

The Defaqto Conference
Star Ratings 2026:
General Insurance
Ratings Update

September 2025

Meet the Defaqto team



Paul Tinkler
Insight and
Consulting
Director



Mike Powell
Insight Manager
(Banking & GI)



Angela Pilley
Insight Consultant
(Banking & GI)

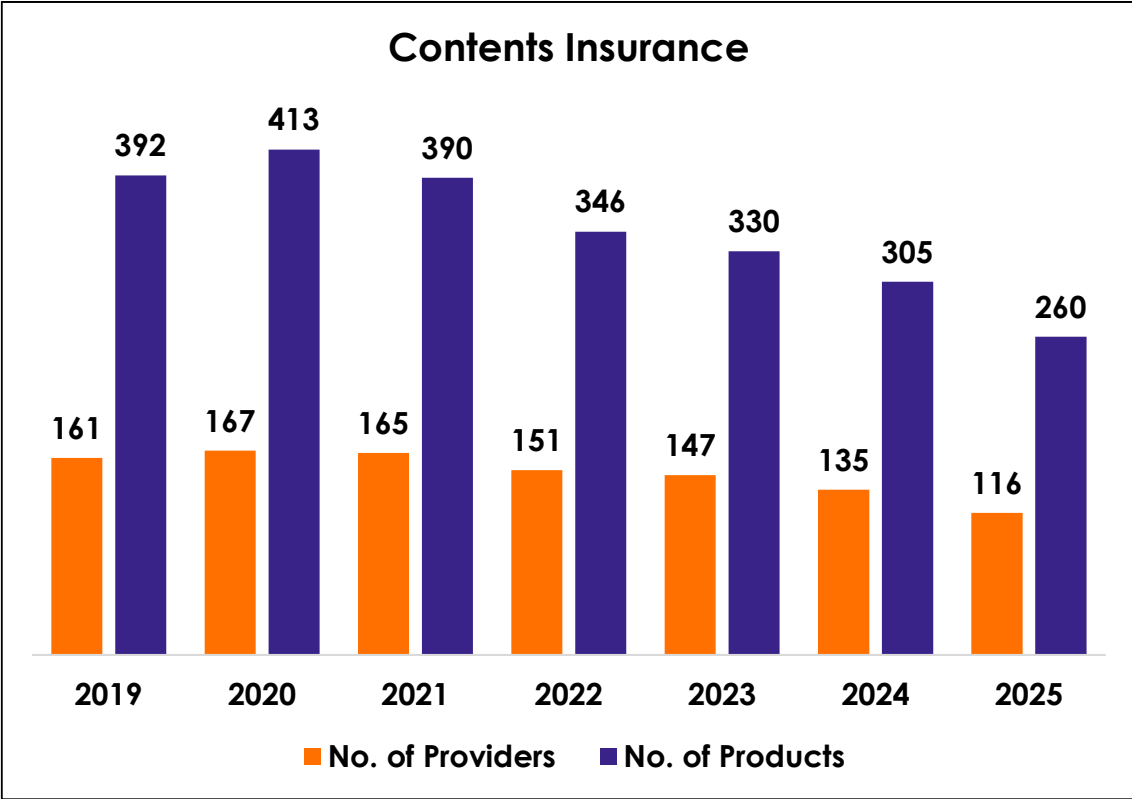
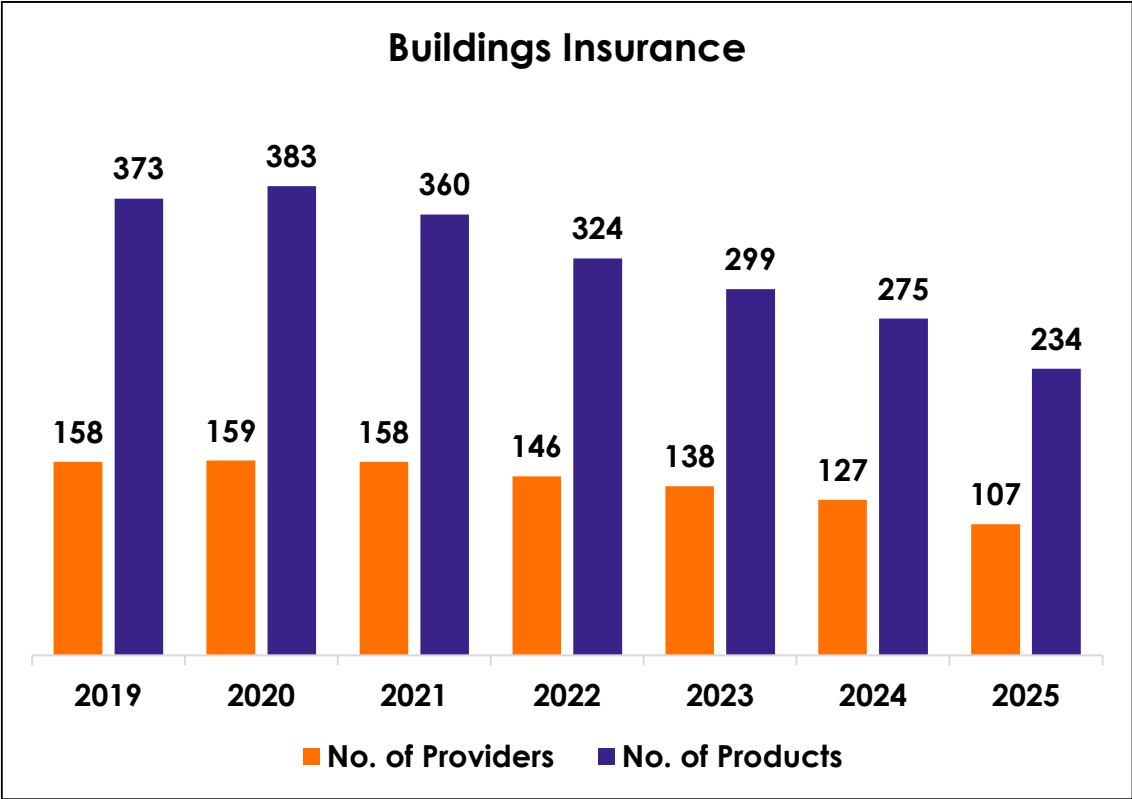


Anna-Marie Duthie
Insight Consultant
(Banking & GI)



Home Insurance

Home products continue to reduce





Buildings and Contents

- Cancellation and cooling-off period basis
- Introduction of flood excess



Buildings

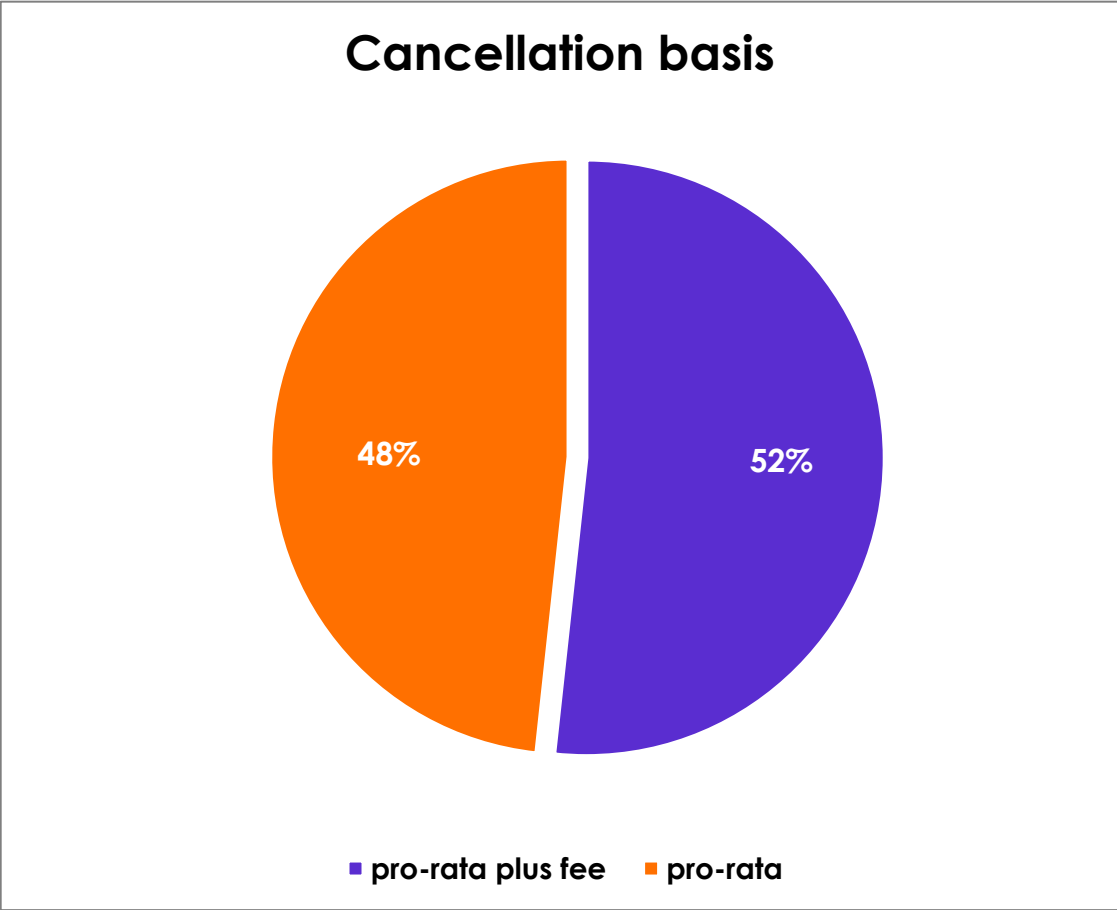
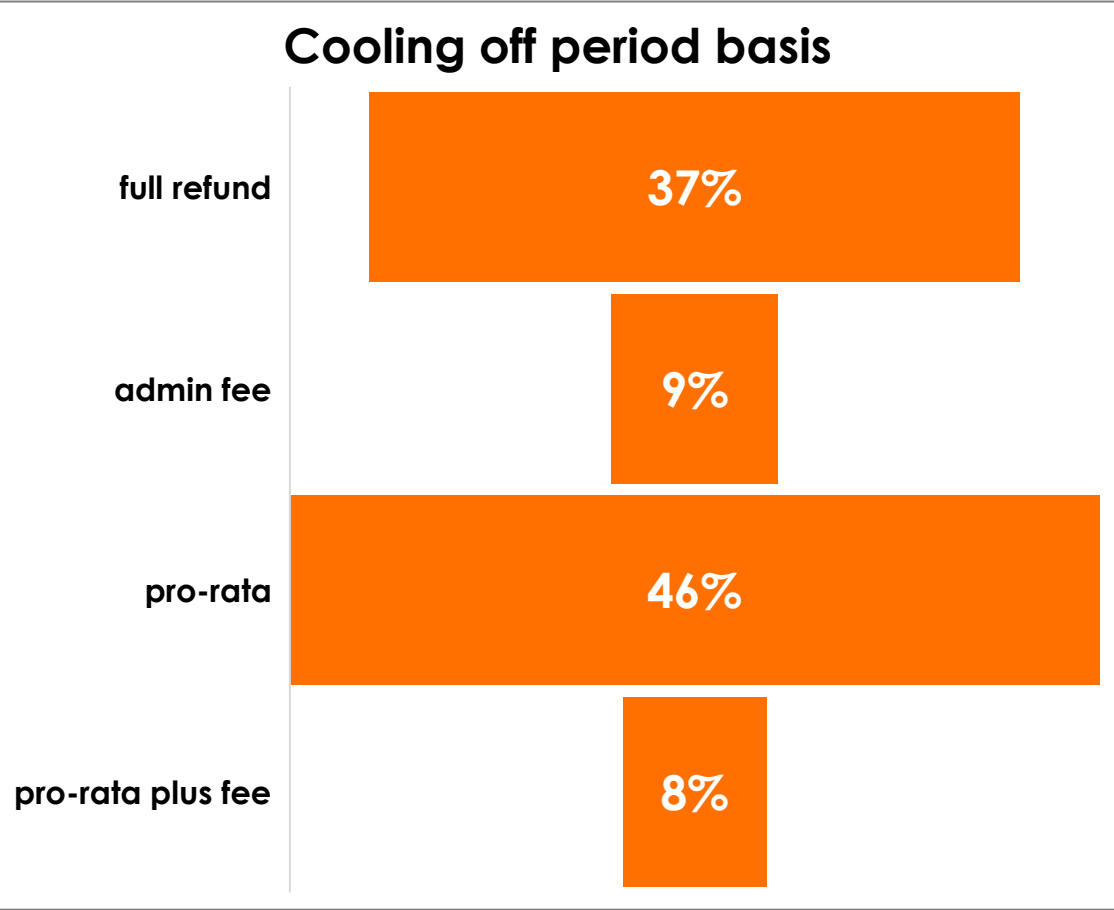
- Update Assumed Sum Insured



