



Payment Protection  
Insurance  
De-coupling Research  
(Mortgage and  
Personal Loans)

Survey Moderator  
Report

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Personal Protection Insurance  
Consumer Research  
Decoupling PPI from the loan (Accent Research)  
Survey Moderator Statement

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1) Overview

The agency involved specializes in Stated Preference Research and the Managing Director is a specialist in this field. This expertise was used to good effect in the design stage and then in the interpretation of the Stated Preference data.

In my view the results from this research are a true reflection of consumer opinion on the subject and may be used with confidence.

2) Organization and Planning

The survey was executed in line with the specification agreed and the research kept to the agreed timetable.

3) Questionnaire development

Qualitative

The discussion guide was more semi-structured than usual but covered all the main needs.

Quantitative

The final questionnaire was clear and simple and worked effectively. Minor modifications were made after piloting to ensure that 'at point of sale' was completely understood. An additional clause "i.e. exactly the same time / at the same moment that the loan was agreed" was added.

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#### 4) Interviewing

##### a) Qualitative

The agency struggled to recruit the mini group discussions that were specified in their proposal. The list they had purchased did not contain as many recent PPI purchasers as hoped; one London group was 'thin' and only one person turned up for the other, which was therefore cancelled.

As a result of this, extra last-minute recruitment was done for the Manchester groups.

Six depth interviews were then conducted in lieu of the failed groups and these were successful, providing good information for the quantitative stage.

##### b) Pilot

The pilot interviews were of a good standard. Field management (Bristol Telephone Unit) appeared to be in good control of the study and the interviewers themselves were experienced, both in general and in Stated Preference questioning. They clearly understood the research and were very comfortable with the 'phone / post or e mail SP grids / 'phone style of research.

After initial analysis of the first Stated Preference responses, some modifications were made to the % change in annual premium in the SP grids. This was to ensure the final SP data fully covered the range of consumer opinion.

##### c) Main survey

The interviewing that I observed (Bristol telephone unit) was of a good quality. The team was much the same as for the pilot and so the same comments apply. Daily updates of field progress were provided on request and my initial concerns about the rate of achieving completed interviews proved unfounded. The fieldwork was completed to schedule.

#### 5) Survey Moderator Involvement

The opinions in this report are based on:

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Date		Venue
4-Jan-2010	Workshop' start up meeting	CC
20-Jan-2010	Qualitative - groups	Hammersmith
21-Jan-2010	Qualitative - groups	Manchester
1-Feb-2010	Qualitative - depths	Leeds
9-Feb-2010	Questionnaire discussion	CC
12-Feb-2010	Meeting with Field Director / Quality standards	Accent – London office
23 -Feb-2010	Pilot interviewing	Accent – Bristol office
1-Mar-2010	Briefing / start of main f/w	Accent – Bristol office
9-Mar-2010	Main fieldwork	Accent – Bristol office
23 Mar-2010	Review analysis spec / tables	
25-Mar-2010	Pre pres meeting	CC
29 Mar-2010	Pre-pres meeting	CC
30 Mar-2010	Presentation	CC
13 April 2010	Discussion of SP	CC

In addition there was regular e-mail / 'phone discussion between the Competition Commission, the agency and myself.

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