

UK Financial Services Quarterly Review

Issue 4: July to September 2009



Contents

1. Industry overview	3
1.1 Executive summary	3
1.2 UK internet visits to key finance categories	3
1.3 Finance and insurance products search performance	3
2. Insurance products	4
2.1 Health insurance	4
2.2 Home insurance	5
2.3 Motor insurance.....	6
2.4 Travel insurance.....	7
3. Finance products.....	8
3.1 Credit cards	8
3.2 Loans.....	9
3.3 Savings.....	10
3.4 Mortgages	11
4. Fast movers - insurance.....	12
5. Fast movers – finance	13
6. Financial aggregators.....	14
7. Focus on an Experian Mosaic FSS type	15
7.1 New product launch: Experian Hitwise postal area segmentation	18
8. Quarterly topical stories.....	19
8.1 Motor and car insurance search behaviour.....	19
8.2 Capital One and Facebook	21
9. Appendix.....	22

1. Industry overview

1.1 Executive summary

Key findings this quarter based on July – September 2009 data:

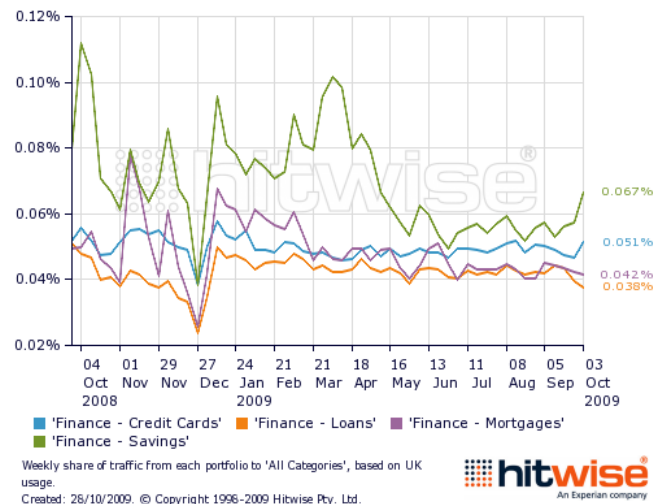
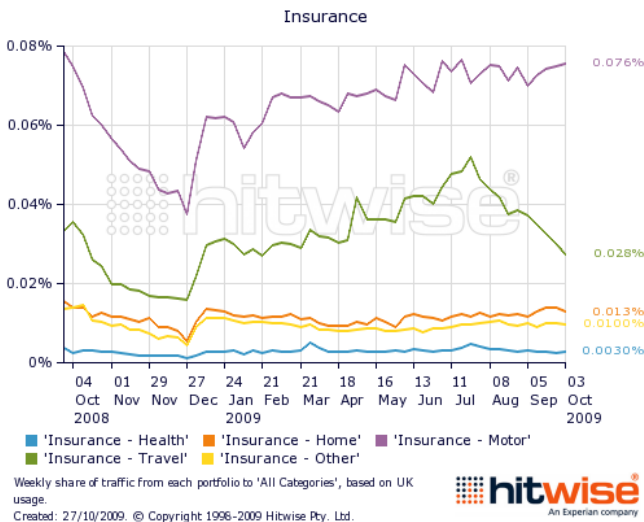
Searches for health insurance increased by 11% over the year ↑	Searches for credit cards and savings have increased over the quarter ↑
Searches for home and motor insurance have increased over the quarter ↑	Searches for loans have decreased over the past year by 22% ↓
Searches for travel insurance have decreased by 23% over the year ↓	Searches for mortgages decreased 7.5% over the quarter ↓
For the quarter, Tesco Personal Finance was a fast mover in travel, motor, and home insurance, and in credit cards, loans and savings ↑	Motor insurance searches containing the keyword 'compare' have increased by 92% over the past year, whereas searches including 'cheap' have decreased by 32% ↑

1.2 UK internet visits to key finance categories

Category	Sep-09	Jun-09	Quarterly Change	Sep-08	Yearly Change
Banks and Financial Institutions	2.11%	2.09%	0.93%	2.52%	-16.41%
Insurance	0.25%	0.32%	-21.88%	0.31%	-20.19%
Stocks and Shares	0.54%	0.58%	-6.14%	0.45%	18.88%
Financial Aggregators	0.23%	0.24%	-3.00%	0.27%	-15.26%

*Based on market share of UK Internet visits within All Categories.

