

**Financial Inclusion Taskforce Insurance-with-Rent (IwR) Scheme
Provider Survey 2008**

ID Number	
Date	
Interviewer Name	
Entry date	
Entered by	

Good morning/afternoon. My name is xxx and I'm calling from Experian on behalf of the Financial Inclusion Taskforce.

The Financial Inclusion Taskforce (FIT) was set up by the Government to monitor progress towards tackling financial exclusion. It is independent of the Government and is made up of academia, third sector policymakers and financial services industry representatives.

IF MORE INFORMATION ABOUT F.I.T. IS REQUESTED -

In 2004 the Government established a framework for delivering Financial Inclusion Policy - including a Financial Inclusion Fund of £120m over three years and a Financial Inclusion Taskforce, chaired by Brian Pomeroy to oversee progress. The Financial Inclusion Taskforce was formally launched on 21st February 2005 and will monitor progress on the objectives the Government has set out and will make recommendations on what more needs to be done.

In December 2007, the Government published Financial inclusion: an action plan for 2008-11, which set out how the Government will use the £130 million Financial Inclusion Fund for 2008-11.

I am calling to see if you would be prepared to participate in a short 5 minute survey to help us identify those areas in greatest need of financial support in England and Wales.

Experian are associated members of the Market Research Society and always abide by its strict code of conduct.

Can you just confirm that you are a registered social landlord who provides affordable housing? (i.e. a Housing Association or Local Authority Housing Association).

IF 'NO' THANK AND CLOSE

Are you happy to conduct the interview now or can I arrange a more convenient time to call back?

Financial Inclusion Taskforce project contact (if requested)

Sarah Hatcher
Policy Analyst – Payments and Inclusion Team
Tel: 020 7270 6267

Section A: Home Contents Insurance schemes

I'm going to start by asking some questions now about Home Contents Insurance schemes that you may offer either directly or indirectly to your tenants.

These could be 'insurance-with-rent' schemes where the housing provider collects the premium for the home contents insurance at the same time as collecting the rent.

Or it could be an 'arms length' scheme where the housing provider promotes the scheme, but the premiums for the insurance are paid directly by the tenant to the insurer.

A1: Do you have an 'insurance-with-rent' or 'arms length' tenants home contents insurance (HCI) scheme? (*tick one*)

1	Yes – insurance-with-rent scheme GO TO A3	
2	Yes – arms length scheme GO TO A3	
3	No, but do intend to introduce one in the next 12 months GO TO A13	
4	No, and do not intend to introduce one in the next 12 months GO TO A2	

A2: Can you explain why you have no intention of introducing such a scheme?

GO TO A13

A3: How long has the HCI scheme been running for? (*record number of **months***)

A4: Of your housing stock, how many households have taken up a policy through the HCI scheme? (*record number*)

A5: Is the HCI scheme bought via a Broker or Direct with Insurer? (*tick one*)

1	Broker GO TO A6	
2	Direct with Insurer GO TO A7	

A6: What is the name of the broker of the scheme? (*write in – do not probe*)

A6.1: And can you tell me the name of the insurer that underwrites the scheme? (*write in - do not probe*)

GO TO A8

Appendix Three – HCI Scheme Provider Survey

A7: Can you tell me the name of the insurer tenants buy home contents insurance direct with? (*write in*)

A8: When is the contract with the current insurer/broker up for renewal or due to be re-tendered? (*tick one – do not probe*)

1	Within 3 months	
2	3 to 6 months	
3	6 to 12 months	
4	1 to 2 years	
5	3 to 5 years	
6	After 5 years	
7	There is no renewal date	

A9: Since the HCI scheme was introduced, have you put in place any risk reduction measures to lower the insurance premium? (*non read out, prompt if necessary, multi-code*)

1	Additional Lighting	
2	Additional locks	
3	CCTV	
4	Gated alleyways	
5	Other1 (<i>write in</i>)	
6	Other2 (<i>write in</i>)	
7	Other3 (<i>write in</i>)	

Other1:

Other2:

Other3:

Appendix Three – HCI Scheme Provider Survey

A10: What options are available for payment? (read out, multi-code)

1	With rent	
2	Other channel NOT with rent (<i>write in</i>)	

Other:

3	Weekly	
4	Fortnightly	
5	Monthly	
6	Annually	

7	Direct Debit	
8	Cash	
9	Paypoint/payzone	
10	Other means of payment (<i>write in</i>)	

Other:

A11: How do you promote the HCI scheme? (*non read out, prompt if necessary, multi-code*)

1	At start up/take on of tenancy	
2	Housing office	
3	Tenants newsletters/magazines	
4	Events	
5	Other1 (<i>write in</i>)	
6	Other2 (<i>write in</i>)	
7	Other3 (<i>write in</i>)	
8	We don't promote it	

Other1:

Other2:

Other3:

Appendix Three – HCI Scheme Provider Survey

A12: In your opinion, what barriers do you see to increasing the take up of the scheme? (*non read out, multi-code*)

