



UK insurance market

Q3 2026 report

Based on verified customer reviews left at Smart Money People

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Executive summary

Many customers had strong experiences with their insurance providers in Q3, particularly when products are easy to understand, service is helpful and customers feel they're being fairly treated.

Rather than focusing only on headline satisfaction, this report looks at what sits behind this positivity. The role that's played by service, value, ease, fairness and whether products genuinely meet customer needs, as well as exploring where those positive experiences are most consistent and where gaps remain.

Against that backdrop, Q3 performance is exceptionally strong. Overall satisfaction reached **4.89** out of 5, customer service averaged **4.78**, value for money **4.69**, and ease of doing business reached **4.82**.

Advocacy is equally positive, with Net Promoter Score reaching **+91.1** and **93.2%** of customers classed as promoters. That matters because the feedback suggests customers aren't recommending insurers for one reason alone. The strongest experiences tend to combine straightforward journeys, helpful service, competitive value and confidence that the product will do what the customer expects.

This edition's spotlight sector: Health insurance

For Q3, we've featured health insurance as our spotlight sector, exploring how customers experience their cover at the moments that matter most. Sentiment is very positive overall, but the sector also highlights some of the challenges when customers move from simply understanding their cover to actually relying on it to access care.

About the report

This report is based on verified customer insurance reviews submitted at Smart Money People across multiple insurance sectors in Q3 2026, identifying changes in customer sentiment over time.

The analysis includes customer feedback across home, travel, pet, vehicle, health, life, specialist and business insurance products. It combines quantitative review scores with qualitative customer comments to identify the themes shaping customer experience and advocacy.

As the UK's most comprehensive financial services review site, Smart Money People works with insurers to benchmark customer experience, identify emerging risks and understand how their performance compares with the wider market.

Our Insurance choice awards also celebrate the very best of the industry, with the winners determined by the data from recent customer reviews.



Overall satisfaction with insurance providers in Q3 was **4.89** out of 5



Net Promoter Score (NPS) for Q3 is **+91.1** (93% promoters vs 2% detractors)



95.9% of customers felt fairly treated by their insurance provider

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Q3's strong feedback gives an opportunity to look beyond headline scores and understand what customers value when insurance works well.

Three themes stand out:

- Reducing customer effort
- Demonstrating value beyond price
- Making sure the actual experience lives up to the promise of the product

Low effort is becoming part of what customers define as good service

One of the clearest signals in Q3 is just how strongly customers value experiences that feel easy. Ease of doing business reached **4.82** out of 5, alongside a customer service rating of **4.78** out of 5. Positive experiences are often described as “easy”, “simple”, “straightforward”, “efficient” and “hassle-free”.

That extends beyond the initial purchase, too. Customers respond positively when getting a quote is straightforward, information is clear, policy changes are easy to make, renewals are hassle-free and help is readily available when things become more complicated.

Importantly, low effort doesn't mean digital-only. Web is the most common way customers interact with providers, but phone and email also remain significant channels. The strongest feedback suggests customers value having the ability to complete simple tasks themselves, while still having access to knowledgeable people when needed.

For insurers, good service is increasingly about removing unnecessary work from the customer.

A smooth digital journey, a helpful conversation or a quick resolution can all create the same outcome: the customer feels that their insurer has made things easy.

“I love the online portal where all my details are there right in front of me at the click of a few buttons. Everything feels clear and I am not confused by anything....”



Value is about more than getting the lowest price

Price remains an important factor when customers choose an insurance provider, with **47%** of those asked saying it influenced their decision.

But price is only part of the picture. **34%** cited recommendations, **31%** service and **28%** the products available, while the online experience and existing customer reviews also influenced customers.

That distinction matters because customers seem to judge value after purchase in much the same way - looking beyond price to the overall experience.

Q3 value for money was extremely strong at **4.69** out of 5, but overall satisfaction and service were stronger still. The qualitative feedback follows the same pattern with positive comments about competitive premiums often accompanied by praise for helpful staff, suitable cover, straightforward processes and confidence in the provider.

In other words, customers don't experience value solely as price. A competitive premium might help win the customer initially, but the wider experience determines whether that price feels justified.