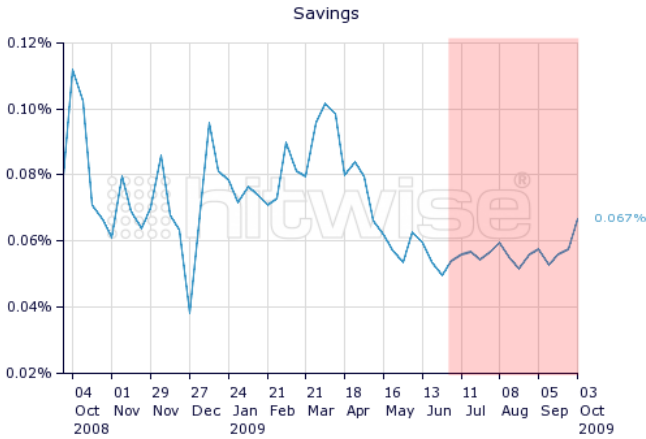
1.3 Finance and insurance products search performance



3.3 Savings

Total search volume for Experian Hitwise's Savings Portfolio was up 34% over the quarter after a 20% increase in September alone. This increase, however, did not bring searches back to last years levels and the quarter finished 40% down over the year.

Savings search performance



Weekly share of traffic from each portfolio to 'All Categories', based on UK usage.



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Savings top downstream websites

Rank	Websites (10,841 returned)	Clicks 03/10/2009	Clicks 27/06/2009	Change (Percentage)
1	Money Supermarket	10.02%	8.05%	1.97
2	Money.co.uk	7.08%	8.61%	-1.53
3	The Pension Service	7.02%	6.00%	1.02
4	Money Saving Expert	6.95%	7.43%	-0.48
5	National Savings & Investments	4.26%	3.68%	0.58
6	Which-savings-account-4u.co.u...	3.69%	3.57%	0.13
7	This Is Money	2.37%	3.16%	-0.79
8	Halifax Savings	2.21%	2.84%	-0.64
9	Directgov	1.91%	2.38%	-0.47
10	Teachers' Pensions	1.41%	1.33%	0.09
11	Abbey	1.41%	1.36%	0.05
12	Department for Work and Pensi...	1.35%	1.44%	-0.09
13	Nationwide Building Society	1.34%	1.39%	-0.05
14	Post Office	1.33%	0.69%	0.64
15	Fair Investment Company	1.24%	1.36%	-0.11

- Money.co.uk lost its position as the site receiving most traffic from the portfolio of savings terms as Money Supermarket increased its share of clicks by 1.97% to reclaim the top spot
- The Pension Service overtook Money Saving Expert in 3rd spot, with a 1.02% increase in share of clicks
- Teachers' Pensions and the Post Office both joined the top 15 at the expense of Natwest and Barclays as they fell from 10th and 11th positions respectively
- Not surprisingly, ISA related terms were the biggest fallers this quarter as general saving terms increased in share
- 'best saving rates' and 'savings interest rates' both increased as savers tried to search for the best saving rates having filled their ISA allocations

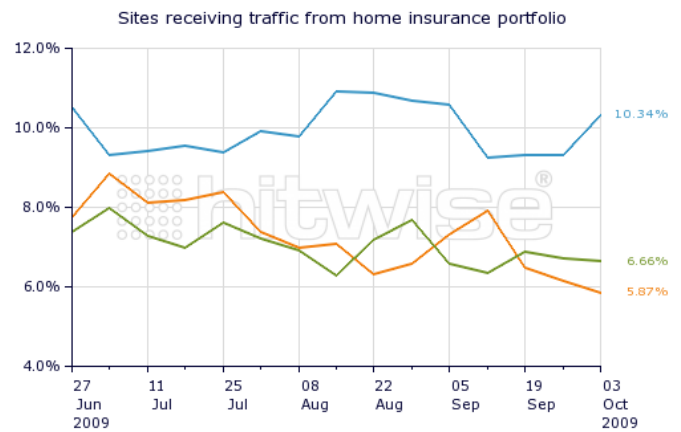
Savings search performance

Search terms	Share of all portfolio clicks		Paid Rate
	03/10/09	27/06/09	03/10/09
1 savings accounts	2.50%	1.94%	54.72%
2 best savings rates	2.19%	1.79%	44.44%
3 national savings	1.86%	1.67%	13.59%
4 isa	1.34%	1.85%	39.46%
5 post office savings	1.13%	0.54%	27.47%
6 pension credit	1.12%	1.24%	7.34%
7 northern rock savings	1.11%	0.53%	1.90%
8 savings	1.04%	0.98%	47.73%
9 state pension	0.94%	0.89%	7.26%
10 saga savings	0.86%	0.86%	25.81%
11 isas	0.82%	0.93%	56.18%
12 savings interest rates	0.80%	0.44%	50.69%
13 teachers pensions	0.78%	0.74%	0.64%
14 cash isa	0.77%	1.33%	44.95%
15 best isa rates	0.73%	1.11%	56.89%

Decrease from Previous Quarter

Increase from Previous Quarter

Savings search performance



Weekly share of traffic from the portfolio 'Finance - Savings', based on UK usage.



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Money.co.uk and Money Saving Expert both lost share of traffic from the savings portfolio over the quarter, whereas Money Supermarket remained static.