	2 29%	1 100%	5 63%	6 50%	6 50%	5 63%	11 55%	-	4 80%	7 47%	9 69%	2 29%	7 88%	4 33%	11 69%	-	3 100%	7 44%	1 100%	4 67%	7 50%
The overall cost of the PPI over the lifetime of the loan	10 50%	2 33%	2 33%	5 71%	1 100%	3 38%	7 58%	6 50%	4 50%	10 50%	-	2 40%	8 53%	6 46%	4 57%	4 50%	6 50%	8 50%	2 50%	1 33%	8 50%	1 100%	3 50%	7 50%
How long the PPI cover would last	8 40%	2 33%	3 50%	2 29%	1 100%	4 50%	4 33%	5 42%	3 38%	8 40%	-	3 60%	5 33%	5 38%	3 43%	5 63%	3 25%	7 44%	1 25%	2 67%	6 38%	-	1 17%	7 50%
The amount it would pay out if I had to claim	7 35%	1 17%	2 33%	3 43%	1 100%	2 25%	5 42%	3 25%	4 50%	7 35%	-	1 20%	6 40%	5 38%	2 29%	3 38%	4 33%	6 38%	1 25%	-	7 44%	-	1 17%	6 43%
Exclusions on claiming	7 35%	3 50%	-	3 43%	1 100%	1 13%	6 50%	5 42%	2 25%	7 35%	-	2 40%	5 33%	6 46%	1 14%	5 63%	2 17%	7 44%	-	-	7 44%	-	2 33%	5 36%
The waiting period i.e. the time after the accident/ sickness/unemployment before payments start	6 30%	1 17%	2 33%	2 29%	1 100%	2 25%	4 33%	4 33%	2 25%	6 30%	-	1 20%	5 33%	5 38%	1 14%	3 38%	3 25%	4 25%	2 50%	-	6 38%	-	1 17%	5 36%
How I could apply	4 20%	-	1 17%	2 29%	1 100%	1 13%	3 25%	3 25%	1 13%	4 20%	-	1 20%	3 20%	2 15%	2 29%	2 25%	2 17%	4 25%	-	-	4 25%	-	-	4 29%
Promptness of payment when due	1 5%	-	-	-	1 100%	-	1 8%	1 8%	-	1 5%	-	1 20%	-	1 8%	-	1 13%	-	1 6%	-	-	1 6%	-	-	1 7%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 31

Q10g. Roughly how many hours did you spend in total looking for information about stand-alone insurance policies?

Base: All those who compared separate insurance policies

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)	
Total	20	6**	6**	7**	1**	8**	12**	12**	8**	20**	-**	5**	15**	13**	7**	8**	12**	16**	4**	3**	16**	1**	6**	14**
Less than 2 hours	8 40%	2 33%	2 33%	3 43%	1 100%	2 25%	6 50%	7 58%	1 13%	8 40%	-	2 40%	6 40%	4 31%	4 57%	3 38%	5 42%	6 38%	2 50%	-	8 50%	-	2 33%	6 43%
2 - 3 hours	5 25%	1 17%	1 17%	3 43%	-	3 38%	2 17%	2 17%	3 38%	5 25%	-	-	5 33%	2 15%	3 43%	-	5 42%	4 25%	1 25%	-	4 25%	1 100%	2 33%	3 21%
4 - 5 hours	1 5%	-	1 17%	-	-	-	1 8%	-	1 13%	1 5%	-	-	1 7%	1 8%	-	1 13%	-	1 6%	-	1 33%	-	-	1 17%	-
6 - 10 hours	4 20%	3 50%	-	1 14%	-	1 13%	3 25%	2 17%	2 25%	4 20%	-	2 40%	2 13%	4 31%	-	3 38%	1 8%	4 25%	-	1 33%	3 19%	-	1 17%	3 21%
11 - 14 hours	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 hours +	2 10%	-	2 33%	-	-	2 25%	-	1 8%	1 13%	2 10%	-	1 20%	1 7%	2 15%	-	1 13%	1 8%	1 6%	1 25%	1 33%	1 6%	-	-	2 14%
Mean number of hours	6.70	5.00	14.50	2.29	1.00	12.00	3.17	6.50	7.00	6.70	-	13.60	4.40	9.46	1.57	9.63	4.75	6.25	8.50	20.33	4.38	3.00	3.17	8.21
Standard deviation	11.74	3.85	19.87	1.80	-	17.48	3.07	13.42	9.53	11.74	-	19.65	7.35	13.94	0.79	15.77	8.34	11.50	14.34	24.01	7.34	-	2.40	13.82
Standard error	2.625	1.571	8.111	0.680	-	6.182	0.886	3.874	3.370	2.625	-	8.790	1.897	3.866	0.297	5.574	2.406	2.876	7.171	13.860	1.835	-	0.980	3.693
Error variance	6.890	2.467	65.783	0.463	-	38.214	0.785	15.008	11.357	6.890	-	77.260	3.598	14.944	0.088	31.069	5.790	8.271	51.417	192.111	3.366	-	0.961	13.639
Median	2	5	4	1	1	3	2	1	4	2	-	5	2	4	1	6	1	3	2	7	2	3	3	2



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 32

Q11. On which aspects, if any, was it difficult to compare different insurance policies? - Spontaneous Mentions

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
The monthly cost of the insurance	12 20%	3 16%	7 32%	2 12%	-	7 23%	5 17%	8 18%	4 25%	4 20%	8 21%	3 20%	9 20%	10 27%	2 9%	5 15%	7 26%	10 26%	2 10%	5 36%	6 15%	1 20%	7 33%	5 13%
The overall cost of the insurance over the period of the loan	8 13%	2 11%	4 18%	2 12%	-	5 16%	3 10%	5 11%	3 19%	2 10%	6 15%	2 13%	6 13%	5 14%	2 9%	5 15%	3 11%	6 15%	2 10%	3 21%	5 12%	-	3 14%	5 13%
The extent of the cover - whether it covered accident/sickness/unemployment/death	11 18%	4 21%	4 18%	3 18%	-	5 16%	6 21%	8 18%	3 19%	4 20%	7 18%	3 20%	8 18%	7 19%	4 18%	8 24%	3 11%	7 18%	4 19%	2 14%	9 22%	-	6 29%	5 13%
Exclusions that applied	6 10%	2 11%	1 5%	2 12%	1 50%	1 3%	5 17%	6 14%	-	3 15%	3 8%	3 20%	3 7%	6 16%	-	4 12%	2 7%	3 8%	3 14%	-	6 15%	-	1 5%	5 13%
How much would be paid out	4 7%	2 11%	1 5%	1 6%	-	-	4 14%	2 5%	2 13%	3 15%	1 3%	2 13%	2 4%	4 11%	-	2 6%	2 7%	4 10%	-	-	3 7%	1 20%	2 10%	2 5%
The waiting period i.e. time after accident/sickness/unemployment before payments start	2 3%	1 5%	1 5%	-	-	1 3%	1 3%	1 2%	1 6%	-	2 5%	1 7%	1 2%	1 3%	1 5%	1 3%	1 4%	1 3%	1 5%	1 7%	1 2%	-	1 5%	1 3%
Promptness of payment when due	3 5%	1 5%	1 5%	1 6%	-	-	3 10%	2 5%	1 6%	2 10%	1 3%	2 13%	1 2%	3 8%	-	1 3%	2 7%	3 8%	-	-	2 5%	1 20%	1 5%	2 5%
How long the PPI cover would last	3 5%	3 16%	-	-	-	1 3%	2 7%	2 5%	1 6%	1 5%	2 5%	-	3 7%	3 8%	-	2 6%	1 4%	2 5%	1 5%	2 14%	1 2%	-	2 10%	1 3%
Terms and conditions/ understanding the small print	5 8%	2 11%	1 5%	1 6%	1 50%	4 13%	1 3%	4 9%	1 6%	3 15%	2 5%	1 7%	4 9%	4 11%	1 5%	3 9%	2 7%	4 10%	1 5%	-	4 10%	1 20%	1 5%	4 10%
Extent of cover	2 3%	1 5%	-	-	1 50%	1 3%	1 3%	2 5%	-	-	2 5%	-	2 4%	1 3%	1 5%	2 6%	-	2 5%	-	-	1 2%	1 20%	1 5%	1 3%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 32

Q11. On which aspects, if any, was it difficult to compare different insurance policies? - Spontaneous Mentions

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
The structure (borrowing loan and PPI value together)	1 2%	1 5%	-	-	-	-	1 3%	-	1 6%	-	1 3%	-	1 2%	-	1 5%	-	1 4%	-	1 5%	-	1 2%	-	-	1 3%
Lack of consistency in language used	1 2%	-	-	1 6%	-	-	1 3%	1 2%	-	-	1 3%	-	1 2%	-	1 5%	1 3%	-	1 3%	-	-	1 2%	-	1 5%	-
Others	3 5%	2 11%	1 5%	-	-	2 6%	1 3%	2 5%	1 6%	-	3 8%	-	3 7%	3 8%	-	-	3 11%	2 5%	1 5%	-	3 7%	-	1 5%	2 5%
Nothing - no difficulties encountered in comparing products	25 42%	8 42%	8 36%	9 53%	-	14 45%	11 38%	18 41%	7 44%	8 40%	16 41%	6 40%	19 42%	12 32%	13 59%	14 42%	11 41%	14 36%	11 52%	7 50%	16 39%	2 40%	7 33%	18 46%
Don't know/can't remember	1 2%	-	1 5%	-	-	-	1 3%	-	1 6%	1 5%	-	-	1 2%	1 3%	-	1 3%	-	1 3%	-	1 7%	-	-	1 5%	-



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 33

Q12. How easy or difficult was it difficult to compare different insurance policies in terms of ...

The monthly cost of the insurance?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele-phone (b)	Inter-net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli-cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to-gether (t)	Separ-ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
(6) Extremely easy	7 12%	2 11%	3 14%	2 12%	-	4 13%	3 10%	5 11%	2 13%	2 10%	5 13%	2 13%	5 11%	3 8%	4 18%	4 12%	3 11%	5 13%	2 10%	1 7%	5 12%	1 20%	3 14%	4 10%
(5) Very easy	19 32%	8 42%	4 18%	6 35%	1 50%	11 35%	8 28%	14 32%	5 31%	5 25%	13 33%	4 27%	15 33%	9 24%	10 45%	10 30%	9 33%	12 31%	7 33%	7 50%	10 24%	2 40%	7 33%	12 31%
(4) Fairly easy	22 37%	6 32%	8 36%	7 41%	1 50%	12 39%	10 34%	15 34%	7 44%	11 55%	11 28%	6 40%	16 36%	17 46%	4 18%	13 39%	9 33%	14 36%	8 38%	5 36%	16 39%	1 20%	4 19%	18 46%
(3) Fairly difficult	5 8%	1 5%	3 14%	1 6%	-	2 6%	3 10%	5 11%	-	-	5 13%	1 7%	4 9%	3 8%	2 9%	3 9%	2 7%	4 10%	1 5%	-	5 12%	-	4 19%	1 3%
(2) Very difficult	2 3%	-	2 9%	-	-	-	2 7%	2 5%	-	-	2 5%	1 7%	1 2%	2 5%	-	1 3%	1 4%	1 3%	1 5%	-	1 2%	1 20%	2 10%	-
(1) Extremely difficult	1 2%	-	-	1 6%	-	-	1 3%	1 2%	-	-	1 3%	-	1 2%	-	1 5%	1 3%	-	1 3%	-	-	1 2%	-	1 5%	-
Don't know/ Can't remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Didn't Compare	4 7%	2 11%	2 9%	-	-	2 6%	2 7%	2 5%	2 13%	2 10%	2 5%	1 7%	3 7%	3 8%	1 5%	1 3%	3 11%	2 5%	2 10%	1 7%	3 7%	-	-	4 10%
EASY	48 80%	16 84%	15 68%	15 88%	2 100%	27 87%	21 72%	34 77%	14 88%	18 90%	29 74%	12 80%	36 80%	29 78%	18 82%	27 82%	21 78%	31 79%	17 81%	13 93%	31 76%	4 80%	14 67%	34 87%
DIFFICULT	8 13%	1 5%	5 23%	2 12%	-	2 6%	6 21%	8 18%	-	-	8 21%	2 13%	6 13%	5 14%	3 14%	5 15%	3 11%	6 15%	2 10%	-	7 17%	1 20%	7 33%	1 3%
Mean number of hours	4.38	4.65	4.15	4.35	4.50	4.59	4.15	4.29	4.64	4.50	4.30	4.36	4.38	4.24	4.62	4.31	4.46	4.35	4.42	4.69	4.26	4.40	4.10	4.54
Standard deviation	1.05	0.79	1.18	1.17	0.71	0.82	1.23	1.13	0.74	0.71	1.20	1.08	1.06	0.96	1.20	1.12	0.98	1.11	0.96	0.63	1.11	1.52	1.41	0.74



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 33

Q12. How easy or difficult was it difficult to compare different insurance policies in terms of ...

The monthly cost of the insurance?

Base: All

Total	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than \$7,713 (f)	Higher /Same as \$7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*	
Standard error	0.141	0.191	0.264	0.284	0.500	0.153	0.237	0.175	0.199	0.167	0.197	0.289	0.163	0.164	0.263	0.198	0.199	0.183	0.221	0.175	0.180	0.678	0.308	0.125
Error variance	0.020	0.036	0.070	0.080	0.250	0.023	0.056	0.031	0.040	0.028	0.039	0.084	0.027	0.027	0.069	0.039	0.040	0.033	0.049	0.031	0.032	0.460	0.095	0.016

Total

Standard error
Error variance



GfK NOP

Than .5

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 34

Q12. How easy or difficult was it difficult to compare different insurance policies in terms of ...