1	Tenants don't want it	
2	Tenants can't afford it	
3	Lack the resources - staff, time, etc	
4	Lack training	
5	Administration costs	
6	Regulation/compliance rules	
7	HCI take up not a priority	
8	Other1 (<i>write in</i>)	
9	Other2 (<i>write in</i>)	
10	Other3 (<i>write in</i>)	
11	None	

Other1:

Other2:

Other3:

GO TO SECTION B

A13: In your opinion, what are the barriers, if any, to starting up a home contents insurance scheme? (*non read out, multi-code*)

1	Lack the resources - staff, time, etc	
2	Administration costs	
3	Regulation/compliance rules	
4	Other1 (<i>write in</i>)	
5	Other2 (<i>write in</i>)	
6	Other3 (<i>write in</i>)	
7	None	

Other1:

Other2:

Other3:

Appendix Three – HCI Scheme Provider Survey

Section B: Financial Inclusion

I'm now going to ask some more general questions about financial inclusion.

ASK ALL

B1: Do you have a Right to Buy scheme? (*tick one*)

1	Yes	
2	No	

B2: Do you have a financial inclusion team in place? (*tick one*)

1	Yes GO TO B3	
2	No GO TO SECTION C	

B3: Is home contents insurance on the agenda? (*tick one*)

1	Yes	
2	No	

Section C: Housing Stock

I'm just going to ask some questions now about your housing stock.

C1: How much housing stock do you hold in England and Wales, that is, the total number of housing units -for example a block with 20 flats will count as 20 housing units. (*record number*)

CHECK THE NUMBER GIVEN IS GREATER THAN OR EQUAL TO THE NUMBER OF HOUSEHOLDS GIVEN IN QA4 (IF PROVIDED)

IF HOUSING STOCK IS MORE THAN 6000 UNITS, GO TO C3

C2: Are you looking to merge with any other Registered Social Landlord in the future? (*tick one – do not probe*)

1	Yes	
2	No	

C3: What is the name of the insurer that provides Buildings Insurance for your housing stock? (*write in – do not probe*)

ASK ALL

C4.1: Can you tell me what local authorities you have housing stock in? (*multi-code*) **ENGLAND AND WALES ONLY**

IF UNABLE TO PROVIDE LOCAL AUTHORITY LEVEL INFORMATION ASK

C4.2: Ok, can you tell me what counties you have housing stock in? (*multi-code*)

SEE TABLE AT BOTTOM OF QUESTIONNAIRE FOR FULL LIST OF LOCAL AUTHORITIES AND COUNTIES

GO TO C6 IF UNABLE TO PROVIDE LAD LEVEL INFORMATION

C5.1: Are you also able to provide a list of the postal districts (4-digit) that are covered by your housing stock? (*write in or if not available to hand ask to email to grant.mason@uk.experian.com*)

IF UNABLE TO PROVIDE POSTAL DISTRICT LEVEL INFORMATION

C5.1 Ok, what are the main towns in _____ (LA/COUNTY) that you have housing stock? (READ THROUGH COUNTIES/LOCAL AUTHORITIES MENTIONED IN C4 AND REPEAT)

WRITE IN TABLE BELOW

ASK ALL

C6: Is any of your stock on a known flood plain? (*tick one*)

1	Yes GO TO C7	
2	No GO TO SECTION D	

C7: How much of your housing stock is on a flood plain? (*record number, must be less than or equal to answer given in C1*)

PROMPT IF NECESSARY: Would you say...

1	1 – 10%	
2	11 – 20%	
3	21 – 30%	
4	31 – 40%	
5	41 – 50%	
6	51 – 60%	
7	61 – 70%	
8	71 – 80%	
9	81 – 90%	
10	91 – 100%	

Appendix Three – HCI Scheme Provider Survey

Section D: Organisation details

Finally, can I just collect some information about your organisation?

ASK ALL

D1: What type of organisation are you? (*tick one*)

1	Housing Association	
2	Local Authority	
3	Other Social Housing Landlord (<i>write in</i>)	

Other:

D2: Contact Details (*write in*)

1	Name	
2	Job title	
3	Organisation	
4	Address1	
5	Address2	
6	Address3	
7	Post Code	
8	Telephone	
9	E-mail	

INTERVIEWER TO READ OUT EXACTLY AS WRITTEN

D3: The information collected in this survey will be used to geographically map HCI provision and help the Financial Inclusion Taskforce identify areas in greatest need of HCI schemes. Are you happy for this information that will be linked to postal sector and may identify your organisation, to be passed back to the Financial Inclusion Workforce and available in the public domain? (*tick one*)

1	Yes	
2	No	

D4: Finally, would it be possible to pass on your contact details to the Financial Inclusion Taskforce...

		Yes	No
1	...in connection with your responses?		
2	...in order to invite you to participate in follow up research?		

THANK AND CLOSE