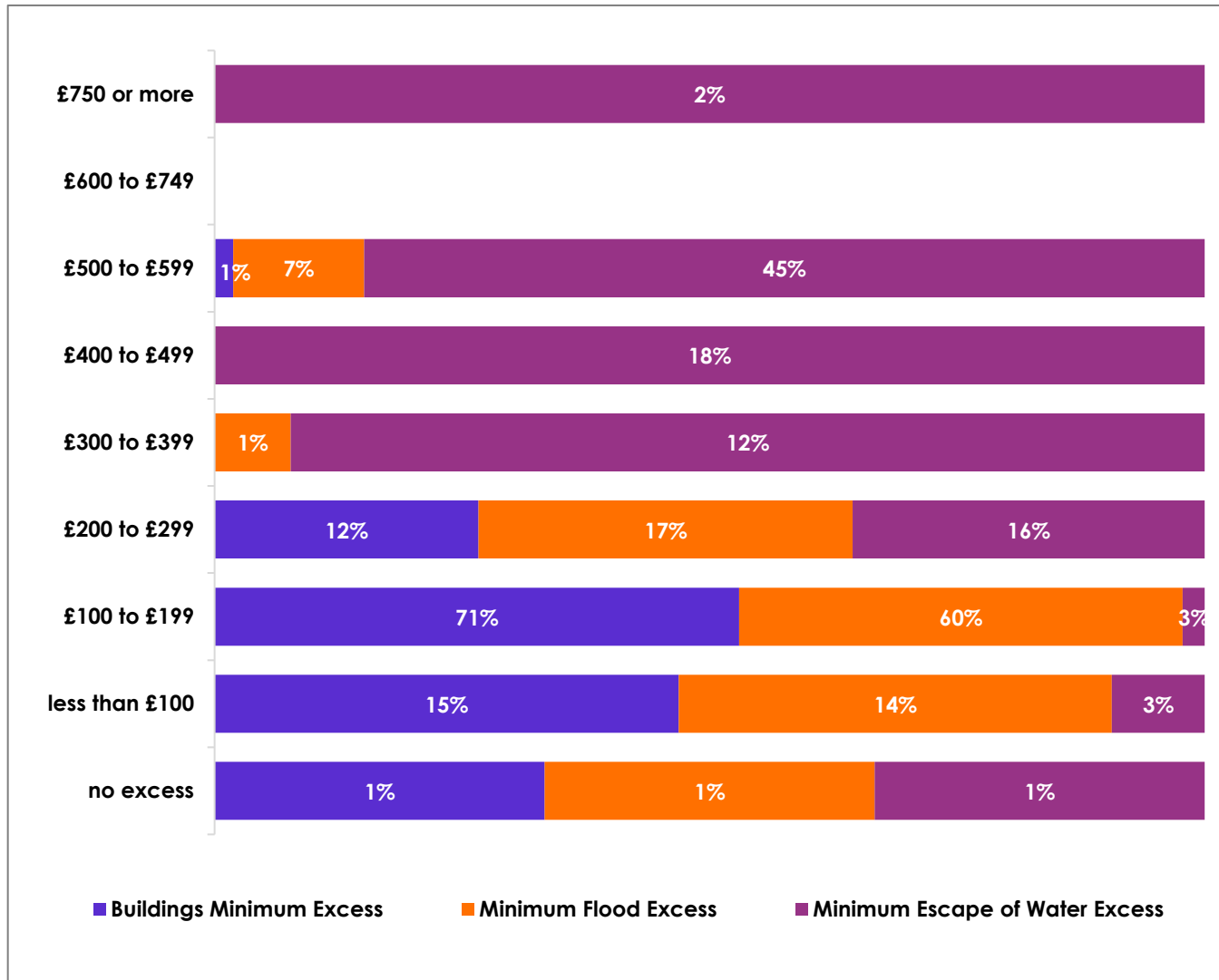
Contents

- Review cover for accidental loss

Cancellation



Application of flood excesses

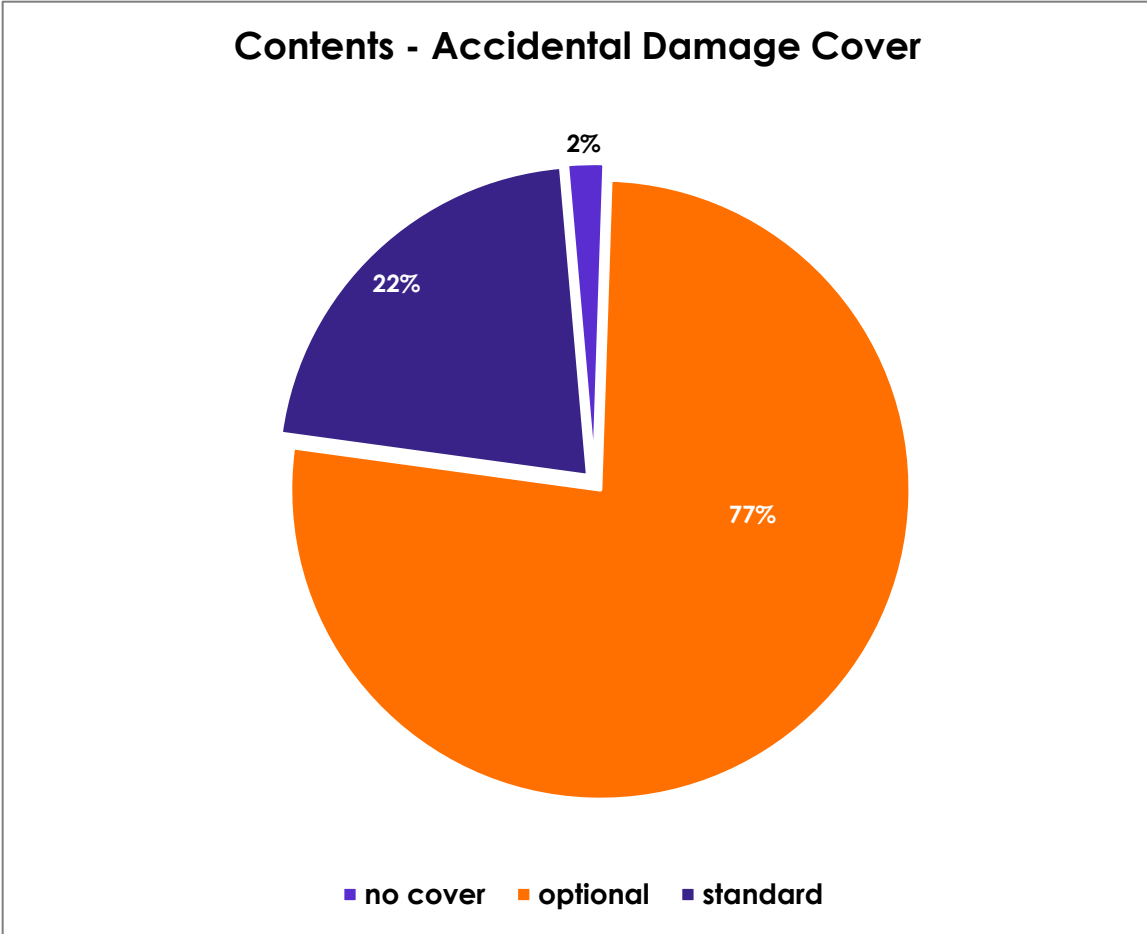
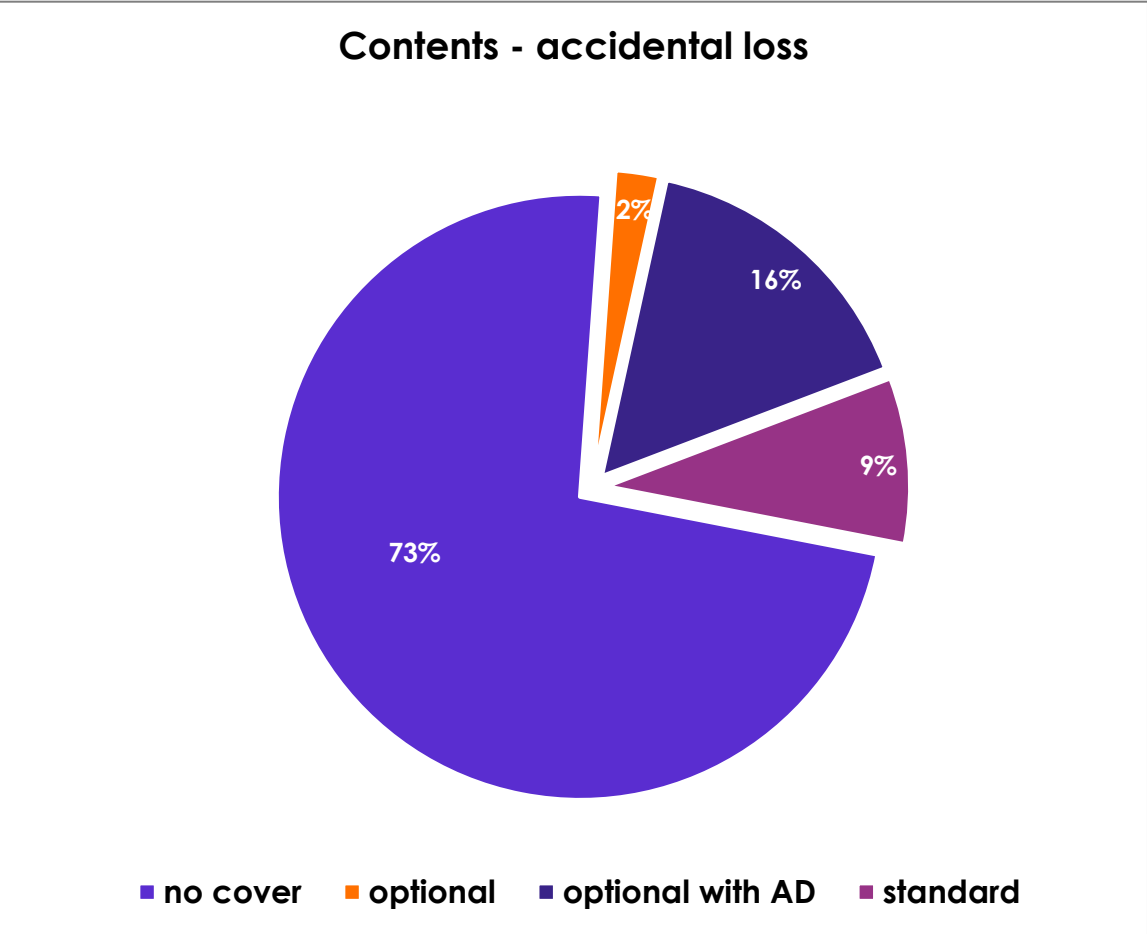