The overall cost of the insurance over the period of the loan?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than \$7,713 (f)	Higher /Same as \$7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
(6) Extremely easy	6 10%	2 11%	2 9%	2 12%	-	2 6%	4 14%	4 9%	2 13%	3 15%	3 8%	2 13%	4 9%	3 8%	3 14%	2 6%	4 15%	4 10%	2 10%	-	5 12%	1 20%	2 10%	4 10%
(5) Very easy	17 28%	6 32%	5 23%	6 35%	-	11 35%	6 21%	10 23%	7 44%	6 30%	10 26%	2 13%	15 33%	10 27%	7 32%	10 30%	7 26%	11 28%	6 29%	7 50%	9 22%	1 20%	4 19%	13 33%
(4) Fairly easy	18 30%	3 16%	7 32%	6 35%	2 100%	10 32%	8 28%	14 32%	4 25%	6 30%	12 31%	7 47%	11 24%	12 32%	6 27%	11 33%	7 26%	13 33%	5 24%	5 36%	10 24%	3 60%	4 19%	14 36%
(3) Fairly difficult	8 13%	1 5%	4 18%	3 18%	-	3 10%	5 17%	7 16%	1 6%	2 10%	6 15%	2 13%	6 13%	3 8%	5 23%	6 18%	2 7%	4 10%	4 19%	1 7%	7 17%	-	6 29%	2 5%
(2) Very difficult	1 2%	1 5%	-	-	-	1 3%	-	1 2%	-	1 5%	-	1 7%	-	1 3%	-	1 3%	-	1 3%	-	1 7%	-	-	-	1 3%
(1) Extremely difficult	3 5%	1 5%	2 9%	-	-	1 3%	2 7%	3 7%	-	-	3 8%	1 7%	2 4%	2 5%	-	1 3%	2 7%	2 5%	1 5%	-	3 7%	-	1 5%	2 5%
Don't know/ Can't remember	1	1	-	-	-	-	3	1	-	-	1	-	2	1	-	-	1	-	1	-	1	-	1	-
Didn't Compare	6 10%	4 21%	2 9%	-	-	3 10%	3 10%	4 9%	2 13%	2 10%	4 10%	-	6 13%	5 14%	1 5%	2 6%	4 15%	4 10%	2 10%	-	6 15%	-	3 14%	3 8%
EASY	41 68%	11 58%	14 64%	14 82%	2 100%	23 74%	18 62%	28 64%	13 81%	15 75%	25 64%	11 73%	30 67%	25 68%	16 73%	23 70%	18 67%	28 72%	13 62%	12 86%	24 59%	5 100%	10 48%	31 79%
DIFFICULT	12 20%	3 16%	6 27%	3 18%	-	5 16%	7 24%	11 25%	1 6%	3 15%	9 23%	4 27%	8 18%	6 16%	5 23%	8 24%	4 15%	7 18%	5 24%	2 14%	10 24%	-	7 33%	5 13%
Mean number of hours	4.19	4.29	3.95	4.41	4.00	4.25	4.12	4.00	4.71	4.44	4.03	3.93	4.29	4.16	4.38	4.10	4.32	4.20	4.17	4.29	4.09	4.60	3.94	4.31
Standard deviation	1.23	1.44	1.36	0.94	0.00	1.11	1.36	1.30	0.83	1.10	1.29	1.33	1.18	1.24	1.02	1.11	1.39	1.23	1.25	0.91	1.38	0.89	1.30	1.19

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 34

Q12. How easy or difficult was it difficult to compare different insurance policies in terms of ...

The overall cost of the insurance over the period of the loan?

Base: All

Total	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than \$7,713 (f)	Higher /Same as \$7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*	
Standard error	0.168	0.384	0.303	0.228	0.000	0.210	0.273	0.208	0.221	0.258	0.221	0.345	0.192	0.223	0.223	0.199	0.297	0.208	0.294	0.244	0.236	0.400	0.315	0.198
Error variance	0.028	0.148	0.092	0.052	0.000	0.044	0.074	0.043	0.049	0.067	0.049	0.119	0.037	0.050	0.050	0.039	0.088	0.043	0.087	0.060	0.056	0.160	0.099	0.039

Total

Standard error
Error variance



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 35

Q12. How easy or difficult was it difficult to compare different insurance policies in terms of ...

The extent of the cover - whether it covered accident/sickness/ unemployment/death?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Tele-phone (b)	Inter-net (c)	Other (d)	Lower than \$7,713 (f)	Higher /Same as \$7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli-cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to-gether (t)	Separ-ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
(6) Extremely easy	4 7%	1 5%	2 9%	1 6%	-	2 6%	2 7%	2 5%	2 13%	1 5%	3 8%	1 7%	3 7%	1 3%	3 14%	2 6%	2 7%	2 5%	2 10%	-	3 7%	1 20%	1 5%	3 8%
(5) Very easy	19 32%	7 37%	4 18%	8 47%	-	10 32%	9 31%	13 30%	6 38%	8 40%	11 28%	5 33%	14 31%	15 41%	4 18%	12 36%	7 26%	16 41%	3 14%	7 50%	10 24%	2 40%	8 38%	11 28%
(4) Fairly easy	16 27%	4 21%	8 36%	3 18%	1 50%	9 29%	7 24%	13 30%	3 19%	6 30%	10 26%	3 20%	13 29%	9 24%	7 32%	9 27%	7 26%	9 23%	7 33%	3 21%	12 29%	1 20%	5 24%	11 28%
(3) Fairly difficult	11 18%	2 11%	4 18%	4 24%	1 50%	4 13%	7 24%	9 20%	2 13%	2 10%	9 23%	3 20%	8 18%	7 19%	4 18%	7 21%	4 15%	6 15%	5 24%	3 21%	7 17%	1 20%	4 19%	7 18%
(2) Very difficult	3 5%	3 16%	-	-	-	1 3%	2 7%	3 7%	-	1 5%	1 3%	1 7%	2 4%	2 5%	1 5%	1 3%	2 7%	2 5%	1 5%	-	3 7%	-	1 5%	2 5%
(1) Extremely difficult	1 2%	-	1 5%	-	-	1 3%	-	1 2%	-	-	1 3%	1 7%	-	-	-	-	1 4%	1 3%	-	-	1 2%	-	-	1 3%
Don't know/ Can't remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Didn't Compare	6 10%	2 11%	3 14%	1 6%	-	4 13%	2 7%	3 7%	3 19%	2 10%	4 10%	1 7%	5 11%	3 8%	3 14%	2 6%	4 15%	3 8%	3 14%	1 7%	5 12%	-	2 10%	4 10%
EASY	39 65%	12 63%	14 64%	12 71%	1 50%	21 68%	18 62%	28 64%	11 69%	15 75%	24 62%	9 60%	30 67%	25 68%	14 64%	23 70%	16 59%	27 69%	12 57%	10 71%	25 61%	4 80%	14 67%	25 64%
DIFFICULT	15 25%	5 26%	5 23%	4 24%	1 50%	6 19%	9 31%	13 30%	2 13%	3 15%	11 28%	5 33%	10 22%	9 24%	5 23%	8 24%	7 26%	9 23%	6 29%	3 21%	11 27%	1 20%	5 24%	10 26%
Mean number of hours	4.13	4.06	4.05	4.38	3.50	4.19	4.07	3.98	4.62	4.33	4.09	3.93	4.20	4.18	4.21	4.23	4.00	4.19	4.00	4.31	4.00	4.60	4.21	4.09
Standard deviation	1.12	1.25	1.18	0.96	0.71	1.14	1.11	1.13	0.96	0.97	1.15	1.38	1.02	1.00	1.13	0.99	1.28	1.14	1.08	0.85	1.20	1.14	1.03	1.17

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 35

Q12. How easy or difficult was it difficult to compare different insurance policies in terms of ...

The extent of the cover - whether it covered accident/sickness/ unemployment/death?

Base: All

Total	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than \$7,713 (f)	Higher /Same as \$7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*	
Standard error	0.152	0.303	0.270	0.239	0.500	0.220	0.213	0.176	0.266	0.229	0.194	0.370	0.161	0.171	0.260	0.178	0.267	0.190	0.256	0.237	0.199	0.510	0.237	0.198
Error variance	0.023	0.092	0.073	0.057	0.250	0.049	0.045	0.031	0.071	0.052	0.038	0.137	0.026	0.029	0.068	0.032	0.071	0.036	0.065	0.056	0.040	0.260	0.056	0.039

Total

Standard error
Error variance



GfK NOP

Than .5

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 36

Q12. How easy or difficult was it difficult to compare different insurance policies in terms of ...

Exclusions that applied?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
(6) Extremely easy	4 7%	1 5%	2 9%	1 6%	-	2 6%	2 7%	2 5%	2 13%	1 5%	3 8%	1 7%	3 7%	1 3%	3 14%	2 6%	2 7%	2 5%	2 10%	-	3 7%	1 20%	1 5%	3 8%
(5) Very easy	10 17%	2 11%	3 14%	5 29%	-	6 19%	4 14%	7 16%	3 19%	4 20%	6 15%	2 13%	8 18%	7 19%	3 14%	7 21%	3 11%	8 21%	2 10%	4 29%	5 12%	1 20%	5 24%	5 13%
(4) Fairly easy	9 15%	2 11%	5 23%	2 12%	-	7 23%	2 7%	7 16%	2 13%	5 25%	4 10%	2 13%	7 16%	5 14%	4 18%	3 9%	6 22%	7 18%	2 10%	3 21%	5 12%	1 20%	1 5%	8 21%
(3) Fairly difficult	10 17%	1 5%	2 9%	6 35%	1 50%	5 16%	5 17%	8 18%	2 13%	4 20%	6 15%	3 20%	7 16%	6 16%	4 18%	6 18%	4 15%	6 15%	4 19%	-	10 24%	-	3 14%	7 18%
(2) Very difficult	10 17%	7 37%	1 5%	1 6%	1 50%	4 13%	6 21%	10 23%	-	2 10%	7 18%	3 20%	7 16%	5 14%	5 23%	8 24%	2 7%	8 21%	2 10%	2 14%	7 17%	1 20%	6 29%	4 10%
(1) Extremely difficult	6 10%	1 5%	4 18%	1 6%	-	1 3%	5 17%	6 14%	-	-	6 15%	2 13%	4 9%	5 14%	-	3 9%	3 11%	3 8%	3 14%	-	5 12%	1 20%	4 19%	2 5%
Don't know/ Can't remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Didn't Compare	11 18%	5 26%	5 23%	1 6%	-	6 19%	5 17%	4 9%	7 44%	4 20%	7 18%	2 13%	9 20%	8 22%	3 14%	4 12%	7 26%	5 13%	6 29%	5 36%	6 15%	-	1 5%	10 26%
EASY	23 38%	5 26%	10 45%	8 47%	-	15 48%	8 28%	16 36%	7 44%	10 50%	13 33%	5 33%	18 40%	13 35%	10 45%	12 36%	11 41%	17 44%	6 29%	7 50%	13 32%	3 60%	7 33%	16 41%
DIFFICULT	26 43%	9 47%	7 32%	8 47%	2 100%	10 32%	16 55%	24 55%	2 13%	6 30%	19 49%	8 53%	18 40%	16 43%	9 41%	17 52%	9 33%	17 44%	9 43%	2 14%	22 54%	2 40%	13 62%	13 33%
Mean number of hours	3.39	3.00	3.47	3.75	2.50	3.76	3.00	3.13	4.56	3.88	3.19	3.15	3.47	3.24	3.74	3.31	3.50	3.44	3.27	4.00	3.20	3.60	3.00	3.66
Standard deviation	1.53	1.52	1.74	1.34	0.71	1.33	1.64	1.49	1.13	1.15	1.65	1.57	1.52	1.53	1.45	1.54	1.54	1.46	1.71	1.22	1.51	2.07	1.65	1.40



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 36

Q12. How easy or difficult was it difficult to compare different insurance policies in terms of ...

Exclusions that applied?

Base: All

Total	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than \$7,713 (f)	Higher /Same as \$7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*	
Standard error	0.218	0.406	0.421	0.335	0.500	0.266	0.335	0.235	0.377	0.287	0.293	0.436	0.254	0.284	0.332	0.286	0.344	0.250	0.441	0.408	0.255	0.927	0.370	0.259
Error variance	0.047	0.165	0.177	0.112	0.250	0.071	0.112	0.055	0.142	0.082	0.086	0.190	0.064	0.080	0.110	0.082	0.118	0.063	0.195	0.167	0.065	0.860	0.137	0.067

Total

Standard error
Error variance



GfK NOP

Than .5

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 37

Q12. How easy or difficult was it difficult to compare different insurance policies in terms of ...

How much would be paid out?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
(6) Extremely easy	7 12%	3 16%	2 9%	2 12%	-	4 13%	3 10%	5 11%	2 13%	2 10%	5 13%	1 7%	6 13%	3 8%	4 18%	3 9%	4 15%	5 13%	2 10%	2 14%	4 10%	1 20%	2 10%	5 13%
(5) Very easy	4 7%	-	3 14%	1 6%	-	3 10%	1 3%	3 7%	1 6%	-	4 10%	2 13%	2 4%	3 8%	1 5%	3 9%	1 4%	3 8%	1 5%	3 21%	-	1 20%	1 5%	3 8%
(4) Fairly easy	19 32%	6 32%	4 18%	9 53%	-	10 32%	9 31%	13 30%	6 38%	10 50%	9 23%	3 20%	16 36%	12 32%	7 32%	10 30%	9 33%	13 33%	6 29%	4 29%	14 34%	1 20%	6 29%	13 33%
(3) Fairly difficult	10 17%	4 21%	3 14%	2 12%	1 50%	5 16%	5 17%	8 18%	2 13%	5 25%	5 13%	6 40%	4 9%	8 22%	2 9%	5 15%	5 19%	6 15%	4 19%	3 21%	6 15%	1 20%	2 10%	8 21%
(2) Very difficult	4 7%	1 5%	2 9%	1 6%	-	-	4 14%	4 9%	-	-	4 10%	1 7%	3 7%	2 5%	2 9%	3 9%	1 4%	4 10%	-	-	4 10%	-	3 14%	1 3%
(1) Extremely difficult	3 5%	-	2 9%	1 6%	-	1 3%	2 7%	3 7%	-	-	3 8%	1 7%	2 4%	2 5%	-	2 6%	1 4%	1 3%	2 10%	-	3 7%	-	1 5%	2 5%
Don't know/ Can't remember	2 3%	1 5%	-	-	1 50%	1 3%	1 3%	2 5%	-	-	1 3%	-	2 4%	-	2 9%	2 6%	-	1 3%	1 5%	-	1 2%	1 20%	1 5%	1 3%
Didn't Compare	11 18%	4 21%	6 27%	1 6%	-	7 23%	4 14%	6 14%	5 31%	3 15%	8 21%	1 7%	10 22%	7 19%	4 18%	5 15%	6 22%	6 15%	5 24%	2 14%	9 22%	-	5 24%	6 15%
EASY	30 50%	9 47%	9 41%	12 71%	-	17 55%	13 45%	21 48%	9 56%	12 60%	18 46%	6 40%	24 53%	18 49%	12 55%	16 48%	14 52%	21 54%	9 43%	9 64%	18 44%	3 60%	9 43%	21 54%
DIFFICULT	17 28%	5 26%	7 32%	4 24%	1 50%	6 19%	11 38%	15 34%	2 13%	5 25%	12 31%	8 53%	9 20%	12 32%	4 18%	10 30%	7 26%	11 28%	6 29%	3 21%	13 32%	1 20%	6 29%	11 28%
Mean number of hours	3.81	4.00	3.63	3.88	3.00	4.13	3.50	3.67	4.27	3.94	3.73	3.50	3.94	3.70	4.19	3.69	3.95	3.88	3.67	4.33	3.52	4.50	3.60	3.91
Standard deviation	1.35	1.24	1.59	1.26	-	1.22	1.41	1.41	1.01	0.90	1.55	1.29	1.37	1.26	1.33	1.38	1.32	1.31	1.45	1.07	1.39	1.29	1.45	1.30

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 37

Q12. How easy or difficult was it difficult to compare different insurance policies in terms of ...

How much would be paid out?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than \$7,713 (f)	Higher /Same as \$7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Standard error	0.196	0.331	0.397	0.315	-	0.254	0.289	0.236	0.304	0.218	0.283	0.344	0.238	0.231	0.332	0.270	0.288	0.232	0.374	0.310	0.249	0.645	0.375	0.231
Error variance	0.039	0.110	0.157	0.099	-	0.064	0.083	0.056	0.093	0.048	0.080	0.118	0.057	0.053	0.110	0.073	0.083	0.054	0.140	0.096	0.062	0.417	0.141	0.053



GfK NOP

Than .5

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 38

Q12. How easy or difficult was it difficult to compare different insurance policies in terms of ...