Good value isn't simply paying less, it's feeling the experience was worth what you paid.

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Strong experiences align understanding, fairness and customer need

One of the clearest findings is how closely the different measures of customer outcomes line up.

What stands out in Q3 isn't just that all three figures are high, but how strongly they connect.

In the strongest insurance relationships, customers seem to see understanding, fairness and suitability as part of the same experience. They know what they've bought, feel the product is right for them and believe they've been treated fairly.

That helps explain the exceptionally strong advocacy recorded during the quarter. NPS reached **+91.1**, with around **93%** of customers classed as promoters.

For insurers, the message is clear. Good product information is essential, but the experience can't stop once a customer understands their policy.

The strongest advocacy comes when what customers are told, what they buy and what they experience all match.



Positive doesn't mean perfect

The scale of positive Q3 feedback shouldn't hide the areas where relationships can still degrade between consumer and provider.

Among the smaller number of dissatisfied customers, the recurring problems are familiar: sharp renewal increases, uncertainty around cover, difficult claims journeys, poor communication and situations where customers feel they must chase their insurer to get something resolved.

As expected, claims are particularly important. They feature much more often in detractor feedback than in promoter reviews, reflecting the reality that the true test of an insurance policy often comes when a customer needs to use it.

There's an important distinction here. Most customers may rarely need significant support from their insurer. But when something important happens – such as a claim, renewal, cancellation or change in circumstances – the experience can quickly reshape how they feel about the whole relationship. The effort involved and whether the outcome feels fair can make all the difference.

Strong scores therefore shouldn't encourage complacency. The moments customers find hardest remain the moments with the greatest potential to build or damage trust.

“Whilst setting up the insurance policy was easy and the cost of the premium was reasonable... when it came to making a claim... seemed to be bound by rules...”



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Q3 2026 vs. Q3 2025

Customer satisfaction remains high across insurance

To get a clearer picture of how customer sentiment is changing, we've compared Q3 2026 with Q3 2025, giving us a like-for-like view of customer experiences over the same period last year.

The results tell a positive story. Overall satisfaction has increased from 4.87 to **4.89** out of 5, while Net Promoter Score (NPS) has risen from +89.6 to **+91.1**.

Customer service and value for money have also improved, suggesting that customers continue to feel positive about both the service they receive and what they get from their insurance.

Small improvements across the board

The picture is much the same across customer outcomes. The proportion of customers who felt fairly treated increased from 95.6% to **95.9%**, while those who felt their product met their needs rose from 95.8% to **96.0%**.

Understanding of product details remained steady at **96%**, and the Insurance Fairness Index also improved slightly, from 95.8 to **96.0**.

A consistent picture of customer sentiment

What stands out from the year-on-year comparison is just how stable the results are. Scores were already high in Q3 2025, and a year later, they remain just as strong, with small improvements across almost every measure.

That consistency is encouraging. It suggests that positive customer experiences are being maintained, rather than the latest results reflecting a short-term change in sentiment.

But high scores are only part of the picture. Understanding what drives them is just as important.

Metric	Q3 2025	Q3 2026
Overall satisfaction rating	4.87 / 5	4.89 / 5
Net Promoter Score (NPS)	+89.6	+91.1
Customer service	4.75 / 5	4.78 / 5
Value for money	4.66 / 5	4.69 / 5
Felt fairly treated	95.6%	95.9%
Understood product details	96.0%	96.0%
Product meets needs	95.8%	96.0%
Insurance Fairness Index	95.8	96.0

For insurers, regular customer feedback can help build that understanding. It can highlight what customers value most, which aspects of service are working well and where there is still room to improve.

It can also help identify changes in customer expectations before they begin to affect the wider experience.

The key takeaway is that customer sentiment towards insurance remains strong. The opportunity for insurers is to understand what's driving that positivity, maintain what works and keep improving the things that matter most to customers.

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Insurance Fairness Index

Fairness and advocacy go hand in hand

Smart Money People's Insurance Fairness Index looks beyond overall satisfaction to understand customer confidence across four key dimensions: understanding of the product, perceptions of fair treatment, value for money and whether the product meets the customer's needs.

