

PPI Inquiry - F2F Survey (Secured Loan)

Fieldwork conducted February/March 2008

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93	68	Q28. And over what period are you borrowing the money? Base: All	64
95	69	Q29. If we conduct further research on this subject, would you be willing to take part? Base: All	64



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	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 £18,280 (f)	Higher /Same as £18,280 (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																							



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Fieldwork conducted February/March 2008

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

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 £18,280 (f)	Higher /Same as £18,280 (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)	
92	28**	47*	7**	9**	46*	46*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**	
Go on holiday	1 1%	1 4%	-	-	1 2%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Car purchase	13 14%	3 11%	7 15%	2 29%	1 11%	8 17%	5 11%	5 10%	3 19%	3 25%	5 10%	3 9%	5 17%	4 12%	4 14%	3 9%	5 16%	3 6%	5 36%	1 14%	7 14%	-	3 9%	5 17%
Make another purchase	2 2%	-	1 2%	1 14%	-	2 4%	-	1 2%	-	-	1 2%	-	1 3%	-	1 4%	-	1 2%	-	-	1 2%	-	1 3%	-	
Couldn't get money from elsewhere/only way of getting more cash	1 1%	1 4%	-	-	-	1 2%	1 2%	-	-	-	-	1 3%	-	1 3%	-	1 3%	1 2%	-	-	1 2%	-	-	1 3%	
Home Improvements	31 34%	10 36%	13 28%	4 57%	4 44%	18 39%	13 28%	15 31%	7 44%	4 33%	18 35%	11 31%	11 38%	10 30%	11 39%	10 31%	12 38%	19 38%	3 21%	3 43%	15 29%	4 67%	11 31%	11 38%
Debt Consolidation	42 46%	13 46%	26 55%	-	2 22%	15 33%	27 59%	26 54%	5 31%	5 42%	26 51%	20 57%	11 38%	17 52%	12 43%	18 56%	13 41%	25 50%	6 43%	3 43%	26 51%	2 33%	20 57%	11 38%
Other	1 1%	-	-	1 11%	1 2%	-	-	1 6%	-	1 2%	-	1 3%	1 3%	-	-	1 3%	1 2%	-	-	1 2%	-	-	1 3%	
Don't know/can't remember	2 2%	-	1 2%	1 11%	1 2%	1 2%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	



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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 (Secured 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

	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 £18,280 (f)	Higher /Same as £18,280 (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	92	28**	47*	7**	9**	46*	46*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Only way of borrowing that amount of money	16 17%	3 11%	11 23%	1 14%	1 11%	7 15%	9 20%	7 15%	2 13%	1 8%	8 16%	5 14%	4 14%	6 18%	3 11%	3 9%	6 19%	8 16%	1 7%	1 14%	8 16%	-	2 6%	7 24%
Cheapest way of borrowing money	33 36%	12 43%	17 36%	1 14%	2 22%	13 28%	20 43%	23 48%	3 19%	6 50%	19 37%	11 31%	15 52%	12 36%	13 46%	13 41%	13 41%	20 40%	6 43%	2 29%	21 41%	3 50%	14 40%	12 41%
Easiest or most convenient way of getting credit	18 20%	9 32%	5 11%	2 29%	2 22%	12 26%	6 13%	6 13%	5 31%	3 25%	8 16%	9 26%	2 7%	6 18%	4 14%	7 22%	4 13%	10 20%	1 7%	3 43%	7 14%	1 17%	7 20%	4 14%
Only way of getting credit	5 5%	-	4 9%	-	1 11%	5 11%	-	2 4%	1 6%	-	3 6%	2 6%	1 3%	1 3%	2 7%	2 6%	1 3%	2 4%	1 7%	1 14%	2 4%	-	1 3%	2 7%
Structured my repayments	3 3%	1 4%	2 4%	-	-	1 2%	2 4%	-	2 13%	-	2 4%	2 6%	-	1 3%	1 4%	1 3%	1 3%	1 2%	1 7%	-	2 4%	-	1 3%	1 3%
Could be secured against property	2 2%	-	2 4%	-	-	-	2 4%	1 2%	1 6%	-	2 4%	2 6%	-	1 3%	1 4%	-	2 6%	1 2%	1 7%	-	1 2%	1 17%	1 3%	1 3%
Payment protection insurance provided	3 3%	-	1 2%	2 29%	-	2 4%	1 2%	3 6%	-	1 8%	2 4%	1 3%	2 7%	1 3%	2 7%	2 6%	1 3%	1 2%	2 14%	-	2 4%	1 17%	3 9%	-
Special offer from bank	1 1%	-	1 2%	-	-	1 2%	-	1 2%	-	-	1 2%	1 3%	-	-	1 4%	-	1 3%	1 2%	-	-	1 2%	-	1 3%	-
Previous experience of lender/ have other financial products with them	2 2%	-	1 2%	-	1 11%	1 2%	1 2%	2 4%	-	-	2 4%	-	2 7%	2 6%	-	1 3%	1 3%	2 4%	-	-	2 4%	-	1 3%	1 3%
Bank contacted me	2 2%	1 4%	-	-	1 11%	-	2 4%	1 2%	1 6%	-	2 4%	-	2 7%	1 3%	1 4%	2 6%	-	2 4%	-	-	2 4%	-	2 6%	-
Debt consolidation	2 2%	-	1 2%	1 14%	-	-	2 4%	1 2%	-	1 8%	-	-	1 3%	1 3%	-	-	1 3%	-	1 7%	-	1 2%	-	-	1 3%



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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 £18,280 (f)	Higher /Same as £18,280 (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	92	28**	47*	7**	9**	46*	46*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Refused elsewhere	1 1%	-	1 2%	-	-	1 2%	-	1 2%	-	-	1 2%	-	1 3%	1 3%	-	1 3%	-	1 2%	-	-	1 2%	-	1 3%	-
Other	2 2%	1 4%	1 2%	-	-	1 2%	1 2%	-	1 6%	-	1 2%	1 3%	-	1 3%	-	1 3%	-	1 2%	-	-	1 2%	-	1 3%	-
Don't know/Can't remember	3 3%	1 4%	-	-	2 22%	2 4%	1 2%	1 2%	-	-	1 2%	1 3%	-	-	-	1 3%	1 2%	-	-	1 2%	-	1 3%	-	



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PPI Inquiry - F2F Survey (Secured 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 £18,28 (f)	Higher /Same as £18,28 (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	92	28**	47*	7**	9**	46*	46*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Compared credit only	24 26%	10 36%	12 26%	1 14%	-	11 24%	13 28%	6 13%	1 6%	1 8%	6 12%	5 14%	2 7%	2 6%	5 18%	3 9%	4 13%	6 12%	1 7%	-	5 10%	2 33%	4 11%	3 10%
Compared repayment protection only	4 4%	2 7%	2 4%	-	-	1 2%	3 7%	4 8%	-	-	3 6%	4 11%	-	1 3%	2 7%	1 3%	3 9%	4 8%	-	-	4 8%	-	2 6%	2 7%
Combination of credit and repayment protection	53 58%	13 46%	28 60%	6 86%	6 67%	28 61%	25 54%	38 79%	15 94%	11 92%	42 82%	26 74%	27 93%	30 91%	21 75%	28 88%	25 78%	40 80%	13 93%	7 100%	42 82%	4 67%	29 83%	24 83%
Did not make any comparisons	11 12%	3 11%	5 11%	-	3 33%	6 13%	5 11%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher/Same as £18,280 (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	24	10**	12**	1**	-**	11**	13**	6**	1**	1**	6**	5**	2**	2**	5**	3**	4**	6**	1**	-**	5**	2**	4**	3**
Also compared costs or features of PPI	7 29%	4 40%	3 25%	-	-	2 18%	5 38%	6 100%	1 100%	1 100%	6 100%	5 100%	2 100%	2 100%	5 100%	3 100%	4 100%	6 100%	1 100%	-	5 100%	2 100%	4 100%	3 100%
Did not do so	17 71%	6 60%	9 75%	1 100%	-	9 82%	8 62%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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
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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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,28 0 (f)	Higher /Same as £18,28 0 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
My job isn't as secure as it used to be	6 9%	4 21%	1 3%	1 17%	-	4 13%	2 6%	6 13%	-	-	5 10%	4 11%	2 7%	4 12%	2 7%	2 6%	4 13%	5 10%	1 7%	-	5 10%	1 17%	2 6%	4 14%
Now have a partner/child/ dependents	4 6%	1 5%	3 9%	-	-	2 6%	2 6%	2 4%	2 13%	1 8%	3 6%	3 9%	1 3%	2 6%	2 7%	2 6%	2 6%	4 8%	-	-	3 6%	1 17%	3 9%	1 3%
Knowing that repayments will be met in case of illness/ death/ unemployment	31 48%	5 26%	17 52%	4 67%	5 83%	17 55%	14 42%	23 48%	8 50%	9 75%	22 43%	15 43%	16 55%	15 45%	15 54%	17 53%	14 44%	23 46%	8 57%	2 29%	27 53%	2 33%	21 60%	10 34%
Worried that if my circumstances changed I would not be able to make commitments	7 11%	5 26%	2 6%	-	-	2 6%	5 15%	6 13%	1 6%	-	7 14%	3 9%	4 14%	4 12%	3 11%	6 19%	1 3%	4 8%	3 21%	2 29%	4 8%	1 17%	3 9%	4 14%
Worried that I might be involved in an accident and unable to work	5 8%	2 11%	2 6%	1 17%	-	1 3%	4 12%	2 4%	3 19%	1 8%	4 8%	3 9%	2 7%	3 9%	2 7%	3 9%	2 6%	5 10%	-	-	4 8%	1 17%	2 6%	3 10%
Salesperson explained the benefits of the product to me	3 5%	-	2 6%	-	1 17%	2 6%	1 3%	2 4%	1 6%	-	3 6%	1 3%	2 7%	1 3%	2 7%	1 3%	2 6%	2 4%	1 7%	1 14%	2 4%	-	-	3 10%
I assumed I had a better chance of getting the loan	2 3%	1 5%	1 3%	-	-	-	2 6%	2 4%	-	-	2 4%	1 3%	1 3%	1 3%	-	1 3%	1 3%	2 4%	-	-	2 4%	-	1 3%	1 3%
Previous experience/ always deal with them	1 2%	1 5%	-	-	-	-	1 3%	-	1 6%	-	1 2%	-	1 3%	-	-	-	1 3%	1 2%	-	1 14%	-	-	1 3%	-
Life cover	1 2%	-	1 3%	-	-	1 3%	-	1 2%	-	1 8%	-	1 3%	-	-	1 4%	-	1 3%	1 2%	-	-	1 2%	-	-	1 3%
For (job) security	1 2%	-	1 3%	-	-	1 3%	-	1 2%	-	-	1 2%	1 3%	-	1 3%	-	-	1 3%	-	1 7%	1 14%	-	-	-	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 (Secured 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 £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Cashback facility	2 3%	-	2 6%	-	-	1 3%	1 3%	2 4%	-	-	2 4%	2 6%	-	1 3%	1 4%	-	2 6%	2 4%	-	-	2 4%	-	2 6%	-
Pressured sale	1 2%	-	1 3%	-	-	-	1 3%	1 2%	-	-	1 2%	1 3%	-	1 3%	-	-	1 3%	1 2%	-	-	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 (Secured Loan)

Fieldwork conducted February/March 2008

Table 7

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

Base: All those who took out a secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,28 0 (f)	Higher /Same as £18,28 0 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
My job isn't as secure as it used to be	6 9%	4 21%	1 3%	1 17%	-	4 13%	2 6%	6 13%	-	-	5 10%	4 9%	2 7%	4 12%	2 7%	2 6%	4 13%	5 10%	1 7%	-	5 10%	1 17%	2 6%	4 14%
Now have a partner/child/ dependents	4 6%	1 5%	3 9%	-	-	2 6%	2 6%	2 4%	2 13%	1 8%	3 6%	3 9%	1 3%	2 6%	2 7%	2 6%	2 6%	4 8%	-	-	3 6%	1 17%	3 9%	1 3%
Knowing that repayments will be met in case of illness/ death/ unemployment	31 48%	5 26%	17 52%	4 67%	5 83%	17 55%	14 42%	23 48%	8 50%	9 75%	22 43%	15 43%	16 55%	15 45%	15 54%	17 53%	14 44%	23 46%	8 57%	2 29%	27 53%	2 33%	21 60%	10 34%
Worried that if my circumstances changed I would not be able to make commitments	7 11%	5 26%	2 6%	-	-	2 6%	5 15%	6 13%	1 6%	-	7 14%	3 9%	4 14%	4 12%	3 11%	6 19%	1 3%	4 8%	3 21%	2 29%	4 8%	1 17%	3 9%	4 14%
Worried that I might be involved in an accident and unable to work	5 8%	2 11%	2 6%	1 17%	-	1 3%	4 12%	2 4%	3 19%	1 8%	4 8%	3 9%	2 7%	3 9%	2 7%	3 9%	2 6%	5 10%	-	-	4 8%	1 17%	2 6%	3 10%
Salesperson explained the benefits of the product to me	3 5%	-	2 6%	-	1 17%	2 6%	1 3%	2 4%	1 6%	-	3 6%	1 3%	2 7%	1 3%	2 7%	1 3%	2 6%	2 4%	1 7%	1 14%	2 4%	-	-	3 10%
I assumed I had a better chance of getting the loan	2 3%	1 5%	1 3%	-	-	-	2 6%	2 4%	-	-	2 4%	1 3%	1 3%	1 3%	-	1 3%	1 3%	2 4%	-	-	2 4%	-	1 3%	1 3%
Previous experience/ always deal with them	1 2%	1 5%	-	-	-	-	1 3%	-	1 6%	-	1 2%	-	1 3%	-	-	-	1 3%	1 2%	-	1 14%	-	-	1 3%	-
Life cover	1 2%	-	1 3%	-	-	1 3%	-	2 4%	-	1 8%	-	1 3%	-	-	1 4%	-	1 3%	2 4%	-	-	1 2%	-	-	1 3%
For (job) security	1 2%	-	1 3%	-	-	1 3%	-	1 2%	-	-	1 2%	1 3%	-	1 3%	-	-	1 3%	-	1 7%	1 14%	-	-	-	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 (Secured Loan)

Fieldwork conducted February/March 2008

Table 7

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

Base: All those who took out a secured 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 £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Cashback facility	2 3%	-	2 6%	-	-	1 3%	1 3%	2 4%	-	-	2 4%	2 6%	-	1 3%	1 4%	-	2 6%	2 4%	-	-	2 4%	-	2 6%	-
Pressured sale	1 2%	-	1 3%	-	-	-	1 3%	1 2%	-	-	1 2%	1 3%	-	1 3%	-	-	1 3%	1 2%	-	-	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 (Secured 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		
	Total	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Family or friend recommended	4 6%	2 11%	2 6%	-	-	1 3%	3 9%	4 8%	-	-	3 6%	2 6%	2 7%	2 6%	2 7%	-	4 13% 0	4 8%	-	-	3 6%	1 17%	1 3%	3 10%
Larger sum than I normally borrow	8 13%	3 16%	3 9%	-	2 33%	3 10%	5 15%	6 13%	2 13%	1 8%	7 14%	3 9%	5 17%	6 18%	2 7%	3 9%	5 16%	6 12%	2 14%	1 14%	6 12%	1 17%	6 17%	2 7%
My job isn't as secure as it used to be	10 16%	4 21%	4 12%	2 33%	-	6 19%	4 12%	10 21%	-	1 8%	8 16%	6 17%	4 14%	6 18%	4 14%	2 6%	8 25% 0	6 12%	4 29%	1 14%	8 16%	1 17%	4 11%	6 21%
Now have a partner/child/dependents	10 16%	4 21%	6 18%	-	-	6 19%	4 12%	7 15%	3 19%	2 17%	8 16%	7 20%	3 10%	6 18%	4 14%	5 16%	5 16%	9 18%	1 7%	-	8 16%	2 33%	7 20%	3 10%
Knowing that repayments will be met in case of illness/ death/ unemployment	42 66%	10 53%	21 64%	5 83%	6 100%	21 68%	21 64%	29 60%	13 81%	11 92%	31 61%	20 57%	22 76%	22 67%	19 68%	24 75%	18 56%	32 64%	10 71%	3 43%	36 71%	3 50%	28 80%	14 48%
Worried that if my circumstances changed I would not be able to make commitments	26 41%	8 42%	12 36%	3 50%	3 50%	9 29%	17 52%	20 42%	6 38%	5 42%	20 39%	12 34%	14 48%	15 45%	11 39%	13 41%	13 41%	16 32%	10 71%	3 43%	21 41%	2 33%	14 40%	12 41%
Worried that I might be involved in an accident and unable to work	21 33%	9 47%	5 15%	3 50%	4 67%	11 35%	10 30%	14 29%	7 44%	6 50%	15 29%	10 29%	11 38%	9 27%	11 39%	12 38%	9 28%	19 38%	2 14%	1 14%	18 35%	2 33%	15 43%	6 21%
I have previously made a successful claim on PPI	3 5%	2 11%	1 3%	-	-	1 3%	2 6%	2 4%	1 6%	-	3 6%	2 6%	1 3%	2 6%	1 4%	1 3%	2 6%	3 6%	-	-	3 6%	-	1 3%	2 7%
Salesperson explained the benefits of the product to me	10 16%	2 11%	5 15%	1 17%	2 33%	5 16%	5 15%	9 19%	1 6%	3 25%	7 14%	5 14%	5 17%	5 15%	5 18%	5 16%	5 16%	7 14%	3 21%	2 29%	6 12%	2 33%	4 11%	6 21%
I assumed I had a better chance of getting the loan	7 11%	2 11%	3 9%	2 33%	-	3 10%	4 12%	7 15%	-	-	7 14%	1 3%	6 21%	2 6%	4 14%	4 13%	3 9%	5 10%	2 14%	1 14%	6 12%	-	4 11%	3 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

* = Less Than .5

PPI Inquiry - F2F Survey (Secured 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 £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
For (job) security	2 3%	-	1 3%	1 17%	-	2 6%	-	2 4%	-	-	2 4%	2 6%	-	1 3%	1 4%	2 6%	-	1 2%	1 7%	-	1 2%	1 17%	2 6%	-
None	2 3%	-	2 6%	-	-	2 6%	-	2 4%	-	-	2 4%	1 3%	1 3%	1 3%	1 4%	-	2 6%	2 4%	-	-	2 4%	-	1 3%	1 3%
Not stated	3 5%	1 5%	2 6%	-	-	-	3 9%	2 4%	1 6%	-	3 6%	2 6%	1 3%	2 6%	-	-	3 9%	3 6%	-	1 14%	2 4%	-	2 6%	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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Still in place	60 94%	17 89%	32 97%	6 100%	5 83%	29 94%	31 94%	45 94%	15 94%	12 100%	48 94%	33 94%	27 93%	31 94%	26 93%	30 94%	30 94%	46 92%	14 100%	7 100%	47 92%	6 100%	35 100%	25 86%
Not	3 5%	1 5%	1 3%	-	1 17%	2 6%	1 3%	2 4%	1 6%	-	3 6%	1 3%	2 7%	1 3%	2 7%	2 6%	1 3%	3 6%	-	-	3 6%	-	-	3 10%
Don't know/not sure	1 2%	1 5%	-	-	-	-	1 3%	1 2%	-	-	-	1 3%	-	1 3%	-	-	1 2%	-	-	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 (Secured 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 £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Yes	48 75%	13 68%	27 82%	5 83%	3 50%	21 68%	27 82%	48 100%	-	9 75%	38 75%	25 71%	23 79%	25 76%	21 75%	22 69%	26 81%	37 74%	11 79%	6 86%	38 75%	4 67%	25 71%	23 79%
No	16 25%	6 32%	6 18%	1 17%	3 50%	10 32%	6 18%	-	16 100%	3 25%	13 25%	10 29%	6 21%	8 24%	7 25%	10 31%	6 19%	13 26%	3 21%	1 14%	13 25%	2 33%	10 29%	6 21%
Don't know/can't remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



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 (Secured 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 £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Yes	12 19%	1 5%	7 21%	2 33%	2 33%	5 16%	7 21%	9 19%	3 19%	12 100%	- -	6 17%	6 21%	7 21%	5 18%	4 13%	8 25%	8 16%	4 29%	1 14%	11 22%	- -	8 23%	4 14%
No	51 80%	17 89%	26 79%	4 67%	4 67%	26 84%	25 76%	38 79%	13 81%	- -	51 100%	28 80%	23 79%	25 76%	23 82%	28 88%	23 72%	41 82%	10 71%	6 86%	39 76%	6 100%	27 77%	24 83%
Don't know/can't remember	1 2%	1 5%	- -	- -	- -	- -	1 3%	1 2%	- -	- -	- -	1 3%	- -	1 3%	- -	- -	1 2%	- -	- -	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

PPI Inquiry - F2F Survey (Secured 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)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Yes	35 55%	9 47%	21 64%	3 50%	2 33%	19 61%	16 48%	25 52%	10 63%	6 50%	28 55%	35 100%	-	20 61%	14 50%	20 63%	15 47%	29 58%	6 43%	3 43%	28 55%	4 67%	20 57%	15 52%
No	29 45%	10 53%	12 36%	3 50%	4 67%	12 39%	17 52%	23 48%	6 38%	6 50%	23 45%	-	29 100%	13 39%	14 50%	12 38%	17 53%	21 42%	8 57%	4 57%	23 45%	2 33%	15 43%	14 48%
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 (Secured 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 £18,28 (f)	Higher /Same as £18,28 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Before	33	10	18	2	3	15	18	25	8	7	25	20	13	33	-	16	17	26	7	2	27	4	19	14
	52%	53%	55%	33%	50%	48%	55%	52%	50%	58%	49%	57%	45%	100%	-	50%	53%	52%	50%	29%	53%	67%	54%	48%
More than 4 weeks before	9	3	4	1	1	5	4	6	3	1	8	5	4	9	-	5	4	8	1	1	7	1	4	5
	14%	16%	12%	17%	17%	16%	12%	13%	19%	8%	16%	14%	14%	27%	-	16%	13%	16%	7%	14%	14%	17%	11%	17%
3-4 weeks before	11	2	8	-	1	6	5	10	1	-	11	7	4	11	-	7	4	8	3	1	8	2	8	3
	17%	11%	24%	-	17%	19%	15%	21%	6%	-	22%	20%	14%	33%	-	22%	13%	16%	21%	14%	16%	33%	23%	10%
1-2 weeks before	9	3	4	1	1	2	7	7	2	5	3	7	2	9	-	3	6	8	1	-	9	-	6	3
	14%	16%	12%	17%	17%	6%	21%	15%	13%	42%	6%	20%	7%	27%	-	9%	19%	16%	7%	-	18%	-	17%	10%
Less than 1 week before	4	2	2	-	-	2	2	2	2	1	3	1	3	4	-	1	3	2	2	-	3	1	1	3
	6%	11%	6%	-	-	6%	6%	4%	13%	8%	6%	3%	10%	12%	-	3%	9%	4%	14%	-	6%	17%	3%	10%
Don't know/can't remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
After	28	6	15	4	3	16	12	21	7	5	23	14	14	-	28	16	12	21	7	4	22	2	14	14
	44%	32%	45%	67%	50%	52%	36%	44%	44%	42%	45%	40%	48%	-	100%	50%	38%	42%	50%	57%	43%	33%	40%	48%
Less than 1 week after	16	4	8	1	3	10	6	12	4	2	14	9	7	-	16	10	6	11	5	2	14	-	6	10
	25%	21%	24%	17%	50%	32%	18%	25%	25%	17%	27%	26%	24%	-	57%	31%	17%	22%	36%	29%	27%	-	17%	34%
1-2 weeks after	7	2	4	1	-	3	4	4	3	1	6	3	4	-	7	3	4	7	-	1	4	2	4	3
	11%	11%	12%	17%	-	10%	12%	8%	19%	8%	12%	9%	14%	-	25%	9%	13%	14%	-	14%	8%	33%	11%	10%
3-4 weeks after	1	-	-	1	-	1	-	2	-	-	1	-	-	-	1	3	-	1	-	-	2	-	1	-
	2%	-	-	17%	-	3%	-	2%	-	-	2%	3%	-	-	4%	3%	-	2%	-	-	2%	-	3%	-
More than 4 weeks after	3	-	3	-	-	2	1	3	-	1	2	1	2	-	3	2	1	2	1	1	2	-	2	1
	5%	-	9%	-	-	6%	3%	6%	-	8%	4%	3%	7%	-	11%	6%	3%	4%	7%	14%	4%	-	6%	3%



GfK NOP

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 (Secured 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 £18,28 (f)	Higher /Same as £18,28 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Don't know/can't remember	1 2%	-	-	1 17%	-	1 3%	-	1 2%	-	1 8%	-	-	1 3%	-	1 4%	-	1 3%	-	1 7%	-	1 2%	-	1 3%	-
Don't know/Can't remember	3 5%	3 16%	-	-	-	3 9%	-	2 4%	1 6%	-	3 6%	1 3%	2 7%	-	-	3 9%	3 6%	-	1 14%	2 4%	-	2 6%	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 (Secured Loan)