The waiting period, that is the time after the accident/sickness/unemployment before payments start?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than \$7,713 (f)	Higher /Same as \$7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
(6) Extremely easy	4 7%	1 5%	2 9%	1 6%	-	2 6%	2 7%	2 5%	2 13%	1 5%	3 8%	1 7%	3 7%	1 3%	3 14%	2 6%	2 7%	2 5%	2 10%	-	3 7%	1 20%	1 5%	3 8%
(5) Very easy	11 18%	4 21%	4 18%	3 18%	-	7 23%	4 14%	7 16%	4 25%	4 20%	7 18%	2 13%	9 20%	8 22%	3 14%	7 21%	4 15%	6 15%	5 24%	4 29%	6 15%	1 20%	4 19%	7 18%
(4) Fairly easy	14 23%	3 16%	6 27%	5 29%	-	9 29%	5 17%	11 25%	3 19%	5 25%	9 23%	3 20%	11 24%	9 24%	5 23%	8 24%	6 22%	12 31%	2 10%	4 29%	9 22%	1 20%	3 14%	11 28%
(3) Fairly difficult	8 13%	3 16%	1 5%	4 24%	-	3 10%	5 17%	7 16%	1 6%	5 25%	3 8%	3 20%	5 11%	2 5%	6 27%	5 15%	3 11%	5 13%	3 14%	2 14%	6 15%	-	3 14%	5 13%
(2) Very difficult	7 12%	3 16%	1 5%	2 12%	1 50%	4 13%	3 10%	6 14%	1 6%	2 10%	4 10%	2 13%	5 11%	5 14%	2 9%	4 12%	3 11%	3 8%	4 19%	1 7%	6 15%	-	3 14%	4 10%
(1) Extremely difficult	6 10%	2 11%	2 9%	1 6%	1 50%	2 6%	4 14%	6 14%	-	-	6 15%	1 7%	5 11%	4 11%	1 5%	4 12%	2 7%	4 10%	2 10%	-	5 12%	1 20%	2 10%	4 10%
Don't know/ Can't remember	2 3%	1 5%	1 5%	-	-	-	2 7%	2 5%	-	-	2 5%	1 7%	1 2%	2 5%	-	-	2 7%	1 3%	1 5%	-	1 2%	1 20%	2 10%	-
Didn't Compare	8 13%	2 11%	5 23%	1 6%	-	4 13%	4 14%	3 7%	5 31%	3 15%	5 13%	2 13%	6 13%	6 16%	2 9%	3 9%	5 19%	6 15%	2 10%	3 21%	5 12%	-	3 14%	5 13%
EASY	29 48%	8 42%	12 55%	9 53%	-	18 58%	11 38%	20 45%	9 56%	10 50%	19 49%	6 40%	23 51%	18 49%	11 50%	17 52%	12 44%	20 51%	9 43%	8 57%	18 44%	3 60%	8 38%	21 54%
DIFFICULT	21 35%	8 42%	4 18%	7 41%	2 100%	9 29%	12 41%	19 43%	2 13%	7 35%	13 33%	6 40%	15 33%	11 30%	9 41%	13 39%	8 30%	12 31%	9 43%	3 21%	17 41%	1 20%	8 38%	13 33%
Mean number of hours	3.58	3.44	3.94	3.63	1.50	3.78	3.35	3.33	4.45	3.82	3.50	3.50	3.61	3.52	3.80	3.53	3.65	3.59	3.56	4.00	3.40	4.00	3.44	3.65
Standard deviation	1.49	1.55	1.53	1.31	0.71	1.40	1.58	1.47	1.21	1.13	1.65	1.45	1.52	1.50	1.40	1.50	1.50	1.41	1.65	1.00	1.54	2.16	1.55	1.47

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 38

Q12. How easy or difficult was it difficult to compare different insurance policies in terms of ...

The waiting period, that is the time after the accident/sickness/unemployment before payments start?

Base: All

Total	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than \$7,713 (f)	Higher /Same as \$7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*	
Standard error	0.210	0.387	0.382	0.328	0.500	0.269	0.330	0.236	0.366	0.274	0.291	0.417	0.246	0.279	0.313	0.274	0.335	0.249	0.390	0.302	0.260	1.080	0.387	0.253
Error variance	0.044	0.150	0.146	0.107	0.250	0.072	0.109	0.056	0.134	0.075	0.085	0.174	0.061	0.078	0.098	0.075	0.112	0.062	0.152	0.091	0.068	1.167	0.150	0.064

Total

Standard error
Error variance



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 39

Q12. How easy or difficult was it difficult to compare different insurance policies in terms of ...

Promptness of payment when due?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than \$7,713 (f)	Higher /Same as \$7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
(6) Extremely easy	3 5%	1 5%	1 5%	1 6%	-	2 6%	1 3%	2 5%	1 6%	1 5%	2 5%	1 7%	2 4%	-	3 14%	2 6%	1 4%	1 3%	2 10%	-	2 5%	1 20%	1 5%	2 5%
(5) Very easy	10 17%	3 16%	3 14%	4 24%	-	7 23%	3 10%	8 18%	2 13%	3 15%	7 18%	1 7%	9 20%	9 24%	1 5%	6 18%	4 15%	5 13%	5 24%	4 29%	5 12%	1 20%	4 19%	6 15%
(4) Fairly easy	13 22%	5 26%	6 27%	2 12%	-	7 23%	6 21%	10 23%	3 19%	6 30%	7 18%	4 27%	9 20%	8 22%	5 23%	5 15%	8 30%	13 33%	-	5 36%	6 15%	2 40%	4 19%	9 23%
(3) Fairly difficult	5 8%	1 5%	1 5%	3 18%	-	2 6%	3 10%	5 11%	-	3 15%	2 5%	2 13%	3 7%	1 3%	4 18%	3 9%	2 7%	3 8%	2 10%	-	5 12%	-	2 10%	3 8%
(2) Very difficult	5 8%	2 11%	1 5%	1 6%	1 50%	3 10%	2 7%	4 9%	1 6%	1 5%	4 10%	1 7%	4 9%	5 14%	-	4 12%	1 4%	4 10%	1 5%	1 7%	4 10%	-	2 10%	3 8%
(1) Extremely difficult	7 12%	1 5%	2 9%	3 18%	1 50%	3 10%	4 14%	6 14%	1 6%	1 5%	6 15%	2 13%	5 11%	4 11%	2 9%	6 18%	1 4%	5 13%	2 10%	1 7%	5 12%	1 20%	2 10%	5 13%
Don't know/ Can't remember	8 13%	3 16%	3 14%	2 12%	-	2 6%	6 21%	5 11%	3 19%	2 10%	5 13%	3 20%	5 11%	5 14%	3 14%	4 12%	4 15%	3 8%	5 24%	1 7%	7 17%	-	2 10%	6 15%
Didn't Compare	9 15%	3 16%	5 23%	1 6%	-	5 16%	4 14%	4 9%	5 31%	3 15%	6 15%	1 7%	8 18%	5 14%	4 18%	3 9%	6 22%	5 13%	4 19%	2 14%	7 17%	-	4 19%	5 13%
EASY	26 43%	9 47%	10 45%	7 41%	-	16 52%	10 34%	20 45%	6 38%	10 50%	16 41%	6 40%	20 44%	17 46%	9 41%	13 39%	13 48%	19 49%	7 33%	9 64%	13 32%	4 80%	9 43%	17 44%
DIFFICULT	17 28%	4 21%	4 18%	7 41%	2 100%	8 26%	9 31%	15 34%	2 13%	5 25%	12 31%	5 33%	12 27%	10 27%	6 27%	13 39%	4 15%	12 31%	5 24%	2 14%	14 34%	1 20%	6 29%	11 28%
Mean number of hours	3.53	3.77	3.71	3.43	1.50	3.75	3.26	3.46	3.88	3.80	3.39	3.36	3.59	3.48	3.80	3.27	3.94	3.39	3.92	3.91	3.30	4.00	3.60	3.50
Standard deviation	1.55	1.42	1.49	1.70	0.71	1.54	1.56	1.54	1.64	1.26	1.69	1.57	1.56	1.50	1.57	1.71	1.20	1.43	1.83	1.30	1.59	1.87	1.55	1.58

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 39

Q12. How easy or difficult was it difficult to compare different insurance policies in terms of ...

Promptness of payment when due?

Base: All

Total	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than \$7,713 (f)	Higher /Same as \$7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*	
Standard error	0.236	0.395	0.398	0.453	0.500	0.314	0.357	0.260	0.581	0.327	0.318	0.472	0.276	0.289	0.405	0.335	0.290	0.257	0.529	0.392	0.306	0.837	0.400	0.298
Error variance	0.056	0.156	0.159	0.206	0.250	0.099	0.128	0.068	0.337	0.107	0.101	0.223	0.076	0.084	0.164	0.112	0.084	0.066	0.280	0.154	0.093	0.700	0.160	0.089

Total

Standard error
Error variance



GfK NOP

Than .5

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 40

Q12. How easy or difficult was it difficult to compare different insurance policies in terms of ...

How long the PPI cover would last?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele-phone (b)	Inter-net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli-cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to-gether (t)	Separ-ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
(6) Extremely easy	5 8%	1 5%	1 5%	3 18%	-	3 10%	2 7%	4 9%	1 6%	2 10%	3 8%	1 7%	4 9%	2 5%	3 14%	2 6%	3 11%	2 5%	3 14%	-	4 10%	1 20%	2 10%	3 8%
(5) Very easy	12 20%	4 21%	3 14%	5 29%	-	6 19%	6 21%	9 20%	3 19%	4 20%	8 21%	3 20%	9 20%	8 22%	4 18%	6 18%	6 22%	9 23%	3 14%	4 29%	6 15%	2 40%	3 14%	9 23%
(4) Fairly easy	16 27%	3 16%	9 41%	3 18%	1 50%	10 32%	6 21%	12 27%	4 25%	6 30%	10 26%	4 27%	12 27%	10 27%	5 23%	9 27%	7 26%	12 31%	4 19%	4 29%	11 27%	1 20%	3 14%	13 33%
(3) Fairly difficult	7 12%	4 21%	2 9%	1 6%	-	2 6%	5 17%	6 14%	1 6%	3 15%	4 10%	2 13%	5 11%	5 14%	2 9%	4 12%	3 11%	4 10%	3 14%	-	7 17%	-	5 24%	2 5%
(2) Very difficult	5 8%	3 16%	1 5%	1 6%	-	3 10%	2 7%	4 9%	1 6%	1 5%	3 8%	1 7%	4 9%	3 8%	2 9%	4 12%	1 4%	2 5%	3 14%	2 14%	3 7%	-	3 14%	2 5%
(1) Extremely difficult	2 3%	1 5%	-	1 6%	-	1 3%	1 3%	2 5%	-	-	2 5%	-	2 4%	2 5%	-	2 6%	-	1 3%	1 5%	-	2 5%	-	1 5%	1 3%
Don't know/ Can't remember	2 3%	-	1 5%	1 6%	-	1 3%	1 3%	1 2%	1 6%	-	2 5%	-	2 4%	1 3%	1 5%	1 3%	1 4%	1 3%	1 5%	-	2 5%	-	1 5%	1 3%
Didn't Compare	11 18%	3 16%	5 23%	2 12%	1 50%	5 16%	6 21%	6 14%	5 31%	4 20%	7 18%	4 27%	7 16%	6 16%	5 23%	5 15%	6 22%	8 21%	3 14%	4 29%	6 15%	1 20%	3 14%	8 21%
EASY	33 55%	8 42%	13 59%	11 65%	1 50%	19 61%	14 48%	25 57%	8 50%	12 60%	21 54%	8 53%	25 56%	20 54%	12 55%	17 52%	16 59%	23 59%	10 48%	8 57%	21 51%	4 80%	8 38%	25 64%
DIFFICULT	14 23%	8 42%	3 14%	3 18%	-	6 19%	8 28%	12 27%	2 13%	4 20%	9 23%	3 20%	11 24%	10 27%	4 18%	10 30%	4 15%	7 18%	7 33%	2 14%	12 29%	-	9 43%	5 13%
Mean number of hours	3.98	3.56	4.06	4.36	4.00	4.04	3.91	3.92	4.20	4.19	3.93	4.09	3.94	3.83	4.25	3.70	4.35	4.07	3.82	4.00	3.85	5.00	3.59	4.20
Standard deviation	1.29	1.41	0.93	1.50	-	1.31	1.31	1.34	1.14	1.11	1.36	1.14	1.35	1.32	1.29	1.38	1.09	1.14	1.55	1.15	1.35	0.82	1.46	1.16

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 40

Q12. How easy or difficult was it difficult to compare different insurance policies in terms of ...

How long the PPI cover would last?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than \$7,713 (f)	Higher /Same as \$7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Standard error	0.189	0.353	0.232	0.401	-	0.261	0.278	0.220	0.359	0.277	0.249	0.343	0.225	0.240	0.323	0.266	0.244	0.209	0.376	0.365	0.235	0.408	0.354	0.211
Error variance	0.036	0.125	0.054	0.161	-	0.068	0.078	0.049	0.129	0.077	0.062	0.117	0.051	0.058	0.104	0.071	0.059	0.044	0.141	0.133	0.055	0.167	0.125	0.045



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 41

Q13. How much do you agree or disagree with the following statement ...

I would only buy PPI from a reputable financial services company that I already knew

Base: All answering list A

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than \$7,713 (f)	Higher /Same as \$7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)
Total	38	13**	13**	11**	1**	20**	18**	30*	8**	10**	28**	10**	28**	23**	15**	21**	17**	22**	16**	9**	24**	5**	11**	27**
(5) Agree a lot	29 76%	10 77%	12 92%	6 55%	1 100%	16 80%	13 72%	22 73%	7 88%	9 90%	20 71%	7 70%	22 79%	18 78%	11 73%	14 67%	15 88%	17 77%	12 75%	7 78%	18 75%	4 80%	8 73%	21 78%
(4) Agree a little	5 13%	2 15%	-	3 27%	-	3 15%	2 11%	5 17%	-	-	5 18%	1 10%	4 14%	2 9%	3 20%	4 19%	1 6%	3 14%	2 13%	1 11%	3 13%	1 20%	2 18%	3 11%
(3) Neither agree nor disagree	1 3%	-	-	1 9%	-	1 5%	-	1 3%	-	-	1 4%	1 10%	-	-	1 7%	1 5%	-	1 5%	-	1 11%	-	-	-	1 4%
(2) Disagree a little	3 8%	1 8%	1 8%	1 9%	-	-	3 17%	2 7%	1 13%	1 10%	2 7%	1 10%	2 7%	3 13%	-	2 10%	1 6%	1 5%	2 13%	-	3 13%	-	1 9%	2 7%
(1) Disagree a lot	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AGREE	34 89%	12 92%	12 92%	9 82%	1 100%	19 95%	15 83%	27 90%	7 88%	9 90%	25 89%	8 80%	26 93%	20 87%	14 93%	18 86%	16 94%	20 91%	14 88%	8 89%	21 88%	5 100%	10 91%	24 89%
DISAGREE	3 8%	1 8%	1 8%	1 9%	-	-	3 17%	2 7%	1 13%	1 10%	2 7%	1 10%	2 7%	3 13%	-	2 10%	1 6%	1 5%	2 13%	-	3 13%	-	1 9%	2 7%
Mean number of hours	4.58	4.62	4.77	4.27	5.00	4.75	4.39	4.57	4.63	4.70	4.54	4.40	4.64	4.52	4.67	4.43	4.76	4.64	4.50	4.67	4.50	4.80	4.55	4.59
Standard deviation	0.89	0.87	0.83	1.01	-	0.55	1.14	0.86	1.06	0.95	0.88	1.07	0.83	1.04	0.62	0.98	0.75	0.79	1.03	0.71	1.02	0.45	0.93	0.89
Standard error	0.144	0.241	0.231	0.304	-	0.123	0.270	0.157	0.375	0.300	0.167	0.340	0.156	0.217	0.159	0.213	0.182	0.168	0.258	0.236	0.209	0.200	0.282	0.171
Error variance	0.021	0.058	0.053	0.093	-	0.015	0.073	0.025	0.141	0.090	0.028	0.116	0.024	0.047	0.025	0.046	0.033	0.028	0.067	0.056	0.043	0.040	0.079	0.029



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 42

Q13. How much do you agree or disagree with the following statement ...