- 13% of products apply an increased flood excess
- 6% mirror EOW excess
- Highest flood excess currently £500

Assumed sum insured - Buildings

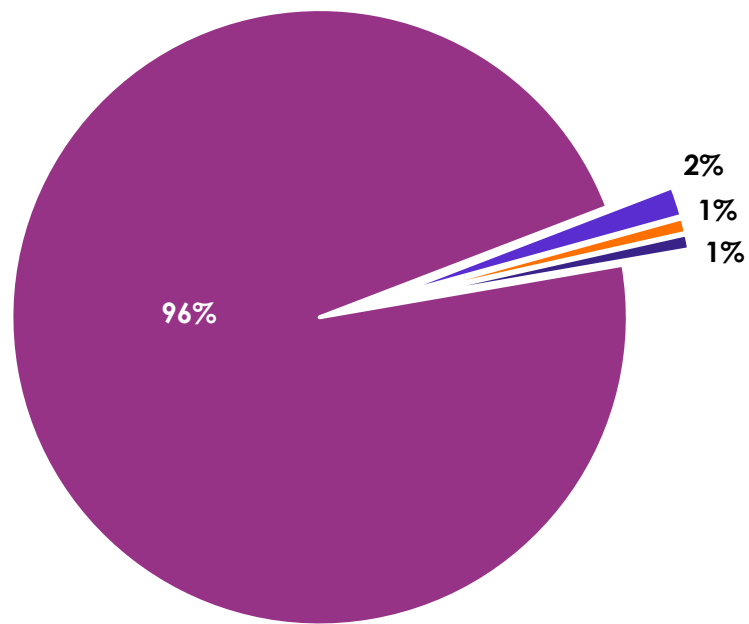
- Ensures robust benchmarking of limits that are % of buildings SI
- Increasing from £200,000 to £275,000 and based on average rebuild of 3-bed semi detached home
- Greater of minimum sum insured or £275k
- 19% of all products are traditional sum insured contracts

Cover for accidental loss



Cover for accidental loss

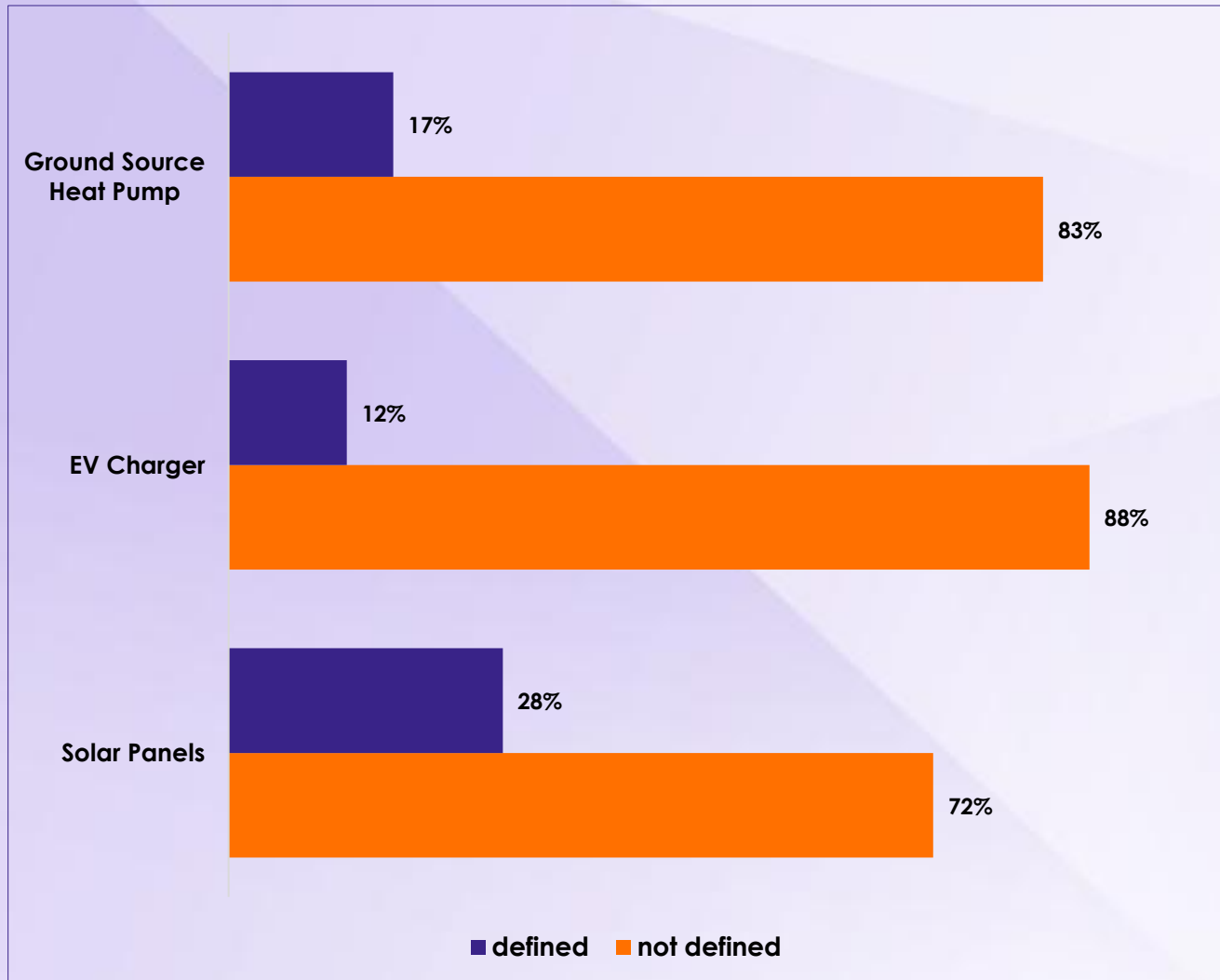
Personal Possessions - accidental loss



■ na ■ no cover ■ optional ■ standard



Green solutions



Star Rating Changes – Home Insurance



Buildings and Contents

- Add cancellation basis
- Add cooling-off period basis
- Introduction of minimum flood excess



Buildings

- Update Assumed Sum Insured



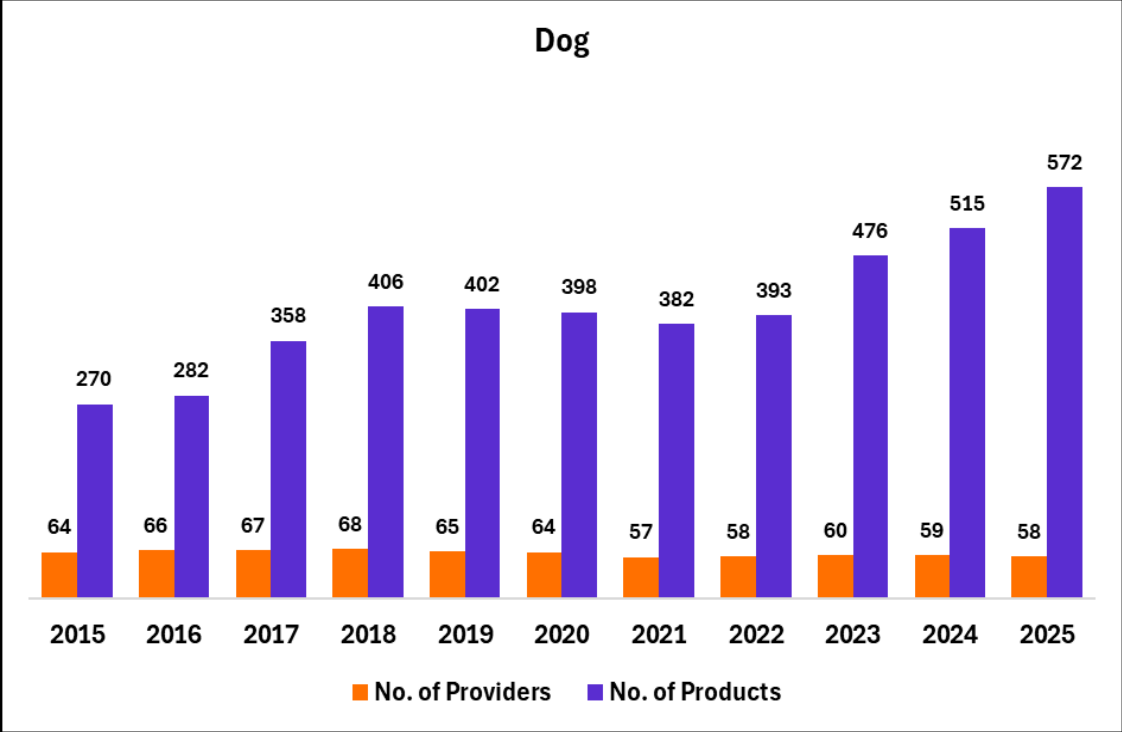
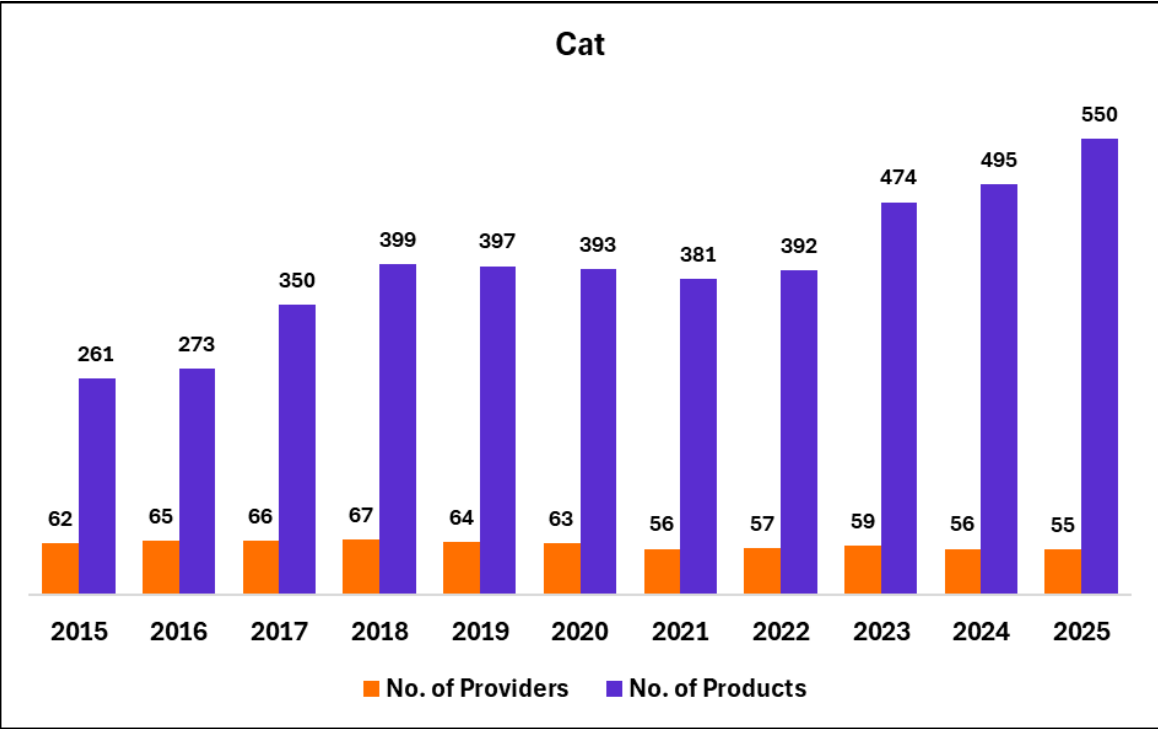
Contents

- Add contents - accidental loss
- Add personal possessions – accidental loss
- Remove – accidental loss exclusion