Fieldwork conducted February/March 2008

Table 16

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

Base: All who took out a secured 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 £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Before	33	10	18	2	3	15	18	25	8	7	25	20	13	33	-	16	17	26	7	2	27	4	19	14
	52%	53%	55%	33%	50%	48%	55%	52%	50%	58%	49%	57%	45%	100%	-	50%	53%	52%	50%	29%	53%	67%	54%	48%
More than 4 weeks before	9	3	4	1	1	5	4	6	3	1	8	5	4	9	-	5	4	8	1	1	7	1	4	5
	14%	16%	12%	17%	17%	16%	12%	13%	19%	8%	16%	14%	14%	27%	-	16%	13%	16%	7%	14%	14%	17%	11%	17%
3-4 weeks before	11	2	8	-	1	6	5	10	1	-	11	7	4	11	-	7	4	8	3	1	8	2	8	3
	17%	11%	24%	-	17%	19%	15%	21%	6%	-	22%	20%	14%	33%	-	22%	13%	16%	21%	14%	16%	33%	23%	10%
1-2 weeks before	9	3	4	1	1	2	7	7	2	5	3	7	2	9	-	3	6	8	1	-	9	-	6	3
	14%	16%	12%	17%	17%	6%	21%	15%	13%	42%	6%	20%	7%	27%	-	9%	19%	16%	7%	-	18%	-	17%	10%
Less than 1 week before	4	2	2	-	-	2	2	2	2	1	3	1	3	4	-	1	3	2	2	-	3	1	1	3
	6%	11%	6%	-	-	6%	6%	4%	13%	8%	6%	3%	10%	12%	-	3%	9%	4%	14%	-	6%	17%	3%	10%
Don't know/can't remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
After	28	6	15	4	3	16	12	21	7	5	23	14	14	-	28	16	12	21	7	4	22	2	14	14
	44%	32%	45%	67%	50%	52%	36%	44%	44%	42%	45%	40%	48%	-	100%	50%	38%	42%	50%	57%	43%	33%	40%	48%
Less than 1 week after	16	4	8	1	3	10	6	12	4	2	14	9	7	-	16	10	6	11	5	2	14	-	6	10
	25%	21%	24%	17%	50%	32%	18%	25%	25%	17%	27%	26%	24%	-	57%	31%	17%	22%	36%	29%	27%	-	17%	34%
1-2 weeks after	7	2	4	1	-	3	4	4	3	1	6	3	4	-	7	3	4	7	-	1	4	2	4	3
	11%	11%	12%	17%	-	10%	12%	8%	19%	8%	12%	9%	14%	-	25%	9%	13%	14%	-	14%	8%	33%	11%	10%
3-4 weeks after	1	-	-	1	-	1	-	2	-	-	1	-	-	-	1	3	-	1	-	-	2	-	1	-
	2%	-	-	17%	-	3%	-	2%	-	-	2%	3%	-	-	4%	3%	-	2%	-	-	2%	-	3%	-
More than 4 weeks after	3	-	3	-	-	2	1	3	-	1	2	1	2	-	3	2	1	2	1	1	2	-	2	1
	5%	-	9%	-	-	6%	3%	6%	-	8%	4%	3%	7%	-	11%	6%	3%	4%	7%	14%	4%	-	6%	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 (Secured Loan)

Fieldwork conducted February/March 2008

Table 16

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

Base: All who took out a secured 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 £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Don't know/can't remember	1 2%	-	-	1 17%	-	1 3%	1 2%	-	1 8%	-	1 3%	-	1 4%	-	1 3%	-	1 7%	-	1 2%	-	1 2%	-	1 3%	-
Don't know/Can't remember	3 5%	3 16%	-	-	-	3 9%	2 4%	1 6%	-	3 6%	1 2%	2 3%	2 7%	-	-	3 9%	3 6%	-	1 14%	2 4%	-	2 6%	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 (Secured 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

	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 £18,280 (f)	Higher /Same as £18,280 (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	48	13**	27**	5**	3**	21**	27**	48*	**	9**	38*	25**	23**	25**	21**	22**	26**	37*	11**	6**	38*	4**	25**	23**
1	3 6%	2 15%	1 4%	-	-	2 10%	1 4%	3 6%	-	-	3 8%	2 8%	1 4%	-	3 14%	1 5%	2 8%	2 5%	1 9%	-	3 8%	-	1 4%	2 9%
2	9 19%	3 23%	4 15%	-	2 67%	3 14%	6 22%	9 19%	-	1 11%	8 21%	3 12%	6 26%	3 12%	5 24%	5 23%	4 15%	8 22%	1 9%	2 33%	7 18%	-	5 20%	4 17%
3	9 19%	3 23%	3 11%	2 40%	1 33%	5 24%	4 15%	9 19%	-	3 33%	6 16%	3 12%	6 26%	3 12%	5 24%	3 14%	6 23%	6 16%	3 27%	-	7 18%	2 50%	4 16%	5 22%
4	11 23%	2 15%	8 30%	1 20%	-	7 33%	4 15%	11 23%	-	2 22%	9 24%	8 32%	3 13%	9 36%	2 10%	6 27%	5 19%	9 24%	2 18%	1 17%	10 26%	-	7 28%	4 17%
5	5 10%	-	5 19%	-	-	3 14%	2 7%	5 10%	-	1 11%	4 11%	3 12%	2 9%	4 16%	1 5%	2 9%	3 12%	2 5%	3 27%	1 17%	3 8%	1 25%	4 16%	1 4%
8	2 4%	1 8%	1 4%	-	-	-	2 7%	2 4%	-	-	2 5%	1 4%	1 4%	2 8%	-	1 5%	1 4%	2 5%	-	1 17%	1 3%	-	1 4%	1 4%
9	1 2%	-	1 4%	-	-	-	1 4%	1 2%	-	-	1 3%	1 4%	-	-	1 5%	-	1 4%	1 3%	-	-	-	1 25%	-	1 4%
10+	6 13%	1 8%	3 11%	2 40%	-	5 5%	5 19%	6 13%	-	1 11%	5 13%	3 12%	3 13%	3 12%	3 14%	4 18%	2 8%	5 14%	1 9%	1 17%	5 13%	-	2 8%	4 17%
Don't know/can't remember	2 4%	1 8%	1 4%	-	-	-	2 7%	2 4%	-	1 11%	-	1 4%	1 4%	1 4%	1 5%	-	2 8%	2 5%	-	-	2 5%	-	1 4%	1 4%
Mean	6.13	5.25	7.00	6.00	2.33	3.62	8.24	6.13	-	4.25	6.53	7.13	5.05	7.38	5.00	6.45	5.83	6.77	4.09	8.50	5.86	5.00	4.96	7.41
Standard deviation	8.82	8.01	10.33	3.67	0.58	1.88	11.52	8.82	-	2.49	9.62	10.78	6.10	10.64	6.51	7.99	9.68	9.98	2.34	10.77	9.03	2.83	5.68	11.32
Standard error	1.301	2.313	2.026	1.643	0.333	0.411	2.305	1.301	-	0.881	1.560	2.200	1.300	2.173	1.456	1.704	1.976	1.687	0.707	4.395	1.506	1.414	1.160	2.413
Error variance	1.691	5.350	4.105	2.700	0.111	0.169	5.311	1.691	-	0.777	2.435	4.838	1.690	4.720	2.121	2.904	3.905	2.846	0.499	19.317	2.267	2.000	1.346	5.821
Median	3	2	4	4	2	3	3	3	-	4	3	4	3	4	2	3	4	3	3	5	3	4	3	4



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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	48	13**	27**	5**	3**	21**	27**	48*	**	9**	38*	25**	23**	25**	21**	22**	26**	37*	11**	6**	38*	4**	25**	23**
Lloyds TSB	14 29%	3 23%	9 33%	2 40%	-	5 24%	9 33%	14 29%	-	3 33%	11 29%	5 20%	9 39%	7 28%	7 33%	6 27%	8 31%	13 35%	1 9%	3 50%	10 26%	1 25%	8 32%	6 26%
Halifax	8 17%	-	7 26%	1 20%	-	4 19%	4 15%	8 17%	-	1 11%	7 18%	4 16%	4 17%	4 16%	4 19%	4 18%	4 15%	7 19%	1 9%	1 17%	6 16%	1 25%	4 16%	4 17%
Ocean Finance	8 17%	2 15%	5 19%	-	1 33%	3 14%	5 19%	8 17%	-	2 22%	6 16%	4 16%	4 17%	3 12%	4 19%	5 23%	3 12%	8 22%	-	1 17%	7 18%	-	3 12%	5 22%
HSBC	7 15%	2 15%	3 11%	2 40%	-	2 10%	5 19%	7 15%	-	3 33%	4 11%	3 12%	4 17%	2 8%	5 24%	2 9%	5 19%	6 16%	1 9%	1 17%	6 16%	-	3 12%	4 17%
Abbey	7 15%	4 31%	3 11%	-	-	4 19%	3 11%	7 15%	-	-	7 18%	2 8%	5 22%	4 16%	3 14%	3 14%	4 15%	5 14%	2 18%	3 50%	3 8%	1 25%	2 8%	5 22%
Nationwide	5 10%	-	5 19%	-	-	-	5 19%	5 10%	-	-	5 13%	3 12%	2 9%	3 12%	2 10%	1 5%	4 15%	5 14%	-	-	5 13%	-	2 8%	3 13%
First Plus	5 10%	1 8%	4 15%	-	-	2 10%	3 11%	5 10%	-	1 11%	4 11%	3 12%	2 9%	4 16%	-	1 5%	4 15%	5 14%	-	-	5 13%	-	5 20%	-
Barclays	4 8%	2 15%	2 7%	-	-	1 5%	3 11%	4 8%	-	1 11%	3 8%	1 4%	3 13%	3 12%	1 5%	3 5%	2 12%	2 5%	2 18%	-	3 8%	1 25%	1 4%	3 13%
Direct Line	3 6%	1 8%	2 7%	-	-	3 14%	-	3 6%	-	1 11%	2 5%	2 8%	1 4%	3 12%	-	1 5%	2 8%	1 3%	2 18%	-	1 3%	2 50%	2 8%	1 4%
Co-op	2 4%	-	2 7%	-	-	1 5%	1 4%	2 4%	-	-	2 5%	2 8%	-	2 8%	-	1 5%	1 4%	1 3%	1 9%	-	1 3%	1 25%	1 4%	1 4%
Money supermarket.com	2 4%	1 8%	-	1 20%	-	1 5%	1 4%	2 4%	-	-	2 5%	-	2 9%	-	2 10%	2 9%	-	-	2 18%	-	2 5%	-	1 4%	1 4%



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 (Secured 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

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 £18,280 (f)	Higher /Same as £18,280 (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)
48	13**	27**	5**	3**	21**	27**	48*	-**	9**	38*	25**	23**	25**	21**	22**	26**	37*	11**	6**	38*	4**	25**	23**
AA	2 4%	- 7%	-	-	1 5%	1 4%	2 4%	-	1 11%	1 3%	2 8%	-	2 8%	-	1 5%	1 4%	2 5%	-	-	2 5%	-	2 8%	-
Woolwich	2 4%	- 7%	-	-	-	2 7%	2 4%	-	1 11%	1 3%	-	2 9%	1 5%	1 5%	-	2 8%	1 3%	1 9%	-	2 5%	-	-	2 9%
Debt Busters	1 2%	-	1 4%	-	-	1 4%	1 2%	-	-	1 3%	-	1 4%	1 4%	-	-	1 4%	1 3%	-	-	1 3%	-	-	1 4%
Bank of Scotland	1 2%	-	1 4%	-	-	1 4%	2 2%	-	1 11%	-	-	1 4%	1 4%	-	-	1 4%	-	1 9%	-	1 3%	-	-	1 4%
Norwich Union	1 2%	1 8%	-	-	-	1 4%	1 2%	-	-	1 3%	1 4%	-	1 4%	-	1 5%	-	1 3%	-	-	1 3%	-	1 4%	-
Greenhill Finance	1 2%	-	1 4%	-	1 5%	-	1 2%	-	-	1 3%	1 4%	-	1 4%	-	1 5%	-	-	1 9%	-	-	1 25%	1 4%	-
AXA	1 2%	-	-	1 33%	-	1 4%	1 2%	-	1 11%	-	1 4%	-	1 4%	-	1 5%	-	1 3%	-	-	1 3%	-	1 4%	-
Scottish Provident	1 2%	-	-	1 33%	-	1 4%	1 2%	-	1 11%	-	1 4%	-	1 4%	-	1 5%	-	1 3%	-	-	1 3%	-	1 4%	-
Tesco	1 2%	-	1 4%	-	-	1 4%	1 2%	-	1 11%	-	-	1 4%	1 4%	-	-	1 4%	-	1 9%	-	1 3%	-	-	1 4%
Alliance and Leicester	1 2%	-	1 4%	-	-	1 4%	1 2%	-	-	1 3%	1 4%	-	-	1 5%	-	1 4%	1 3%	-	-	-	1 25%	-	1 4%
Yorkshire Bank	1 2%	-	-	1 20%	-	1 4%	1 2%	-	1 11%	-	1 4%	-	1 4%	-	1 5%	-	1 3%	-	-	1 3%	-	-	1 4%
Welcome	1 2%	-	1 4%	-	1 5%	-	1 2%	-	-	1 3%	1 4%	-	1 4%	-	-	1 4%	-	1 9%	1 17%	-	-	-	1 4%



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 (Secured 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)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £18,28 0 (f)	Higher /Same as £18,28 0 (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	48	13**	27**	5**	3**	21**	27**	48*	-**	9**	38*	25**	23**	25**	21**	22**	26**	37*	11**	6**	38*	4**	25**	23**
Zurich	1 2%	-	-	-	1 33%	-	1 4%	1 2%	-	1 11%	-	1 4%	-	1 4%	-	1 5%	-	1 3%	-	-	1 3%	-	1 4%	-
Others	12 25%	2 15%	7 26%	1 20%	2 67%	2 10%	10 37%	12 25%	-	1 11%	10 26%	8 32%	4 17%	7 28%	4 19%	6 27%	6 23%	11 30%	1 9%	1 17%	10 26%	1 25%	7 28%	5 22%
Don't know/ cant remember	10 21%	4 31%	5 19%	-	1 33%	7 33%	3 11%	10 21%	-	1 11%	9 24%	6 24%	4 17%	5 20%	5 24%	6 27%	4 15%	7 19%	3 27%	2 33%	7 18%	1 25%	5 20%	5 22%



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 (Secured 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 £18,280 (f)	Higher /Same as £18,280 (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	48	13**	27**	5**	3**	21**	27**	48*	-**	9**	38*	25**	23**	25**	21**	22**	26**	37*	11**	6**	38*	4**	25**	23**
General internet search engine e.g. Google, Yahoo, MSN	14 29%	4 31%	7 26%	2 40%	1 33%	2 10%	12 44%	14 29%	-	6 67%	7 18%	9 36%	5 22%	8 32%	5 24%	7 32%	7 27%	11 30%	3 27%	3 50%	11 29%	-	7 28%	7 30%
Price comparison web-site e.g. MoneyFacts, moneysupermarket, uswitch	15 31%	4 31%	7 26%	2 40%	2 67%	6 29%	9 33%	15 31%	-	2 22%	13 34%	8 32%	7 30%	8 32%	7 33%	11 50%	4 15%	11 30%	4 36%	2 33%	11 29%	2 50%	9 36%	6 26%
Advice web-site e.g. Which.co.uk	1 2%	-	1 4%	-	-	-	1 4%	1 2%	-	-	1 3%	1 4%	-	-	1 5%	1 5%	-	1 3%	-	-	1 3%	-	-	1 4%
Web-site of a bank/building society/financial services company	12 25%	1 8%	10 37%	-	1 33%	5 24%	7 26%	12 25%	-	2 22%	10 26%	7 28%	5 22%	9 36%	3 14%	6 27%	6 23%	11 30%	1 9%	-	11 29%	1 25%	6 24%	6 26%
Leaflet from a bank/building society/financial services company	7 15%	-	6 22%	-	1 33%	4 19%	3 11%	7 15%	-	4 44%	3 8%	4 16%	3 13%	4 16%	3 14%	2 9%	5 19%	5 14%	2 18%	-	6 16%	1 25%	3 12%	4 17%
Direct quote (not via internet) from a bank/building society/financial services company	9 19%	3 23%	6 22%	-	-	5 24%	4 15%	9 19%	-	1 11%	8 21%	6 24%	3 13%	4 16%	5 24%	1 5%	8 31%	8 22%	1 9%	2 33%	6 16%	1 25%	3 12%	6 26%
Financial magazine	1 2%	-	1 4%	-	-	-	1 4%	1 2%	-	1 11%	-	-	1 4%	1 4%	-	-	1 4%	-	1 9%	-	1 3%	-	-	1 4%
Newspaper comparison table	1 2%	-	1 4%	-	-	-	1 4%	1 2%	-	1 11%	-	-	1 4%	1 4%	-	-	1 4%	-	1 9%	-	1 3%	-	-	1 4%
Advertising	1 2%	1 8%	-	-	-	-	1 4%	1 2%	-	-	1 3%	-	1 4%	-	-	-	1 4%	1 3%	-	-	1 3%	-	-	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 (Secured 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 £18,280 (f)	Higher /Same as £18,280 (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	48	13**	27**	5**	3**	21**	27**	48*	-**	9**	38*	25**	23**	25**	21**	22**	26**	37*	11**	6**	38*	4**	25**	23**
Family/friend/colleague	3 6%	1 8%	2 7%	-	-	-	3 11%	3 6%	-	-	3 8%	1 4%	2 9%	1 4%	1 5%	-	3 12%	2 5%	1 9%	-	3 8%	-	1 4%	2 9%
Broker	1 2%	-	-	1 20%	-	1 5%	-	1 2%	-	-	1 3%	1 4%	-	-	1 5%	-	1 3%	-	-	1 3%	-	1 4%	-	
Phoned companies	3 6%	-	3 11%	-	-	2 10%	1 4%	3 6%	-	-	3 8%	3 12%	-	3 12%	-	2 9%	1 4%	2 5%	1 9%	-	2 5%	1 25%	2 8%	1 4%
Advice from bank/ visited different banks	1 2%	-	1 4%	-	-	1 5%	-	1 2%	-	-	1 3%	-	1 4%	-	1 5%	-	-	1 9%	1 17%	-	-	-	-	1 4%
Own knowledge of the market	2 4%	-	2 7%	-	-	1 5%	1 4%	2 4%	-	2 22%	-	1 4%	1 4%	1 4%	1 5%	-	2 8%	2 5%	-	2 5%	-	2 8%	-	
Individual websites	1 2%	1 8%	-	-	-	-	1 4%	1 2%	-	-	1 3%	-	1 4%	-	1 5%	-	1 3%	-	1 17%	-	-	-	-	1 4%
Independent financial advisor	1 2%	-	1 4%	-	-	1 5%	-	1 2%	-	1 11%	-	1 4%	-	-	1 5%	-	1 4%	1 3%	-	-	1 3%	-	-	1 4%
Others	2 4%	1 8%	-	1 20%	-	2 10%	-	2 4%	-	-	2 5%	-	2 9%	1 4%	1 5%	2 9%	-	1 3%	1 9%	-	1 3%	1 25%	2 8%	-
Don't know/can't remember	1 2%	-	1 4%	-	-	1 5%	-	1 2%	-	-	1 3%	-	1 4%	-	1 5%	-	1 4%	1 3%	-	-	1 3%	-	-	1 4%



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 (Secured 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

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 £18,280 (f)	Higher /Same as £18,280 (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)
48	13**	27**	5**	3**	21**	27**	48*	**	9**	38*	25**	23**	25**	21**	22**	26**	37*	11**	6**	38*	4**	25**	23**
General internet search engine e.g. Google, Yahoo, MSN	23 48%	6 46%	13 48%	3 60%	1 33%	7 16 59%	23 48%	-	8 89%	14 37%	14 56%	9 39%	12 48%	10 48%	10 45%	13 50%	20 54%	3 27%	3 50%	19 50%	1 25%	12 48%	11 48%
Price comparison web-site e.g. MoneyFacts, moneysupermarket, uswitch	25 52%	6 46%	13 48%	4 80%	2 67%	8 38%	17 63%	25 52%	-	6 67%	19 50%	15 60%	10 43%	12 57%	16 73%	9 35%	18 49%	7 64%	4 67%	19 50%	2 50%	15 60%	10 43%
Advice web-site e.g. Which.co.uk	7 15%	3 23%	3 11%	-	1 33%	-	7 26%	7 15%	-	1 11%	6 16%	5 20%	2 9%	2 10%	6 27%	1 4%	7 19%	-	2 33%	5 13%	-	4 16%	3 13%
Web-site of a bank/building society/financial services company	29 60%	6 46%	18 67%	3 60%	2 67%	11 52%	18 67%	29 60%	-	6 67%	22 58%	16 64%	13 57%	13 62%	14 64%	15 58%	25 68%	4 36%	3 50%	24 63%	2 50%	12 48%	17 74%
Leaflet from a bank/building society/financial services company	16 33%	6 46%	8 30%	1 20%	1 33%	7 33%	9 33%	16 33%	-	4 44%	12 32%	6 24%	10 43%	8 38%	5 23%	11 42%	13 35%	3 27%	3 50%	10 26%	3 75%	5 20%	11 48%
Direct quote (not via internet) from a bank/building society/financial services company	17 35%	3 23%	14 52%	-	-	7 33%	10 37%	17 35%	-	4 44%	13 34%	11 44%	6 26%	9 43%	3 14%	14 54%	15 41%	2 18%	2 33%	14 37%	1 25%	6 24%	11 48%
Information from a retailer/garage	2 4%	1 8%	-	1 20%	-	1 5%	1 4%	2 4%	-	-	2 5%	-	2 9%	-	1 5%	1 4%	2 5%	-	-	2 5%	-	1 4%	1 4%
Information from a Catalogue/Mail order company	1 2%	1 8%	-	-	-	1 5%	-	1 2%	-	-	1 3%	-	1 4%	-	1 5%	-	-	1 9%	-	-	1 25%	1 4%	-
Financial magazine	2 4%	1 8%	1 4%	-	-	-	2 7%	2 4%	-	1 11%	1 3%	-	2 9%	-	-	2 8%	1 3%	1 9%	-	2 5%	-	-	2 9%