It is not worth shopping around to save money on a PPI product

Base: All answering list A

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)
Total	38	13**	13**	11**	1**	20**	18**	30*	8**	10**	28**	10**	28**	23**	15**	21**	17**	22**	16**	9**	24**	5**	11**	27**
(5) Agree a lot	3 8%	1 8%	2 15%	-	-	3 15%	-	1 3%	2 25%	-	3 11%	-	3 11%	1 4%	2 13%	1 5%	2 12%	3 14%	-	1 11%	2 8%	-	1 9%	2 7%
(4) Agree a little	5 13%	3 23%	1 8%	1 9%	-	2 10%	3 17%	3 10%	2 25%	1 10%	4 14%	2 20%	3 11%	2 9%	3 20%	1 5%	4 24%	2 9%	3 19%	1 11%	4 17%	-	1 9%	4 15%
(3) Neither agree nor disagree	2 5%	1 8%	1 8%	-	-	2 10%	-	2 7%	-	-	2 7%	1 10%	1 4%	1 4%	1 7%	2 10%	-	1 5%	1 6%	1 11%	-	1 20%	-	2 7%
(2) Disagree a little	7 18%	1 8%	3 23%	3 27%	-	3 15%	4 22%	6 20%	1 13%	3 30%	4 14%	-	7 25%	4 17%	3 20%	4 19%	3 18%	4 19%	3 19%	-	7 29%	-	3 27%	4 15%
(1) Disagree a lot	19 50%	6 46%	6 46%	6 55%	1 100%	9 45%	10 56%	17 57%	2 25%	6 60%	13 46%	7 70%	12 43%	13 57%	6 40%	12 57%	7 41%	12 55%	7 44%	5 56%	10 42%	4 80%	6 55%	13 48%
Don't know	2 5%	1 8%	-	1 9%	-	1 5%	1 6%	1 3%	1 13%	-	2 7%	-	2 7%	2 9%	-	1 5%	1 6%	-	2 13%	1 11%	1 4%	-	-	2 7%
AGREE	8 21%	4 31%	3 23%	1 9%	-	5 25%	3 17%	4 13%	4 50%	1 10%	7 25%	2 20%	6 21%	3 13%	5 33%	2 10%	6 35%	5 23%	3 19%	2 22%	6 25%	-	2 18%	6 22%
DISAGREE	26 68%	7 54%	9 69%	9 82%	1 100%	12 60%	14 78%	23 77%	3 38%	9 90%	17 61%	7 70%	19 68%	17 74%	9 60%	16 76%	10 59%	16 73%	10 63%	5 56%	17 71%	4 80%	9 82%	17 63%
Mean number of hours	2.06	2.33	2.23	1.60	1.00	2.32	1.76	1.79	3.14	1.60	2.23	1.80	2.15	1.76	2.47	1.75	2.44	2.09	2.00	2.13	2.17	1.40	1.91	2.12
Standard deviation	1.39	1.56	1.54	0.97	-	1.57	1.15	1.18	1.77	0.97	1.50	1.32	1.43	1.22	1.55	1.16	1.59	1.51	1.24	1.64	1.40	0.89	1.38	1.42
Standard error	0.232	0.449	0.426	0.306	-	0.359	0.278	0.218	0.670	0.306	0.295	0.416	0.281	0.266	0.401	0.260	0.398	0.322	0.331	0.581	0.293	0.400	0.415	0.285
Error variance	0.054	0.202	0.181	0.093	-	0.129	0.077	0.048	0.449	0.093	0.087	0.173	0.079	0.071	0.161	0.068	0.158	0.104	0.110	0.337	0.086	0.160	0.172	0.081

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 43

Q13. How much do you agree or disagree with the following statement ...

It is difficult to find out information about alternative PPI products

Base: All answering list A

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)
Total	38	13**	13**	11**	1**	20**	18**	30*	8**	10**	28**	10**	28**	23**	15**	21**	17**	22**	16**	9**	24**	5**	11**	27**
(5) Agree a lot	13 34%	3 23%	5 38%	4 36%	1 100%	5 25%	8 44%	11 37%	2 25%	2 20%	11 39%	3 30%	10 36%	8 35%	5 33%	9 43%	4 24%	8 36%	5 31%	2 22%	9 38%	2 40%	8 73%	5 19%
(4) Agree a little	10 26%	3 23%	5 38%	2 18%	-	6 30%	4 22%	7 23%	3 38%	3 30%	7 25%	3 30%	7 25%	7 30%	3 20%	5 24%	5 29%	5 23%	5 31%	3 33%	6 25%	1 20%	-	10 37%
(3) Neither agree nor disagree	4 11%	2 15%	-	2 18%	-	2 10%	2 11%	3 10%	1 13%	2 20%	2 7%	1 10%	3 11%	1 4%	3 20%	1 5%	3 18%	2 9%	2 13%	2 22%	2 8%	-	-	4 15%
(2) Disagree a little	4 11%	2 15%	1 8%	1 9%	-	3 15%	1 6%	4 13%	-	1 10%	3 11%	1 10%	3 11%	2 9%	2 13%	2 10%	2 12%	2 9%	2 13%	1 11%	2 8%	1 20%	1 9%	3 11%
(1) Disagree a lot	6 16%	2 15%	2 15%	2 18%	-	3 15%	3 17%	5 17%	1 13%	2 20%	4 14%	2 20%	4 14%	4 17%	2 13%	4 19%	2 12%	5 23%	1 6%	1 11%	4 17%	1 20%	2 18%	4 15%
Don't know	1 3%	1 8%	-	-	-	1 5%	-	-	1 13%	-	1 4%	-	1 4%	1 4%	-	-	1 6%	-	1 6%	-	1 4%	-	-	1 4%
AGREE	23 61%	6 46%	10 77%	6 55%	1 100%	11 55%	12 67%	18 60%	5 63%	5 50%	18 64%	6 60%	17 61%	15 65%	8 53%	14 67%	9 53%	13 59%	10 63%	5 56%	15 63%	3 60%	8 73%	15 56%
DISAGREE	10 26%	4 31%	3 23%	3 27%	-	6 30%	4 22%	9 30%	1 13%	3 30%	7 25%	3 30%	7 25%	6 26%	4 27%	6 29%	4 24%	7 32%	3 19%	2 22%	6 25%	2 40%	3 27%	7 26%
Mean number of hours	3.54	3.25	3.77	3.45	5.00	3.37	3.72	3.50	3.71	3.20	3.67	3.40	3.59	3.59	3.47	3.62	3.44	3.41	3.73	3.44	3.61	3.40	4.00	3.35
Standard deviation	1.48	1.48	1.48	1.57	-	1.46	1.53	1.53	1.38	1.48	1.49	1.58	1.47	1.53	1.46	1.60	1.36	1.62	1.28	1.33	1.53	1.82	1.73	1.35
Standard error	0.244	0.429	0.411	0.474	-	0.335	0.360	0.279	0.522	0.467	0.287	0.499	0.284	0.327	0.376	0.348	0.341	0.346	0.330	0.444	0.319	0.812	0.522	0.266
Error variance	0.059	0.184	0.169	0.225	-	0.112	0.129	0.078	0.272	0.218	0.083	0.249	0.081	0.107	0.142	0.121	0.116	0.120	0.109	0.198	0.102	0.660	0.273	0.071

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 44

Q13. How much do you agree or disagree with the following statement ...

I didn't have time to shop around for alternative PPI products

Base: All answering list A

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than \$7,713 (f)	Higher /Same as \$7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	38	13**	13**	11**	1**	20**	18**	30*	8**	10**	28**	10**	28**	23**	15**	21**	17**	22**	16**	9**	24**	5**	11**	27**
(5) Agree a lot	6 16%	3 23%	2 15%	- -	1 100%	4 20%	2 11%	3 10%	3 38%	2 20%	4 14%	1 10%	5 18%	2 9%	4 27%	1 5%	5 29%	2 9%	4 25%	1 11%	4 17%	1 20%	1 9%	5 19%
(4) Agree a little	3 8%	-	-	3 27%	-	2 10%	1 6%	3 10%	-	-	3 11%	2 20%	1 4%	1 4%	2 13%	3 14%	-	2 9%	1 6%	1 11%	1 4%	1 20%	2 18%	1 4%
(3) Neither agree nor disagree	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(2) Disagree a little	8 21%	2 15%	4 31%	2 18%	-	5 25%	3 17%	7 23%	1 13%	3 30%	5 18%	1 10%	7 25%	4 17%	4 27%	5 24%	3 18%	6 27%	2 13%	2 22%	6 25%	-	2 18%	6 22%
(1) Disagree a lot	21 55%	8 62%	7 54%	6 55%	-	9 45%	12 67%	17 57%	4 50%	5 50%	16 57%	6 60%	15 54%	16 70%	5 33%	12 57%	9 53%	12 55%	9 56%	5 56%	13 54%	3 60%	6 55%	15 56%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AGREE	9 24%	3 23%	2 15%	3 27%	1 100%	6 30%	3 17%	6 20%	3 38%	2 20%	7 25%	3 30%	6 21%	3 13%	6 40%	4 19%	5 29%	4 18%	5 31%	2 22%	5 21%	2 40%	3 27%	6 22%
DISAGREE	29 76%	10 77%	11 85%	8 73%	-	14 70%	15 83%	24 80%	5 63%	8 80%	21 75%	7 70%	22 79%	20 87%	9 60%	17 81%	12 71%	18 82%	11 69%	7 78%	19 79%	3 60%	8 73%	21 78%
Mean number of hours	2.08	2.08	1.92	2.00	5.00	2.35	1.78	1.93	2.63	2.10	2.07	2.10	2.07	1.65	2.73	1.86	2.35	1.91	2.31	2.00	2.04	2.40	2.09	2.07
Standard deviation	1.53	1.71	1.44	1.34	-	1.63	1.40	1.39	2.00	1.60	1.54	1.60	1.54	1.27	1.71	1.28	1.80	1.34	1.78	1.50	1.52	1.95	1.51	1.57
Standard error	0.248	0.473	0.400	0.405	-	0.365	0.329	0.253	0.706	0.504	0.291	0.504	0.291	0.264	0.441	0.278	0.437	0.286	0.445	0.500	0.310	0.872	0.456	0.302
Error variance	0.062	0.224	0.160	0.164	-	0.133	0.108	0.064	0.498	0.254	0.084	0.254	0.084	0.070	0.195	0.078	0.191	0.082	0.198	0.250	0.096	0.760	0.208	0.091



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 45

Q13. How much do you agree or disagree with the following statement ...

It is difficult to compare the features and benefits of alternative PPI policies

Base: All answering list A

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than \$7,713 (f)	Higher /Same as \$7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	38	13**	13**	11**	1**	20**	18**	30*	8**	10**	28**	10**	28**	23**	15**	21**	17**	22**	16**	9**	24**	5**	11**	27**
(5) Agree a lot	13 34%	5 38%	3 23%	4 36%	1 100%	6 30%	7 39%	12 40%	1 13%	3 30%	10 36%	3 30%	10 36%	9 39%	4 27%	9 43%	4 24%	7 32%	6 38%	3 33%	9 38%	1 20%	5 45%	8 30%
(4) Agree a little	11 29%	3 23%	6 46%	2 18%	-	4 20%	7 39%	8 27%	3 38%	3 30%	8 29%	3 30%	8 29%	7 30%	4 27%	5 24%	6 35%	5 23%	6 38%	1 11%	9 38%	1 20%	4 36%	7 26%
(3) Neither agree nor disagree	5 13%	1 8%	2 15%	2 18%	-	3 15%	2 11%	2 7%	3 38%	1 10%	4 14%	1 10%	4 14%	2 9%	3 20%	1 5%	4 24%	5 23%	-	3 33%	2 8%	-	-	5 19%
(2) Disagree a little	4 11%	-	1 8%	3 27%	-	3 15%	1 6%	4 13%	-	1 10%	3 11%	2 20%	2 7%	3 13%	1 7%	3 14%	1 6%	1 5%	3 19%	1 11%	1 4%	2 40%	1 9%	3 11%
(1) Disagree a lot	4 11%	3 23%	1 8%	-	-	3 15%	1 6%	4 13%	-	2 20%	2 7%	1 10%	3 11%	1 4%	3 20%	3 14%	1 6%	4 18%	-	1 11%	2 8%	1 20%	1 9%	3 11%
Don't know	1 3%	1 8%	-	-	-	1 5%	-	-	1 13%	-	1 4%	-	1 4%	1 4%	-	-	1 6%	-	1 6%	-	1 4%	-	-	1 4%
AGREE	24 63%	8 62%	9 69%	6 55%	1 100%	10 50%	14 78%	20 67%	4 50%	6 60%	18 64%	6 60%	18 64%	16 70%	8 53%	14 67%	10 59%	12 55%	12 75%	4 44%	18 75%	2 40%	9 82%	15 56%
DISAGREE	8 21%	3 23%	2 15%	3 27%	-	6 30%	2 11%	8 27%	-	3 30%	5 18%	3 30%	5 18%	4 17%	4 27%	6 29%	2 12%	5 23%	3 19%	2 22%	3 13%	3 60%	2 18%	6 22%
Mean number of hours	3.68	3.58	3.69	3.64	5.00	3.37	4.00	3.67	3.71	3.40	3.78	3.50	3.74	3.91	3.33	3.67	3.69	3.45	4.00	3.44	3.96	2.80	4.00	3.54
Standard deviation	1.36	1.68	1.18	1.29	-	1.50	1.14	1.47	0.76	1.58	1.28	1.43	1.35	1.23	1.50	1.53	1.14	1.47	1.13	1.42	1.22	1.64	1.34	1.36
Standard error	0.223	0.484	0.328	0.388	-	0.344	0.268	0.268	0.286	0.499	0.247	0.453	0.259	0.262	0.386	0.333	0.285	0.314	0.293	0.475	0.255	0.735	0.405	0.267
Error variance	0.050	0.234	0.107	0.150	-	0.118	0.072	0.072	0.082	0.249	0.061	0.206	0.067	0.069	0.149	0.111	0.081	0.098	0.086	0.225	0.065	0.540	0.164	0.071

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 46

Q13. How much do you agree or disagree with the following statement ...