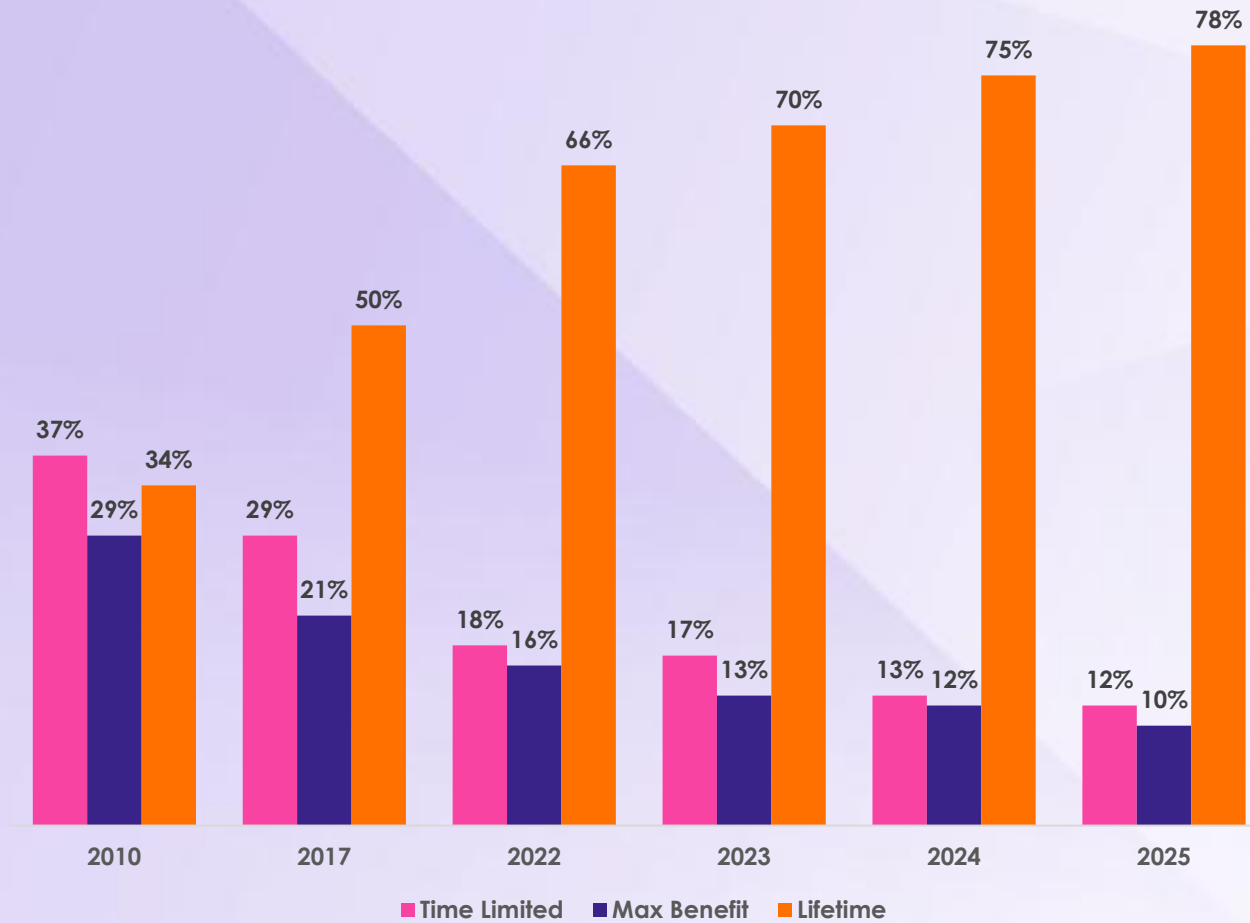
Pet Insurance



Pet products continue the doubling trend



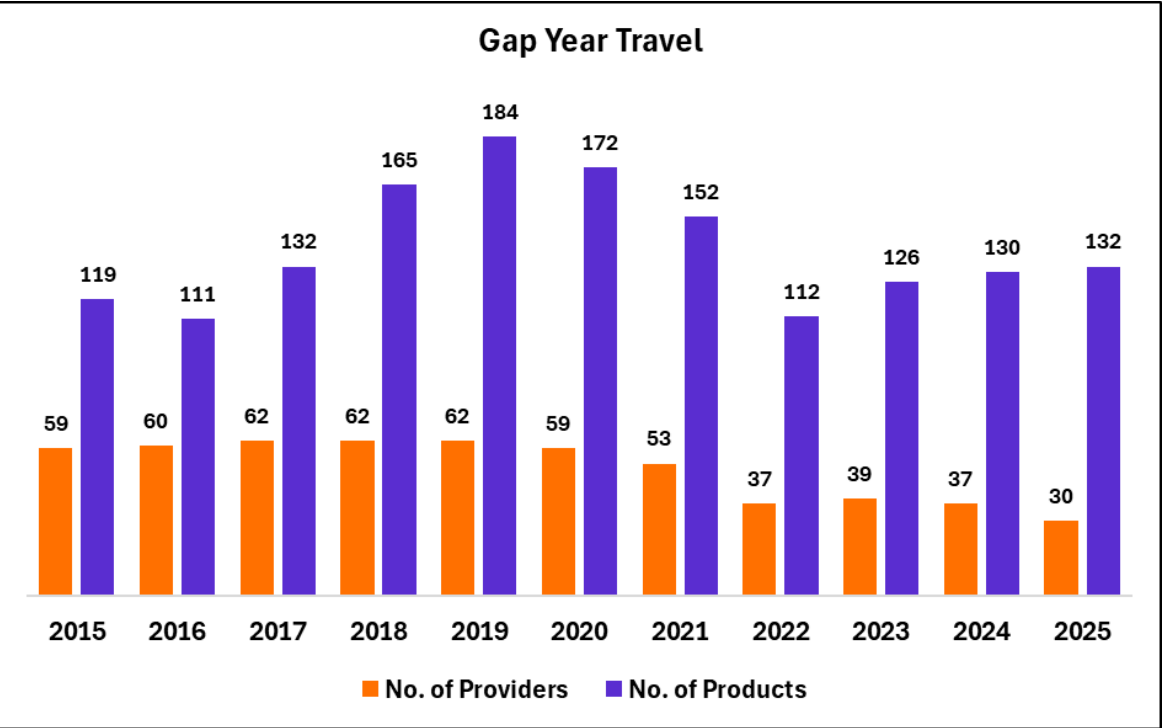
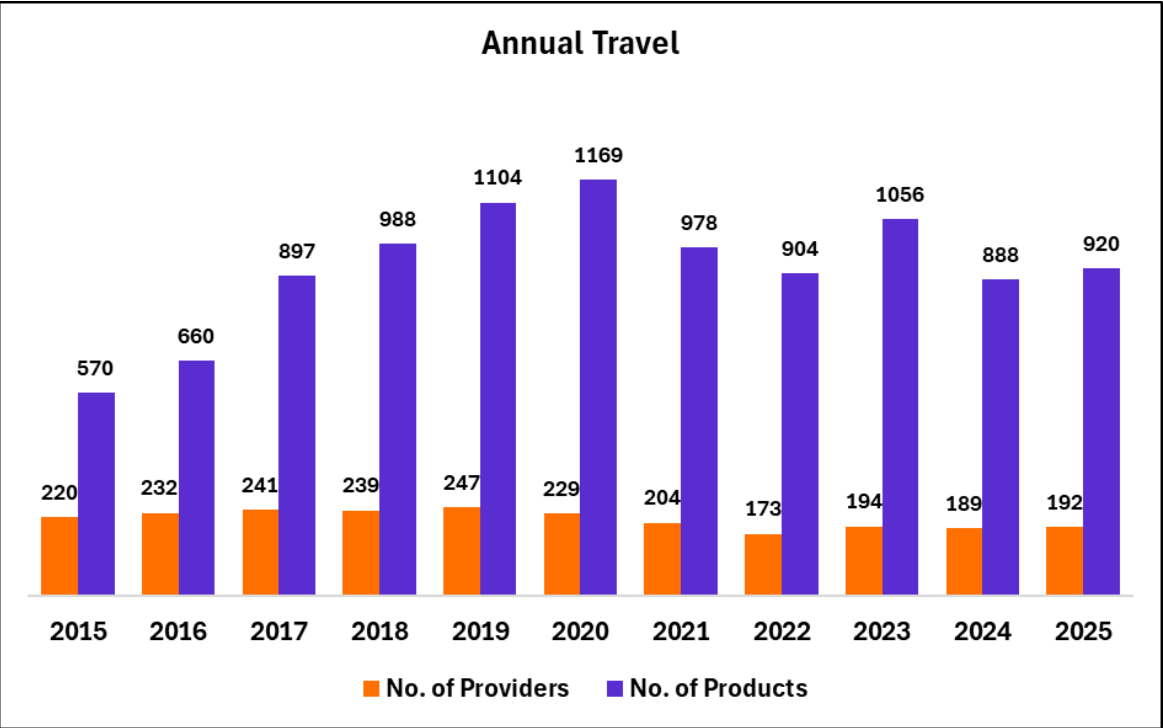
The continued rise of Lifetime products