In Q3 2026, the market index reached **96.0**, reflecting strong scores across each of the underlying customer outcome measures.

- **96.0%** of customers said they understood their product details
- **95.9%** felt fairly treated
- **96.0%** said their insurance met their needs
- Value for money was also rated strongly at **4.69** out of 5

Understanding remains fundamental, but it's only one part of a good customer outcome.

Customers ultimately need the experience they receive to reflect the product they thought they were buying. That means suitable cover, fair treatment, reasonable value and confidence that support will be available when required. Q3 shows what happens when those elements align.

The strongest customer relationships are those where clarity at purchase is reinforced by fairness and suitability throughout the life of the product.

"From getting a quote to starting the policy, the process was easy to complete with all relevant information close to hand and explanations as required."



Market index
Q3 2025

95.8

96.0
Market index
Q3 2026

91.4

Health insurance
index Q3 2026



"Cheap price, rubbish service as soon as anything goes wrong... Clueless staff... get what you pay for."

Sector spotlight

Health insurance Q3 summary

Strong experiences, but individual needs matter more

Health insurance customers are generally positive about their providers in Q3.

Overall satisfaction reached **4.70** out of 5, while NPS stood at **+82.8**. Customer service scored **4.66**, value for money **4.43** and ease of doing business **4.04**.

The broader Q3 data similarly shows health insurance performing positively across each of the main experience measures.

- **94.7%** understood their product
- **91.7%** felt fairly treated
- **87.8%** said the product met their needs
- **91.4** Insurance Fairness Index

The data shows that health insurance customers are broadly satisfied, and feel informed and confident in their provider.

However, there's one important difference from the wider market.

Understanding is strong, but meeting individual needs is harder

Health Insurance records **94.7%** product understanding, but a lower **87.8%** for whether the product meets customers' needs.

That gap is particularly relevant in health insurance because the real value of the product can depend heavily on individual circumstances.

Customers may understand their broad cover but ultimately judge the product on much more specific questions: whether the treatment they require is included, how quickly they can access support, what requires authorisation and whether the options available meet their own health needs.

What customers value most



The confidence chain

Understand

Clear explanations and knowledgeable staff help customers feel confident about what they've bought.

Access

Customers value being able to get help quickly and understand how to use their cover.

Support

Human, empathetic service matters particularly when customers are unwell or dealing with complex needs.

Outcome

The ultimate test is whether the treatment or support the customer expected is actually available.

Key takeaway for health insurers

The strongest customer outcomes come when that understanding is reinforced by fair treatment and cover that works as expected in practice.

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Key focus areas for insurance providers

- **Make low effort a service measure:** Customers increasingly define good service by how easy the provider makes it to get something done. Track unnecessary steps, repeat contacts and situations where customers have to chase.
- **Connect understanding with outcomes:** Providing clear information is important, but insurers also need to check whether the product ultimately works as customers expected and meets their needs.
- **Protect the moments that matter:** Claims, renewals and complex changes can rapidly shape customer perceptions. These journeys deserve particular attention even when wider satisfaction is strong.
- **Listen continuously:** Regular collection creates a fuller view of strengths, weaknesses and emerging customer expectations.

Q3 2026	Overall satisfaction rating	Net Promoter Score	Customer service	Value for money	Felt fairly treated	Understood product details	Insurance Fairness Index
Insurance (All)	4.89 / 5	+91.1	4.78 / 5	4.69 / 5	95.9%	96.0%	96.0
Health Insurance	4.70 / 5	+82.8	4.66 / 5	4.43 / 5	91.7%	94.7%	91.4

How Smart Money People helps insurers

Smart Money People helps insurers understand how customers truly experience their products and services. Through verified review data and customer insight, insurers can benchmark their performance against the wider market and identify the areas that most affect satisfaction, trust and advocacy.

Our insurance insight can help firms understand how their customer satisfaction compares with the market, where competitors are performing better or worse, which parts of the journey are affecting advocacy, and how customers perceive value for money and whether customers feel fairly-treated.

This gives insurers a clearer view of customer outcomes and helps them identify practical opportunities to improve experience, communication and trust.

Want to see how your own company stacks up to the wider market?



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