

UK Insurers Monitor: Scotland

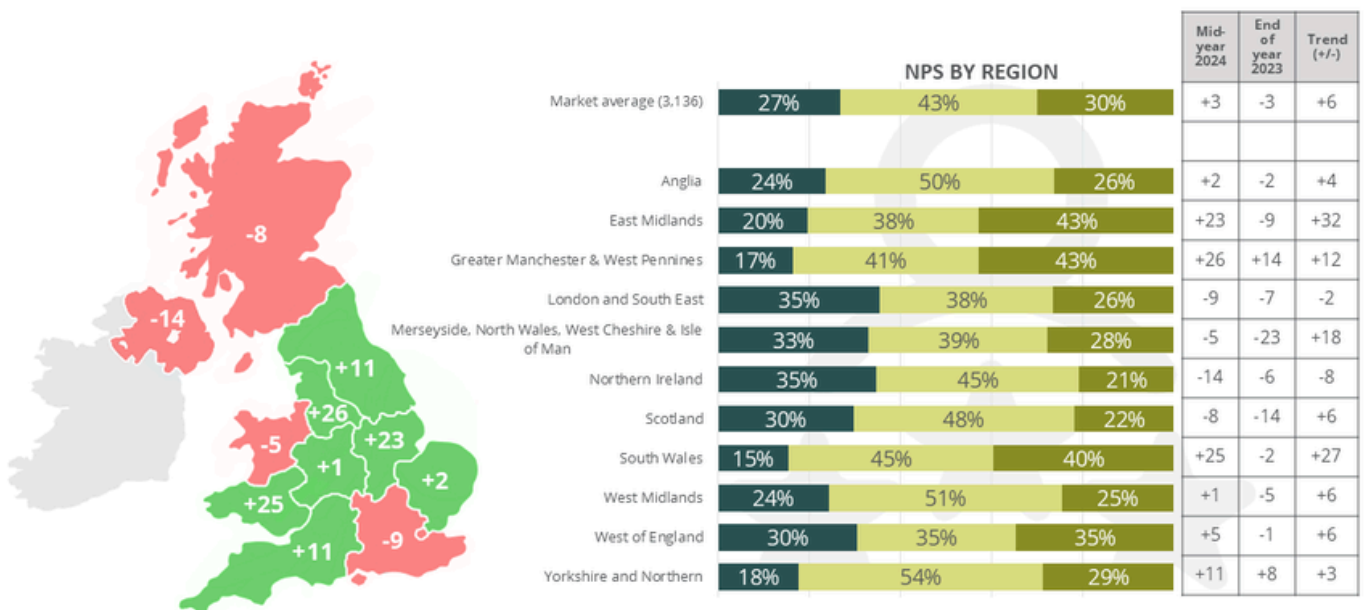
Market Context

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



Stars in insurance: Scotland

- **Stephanie Watson, Arch (Glasgow):** "Great relationship and takes the time to understand the risk."
- **Commercial Team, Aviva (Perth):** "Ability to listen and understand a risk and apply appropriate cover."
- **SME Team, Aviva (Perth):** "Very quick to respond to referrals/queries and helpful when they do."
- **Property Team, RSA (Glasgow):** "Quick to look at and do not auto decline without looking at the risk. Are willing to look for a solution."
- **Chloe Coats, Zurich (Glasgow):** "Always available to discuss risks and do not shy away from a conversation."