Travel Insurance



Unsettled travel area



Proposed Additional Criteria

Parametric Flight Delay

Parametric Baggage Delay

GP Access – Availability

GP Access – Extent

GP Access – Excess Waived

Proposed Replacement Criteria

Dental Emergency – Minimum Sum Insured

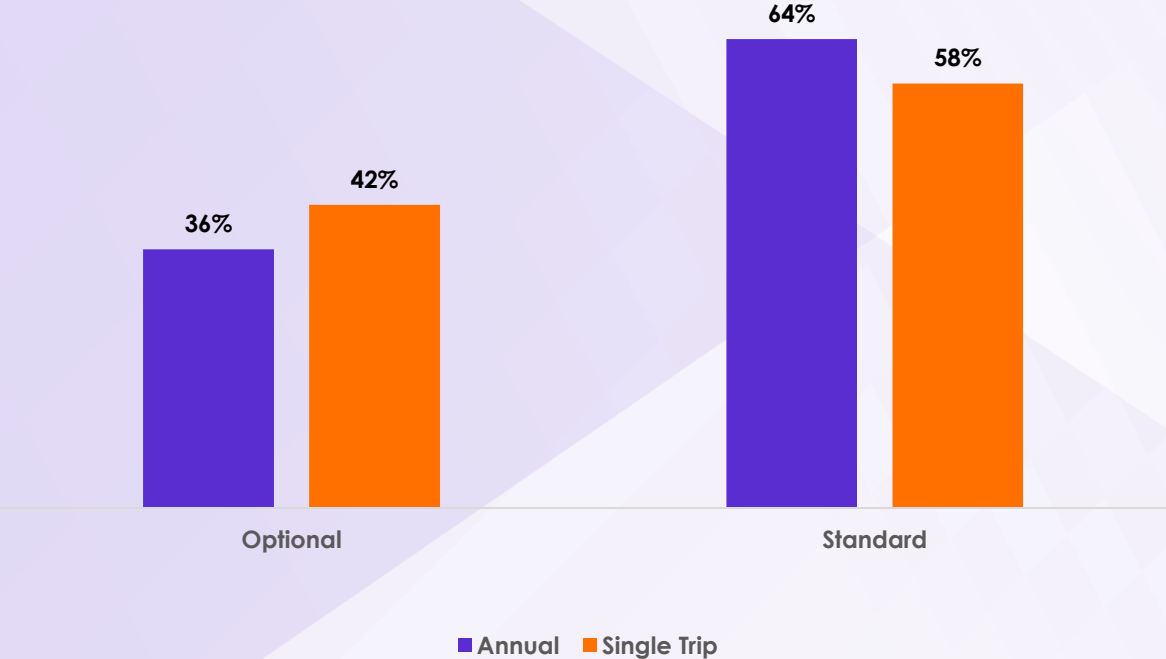
Proposed Additional Core Criteria

Benefit Limit Basis

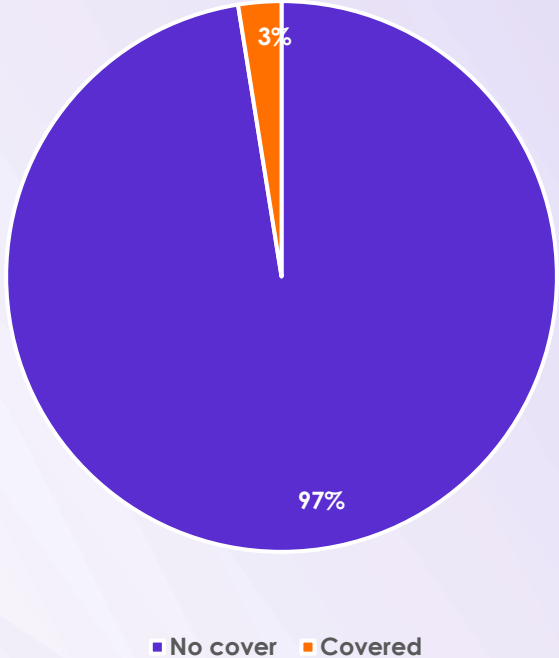


Feature developments in Travel

Parametric Flight Delay - Where Covered

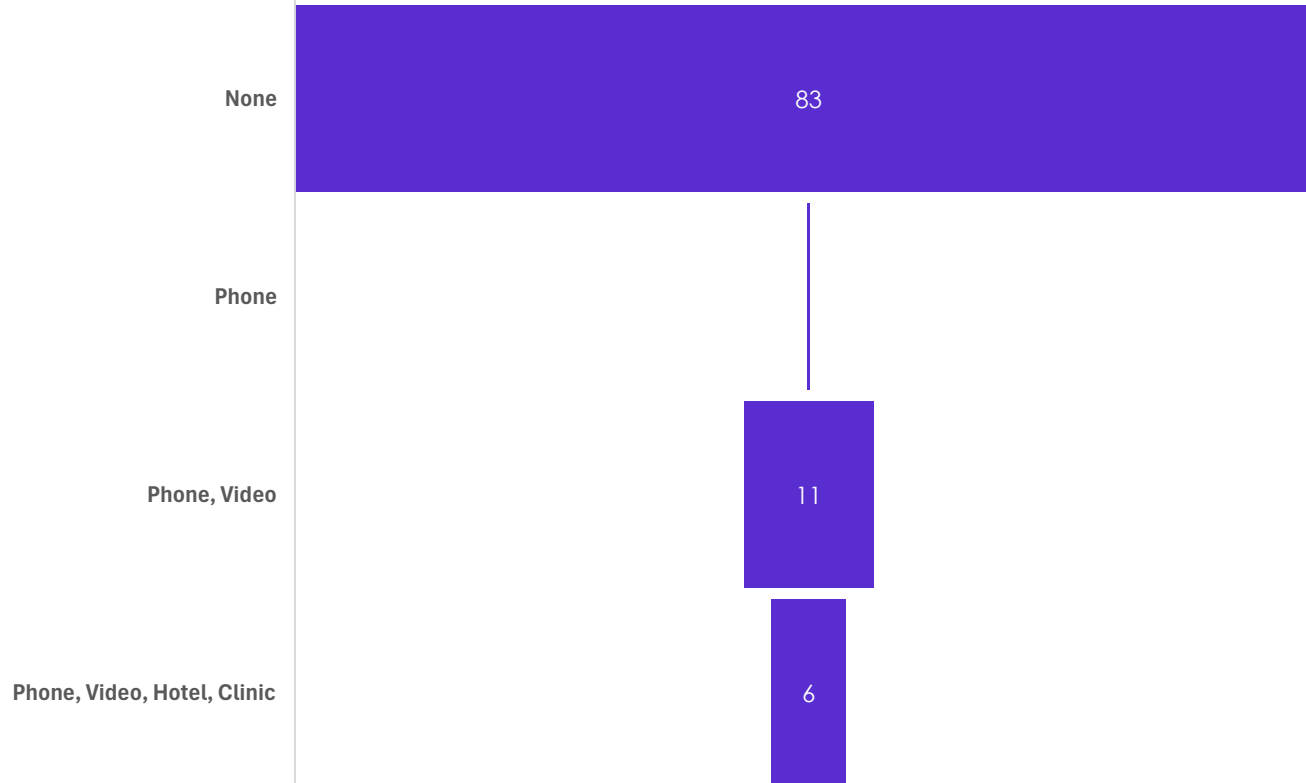


Parametric Baggage Delay



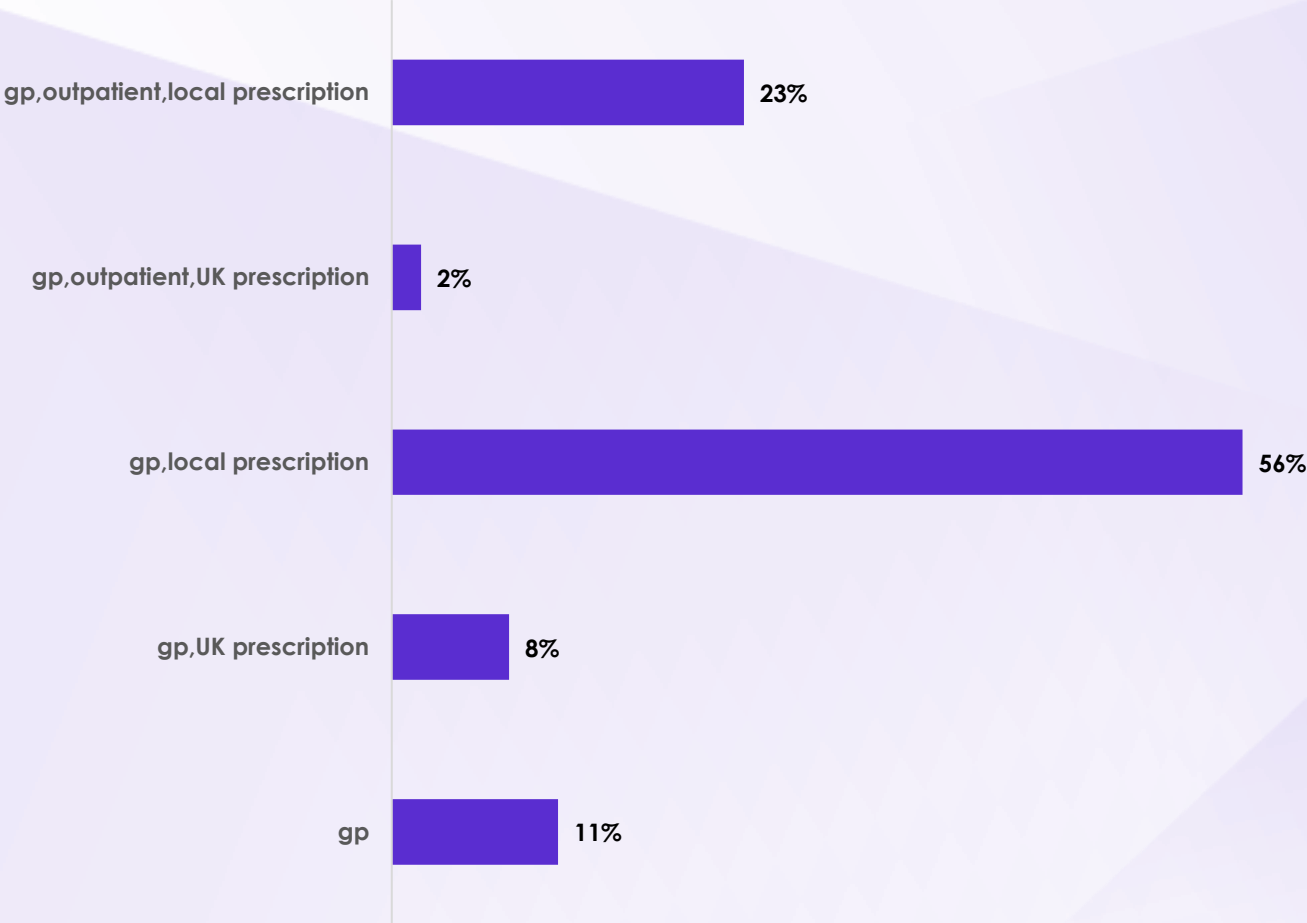
A key benefit for consumers

GP Access -Availability (%)

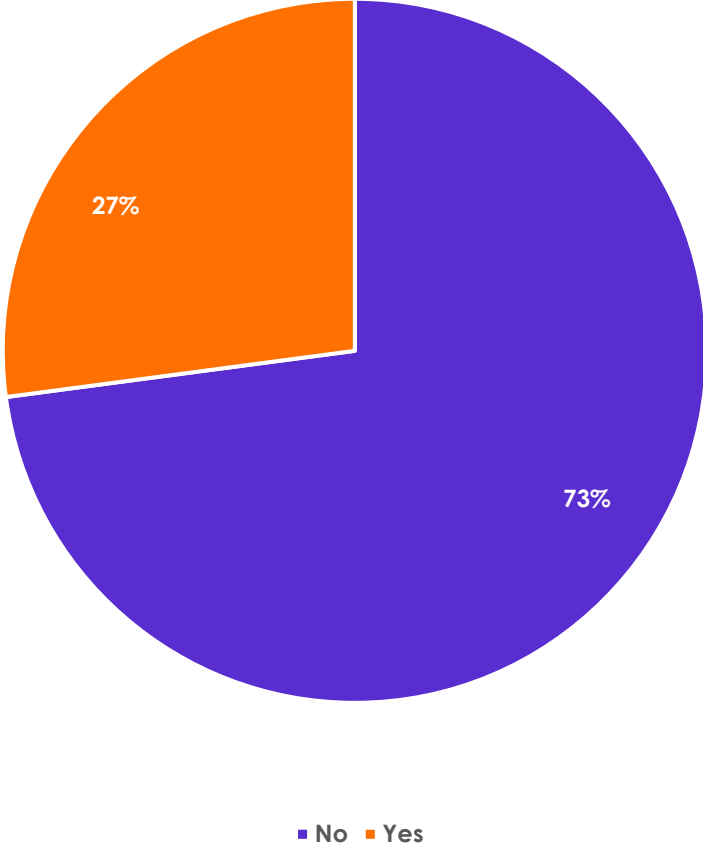


Extent of GP access

Appointment Services



Excess Waived



Proposed Additional Criteria

Parametric Flight Delay

Parametric Baggage Delay

GP Access – Availability

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Proposed Replacement Criteria