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 (Secured 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		
	Total	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,28 0 (f)	Higher /Same as £18,28 0 (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	48	13**	27**	5**	3**	21**	27**	48*	**	9**	38*	25**	23**	25**	21**	22**	26**	37*	11**	6**	38*	4**	25**	23**
Newspaper comparison table	3 6%	-	3 11%	-	-	1 5%	2 7%	3 6%	-	2 22%	1 3%	2 8%	1 4%	2 8%	1 5%	2 8%	1 8%	2 5%	1 9%	-	3 8%	-	1 4%	2 9%
Newspaper article	2 4%	1 8%	1 4%	-	-	1 5%	1 4%	2 4%	-	1 11%	1 3%	-	2 9%	2 8%	-	1 5%	1 4%	-	2 18%	-	1 3%	1 25%	1 4%	1 4%
News programme (TV/radio)	2 4%	1 8%	1 4%	-	-	1 5%	1 4%	2 4%	-	-	2 5%	1 4%	1 4%	1 4%	-	1 5%	1 4%	2 5%	-	-	2 5%	-	2 8%	-
Advertising	5 10%	3 23%	1 4%	-	1 33%	2 10%	3 11%	5 10%	-	-	5 13%	2 8%	3 13%	2 8%	1 5%	3 14%	2 8%	5 14%	-	1 17%	4 11%	-	2 8%	3 13%
Family/friend/colleague	6 13%	3 23%	3 11%	-	-	1 5%	5 19%	6 13%	-	1 11%	5 13%	1 4%	5 22%	2 8%	3 14%	2 9%	4 15%	4 11%	2 18%	1 17%	4 11%	1 25%	3 12%	3 13%
Phoned companies	1 2%	-	1 4%	-	-	1 5%	-	1 2%	-	-	1 3%	-	-	-	1 5%	-	1 4%	1 3%	-	-	1 3%	-	1 4%	-
Price comparison websites	4 8%	2 15%	1 4%	-	1 33%	-	4 15%	4 8%	-	1 11%	3 8%	1 4%	3 13%	2 8%	2 10%	3 14%	1 4%	3 8%	1 9%	1 17%	3 8%	-	2 8%	2 9%
Advert through the post	1 2%	1 8%	-	-	-	-	1 4%	1 2%	-	-	-	-	1 4%	-	-	-	1 4%	1 3%	-	-	1 3%	-	-	1 4%
Independent financial advisor	14 29%	3 23%	9 33%	1 20%	1 33%	6 29%	8 30%	14 29%	-	3 33%	11 29%	9 36%	5 22%	9 36%	4 19%	4 18%	10 38%	10 27%	4 36%	3 50%	10 26%	1 25%	6 24%	8 35%
None	6 13%	2 15%	4 15%	-	-	3 14%	3 11%	6 13%	-	3 33%	3 8%	2 8%	4 17%	4 16%	1 5%	5 19%	4 11%	2 18%	-	5 13%	1 25%	2 8%	4 17%	
Don't know/can't remember	1 2%	-	1 4%	-	-	1 5%	-	1 2%	-	-	1 3%	-	1 4%	-	1 5%	-	1 4%	1 3%	-	-	1 3%	-	-	1 4%
Not stated	1 2%	-	1 4%	-	-	1 5%	-	1 2%	-	1 11%	-	1 4%	-	1 4%	-	-	1 4%	1 3%	-	-	1 3%	-	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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	48	13**	27**	5**	3**	21**	27**	48*	**	9**	38*	25**	23**	25**	21**	22**	26**	37*	11**	6**	38*	4**	25**	23**
Cost of policy	19 40%	5 38%	12 44%	1 20%	1 33%	5 24%	14 52%	19 40%	-	6 67%	13 34%	9 36%	10 43%	11 44%	7 33%	9 41%	10 38%	16 43%	3 27%	3 33%	16 42%	1 25%	11 44%	8 35%
Monthly repayment cost/ cost of repayments per month	17 35%	3 23%	10 37%	4 80%	-	11 52%	6 22%	17 35%	-	4 44%	13 34%	8 32%	9 39%	5 20%	11 52%	7 32%	10 38%	11 30%	6 55%	3 50%	12 32%	2 50%	10 40%	7 30%
Scope of cover	14 29%	3 23%	9 33%	1 20%	1 33%	6 29%	8 30%	14 29%	-	3 33%	11 29%	9 36%	5 22%	4 36%	4 19%	10 18%	10 38%	10 27%	4 36%	5 50%	10 26%	1 25%	6 24%	8 35%
Best/ lowest interest rates of loan/ low APR	8 17%	2 15%	4 15%	1 20%	1 33%	3 14%	5 19%	8 17%	-	1 11%	7 18%	2 8%	6 26%	3 12%	5 24%	6 27%	2 8%	5 14%	3 27%	1 17%	6 16%	1 25%	6 24%	2 9%
Good value for money/ best quote at cheapest cost	6 13%	2 15%	4 15%	-	-	3 14%	3 11%	6 13%	-	3 33%	3 8%	2 8%	4 17%	4 16%	1 5%	5 19%	4 11%	2 18%	-	5 13%	1 25%	5 13%	2 8%	4 17%
Length of loan period/ policy	5 10%	2 15%	1 4%	1 20%	1 33%	2 10%	3 11%	5 10%	-	1 11%	4 11%	2 8%	3 13%	4 16%	1 5%	3 14%	2 8%	3 8%	2 18%	-	4 11%	1 25%	3 12%	2 9%
Best policy/ deal for me/ what I want	4 8%	1 8%	3 11%	-	-	4 19%	-	4 8%	-	2 22%	2 5%	2 8%	2 9%	2 8%	2 10%	1 5%	3 12%	3 8%	1 9%	-	3 8%	1 25%	2 8%	2 9%
Exclusions	3 6%	-	3 11%	-	-	1 5%	2 7%	3 6%	-	2 22%	1 3%	-	3 13%	1 4%	2 10%	-	3 12%	2 5%	1 9%	-	3 8%	-	1 4%	2 9%
Benefit features	3 6%	1 8%	1 4%	-	1 33%	2 10%	1 4%	3 6%	-	1 11%	2 5%	2 8%	1 4%	-	2 10%	1 5%	2 8%	3 8%	-	-	3 8%	-	1 4%	2 9%
No early repayment penalties/ whether over payment allowed	1 2%	-	1 4%	-	-	-	1 4%	1 2%	-	-	1 3%	1 4%	-	-	1 5%	1 5%	-	1 3%	-	-	1 3%	-	-	1 4%
Waiting period	1 2%	-	1 4%	-	-	-	1 4%	1 2%	-	-	1 3%	-	1 4%	1 4%	-	-	1 4%	1 3%	-	-	1 3%	-	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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	48	13**	27**	5**	3**	21**	27**	48*	-**	9**	38*	25**	23**	25**	21**	22**	26**	37*	11**	6**	38*	4**	25**	23**
Terms and conditions	1 2%	1 8%	-	-	-	1 4%	-	1 2%	-	-	1 3%	1 4%	-	-	-	1 4%	1 3%	-	-	1 3%	-	1 4%	-	
Others	4 8%	2 15%	1 4%	-	1 33%	4 15%	-	4 8%	-	1 11%	3 8%	1 4%	3 13%	2 8%	2 10%	3 14%	1 4%	3 8%	1 9%	1 17%	3 8%	-	2 8%	2 9%
Don't know/ not stated	1 2%	1 8%	-	-	-	1 4%	-	1 2%	-	-	-	1 4%	-	1 4%	-	-	1 4%	1 3%	-	-	1 3%	-	-	1 4%



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 (Secured 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

	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 £18,280 (f)	Higher /Same as £18,280 (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	48	13**	27**	5**	3**	21**	27**	48*	**	9**	38*	25**	23**	25**	21**	22**	26**	37*	11**	6**	38*	4**	25**	23**
The amount I would pay each month for the credit and PPI combined	38 79%	10 77%	21 78%	5 100%	2 67%	19 90%	19 70%	38 79%	-	9 100%	28 74%	21 84%	17 74%	17 68%	20 95%	18 82%	20 77%	28 76%	10 91%	5 83%	29 76%	4 100%	20 80%	18 78%
The overall cost of the credit and PPI over the lifetime of the loan	29 60%	7 54%	19 70%	1 20%	2 67%	9 43%	20 74%	29 60%	-	6 67%	23 61%	17 68%	12 52%	19 76%	9 43%	14 64%	15 58%	23 62%	6 55%	4 67%	22 58%	3 75%	18 72%	11 48%
The extent of the cover - whether it covered accident/sickness/unemployment/death	32 67%	7 54%	20 74%	3 60%	2 67%	13 62%	19 70%	32 67%	-	9 100%	23 61%	16 64%	16 70%	17 68%	14 67%	13 59%	19 73%	24 65%	8 73%	4 67%	25 66%	3 75%	15 60%	17 74%
Exclusions on claiming	12 25%	2 15%	7 26%	1 20%	2 67%	4 19%	8 30%	12 25%	-	4 44%	8 21%	6 24%	6 26%	8 32%	4 19%	7 32%	5 19%	9 24%	3 27%	1 17%	11 29%	-	9 36%	3 13%
The amount it would pay out if I had to claim	13 27%	2 15%	9 33%	2 40%	-	5 24%	8 30%	13 27%	-	4 44%	9 24%	10 40%	3 13%	5 20%	7 33%	4 18%	9 35%	9 24%	4 36%	1 17%	11 29%	1 25%	8 32%	5 22%
The waiting period i.e. the time after the accident/sickness/unemployment before payments start	15 31%	3 23%	7 26%	3 60%	2 67%	6 29%	9 33%	15 31%	-	6 67%	9 24%	8 32%	7 30%	5 20%	9 43%	7 32%	8 31%	11 30%	4 36%	3 50%	12 32%	-	8 32%	7 30%
Promptness of payment when due	4 8%	-	3 11%	1 20%	-	1 5%	3 11%	4 8%	-	2 22%	2 5%	3 12%	1 4%	2 8%	2 10%	1 5%	3 12%	2 5%	2 18%	-	4 11%	-	3 12%	1 4%
How long the PPI cover would last	12 25%	2 15%	8 30%	2 40%	-	4 19%	8 30%	12 25%	-	4 44%	8 21%	6 24%	6 26%	6 24%	5 24%	7 27%	8 22%	4 36%	1 17%	10 26%	1 25%	6 24%	6 26%	
How I could apply	5 10%	-	5 19%	-	-	3 14%	2 7%	5 10%	-	3 33%	2 5%	4 16%	1 4%	2 8%	3 14%	2 9%	3 12%	3 8%	2 18%	2 33%	3 8%	-	3 12%	2 9%

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 (Secured 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 £18,28 0 (f)	Higher /Same as £18,28 0 (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/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)	
Total	48	13**	27**	5**	3**	21**	27**	48*	**	9**	38*	25**	23**	25**	21**	22**	26**	37*	11**	6**	38*	4**	25**	23**
Less than 2 hours	6 13%	4 31%	2 7%	-	-	2 10%	4 15%	6 13%	-	-	6 16%	3 12%	3 13%	2 8%	4 19%	2 9%	4 15%	5 14%	1 9%	-	6 16%	-	3 12%	3 13%
2 - 3 hours	16 33%	3 23%	8 30%	4 80%	1 33%	9 43%	7 26%	16 33%	-	2 22%	14 37%	6 24%	10 43%	7 28%	9 43%	8 36%	8 31%	11 30%	5 45%	2 33%	13 34%	1 25%	10 40%	6 26%
4 - 5 hours	8 17%	2 15%	5 19%	-	1 33%	2 10%	6 22%	8 17%	-	4 44%	3 8%	6 24%	2 9%	4 16%	3 14%	3 14%	5 19%	6 16%	2 18%	1 17%	7 18%	-	4 16%	4 17%
6 - 10 hours	4 8%	1 8%	3 11%	-	-	3 14%	1 4%	4 8%	-	1 11%	3 8%	3 12%	1 4%	2 8%	2 10%	2 9%	2 8%	2 5%	2 18%	-	1 3%	3 75%	2 8%	2 9%
11 - 14 hours	4 8%	1 8%	3 11%	-	-	1 5%	3 11%	4 8%	-	1 11%	3 8%	2 8%	2 9%	3 12%	-	1 5%	3 12%	4 11%	-	-	4 11%	-	3 12%	1 4%
15 hours +	10 21%	2 15%	6 22%	1 20%	1 33%	4 19%	6 22%	10 21%	-	1 11%	9 24%	5 20%	5 22%	7 28%	3 14%	6 27%	4 15%	9 24%	1 9%	3 50%	7 18%	-	3 12%	7 30%
Mean number of hours	9.21	11.77	9.04	4.60	7.33	6.62	11.22	9.21	-	6.56	9.95	10.80	7.48	12.04	5.95	11.32	7.42	10.46	5.00	22.67	7.26	7.50	6.28	12.39
Standard deviation	14.37	24.17	9.30	5.81	7.57	5.86	18.37	14.37	-	4.64	15.97	18.44	8.03	18.39	7.54	19.14	8.58	16.06	4.20	33.72	8.62	3.32	6.80	19.25
Standard error	2.075	6.704	1.789	2.600	4.372	1.279	3.535	2.075	-	1.547	2.591	3.688	1.674	3.678	1.645	4.080	1.682	2.640	1.265	13.766	1.398	1.658	1.361	4.014
Error variance	4.304	44.938	3.201	6.760	19.111	1.636	12.497	4.304	-	2.392	6.711	13.600	2.802	13.525	2.707	16.647	2.828	6.968	1.600	189.511	1.955	2.750	1.852	16.110
Median	4	3	5	2	3	3	4	4	-	4	3	4	3	5	2	5	4	4	3	10	4	9	3	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 (Secured 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)	Tele-phone (b)	Inter-net (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	12	1**	7**	2**	2**	5**	7**	9**	3**	12**	-**	6**	6**	7**	5**	4**	8**	8**	4**	1**	11**	-**	8**	4**
1	1 8%	1 100%	-	-	-	-	1 14%	-	1 33%	1 8%	-	-	1 17%	1 14%	-	-	1 13%	1 13%	-	-	1 9%	-	1 13%	-
2	2 17%	-	2 29%	-	-	1 20%	1 14%	1 11%	1 33%	2 17%	-	1 17%	1 17%	1 14%	1 20%	1 25%	1 13%	-	2 50%	1 100%	1 9%	-	1 13%	1 25%
3	3 25%	-	2 29%	-	1 50%	2 40%	1 14%	3 33%	-	3 25%	-	3 50%	-	2 29%	1 20%	1 25%	2 25%	3 38%	-	-	3 27%	-	2 25%	1 25%
4	3 25%	-	2 29%	1 50%	-	1 20%	2 29%	3 33%	-	3 25%	-	1 17%	2 33%	2 29%	1 20%	-	3 38%	1 13%	2 50%	-	3 27%	-	2 25%	1 25%
5	1 8%	-	-	-	1 50%	1 20%	-	-	1 33%	1 8%	-	-	1 17%	-	1 20%	1 25%	-	1 13%	-	-	1 9%	-	1 13%	-
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10+	1 8%	-	-	1 50%	-	-	1 14%	1 11%	-	1 8%	-	1 17%	-	1 14%	-	1 25%	-	1 13%	-	-	1 9%	-	-	1 25%
Don't know/can't remember	1 8%	-	1 14%	-	-	-	1 14%	1 11%	-	1 8%	-	-	1 17%	-	1 20%	-	1 13%	-	-	1 9%	-	-	1 13%	-
Mean	3.73	1.00	3.00	7.00	4.00	3.40	4.00	4.13	2.67	3.73	-	4.17	3.20	3.86	3.50	5.00	3.00	4.14	3.00	2.00	3.90	-	3.14	4.75

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

* = Less Than .5

PPI Inquiry - F2F Survey (Secured 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 £18,280 (f)	Higher /Same as £18,280 (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	12	1**	7**	2**	2**	5**	7**	9**	3**	12**	-**	6**	6**	7**	5**	4**	8**	8**	4**	4**	1**	11**	-**	8**	4**
Standard deviation	2.37	-	0.89	4.24	1.41	1.14	3.16	2.47	2.08	2.37	-	2.93	1.64	2.91	1.29	3.56	1.15	2.85	1.15	-	2.42	-	1.35	3.59	
Standard error	0.715	-	0.365	3.000	1.000	0.510	1.291	0.875	1.202	0.715	-	1.195	0.735	1.100	0.645	1.780	0.436	1.079	0.577	-	0.767	-	0.508	1.797	
Error variance	0.511	-	0.133	9.000	1.000	0.260	1.667	0.766	1.444	0.511	-	1.428	0.540	1.211	0.417	3.167	0.190	1.163	0.333	-	0.588	-	0.259	3.229	
Median	3	1	3	7	4	3	4	4	2	3	-	3	3	3	4	4	3	3	2	4	-	3	4		



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 (Secured 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 £18,280 (f)	Higher /Same as £18,280 (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	12	1**	7**	2**	2**	5**	7**	9**	3**	12**	-**	6**	6**	7**	5**	4**	8**	8**	4**	4**	1**	11**	-**	8**	4**
PPI	10	1	7	-	2	6	4	6	4	10	-	6	4	6	4	2	8	8	2	-	10	-	5	5	
	83%	100%	100%	-	100%	120%	57%	67%	133%	83%	-	100%	67%	86%	80%	50%	100%	100%	50%	-	91%	-	63%	125%	
AA	1	-	1	-	-	1	-	1	-	1	-	1	-	1	-	-	1	-	-	-	1	-	1	-	
	8%	-	14%	-	-	20%	-	11%	-	8%	-	17%	-	14%	-	-	13%	13%	-	-	9%	-	13%	-	
AXA	1	-	-	-	1	-	1	-	1	-	1	-	1	-	1	-	1	-	-	-	1	-	1	-	
	8%	-	-	-	50%	-	14%	11%	-	8%	-	17%	-	14%	-	25%	13%	-	-	9%	-	13%	-		
Barclays	3	1	2	-	-	1	2	1	2	3	-	1	2	2	1	-	3	2	1	-	3	-	1	2	
	25%	100%	29%	-	-	20%	29%	11%	67%	25%	-	17%	33%	29%	20%	-	38%	25%	25%	-	27%	-	13%	50%	
Direct Line	1	-	1	-	-	1	-	1	-	1	-	1	-	1	-	-	1	1	-	-	1	-	1	-	
	8%	-	14%	-	-	20%	-	11%	-	8%	-	17%	-	14%	-	-	13%	13%	-	-	9%	-	13%	-	
First Plus	1	-	1	-	-	1	-	1	-	1	-	1	-	1	-	-	1	1	-	-	1	-	1	-	
	8%	-	14%	-	-	20%	-	11%	-	8%	-	17%	-	14%	-	-	13%	13%	-	-	9%	-	13%	-	
HSBC	2	-	2	-	-	2	-	2	-	2	-	2	-	-	2	-	2	2	-	-	2	-	-	2	
	17%	-	29%	-	-	40%	-	22%	-	17%	-	33%	-	-	40%	-	25%	25%	-	-	18%	-	-	50%	
Halifax	1	-	1	-	-	1	-	1	-	1	-	1	-	1	-	-	1	1	-	-	1	-	1	-	
	8%	-	14%	-	-	20%	-	11%	-	8%	-	17%	-	14%	-	-	13%	13%	-	-	9%	-	13%	-	
Lloyds TSB	1	-	1	-	-	1	-	1	-	1	-	1	-	1	-	-	1	1	-	-	1	-	1	-	
	8%	-	14%	-	-	20%	-	11%	-	8%	-	17%	-	14%	-	-	13%	13%	-	-	9%	-	13%	-	
Ocean Finance	3	-	3	-	-	3	-	3	-	3	-	3	-	1	2	-	3	3	-	-	3	-	1	2	
	25%	-	43%	-	-	60%	-	33%	-	25%	-	50%	-	14%	40%	-	38%	38%	-	-	27%	-	13%	50%	
Royal Bank of Scotland	1	-	-	-	1	1	-	-	1	1	-	-	1	-	1	-	1	-	-	-	1	-	1	-	
	8%	-	-	-	50%	20%	-	-	33%	8%	-	-	17%	-	20%	-	13%	-	-	-	9%	-	13%	-	



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 (Secured 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 £18,280 (f)	Higher /Same as £18,280 (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	12	1**	7**	2**	2**	5**	7**	9**	3**	12**	-**	6**	6**	7**	5**	4**	8**	8**	4**	1**	11**	-**	8**	4**
Scottish Provident	1 8%	-	-	-	1 50%	-	1 14%	1 11%	-	1 8%	-	1 17%	-	1 14%	-	1 25%	-	1 13%	-	-	1 9%	-	1 13%	-
Welcome	1 8%	-	-	-	1 50%	1 20%	-	-	1 33%	1 8%	-	-	1 17%	-	1 20%	1 25%	-	1 13%	-	-	1 9%	-	1 13%	-
Zurich	1 8%	-	-	-	1 50%	-	1 14%	1 11%	-	1 8%	-	1 17%	-	1 14%	-	1 25%	-	1 13%	-	-	1 9%	-	1 13%	-
Others	2 17%	-	1 14%	-	1 50%	1 20%	1 14%	-	2 67%	2 17%	-	-	2 33%	1 14%	1 20%	1 25%	1 13%	1 13%	1 25%	-	2 18%	-	1 13%	1 25%
Critical Illness	1 8%	-	1 14%	-	-	1 20%	-	1 11%	-	1 8%	-	1 17%	-	-	1 20%	1 25%	-	1 25%	1 100%	-	-	-	1 13%	-
Abbey	1 8%	-	1 14%	-	-	1 20%	-	1 11%	-	1 8%	-	1 17%	-	-	1 20%	1 25%	-	1 25%	1 100%	-	-	-	1 13%	-
Income Protection	1 8%	-	-	1 50%	-	-	1 14%	1 11%	-	1 8%	-	-	1 17%	-	1 20%	-	1 13%	-	1 25%	-	1 9%	-	1 13%	-
Don't know/ cant remember	1 8%	-	-	1 50%	-	-	1 14%	1 11%	-	1 8%	-	-	1 17%	-	1 20%	-	1 13%	-	1 25%	-	1 9%	-	1 13%	-
Life	1 8%	-	1 14%	-	-	-	1 14%	1 11%	-	1 8%	-	-	1 17%	1 14%	-	-	1 13%	-	1 25%	-	1 9%	-	-	1 25%
Barclays	1 8%	-	1 14%	-	-	-	1 14%	1 11%	-	1 8%	-	-	1 17%	1 14%	-	-	1 13%	-	1 25%	-	1 9%	-	-	1 25%
Bank of Scotland	1 8%	-	1 14%	-	-	-	1 14%	1 11%	-	1 8%	-	-	1 17%	1 14%	-	-	1 13%	-	1 25%	-	1 9%	-	-	1 25%
Tesco	1 8%	-	1 14%	-	-	-	1 14%	1 11%	-	1 8%	-	-	1 17%	1 14%	-	-	1 13%	-	1 25%	-	1 9%	-	-	1 25%

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 (Secured 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		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £18,28 0 (f)	Higher /Same as £18,28 0 (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	12	1**	7**	2**	2**	5**	7**	9**	3**	12**	-**	6**	6**	7**	5**	4**	8**	8**	4**	1**	11**	-**	8**	4**
Woolwich	1	-	1	-	-	-	1	1	-	1	-	-	1	-	-	1	-	1	-	-	1	-	-	1
	8%	-	14%	-	-	-	14%	11%	-	8%	-	-	17%	14%	-	-	13%	-	25%	-	9%	-	-	25%
Other	3	-	1	2	-	-	3	3	-	3	-	2	1	2	1	2	1	3	-	-	3	-	1	2
	25%	-	14%	100%	-	-	43%	33%	-	25%	-	33%	17%	29%	20%	50%	13%	38%	-	-	27%	-	13%	50%
HSBC	1	-	-	1	-	-	1	1	-	1	-	1	-	1	-	1	-	1	-	-	1	-	-	1
	8%	-	-	50%	-	-	14%	11%	-	8%	-	17%	-	14%	-	25%	-	13%	-	-	9%	-	-	25%
Lloyds TSB	1	-	-	1	-	-	1	1	-	1	-	1	-	1	-	1	-	1	-	-	1	-	-	1
	8%	-	-	50%	-	-	14%	11%	-	8%	-	17%	-	14%	-	25%	-	13%	-	-	9%	-	-	25%
Yorkshire Bank	1	-	-	1	-	-	1	1	-	1	-	1	-	1	-	1	-	1	-	-	1	-	-	1
	8%	-	-	50%	-	-	14%	11%	-	8%	-	17%	-	14%	-	25%	-	13%	-	-	9%	-	-	25%
Welcome	1	-	-	1	-	-	1	1	-	1	-	1	-	1	-	1	-	1	-	-	1	-	-	1
	8%	-	-	50%	-	-	14%	11%	-	8%	-	17%	-	14%	-	25%	-	13%	-	-	9%	-	-	25%
Others	1	-	-	1	-	-	1	1	-	1	-	1	-	1	-	1	-	1	-	-	1	-	-	1
	8%	-	-	50%	-	-	14%	11%	-	8%	-	17%	-	14%	-	25%	-	13%	-	-	9%	-	-	25%
Don't know/ cant remember	1	-	1	-	-	-	1	1	-	1	-	-	1	-	1	1	1	1	-	-	1	-	1	-
	8%	-	14%	-	-	-	14%	11%	-	8%	-	-	17%	-	20%	-	13%	13%	-	-	9%	-	13%	-



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 (Secured 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 £18,280 (f)	Higher /Same as £18,280 (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	12	1**	7**	2**	2**	5**	7**	9**	3**	12**	-**	6**	6**	7**	5**	4**	8**	8**	4**	4**	1**	11**	-**	8**	4**
General internet search engine e.g. Google, Yahoo, MSN	9 75%	-	6 86%	2 100%	1 50%	3 60%	6 86%	8 89%	1 33%	9 75%	-	5 83%	4 67%	5 71%	4 80%	3 75%	6 75%	5 63%	4 100%	1 100%	8 73%	-	5 63%	4 100%	
Price comparison web-site e.g. MoneyFacts, moneysupermarket, uswitch	1 8%	-	1 14%	-	-	1 20%	-	1 11%	-	1 8%	-	1 17%	-	1 14%	-	-	1 13%	1 13%	-	-	1 9%	-	1 13%	-	
Web-site of a bank/building society/financial services company	3 25%	-	2 29%	-	1 50%	1 20%	2 29%	3 33%	-	3 25%	-	2 33%	1 17%	3 43%	-	1 25%	2 25%	1 25%	-	1 25%	3 27%	-	2 25%	1 25%	
Leaflet from a bank/building society/financial services company	1 8%	-	1 14%	-	-	-	1 14%	1 11%	-	1 8%	-	-	1 17%	1 14%	-	-	1 13%	-	1 25%	-	1 9%	-	-	1 25%	
Direct quote (not via internet) from a bank/building society/financial services company	2 17%	-	1 14%	-	1 50%	2 40%	-	1 11%	1 33%	2 17%	-	1 17%	1 17%	-	2 40%	1 25%	1 13%	2 25%	-	-	2 18%	-	1 13%	1 25%	
Newspaper comparison table	1 8%	-	1 14%	-	-	-	1 14%	1 11%	-	1 8%	-	-	1 17%	1 14%	-	-	1 13%	-	1 25%	-	1 9%	-	-	1 25%	
Advertising	1 8%	1 100%	-	-	-	-	1 14%	-	1 33%	1 8%	-	-	1 17%	1 14%	-	-	1 13%	1 13%	-	-	1 9%	-	1 13%	-	
Price comparison websites	1 8%	-	-	-	1 50%	1 20%	-	-	1 33%	1 8%	-	-	1 17%	-	1 20%	1 25%	-	1 13%	-	-	1 9%	-	1 13%	-	



