

HEALTH COVER UK MARKET REPORT

TWELFTH EDITION

COVERING:

PRIVATE MEDICAL COVER

HEALTH CASH PLANS

DENTAL COVER

LATEST STATISTICS

MARKET TRENDS

FUTURE PROJECTIONS

HEALTH COVER UK MARKET REPORT TWELFTH EDITION



The twelfth edition of LaingBuisson's industry report on the UK health cover market delivers the latest market intelligence and freshest market data on the three core health cover markets (including 2014 figures): private medical (combining private medical insurance and self-insured medical expenses), health cash, and dental benefits. These areas have been exclusively, and comprehensively, surveyed by LaingBuisson in order to provide the most up to date picture of this health spending environment. This year's data also incorporates some notable recent revisions in each cover market which reflects new information and approaches in LaingBuisson's estimation.

Recent trends point to a challenging period for some areas of health cover, though increasing popularity for other customer segments. There has been a lack of growth for private medical cover despite record levels of employment, and good growth in the economy. At the same time more employers are embracing health cash plans, attracted by a low-cost health cover product which can be offered widely across employees. And dental insurance is also proving popular with employers and individuals, growing year on year.

Upward price pressure from higher Insurance Premium Tax (IPT) looms on the horizon and private medical cover, in particular, could face a difficult 12 months ahead. LaingBuisson's new report assesses future prospects, providing scenario projections (optimistic, neutral and pessimistic) and, continuing the analytical thread of recent editions of this title, we present exclusive market estimates for SME and large corporate private medical cover business.

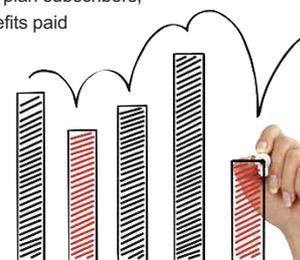
Three-year data projections (2015-2017) for key demand statistics remain a key element of this report. As do latest structural changes in the market place with up to date market share estimates, distribution trends, and product innovation reported across all the three markets where available. Also in this edition as are statistics on corporate (group) demand for health cash plans and dental cover – providing a breakdown of 'employer paid' and 'employee paid' group business.

NEW this year is additional fresh and comprehensive data on corporate group dental insurance not seen before.

This in depth business report is essential reading for all organisations involved in the provision of health insurance, as well as healthcare companies looking to develop or improve their relationships with insurers.

Exclusive Tables & Figures include...

- Private medical cover subscribers (insured and self-insured), annual subscriber growth, and growth index, 1995-2014
- Company paid & individual paid medical cover subscribers (insured and self-insured), and annual subscriber growth rates, 1995-2014
- SME company paid & large corporate company paid medical cover subscribers (insured and self-insured), 2011-2014
- New business and lapses rates for private medical cover by sector, 2000-2014
- Private medical insurance premiums, (company paid and individual paid), real spending growth, and real index, 1995-2014
- Average premium paid for private medical insurance, real annual growth in average premium (price inflation), and real growth index – All insurance, company paid, and individual paid, 1995-2014
- SME, large corporate, and Total company paid private medical cover spending (insured and self-insured), real annual growth, and real growth index, calendar 1995-2014
- Health cash plan contributors, contributor growth rates, and growth index – all cover, individual paid and company paid, & people covered by cash plans, 1995-2014
- Group (company/employer paid and employee paid) cash plan and Personal cash plan contributors, 2013-2014
- Health cash plan spending, real spending growth, and real index, 1995-2014
- Group (company/employer paid and employee paid) cash plan and Personal cash plan spending, 2013-2014
- Average price paid for health cash plans, real annual growth (price inflation) & real growth index – all cover, individual paid, and company paid, 1995-2014
- Health cash plan benefits paid, real growth & real index, and health cash plan gross margins, 1995-2014
- Number of people covered by dental capitation plans, spending on dental capitation, and average spend per person covered, UK 2007-2014
- Number of people covered by dental insurance (Company/Employer Paid, Employee Paid and Personal Individual Paid) at 31 December, UK 2007-2014
- Spending on dental insurance premiums (Company/Employer Paid, Employee Paid and Personal Individual Paid), UK 2007-2014
- Breakdown of 'new business' private medical insurance sales (number of subscribers) distribution, 2013 & 2014
- Breakdown of 'new business' health cash plan sales distribution in 2014
- Breakdown of dental benefit plan sales distribution in 2014
- Income market shares of UK private medical insurers, 1997-2014
- Income market shares of UK health cash plan providers, 1995-2013
- Household spending on medical insurance premiums by region, 2013
- 2015, 2016 and 2017 projections for private medical cover subscribers, medical cover spending, and medical cover claims paid
- 2015, 2016, and 2017 projections for health cash plan contributors, cash plan spending, and cash plan benefits paid
- 2015, 2016 and 2017 projections for dental plan subscribers, dental plan spending, and dental cash benefits paid
- Gross Premium Income, Gross Claims Paid & Loss Ratio by Insurer, 2014, 2013 & 2012



