Financial Conduct Authority





We recently revisited our 2013 Thematic Review on mobile phone insurance to see whether a sample of 14 firms had implemented our recommendations.

We found that the majority of the fims who had participated in our Thematic Review had improved their practices and were delivering better consumer outcomes. However, we found other firms, including many of those that weren't involved in the review, had not implemented our recommendations.

3 highest achieving firms 3 lowest achieving firms						
	4	A	Average claim process time (days)		18	7
	91%		Claims accepted and paid		54%	7
	7%		Claims withdrawn or not completed		39%	7

These figures indicate that better outcomes are being delivered by firms who have acted upon our recommendations.

We expect those firms who are not consistently delivering good customer outcomes to consider our findings, and act to ensure they meet our expectations and treat their customers fairly.