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 (Secured 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

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 £18,280 (f)	Higher /Same as £18,280 (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	12	1**	7**	2**	2**	5**	7**	9**	3**	12**	-**	6**	6**	7**	5**	4**	8**	8**	4**	1**	11**	-**	8**	4**
General internet search engine e.g. Google, Yahoo, MSN	10 83%	-	7 100%	2 100%	1 50%	4 80%	6 86%	9 100%	1 33%	10 83%	-	6 100%	4 67%	6 86%	4 80%	3 75%	7 88%	6 75%	4 100%	1 100%	9 82%	-	6 75%	4 100%
Price comparison web-site e.g. MoneyFacts, moneysupermarket, uswitch	7 58%	-	4 57%	2 100%	1 50%	2 40%	5 71%	7 78%	-	7 58%	-	4 67%	3 50%	4 57%	3 60%	3 75%	4 50%	4 50%	3 75%	1 100%	6 55%	-	5 63%	2 50%
Advice web-site e.g. Which.co.uk	5 42%	-	4 57%	1 50%	-	1 20%	4 57%	4 44%	1 33%	5 42%	-	2 33%	3 50%	4 57%	1 20%	1 25%	4 50%	3 38%	2 50%	-	5 45%	-	2 25%	3 75%
Web-site of a bank/building society/financial services company	6 50%	-	5 71%	-	1 50%	3 60%	3 43%	6 67%	-	6 50%	-	4 67%	2 33%	4 57%	2 40%	1 25%	5 63%	5 63%	1 25%	-	6 55%	-	4 50%	2 50%
Leaflet from a bank/building society/financial services company	4 33%	-	4 57%	-	-	2 40%	2 29%	4 44%	-	4 33%	-	2 33%	2 33%	2 29%	2 40%	-	4 50%	3 38%	1 25%	-	4 36%	-	2 25%	2 50%
Direct quote (not via internet) from a bank/building society/financial services company	3 25%	-	2 29%	-	1 50%	3 60%	-	2 22%	1 33%	3 25%	-	2 33%	1 17%	1 14%	2 40%	1 25%	2 25%	3 38%	-	3 27%	-	2 25%	1 25%	
Information from a retailer/garage	1 8%	-	1 14%	-	-	-	1 14%	1 11%	-	1 8%	-	-	1 17%	1 14%	-	-	1 13%	-	1 25%	-	1 9%	-	-	1 25%
Newspaper comparison table	1	-	1 14%	-	-	-	1 14%	1 11%	-	1 8%	-	-	1 17%	1 14%	-	-	1 13%	-	1 25%	-	1 9%	-	-	1 25%
Newspaper article	2 17%	1 100%	1 14%	-	-	-	2 29%	1 11%	1 33%	2 17%	-	-	2 33%	2 29%	-	-	2 25%	1 13%	1 25%	-	2 18%	-	1 13%	1 25%

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 (Secured 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)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £18,28 0 (f)	Higher /Same as £18,28 0 (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	12	1**	7**	2**	2**	5**	7**	9**	3**	12**	-**	6**	6**	7**	5**	4**	8**	8**	4**	4**	1**	11**	-**	8**	4**
Advertising	1 8%	1 100%	-	-	-	1 14%	-	1 33%	-	1 8%	-	-	1 17%	1 14%	-	-	1 13%	-	-	1 9%	-	1 13%	-	-	
Family/friend/colleague	1 8%	-	1 14%	-	-	1 14%	-	1 11%	-	1 8%	-	-	1 17%	-	1 20%	-	1 13%	-	-	1 9%	-	1 13%	-	-	
Others	1 8%	-	-	-	1 50%	-	-	1 33%	-	1 8%	-	-	1 17%	-	1 20%	-	1 13%	-	-	1 9%	-	1 13%	-	-	



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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	12	1**	7**	2**	2**	5**	7**	9**	3**	12**	-**	6**	6**	7**	5**	4**	8**	8**	4**	1**	11**	-**	8**	4**
Cost of policy/ overall cost	9 75%	1 100%	6 86%	1 50%	1 50%	3 60%	6 86%	7 78%	2 67%	9 75%	-	5 83%	4 67%	6 86%	3 60%	3 75%	6 75%	3 75%	1 100%	8 73%	-	5 63%	4 100%	
Level/ scope of cover/ what the cover included	6 50%	-	4 57%	1 50%	1 50%	3 60%	3 43%	4 44%	2 67%	6 50%	-	3 50%	3 50%	4 57%	2 40%	3 75%	3 38%	3 75%	1 100%	5 45%	-	3 38%	3 75%	
Monthly repayment cost/ cost of repayments per month	4 33%	1 100%	2 29%	1 50%	-	1 20%	3 43%	3 33%	1 33%	4 33%	-	1 17%	3 50%	3 43%	1 20%	-	4 50%	2 25%	2 50%	-	4 36%	-	3 38%	1 25%
Amount they would pay off if I claimed	2 17%	-	1 14%	-	1 50%	1 20%	1 14%	1 11%	1 33%	2 17%	-	-	2 33%	1 14%	1 20%	1 25%	1 13%	1 25%	-	2 18%	-	1 13%	1 25%	
Exclusions	2 17%	-	2 29%	-	-	-	2 29%	2 22%	-	2 17%	-	-	2 33%	1 14%	1 20%	-	2 25%	1 13%	1 25%	-	2 18%	-	1 13%	1 25%
Good value for money/ best quote at cheapest cost	1 8%	-	1 14%	-	-	-	1 14%	1 11%	-	1 8%	-	-	1 17%	-	1 20%	-	1 13%	1 13%	-	1 9%	-	1 13%	-	
Best/ lowest interest rates of loan/ low APR	1 8%	-	1 14%	-	-	1 20%	-	1 11%	-	1 8%	-	1 17%	-	1 14%	-	-	1 13%	1 13%	-	1 9%	-	1 13%	-	
Waiting periods	1 8%	-	1 14%	-	-	-	1 14%	1 11%	-	1 8%	-	-	1 17%	-	1 20%	-	1 13%	1 13%	-	1 9%	-	1 13%	-	
Others	1 8%	-	-	-	1 50%	1 20%	-	-	1 33%	1 8%	-	-	1 17%	-	1 20%	1 25%	-	1 13%	-	1 9%	-	1 13%	-	

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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,28 0 (f)	Higher /Same as £18,28 0 (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	12	1**	7**	2**	2**	5**	7**	9**	3**	12**	-**	6**	6**	7**	5**	4**	8**	8**	4**	1**	11**	-**	8**	4**
Monthly cost of the PPI	10 83%	1 100%	6 86%	2 100%	1 50%	4 80%	6 86%	7 78%	3 100%	10 83%	-	4 67%	6 100%	6 86%	4 80%	2 50%	8 100%	7 88%	3 75%	-	10 91%	-	6 75%	4 100%
The overall cost of the PPI over the lifetime of the loan	9 75%	-	5 71%	2 100%	2 100%	4 80%	5 71%	7 78%	2 67%	9 75%	-	5 83%	4 67%	6 86%	3 60%	3 75%	6 75%	6 75%	3 75%	-	9 82%	-	5 63%	4 100%
The extent of the cover - whether it covered accident/sickness/unemployment/death	9 75%	1 100%	5 71%	1 50%	2 100%	4 80%	5 71%	6 67%	3 100%	9 75%	-	4 67%	5 83%	5 71%	4 80%	3 75%	6 75%	5 63%	4 100%	1 100%	8 73%	-	6 75%	3 75%
The amount it would pay out if I had to claim	6 50%	1 100%	4 57%	1 50%	-	2 40%	4 57%	5 56%	1 33%	6 50%	-	2 33%	4 67%	3 43%	3 60%	-	6 75%	4 50%	2 50%	-	6 55%	-	4 50%	2 50%
The waiting period i.e. the time after the accident/sickness/unemployment before payments start	6 50%	-	2 29%	2 100%	2 100%	2 40%	4 57%	5 56%	1 33%	6 50%	-	3 50%	3 50%	3 43%	3 60%	3 75%	3 38%	5 63%	1 25%	-	6 55%	-	5 63%	1 25%
Exclusions on claiming	5 42%	-	3 43%	1 50%	1 50%	1 20%	4 57%	5 56%	-	5 42%	-	2 33%	3 50%	3 43%	2 40%	1 25%	4 50%	3 38%	2 50%	-	5 45%	-	4 50%	1 25%
Promptness of payment when due	4 33%	-	2 29%	2 100%	-	1 20%	3 43%	4 44%	-	4 33%	-	2 33%	2 33%	2 29%	2 40%	1 25%	3 38%	3 38%	1 25%	-	4 36%	-	3 38%	1 25%
How long the PPI cover would last	3 25%	-	2 29%	1 50%	-	1 20%	2 29%	3 33%	-	3 25%	-	1 17%	2 33%	1 14%	2 40%	-	3 38%	2 25%	1 25%	-	3 27%	-	3 38%	-
How I could apply	2 17%	-	2 29%	-	-	1 20%	1 14%	2 22%	-	2 17%	-	1 17%	1 17%	1 14%	1 20%	-	2 25%	2 25%	-	-	2 18%	-	2 25%	-
Others	1 8%	-	1 14%	-	-	1 20%	-	1 11%	-	1 8%	-	1 17%	-	1 14%	-	-	1 13%	1 13%	-	-	1 9%	-	1 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 (Secured 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 £18,28 (f)	Higher /Same as £18,28 (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	12	1**	7**	2**	2**	5**	7**	9**	3**	12**	-**	6**	6**	7**	5**	4**	8**	8**	4**	1**	11**	-**	8**	4**
Less than 2 hours	3 25%	-	2 29%	1 50%	-	-	3 43%	2 22%	1 33%	3 25%	-	-	3 50%	1 14%	2 40%	-	3 38%	1 13%	2 50%	-	3 27%	-	2 25%	1 25%
2 - 3 hours	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 - 5 hours	5 42%	1 100%	3 43%	-	1 50%	2 40%	3 43%	4 44%	1 33%	5 42%	-	3 50%	2 33%	4 57%	1 20%	2 50%	3 38%	2 50%	1 100%	4 36%	-	4 50%	1 25%	
6 - 10 hours	2 17%	-	1 14%	1 50%	-	1 20%	1 14%	2 22%	-	2 17%	-	2 33%	-	1 14%	1 20%	1 25%	1 13%	2 25%	-	2 18%	-	-	2 50%	
11 - 14 hours	1 8%	-	1 14%	-	-	1 20%	-	1 11%	-	1 8%	-	1 17%	-	1 14%	-	-	1 13%	1 13%	-	1 9%	-	1 13%	-	
15 hours +	1 8%	-	-	-	1 50%	1 20%	-	-	1 33%	1 8%	-	-	1 17%	-	1 20%	1 25%	-	1 13%	-	1 9%	-	1 13%	-	
Mean number of hours	8.92	5.00	5.43	5.50	26.50	16.00	3.86	5.89	18.00	8.92	-	7.83	10.00	6.00	13.00	17.00	4.88	12.00	2.75	5.00	9.27	-	10.25	6.25
Standard deviation	12.84	-	4.20	6.36	30.41	18.15	3.29	3.95	26.06	12.84	-	3.19	18.70	3.74	19.91	20.80	4.19	14.99	2.06	-	13.40	-	15.63	4.50
Standard error	3.706	-	1.587	4.500	21.500	8.118	1.243	1.317	15.044	3.706	-	1.302	7.633	1.414	8.905	10.400	1.481	5.298	1.031	-	4.041	-	5.525	2.250
Error variance	13.734	-	2.517	20.250	462.25	65.900	1.544	1.735	226.333	13.734	-	1.694	58.267	2.000	79.300	108.167	2.194	28.071	1.063	-	16.329	-	30.527	5.063
Median	5	5	4	6	27	8	3	5	3	5	-	8	3	5	3	8	5	8	3	5	5	-	3	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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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/ Widow -ed/ Divorc -ed (u)	Yes (v)	No (w)
Total	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
The monthly cost of the insurance	8 13%	3 16%	4 12%	1 17%	-	4 13%	4 12%	4 8%	4 25%	2 17%	6 12%	5 14%	3 10%	2 6%	6 21%	4 13%	4 13%	7 14%	1 7%	-	8 16%	-	6 17%	2 7%
The overall cost of the insurance over the period of the loan	6 9%	-	5 15%	1 17%	-	5 16%	1 3%	4 8%	2 13%	1 8%	5 10%	5 14%	1 3%	1 3%	5 18%	5 16%	1 3%	4 8%	2 14%	1 14%	5 10%	-	4 11%	2 7%
The extent of the cover - whether it covered accident/sickness/unemployment/death	13 20%	4 21%	6 18%	2 33%	1 17%	5 16%	8 24%	10 21%	3 19%	2 17%	10 20%	10 29%	3 10%	8 24%	5 18%	7 22%	6 19%	10 20%	3 21%	2 29%	10 20%	1 17%	6 17%	7 24%
Exclusions that applied	11 17%	1 5%	7 21%	1 17%	2 33%	5 16%	6 18%	9 19%	2 13%	3 25%	8 16%	6 17%	5 17%	5 15%	6 21%	7 22%	4 13%	9 18%	2 14%	1 14%	9 18%	1 17%	7 20%	4 14%
How much would be paid out	7 11%	2 11%	2 6%	2 33%	1 17%	3 10%	4 12%	3 6%	4 25%	3 25%	4 8%	4 11%	3 10%	3 9%	4 14%	5 16%	2 6%	6 12%	1 7%	-	7 14%	-	5 14%	2 7%
The waiting period i.e. time after accident/sickness/unemployment before payments start	3 5%	1 5%	1 3%	1 17%	-	1 3%	2 6%	2 4%	1 6%	1 8%	2 4%	1 3%	2 7%	1 3%	2 7%	1 3%	2 6%	3 6%	-	-	3 6%	-	2 6%	1 3%
Promptness of payment when due	4 6%	1 5%	2 6%	1 17%	-	1 3%	3 9%	4 8%	-	-	4 8%	3 9%	1 3%	1 3%	3 11%	3 9%	1 3%	4 8%	-	-	4 8%	-	2 6%	2 7%
How long the PPI cover would last	3 5%	2 11%	1 3%	-	-	1 3%	2 6%	1 2%	2 13%	-	3 6%	2 6%	1 3%	2 6%	1 4%	2 6%	1 3%	3 6%	-	-	3 6%	-	1 3%	2 7%
Terms and conditions/ understanding the small print	3 5%	-	2 6%	1 17%	-	1 3%	2 6%	3 6%	-	-	3 6%	1 3%	2 7%	2 6%	1 4%	1 3%	2 6%	2 4%	1 7%	-	3 6%	-	3 9%	-
Extent of cover	5 8%	2 11%	3 9%	-	-	2 6%	3 9%	5 10%	-	-	5 10%	3 9%	2 7%	4 12%	1 4%	4 13%	1 3%	4 8%	1 7%	1 14%	3 6%	1 17%	4 11%	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 (Secured 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		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £18,28 (f)	Higher /Same as £18,28 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
The structure (borrowing loan and PPI value together)	3 5%	2 11%	1 3%	- -	- -	1 3%	2 6%	1 2%	2 13%	- -	3 6%	1 3%	2 7%	1 3%	2 7%	1 3%	2 6%	2 4%	1 7%	- -	1 2%	2 33%	1 3%	2 7%
Actually obtaining the PPI	2 3%	1 5%	- -	- -	1 17%	1 3%	1 3%	1 2%	1 6%	- -	2 4%	1 3%	1 3%	1 3%	- -	- -	2 6%	2 4%	- -	- -	2 4%	- -	1 3%	1 3%
Others	2 3%	- -	1 3%	- -	1 17%	2 6%	- -	1 2%	1 6%	2 17%	- -	1 3%	1 3%	1 3%	1 4%	1 3%	1 4%	2 4%	- -	- -	2 4%	- -	2 6%	- -
Nothing - no difficulties encountered in comparing products	21 33%	5 26%	11 33%	3 50%	2 33%	10 32%	11 33%	19 40%	2 13%	4 33%	17 33%	8 23%	13 45%	10 30%	10 36%	9 28%	12 38%	18 36%	3 21%	2 29%	18 35%	1 17%	10 29%	11 38%
Don't know/can't remember	5 8%	3 16%	2 6%	- -	- -	3 10%	2 6%	3 6%	2 13%	- -	5 10%	2 6%	3 10%	3 9%	1 4%	3 9%	2 6%	2 4%	3 21%	2 29%	2 4%	1 17%	4 11%	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 (Secured 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		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £18,28 0 (f)	Higher /Same as £18,28 0 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
(6) Extremely easy	6 9%	1 5%	5 15%	-	-	3 10%	3 9%	4 8%	2 13%	3 25%	3 6%	4 11%	2 7%	3 9%	3 11%	2 6%	4 13%	4 8%	2 14%	1 14%	4 8%	1 17%	3 9%	3 10%
(5) Very easy	18 28%	6 32%	9 27%	3 50%	-	8 26%	10 30%	17 35%	1 6%	4 33%	13 25%	9 26%	9 31%	7 21%	10 36%	10 31%	8 25%	14 28%	4 29%	2 29%	16 31%	-	9 26%	9 31%
(4) Fairly easy	22 34%	6 32%	11 33%	2 33%	3 50%	13 42%	9 27%	14 29%	8 50%	2 17%	20 39%	14 40%	8 28%	12 36%	10 36%	12 38%	10 31%	20 40%	2 14%	2 29%	18 35%	2 33%	11 31%	11 38%
(3) Fairly difficult	9 14%	3 16%	3 9%	1 17%	2 33%	4 13%	5 15%	9 19%	-	2 17%	7 14%	4 11%	5 17%	6 18%	2 7%	6 19%	3 9%	5 10%	4 29%	-	6 12%	3 50%	7 20%	2 7%
(2) Very difficult	3 5%	-	3 9%	-	-	1 3%	2 6%	3 6%	-	-	3 6%	3 9%	-	3 9%	-	-	3 9%	2 4%	1 7%	1 14%	2 4%	-	1 3%	2 7%
(1) Extremely difficult	3 5%	1 5%	1 3%	-	1 17%	1 3%	2 6%	1 2%	2 13%	-	3 6%	-	3 10%	1 3%	2 7%	1 3%	2 6%	3 6%	-	-	3 6%	-	1 3%	2 7%
Don't know/ Can't remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Didn't Compare	3 5%	2 11%	1 3%	-	-	1 3%	2 6%	-	3 19%	1 8%	2 4%	1 3%	2 7%	1 3%	1 4%	1 3%	2 6%	2 4%	1 7%	1 14%	2 4%	-	3 9%	-
EASY	46 72%	13 68%	25 76%	5 83%	3 50%	24 77%	22 67%	35 73%	11 69%	9 75%	36 71%	27 77%	19 66%	22 67%	23 82%	24 75%	22 69%	38 76%	8 57%	5 71%	38 75%	3 50%	23 66%	23 79%
DIFFICULT	15 23%	4 21%	7 21%	1 17%	3 50%	6 19%	9 27%	13 27%	2 13%	2 17%	13 25%	7 20%	8 28%	10 30%	4 14%	7 22%	8 25%	10 20%	5 36%	1 14%	11 22%	3 50%	9 26%	6 21%
Mean number of hours	4.10	4.12	4.22	4.33	3.17	4.17	4.03	4.15	3.92	4.73	3.94	4.21	3.96	3.94	4.30	4.16	4.03	4.08	4.15	4.33	4.10	3.83	4.09	4.10
Standard deviation	1.22	1.17	1.29	0.82	1.17	1.12	1.33	1.15	1.50	1.10	1.21	1.09	1.37	1.22	1.23	1.04	1.40	1.22	1.28	1.37	1.23	1.17	1.15	1.32



GfK NOP
* = Less 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 (Secured 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 £18,28 0 (f)	Higher /Same as £18,28 0 (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)	
64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**	
Standard error	0.156	0.283	0.228	0.333	0.477	0.204	0.239	0.166	0.415	0.333	0.174	0.188	0.264	0.215	0.238	0.186	0.256	0.176	0.355	0.558	0.176	0.477	0.203	0.245
Error variance	0.024	0.080	0.052	0.111	0.228	0.042	0.057	0.027	0.173	0.111	0.030	0.035	0.070	0.046	0.056	0.035	0.065	0.031	0.126	0.311	0.031	0.228	0.041	0.060

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 (Secured 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 £18,28 0 (f)	Higher /Same as £18,28 0 (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)	Separat- ed/ Widow- ed/ Divorc- ed (u)	Yes (v)	No (w)
Total	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
(6) Extremely easy	3 5%	-	3 9%	-	-	2 6%	1 3%	1 2%	2 13%	2 17%	1 2%	2 6%	1 3%	2 6%	1 4%	1 3%	2 6%	2 4%	1 7%	-	3 6%	-	1 3%	2 7%
(5) Very easy	13 20%	5 26%	6 18%	2 33%	-	6 19%	7 21%	12 25%	1 6%	2 17%	11 22%	6 17%	7 24%	3 9%	9 32%	6 19%	7 22%	9 18%	4 29%	2 29%	10 20%	1 17%	7 20%	6 21%
(4) Fairly easy	22 34%	8 42%	8 24%	2 33%	4 67%	12 39%	10 30%	16 33%	6 38%	3 25%	18 35%	12 34%	10 34%	11 33%	11 39%	14 44%	8 25%	20 40%	2 14%	2 29%	19 37%	1 17%	10 29%	12 41%
(3) Fairly difficult	9 14%	-	7 21%	2 33%	-	4 13%	5 15%	7 15%	2 13%	3 25%	6 12%	6 17%	3 10%	5 15%	4 14%	5 16%	4 13%	7 14%	2 14%	1 14%	6 12%	2 33%	6 17%	3 10%
(2) Very difficult	6 9%	-	5 15%	-	1 17%	3 10%	3 9%	6 13%	-	1 8%	5 10%	6 17%	-	6 18%	-	3 9%	3 9%	4 8%	2 14%	1 14%	4 8%	1 17%	3 9%	3 10%
(1) Extremely difficult	4 6%	2 11%	1 3%	-	1 17%	1 3%	3 9%	2 4%	2 13%	-	4 8%	1 3%	3 10%	1 3%	2 7%	1 3%	3 9%	4 8%	-	-	4 8%	-	2 6%	2 7%
Don't know/ Can't remember	2 3%	1 5%	1 3%	-	-	1 3%	1 3%	2 4%	-	-	2 4%	-	2 7%	2 6%	-	1 3%	1 3%	2 4%	-	-	2 4%	-	2 6%	-
Didn't Compare	5 8%	3 16%	2 6%	-	-	2 6%	3 9%	2 4%	3 19%	1 8%	4 8%	2 6%	3 10%	3 9%	1 4%	1 3%	4 13%	2 4%	3 21%	1 14%	3 6%	1 17%	4 11%	1 3%
EASY	38 59%	13 68%	17 52%	4 67%	4 67%	20 65%	18 55%	29 60%	9 56%	7 58%	30 59%	20 57%	18 62%	16 48%	21 75%	21 66%	17 53%	31 62%	7 50%	4 57%	32 63%	2 33%	18 51%	20 69%
DIFFICULT	19 30%	2 11%	13 39%	2 33%	2 33%	8 26%	11 33%	15 31%	4 25%	4 33%	15 29%	13 37%	6 21%	12 36%	6 21%	9 28%	10 31%	15 30%	4 29%	2 29%	14 27%	3 50%	11 31%	8 28%
Mean number of hours	3.75	3.93	3.73	4.00	3.17	3.89	3.62	3.75	3.77	4.09	3.67	3.67	3.88	3.54	4.04	3.80	3.70	3.70	4.00	3.83	3.78	3.40	3.69	3.82
Standard deviation	1.27	1.28	1.34	0.89	1.33	1.20	1.35	1.20	1.54	1.30	1.28	1.24	1.33	1.26	1.16	1.10	1.46	1.26	1.34	1.17	1.32	1.14	1.26	1.31

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

* = Less Than .5

PPI Inquiry - F2F Survey (Secured 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		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**	
Standard error	0.168	0.330	0.244	0.365	0.543	0.226	0.250	0.181	0.426	0.392	0.191	0.216	0.271	0.238	0.223	0.200	0.282	0.186	0.405	0.477	0.194	0.510	0.233	0.247
Error variance	0.028	0.109	0.060	0.133	0.294	0.051	0.063	0.033	0.181	0.154	0.036	0.047	0.074	0.057	0.050	0.040	0.079	0.035	0.164	0.228	0.038	0.260	0.054	0.061