Executive Summary & Highlights

- + Cover volume demand (subscribers) and penetration (people covered)
- + New business and lapses
- + Spending on cover (subscriptions) and average cover price
- + Benefits/claims paid, and average claims paid per policy
- + Margins for insurers

Private Medical Cover

- + Key statistics and trends for: Insured and self-insured Company paid and individual paid & SME and large corporate company paid
- + Medical cover penetration (historic data only) and household spending by region and by age group (updated)
- + Private medical cover claims paid, cost inflation and gross margins
- + Management of claims costs
- + Future scenarios for private medical cover (Optimistic, Neutral and Pessimistic)
- + Short-term and medium-term projections of key statistics

Health Cash Plans

- + Key statistics and trends cover: Company paid and individual/employee paid markets
- + Volume demand for cash plans
- + Cash plan spending and average price paid
- + New group market estimates for volume and spending: Employer paid and employee paid
- + Breakdown of benefits by category (dental, optical, therapy, hospital stays & others)
- + Future trends for health cash plans including short-term and medium-term projections of key statistics

Dental Benefit Plans

- + Key statistics and trends
- + Dental capitation/maintenance and dental insurance
- + NEW Company paid, Employee paid and Personal individual paid dental insurance
- + Future trends for dental benefit plans including short-term and medium-term projections of key statistics

Private Primary Care Cover

- + Availability & demand for primary care cover
- + Development of primary care cover as 'bolt on' to other health cover
- + Private primary care subscription products
- + Future prospects for private primary care cover

Health Cover Product Innovation

- + Chronological coverage of key product innovation
- + Budget plans
- + Enhanced benefit plans
- + Directional cover
- + Flexible corporate plans/menu-based schemes
- + Target group plans
- + High value medical cash plans

Distribution

- + Private Medical Cover
- + Health Cash Plans
- + Dental Benefit Plans
- + Online Sales

Health Cover Industry Structure

- + Private Medical Cover - Insurers & Administrators: entrants and exits; market shares; private medical cover industry events
- + Health Cash Plan providers: entrants and exits; market shares; cash plan industry events; future developments
- + Dental Benefit Plan providers
- + Private Primary Care Cover providers

Financial Appendix

- + NEW loss ratios for health insurance companies covering 2012-2014 inclusive
- + Detailed analysis of the statutory accounts of major providers with comparative data for up to five years

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HEALTH COVER UK MARKET REPORT

TWELFTH EDITION

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	Office Package £3,075 ²	
DENTISTRY UK MARKET REPORT FOURTH EDITION Unique research into the shape and state of UK dentistry services - a market worth £5.9bn per annum. This report addresses NHS and private primary care demand and offers insight on future trends set to shape this market going forward. <i>Published April 2014</i>	Individual Package £1,185 ¹	
	Office Package £3,085 ²	
LaingBuisson's HEALTHCARE MARKET REVIEW TWENTY-SEVENTH EDITION A unique annual review of trends in acute healthcare, insurance, mental health services, primary medical care & long term care and many other specialist care sectors. The publication includes special articles and comprehensive directories of healthcare provider organisations and insurers, independent hospitals, out patient clinics, pathology laboratories and a private equity deals table. <i>Published February 2015</i>	Individual Package £765 ¹	
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