I would only buy PPI from a financial services company with which I had a relationship

Base: All answering list A

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)
Total	38	13**	13**	11**	1**	20**	18**	30*	8**	10**	28**	10**	28**	23**	15**	21**	17**	22**	16**	9**	24**	5**	11**	27**
(5) Agree a lot	5 13%	2 15%	1 8%	2 18%	-	3 15%	2 11%	3 10%	2 25%	2 20%	3 11%	1 10%	4 14%	2 9%	3 20%	2 10%	3 18%	2 9%	3 19%	1 11%	4 17%	-	1 9%	4 15%
(4) Agree a little	12 32%	5 38%	5 38%	2 18%	-	8 40%	4 22%	8 27%	4 50%	2 20%	10 36%	4 40%	8 29%	7 30%	5 33%	5 24%	7 41%	8 36%	4 25%	5 56%	5 21%	2 40%	4 36%	8 30%
(3) Neither agree nor disagree	5 13%	1 8%	2 15%	1 9%	1 100%	2 10%	3 17%	5 17%	-	-	5 18%	1 10%	4 14%	3 13%	2 13%	4 19%	1 6%	4 18%	1 6%	1 11%	3 13%	1 20%	1 9%	4 15%
(2) Disagree a little	6 16%	2 15%	2 15%	2 18%	-	2 10%	4 22%	6 20%	-	3 30%	3 11%	1 10%	5 18%	5 22%	1 7%	3 14%	3 18%	3 14%	3 19%	1 11%	4 17%	1 20%	2 18%	4 15%
(1) Disagree a lot	10 26%	3 23%	3 23%	4 36%	-	5 25%	5 28%	8 27%	2 25%	3 30%	7 25%	3 30%	7 25%	6 26%	4 27%	7 33%	3 18%	5 23%	5 31%	1 11%	8 33%	1 20%	3 27%	7 26%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AGREE	17 45%	7 54%	6 46%	4 36%	-	11 55%	6 33%	11 37%	6 75%	4 40%	13 46%	5 50%	12 43%	9 39%	8 53%	7 33%	10 59%	10 45%	7 44%	6 67%	9 38%	2 40%	5 45%	12 44%
DISAGREE	16 42%	5 38%	5 38%	6 55%	-	7 35%	9 50%	14 47%	2 25%	6 60%	10 36%	4 40%	12 43%	11 48%	5 33%	10 48%	6 35%	8 36%	8 50%	2 22%	12 50%	2 40%	5 45%	11 41%
Mean number of hours	2.89	3.08	2.92	2.64	3.00	3.10	2.67	2.73	3.50	2.70	2.96	2.90	2.89	2.74	3.13	2.62	3.24	2.95	2.81	3.44	2.71	2.80	2.82	2.93
Standard deviation	1.45	1.50	1.38	1.63	-	1.48	1.41	1.39	1.60	1.64	1.40	1.52	1.45	1.39	1.55	1.43	1.44	1.36	1.60	1.24	1.55	1.30	1.47	1.47
Standard error	0.235	0.415	0.383	0.491	-	0.332	0.333	0.253	0.567	0.517	0.265	0.482	0.274	0.290	0.401	0.312	0.349	0.290	0.400	0.412	0.316	0.583	0.444	0.282
Error variance	0.055	0.173	0.147	0.241	-	0.110	0.111	0.064	0.321	0.268	0.070	0.232	0.075	0.084	0.161	0.098	0.122	0.084	0.160	0.170	0.100	0.340	0.197	0.080



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 47

Q13. How much do you agree or disagree with the following statement ...

I would buy PPI from a reputable financial services company, even if I did not know about the company already

Base: All answering list B

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	22	6**	9**	6**	1**	11**	11**	14**	8**	10**	11**	5**	17**	14**	7**	12**	10**	17**	5**	5**	17**	-**	10**	12**
(5) Agree a lot	1 5%	-	-	1	-	-	1	-	1	-	-	1	-	1	-	1	-	1	-	1	-	-	1	-
(4) Agree a little	8 36%	3	2	3	-	5	3	5	3	3	4	1	7	6	2	6	2	7	1	4	4	-	5	3
(3) Neither agree nor disagree	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(2) Disagree a little	4 18%	2	1	-	1	1	3	2	2	2	2	1	3	2	2	3	1	2	2	-	4	-	1	3
(1) Disagree a lot	9 41%	1	6	2	-	5	4	7	2	4	5	3	6	6	2	3	6	8	1	1	8	-	3	6
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AGREE	9 41%	3	2	4	-	5	4	5	4	4	4	1	8	6	3	6	3	7	2	4	5	-	6	3
DISAGREE	13 59%	3	7	2	1	6	7	9	4	6	7	4	9	8	4	6	7	10	3	1	12	-	4	9
Mean number of hours	2.45	2.83	1.78	3.17	2.00	2.45	2.45	2.21	2.88	2.50	2.27	1.80	2.65	2.43	2.71	2.75	2.10	2.35	2.80	3.40	2.18	-	3.00	2.00
Standard deviation	1.47	1.33	1.30	1.72	-	1.51	1.51	1.42	1.55	1.58	1.42	1.30	1.50	1.45	1.60	1.36	1.60	1.46	1.64	1.34	1.42	-	1.56	1.28
Standard error	0.314	0.543	0.434	0.703	-	0.455	0.455	0.381	0.549	0.500	0.428	0.583	0.363	0.388	0.606	0.392	0.504	0.353	0.735	0.600	0.346	-	0.494	0.369
Error variance	0.098	0.294	0.188	0.494	-	0.207	0.207	0.145	0.301	0.250	0.183	0.340	0.132	0.151	0.367	0.153	0.254	0.125	0.540	0.360	0.119	-	0.244	0.136



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 48

Q13. How much do you agree or disagree with the following statement ...

It is worth shopping around to save money on a PPI product

Base: All answering list B

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)
Total	22	6**	9**	6**	1**	11**	11**	14**	8**	10**	11**	5**	17**	14**	7**	12**	10**	17**	5**	5**	17**	-**	10**	12**
(5) Agree a lot	10 45%	3 50%	5 56%	2 33%	-	6 55%	4 36%	6 43%	4 50%	3 30%	7 64%	1 20%	9 53%	7 50%	2 29%	5 42%	5 50%	9 53%	1 20%	3 60%	7 41%	-	5 50%	5 42%
(4) Agree a little	6 27%	2 33%	2 22%	2 33%	-	3 27%	3 27%	3 21%	3 38%	5 50%	1 9%	1 20%	5 29%	4 29%	2 29%	2 17%	4 40%	4 24%	2 40%	1 20%	5 29%	-	2 20%	4 33%
(3) Neither agree nor disagree	4 18%	1 17%	2 22%	-	1 100%	2 18%	2 18%	4 29%	-	1 10%	2 18%	2 40%	2 12%	1 7%	3 43%	4 33%	-	2 12%	2 40%	-	4 24%	-	2 20%	2 17%
(2) Disagree a little	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(1) Disagree a lot	1 5%	-	-	1 17%	-	-	1 9%	1 7%	-	1 10%	-	-	1 6%	1 7%	-	-	1 10%	1 6%	-	-	1 6%	-	1 10%	-
Don't know	1 5%	-	-	1 17%	-	-	1 9%	-	1 13%	-	1 9%	1 20%	-	1 7%	-	1 8%	-	1 6%	-	1 20%	-	-	-	1 8%
AGREE	16 73%	5 83%	7 78%	4 67%	-	9 82%	7 64%	9 64%	7 88%	8 80%	8 73%	2 40%	14 82%	11 79%	4 57%	7 58%	9 90%	13 76%	3 60%	4 80%	12 71%	-	7 70%	9 75%
DISAGREE	1 5%	-	-	1 17%	-	-	1 9%	1 7%	-	1 10%	-	-	1 6%	1 7%	-	-	1 10%	1 6%	-	-	1 6%	-	1 10%	-
Mean number of hours	4.14	4.33	4.33	3.80	3.00	4.36	3.90	3.93	4.57	3.90	4.50	3.75	4.24	4.23	3.86	4.09	4.20	4.25	3.80	4.75	4.00	-	4.00	4.27
Standard deviation	1.06	0.82	0.87	1.64	-	0.81	1.29	1.21	0.53	1.20	0.85	0.96	1.09	1.17	1.20	0.94	1.23	1.13	0.84	0.50	1.12	-	1.33	0.79
Standard error	0.232	0.333	0.289	0.735	-	0.244	0.407	0.322	0.202	0.379	0.269	0.479	0.265	0.323	0.340	0.285	0.389	0.281	0.374	0.250	0.271	-	0.422	0.237
Error variance	0.054	0.111	0.083	0.540	-	0.060	0.166	0.104	0.041	0.143	0.072	0.229	0.070	0.105	0.116	0.081	0.151	0.079	0.140	0.063	0.074	-	0.178	0.056

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 49

Q13. How much do you agree or disagree with the following statement ...

It is easy to find out information about alternative PPI products

Base: All answering list B

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)
Total	22	6**	9**	6**	1**	11**	11**	14**	8**	10**	11**	5**	17**	14**	7**	12**	10**	17**	5**	5**	17**	-**	10**	12**
(5) Agree a lot	2 9%	-	1 11%	1 17%	-	1 9%	1 9%	-	2 25%	2 20%	-	-	2 12%	-	2 29%	-	2 20%	1 6%	1 20%	-	2 12%	-	1 10%	1 8%
(4) Agree a little	6 27%	3 50%	1 11%	2 33%	-	4 36%	2 18%	5 36%	1 13%	2 20%	3 27%	1 20%	5 29%	1 14%	3 25%	3 30%	5 29%	1 20%	2 40%	4 24%	-	3 30%	3 25%	
(3) Neither agree nor disagree	5 23%	1 17%	3 33%	1 17%	-	2 18%	3 27%	4 29%	1 13%	2 20%	3 27%	1 20%	4 24%	2 14%	3 43%	5 42%	-	4 24%	1 20%	1 24%	4 24%	-	2 20%	3 25%
(2) Disagree a little	2 9%	-	1 11%	-	1 100%	1 9%	1 9%	1 7%	1 13%	2 20%	-	1 20%	1 6%	2 14%	-	1 8%	1 10%	1 6%	1 20%	-	2 12%	-	-	2 17%
(1) Disagree a lot	6 27%	1 17%	3 33%	2 33%	-	3 27%	3 27%	4 29%	2 25%	2 20%	4 36%	2 40%	4 24%	5 36%	-	3 25%	3 30%	6 35%	-	2 40%	4 24%	-	4 40%	2 17%
Don't know	1 5%	1 17%	-	-	-	-	1 9%	-	1 13%	-	1 9%	-	1 6%	-	1 14%	-	1 10%	-	1 20%	-	1 6%	-	-	1 8%
AGREE	8 36%	3 50%	2 22%	3 50%	-	5 45%	3 27%	5 36%	3 38%	4 40%	3 27%	1 20%	7 41%	5 36%	3 43%	3 25%	5 50%	6 35%	2 40%	2 40%	6 35%	-	4 40%	4 33%
DISAGREE	8 36%	1 17%	4 44%	2 33%	1 100%	4 36%	4 36%	5 36%	3 38%	4 40%	4 36%	3 60%	5 29%	7 50%	-	4 33%	4 40%	7 41%	1 20%	2 40%	6 35%	-	4 40%	4 33%
Mean number of hours	2.81	3.20	2.56	3.00	2.00	2.91	2.70	2.71	3.00	3.00	2.50	2.20	3.00	2.50	3.83	2.67	3.00	2.65	3.50	2.60	2.88	-	2.70	2.91
Standard deviation	1.40	1.30	1.42	1.67	-	1.45	1.42	1.27	1.73	1.49	1.35	1.30	1.41	1.34	0.98	1.15	1.73	1.41	1.29	1.52	1.41	-	1.57	1.30
Standard error	0.306	0.583	0.475	0.683	-	0.436	0.448	0.339	0.655	0.471	0.428	0.583	0.354	0.359	0.401	0.333	0.577	0.342	0.645	0.678	0.352	-	0.496	0.392
Error variance	0.093	0.340	0.225	0.467	-	0.190	0.201	0.115	0.429	0.222	0.183	0.340	0.125	0.129	0.161	0.111	0.333	0.117	0.417	0.460	0.124	-	0.246	0.154



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 50

Q13. How much do you agree or disagree with the following statement ...

I had time to shop around for alternative PPI products

Base: All answering list B

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than \$7,713 (f)	Higher /Same as \$7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)
Total	22	6**	9**	6**	1**	11**	11**	14**	8**	10**	11**	5**	17**	14**	7**	12**	10**	17**	5**	5**	17**	-**	10**	12**
(5) Agree a lot	9 41%	1 17%	3 33%	4 67%	1 100%	6 55%	3 27%	6 43%	3 38%	5 50%	4 36%	1 20%	8 47%	6 43%	3 43%	5 42%	4 40%	8 47%	1 20%	8 47%	-	4 40%	5 42%	
(4) Agree a little	8 36%	4 67%	3 33%	1 17%	-	3 27%	5 45%	5 36%	3 38%	3 30%	4 36%	3 60%	5 29%	6 43%	2 29%	5 42%	3 30%	6 35%	2 40%	3 60%	5 29%	-	4 40%	4 33%
(3) Neither agree nor disagree	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(2) Disagree a little	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(1) Disagree a lot	4 18%	1 17%	2 22%	1 17%	-	1 9%	3 27%	2 14%	2 25%	2 20%	2 18%	-	4 24%	2 14%	2 29%	2 17%	2 20%	2 12%	2 40%	1 20%	3 18%	-	2 20%	2 17%
Don't know	1 5%	-	1 11%	-	-	1 9%	-	1 7%	-	-	1 9%	1 20%	-	-	-	-	1 10%	1 6%	-	-	1 6%	-	-	1 8%
AGREE	17 77%	5 83%	6 67%	5 83%	1 100%	9 82%	8 73%	11 79%	6 75%	8 80%	8 73%	4 80%	13 76%	12 86%	5 71%	10 83%	7 70%	14 82%	3 60%	4 80%	13 76%	-	8 80%	9 75%
DISAGREE	4 18%	1 17%	2 22%	1 17%	-	1 9%	3 27%	2 14%	2 25%	2 20%	2 18%	-	4 24%	2 14%	2 29%	2 17%	2 20%	2 12%	2 40%	1 20%	3 18%	-	2 20%	2 17%
Mean number of hours	3.86	3.67	3.63	4.17	5.00	4.30	3.45	4.00	3.63	3.90	3.80	4.25	3.76	4.00	3.57	3.92	3.78	4.13	3.00	3.60	3.94	-	3.80	3.91
Standard deviation	1.49	1.37	1.69	1.60	-	1.25	1.63	1.41	1.69	1.60	1.55	0.50	1.64	1.36	1.81	1.44	1.64	1.31	1.87	1.52	1.53	-	1.55	1.51
Standard error	0.326	0.558	0.596	0.654	-	0.396	0.493	0.392	0.596	0.504	0.490	0.250	0.398	0.363	0.685	0.417	0.547	0.328	0.837	0.678	0.382	-	0.490	0.456
Error variance	0.106	0.311	0.355	0.428	-	0.157	0.243	0.154	0.355	0.254	0.240	0.063	0.158	0.132	0.469	0.174	0.299	0.107	0.700	0.460	0.146	-	0.240	0.208



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 51

Q13. How much do you agree or disagree with the following statement ...