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 (Secured 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 £18,28 0 (f)	Higher /Same as £18,28 0 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
(6) Extremely easy	3 5%	-	3	-	-	3	-	2	1	1	2	3	-	2	1	2	1	3	-	-	3	-	1	2
(5) Very easy	7 11%	3	2	2	-	2	5	7	-	1	6	1	6	1	5	3	4	4	3	1	6	-	2	5
(4) Fairly easy	22 34%	5	14	-	3	11	11	16	6	4	18	12	10	11	11	10	12	18	4	2	18	2	12	10
(3) Fairly difficult	15 23%	5	5	3	2	8	7	10	5	5	9	12	3	8	6	10	5	12	3	2	12	1	9	6
(2) Very difficult	8 13%	2	6	-	-	4	4	7	1	-	8	4	4	6	2	3	5	5	3	1	5	2	4	4
(1) Extremely difficult	5 8%	1	2	1	1	2	3	4	1	-	5	2	3	3	2	3	2	5	-	-	5	-	4	1
Don't know/ Can't remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Didn't Compare	4 6%	3	1	-	-	1	3	2	2	1	3	1	3	2	1	1	3	3	1	1	2	1	3	1
EASY	32 50%	8	19	2	3	16	16	25	7	6	26	16	16	14	17	15	17	25	7	3	27	2	15	17
DIFFICULT	28 44%	8	13	4	3	14	14	21	7	5	22	18	10	17	10	16	12	22	6	3	22	3	17	11
Mean number of hours	3.45	3.44	3.53	3.33	3.17	3.53	3.37	3.46	3.43	3.82	3.38	3.44	3.46	3.23	3.67	3.42	3.48	3.43	3.54	3.50	3.49	3.00	3.22	3.71
Standard deviation	1.25	1.15	1.32	1.51	1.17	1.31	1.22	1.29	1.16	0.98	1.31	1.21	1.33	1.28	1.21	1.29	1.24	1.30	1.13	1.05	1.31	1.00	1.24	1.24

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

* = Less Than .5

PPI Inquiry - F2F Survey (Secured 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 £18,280 (f)	Higher /Same as £18,280 (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)
64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Standard error	0.288	0.233	0.615	0.477	0.238	0.222	0.191	0.309	0.296	0.190	0.208	0.262	0.231	0.233	0.231	0.231	0.189	0.312	0.428	0.187	0.447	0.219	0.235
Error variance	0.083	0.054	0.378	0.228	0.057	0.049	0.036	0.096	0.088	0.036	0.043	0.068	0.053	0.054	0.053	0.053	0.036	0.098	0.183	0.035	0.200	0.048	0.055

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 (Secured 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		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
(6) Extremely easy	1 2%	-	1 3%	-	-	1 3%	-	1 2%	-	1 8%	-	1 3%	-	-	1 4%	-	1 3%	1 2%	-	-	1 2%	-	-	1 3%
(5) Very easy	4 6%	2 11%	-	2 33%	-	1 3%	3 9%	4 8%	-	1 8%	3 6%	-	4 14%	-	3 11%	2 6%	2 6%	1 2%	3 21%	-	4 8%	-	2 6%	2 7%
(4) Fairly easy	13 20%	5 26%	7 21%	1 17%	-	9 29%	4 12%	9 19%	4 25%	2 17%	11 22%	9 26%	4 14%	7 21%	5 18%	5 16%	8 25%	10 20%	3 21%	1 14%	11 22%	1 17%	5 14%	8 28%
(3) Fairly difficult	18 28%	4 21%	10 30%	-	4 67%	6 19%	12 36%	14 29%	4 25%	4 33%	13 25%	13 37%	5 17%	9 27%	9 32%	9 28%	9 28%	16 32%	2 14%	1 14%	15 29%	2 33%	10 29%	8 28%
(2) Very difficult	13 20%	2 11%	9 27%	1 17%	1 17%	7 23%	6 18%	10 21%	3 19%	2 17%	11 22%	7 20%	6 21%	9 27%	4 14%	6 19%	7 22%	10 20%	3 21%	2 29%	9 18%	2 33%	6 17%	7 24%
(1) Extremely difficult	6 9%	1 5%	2 6%	2 33%	1 17%	3 10%	3 9%	5 10%	1 6%	1 8%	5 10%	2 6%	4 14%	2 6%	4 14%	5 16%	1 3%	6 12%	-	-	6 12%	-	6 17%	-
Don't know/ Can't remember	4 6%	1 5%	3 9%	-	-	2 6%	2 6%	3 6%	1 6%	-	4 8%	2 6%	2 7%	3 9%	1 4%	3 9%	1 3%	3 6%	1 7%	2 29%	2 4%	-	1 3%	3 10%
Didn't Compare	5 8%	4 21%	1 3%	-	-	2 6%	3 9%	2 4%	3 19%	1 8%	4 8%	1 3%	4 14%	3 9%	1 4%	2 6%	3 9%	3 6%	2 14%	1 14%	3 6%	1 17%	5 14%	-
EASY	18 28%	7 37%	8 24%	3 50%	-	11 35%	7 21%	14 29%	4 25%	4 33%	14 27%	10 29%	8 28%	7 21%	9 32%	7 22%	11 34%	12 24%	6 43%	1 14%	16 31%	1 17%	7 20%	11 38%
DIFFICULT	37 58%	7 37%	21 64%	3 50%	6 100%	16 52%	21 64%	29 60%	8 50%	7 58%	29 57%	22 63%	15 52%	20 61%	17 61%	20 63%	17 53%	32 64%	5 36%	3 43%	30 59%	4 67%	22 63%	15 52%
Mean number of hours	2.98	3.36	2.90	3.00	2.50	3.04	2.93	3.00	2.92	3.27	2.91	3.03	2.91	2.78	3.08	2.74	3.21	2.84	3.55	2.75	3.02	2.80	2.69	3.31
Standard deviation	1.18	1.15	1.08	1.90	0.84	1.26	1.12	1.23	1.00	1.42	1.13	1.03	1.38	0.93	1.35	1.20	1.13	1.14	1.21	0.96	1.24	0.84	1.20	1.09

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

* = Less Than .5

PPI Inquiry - F2F Survey (Secured 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 £18,280 (f)	Higher /Same as £18,280 (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)
64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Standard error	0.308	0.201	0.775	0.342	0.242	0.212	0.188	0.288	0.428	0.172	0.182	0.288	0.180	0.266	0.230	0.214	0.172	0.366	0.479	0.183	0.374	0.223	0.213
Error variance	0.025	0.095	0.040	0.600	0.058	0.045	0.035	0.083	0.183	0.030	0.033	0.083	0.032	0.071	0.053	0.046	0.030	0.134	0.229	0.033	0.140	0.050	0.045

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 (Secured 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)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £18,28 0 (f)	Higher /Same as £18,28 0 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
(6) Extremely easy	2 3%	-	1 3%	-	1 17%	2 6%	-	1 2%	1 6%	2 17%	-	1 3%	1 3%	-	2 7%	1 3%	1 3%	2 4%	-	-	2 4%	-	1 3%	1 3%
(5) Very easy	7 11%	3 16%	2 6%	2 33%	-	3 10%	4 12%	7 15%	-	2 17%	5 10%	-	7 24%	3 9%	4 14%	3 9%	4 13%	3 6%	4 29%	1 14%	6 12%	-	4 11%	3 10%
(4) Fairly easy	20 31%	8 42%	10 30%	1 17%	1 17%	10 32%	10 30%	14 29%	6 38%	4 33%	15 29%	13 37%	7 24%	14 42%	5 18%	10 31%	10 31%	17 34%	3 21%	2 29%	17 33%	1 17%	8 23%	12 41%
(3) Fairly difficult	10 16%	1 5%	5 15%	2 33%	2 33%	4 13%	6 18%	8 17%	2 13%	1 8%	9 18%	7 20%	3 10%	4 12%	6 21%	6 19%	4 13%	10 20%	-	-	7 14%	3 50%	5 14%	5 17%
(2) Very difficult	10 16%	3 16%	7 21%	-	-	3 10%	7 21%	10 21%	-	2 17%	8 16%	6 17%	4 14%	6 18%	3 11%	3 9%	7 22%	7 14%	3 21%	2 29%	7 14%	1 17%	6 17%	4 14%
(1) Extremely difficult	5 8%	1 5%	1 3%	1 17%	2 33%	3 10%	2 6%	2 4%	3 19%	-	5 10%	2 6%	3 10%	1 3%	4 14%	4 13%	1 3%	5 10%	-	-	5 10%	-	4 11%	1 3%
Don't know/ Can't remember	5 8%	-	5 15%	-	-	4 13%	1 3%	4 8%	1 6%	-	5 10%	4 11%	1 3%	3 9%	2 7%	3 9%	2 6%	3 6%	2 14%	1 14%	4 8%	-	3 9%	2 7%
Didn't Compare	5 8%	3 16%	2 6%	-	-	2 6%	3 9%	2 4%	3 19%	1 8%	4 8%	2 6%	3 10%	2 6%	2 7%	2 6%	3 9%	3 6%	2 14%	1 14%	3 6%	1 17%	4 11%	1 3%
EASY	29 45%	11 58%	13 39%	3 50%	2 33%	15 48%	14 42%	22 46%	7 44%	8 67%	20 39%	14 40%	15 52%	17 52%	11 39%	14 44%	15 47%	22 44%	7 50%	3 43%	25 49%	1 17%	13 37%	16 55%
DIFFICULT	25 39%	5 26%	13 39%	3 50%	4 67%	10 32%	15 45%	20 42%	5 31%	3 25%	22 43%	15 43%	10 34%	11 33%	13 46%	13 41%	12 38%	22 44%	3 21%	2 29%	19 37%	4 67%	15 43%	10 34%
Mean number of hours	3.37	3.56	3.31	3.50	3.00	3.52	3.24	3.40	3.25	4.09	3.17	3.21	3.56	3.43	3.33	3.30	3.44	3.27	3.80	3.40	3.41	3.00	3.18	3.58
Standard deviation	1.29	1.21	1.19	1.52	1.90	1.42	1.18	1.23	1.54	1.38	1.23	1.11	1.47	1.07	1.55	1.35	1.25	1.28	1.32	1.34	1.35	0.71	1.42	1.14

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



GfK NOP

* = Less Than .5

PPI Inquiry - F2F Survey (Secured 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

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 £18,280 (f)	Higher /Same as £18,280 (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)	
64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**	
Standard error	0.176	0.302	0.234	0.619	0.775	0.284	0.220	0.190	0.446	0.415	0.189	0.207	0.295	0.202	0.317	0.260	0.241	0.193	0.416	0.600	0.204	0.316	0.268	0.223
Error variance	0.031	0.091	0.055	0.383	0.600	0.080	0.048	0.036	0.199	0.172	0.036	0.043	0.087	0.041	0.100	0.068	0.058	0.037	0.173	0.360	0.042	0.100	0.072	0.050

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 (Secured 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		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £18,28 0 (f)	Higher /Same as £18,28 0 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
(6) Extremely easy	2 3%	-	2 6%	-	-	2 6%	-	1 2%	1 6%	1 8%	1 2%	2 6%	-	1 3%	1 4%	1 3%	1 3%	2 4%	-	-	2 4%	-	1 3%	1 3%
(5) Very easy	8 13%	3 16%	1 3%	2 33%	2 33%	3 10%	5 15%	8 17%	-	2 17%	6 12%	2 6%	6 21%	3 9%	4 14%	3 9%	5 16%	6 12%	2 14%	1 14%	7 14%	-	5 14%	3 10%
(4) Fairly easy	22 34%	5 26%	12 36%	3 50%	2 33%	13 42%	9 27%	15 31%	7 44%	5 42%	16 31%	13 37%	9 31%	12 36%	10 36%	13 41%	9 28%	18 36%	4 29%	1 14%	18 35%	3 50%	9 26%	13 45%
(3) Fairly difficult	4 6%	1 5%	3 9%	-	-	1 3%	3 9%	2 4%	2 13%	-	4 8%	4 11%	-	3 9%	1 4%	2 6%	2 6%	4 8%	-	-	3 6%	1 17%	1 3%	3 10%
(2) Very difficult	10 16%	4 21%	6 18%	-	-	2 6%	8 24%	10 21%	-	1 8%	9 18%	5 14%	5 17%	6 18%	3 11%	4 13%	6 19%	18 18%	1 7%	1 14%	8 16%	1 17%	6 17%	4 14%
(1) Extremely difficult	4 6%	1 5%	1 3%	1 17%	1 17%	3 10%	1 3%	3 6%	1 6%	-	4 8%	3 9%	1 3%	2 6%	2 7%	2 6%	2 6%	3 6%	1 7%	1 14%	3 6%	-	2 6%	2 7%
Don't know/ Can't remember	4 6%	1 5%	3 9%	-	-	2 6%	2 6%	3 6%	1 6%	1 8%	3 6%	2 6%	2 7%	1 3%	3 11%	3 9%	1 3%	1 2%	3 21%	2 29%	2 4%	-	3 9%	1 3%
Didn't Compare	10 16%	4 21%	5 15%	-	1 17%	5 16%	5 15%	6 13%	4 25%	2 17%	8 16%	4 11%	6 21%	5 15%	4 14%	4 13%	6 19%	7 14%	3 21%	1 14%	8 16%	1 17%	8 23%	2 7%
EASY	32 50%	8 42%	15 45%	5 83%	4 67%	18 58%	14 42%	24 50%	8 50%	8 67%	23 45%	17 49%	15 52%	16 48%	15 54%	17 53%	15 47%	26 52%	6 43%	2 29%	27 53%	3 50%	15 43%	17 59%
DIFFICULT	18 28%	6 32%	10 30%	1 17%	1 17%	6 19%	12 36%	15 31%	3 19%	1 8%	17 33%	12 34%	6 21%	11 33%	6 21%	8 25%	10 31%	16 32%	2 14%	2 29%	14 27%	2 33%	9 26%	9 31%
Mean number of hours	3.52	3.36	3.48	3.83	3.80	3.71	3.35	3.46	3.73	4.22	3.35	3.41	3.67	3.41	3.67	3.56	3.48	3.50	3.63	3.00	3.59	3.40	3.50	3.54
Standard deviation	1.31	1.34	1.26	1.47	1.64	1.40	1.23	1.35	1.19	1.09	1.33	1.35	1.28	1.28	1.35	1.26	1.39	1.31	1.41	1.83	1.32	0.89	1.41	1.24

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

* = Less Than .5

PPI Inquiry - F2F Survey (Secured 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 £18,28 0 (f)	Higher /Same as £18,28 0 (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)
64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Standard error	0.186	0.357	0.252	0.601	0.735	0.285	0.217	0.359	0.364	0.210	0.251	0.279	0.246	0.295	0.252	0.278	0.202	0.498	0.913	0.207	0.400	0.289	0.243
Error variance	0.034	0.128	0.064	0.361	0.540	0.081	0.047	0.129	0.133	0.044	0.063	0.078	0.061	0.087	0.064	0.077	0.041	0.248	0.833	0.043	0.160	0.083	0.059

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 (Secured 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		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
(6) Extremely easy	1 2%	-	1 3%	-	-	1 3%	-	1 2%	-	1 8%	-	1 3%	-	-	1 4%	-	1 3%	1 2%	-	-	1 2%	-	-	1 3%
(5) Very easy	4 6%	1 5%	2 6%	1 17%	-	1 3%	3 9%	4 8%	-	1 8%	3 6%	1 3%	3 10%	2 6%	2 7%	-	4 13% o	3 6%	1 7%	-	4 8%	-	3 9%	1 3%
(4) Fairly easy	22 34%	7 37%	10 30%	2 33%	3 50%	13 42%	9 27%	16 33%	6 38%	5 42%	17 33%	11 31%	11 38%	10 30%	11 39%	12 38%	10 31%	15 30%	7 50%	1 14%	20 39%	1 17%	11 31%	11 38%
(3) Fairly difficult	8 13%	1 5%	6 18%	1 17%	-	-	8 24% f	7 15%	1 6%	2 17%	5 10%	6 17%	2 7%	5 15%	3 11%	2 6%	6 19%	8 16%	-	-	6 12%	3 33%	3 9%	5 17%
(2) Very difficult	12 19%	7 37%	4 12%	-	1 17%	3 10%	9 27%	10 21%	2 13%	-	12 24%	6 17%	6 21%	6 18%	5 18%	7 22%	5 16%	10 20%	2 14%	3 43%	8 16%	1 17%	6 17%	6 21%
(1) Extremely difficult	3 5%	-	1 3%	1 17%	1 17%	3 10%	-	2 4%	1 6%	-	3 6%	2 6%	1 3%	2 6%	1 4%	2 6%	1 3%	3 6%	-	-	3 6%	-	1 3%	2 7%
Don't know/ Can't remember	5 8%	-	4 12%	-	1 17%	5 16% e	-	3 6%	2 13%	1 8%	4 8%	4 11%	1 3%	2 6%	3 11%	5 16% p	-	3 6%	2 14%	2 29%	3 6%	-	4 11%	1 3%
Didn't Compare	9 14%	3 16%	5 15%	1 17%	-	5 16%	4 12%	5 10%	4 25%	2 17%	7 14%	4 11%	5 17%	6 18%	2 7%	4 13%	5 16%	7 14%	2 14%	1 14%	6 12%	2 33%	7 20%	2 7%
EASY	27 42%	8 42%	13 39%	3 50%	3 50%	15 48%	12 36%	21 44%	6 38%	7 58%	20 39%	13 37%	14 48%	12 36%	14 50%	12 38%	15 47%	19 38%	8 57%	1 14%	25 49%	1 17%	14 40%	13 45%
DIFFICULT	23 36%	8 42%	11 33%	2 33%	2 33%	6 19%	17 52% f	19 40%	4 25%	2 17%	20 39%	14 40%	9 31%	13 39%	9 32%	11 34%	12 38%	21 42%	2 14%	3 43%	17 33%	3 50%	10 29%	13 45%
Mean number of hours	3.30	3.13	3.46	3.40	3.00	3.43	3.21	3.33	3.20	4.11	3.13	3.22	3.39	3.16	3.48	3.04	3.52	3.20	3.70	2.50	3.40	3.00	3.38	3.23
Standard deviation	1.16	1.09	1.14	1.52	1.41	1.36	1.01	1.19	1.14	0.93	1.16	1.19	1.16	1.14	1.20	1.11	1.19	1.20	0.95	1.00	1.19	0.82	1.13	1.21

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

* = Less Than .5

PPI Inquiry - F2F Survey (Secured 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 £18,28 0 (f)	Higher /Same as £18,28 0 (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)
64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Standard error	0.272	0.233	0.678	0.632	0.297	0.188	0.187	0.359	0.309	0.183	0.229	0.241	0.229	0.250	0.231	0.229	0.190	0.300	0.500	0.184	0.408	0.232	0.237
Error variance	0.074	0.054	0.460	0.400	0.088	0.035	0.035	0.129	0.096	0.034	0.052	0.058	0.052	0.063	0.053	0.052	0.036	0.090	0.250	0.034	0.167	0.054	0.056

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 (Secured 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		
	Total	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
(6) Extremely easy	4 6%	1 5%	2 6%	-	1 17%	3 10%	1 3%	3 6%	1 6%	1 8%	3 6%	3 9%	1 3%	1 3%	2 7%	2 6%	2 6%	4 8%	-	-	4 8%	-	1 3%	3 10%
(5) Very easy	13 20%	4 21%	7 21%	1 17%	1 17%	6 19%	7 21%	12 25%	1 6%	5 42%	8 16%	3 9%	10 34%	7 21%	6 21%	4 13%	9 28%	8 16%	5 36%	2 29%	10 20%	1 17%	8 23%	5 17%
(4) Fairly easy	23 36%	4 21%	13 39%	3 50%	3 50%	12 39%	11 33%	18 38%	5 31%	4 33%	18 35%	14 40%	9 31%	10 30%	13 46%	14 44%	9 28%	18 36%	5 36%	2 29%	18 35%	3 50%	10 29%	13 45%
(3) Fairly difficult	5 8%	2 11%	2 6%	1 17%	-	2 6%	3 9%	5 10%	-	-	5 10%	4 11%	1 3%	2 6%	2 7%	2 6%	3 9%	4 8%	1 7%	1 14%	4 8%	-	3 9%	2 7%
(2) Very difficult	6 9%	2 11%	4 12%	-	-	1 3%	5 15%	5 10%	1 6%	-	6 12%	4 11%	2 7%	3 9%	3 11%	3 9%	3 9%	6 12%	-	-	6 12%	-	3 9%	3 10%
(1) Extremely difficult	2 3%	1 5%	-	-	1 17%	1 3%	1 3%	-	2 13%	-	2 4%	-	2 7%	1 3%	1 4%	1 3%	1 3%	2 4%	-	-	2 4%	-	1 3%	1 3%
Don't know/ Can't remember	1 2%	-	1 3%	-	-	-	1 3%	1 2%	-	-	1 2%	1 3%	-	1 3%	-	-	1 3%	-	1 7%	-	1 2%	-	1 3%	-
Didn't Compare	10 16%	5 26%	4 12%	1 17%	-	6 19%	4 12%	4 8%	6 38%	2 17%	8 16%	6 17%	4 14%	8 24%	1 4%	6 19%	4 13%	8 16%	2 14%	2 29%	6 12%	2 33%	8 23%	2 7%
EASY	40 63%	9 47%	22 67%	4 67%	5 83%	21 68%	19 58%	33 69%	7 44%	10 83%	29 57%	20 57%	20 69%	18 55%	21 75%	20 63%	20 63%	30 60%	10 71%	4 57%	32 63%	4 67%	19 54%	21 72%
DIFFICULT	13 20%	5 26%	6 18%	1 17%	1 17%	4 13%	9 27%	10 21%	3 19%	-	13 25%	8 23%	5 17%	6 18%	6 21%	6 19%	7 22%	12 24%	1 7%	1 14%	12 24%	-	7 20%	6 21%
Mean number of hours	3.96	3.79	4.04	4.00	4.00	4.20	3.75	4.07	3.50	4.70	3.79	3.89	4.04	3.92	3.96	3.88	4.04	3.86	4.36	4.20	3.91	4.25	3.92	4.00
Standard deviation	1.21	1.42	1.10	0.71	1.67	1.15	1.24	1.08	1.65	0.67	1.26	1.13	1.31	1.21	1.19	1.18	1.26	1.30	0.67	0.84	1.29	0.50	1.20	1.24

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

* = Less Than .5

PPI Inquiry - F2F Survey (Secured 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

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 £18,28 0 (f)	Higher /Same as £18,28 0 (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)	
																								64
Standard error	0.166	0.381	0.209	0.316	0.683	0.231	0.234	0.164	0.522	0.213	0.194	0.214	0.261	0.248	0.229	0.231	0.242	0.200	0.203	0.374	0.195	0.250	0.235	0.239
Error variance	0.028	0.145	0.044	0.100	0.467	0.053	0.055	0.027	0.272	0.046	0.038	0.046	0.068	0.061	0.053	0.053	0.058	0.040	0.041	0.140	0.038	0.063	0.055	0.057



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 (Secured 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

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 £18,280 (f)	Higher /Same as £18,280 (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)	
																								17**
Total	41	10**	23**	4**	4**	17**	24**	34*	7**	9**	31*	22**	19**	22**	17**	16**	25**	31*	10**	3**	32*	6**	20**	21**
(5) Agree a lot	22 54%	7 70%	9 39%	3 75%	3 75%	12 71%	10 42%	17 50%	5 71%	5 56%	17 55%	10 45%	12 63%	13 59%	8 47%	8 50%	14 56%	17 55%	5 50%	2 67%	17 53%	3 50%	11 55%	11 52%
(4) Agree a little	8 20%	2 20%	6 26%	-	-	2 12%	6 25%	7 21%	1 14%	1 11%	6 19%	7 32%	1 5%	3 14%	5 29%	3 19%	5 20%	6 19%	2 20%	1 33%	5 16%	2 33%	3 15%	5 24%
(3) Neither agree nor disagree	3 7%	-	2 9%	1 25%	-	2 12%	1 4%	3 9%	-	-	3 10%	2 9%	1 5%	1 5%	2 12%	2 13%	1 4%	1 3%	2 20%	-	2 6%	1 17%	2 10%	1 5%
(2) Disagree a little	5 12%	1 10%	3 13%	-	1 25%	-	5 21%	4 12%	1 14%	3 33%	2 6%	1 5%	4 21%	3 14%	1 6%	1 6%	4 16%	4 13%	1 10%	-	5 16%	-	3 15%	2 10%
(1) Disagree a lot	3 7%	-	3 13%	-	-	1 6%	2 8%	3 9%	-	-	3 10%	2 9%	1 5%	2 9%	1 6%	2 13%	1 4%	3 10%	-	-	3 9%	-	1 5%	2 10%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AGREE	30 73%	9 90%	15 65%	3 75%	3 75%	14 82%	16 67%	24 71%	6 86%	6 67%	23 74%	17 77%	13 68%	16 73%	13 76%	11 69%	19 76%	23 74%	7 70%	3 100%	22 69%	5 83%	14 70%	16 76%
DISAGREE	8 20%	1 10%	6 26%	-	1 25%	1 6%	7 29%	7 21%	1 14%	3 33%	5 16%	3 14%	5 26%	5 23%	2 12%	3 19%	5 20%	7 23%	1 10%	-	8 25%	-	4 20%	4 19%
Mean number of hours	4.00	4.50	3.65	4.50	4.25	4.41	3.71	3.91	4.43	3.89	4.03	4.00	4.00	4.00	4.06	3.88	4.08	3.97	4.10	4.67	3.88	4.33	4.00	4.00
Standard deviation	1.34	0.97	1.47	1.00	1.50	1.12	1.43	1.38	1.13	1.45	1.35	1.27	1.45	1.45	1.20	1.45	1.29	1.43	1.10	0.58	1.45	0.82	1.34	1.38
Standard error	0.210	0.307	0.305	0.500	0.750	0.272	0.292	0.236	0.429	0.484	0.243	0.271	0.333	0.309	0.290	0.364	0.258	0.256	0.348	0.333	0.257	0.333	0.299	0.301
Error variance	0.044	0.094	0.093	0.250	0.563	0.074	0.085	0.056	0.184	0.235	0.059	0.074	0.111	0.095	0.084	0.132	0.066	0.066	0.121	0.111	0.066	0.111	0.089	0.090



