

# UK General Insurance Competitor Tracker Q2 2010

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## Abstracts

### Introduction

The UK General Insurance Competitor Tracker Q2 2010 reviews major developments among the leading competitors in the UK general insurance market including AXA, Aviva, Fortis, LV=, RSA and Zurich. It includes information on a range of issues including new product launches, new affinity partnerships and summaries of H1 financial reports.

### Scope

- Information on business performance, new product developments, acquisition activity, new corporate partnerships and other new trading relationships.
- Insight on the following competitors: Allianz, AXA, Aviva, Fortis, LV=, RSA and Zurich.

### Highlights

Aviva generated an operating profit of ?229m from its UK General Insurance division, which was down 7.0% on H1 2009. This largely comprised investment returns of ?212m.

In 2009 it was reported that the combined reported revenue of Kwik-Fit Insurance Services Group was ?89m. It is expected that the transaction will be finalized in Q4 2010 and will make Fortis the fourth largest personal lines intermediary distributor in the UK.

Groupama has adapted its tradesman's policies, the Optima Trade Plus range, to incorporate more part-time staff who work fewer than 16 hours during the week and

which cover public and employer's liability, tools, trade contents, contract works, business interruption and personal accident.

### **Reasons to Purchase**

- Keep up to date with the new trading relationships that your competitors have entered into including deals with affinity partners.
- Understand the new products which your competitors are bringing to market, the main features of these products and the intended target market.
- Keep abreast of the insurance company or broker acquisitions that your competitors are making.

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### DATAMONITOR VIEW

Summary

Analysis

Allianz generated profits of ?78.4m

Allianz saw profits of ?78.4m in H1 2010

Allianz revamped its Commercial Select product

Aviva recorded a profit of ?229m for H1 2010

Aviva generated profits of ?229m

Aviva launches a groundbreaking flood map

Aviva launched a new low-cost PMI policy - Speedy Diagnostics

Axa reported strong top line growth in its private motor business while launching a new misfuelling insurance product

AXA's success with Swiftcover continues

Axa partnered with Complectus to launch misfuelling insurance

Fortis continued to expand its personal line business by completing affinity deals

Fortis achieved higher GWP in Q1 2010

Kwik-Fit sold off insurance wing to Fortis

Fortis won a deal with American Express

Fortis was been selected as insurance partner of recently rebranded Age UK

Groupama adapted its SME-targeted commercial insurance products

Groupama recorded an increased profit

Groupama launched stand alone professional indemnity cover for SMEs

Groupama adapts its policies to cater for part-time staff

Lloyds Banking Group ceased selling its PPI product

The Lloyds Banking Group saw ?9m increase in H1 profits

The Lloyds Banking Group has withdrawn its PPI products offering

LV= took steps to enhance its income protection range and expand its sales structure

LV= announced new enhancements to its income protection range

LV= expands its general insurance staff

RBSI recorded a marginal increase in its total revenue while NIG is set to exit personal lines and launched a property product for SMEs

Prior year reserve strengthening meant RBSI recorded a loss

NIG proposed to exit personal lines

NIG launched its premier property owner products to a broker panel

RSA's pet insurance book to be boosted by the new partnership with Tesco

RSA sees a major uplift in commercial motor NWP

RSA gains significant boost from Tesco pet insurance partnership

Zurich launches new technology product

Zurich launches new Telecoms product to keep in line with evolving technology

APPENDIX

Ask the analyst

Datamonitor consulting

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