Mobile Metrics: Consumer Approaches to Mobile Gadget and Phone Insurance and Extended Warranties in Selected Global Markets

Description:

'Mobile Metrics: Consumer Approaches to Mobile Gadget and Phone Insurance and Extended Warranties in Selected Global Markets' offers detailed and unique insights into the behaviour of consumers in eight countries in the context of insurance and extended warranties for both mobile gadgets and phones.

Based on a primary survey of over 9,000 consumers in Australia, Canada, France, Germany, Italy, Spain, the UK and the US, the research provides valuable data describing the extent to which they acquire insurance or extended warranty cover for mobile gadgets and phones plus how take-up rates vary according to a series of key variables.

For mobile gadgets (i.e. tablets, laptops, e-readers and cameras with no telephony function), these are:

- by type of cover (i.e. stand-alone or packaged with a banking product or household insurance);
- by age group and annual household income bracket;
- by retailer from which the mobile gadget was acquired (i.e. focusing on major retailers in each country);
- by mobile gadget manufacturer (e.g. Apple, Samsung);
- by mobile gadget purchase interface (i.e. in a shop or remotely).

For mobile phones, these are:

- by type of cover (i.e. stand-alone or packaged with a banking product or household insurance);
- by age group and annual household income bracket;
- by type of subscription (i.e. post-paid or prepaid);
- by type of phone (basic phone or smartphone);
- by mobile network operator (i.e. focusing on major mobile network operators, including MVNOs, in each country);
- by retailer from which the mobile phone was acquired (e.g. mobile operator's own shop, another shop);
- by mobile phone manufacturer (e.g. Apple, Samsung).

Moreover, for both stand-alone mobile gadget and phone insurance and extended warranties, the research also quantifies the distribution channels and interfaces used by consumers in each country to take out these forms of cover and states the point in time that the cover was bought (i.e. at the same time as the underlying mobile device was acquired or at a later point). Finally, claims frequency data is provided, differentiating between claims made on stand-alone policies and ones associated with packaged cover, and reasons for claims (e.g. accidental damage, loss, technical fault, theft) are analysed for all policy types.

You may be able to use this report in one or more of the following ways:

- benchmark your organisation's performance in mobile gadget or phone insurance and extended warranties: are your cross-selling rates in line with the market averages for the right countries described in this study?
- appreciate the potential for increasing the penetration of policies that incorporate cover for accidental damage, loss or theft: what is your organisation's experience?
- evaluate the opportunities for distributing mobile gadget and phone cover in each country through channels other than manufacturers, retailers and mobile network operators: to what extent will owners of mobile devices buy through these means?

- assess the prospects for retrospective marketing and re-solicitation programs: how many mobile device owners buy insurance or extended warranty cover after acquiring the underlying device and how long do they wait?

- understand claims experience for mobile phone and gadget cover in each of the eight countries and what this might mean for the way in which your organisation underwrites or distributes this type of policy.

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