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 (Secured 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)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	41	10**	23**	4**	4**	17**	24**	34*	7**	9**	31*	22**	19**	22**	17**	16**	25**	31*	10**	3**	32*	6**	20**	21**
(5) Agree a lot	3 7%	1 10%	2 9%	-	-	-	3 13%	3 9%	-	-	3 10%	2 9%	1 5%	1 5%	1 6%	2 8%	3 10%	-	-	3 9%	-	-	2 10%	1 5%
(4) Agree a little	1 2%	-	1 4%	-	-	1 6%	-	1 3%	-	-	1 3%	-	1 5%	-	1 6%	1 6%	-	1 10%	1 33%	-	-	-	-	1 5%
(3) Neither agree nor disagree	1 2%	1 10%	-	-	-	1 6%	-	1 3%	-	-	1 3%	-	1 5%	1 5%	-	1 4%	-	1 10%	-	-	-	1 17%	-	1 5%
(2) Disagree a little	8 20%	3 30%	3 13%	-	2 50%	3 18%	5 21%	6 18%	2 29%	1 11%	6 19%	4 18%	4 21%	5 23%	3 18%	1 6%	7 28%	7 23%	1 10%	-	8 25%	-	2 10%	6 29%
(1) Disagree a lot	27 66%	4 40%	17 74%	4 100%	2 50%	12 71%	15 63%	22 65%	5 71%	8 89%	19 61%	15 68%	12 63%	15 68%	11 65%	12 75%	15 60%	20 65%	7 70%	2 67%	20 63%	5 83%	15 75%	12 57%
Don't know	1 2%	1 10%	-	-	-	1 4%	-	1 3%	-	-	1 3%	1 5%	-	-	1 6%	1 6%	-	1 3%	-	-	1 3%	-	1 5%	-
AGREE	4 10%	1 10%	3 13%	-	-	1 6%	3 13%	4 12%	-	-	4 13%	2 9%	2 11%	1 5%	2 12%	2 13%	2 8%	3 10%	1 10%	1 33%	3 9%	-	2 10%	2 10%
DISAGREE	35 85%	7 70%	20 87%	4 100%	4 100%	15 88%	20 83%	28 82%	7 100%	9 100%	25 81%	19 86%	16 84%	20 91%	14 82%	13 81%	22 88%	27 87%	8 80%	2 67%	28 88%	5 83%	17 85%	18 86%
Mean number of hours	1.63	2.00	1.61	1.00	1.50	1.47	1.74	1.70	1.29	1.11	1.77	1.57	1.68	1.50	1.63	1.53	1.68	1.63	1.60	2.00	1.65	1.33	1.53	1.71
Standard deviation	1.17	1.32	1.27	0.00	0.58	0.87	1.36	1.26	0.49	0.33	1.30	1.21	1.16	0.96	1.20	1.25	1.14	1.22	1.07	1.73	1.20	0.82	1.26	1.10
Standard error	0.185	0.441	0.265	0.000	0.289	0.212	0.283	0.220	0.184	0.111	0.238	0.263	0.265	0.205	0.301	0.322	0.229	0.222	0.340	1.000	0.215	0.333	0.290	0.240
Error variance	0.034	0.194	0.070	0.000	0.083	0.045	0.080	0.048	0.034	0.012	0.057	0.069	0.070	0.042	0.091	0.103	0.052	0.049	0.116	1.000	0.046	0.111	0.084	0.058

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 (Secured 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)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	41	10**	23**	4**	4**	17**	24**	34*	7**	9**	31*	22**	19**	22**	17**	16**	25**	31*	10**	3**	32*	6**	20**	21**
(5) Agree a lot	10 24%	3 30%	6 26%	- -	1 25%	2 12%	8 33%	8 24%	2 29%	1 11%	9 29%	6 27%	4 21%	5 23%	4 24%	4 25%	6 24%	9 29%	1 10%	- -	9 28%	1 17%	7 35%	3 14%
(4) Agree a little	12 29%	3 30%	7 30%	1 25%	1 25%	7 41%	5 21%	12 35%	- -	1 11%	10 32%	7 32%	5 26%	5 23%	7 41%	4 25%	8 32%	7 23%	5 50%	2 67%	8 25%	2 33%	4 20%	8 38%
(3) Neither agree nor disagree	6 15%	3 30%	3 13%	- -	- -	1 6%	5 21%	4 12%	2 29%	1 11%	5 16%	2 9%	4 21%	4 18%	1 6%	1 6%	5 20%	6 19%	- -	- -	5 16%	1 17%	2 10%	4 19%
(2) Disagree a little	8 20%	- -	6 26%	1 25%	1 25%	3 18%	5 21%	7 21%	1 14%	5 56%	3 10%	4 18%	4 21%	4 18%	4 24%	3 19%	5 20%	5 16%	3 30%	1 33%	7 22%	- -	5 25%	3 14%
(1) Disagree a lot	4 10%	1 10%	1 4%	1 25%	1 25%	3 18%	1 4%	3 9%	1 14%	1 11%	3 10%	2 9%	2 11%	3 14%	1 6%	3 19%	1 4%	3 10%	1 10%	- -	3 9%	1 17%	2 10%	2 10%
Don't know	1 2%	- -	- -	1 25%	- -	1 6%	- -	- -	1 14%	- -	1 3%	1 5%	- -	1 5%	- -	1 6%	- -	1 3%	- -	- -	- -	1 17%	- -	1 5%
AGREE	22 54%	6 60%	13 57%	1 25%	2 50%	9 53%	13 54%	20 59%	2 29%	2 22%	19 61%	13 59%	9 47%	10 45%	11 65%	8 50%	14 56%	16 52%	6 60%	2 67%	17 53%	3 50%	11 55%	11 52%
DISAGREE	12 29%	1 10%	7 30%	2 50%	2 50%	6 35%	6 25%	10 29%	2 29%	6 67%	6 19%	6 27%	6 32%	7 32%	5 29%	6 38%	6 24%	8 26%	4 40%	1 33%	10 31%	1 17%	7 35%	5 24%
Mean number of hours	3.40	3.70	3.48	2.33	3.00	3.13	3.58	3.44	3.17	2.56	3.63	3.52	3.26	3.24	3.53	3.20	3.52	3.47	3.20	3.33	3.41	3.40	3.45	3.35
Standard deviation	1.34	1.25	1.27	1.53	1.83	1.41	1.28	1.31	1.60	1.24	1.30	1.36	1.33	1.41	1.28	1.57	1.19	1.36	1.32	1.15	1.36	1.52	1.47	1.23
Standard error	0.211	0.396	0.266	0.882	0.913	0.352	0.262	0.224	0.654	0.412	0.237	0.298	0.304	0.308	0.311	0.405	0.239	0.248	0.416	0.667	0.241	0.678	0.328	0.274
Error variance	0.045	0.157	0.071	0.778	0.833	0.124	0.069	0.050	0.428	0.170	0.056	0.089	0.093	0.095	0.096	0.164	0.057	0.061	0.173	0.444	0.058	0.460	0.108	0.075



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 (Secured 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 £18,280 (f)	Higher /Same as £18,280 (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	41	10**	23**	4**	4**	17**	24**	34*	7**	9**	31*	22**	19**	22**	17**	16**	25**	31*	10**	3**	32*	6**	20**	21**
(5) Agree a lot	7 17%	4 40%	2 9%	-	1 25%	2 12%	5 21%	6 18%	1 14%	-	7 23%	4 18%	3 16%	1 5%	5 29%	3 19%	4 16%	7 23%	-	-	7 22%	-	4 20%	3 14%
(4) Agree a little	10 24%	2 20%	8 35%	-	-	4 24%	6 25%	9 26%	1 14%	1 11%	8 26%	6 27%	4 21%	5 23%	5 29%	5 31%	5 20%	6 19%	4 40%	2 67%	6 19%	2 33%	3 15%	7 33%
(3) Neither agree nor disagree	3 7%	-	2 9%	1 25%	-	2 12%	1 4%	2 6%	1 14%	-	3 10%	3 14%	-	2 9%	1 6%	1 6%	2 8%	2 6%	1 10%	1 33%	-	2 33%	-	3 14%
(2) Disagree a little	11 27%	3 30%	6 26%	1 25%	1 25%	6 35%	5 21%	9 26%	2 29%	4 44%	7 23%	5 23%	6 32%	5 23%	5 29%	3 19%	8 32%	9 29%	2 20%	-	10 31%	1 17%	8 40%	3 14%
(1) Disagree a lot	10 24%	1 10%	5 22%	2 50%	2 50%	3 18%	7 29%	8 24%	2 29%	4 44%	6 19%	4 18%	6 32%	9 41%	1 6%	4 25%	6 24%	7 23%	3 30%	-	9 28%	1 17%	5 25%	5 24%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AGREE	17 41%	6 60%	10 43%	-	1 25%	6 35%	11 46%	15 44%	2 29%	1 11%	15 48%	10 45%	7 37%	6 27%	10 59%	8 50%	9 36%	13 42%	4 40%	2 67%	13 41%	2 33%	7 35%	10 48%
DISAGREE	21 51%	4 40%	11 48%	3 75%	3 75%	9 53%	12 50%	17 50%	4 57%	8 89%	13 42%	9 41%	12 63%	14 64%	6 35%	7 44%	14 56%	16 52%	5 50%	-	19 59%	2 33%	13 65%	8 38%
Mean number of hours	2.83	3.50	2.83	1.75	2.25	2.76	2.88	2.88	2.57	1.78	3.10	3.05	2.58	2.27	3.47	3.00	2.72	2.90	2.60	3.67	2.75	2.83	2.65	3.00
Standard deviation	1.48	1.58	1.37	0.96	1.89	1.35	1.60	1.49	1.51	0.97	1.49	1.43	1.54	1.35	1.37	1.55	1.46	1.54	1.35	0.58	1.59	1.17	1.53	1.45
Standard error	0.231	0.500	0.286	0.479	0.946	0.327	0.326	0.256	0.571	0.324	0.268	0.305	0.353	0.288	0.333	0.387	0.292	0.276	0.427	0.333	0.280	0.477	0.342	0.316
Error variance	0.054	0.250	0.082	0.229	0.896	0.107	0.106	0.066	0.327	0.105	0.072	0.093	0.125	0.083	0.111	0.150	0.085	0.076	0.182	0.111	0.079	0.228	0.117	0.100



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 (Secured 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

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 £18,280 (f)	Higher /Same as £18,280 (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)	
																								17**
Total	41	10**	23**	4**	4**	17**	24**	34*	7**	9**	31*	22**	19**	22**	17**	16**	25**	31*	10**	3**	32*	6**	20**	21**
(5) Agree a lot	17 41%	5 50%	10 43%	-	2 50%	6 35%	11 46%	15 44%	2 29%	2 22%	15 48%	8 36%	9 47%	6 27%	9 53%	8 50%	9 36%	13 42%	4 40%	2 67%	13 41%	2 33%	9 45%	8 38%
(4) Agree a little	12 29%	3 30%	7 30%	1 25%	1 25%	4 24%	8 33%	10 29%	2 29%	3 33%	8 26%	7 32%	5 26%	7 32%	5 29%	3 19%	9 36%	10 32%	2 20%	-	10 31%	2 33%	4 20%	8 38%
(3) Neither agree nor disagree	3 7%	-	2 9%	1 25%	-	2 12%	1 4%	2 6%	1 14%	-	3 10%	2 9%	1 5%	3 14%	-	1 6%	2 8%	2 6%	1 10%	3 33%	1 3%	1 17%	1 5%	2 10%
(2) Disagree a little	5 12%	2 20%	3 13%	-	-	4 24%	1 4%	4 12%	1 14%	2 22%	3 10%	2 9%	3 16%	4 18%	1 6%	2 13%	3 12%	4 13%	1 10%	-	4 13%	1 17%	3 15%	2 10%
(1) Disagree a lot	3 7%	-	-	2 50%	1 25%	1 6%	2 8%	2 6%	1 14%	2 22%	1 3%	2 9%	1 5%	1 5%	2 12%	2 13%	1 4%	2 6%	1 10%	-	3 9%	-	2 10%	1 5%
Don't know	1 2%	-	1 4%	-	-	-	1 4%	1 3%	-	-	1 3%	1 5%	-	1 5%	-	-	1 4%	-	1 10%	-	1 3%	-	1 5%	-
AGREE	29 71%	8 80%	17 74%	1 25%	3 75%	10 59%	19 79%	25 74%	4 57%	5 56%	23 74%	15 68%	14 74%	13 59%	14 82%	11 69%	18 72%	23 74%	6 60%	2 67%	23 72%	4 67%	13 65%	16 76%
DISAGREE	8 20%	2 20%	3 13%	2 50%	1 25%	5 29%	3 13%	6 18%	2 29%	4 44%	4 13%	4 18%	4 21%	5 23%	3 18%	4 25%	4 16%	6 19%	2 20%	-	7 22%	1 17%	5 25%	3 14%
Mean number of hours	3.88	4.10	4.09	2.25	3.75	3.59	4.09	3.97	3.43	3.11	4.10	3.81	3.95	3.62	4.06	3.81	3.92	3.90	3.78	4.33	3.84	3.83	3.79	3.95
Standard deviation	1.30	1.20	1.06	1.50	1.89	1.37	1.24	1.26	1.51	1.62	1.16	1.33	1.31	1.24	1.39	1.52	1.18	1.27	1.48	1.15	1.37	1.17	1.47	1.16
Standard error	0.206	0.379	0.227	0.750	0.946	0.333	0.259	0.220	0.571	0.539	0.211	0.290	0.301	0.271	0.337	0.379	0.240	0.229	0.494	0.667	0.246	0.477	0.338	0.253
Error variance	0.043	0.143	0.052	0.563	0.896	0.111	0.067	0.048	0.327	0.290	0.044	0.084	0.090	0.074	0.114	0.143	0.058	0.052	0.244	0.444	0.060	0.228	0.114	0.064

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 (Secured 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)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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)
						17**	24**																	
Total	41	10**	23**	4**	4**	17**	24**	34*	7**	9**	31*	22**	19**	22**	17**	16**	25**	31*	10**	3**	32*	6**	20**	21**
(5) Agree a lot	9 22%	3 30%	4 17%	- -	2 50%	6 35%	3 13%	8 24%	1 14%	- -	9 29%	4 18%	5 26%	4 18%	4 24%	4 25%	5 20%	6 19%	3 30%	2 67%	6 19%	1 17%	5 25%	4 19%
(4) Agree a little	5 12%	1 10%	3 13%	1 25%	- -	1 6%	4 17%	4 12%	1 14%	1 11%	4 13%	2 9%	3 16%	3 14%	1 6%	1 6%	4 16%	5 16%	- -	- -	4 13%	1 17%	- -	5 24%
(3) Neither agree nor disagree	2 5%	1 10%	1 4%	- -	- -	- -	2 8%	2 6%	- -	- -	1 3%	1 5%	1 5%	1 5%	1 6%	1 6%	1 4%	2 6%	- -	- -	2 6%	- -	1 5%	1 5%
(2) Disagree a little	10 24%	3 30%	6 26%	1 25%	- -	5 29%	5 21%	9 26%	1 14%	3 33%	7 23%	6 27%	4 21%	6 27%	4 24%	2 13%	8 32%	7 23%	3 30%	- -	8 25%	2 33%	6 30%	4 19%
(1) Disagree a lot	15 37%	2 20%	9 39%	2 50%	2 50%	5 29%	10 42%	11 32%	4 57%	5 56%	10 32%	9 41%	6 32%	8 36%	7 41%	8 50%	7 28%	11 35%	4 40%	1 33%	12 38%	2 33%	8 40%	7 33%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AGREE	14 34%	4 40%	7 30%	1 25%	2 50%	7 41%	7 29%	12 35%	2 29%	1 11%	13 42%	6 27%	8 42%	7 32%	5 29%	5 31%	9 36%	11 35%	3 30%	2 67%	10 31%	2 33%	5 25%	9 43%
DISAGREE	25 61%	5 50%	15 65%	3 75%	2 50%	10 59%	15 63%	20 59%	5 71%	8 89%	17 55%	15 68%	10 53%	14 64%	11 65%	10 63%	15 60%	18 58%	7 70%	1 33%	20 63%	4 67%	14 70%	11 52%
Mean number of hours	2.59	3.00	2.43	2.00	3.00	2.88	2.38	2.68	2.14	1.67	2.84	2.36	2.84	2.50	2.47	2.44	2.68	2.61	2.50	3.67	2.50	2.50	2.40	2.76
Standard deviation	1.61	1.63	1.56	1.41	2.31	1.76	1.50	1.61	1.68	1.00	1.70	1.56	1.68	1.57	1.66	1.75	1.55	1.58	1.78	2.31	1.57	1.64	1.64	1.61
Standard error	0.252	0.516	0.326	0.707	1.155	0.428	0.306	0.276	0.634	0.333	0.304	0.333	0.384	0.334	0.403	0.438	0.309	0.285	0.563	1.333	0.277	0.671	0.366	0.351
Error variance	0.063	0.267	0.106	0.500	1.333	0.183	0.094	0.076	0.401	0.111	0.093	0.111	0.148	0.111	0.163	0.191	0.096	0.081	0.317	1.778	0.077	0.450	0.134	0.123



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 (Secured 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 £18,28 0 (f)	Higher /Same as £18,28 0 (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**	2**	2**	14**	9**	14**	9**	3**	20**	13**	10**	11**	11**	16**	7**	19**	4**	4**	19**	-**	15**	8**
(5) Agree a lot	3 13%	1 11%	1 10%	- -	1 50%	2 14%	1 11%	2 14%	1 11%	- -	3 15%	1 8%	2 20%	2 18%	1 9%	2 13%	1 14%	3 16%	- -	1 25%	2 17%	- -	2 13%	1 13%
(4) Agree a little	6 26%	1 11%	5 50%	- -	- -	5 36%	1 11%	2 14%	4 44%	- -	6 30%	5 38%	1 10%	3 27%	3 27%	4 25%	2 29%	4 21%	2 50%	- -	6 32%	- -	5 33%	1 13%
(3) Neither agree nor disagree	6 26%	2 22%	2 20%	2 100%	- -	4 29%	2 22%	5 36%	1 11%	3 33%	5 25%	4 31%	2 20%	3 27%	3 27%	5 31%	1 14%	6 32%	- -	- -	6 32%	- -	5 33%	1 13%
(2) Disagree a little	2 9%	2 22%	- -	- -	- -	1 7%	1 11%	1 7%	1 11%	- -	2 10%	1 8%	1 10%	1 9%	1 9%	2 13%	- -	2 17%	- -	1 25%	1 5%	- -	- -	2 25%
(1) Disagree a lot	6 26%	3 33%	2 20%	- -	1 50%	2 14%	4 44%	4 29%	2 22%	2 67%	4 20%	2 15%	4 40%	2 18%	3 27%	3 19%	3 43%	4 21%	2 50%	2 50%	4 21%	- -	3 20%	3 38%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AGREE	9 39%	2 22%	6 60%	- -	1 50%	7 50%	2 22%	4 29%	5 56%	- -	9 45%	6 46%	3 30%	5 45%	4 36%	6 38%	3 43%	7 37%	2 50%	1 25%	8 42%	- -	7 47%	2 25%
DISAGREE	8 35%	5 56%	2 20%	- -	1 50%	3 21%	5 56%	5 36%	3 33%	2 67%	6 30%	3 23%	5 50%	3 27%	4 36%	5 31%	3 43%	6 32%	2 50%	3 75%	5 26%	- -	3 20%	5 63%
Mean number of hours	2.91	2.44	3.30	3.00	3.00	3.29	2.33	2.79	3.11	1.67	3.10	3.15	2.60	3.18	2.82	3.00	2.71	3.00	2.50	2.25	3.05	-	3.20	2.38
Standard deviation	1.41	1.42	1.34	0.00	2.83	1.27	1.50	1.42	1.45	1.15	1.37	1.21	1.65	1.40	1.40	1.32	1.70	1.37	1.73	1.89	1.31	-	1.32	1.51
Standard error	0.294	0.475	0.423	0.000	2.000	0.339	0.500	0.381	0.484	0.667	0.307	0.337	0.521	0.423	0.423	0.329	0.644	0.315	0.866	0.946	0.301	-	0.341	0.532
Error variance	0.087	0.225	0.179	0.000	4.000	0.115	0.250	0.145	0.235	0.444	0.094	0.113	0.271	0.179	0.179	0.108	0.415	0.099	0.750	0.896	0.090	-	0.116	0.283



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 (Secured 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		
	Branch (a)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	23	9**	10**	2**	2**	14**	9**	14**	9**	3**	20**	13**	10**	11**	11**	16**	7**	19**	4**	4**	19**	..**	15**	8**
(5) Agree a lot	17 74%	7 78%	7 70%	1 50%	2 100%	11 79%	6 67%	10 71%	7 78%	2 67%	15 75%	12 92%	5 50%	9 82%	8 73%	12 75%	5 71%	15 79%	2 50%	3 75%	14 74%	-	11 73%	6 75%
(4) Agree a little	5 22%	1 11%	3 30%	1 50%	-	3 21%	2 22%	3 21%	2 22%	1 33%	4 20%	1 8%	4 40%	2 18%	2 18%	3 19%	2 29%	4 21%	1 25%	1 25%	4 21%	-	4 27%	1 13%
(3) Neither agree nor disagree	1 4%	1 11%	-	-	-	1 11%	-	1 7%	-	-	1 5%	-	1 10%	-	1 9%	1 6%	-	1 25%	-	1 5%	-	-	1 13%	-
(2) Disagree a little	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(1) Disagree a lot	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AGREE	22 96%	8 89%	10 100%	2 100%	2 100%	14 100%	8 89%	13 93%	9 100%	3 100%	19 95%	13 100%	9 90%	11 100%	10 91%	15 94%	7 100%	19 100%	3 75%	4 100%	18 95%	-	15 100%	7 88%
DISAGREE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mean number of hours	4.70	4.67	4.70	4.50	5.00	4.79	4.56	4.64	4.78	4.67	4.70	4.92	4.40	4.82	4.64	4.69	4.71	4.79	4.25	4.75	4.68	-	4.73	4.63
Standard deviation	0.56	0.71	0.48	0.71	0.00	0.43	0.73	0.63	0.44	0.58	0.57	0.28	0.70	0.40	0.67	0.60	0.49	0.42	0.96	0.50	0.58	-	0.46	0.74
Standard error	0.117	0.236	0.153	0.500	0.000	0.114	0.242	0.169	0.147	0.333	0.128	0.077	0.221	0.122	0.203	0.151	0.184	0.096	0.479	0.250	0.134	-	0.118	0.263
Error variance	0.014	0.056	0.023	0.250	0.000	0.013	0.059	0.029	0.022	0.111	0.016	0.006	0.049	0.015	0.041	0.023	0.034	0.009	0.229	0.063	0.018	-	0.014	0.069