Dental Emergency – Minimum Sum Insured

Proposed Additional Core Criteria

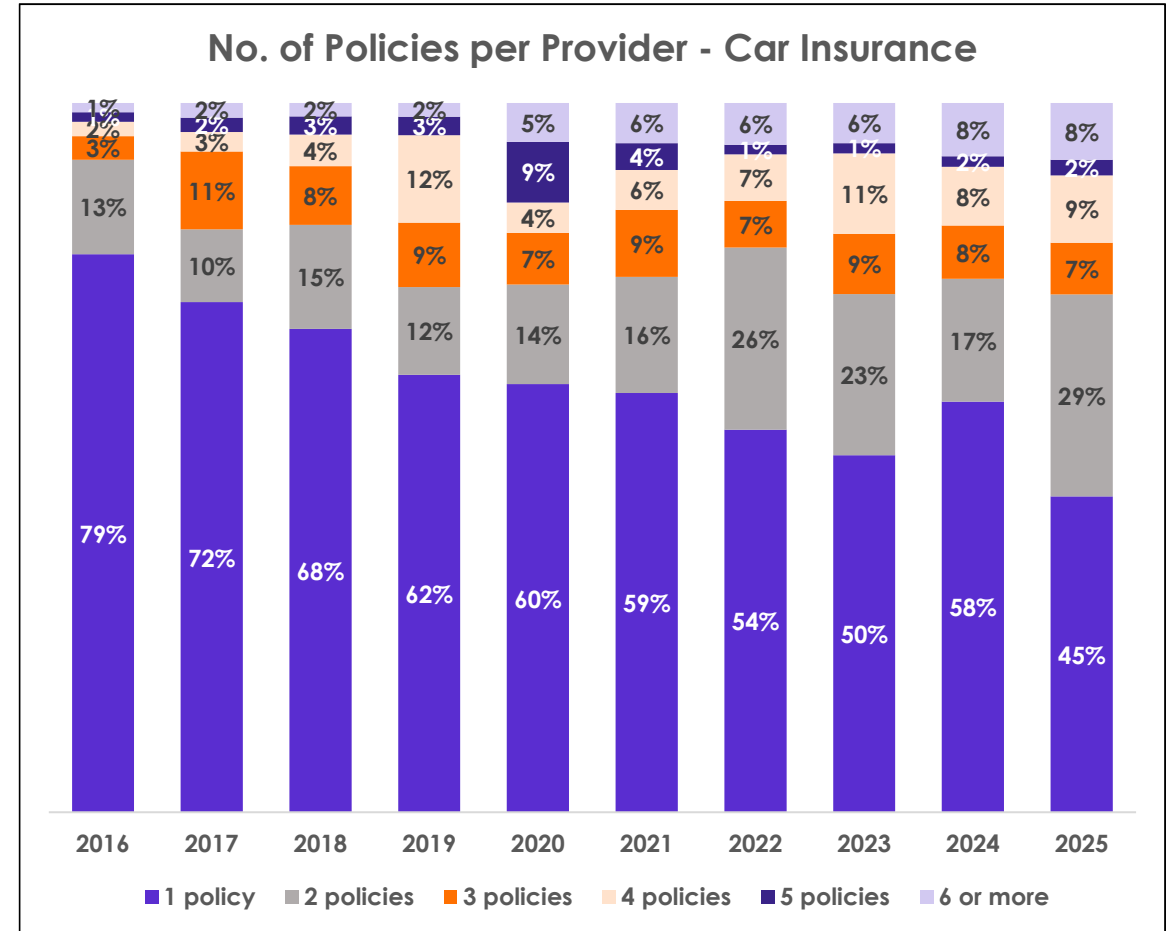
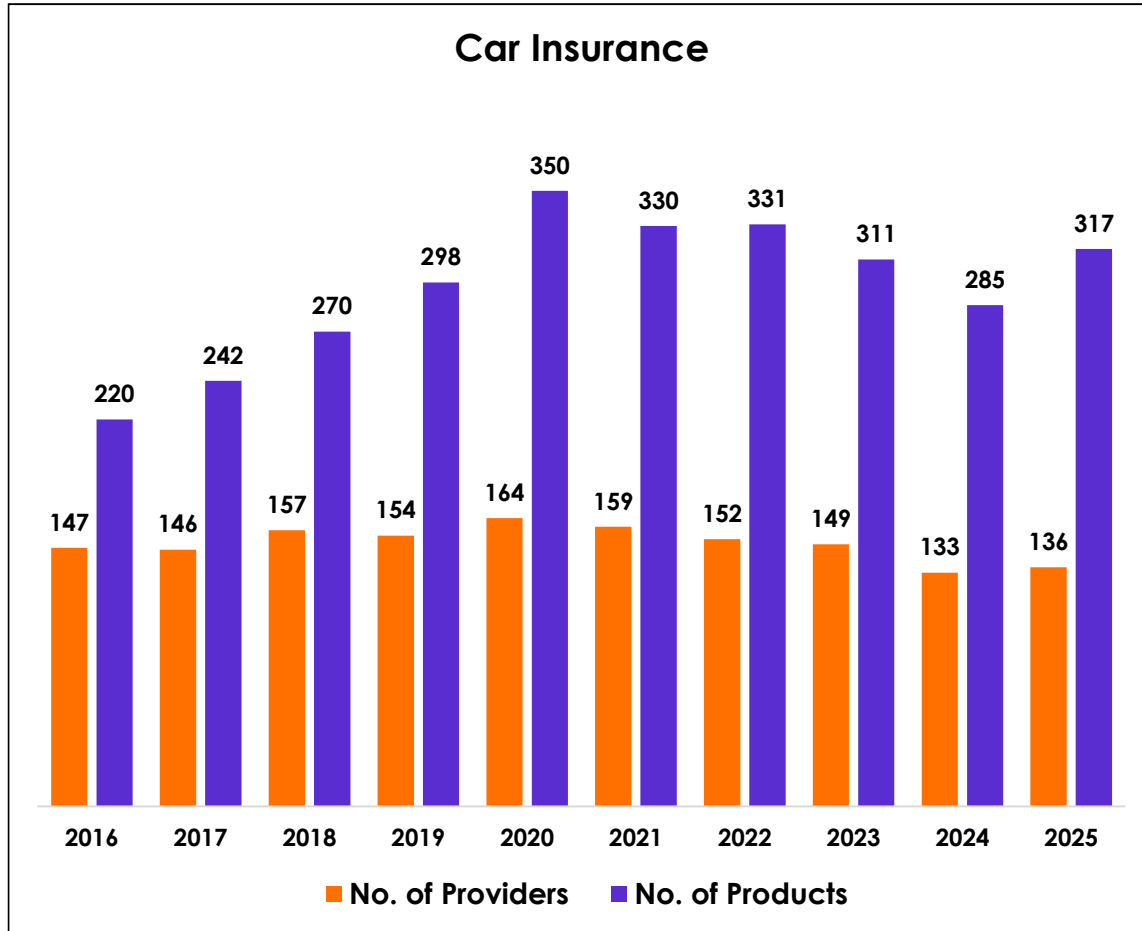
Benefit Limit Basis



Motor Insurance



Continued turbulence in the car insurance market



2026 Car Insurance

Star Rating Changes

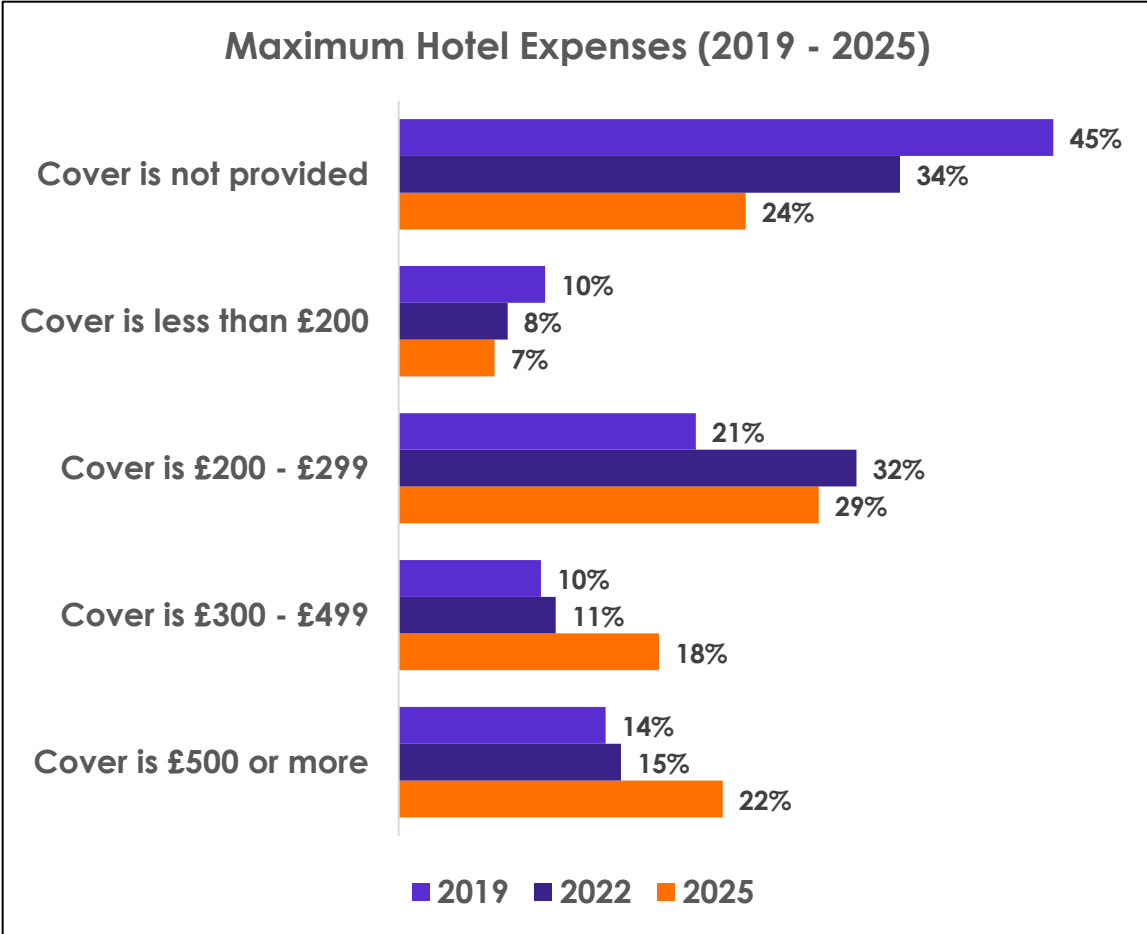
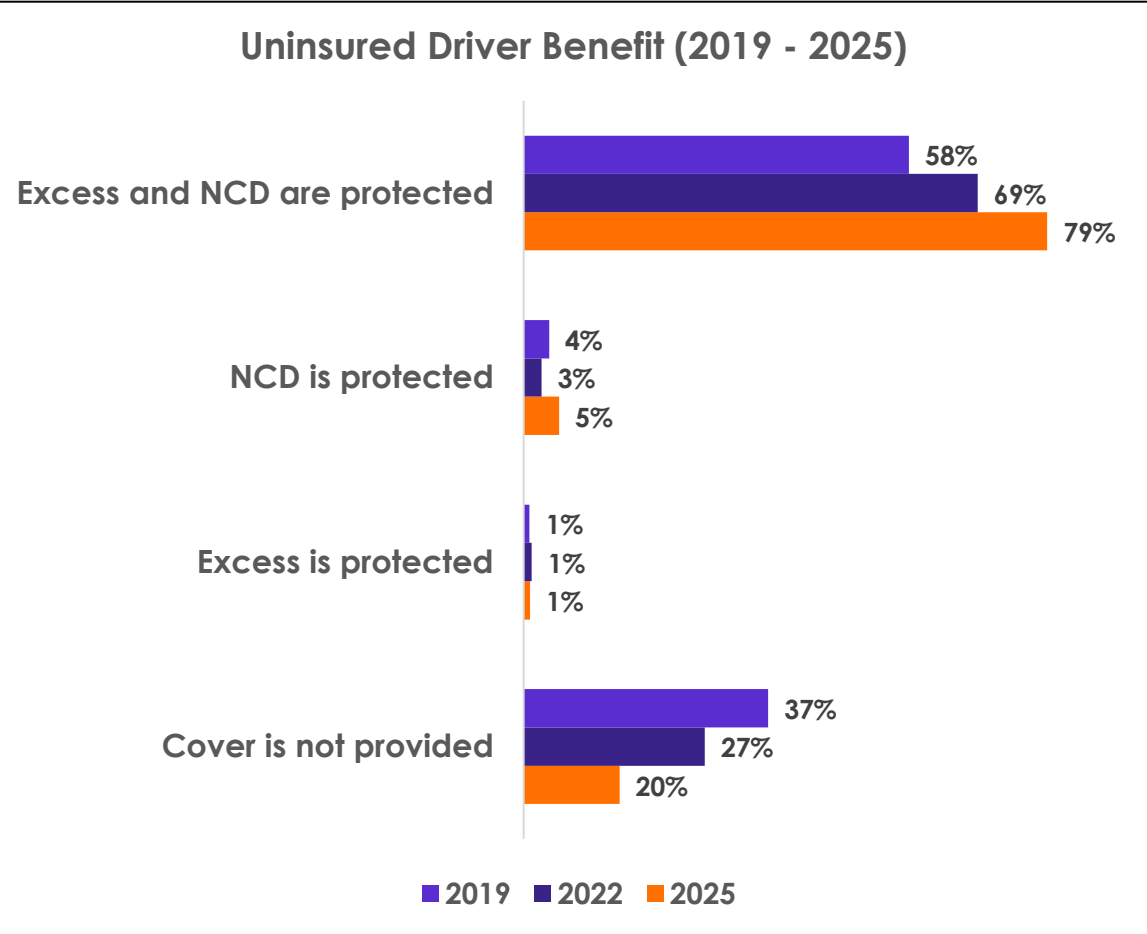


