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Channel Metrics Long Term Care Insurance in Germany Trends in Consumer Distribution Channel Usage by [Bharatbook](#)

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Channel Metrics is a series of 25 briefings and an overview report based on original consumer research with a total sample of 3,000 respondents investigating trends in consumer distribution channel usage in financial services in Germany. In addition to gathering data for overall take-up rates and annual churn rates across the various financial products and services considered, the research also yields results regarding the distribution interface and specific distribution channel used to purchase or take out the same financial services during 2008. Moreover, with a view to understanding how distribution dynamics are changing, this data is compared with the choices made by customers for each product in all years prior to 2008.

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In order to provide clear insights into the subject, this analysis of distribution interfaces and channels incorporates only the responses of consumers making an active choice of distribution channels during the period in question. Consumers making or intending to make an active choice are defined as those who switch provider for a given financial product or service during the time frame under review or those buying the product or service having not held it during the previous year, thereby excluding respondents who merely remain with the same provider. As such, the Channel Metrics series constitutes the most detailed and up-to-date guide to distribution trends in consumer financial services in Germany available on a published basis. Key questions addressed by the research include the following: - what is the rate of progress of the Internet as a distribution interface and online aggregators and price comparison providers as a specific distribution channel and how does this vary from product to product? - for which financial products and services does there appear to be a consistent requirement on the part of consumers for face-to-face interaction? - to what extent are private banks, savings banks and co-operative banks increasing their market share for insurance products that they distribute on an intermediated basis? - what impact are commercial partners such as loyalty schemes, the Post Office, supermarkets and other retailers having on the distribution systems used for consumer financial services? - what are the distribution trends for rarely researched niche financial products such as breakdown recovery insurance, car finance and leasing contracts, dental insurance, legal expenses insurance and long-term care insurance? Overall, the Channel Metrics series offers detailed and unique insights into current and future trends in distribution channel usage across 25 distinct financial products and services - with a dedicated briefing having been produced for each - as follows: motor insurance, breakdown recovery insurance, extended warranties (for cars), household insurance, protection life insurance, private health insurance, hospital cash insurance, dental insurance, personal accident insurance, funeral expenses insurance, work incapacity insurance, mortgages, personal loans / consumer finance, payment protection insurance, car finance and leasing contracts, credit cards, legal expenses insurance, personal liability insurance, travel insurance, savings accounts, savings bonds, investment life insurance, private pension insurance, supplementary pension insurance and long-term care insurance. Channel Metrics: Trends in Consumer Distribution Channel Usage in Financial Services in Germany is based on the results of an on-line survey of 3,000 consumers arranged by moa€™web during November and December 2008. Industry Analysis

For more information kindly visit :

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