It is easy to compare the features and benefits of alternative PPI policies

Base: All answering list B

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)
Total	22	6**	9**	6**	1**	11**	11**	14**	8**	10**	11**	5**	17**	14**	7**	12**	10**	17**	5**	5**	17**	-**	10**	12**
(5) Agree a lot	2 9%	-	1 11%	1 17%	-	1 9%	1 9%	-	2 25%	2 20%	-	2 12%	-	2 29%	-	2 20%	1 6%	1 20%	-	2 12%	-	1 10%	1 8%	
(4) Agree a little	8 36%	1 17%	4 44%	3 50%	-	5 45%	3 27%	5 36%	3 38%	3 30%	5 45%	1 20%	7 41%	6 43%	2 29%	5 42%	3 30%	6 35%	2 40%	4 80%	4 24%	-	2 20%	6 50%
(3) Neither agree nor disagree	3 14%	3 50%	-	-	-	2 18%	1 9%	2 14%	1 13%	1 10%	1 9%	-	3 18%	2 14%	1 14%	3 25%	-	2 12%	1 20%	-	3 18%	-	3 30%	-
(2) Disagree a little	1 5%	-	-	1 17%	-	-	1 9%	1 7%	-	1 10%	-	-	1 6%	1 7%	-	-	1 10%	1 6%	-	-	1 6%	-	1 10%	-
(1) Disagree a lot	8 36%	2 33%	4 44%	1 17%	1 100%	3 27%	5 45%	6 43%	2 25%	3 30%	5 45%	4 80%	4 24%	5 36%	2 29%	4 33%	4 40%	7 41%	1 20%	7 41%	-	3 30%	5 42%	
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AGREE	10 45%	1 17%	5 56%	4 67%	-	6 55%	4 36%	5 36%	5 63%	5 50%	5 45%	1 20%	9 53%	6 43%	4 57%	5 42%	5 50%	7 41%	3 60%	4 80%	6 35%	-	3 30%	7 58%
DISAGREE	9 41%	2 33%	4 44%	2 33%	1 100%	3 27%	6 55%	7 50%	2 25%	4 40%	5 45%	4 80%	5 29%	6 43%	2 29%	4 33%	5 50%	8 47%	1 20%	8 47%	-	4 40%	5 42%	
Mean number of hours	2.77	2.50	2.78	3.33	1.00	3.09	2.45	2.43	3.38	3.00	2.55	1.60	3.12	2.64	3.29	2.75	2.80	2.59	3.40	3.40	2.59	-	2.70	2.83
Standard deviation	1.51	1.22	1.72	1.51	-	1.45	1.57	1.40	1.60	1.63	1.51	1.34	1.41	1.39	1.70	1.36	1.75	1.50	1.52	1.34	1.54	-	1.42	1.64
Standard error	0.322	0.500	0.572	0.615	-	0.436	0.474	0.374	0.565	0.516	0.455	0.600	0.342	0.372	0.644	0.392	0.554	0.364	0.678	0.600	0.374	-	0.448	0.474
Error variance	0.104	0.250	0.327	0.378	-	0.190	0.225	0.140	0.319	0.267	0.207	0.360	0.117	0.139	0.415	0.153	0.307	0.133	0.460	0.360	0.140	-	0.201	0.225



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 52

Q13. How much do you agree or disagree with the following statement ...

I would buy PPI from a reputable financial services company, even if I did not already have a relationship with it

Base: All answering list B

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than \$7,713 (f)	Higher /Same as \$7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separated/ Widowed/ Divorced (u)	Yes (v)	No (w)
Total	22	6**	9**	6**	1**	11**	11**	14**	8**	10**	11**	5**	17**	14**	7**	12**	10**	17**	5**	5**	17**	-**	10**	12**
(5) Agree a lot	6 27%	1 17%	1 11%	4 67%	-	2 18%	4 36%	3 21%	3 38%	3 30%	3 27%	1 20%	5 29%	4 29%	2 29%	5 42%	1 10%	5 29%	1 20%	2 40%	4 24%	-	2 20%	4 33%
(4) Agree a little	10 45%	2 33%	6 67%	1 17%	1 100%	6 55%	4 36%	7 50%	3 38%	4 40%	6 55%	2 40%	8 47%	8 57%	2 29%	6 50%	4 40%	8 47%	2 40%	3 60%	7 41%	-	6 60%	4 33%
(3) Neither agree nor disagree	1 5%	1 17%	-	-	-	-	1 9%	1 7%	-	1 10%	-	1 20%	-	1 7%	-	-	1 10%	1 6%	-	-	1 6%	-	-	1 8%
(2) Disagree a little	1 5%	-	1 11%	-	-	1 9%	-	-	1 13%	1 10%	-	-	1 6%	-	1 14%	-	1 10%	1 6%	-	-	1 6%	-	-	1 8%
(1) Disagree a lot	2 9%	-	1 11%	1 17%	-	1 9%	1 9%	2 14%	-	1 10%	1 9%	1 20%	1 6%	1 7%	-	-	2 20%	2 12%	-	-	2 12%	-	1 10%	1 8%
Don't know	2 9%	2 33%	-	-	-	1 9%	1 9%	1 7%	1 13%	-	1 9%	-	2 12%	-	2 29%	1 8%	1 10%	-	2 40%	-	2 12%	-	1 10%	1 8%
AGREE	16 73%	3 50%	7 78%	5 83%	1 100%	8 73%	8 73%	10 71%	6 75%	7 70%	9 82%	3 60%	13 76%	12 86%	4 57%	11 92%	5 50%	13 76%	3 60%	5 100%	11 65%	-	8 80%	8 67%
DISAGREE	3 14%	-	2 22%	1 17%	-	2 18%	1 9%	2 14%	1 13%	2 20%	1 9%	1 20%	2 12%	1 7%	1 14%	-	3 30%	3 18%	-	-	3 18%	-	1 10%	2 17%
Mean number of hours	3.85	4.00	3.56	4.17	4.00	3.70	4.00	3.69	4.14	3.70	4.00	3.40	4.00	4.00	4.00	4.45	3.11	3.76	4.33	4.40	3.67	-	3.89	3.82
Standard deviation	1.23	0.82	1.24	1.60	-	1.25	1.25	1.32	1.07	1.34	1.15	1.52	1.13	1.04	1.22	0.52	1.45	1.30	0.58	0.55	1.35	-	1.17	1.33
Standard error	0.274	0.408	0.412	0.654	-	0.396	0.394	0.365	0.404	0.423	0.365	0.678	0.293	0.277	0.548	0.157	0.484	0.315	0.333	0.245	0.347	-	0.389	0.400
Error variance	0.075	0.167	0.170	0.428	-	0.157	0.156	0.133	0.163	0.179	0.133	0.460	0.086	0.077	0.300	0.025	0.235	0.099	0.111	0.060	0.121	-	0.151	0.160



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 53

Q14. Why did you decide to take out your PPI from your provider rather than from another company? - Spontaneous Mentions

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Existing provider/ already bank with them/ banked with them before	19 32%	8 42%	8 36%	3 18%	-	10 32%	9 31%	12 27%	7 44%	6 30%	12 31%	2 13%	17 38%	15 41%	4 18%	6 18%	13 48%	12 31%	7 33%	4 29%	14 34%	1 20%	9 43%	10 26%
Competitive cost/ cheaper than others	12 20%	3 16%	4 18%	5 29%	-	6 19%	6 21%	10 23%	2 13%	3 15%	9 23%	6 40%	6 13%	5 14%	6 27%	6 18%	6 22%	9 23%	3 14%	3 21%	6 15%	3 60%	5 24%	7 18%
Easiest option/ easier to link it/ convenient to have both with the same provider	9 15%	4 21%	4 18%	1 6%	-	3 10%	6 21%	7 16%	2 13%	5 25%	4 10%	3 20%	6 13%	6 16%	3 14%	7 21%	2 7%	6 15%	3 14%	2 14%	7 17%	-	3 14%	6 15%
Range of cover/ covers everything I need	8 13%	5 26%	2 9%	1 6%	-	5 16%	3 10%	7 16%	1 6%	3 15%	5 13%	-	8 18%	5 14%	3 14%	6 18%	2 7%	5 13%	3 14%	1 7%	7 17%	-	4 19%	4 10%
Wasn't aware I could take out a separate PPI with another provider	7 12%	3 16%	1 5%	3 18%	-	3 10%	4 14%	3 7%	4 25%	2 10%	5 13%	1 7%	6 13%	5 14%	2 9%	4 12%	3 11%	4 10%	3 14%	3 21%	4 10%	-	3 14%	4 10%
Part of the deal/ offered with loan/ no PPI means no Loan	7 12%	1 5%	4 18%	2 12%	-	5 16%	2 7%	6 14%	1 6%	1 5%	6 15%	2 13%	5 11%	4 11%	3 14%	4 12%	3 11%	2 5%	5 24%	1 7%	5 12%	1 20%	2 10%	5 13%
Best package/ policy available	6 10%	2 11%	3 14%	-	1 50%	3 10%	3 10%	4 9%	2 13%	1 5%	5 13%	1 7%	5 11%	6 16%	-	4 12%	2 7%	5 13%	1 5%	3 21%	3 7%	-	1 5%	5 13%
Good price/ cost	6 10%	2 11%	2 9%	2 12%	-	3 10%	3 10%	3 7%	3 19%	2 10%	4 10%	-	6 13%	4 11%	2 9%	4 12%	2 7%	5 13%	1 5%	1 7%	5 12%	-	2 10%	4 10%
Cheaper monthly repayments/ cost of repayments per month	5 8%	-	3 14%	2 12%	-	3 10%	2 7%	4 9%	1 6%	1 5%	4 10%	3 20%	2 4%	4 11%	-	3 9%	2 7%	3 8%	2 10%	1 7%	3 7%	1 20%	2 10%	3 8%
Value for money/ best deal for the cheapest cost	3 5%	-	2 9%	1 6%	-	2 6%	1 3%	2 5%	1 6%	1 5%	2 5%	1 7%	2 4%	2 5%	-	2 6%	1 4%	2 5%	1 5%	-	3 7%	-	-	3 8%



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 53

Q14. Why did you decide to take out your PPI from your provider rather than from another company? - Spontaneous Mentions

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Easy to arrange/ set-up/ explained it to me	3 5%	1 5%	2 9%	-	-	2 6%	1 3%	3 7%	-	1 5%	2 5%	1 7%	2 4%	-	3 14%	2 6%	1 4%	2 5%	1 5%	-	3 7%	-	1 5%	2 5%
Reputable/ trustworthy provider	2 3%	1 5%	1 5%	-	-	2 6%	-	2 5%	-	-	2 5%	-	2 4%	2 5%	-	1 3%	1 4%	2 5%	-	1 7%	1 2%	-	1 5%	1 3%
Felt more comfortable/ confident with them	2 3%	1 5%	1 5%	-	-	2 6%	-	1 2%	1 6%	-	2 5%	-	2 4%	2 5%	-	1 3%	1 4%	-	2 10%	-	2 5%	-	-	2 5%
Recommended	2 3%	-	2 9%	-	-	1 3%	1 3%	2 5%	-	1 5%	1 3%	2 13%	-	2 5%	-	1 3%	1 4%	2 5%	-	1 7%	-	1 20%	1 5%	1 3%
Best/ lowest interest rates/ low APR/ IPR	2 3%	1 5%	1 5%	-	-	2 6%	-	2 5%	-	1 5%	1 3%	1 7%	1 2%	2 5%	-	1 3%	1 4%	2 5%	-	1 7%	1 2%	-	1 5%	1 3%
Instantly activated	1 2%	-	-	1 6%	-	1 3%	-	1 2%	-	-	1 3%	-	1 2%	1 3%	-	1 3%	-	1 3%	-	-	1 2%	-	-	1 3%
Cash back feature	1 2%	-	-	1 6%	-	-	1 3%	-	1 6%	1 5%	-	-	1 2%	1 3%	-	1 3%	-	1 3%	-	-	1 2%	-	-	1 3%
They dealt with it/ all left to them/ easier to let them choose	1 2%	-	1 5%	-	-	1 3%	-	-	1 6%	-	1 3%	-	1 2%	-	1 5%	-	1 4%	1 3%	-	-	1 2%	-	1 5%	-
Better service provided/ helpful/ professional	1 2%	-	1 5%	-	-	1 3%	-	-	1 6%	1 5%	-	-	1 2%	-	1 5%	-	1 4%	1 3%	-	-	1 2%	-	-	1 3%
Already compared with other providers	1 2%	1 5%	-	-	-	-	1 3%	1 2%	-	-	1 3%	-	1 2%	1 3%	-	-	1 4%	1 3%	-	-	1 2%	-	-	1 3%
Pressure from the provider/ pushed into it	1 2%	1 5%	-	-	-	-	1 3%	1 2%	-	1 5%	-	1 7%	-	-	1 5%	-	1 4%	-	1 5%	-	1 2%	-	-	1 3%



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 53

Q14. Why did you decide to take out your PPI from your provider rather than from another company? - Spontaneous Mentions

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Others	4 7%	1 5%	1 5%	1 6%	1 50%	2 6%	2 7%	4 9%	-	2 10%	2 5%	-	4 9%	1 3%	3 14%	1 3%	3 11%	3 8%	1 5%	1 7%	2 5%	1 20%	1 5%	3 8%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

Than .5

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 54

Q15a. Most important reason for deciding to take out your PPI from your provider rather than from another company? - Prompted Mention