Changes to 'Core Criteria'

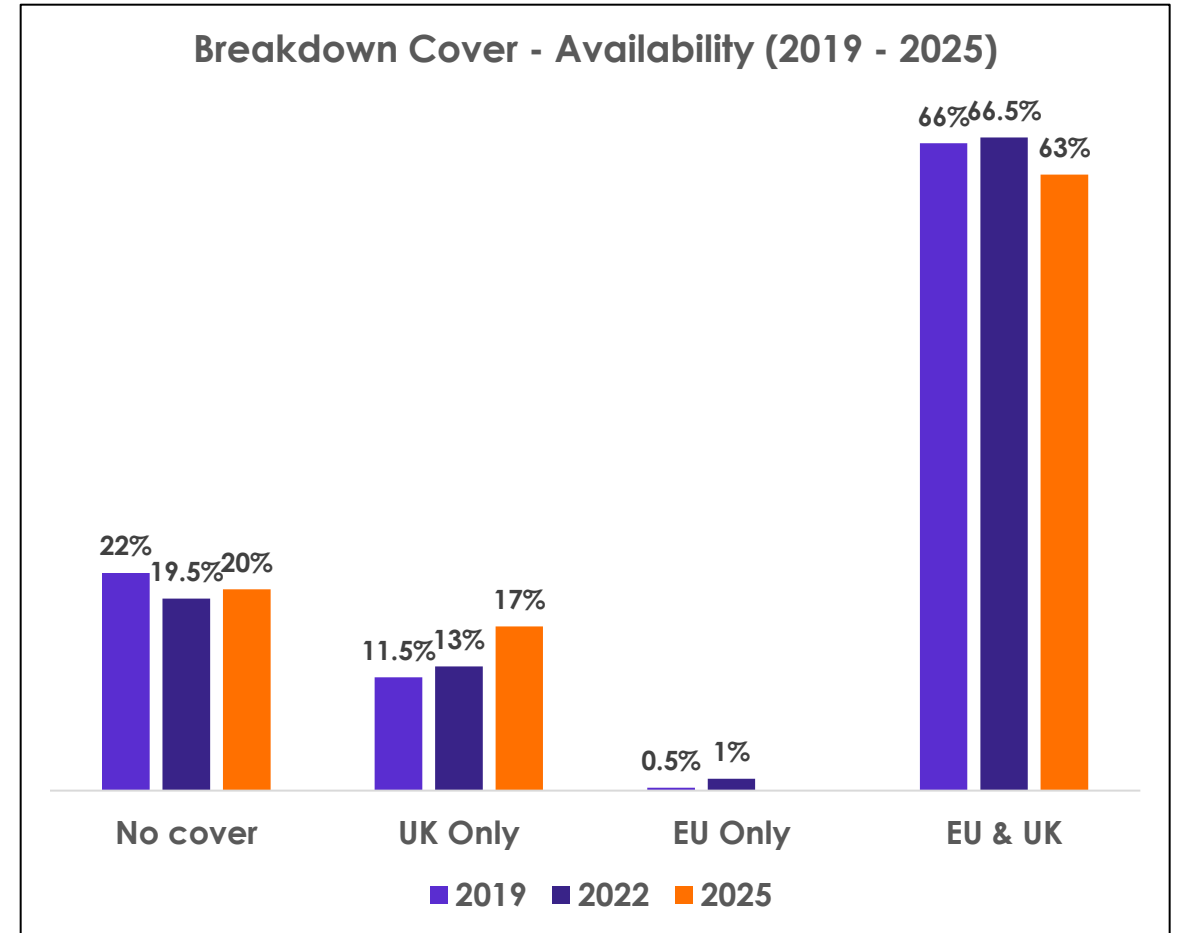
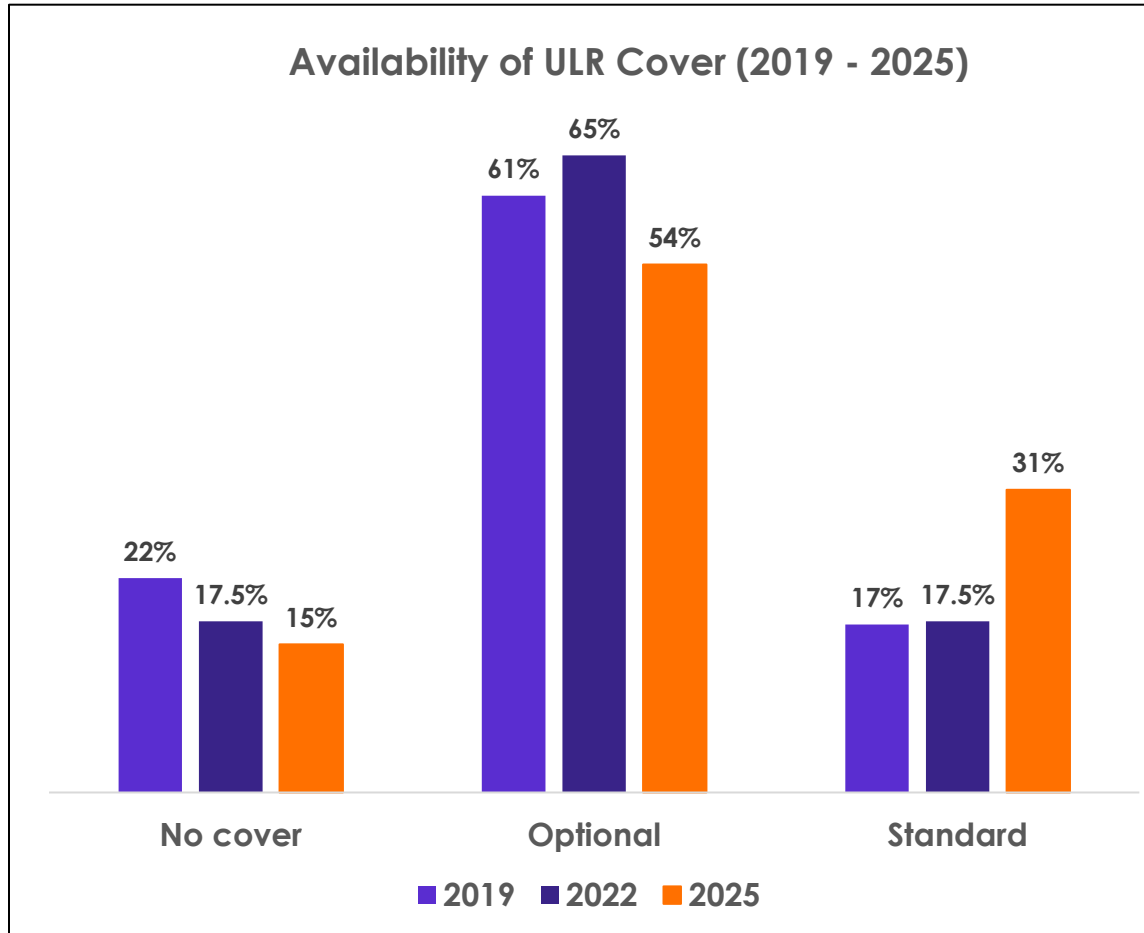
Changes to 5 Star 'core' criteria:

- Uninsured Driver Benefit (change)
 - Maximum Hotel Expenses (new)
 - Uninsured Loss Recovery Cover (new)
 - Breakdown Cover – Availability (new)
- Main changes are in the 5 and 3 Star 'core' criteria requirements.
 - No overall changes to Star Rating boundaries
 - No overall changes to DNA scores for Star Rating criteria

Uninsured Driver Benefit & Maximum Hotel Expenses



Availability of ULR and Breakdown Cover



Changes to 3 Star Core Criteria'

New 3 Star 'core' criteria:

- Year 1 & Year 2 Cancellation
- Audio & Sat Nav Manufacturer
- Personal Belongings
- Theft of Keys (standard)
- NCD Protection
- Foreign Use – Annual Limit
- Emergency 24-hour Helpline
- Car Rescue Cover

- Main changes are in the 5 and 3 Star 'core' criteria requirements.
- No overall changes to Star Rating boundaries
- No overall changes to DNA scores for Star Rating criteria