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 (Secured 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)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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)
						14**	9**																	
Total	23	9**	10**	2**	2**	14**	9**	14**	9**	3**	20**	13**	10**	11**	11**	16**	7**	19**	4**	4**	19**	..**	15**	8**
(5) Agree a lot	3 13%	1 11%	2 20%	-	-	2 14%	1 11%	2 14%	1 11%	1 33%	2 10%	3 23%	-	1 9%	2 18%	2 13%	1 14%	3 16%	-	-	3 16%	-	2 13%	1 13%
(4) Agree a little	8 35%	2 22%	4 40%	1 50%	1 50%	5 36%	3 33%	5 36%	3 33%	1 33%	7 35%	4 31%	4 40%	4 36%	3 27%	4 25%	4 57%	6 32%	2 50%	1 25%	7 37%	-	5 33%	3 38%
(3) Neither agree nor disagree	4 17%	3 33%	1 10%	-	-	2 14%	2 22%	2 14%	2 22%	-	4 20%	2 15%	2 20%	3 27%	1 9%	4 25%	-	4 21%	-	1 25%	3 16%	-	3 20%	1 13%
(2) Disagree a little	2 9%	1 11%	1 10%	-	-	1 7%	1 11%	2 14%	-	-	2 10%	-	2 20%	1 9%	1 9%	-	2 29%	2 11%	-	1 25%	1 5%	-	1 7%	1 13%
(1) Disagree a lot	6 26%	2 22%	2 20%	1 50%	1 50%	4 29%	2 22%	3 21%	3 33%	1 33%	5 25%	4 31%	2 20%	2 18%	4 36%	6 38%	-	4 21%	2 50%	1 25%	5 26%	-	4 27%	2 25%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AGREE	11 48%	3 33%	6 60%	1 50%	1 50%	7 50%	4 44%	7 50%	4 44%	2 67%	9 45%	7 54%	4 40%	5 45%	5 45%	6 38%	5 71%	9 47%	2 50%	1 25%	10 53%	-	7 47%	4 50%
DISAGREE	8 35%	3 33%	3 30%	1 50%	1 50%	5 36%	3 33%	5 36%	3 33%	1 33%	7 35%	4 31%	4 40%	3 27%	5 45%	6 38%	2 29%	6 32%	2 50%	2 50%	6 32%	-	5 33%	3 38%
Mean number of hours	3.00	2.89	3.30	2.50	2.50	3.00	3.00	3.07	2.89	3.33	2.95	3.15	2.80	3.09	2.82	2.75	3.57	3.11	2.50	2.50	3.11	-	3.00	3.00
Standard deviation	1.45	1.36	1.49	2.12	2.12	1.52	1.41	1.44	1.54	2.08	1.39	1.63	1.23	1.30	1.66	1.53	1.13	1.41	1.73	1.29	1.49	-	1.46	1.51
Standard error	0.302	0.455	0.473	1.500	1.500	0.406	0.471	0.385	0.512	1.202	0.312	0.451	0.389	0.392	0.501	0.382	0.429	0.323	0.866	0.645	0.341	-	0.378	0.535
Error variance	0.091	0.207	0.223	2.250	2.250	0.165	0.222	0.148	0.262	1.444	0.097	0.203	0.151	0.154	0.251	0.146	0.184	0.105	0.750	0.417	0.116	-	0.143	0.286



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 (Secured 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)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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)
						14**	9**																	
Total	23	9**	10**	2**	2**	14**	9**	14**	9**	3**	20**	13**	10**	11**	11**	16**	7**	19**	4**	4**	19**	..**	15**	8**
(5) Agree a lot	11 48%	4 44%	5 50%	-	2 100%	6 43%	5 56%	8 57%	3 33%	3 100%	8 40%	4 31%	7 70%	6 55%	4 36%	7 44%	4 57%	10 53%	1 25%	3 75%	8 42%	-	7 47%	4 50%
(4) Agree a little	5 22%	3 33%	2 20%	-	-	3 21%	2 22%	1 7%	4 44%	-	5 25%	4 31%	1 10%	2 18%	3 27%	4 25%	1 14%	3 16%	2 50%	-	5 26%	-	2 13%	3 38%
(3) Neither agree nor disagree	1 4%	1 11%	-	-	-	1 7%	-	-	1 11%	-	1 5%	1 8%	-	1 9%	-	1 6%	-	1 5%	-	-	1 5%	-	1 7%	-
(2) Disagree a little	3 13%	-	1 10%	2 100%	-	3 21%	-	3 21%	-	-	3 15%	2 15%	1 10%	-	3 27%	2 13%	1 14%	3 16%	-	-	3 16%	-	3 20%	-
(1) Disagree a lot	3 13%	1 11%	2 20%	-	-	1 7%	2 22%	2 14%	1 11%	-	3 15%	2 15%	1 10%	2 18%	1 9%	2 13%	1 14%	2 11%	1 25%	1 25%	2 11%	-	2 13%	1 13%
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AGREE	16 70%	7 78%	7 70%	-	2 100%	9 64%	7 78%	9 64%	7 78%	3 100%	13 65%	8 62%	8 80%	8 73%	7 64%	11 69%	5 71%	13 68%	3 75%	3 75%	13 68%	-	9 60%	7 88%
DISAGREE	6 26%	1 11%	3 30%	2 100%	-	4 29%	2 22%	5 36%	1 11%	-	6 30%	4 31%	2 20%	2 18%	4 36%	4 25%	2 29%	5 26%	1 25%	1 25%	5 26%	-	5 33%	1 13%
Mean number of hours	3.78	4.00	3.70	2.00	5.00	3.71	3.89	3.71	3.89	5.00	3.60	3.46	4.20	3.91	3.55	3.75	3.86	3.84	3.50	4.00	3.74	-	3.60	4.13
Standard deviation	1.51	1.32	1.70	0.00	0.00	1.44	1.69	1.68	1.27	0.00	1.54	1.51	1.48	1.58	1.51	1.48	1.68	1.50	1.73	2.00	1.45	-	1.59	1.36
Standard error	0.314	0.441	0.539	0.000	0.000	0.384	0.564	0.450	0.423	0.000	0.343	0.418	0.467	0.476	0.455	0.371	0.634	0.344	0.866	1.000	0.332	-	0.412	0.479
Error variance	0.099	0.194	0.290	0.000	0.000	0.148	0.318	0.203	0.179	0.000	0.118	0.175	0.218	0.226	0.207	0.138	0.401	0.118	0.750	1.000	0.110	-	0.170	0.230



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 (Secured 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)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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)
						14**	9**	14**	9**	3**	20**	13**	10**	11**	11**	16**	7**	19**	4**	4**	19**	..**	15**	8**
Total	23	9**	10**	2**	2**	14**	9**	14**	9**	3**	20**	13**	10**	11**	11**	16**	7**	19**	4**	4**	19**	..**	15**	8**
(5) Agree a lot	4 17%	1 11%	3 30%	-	-	4 29%	-	4 29%	-	1 33%	3 15%	3 23%	1 10%	1 9%	3 27%	1 6%	3 43%	4 21%	-	1 25%	3 16%	-	2 13%	2 25%
(4) Agree a little	7 30%	2 22%	3 30%	1 50%	1 50%	6 43%	1 11%	3 21%	4 44%	1 33%	6 30%	3 23%	4 40%	2 18%	5 45%	6 38%	1 14%	5 26%	2 50%	-	7 37%	-	4 27%	3 38%
(3) Neither agree nor disagree	5 22%	4 44%	1 10%	-	-	2 14%	3 33%	2 14%	3 33%	-	5 25%	4 31%	1 10%	4 36%	1 9%	5 31%	-	5 26%	-	2 50%	3 16%	-	3 20%	2 25%
(2) Disagree a little	3 13%	-	2 20%	-	1 50%	1 7%	2 22%	2 14%	1 11%	1 33%	2 10%	1 8%	2 20%	2 18%	1 9%	2 13%	1 14%	1 5%	2 50%	-	3 16%	-	2 13%	1 13%
(1) Disagree a lot	3 13%	1 11%	1 10%	1 50%	-	1 7%	2 22%	3 21%	-	-	3 15%	2 15%	1 10%	2 18%	1 9%	2 13%	1 14%	3 16%	-	-	3 16%	-	3 20%	-
Don't know	1 4%	1 11%	-	-	-	-	1 11%	-	1 11%	-	1 5%	-	1 10%	-	-	-	1 14%	1 5%	-	1 25%	-	-	1 7%	-
AGREE	11 48%	3 33%	6 60%	1 50%	1 50%	10 71%	1 11%	7 50%	4 44%	2 67%	9 45%	6 46%	5 50%	3 27%	8 73%	7 44%	4 57%	9 47%	2 50%	1 25%	10 53%	-	6 40%	5 63%
DISAGREE	6 26%	1 11%	3 30%	1 50%	1 50%	2 14%	4 44%	5 36%	1 11%	1 33%	5 25%	3 23%	3 30%	4 36%	2 18%	4 25%	2 29%	4 21%	2 50%	-	6 32%	-	5 33%	1 13%
Mean number of hours	3.27	3.25	3.50	2.50	3.00	3.79	2.38	3.21	3.38	3.67	3.21	3.31	3.22	2.82	3.73	3.13	3.67	3.33	3.00	3.67	3.21	-	3.00	3.75
Standard deviation	1.32	1.16	1.43	2.12	1.41	1.19	1.06	1.58	0.74	1.53	1.32	1.38	1.30	1.25	1.27	1.15	1.75	1.37	1.15	1.15	1.36	-	1.41	1.04
Standard error	0.281	0.412	0.453	1.500	1.000	0.318	0.375	0.422	0.263	0.882	0.302	0.382	0.434	0.377	0.384	0.287	0.715	0.323	0.577	0.667	0.311	-	0.378	0.366
Error variance	0.079	0.170	0.206	2.250	1.000	0.101	0.141	0.178	0.069	0.778	0.091	0.146	0.188	0.142	0.147	0.082	0.511	0.105	0.333	0.444	0.097	-	0.143	0.134



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 (Secured 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)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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)
						14**	9**																	
Total	23	9**	10**	2**	2**	14**	9**	14**	9**	3**	20**	13**	10**	11**	11**	16**	7**	19**	4**	4**	19**	..**	15**	8**
(5) Agree a lot	6 26%	1 11%	4 40%	-	1 50%	4 29%	2 22%	5 36%	1 11%	2 67%	4 20%	3 23%	3 30%	3 27%	3 27%	2 13%	4 57%	5 26%	1 25%	1 25%	5 26%	-	3 20%	3 38%
(4) Agree a little	11 48%	5 56%	5 50%	1 50%	-	7 50%	4 44%	5 36%	6 67%	-	11 55%	8 62%	3 30%	5 45%	5 45%	8 50%	3 43%	8 42%	3 75%	1 25%	10 53%	-	8 53%	3 38%
(3) Neither agree nor disagree	4 17%	2 22%	1 10%	-	1 50%	2 14%	2 22%	2 14%	2 22%	1 33%	3 15%	1 8%	3 30%	2 18%	2 18%	4 25%	-	4 21%	-	1 25%	3 16%	-	3 20%	1 13%
(2) Disagree a little	2 9%	1 11%	-	1 50%	-	1 7%	1 11%	2 14%	-	-	2 10%	1 8%	1 10%	1 9%	1 9%	2 13%	-	2 11%	-	1 25%	1 5%	-	1 7%	1 13%
(1) Disagree a lot	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
AGREE	17 74%	6 67%	9 90%	1 50%	1 50%	11 79%	6 67%	10 71%	7 78%	2 67%	15 75%	11 85%	6 60%	8 73%	8 73%	10 63%	7 100%	13 68%	4 100%	2 50%	15 79%	-	11 73%	6 75%
DISAGREE	2 9%	1 11%	-	1 50%	-	1 7%	1 11%	2 14%	-	-	2 10%	1 8%	1 10%	1 9%	1 9%	2 13%	-	2 11%	-	1 25%	1 5%	-	1 7%	1 13%
Mean number of hours	3.91	3.67	4.30	3.00	4.00	4.00	3.78	3.93	3.89	4.33	3.85	4.00	3.80	3.91	3.91	3.63	4.57	3.84	4.25	3.50	4.00	-	3.87	4.00
Standard deviation	0.90	0.87	0.67	1.41	1.41	0.88	0.97	1.07	0.60	1.15	0.88	0.82	1.03	0.94	0.94	0.89	0.53	0.96	0.50	1.29	0.82	-	0.83	1.07
Standard error	0.188	0.289	0.213	1.000	1.000	0.234	0.324	0.286	0.200	0.667	0.196	0.226	0.327	0.285	0.285	0.221	0.202	0.220	0.250	0.645	0.187	-	0.215	0.378
Error variance	0.035	0.083	0.046	1.000	1.000	0.055	0.105	0.082	0.040	0.444	0.038	0.051	0.107	0.081	0.081	0.049	0.041	0.048	0.063	0.417	0.035	-	0.046	0.143



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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Existing provider/ already bank with them/ banked with them before	14 22%	6 32%	6 18%	1 17%	1 17%	8 26%	6 18%	12 25%	2 13%	3 25%	11 22%	5 14%	9 31%	8 24%	5 18%	6 19%	8 25%	10 20%	4 29%	4 57%	8 16%	2 33%	7 20%	7 24%
Part of the deal/ offered with loan/ no PPI means no Loan	12 19%	4 21%	8 24%	-	-	3 10%	9 27%	8 17%	4 25%	1 8%	11 22%	7 20%	5 17%	6 18%	5 18%	6 19%	6 19%	10 20%	2 14%	-	12 24%	-	9 26%	3 10%
Wasn't aware I could take out a separate PPI with another provider	10 16%	4 21%	5 15%	1 17%	-	5 16%	5 15%	8 17%	2 13%	-	10 20%	8 23%	2 7%	5 15%	4 14%	6 19%	4 13%	8 16%	2 14%	1 14%	9 18%	-	7 20%	3 10%
Best package/ policy available	9 14%	1 5%	7 21%	1 17%	-	4 13%	5 15%	7 15%	2 13%	4 33%	5 10%	6 17%	3 10%	5 15%	4 14%	3 9%	6 19%	5 10%	4 29%	-	8 16%	1 17%	5 14%	4 14%
Good price/ cost	8 13%	4 21%	3 9%	1 17%	-	2 6%	6 18%	6 13%	2 13%	1 8%	7 14%	5 14%	3 10%	5 15%	3 11%	6 19%	2 6%	8 16%	-	1 14%	7 14%	-	5 14%	3 10%
Easiest option/ easier to link it/ convenient to have both with the same provider	7 11%	1 5%	5 15%	-	1 17%	4 13%	3 9%	4 8%	3 19%	-	7 14%	5 14%	2 7%	2 6%	5 18%	4 13%	3 9%	4 8%	3 21%	1 14%	5 10%	1 17%	3 9%	4 14%
Cash back feature	6 9%	1 5%	4 12%	-	1 17%	1 3%	5 15%	4 8%	2 13%	3 25%	3 6%	4 11%	2 7%	3 9%	3 11%	2 6%	4 13%	5 10%	1 7%	-	6 12%	-	4 11%	2 7%
Reputable/ trustworthy provider	6 9%	2 11%	4 12%	-	-	4 13%	2 6%	5 10%	1 6%	2 17%	4 8%	1 3%	5 17%	3 9%	2 7%	-	6 19%	5 10%	1 7%	1 14%	4 8%	1 17%	3 9%	3 10%
Range of cover/ covers everything I need	6 9%	1 5%	4 12%	-	1 17%	4 13%	2 6%	6 13%	-	2 17%	4 8%	3 9%	3 10%	5 15%	1 4%	5 16%	1 3%	3 6%	3 21%	1 14%	3 6%	2 33%	6 17%	-
Felt more comfortable/ confident with them	5 8%	1 5%	4 12%	-	-	-	5 15%	5 10%	-	1 8%	4 8%	2 6%	3 10%	4 12%	1 4%	1 3%	4 8%	1 7%	1 14%	3 6%	1 17%	1 3%	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

* = Less Than .5

PPI Inquiry - F2F Survey (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Better service provided/ helpful/ professional	5 8%	-	2 6%	2 33%	1 17%	5 16%	-	2 4%	3 19%	1 8%	4 8%	3 9%	2 7%	2 6%	3 11%	2 6%	3 9%	4 8%	1 7%	-	4 8%	1 17%	1 3%	4 14%
Easy to arrange/ set-up/ explained it to me	3 5%	-	2 6%	1 17%	-	2 6%	1 3%	2 4%	1 6%	1 8%	2 4%	3 9%	-	2 6%	1 4%	2 6%	1 3%	3 6%	-	-	2 4%	1 17%	1 3%	2 7%
Competitive cost/ cheaper than others	3 5%	-	2 6%	1 17%	-	1 3%	2 6%	3 6%	-	-	3 6%	1 3%	2 7%	1 3%	2 7%	3 6%	2 6%	3 6%	-	-	2 4%	1 17%	2 6%	1 3%
Cheaper monthly repayments/ cost of repayments per month	2 3%	-	-	2 33%	-	2 6%	-	2 4%	-	-	2 4%	-	2 7%	-	2 7%	2 6%	-	1 2%	1 7%	-	2 4%	-	2 6%	-
Value for money/ best deal for the cheapest cost	2 3%	-	2 6%	-	-	2 6%	-	1 2%	1 6%	-	2 4%	2 6%	-	1 3%	1 4%	1 3%	1 3%	-	2 14%	-	1 2%	1 17%	1 3%	1 3%
Best/ lowest interest rates/ low APR/ IPR	2 3%	1 5%	-	1 17%	-	1 3%	1 3%	1 2%	1 6%	-	2 4%	1 3%	1 3%	1 3%	1 4%	2 6%	-	2 4%	-	1 14%	-	1 17%	-	2 7%
They dealt with it/ all left to them/ easier to let them choose	1 2%	-	1 3%	-	-	1 3%	-	1 2%	-	-	1 2%	1 3%	-	1 3%	-	1 3%	-	1 2%	-	-	1 2%	-	-	1 3%
Recommended	1 2%	-	1 3%	-	-	1 3%	-	1 2%	-	1 8%	-	1 3%	-	-	1 4%	1 3%	-	-	1 7%	1 14%	-	-	1 3%	-
Longer/ needed length of cover	1 2%	-	-	1 17%	-	1 3%	-	1 2%	-	-	1 2%	-	1 3%	-	1 4%	1 3%	-	-	1 7%	-	1 2%	-	1 3%	-
Waiting period	1 2%	-	1 3%	-	-	-	1 3%	1 2%	-	-	1 2%	-	1 3%	1 3%	-	-	1 3%	1 2%	-	-	1 2%	-	1 3%	-
Pressure from the provider/ pushed into it	1 2%	-	1 3%	-	-	-	1 3%	1 2%	-	-	1 2%	1 3%	-	1 3%	-	-	1 3%	1 2%	-	-	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

PPI Inquiry - F2F Survey (Secured 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 £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Others	7 11%	2 11%	3 9%	-	2 33%	5 16%	2 6%	5 10%	2 13%	2 17%	5 10%	3 9%	4 14%	5 15%	2 7%	4 13%	3 9%	5 10%	2 14%	1 14%	5 10%	1 17%	4 11%	3 10%
Don't know/ not stated	1 2%	1 5%	-	-	-	-	1 3%	1 2%	-	-	-	1 3%	-	1 3%	-	-	1 2%	-	-	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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
The amount I would pay each month	11 17%	5 26%	5 15%	1 17%	-	6 19%	5 15%	9 19%	2 13%	3 25%	8 16%	6 17%	5 17%	7 21%	4 14%	5 16%	6 19%	5 10%	6 43%	1 14%	8 16%	2 33%	6 17%	5 17%
The overall cost over the lifetime of the loan	2 3%	1 5%	1 3%	-	-	1 3%	1 3%	2 4%	-	-	2 4%	1 3%	1 3%	1 3%	1 4%	2 6%	-	1 2%	1 7%	1 14%	-	1 17%	1 3%	1 3%
The amount it would pay out if I had to claim	3 5%	2 11%	1 3%	-	-	-	3 9%	2 4%	1 6%	-	2 4%	2 6%	1 3%	3 9%	-	1 3%	2 6%	3 6%	-	-	3 6%	-	2 6%	1 3%
The waiting time i.e. time after accident/sickness/unemployment before payment starts	4 6%	1 5%	1 3%	2 33%	-	3 10%	1 3%	4 8%	-	1 8%	3 6%	2 6%	2 7%	1 3%	3 11%	2 6%	2 6%	3 6%	1 7%	-	4 8%	-	1 3%	3 10%
Promptness of payment when due	1 2%	-	1 3%	-	-	1 3%	-	1 2%	-	1 8%	-	1 3%	-	1 3%	-	-	1 3%	1 2%	-	-	1 2%	-	1 3%	-
The extent of the cover - it covered accident/sickness/unemployment/death	11 17%	-	7 21%	1 17%	3 50%	9 29%	2 6%	6 13%	5 31%	4 33%	7 14%	4 11%	7 24%	5 15%	6 21%	6 19%	5 16%	10 20%	1 7%	-	11 22%	-	6 17%	5 17%
Fewest exclusions on claiming	1 2%	1 5%	-	-	-	-	1 3%	1 2%	-	-	1 2%	1 3%	-	-	1 4%	1 3%	-	1 2%	-	-	1 2%	-	1 3%	-
How long the PPI cover would last	1 2%	-	1 3%	-	-	-	1 3%	1 2%	-	-	1 2%	-	1 3%	1 3%	-	-	1 3%	1 2%	-	-	1 2%	-	-	1 3%
Already had an existing relationship with provider	9 14%	2 11%	4 12%	1 17%	2 33%	3 10%	6 18%	9 19%	-	2 17%	7 14%	5 14%	4 14%	5 15%	4 14%	5 16%	4 13%	7 14%	2 14%	2 29%	6 12%	1 17%	5 14%	4 14%
Easier/more convenient to get combined credit and PPI from same provider	10 16%	3 16%	7 21%	-	-	4 13%	6 18%	7 15%	3 19%	-	10 20%	5 14%	5 17%	5 15%	5 18%	5 16%	5 16%	8 16%	2 14%	2 29%	7 14%	1 17%	5 14%	5 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 (Secured 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 £18,28 (f)	Higher /Same as £18,28 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Reputation of the provider/ best service	2 3%	1 5%	1 3%	- -	- -	1 3%	1 3%	- -	2 13%	- -	2 4%	1 3%	1 3%	1 3%	- -	1 3%	1 3%	2 4%	- -	1 14%	1 2%	- -	2 6%	- -
Recommended by friend/ family/colleague	1 2%	- -	- -	1 17%	- -	1 3%	- -	- -	1 6%	- -	1 2%	1 3%	- -	1 3%	- -	1 3%	- -	1 2%	- -	- -	- -	1 17%	- -	1 3%
Cash back feature	2 3%	- -	1 3%	- -	1 17%	- -	2 6%	2 4%	- -	1 8%	1 2%	2 6%	- -	1 3%	1 4%	1 3%	1 3%	2 4%	- -	- -	2 4%	- -	1 3%	1 3%
Didn't know could take PPI with someone else	2 3%	1 5%	1 3%	- -	- -	1 3%	1 3%	2 2%	1 6%	- -	2 4%	2 6%	- -	- -	1 4%	1 3%	1 2%	1 7%	- -	2 4%	- -	2 6%	- -	
Special offer/ PPI was free for a time	1 2%	- -	1 3%	- -	- -	1 3%	- -	1 2%	- -	- -	1 2%	1 3%	- -	- -	1 4%	- -	1 2%	- -	- -	1 2%	- -	1 3%	- -	
Pressure from provider	3 5%	2 11%	1 3%	- -	- -	- -	3 9%	2 4%	1 6%	- -	3 6%	1 3%	2 7%	1 3%	1 4%	1 3%	2 6%	3 6%	- -	- -	3 6%	- -	1 3%	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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,28 (f)	Higher /Same as £18,28 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
The amount I would pay each month	29 45%	10 53%	17 52%	1 17%	1 17%	14 45%	15 45%	23 48%	6 38%	8 67%	20 39%	17 49%	12 41%	18 55%	11 39%	12 38%	17 53%	19 38%	10 71%	4 57%	22 43%	3 50%	14 40%	15 52%
The overall cost over the lifetime of the loan	15 23%	3 16%	8 24%	2 33%	2 33%	7 23%	8 24%	11 23%	4 25%	7 58%	8 16%	8 23%	7 24%	8 24%	7 25%	7 22%	8 25%	11 22%	4 29%	3 43%	10 20%	2 33%	8 23%	7 24%
The amount it would pay out if I had to claim	13 20%	3 16%	6 18%	2 33%	2 33%	4 13%	9 27%	10 21%	3 19%	4 33%	8 16%	6 17%	7 24%	9 27%	4 14%	3 9%	10 31%	10 20%	3 21%	-	11 22%	2 33%	7 20%	6 21%
The waiting time i.e. time after accident/sickness/unemployment before payment starts	9 14%	3 16%	3 9%	3 50%	-	3 10%	6 18%	8 17%	1 6%	3 25%	6 12%	3 9%	6 21%	3 9%	6 21%	4 13%	5 16%	7 14%	2 14%	1 14%	8 16%	-	5 14%	4 14%
Promptness of payment when due	7 11%	3 16%	3 9%	1 17%	-	3 10%	4 12%	6 13%	1 6%	3 25%	4 8%	3 9%	4 14%	4 12%	3 11%	3 9%	4 13%	5 10%	2 14%	1 14%	5 10%	1 17%	5 14%	2 7%
The extent of the cover - it covered accident/sickness/unemployment/death	31 48%	7 37%	15 45%	4 67%	5 83%	17 55%	14 42%	23 48%	8 50%	9 75%	22 43%	13 37%	18 62%	18 55%	13 46%	15 47%	16 50%	24 48%	7 50%	5 71%	25 49%	1 17%	16 46%	15 52%
Fewest exclusions on claiming	4 6%	1 5%	2 6%	1 17%	-	2 6%	2 6%	4 8%	-	1 8%	3 6%	1 3%	3 10%	1 3%	3 11%	3 9%	1 3%	3 6%	1 7%	-	4 8%	-	4 11%	-
How long the PPI cover would last	6 9%	-	4 12%	2 33%	-	4 13%	2 6%	6 13%	-	2 17%	4 8%	3 9%	3 10%	4 12%	2 7%	2 6%	4 13%	2 4%	4 29%	1 14%	4 8%	1 17%	4 11%	2 7%
Already had an existing relationship with provider	22 34%	4 21%	12 36%	3 50%	3 50%	11 35%	11 33%	20 42%	2 13%	3 25%	19 37%	9 26%	13 45%	11 33%	11 39%	13 41%	9 28%	16 32%	6 43%	3 43%	17 33%	2 33%	12 34%	10 34%
Easier/more convenient to get combined credit and PPI from same provider	24 38%	5 26%	14 42%	1 17%	4 67%	14 45%	10 30%	16 33%	8 50%	2 17%	22 43%	14 40%	10 34%	11 33%	13 46%	14 44%	10 31%	16 32%	8 57%	5 71%	16 31%	3 50%	13 37%	11 38%

