

UK Insurers Monitor: Northern Ireland

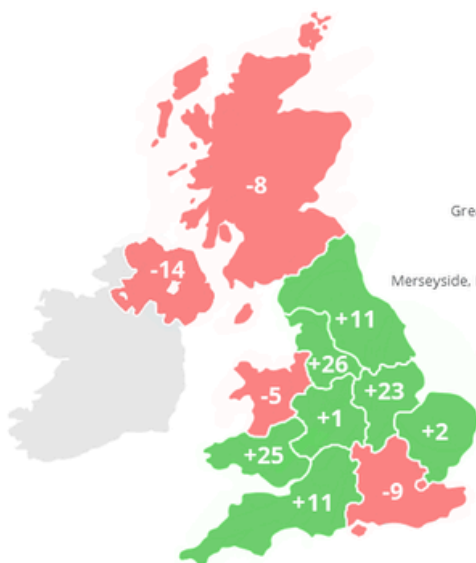
Market Context

The service provided by the whole of the UK insurance market, as measured by NPS, **improves six points** since the end of 2023 and, for the first time, is above zero.

This improvement continues the trend of improved service since the first measure in 2022. However, despite headline improvement, **service remains very inconsistent**: half of providers now have an NPS above zero, half are below.

Service performance varies across the country. At the end of 2023, there was a spread of only nine points across the broad UK regions; this is now up to 30 points at the mid-year point. In addition, proximity (i.e. physical distance of a broker to an insurer office) is important. Overall, **the closer the broker is to an insurer's office, the higher their NPS.** Carriers further away from their brokers, therefore, need to work harder for the same score, as service delivery is perceived better if it is delivered locally.

Regional breakdown: NPS scores



NPS BY REGION			Mid-year 2024	End of year 2023	Trend (+/-)	
Market average (3,136)	27%	43%	30%	+3	-3	+6
Anglia	24%	50%	26%	+2	-2	+4
East Midlands	20%	38%	43%	+23	-9	+32
Greater Manchester & West Pennines	17%	41%	43%	+26	+14	+12
London and South East	35%	38%	26%	-9	-7	-2
Merseyside, North Wales, West Cheshire & Isle of Man	33%	39%	28%	-5	-23	+18
Northern Ireland	35%	45%	21%	-14	-6	-8
Scotland	30%	48%	22%	-8	-14	+6
South Wales	15%	45%	40%	+25	-2	+27
West Midlands	24%	51%	25%	+1	-5	+6
West of England	30%	35%	35%	+5	-1	+6
Yorkshire and Northern	18%	54%	29%	+11	+8	+3

Stars in insurance: Northern Ireland

- **Ashley Murphy, Allianz (Belfast):** "Her attention to detail, knowledge of products, openness to discuss and wanting to find solution."
- **Joe Lennon, Aviva (Belfast):** "Sees both sides of the risk, works with the broker to write cover where possible, and is honest if they cannot."
- **Esther Brice, QBE (Belfast):** "Efficiency, knowledge and negotiation."
- **Commercial Team, RSA (Belfast):** "Terms offered in good time. Flexibility with underwriting where required. Eager to work together to win business."