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
The amount I would pay each month	16 27%	3 16%	6 27%	7 41%	-	11 35%	5 17%	13 30%	3 19%	2 10%	14 36%	7 47%	9 20%	10 27%	5 23%	8 24%	8 30%	11 28%	5 24%	4 29%	10 24%	2 40%	7 33%	9 23%
The overall cost over the lifetime of the loan	6 10%	1 5%	-	4 24%	1 50%	3 10%	3 10%	5 11%	1 6%	4 20%	2 5%	2 13%	4 9%	2 5%	4 18%	4 12%	2 7%	3 8%	3 14%	1 7%	4 10%	1 20%	2 10%	4 10%
The amount it would pay out if I had to claim	2 3%	-	2 9%	-	-	1 3%	1 3%	1 2%	1 6%	2 10%	-	-	2 4%	2 5%	-	2 7%	1 3%	1 5%	-	2 5%	-	-	2 5%	
The waiting time i.e. time after accident/sickness/unemployment before payment starts	3 5%	-	2 9%	1 6%	-	1 3%	2 7%	1 2%	2 13%	2 10%	1 3%	-	3 7%	2 5%	1 5%	2 6%	1 4%	3 8%	-	-	3 7%	-	1 5%	2 5%
Promptness of payment when due	1 2%	-	1 5%	-	-	-	1 3%	1 2%	-	-	1 3%	-	1 2%	1 3%	-	1 3%	-	1 3%	-	1 7%	-	-	-	1 3%
The extent of the cover - it covered accident/sickness/unemployment/death	12 20%	8 42%	3 14%	1 6%	-	5 16%	7 24%	9 20%	3 19%	4 20%	8 21%	2 13%	10 22%	8 22%	4 18%	5 15%	7 26%	9 23%	3 14%	3 21%	9 22%	-	4 19%	8 21%
Already had an existing relationship with provider	4 7%	1 5%	3 14%	-	-	3 10%	1 3%	4 9%	-	-	3 8%	-	4 9%	3 8%	1 5%	3 9%	1 4%	3 8%	3 14%	1 7%	3 7%	-	2 10%	2 5%
Easier/more convenient to get combined credit and PPI from same provider	9 15%	4 21%	3 14%	1 6%	1 50%	4 13%	5 17%	7 16%	2 13%	2 10%	7 18%	4 27%	5 11%	3 8%	6 27%	6 18%	3 11%	3 8%	6 29%	2 14%	5 12%	2 40%	1 5%	8 21%
Reputation of the provider/ best service	3 5%	-	1 5%	2 12%	-	1 3%	2 7%	1 2%	2 13%	2 10%	1 3%	-	3 7%	2 5%	1 5%	-	3 11%	3 8%	-	1 7%	2 5%	-	1 5%	2 5%
Didn't know could take PPI with someone else	2 3%	1 5%	1 5%	-	-	1 3%	1 3%	1 2%	1 6%	1 5%	1 3%	-	2 4%	2 5%	-	2 6%	-	2 5%	-	1 7%	1 2%	-	2 10%	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 54

Q15a. Most important reason for deciding to take out your PPI from your provider rather than from another company? - Prompted Mention

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Don't know/can't remember	1 2%	-	-	1 6%	-	1 3%	-	1 2%	-	-	1 3%	-	1 2%	1 3%	-	1 3%	-	1 3%	-	-	1 2%	-	-	1 3%
Not stated	1 2%	1 5%	-	-	-	1 3%	-	1 6%	1 5%	-	-	1 2%	1 3%	-	1 3%	-	1 3%	-	-	1 2%	-	1 5%	-	

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

Than .5

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 55

Q15b. All reasons for deciding to take out your PPI from your provider rather than from another company? - Prompted Mentions

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
The amount I would pay each month	29 48%	10 53%	8 36%	9 53%	2 100%	17 55%	12 41%	23 52%	6 38%	7 35%	21 54%	10 67%	19 42%	18 49%	10 45%	18 55%	11 41%	20 51%	9 43%	6 43%	19 46%	4 80%	11 52%	18 46%
The overall cost over the lifetime of the loan	21 35%	3 16%	6 27%	11 65%	1 50%	10 32%	11 38%	16 36%	5 31%	9 45%	12 31%	6 40%	15 33%	10 27%	11 50%	12 36%	9 33%	14 36%	7 33%	2 14%	16 39%	3 60%	10 48%	11 28%
The amount it would pay out if I had to claim	14 23%	4 21%	6 27%	3 18%	1 50%	4 13%	10 34%	10 23%	4 25%	8 40%	6 15%	4 27%	10 22%	10 27%	3 14%	4 12%	10 37%	11 28%	3 14%	1 7%	12 29%	1 20%	4 19%	10 26%
The waiting time i.e. time after accident/sickness/unemployment before payment starts	8 13%	2 11%	3 14%	2 12%	1 50%	2 6%	6 21%	6 14%	2 13%	4 20%	4 10%	2 13%	6 13%	7 19%	1 5%	4 12%	4 15%	7 18%	1 5%	1 7%	6 15%	1 20%	3 14%	5 13%
Promptness of payment when due	6 10%	2 11%	4 18%	- -	- -	5 16%	1 3%	5 11%	1 6%	1 5%	5 13%	- -	6 13%	4 11%	2 9%	3 9%	3 11%	5 13%	1 5%	3 21%	3 7%	- -	2 10%	4 10%
The extent of the cover - it covered accident/sickness/unemployment/death	24 40%	9 47%	6 27%	8 47%	1 50%	11 35%	13 45%	16 36%	8 50%	12 60%	12 31%	7 47%	17 38%	16 43%	8 36%	12 36%	12 44%	17 44%	7 33%	5 36%	17 41%	2 40%	8 38%	16 41%
Fewest exclusions on claiming	5 8%	2 11%	1 5%	1 6%	1 50%	2 6%	3 10%	4 9%	1 6%	2 10%	3 8%	3 20%	2 4%	3 8%	2 9%	3 9%	2 7%	3 8%	2 10%	- -	4 10%	1 20%	1 5%	4 10%
How long the PPI cover would last	11 18%	3 16%	4 18%	4 24%	- -	4 13%	7 24%	9 20%	2 13%	7 35%	4 10%	3 20%	8 18%	7 19%	4 18%	6 18%	5 19%	8 21%	3 14%	3 21%	8 20%	- -	3 14%	8 21%
Already had an existing relationship with provider	18 30%	5 26%	8 36%	4 24%	1 50%	8 26%	10 34%	14 32%	4 25%	7 35%	10 26%	3 20%	15 33%	13 35%	5 23%	7 21%	11 41%	12 31%	6 29%	3 21%	13 32%	2 40%	9 43%	9 23%
Easier/more convenient to get combined credit and PPI from same provider	23 38%	9 47%	9 41%	4 24%	1 50%	8 26%	15 52%	19 43%	4 25%	7 35%	16 41%	6 40%	17 38%	13 35%	10 45%	14 42%	9 33%	12 31%	11 52%	2 14%	19 46%	2 40%	9 43%	14 36%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 55

Q15b. All reasons for deciding to take out your PPI from your provider rather than from another company? - Prompted Mentions

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Reputation of the provider/ best service	14 23%	4 21%	6 27%	3 18%	1 50%	5 16%	9 31%	11 25%	3 19%	6 30%	8 21%	3 20%	11 24%	12 32%	2 9%	6 18%	8 30%	10 26%	4 19%	1 7%	12 29%	1 20%	6 29%	8 21%
Recommended by friend/ family/colleague	3 5%	1 5%	2 9%	- -	- -	3 10%	- -	3 7%	- -	1 5%	2 5%	1 7%	2 4%	2 5%	1 5%	1 3%	2 7%	3 8%	- -	3 21%	- -	- -	- -	3 8%
Didn't know could take PPI with someone else	1 2%	1 5%	- -	- -	- -	1 3%	- -	- -	1 6%	- -	1 3%	- -	1 2%	1 3%	- -	- -	1 4%	- -	1 5%	1 7%	- -	- -	- -	1 3%
Others	3 5%	1 5%	- -	2 12%	- -	1 3%	2 7%	1 2%	2 13%	2 10%	1 3%	- -	3 7%	2 5%	1 5%	2 6%	1 4%	3 8%	- -	- -	3 7%	- -	1 5%	2 5%
None/ no reason	5 8%	2 11%	1 5%	2 12%	- -	3 10%	2 7%	4 9%	1 6%	1 5%	4 10%	3 20%	2 4%	2 5%	3 14%	4 12%	1 4%	3 8%	2 10%	2 14%	3 7%	- -	1 5%	4 10%
Don't know/can't remember	1 2%	- -	- -	1 6%	- -	1 3%	- -	1 2%	- -	- -	1 3%	- -	1 2%	1 3%	- -	1 3%	- -	1 3%	- -	- -	1 2%	- -	- -	1 3%
Not stated	1 2%	- -	1 5%	- -	- -	- -	1 3%	- -	1 6%	1 5%	- -	- -	1 2%	1 3%	- -	1 3%	- -	1 3%	- -	1 7%	- -	- -	1 5%	- -

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 56

Q16. After you bought your PPI, do you recall receiving any policy documentation about the PPI from PPI provider?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Yes	55 92%	17 89%	20 91%	16 94%	2 100%	29 94%	26 90%	40 91%	15 94%	19 95%	35 90%	14 93%	41 91%	35 95%	19 86%	31 94%	24 89%	37 95%	18 86%	14 100%	36 88%	5 100%	18 86%	37 95%
No	2 3%	1 5%	-	1 6%	-	1 3%	1 3%	1 2%	1 6%	-	2 5%	-	2 4%	-	2 9%	1 3%	1 4%	-	2 10%	-	2 5%	-	1 5%	1 3%
Don't know/can't remember	3 5%	1 5%	2 9%	-	-	1 3%	2 7%	3 7%	-	1 5%	2 5%	1 7%	2 4%	2 5%	1 5%	1 3%	2 7%	2 5%	1 5%	-	3 7%	-	2 10%	1 3%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 57

Q17. How much of the policy documentation do you recall reading?

Base: All those who received policy documentation

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	55	17**	20**	16**	2**	29**	26**	40*	15**	19**	35*	14**	41*	35*	19**	31*	24**	37*	18**	14**	36*	5**	18**	37*
I read through all/nearly all of it in detail	16 29%	7 41%	6 30%	3 19%	-	10 34%	6 23%	10 25%	6 40%	7 37%	9 26%	4 29%	12 29%	12 34%	3 16%	9 29%	7 29%	14 38%	2 11%	6 43%	9 25%	1 20%	5 28%	11 30%
I read through most of it in detail	5 9%	1 6%	2 10%	1 6%	1 50%	3 10%	2 8%	5 13%	-	2 11%	2 6%	3 21%	2 5%	4 11%	1 5%	5 16%	-	2 5%	3 17%	2 14%	3 8%	-	1 6%	4 11%
I skimmed through it and read the main points	18 33%	3 18%	6 30%	9 56%	-	11 38%	7 27%	15 38%	3 20%	8 42%	10 29%	3 21%	15 37%	10 29%	8 42%	8 26%	10 42%	11 30%	7 39%	3 21%	13 36%	2 40%	6 33%	12 32%
I just flicked through without giving it much attention	11 20%	5 29%	4 20%	1 6%	1 50%	5 17%	6 23%	7 18%	4 27%	2 11%	9 26%	2 14%	9 22%	7 20%	4 21%	5 16%	6 25%	7 19%	4 22%	2 14%	7 19%	2 40%	3 17%	8 22%
I did not read it at all	5 9%	1 6%	2 10%	2 13%	-	-	5 19%	3 8%	2 13%	-	5 14%	2 14%	3 7%	2 6%	3 16%	4 13%	1 4%	3 8%	2 11%	1 7%	4 11%	-	3 17%	2 5%
Don't know/can't remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



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PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 58

Q18. Did you know that you could cancel your PPI policy at no charge in the first 14-30 days after you bought it, known as the 'cooling-off' period?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Yes	54 90%	19 100%	21 95%	13 76%	1 50%	28 90%	26 90%	38 86%	16 100%	20 100%	33 85%	14 93%	40 89%	34 92%	19 86%	28 85%	26 96%	37 95%	17 81%	13 93%	37 90%	4 80%	19 90%	35 90%
No	6 10%	-	1 5%	4 24%	1 50%	3 10%	3 10%	6 14%	-	-	6 15%	1 7%	5 11%	3 8%	3 14%	5 15%	1 4%	2 5%	4 19%	1 7%	4 10%	1 20%	2 10%	4 10%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

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PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 59

Q19a. Did you review whether your PPI policy offered you value for money or not during this cooling-off period when you had the right to cancel at no cost?

Base: All those aware of cooling-off period

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	54	19**	21**	13**	1**	28**	26**	38*	16**	20**	33*	14**	40*	34*	19**	28**	26**	37*	17**	13**	37*	4**	19**	35*
Yes	16 30%	5 26%	6 29%	4 31%	1 100%	11 39%	5 19%	13 34%	3 19%	5 25%	10 30%	5 36%	11 28%	10 29%	6 32%	10 36%	6 23%	15 41%	1 6%	6 46%	9 24%	1 25%	5 26%	11 31%
No	38 70%	14 74%	15 71%	9 69%	-	17 61%	21 81%	25 66%	13 81%	15 75%	23 70%	9 64%	29 73%	24 71%	13 68%	18 64%	20 77%	22 59%	16 94%	7 54%	28 76%	3 75%	14 74%	24 69%
Don't know/can't remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



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PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 60

Q19b. Why did you not review the policy during the cooling-off period?

Base: All those who did not review PPI policy during cooling-off period

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	38	14**	15**	9**	-**	17**	21**	25**	13**	15**	23**	9**	29**	24**	13**	18**	20**	22**	16**	7**	28**	3**	14**	24**
Happy/ satisfied with it	16 42%	4 29%	8 53%	4 44%	-	10 59%	6 29%	10 40%	6 46%	5 33%	11 48%	4 44%	12 41%	10 42%	5 38%	8 44%	8 40%	8 36%	8 50%	2 29%	12 43%	2 67%	9 64%	7 29%
Already made my decision	7 18%	3 21%	3 20%	1 11%	-	1 6%	6 29%	6 24%	1 8%	2 13%	5 22%	1 11%	6 21%	6 25%	1 8%	3 17%	4 20%	3 14%	4 25%	1 14%	6 21%	-	3 21%	4 17%
Too busy/ time factor	5 13%	1 7%	2 13%	2 22%	-	4 24%	1 5%	4 16%	1 8%	1 7%	4 17%	1 11%	4 14%	2 8%	3 23%	3 17%	2 10%	1 5%	4 25%	1 14%	3 11%	1 33%	2 14%	3 13%
Already done my research/ previous knowledge from research	4 11%	2 14%	1 7%	1 11%	-	3 18%	1 5%	4 16%	-	-	4 17%	1 11%	3 10%	2 8%	1 8%	2 11%	2 10%	3 14%	1 6%	1 14%	3 11%	-	-	4 17%
Reviewed/ read it at the time	3 8%	3 21%	-	-	-	3 14%	2 8%	1 8%	2 13%	1 4%	-	3 10%	3 13%	-	3 17%	-	3 14%	-	1 14%	2 7%	-	3 21%	-	-
Couldn't be bothered	2 5%	-	2 13%	-	-	-	2 10%	1 4%	1 8%	-	2 9%	-	2 7%	2 8%	-	1 6%	1 5%	2 9%	-	1 14%	1 4%	-	-	2 8%
Didn't think about it	2 5%	1 7%	1 7%	-	-	-	2 10%	2 8%	-	1 7%	1 4%	1 11%	1 3%	2 8%	-	1 6%	1 5%	2 9%	-	-	2 7%	-	1 7%	1 4%
Thought we were locked into it/ didn't know we had a choice	2 5%	-	1 7%	1 11%	-	1 6%	1 5%	1 4%	1 8%	1 7%	1 4%	2 22%	-	2 8%	-	2 11%	-	2 9%	-	2 29%	-	-	-	2 8%
(Main Points) were explained at the time of purchase	2 5%	1 7%	-	1 11%	-	1 6%	1 5%	2 8%	-	1 7%	1 4%	1 11%	1 3%	-	2 15%	1 6%	1 5%	1 5%	1 6%	-	1 4%	1 33%	1 7%	1 4%
Confident/ happy with the provider/ no reason to distrust them	2 5%	1 7%	-	1 11%	-	-	2 10%	-	2 15%	1 7%	1 4%	-	2 7%	-	2 15%	-	2 10%	1 5%	1 6%	-	2 7%	-	-	2 8%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 60

Q19b. Why did you not review the policy during the cooling-off period?