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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Reputation of the provider/ best service	14 22%	2 11%	5 15%	3 50%	4 67%	8 26%	6 18%	9 19%	5 31%	6 50%	8 16%	6 17%	8 28%	8 24%	5 18%	6 19%	8 25%	12 24%	2 14%	2 29%	11 22%	1 17%	8 23%	6 21%
Recommended by friend/ family/colleague	2 3%	1 5%	-	1 17%	-	1 3%	1 3%	1 2%	1 6%	-	2 4%	1 3%	1 3%	2 6%	-	1 3%	1 3%	2 4%	-	-	1 2%	1 17%	1 3%	1 3%
Cash back feature	2 3%	-	2 6%	-	-	1 3%	1 3%	2 4%	-	2 17%	-	1 3%	1 3%	2 6%	-	-	2 6%	1 2%	1 7%	-	2 4%	-	1 3%	1 3%
Covered self employment status	1 2%	1 5%	-	-	-	-	1 3%	2 2%	-	-	1 2%	1 3%	-	-	1 4%	1 3%	-	1 2%	-	-	1 2%	-	1 3%	-
Didn't know could take PPI with someone else	1 2%	1 5%	-	-	-	-	1 3%	1 2%	-	-	1 2%	-	1 3%	-	1 4%	1 3%	-	1 7%	-	1 2%	-	-	1 3%	-
Others	3 5%	-	2 6%	1 17%	-	3 10%	-	2 4%	1 6%	-	3 6%	3 9%	-	-	3 11%	2 6%	1 3%	2 4%	1 7%	-	3 6%	-	3 9%	-
Not stated	4 6%	3 16%	1 3%	-	-	-	4 12%	3 6%	1 6%	-	4 8%	2 6%	2 7%	1 3%	1 4%	1 3%	3 9%	4 8%	-	-	4 8%	-	2 6%	2 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 (Secured 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 £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Yes	57 89%	15 79%	31 94%	5 83%	6 100%	28 90%	29 88%	44 92%	13 81%	12 100%	45 88%	29 83%	28 97%	30 91%	25 89%	29 91%	28 88%	44 88%	13 93%	7 100%	45 88%	5 83%	31 89%	26 90%
No	6 9%	4 21%	2 6%	-	-	2 6%	4 12%	4 8%	2 13%	-	5 10%	5 14%	1 3%	2 6%	3 11%	2 6%	4 13%	5 10%	1 7%	-	6 12%	-	4 11%	2 7%
Don't know/can't remember	1 2%	-	-	1 17%	-	1 3%	-	-	1 6%	-	1 2%	-	-	1 3%	-	1 3%	-	1 2%	-	-	-	1 17%	-	1 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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	57	15**	31*	5**	6**	28**	29**	44*	13**	12**	45*	29**	28**	30*	25**	29**	28**	44*	13**	7**	45*	5**	31*	26**
I read through all/nearly all of it in detail	19 33%	3 20%	12 39%	2 40%	2 33%	5 18%	14 48%	17 39%	2 15%	8 67%	11 24%	8 28%	11 39%	11 37%	7 28%	6 21%	13 46%	13 30%	6 46%	1 14%	15 33%	3 60%	9 29%	10 38%
I read through most of it in detail	10 18%	2 13%	7 23%	-	1 17%	6 21%	4 14%	6 14%	4 31%	-	10 22%	5 17%	5 18%	6 20%	4 16%	3 10%	7 25%	10 23%	-	-	9 20%	1 20%	3 10%	7 27%
I skimmed through it and read the main points	19 33%	7 47%	8 26%	2 40%	2 33%	11 39%	8 28%	16 36%	3 23%	3 25%	16 36%	12 41%	7 25%	10 33%	9 36%	13 45%	6 21%	14 32%	5 38%	4 57%	14 31%	1 20%	12 39%	7 27%
I just flicked through without giving it much attention	6 11%	2 13%	3 10%	-	1 17%	4 14%	2 7%	3 7%	3 23%	-	6 13%	3 10%	3 11%	1 3%	4 16%	5 17%	1 4%	4 9%	2 15%	2 29%	4 9%	-	4 13%	2 8%
I did not read it at all	3 5%	1 7%	1 3%	1 20%	-	2 7%	1 3%	2 5%	1 8%	1 8%	2 4%	1 3%	2 7%	2 7%	1 4%	2 7%	1 4%	3 7%	-	-	3 7%	-	3 10%	-
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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Yes	46 72%	13 68%	25 76%	5 83%	3 50%	20 65%	26 79%	37 77%	9 56%	9 75%	36 71%	27 77%	19 66%	27 82%	18 64%	19 59%	27 84% 0	35 70%	11 79%	5 71%	36 71%	5 83%	23 66%	23 79%
No	17 27%	5 26%	8 24%	1 17%	3 50%	10 32%	7 21%	10 21%	7 44%	3 25%	14 27%	8 23%	9 31%	5 15%	10 36%	12 38%	5 16%	15 30%	2 14%	2 29%	15 29%	-	11 31%	6 21%
Don't know	1 2%	1 5%	-	-	-	1 3%	-	1 2%	-	-	1 2%	-	1 3%	1 3%	-	1 3%	-	-	1 7%	-	-	1 17%	1 3%	-



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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	46	13**	25**	5**	3**	20**	26**	37*	9**	9**	36*	27**	19**	27**	18**	19**	27**	35*	11**	5**	36*	5**	23**	23**
Yes	21 46%	7 54%	12 48%	2 40%	-	6 30%	15 58%	16 43%	5 56%	7 78%	13 36%	11 41%	10 53%	15 56%	6 33%	6 32%	15 56%	15 43%	6 55%	1 20%	16 44%	4 80%	10 43%	11 48%
No	24 52%	6 46%	12 48%	3 60%	3 100%	14 70%	10 38%	20 54%	4 44%	2 22%	22 61%	15 56%	9 47%	11 47%	12 67%	13 68%	11 41%	19 54%	5 45%	4 80%	19 53%	1 20%	12 52%	12 52%
Don't know/can't remember	1 2%	-	1 4%	-	-	1 4%	-	1 3%	-	-	1 3%	-	-	1 4%	-	-	1 3%	-	-	1 3%	-	-	1 4%	-



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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	24	6**	12**	3**	3**	14**	10**	20**	4**	2**	22**	15**	9**	11**	12**	13**	11**	19**	5**	4**	19**	1**	12**	12**
Happy/ satisfied with it	7 29%	2 33%	3 25%	1 33%	1 33%	4 29%	3 30%	6 30%	1 25%	2 100%	5 23%	6 40%	1 11%	5 45%	2 17%	4 31%	3 27%	7 37%	-	1 25%	5 26%	1 100%	4 33%	3 25%
Already made my decision	6 25%	-	5 42%	1 33%	-	4 29%	2 20%	4 20%	2 50%	-	6 27%	5 33%	1 11%	-	6 50%	3 23%	3 27%	3 16%	3 60%	-	6 32%	-	3 25%	3 25%
Didn't think about it	5 21%	2 33%	1 8%	1 33%	1 33%	1 7%	4 40%	5 25%	-	-	5 23%	2 13%	3 33%	3 27%	2 17%	4 31%	1 9%	3 16%	2 40%	2 50%	3 16%	-	3 25%	2 17%
Too busy/ time factor	3 13%	1 17%	2 17%	-	-	2 14%	1 10%	3 15%	-	-	3 14%	2 13%	1 11%	1 9%	2 17%	1 8%	2 18%	2 11%	1 20%	1 25%	2 11%	-	-	3 25%
Reviewed/ read it at the time	3 13%	-	2 17%	1 33%	-	3 21%	-	1 5%	2 50%	-	3 14%	2 13%	1 11%	2 18%	1 8%	3 23%	-	2 11%	1 20%	-	2 11%	1 100%	2 17%	1 8%
Thought we were locked into it/ didn't know we had a choice	2 8%	1 17%	-	-	1 33%	-	2 20%	2 10%	-	-	2 9%	1 7%	1 11%	1 9%	-	1 8%	1 9%	2 11%	-	-	2 11%	-	2 17%	-
Already done my research/ previous knowledge from research	2 8%	-	2 17%	-	-	2 14%	-	1 5%	1 25%	-	2 9%	2 13%	-	-	2 17%	-	2 18%	1 5%	1 20%	-	2 11%	-	1 8%	1 8%
Confident/ happy with the provider/ no reason to distrust them	2 8%	-	2 17%	-	-	2 14%	-	2 10%	-	-	2 9%	-	2 22%	-	2 17%	1 8%	1 9%	1 5%	1 20%	1 25%	1 5%	-	-	2 17%
Couldn't be bothered	1 4%	-	-	1 33%	-	1 7%	-	1 5%	-	-	1 5%	-	1 11%	-	1 8%	1 8%	-	1 5%	-	-	1 5%	-	1 8%	-
(Main Points) were explained at the time of purchase	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	6**	12**	3**	3**	14**	10**	20**	4**	2**	22**	15**	9**	11**	12**	13**	11**	19**	5**	4**	19**	1**	12**	12**
Familiar with the provider/ used them before	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	1	-	-	1	1	-	-	1	-	1	-	1	-	-	1	9%	1	-	-	1	-	-	1
	4%	-	-	33%	7%	-	-	25%	-	5%	-	11%	-	-	9%	5%	5%	-	-	5%	-	-	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 (Secured Loan)

Fieldwork conducted February/March 2008

Table 61

Q20. Did you cancel your PPI policy during this initial cooling-off period or at a later date?

Base: All who cancelled PPI and 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	2	2**	**	**	**	1**	1**	1**	1**	**	1**	2**	**	2**	**	1**	1**	2**	**	**	2**	**	**	2**
During cooling-off period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Later date	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Don't know/can't remember	2	2	-	-	-	1	1	1	1	-	1	2	-	2	-	1	1	2	-	-	2	-	-	2
	100%	100%	-	-	-	100%	100%	100%	100%	-	100%	100%	-	100%	-	100%	100%	100%	-	-	100%	-	-	100%



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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	17**	32*	6**	5**	29**	31*	45*	15**	12**	48*	33*	27**	31*	26**	30*	30*	46*	14**	7**	47*	6**	35*	25**
Yes	15 25%	3 18%	10 31%	2 33%	-	5 17%	10 32%	13 29%	2 13%	3 25%	12 25%	9 27%	6 22%	8 26%	6 23%	7 23%	8 27%	12 26%	3 21%	-	12 26%	3 50%	6 17%	9 36%
- Just the once	7 12%	1 6%	5 16%	1 17%	-	4 14%	3 10%	7 16%	-	1 8%	6 13%	5 15%	2 7%	4 13%	3 12%	4 13%	3 10%	4 9%	3 21%	-	5 11%	2 33%	3 9%	4 16%
- A few times	4 7%	1 6%	2 6%	1 17%	-	1 3%	3 10%	3 7%	1 7%	2 17%	2 4%	1 3%	3 11%	2 6%	2 8%	2 7%	2 7%	4 9%	-	-	4 9%	-	2 6%	2 8%
- Several times	4 7%	1 6%	3 9%	-	-	-	4 13%	3 7%	1 7%	-	4 8%	3 9%	1 4%	2 6%	1 4%	1 3%	3 10%	4 9%	-	-	3 6%	1 17%	1 3%	3 12%
- Don't know/can't remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
No	45 75%	14 82%	22 69%	4 67%	5 100%	24 83%	21 68%	32 71%	13 87%	9 75%	36 75%	24 73%	21 78%	23 74%	20 77%	23 77%	22 73%	34 74%	11 79%	7 100%	35 74%	3 50%	29 83%	16 64%



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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,28 0 (f)	Higher /Same as £18,28 0 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
(6) Extremely satisfied	4 6%	1 5%	3 9%	-	-	4 13%	-	3 6%	1 6%	1 8%	3 6%	2 6%	2 7%	1 3%	3 11%	-	4 13%	2 4%	2 14%	-	3 6%	1 17%	-	4 14%
(5) Very satisfied	23 36%	5 26%	12 36%	2 33%	4 67%	9 29%	14 42%	17 35%	6 38%	7 58%	16 31%	9 26%	14 48%	17 52%	6 21%	11 34%	12 38%	19 38%	4 29%	2 29%	20 39%	1 17%	13 37%	10 34%
(4) Fairly satisfied	20 31%	7 37%	10 30%	2 33%	1 17%	13 42%	7 21%	15 31%	5 31%	2 17%	17 33%	13 37%	7 24%	10 30%	9 32%	12 38%	8 25%	14 28%	6 43%	4 57%	13 25%	3 50%	11 31%	9 31%
(3) Fairly dissatisfied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(2) Very dissatisfied	3 5%	-	3 9%	-	-	-	3 9%	3 6%	-	-	3 6%	2 6%	1 3%	1 3%	2 7%	-	3 9%	3 6%	-	-	3 6%	-	1 3%	2 7%
(1) Extremely dissatisfied	6 9%	1 5%	3 9%	1 17%	1 17%	2 6%	4 12%	5 10%	1 6%	-	6 12%	4 11%	2 7%	2 6%	3 11%	3 9%	3 9%	6 12%	-	-	5 10%	1 17%	2 6%	4 14%
Don't know	8 13%	5 26%	2 6%	1 17%	-	3 10%	5 15%	5 10%	3 19%	2 17%	6 12%	5 14%	3 10%	2 6%	5 18%	6 19%	2 6%	6 12%	2 14%	1 14%	7 14%	-	8 23%	-
SATISFIED	47 73%	13 68%	25 76%	4 67%	5 83%	26 84%	21 64%	35 73%	12 75%	10 83%	36 71%	24 69%	23 79%	28 85%	18 64%	23 72%	24 75%	35 70%	12 86%	6 86%	36 71%	5 83%	24 69%	23 79%
DISSATISFIED	9 14%	1 5%	6 18%	1 17%	1 17%	2 6%	7 21%	8 17%	1 6%	-	9 18%	6 17%	3 10%	3 9%	5 18%	3 9%	6 19%	9 18%	-	-	8 16%	1 17%	3 9%	6 21%
Mean number of hours	4.13	4.29	4.10	3.80	4.17	4.39	3.86	4.05	4.38	4.90	3.96	3.90	4.38	4.35	3.96	4.08	4.17	3.98	4.67	4.33	4.11	4.00	4.19	4.07
Standard deviation	1.38	1.14	1.45	1.64	1.60	1.20	1.51	1.43	1.19	0.57	1.46	1.45	1.27	1.14	1.55	1.23	1.51	1.47	0.78	0.52	1.43	1.67	1.14	1.58
Standard error	0.184	0.304	0.260	0.735	0.654	0.226	0.285	0.218	0.331	0.180	0.218	0.264	0.249	0.205	0.324	0.241	0.276	0.222	0.225	0.211	0.216	0.683	0.220	0.293
Error variance	0.034	0.093	0.067	0.540	0.428	0.051	0.081	0.048	0.109	0.032	0.047	0.070	0.062	0.042	0.105	0.058	0.076	0.049	0.051	0.044	0.047	0.467	0.049	0.086



GfK NOP

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 (Secured 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		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 £18,28 (f)	Higher /Same as £18,28 (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	7	1**	5**	1**	-**	6**	6**	1**	-**	7**	6**	1**	3**	3**	2**	5**	7**	-**	-**	6**	1**	3**	4**
Tried to but they will not respond to me	2 29%	-	2 40%	-	-	2 33%	1 17%	1 100%	-	2 29%	2 33%	-	1 33%	1 33%	-	2 40%	2 29%	-	-	1 17%	1 100%	1 33%	1 25%
I'm in the process/ have cancelled it	2 29%	-	1 20%	1 100%	-	1 17%	2 33%	-	-	2 29%	2 33%	-	-	2 67%	1 50%	1 20%	2 29%	-	-	2 33%	-	1 33%	1 25%
Other	3 43%	1 100%	2 40%	-	-	3 50%	3 50%	-	-	3 43%	2 33%	1 100%	2 67%	-	1 50%	2 40%	3 43%	-	-	3 50%	-	1 33%	2 50%



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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Yes	5 8%	-	2 6%	2 33%	1 17%	5 16%	-	4 8%	1 6%	-	5 10%	2 6%	3 10%	3 9%	2 7%	4 13%	1 3%	5 10%	-	-	4 8%	1 17%	1 3%	4 14%
- Successful	2 3%	-	2 6%	-	-	2 6%	-	2 4%	-	-	2 4%	1 3%	1 3%	2 6%	-	1 3%	1 3%	2 4%	-	-	2 4%	-	-	2 7%
- Not successful	1 2%	-	-	-	1 17%	1 3%	-	1 2%	-	-	1 2%	-	1 3%	-	1 4%	1 3%	-	1 2%	-	-	1 2%	-	-	1 3%
- Can't remember if successful	2 3%	-	-	2 33%	-	2 6%	-	1 2%	1 6%	-	2 4%	1 3%	1 3%	1 3%	1 4%	2 6%	-	2 4%	-	-	1 2%	1 17%	1 3%	1 3%
No	59 92%	19 100%	31 94%	4 67%	5 83%	26 84%	33 100%	44 92%	15 94%	12 100%	46 90%	33 94%	26 90%	30 91%	26 93%	28 88%	31 97%	45 90%	14 100%	7 100%	47 92%	5 83%	34 97%	25 86%
Don't Know/can't remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Yes - from PPI provider	11 17%	4 21%	5 15%	-	2 33%	5 16%	6 18%	10 21%	1 6%	2 17%	9 18%	8 23%	3 10%	9 27%	2 7%	6 19%	5 16%	9 18%	2 14%	3 43%	6 12%	2 33%	5 14%	6 21%
Yes - from another provider	36 56%	9 47%	20 61%	3 50%	4 67%	19 61%	17 52%	26 54%	10 63%	10 83%	26 51%	19 54%	17 59%	20 61%	14 50%	18 56%	18 56%	27 54%	9 64%	2 29%	30 59%	4 67%	23 66%	13 45%
No	19 30%	7 37%	8 24%	3 50%	1 17%	8 26%	11 33%	14 29%	5 31%	1 8%	17 33%	9 26%	10 34%	6 18%	12 43%	9 28%	10 31%	15 30%	4 29%	2 29%	16 31%	1 17%	8 23%	11 38%
Don't Know/can't remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



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 (Secured 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 £18,280 (f)	Higher /Same as £18,280 (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	45	12**	25**	3**	5**	23**	22**	34*	11**	11**	34*	26**	19**	27**	16**	23**	22**	35*	10**	5**	35*	5**	27**	18**
Yes	13 29%	3 25%	8 32%	-	2 40%	9 39%	4 18%	9 26%	4 36%	2 18%	11 32%	6 23%	7 37%	8 30%	5 31%	6 26%	7 32%	12 34%	1 10%	1 20%	11 31%	1 20%	6 22%	7 39%
No	32 71%	9 75%	17 68%	3 100%	3 60%	14 61%	18 82%	25 74%	7 64%	9 82%	23 68%	20 77%	12 63%	19 70%	11 69%	17 74%	15 68%	23 66%	9 90%	4 80%	24 69%	4 80%	21 78%	11 61%
Don't Know/can't remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
3	2 3%	-	1 3%	1 17%	-	2 6%	-	1 2%	1 6%	-	2 4%	1 3%	1 3%	2 6%	-	1 3%	1 3%	2 4%	-	-	1 2%	1 17%	-	2 7%
5	12 19%	5 26%	6 18%	1 17%	-	7 23%	5 15%	10 21%	2 13%	3 25%	8 16%	8 23%	4 14%	9 27%	3 11%	7 22%	5 16%	9 18%	3 21%	1 14%	9 18%	2 33%	5 14%	7 24%
6	4 6%	1 5%	2 6%	-	1 17%	3 10%	1 3%	3 6%	1 6%	1 8%	3 6%	2 6%	2 7%	2 6%	2 7%	2 6%	2 6%	3 6%	1 7%	-	4 8%	-	2 6%	2 7%
7	4 6%	2 11%	1 3%	-	1 17%	3 10%	1 3%	3 6%	1 6%	-	4 8%	2 6%	2 7%	1 3%	3 11%	3 9%	1 3%	3 6%	1 7%	-	4 8%	-	2 6%	2 7%
10	20 31%	6 32%	12 36%	1 17%	1 17%	9 29%	11 33%	14 29%	6 38%	5 42%	15 29%	10 29%	10 34%	9 27%	10 36%	8 25%	12 38%	13 26%	7 50%	3 43%	16 31%	1 17%	13 37%	7 24%
11	1 2%	-	1 3%	-	-	-	1 3%	1 2%	-	-	1 2%	1 3%	-	1 3%	-	-	1 3%	1 2%	-	-	1 2%	-	-	1 3%
12	2 3%	1 5%	1 3%	-	-	1 3%	1 3%	1 2%	1 6%	-	2 4%	2 6%	-	2 6%	-	1 3%	1 3%	2 4%	-	-	2 4%	-	1 3%	1 3%
13	1 2%	-	1 3%	-	-	-	1 3%	1 2%	-	-	1 2%	-	1 3%	1 3%	-	-	1 3%	1 2%	-	-	1 2%	-	-	1 3%
15	8 13%	1 5%	5 15%	2 33%	-	4 13%	4 12%	5 10%	3 19%	1 8%	7 14%	5 14%	3 10%	2 6%	5 18%	2 6%	6 19%	7 14%	1 7%	1 14%	5 10%	2 33%	5 14%	3 10%
17	1 2%	-	1 3%	-	-	-	1 3%	1 2%	-	-	1 2%	-	1 3%	-	1 4%	-	1 3%	1 2%	-	-	1 2%	-	-	1 3%
20	3 5%	1 5%	1 3%	-	1 17%	-	3 9%	3 6%	-	1 8%	2 4%	2 6%	1 3%	1 3%	1 4%	2 6%	1 3%	3 6%	-	-	3 6%	-	3 9%	-



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 (Secured 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		
	Branch (a)	Tele- phone (b)	Inter- net (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
25	6 9%	2 11%	1 3%	1 17%	2 33%	4 12%	5 10%	1 6%	1 8%	5 10%	2 6%	4 14%	3 9%	3 11%	6 19% p	- -	5 10%	1 7%	2 29%	4 8%	- -	4 11%	2 7%	
Mean number of hours	11.14	10.63	10.45	12.17	15.50	9.42	12.76	11.35	10.50	10.92	11.31	10.54	11.86	10.09	11.96	11.97	10.31	11.50	9.86	14.29	10.98	8.83	12.23	9.83
Standard deviation	f 6.08	6.37	4.83	8.01	8.87	5.45	6.28	6.36	5.32	6.26	6.10	5.62	6.63	6.14	6.01	7.54	4.11	6.31	5.19	7.87	5.86	5.31	6.25	5.70
Standard error	0.760	1.461	0.841	3.270	3.622	0.979	1.093	0.917	1.329	1.807	0.854	0.949	1.231	1.069	1.136	1.333	0.727	0.893	1.386	2.974	0.821	2.167	1.057	1.059
Error variance	0.578	2.136	0.707	10.694	13.117	0.959	1.195	0.842	1.767	3.265	0.730	0.901	1.517	1.143	1.290	1.777	0.529	0.797	1.922	8.844	0.673	4.694	1.118	1.121



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 (Secured 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)	Telephone (b)	Internet (c)	Other (d)	Lower than £18,280 (f)	Higher /Same as £18,280 (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	64	19**	33*	6**	6**	31*	33*	48*	16**	12**	51*	35*	29**	33*	28**	32*	32*	50*	14**	7**	51*	6**	35*	29**
Yes	61 95%	19 100%	31 94%	6 100%	5 83%	29 94%	32 97%	45 94%	16 100%	11 92%	49 96%	33 94%	28 97%	31 94%	27 96%	29 91%	32 100%	48 96%	13 93%	6 86%	49 96%	6 100%	33 94%	28 97%
No	3 5%	-	2 6%	-	1 17%	2 6%	1 3%	3 6%	-	1 8%	2 4%	2 6%	1 3%	2 6%	1 4%	3 9%	-	2 4%	1 7%	1 14%	2 4%	-	2 6%	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