Base: All those who did not review PPI policy during cooling-off period

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	38	14**	15**	9**	-**	17**	21**	25**	13**	15**	23**	9**	29**	24**	13**	18**	20**	22**	16**	7**	28**	3**	14**	24**
Familiar with the provider/ used them before	2 5%	-	1 7%	1 11%	-	1 6%	1 5%	1 4%	1 8%	1 7%	1 4%	-	2 7%	1 4%	1 8%	1 6%	1 5%	1 6%	-	2 7%	-	-	-	2 8%
Other	3 8%	3 21%	-	-	-	1 6%	2 10%	3 12%	-	1 7%	2 9%	1 11%	2 7%	2 8%	1 8%	1 6%	2 10%	2 9%	1 6%	-	3 11%	-	1 7%	2 8%

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



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PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 62

Q21a/b. Have you reviewed whether your PPI continues to offer you value for money or not?

Base: All those who have not cancelled PPI

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	59	19**	21**	17**	2**	31*	28**	43*	16**	20**	38*	15**	44*	36*	22**	32*	27**	39*	20**	14**	40*	5**	20**	39*
Yes	12 20%	6 32%	3 14%	3 18%	-	5 16%	7 25%	10 23%	2 13%	5 25%	7 18%	3 20%	9 20%	7 19%	5 23%	6 19%	6 22%	9 23%	3 15%	3 21%	8 20%	1 20%	3 15%	9 23%
- Just the once	6 10%	3 16%	1 5%	2 12%	-	2 6%	4 14%	5 12%	1 6%	2 10%	4 11%	1 7%	5 11%	3 8%	3 14%	3 9%	3 11%	3 8%	3 15%	1 7%	4 10%	1 20%	2 10%	4 10%
- A few times	3 5%	2 11%	1 5%	-	-	2 6%	1 4%	3 7%	-	1 5%	2 5%	2 13%	1 2%	2 6%	1 5%	2 6%	1 4%	3 8%	-	1 7%	2 5%	-	1 5%	2 5%
- Several times	1 2%	1 5%	-	-	-	1 3%	-	1 2%	-	-	1 3%	-	1 2%	-	1 5%	-	1 4%	1 3%	-	1 7%	-	-	-	1 3%
- Don't know/can't remember	2 3%	-	1 5%	1 6%	-	-	2 7%	1 2%	1 6%	2 10%	-	-	2 5%	2 6%	-	1 3%	1 4%	2 5%	-	-	2 5%	-	-	2 5%
No	47 80%	13 68%	18 86%	14 82%	2 100%	26 84%	21 75%	33 77%	14 88%	15 75%	31 82%	12 80%	35 80%	29 81%	17 77%	26 81%	21 78%	30 77%	17 85%	11 79%	32 80%	4 80%	17 85%	30 77%



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 63

Q22a. Overall, how satisfied are you with the PPI that you took out for your credit product?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit application (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living together (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
(6) Extremely satisfied	8 13%	4 21%	2 9%	2 12%	-	5 16%	3 10%	4 9%	4 25%	4 20%	4 10%	1 7%	7 16%	6 16%	2 9%	2 6%	6 22%	5 13%	3 14%	1 7%	6 15%	1 20%	3 14%	5 13%
(5) Very satisfied	26 43%	10 53%	8 36%	7 41%	1 50%	12 39%	14 48%	20 45%	6 38%	9 45%	16 41%	7 47%	19 42%	16 43%	10 45%	17 52%	9 33%	18 46%	8 38%	7 50%	16 39%	3 60%	10 48%	16 41%
(4) Fairly satisfied	18 30%	3 16%	10 45%	5 29%	-	12 39%	6 21%	14 32%	4 25%	5 25%	13 33%	4 27%	14 31%	10 27%	8 36%	10 30%	8 30%	10 26%	8 38%	4 29%	14 34%	-	7 33%	11 28%
(3) Fairly dissatisfied	2 3%	1 5%	1 5%	-	-	-	2 7%	2 5%	-	2 10%	-	1 7%	1 2%	2 5%	-	-	2 7%	2 5%	-	-	2 5%	-	-	2 5%
(2) Very dissatisfied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(1) Extremely dissatisfied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	6 10%	1 5%	1 5%	3 18%	1 50%	2 6%	4 14%	4 9%	2 13%	-	6 15%	2 13%	4 9%	3 8%	2 9%	4 12%	2 7%	4 10%	2 10%	2 14%	3 7%	1 20%	1 5%	5 13%
SATISFIED	52 87%	17 89%	20 91%	14 82%	1 50%	29 94%	23 79%	38 86%	14 88%	18 90%	33 85%	12 80%	40 89%	32 86%	20 91%	29 88%	23 85%	33 85%	19 90%	12 86%	36 88%	4 80%	20 95%	32 82%
DISSATISFIED	2 3%	1 5%	1 5%	-	-	-	2 7%	2 5%	-	2 10%	-	1 7%	1 2%	2 5%	-	-	2 7%	2 5%	-	-	2 5%	-	-	2 5%
Mean number of hours	4.74	4.94	4.52	4.79	5.00	4.76	4.72	4.65	5.00	4.75	4.73	4.62	4.78	4.76	4.70	4.72	4.76	4.74	4.74	4.75	4.68	5.25	4.80	4.71
Standard deviation	0.76	0.80	0.75	0.70	-	0.74	0.79	0.74	0.78	0.91	0.67	0.77	0.76	0.82	0.66	0.59	0.93	0.78	0.73	0.62	0.81	0.50	0.70	0.80
Standard error	0.103	0.189	0.164	0.187	-	0.137	0.158	0.116	0.210	0.204	0.117	0.213	0.118	0.140	0.147	0.110	0.185	0.132	0.168	0.179	0.131	0.250	0.156	0.137
Error variance	0.011	0.036	0.027	0.035	-	0.019	0.025	0.014	0.044	0.041	0.014	0.045	0.014	0.020	0.022	0.012	0.034	0.017	0.028	0.032	0.017	0.063	0.024	0.019



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 64

Q23b. You say you are dissatisfied with the PPI but you have not cancelled the policy. Why have you decided not to cancel it?

Base: All those who are dissatisfied with their PPI but have not cancelled it

	Sales Channel				Loan Size Higher /Same as £7,713 (e)	Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)		Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	2	1**	1**	-**	-**	2**	2**	-**	2**	-**	1**	1**	2**	-**	-**	2**	2**	-**	-**	2**	-**	-**	2**
Other	2 100%	1 100%	1 100%	-	-	2 100%	2 100%	-	2 100%	-	1 100%	1 100%	2 100%	-	-	2 100%	2 100%	-	-	2 100%	-	-	2 100%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 65

Q24a/b. Have you made a claim on this PPI policy?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Yes	2 3%	-	2 9%	-	-	2 6%	-	1 2%	1 6%	2 10%	-	1 7%	1 2%	2 5%	-	1 3%	1 4%	1 3%	1 5%	1 7%	1 2%	-	-	2 5%
- Successful	1 2%	-	1 5%	-	-	1 3%	-	-	1 6%	1 5%	-	-	1 2%	1 3%	-	-	1 4%	-	1 5%	-	1 2%	-	-	1 3%
- Not successful	1 2%	-	1 5%	-	-	1 3%	-	1 2%	-	1 5%	-	1 7%	-	1 3%	-	1 3%	-	1 3%	-	1 7%	-	-	-	1 3%
- Can't remember if successful	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
No	57 95%	19 100%	20 91%	16 94%	2 100%	29 94%	28 97%	42 95%	15 94%	17 85%	39 100%	14 93%	43 96%	34 92%	22 100%	32 97%	25 93%	37 95%	20 95%	13 93%	39 95%	5 100%	21 100%	36 92%
Don't Know/can't remember	1 2%	-	-	1 6%	-	-	1 3%	1 2%	-	1 5%	-	-	1 2%	1 3%	-	-	1 4%	1 3%	-	-	1 2%	-	-	1 3%



GfK NOP

Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 66

Q25. Have you ever bought a PPI policy before this one?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Yes - from PPI provider	20 33%	7 37%	9 41%	3 18%	1 50%	12 39%	8 28%	11 25%	9 56%	9 45%	11 28%	4 27%	16 36%	15 41%	5 23%	7 21%	13 48%	14 36%	6 29%	5 36%	14 34%	1 20%	8 38%	12 31%
Yes - from another provider	34 57%	11 58%	11 50%	11 65%	1 50%	15 48%	19 66%	27 61%	7 44%	10 50%	24 62%	7 47%	27 60%	19 51%	15 68%	20 61%	14 52%	23 59%	11 52%	4 29%	27 66%	3 60%	14 67%	20 51%
No	13 22%	3 16%	5 23%	5 29%	-	9 29%	4 14%	9 20%	4 25%	4 20%	8 21%	5 33%	8 18%	8 22%	4 18%	8 24%	5 19%	8 21%	5 24%	5 36%	6 15%	2 40%	4 19%	9 23%
Don't Know/can't remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 67

Q26. Have you ever claimed on a previous PPI policy?

Base: All those who have bought a PPI policy before

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	47	16**	17**	12**	2**	22**	25**	35*	12**	16**	31*	10**	37*	29**	18**	25**	22**	31*	16**	9**	35*	3**	17**	30*
Yes	6 13%	2 13%	3 18%	1 8%	-	4 18%	2 8%	3 9%	3 25%	2 13%	4 13%	1 10%	5 14%	5 17%	1 6%	3 12%	3 14%	3 10%	3 19%	1 11%	5 14%	-	2 12%	4 13%
No	41 87%	14 88%	14 82%	11 92%	2 100%	18 82%	23 92%	32 91%	9 75%	14 88%	27 87%	9 90%	32 86%	24 83%	17 94%	22 88%	19 86%	28 90%	13 81%	8 89%	30 86%	3 100%	15 88%	26 87%
Don't Know/can't remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Proportions/Mean: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

Than .5

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 68

Q28. And over what period are you borrowing the money?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
1	2 3%	2 11%	-	-	-	2 6%	-	2 5%	-	-	2 5%	-	2 4%	-	2 9%	1 3%	1 4%	2 5%	-	1 7%	1 2%	-	-	2 5%
2	7 12%	2 11%	3 14%	2 12%	-	7 23%	-	7 16%	-	1 5%	6 15%	2 13%	5 11%	4 11%	3 14%	7 21%	-	4 10%	3 14%	3 21%	4 10%	-	2 10%	5 13%
3	13 22%	3 16%	5 23%	5 29%	-	8 26%	5 17%	9 20%	4 25%	5 25%	8 21%	5 33%	8 18%	5 14%	7 32%	6 18%	7 26%	7 18%	6 29%	2 14%	10 24%	1 20%	3 14%	10 26%
4	5 8%	1 5%	3 14%	1 6%	-	3 10%	2 7%	2 5%	3 19%	1 5%	4 10%	1 7%	4 9%	4 11%	1 5%	-	5 19%	4 10%	1 5%	1 7%	3 7%	1 20%	4 19%	1 3%
5	22 37%	8 42%	8 36%	6 35%	-	9 29%	13 45%	17 39%	5 31%	10 50%	11 28%	5 33%	17 38%	17 46%	5 23%	12 36%	10 37%	16 41%	6 29%	5 36%	15 37%	2 40%	10 48%	12 31%
6	2 3%	-	1 5%	1 6%	-	1 3%	1 3%	1 2%	1 6%	1 5%	1 3%	-	2 4%	2 5%	-	1 3%	1 4%	1 3%	1 5%	1 7%	1 7%	-	1 5%	1 3%
7	5 8%	1 5%	1 5%	2 12%	1 50%	-	5 17%	3 7%	2 13%	2 10%	3 8%	1 7%	4 9%	4 11%	1 5%	4 12%	1 4%	2 5%	3 14%	-	5 12%	-	1 5%	4 10%
10	2 3%	2 11%	-	-	-	-	2 7%	1 2%	1 6%	-	2 5%	-	2 4%	1 3%	1 5%	-	2 7%	1 3%	1 5%	-	2 5%	-	-	2 5%
Don't know/Can't remember	2 3%	-	1 5%	-	1 50%	1 3%	1 3%	2 5%	-	-	2 5%	1 7%	1 2%	-	2 9%	2 6%	-	2 5%	-	1 7%	-	1 20%	-	2 5%
Mean number of hours	5.80	4.53	5.55	4.29	33.50	4.48	7.21	6.11	4.94	4.55	6.46	6.07	5.71	4.70	7.77	6.76	4.63	6.49	4.52	6.00	4.56	15.40	4.38	6.56
Standard deviation	8.41	2.50	6.93	1.57	37.48	6.01	10.31	9.77	1.88	1.36	10.37	8.40	8.51	1.66	13.69	11.19	1.96	10.30	2.06	8.77	1.99	24.95	1.24	10.36
Standard error	1.086	0.574	1.478	0.381	26.500	1.079	1.915	1.473	0.470	0.303	1.661	2.168	1.268	0.274	2.918	1.947	0.378	1.650	0.450	2.344	0.310	11.156	0.271	1.658
Error variance	1.178	0.330	2.185	0.145	702.25	1.165	3.666	2.168	0.221	0.092	2.758	4.700	1.608	0.075	8.515	3.792	0.143	2.722	0.203	5.495	0.096	124.460	0.074	2.750



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Than .5

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing

PPI Inquiry - F2F Survey (Unsecured Loan)

Fieldwork conducted February/March 2008

Table 69

Q29. If we conduct further research on this subject, would you be willing to take part?

Base: All

	Sales Channel				Loan Size		Compared Protected Loans		Compared Loans/ Insurance Separately		Made Multiple Credit Applications		When Started Comparing Insurance Products		Age		Gender		Marital Status			Children Under 16		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £7,713 (f)	Higher /Same as £7,713 (e)	Did (g)	Did not (h)	Did (i)	Did not (j)	Did (k)	Did not (l)	Before credit appli- cation (m)	After (n)	Under 45 (o)	45+ (p)	Male (q)	Female (r)	Single (s)	Married /Living to- gether (t)	Separ- ated/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	60	19**	22**	17**	2**	31*	29**	44*	16**	20**	39*	15**	45*	37*	22**	33*	27**	39*	21**	14**	41*	5**	21**	39*
Yes	55 92%	17 89%	20 91%	16 94%	2 100%	29 94%	26 90%	40 91%	15 94%	18 90%	36 92%	13 87%	42 93%	35 95%	20 91%	31 94%	24 89%	37 95%	18 86%	14 100%	36 88%	5 100%	20 95%	35 90%
No	5 8%	2 11%	2 9%	1 6%	-	2 6%	3 10%	4 9%	1 6%	2 10%	3 8%	2 13%	3 7%	2 5%	2 9%	2 6%	3 11%	2 5%	3 14%	-	5 12%	-	1 5%	4 10%

Proportions/Means: Columns Tested (5% risk level) - a/b/c/d - e/f - g/h - i/j - k/l - m/n - o/p - q/r - s/t/u - v/w
* small base; ** very small base (under 30) ineligible for sig testing



GfK NOP

Than .5