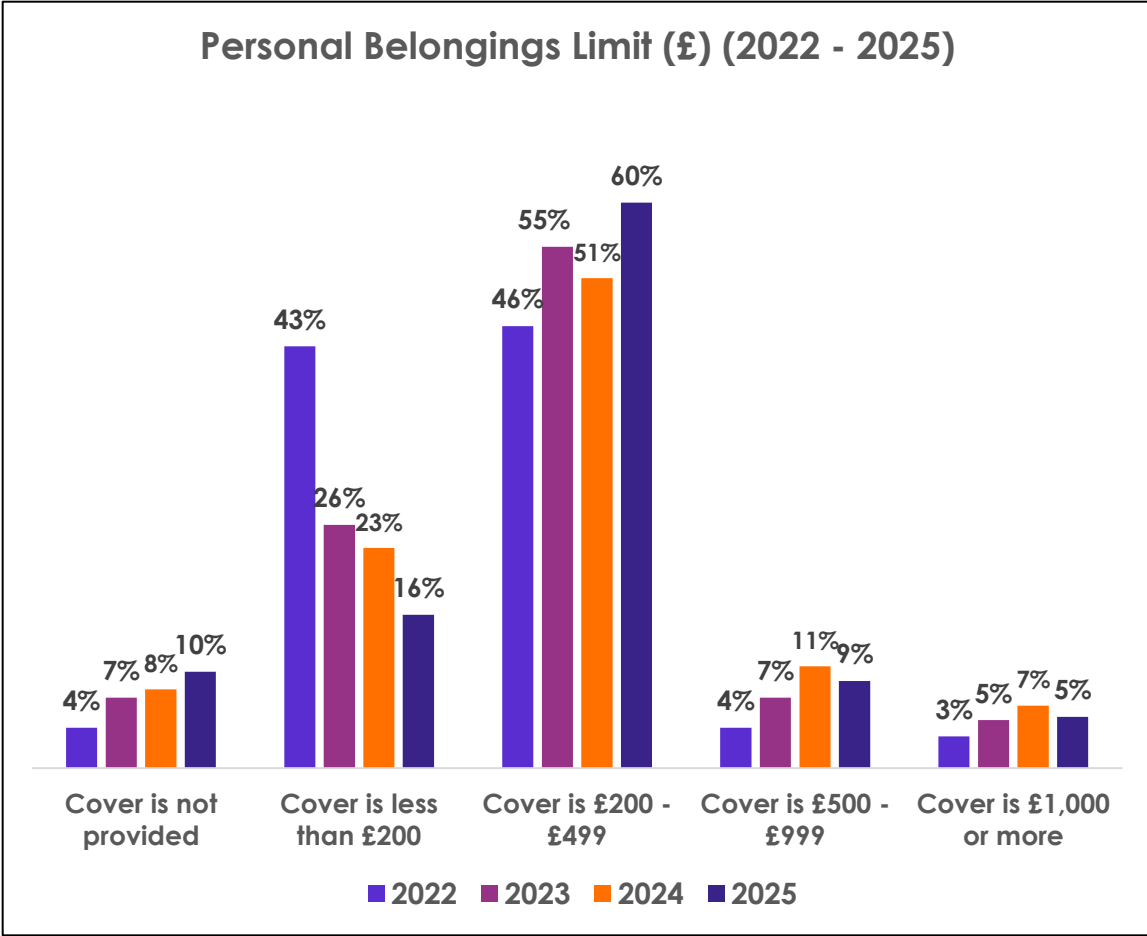
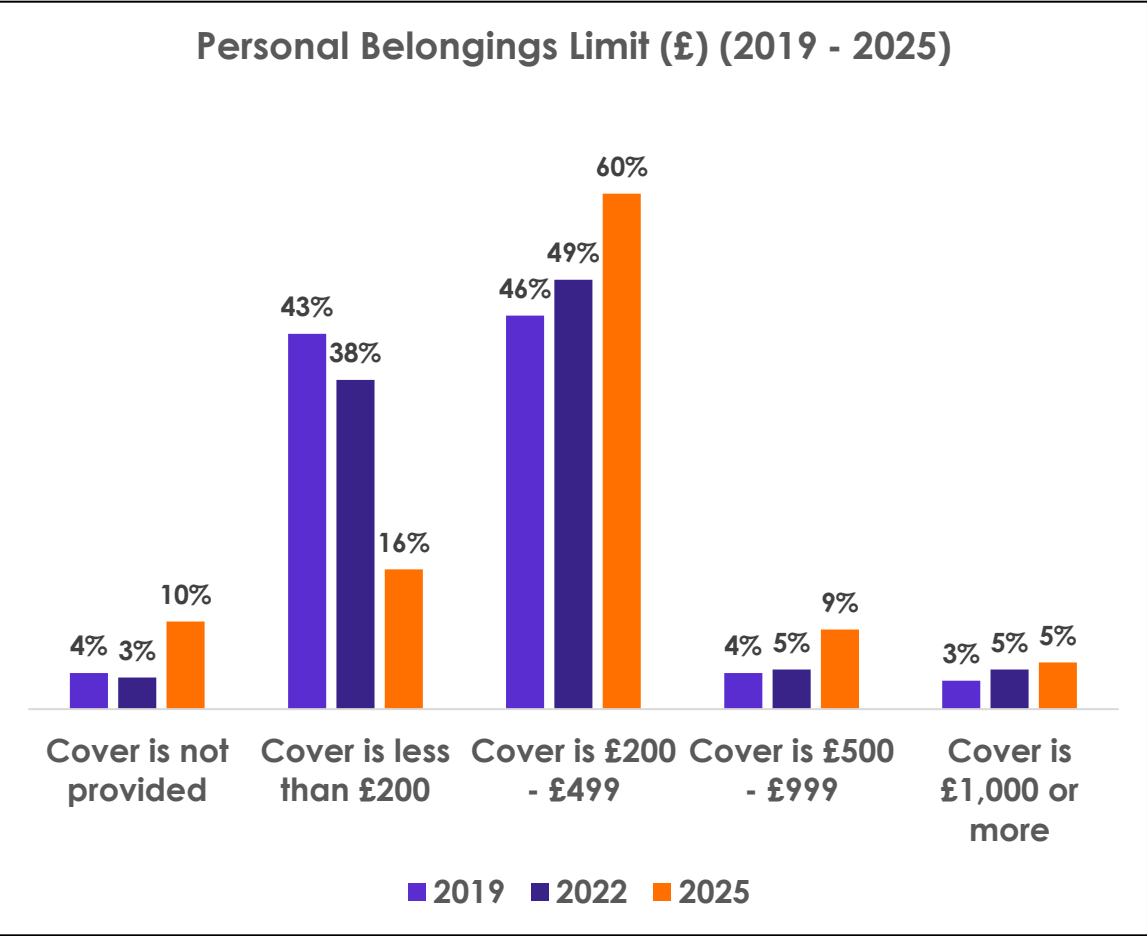
Changes to 'Core Criteria'

Changes to 3 Star 'core' criteria:

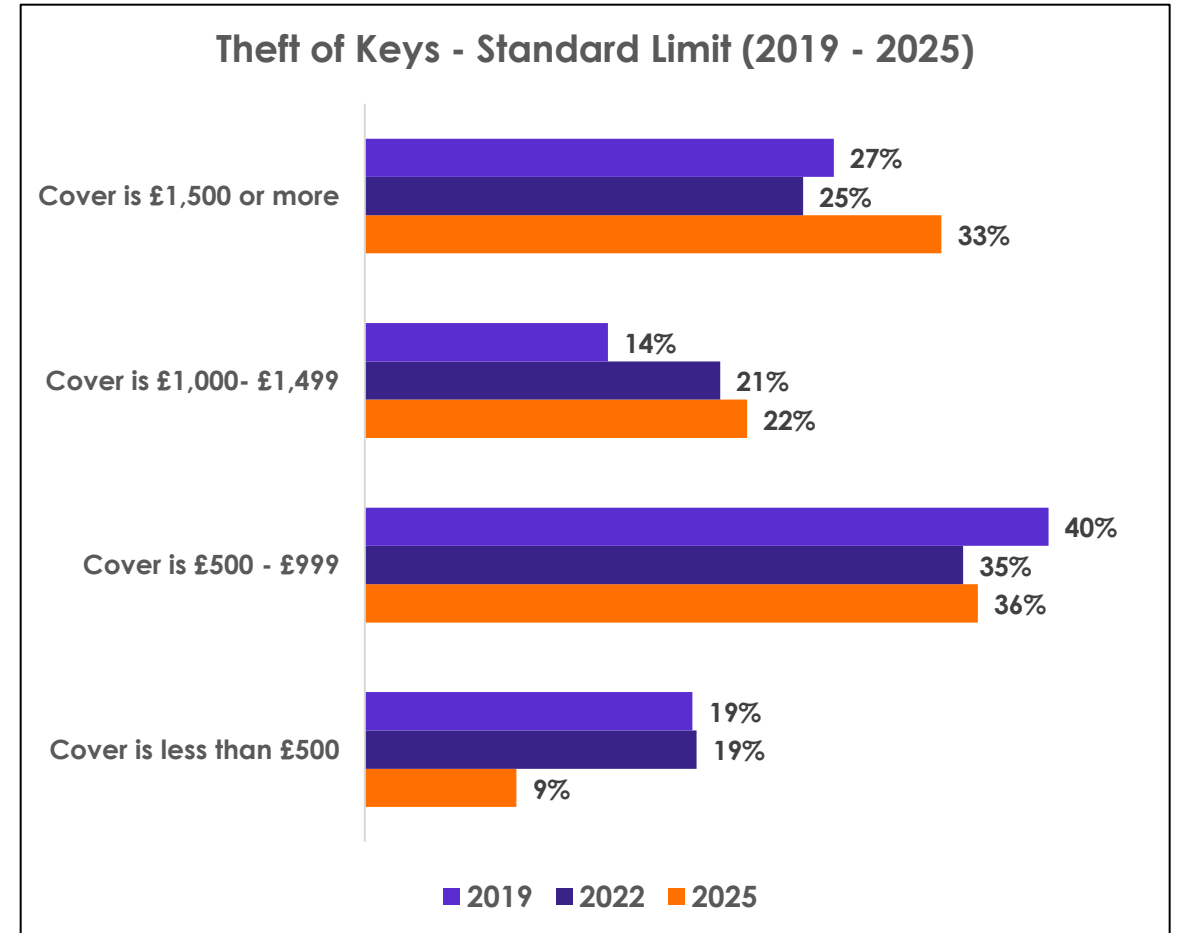
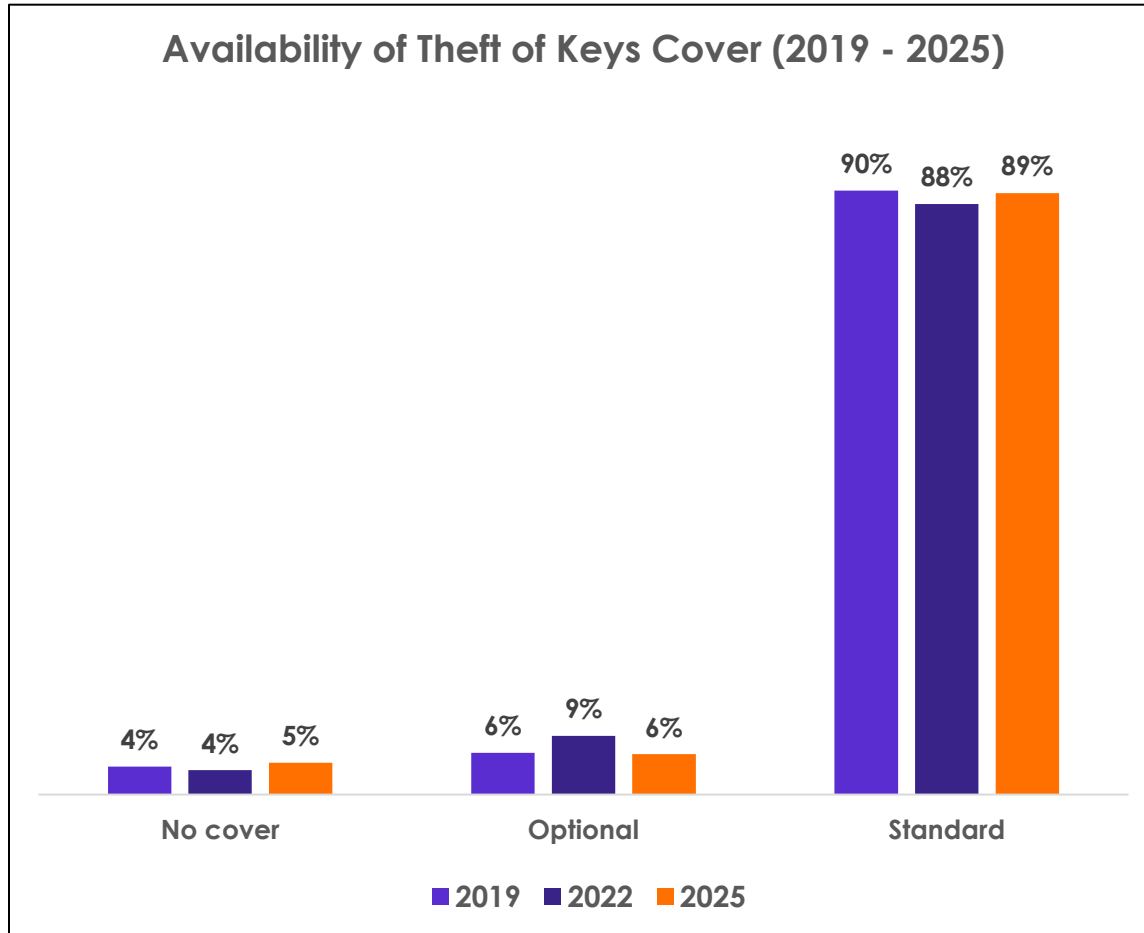
- Car Rescue Cover Basis
- Redelivery Costs
- Windscreen Excess – Repair
- Courtesy Car
- Courtesy Car Class
- Courtesy Car Period
- Repairs Guarantee Period

- Main changes are in the 5 and 3 Star 'core' criteria requirements.
- No overall changes to Star Rating boundaries
- No overall changes to DNA scores for Star Rating criteria

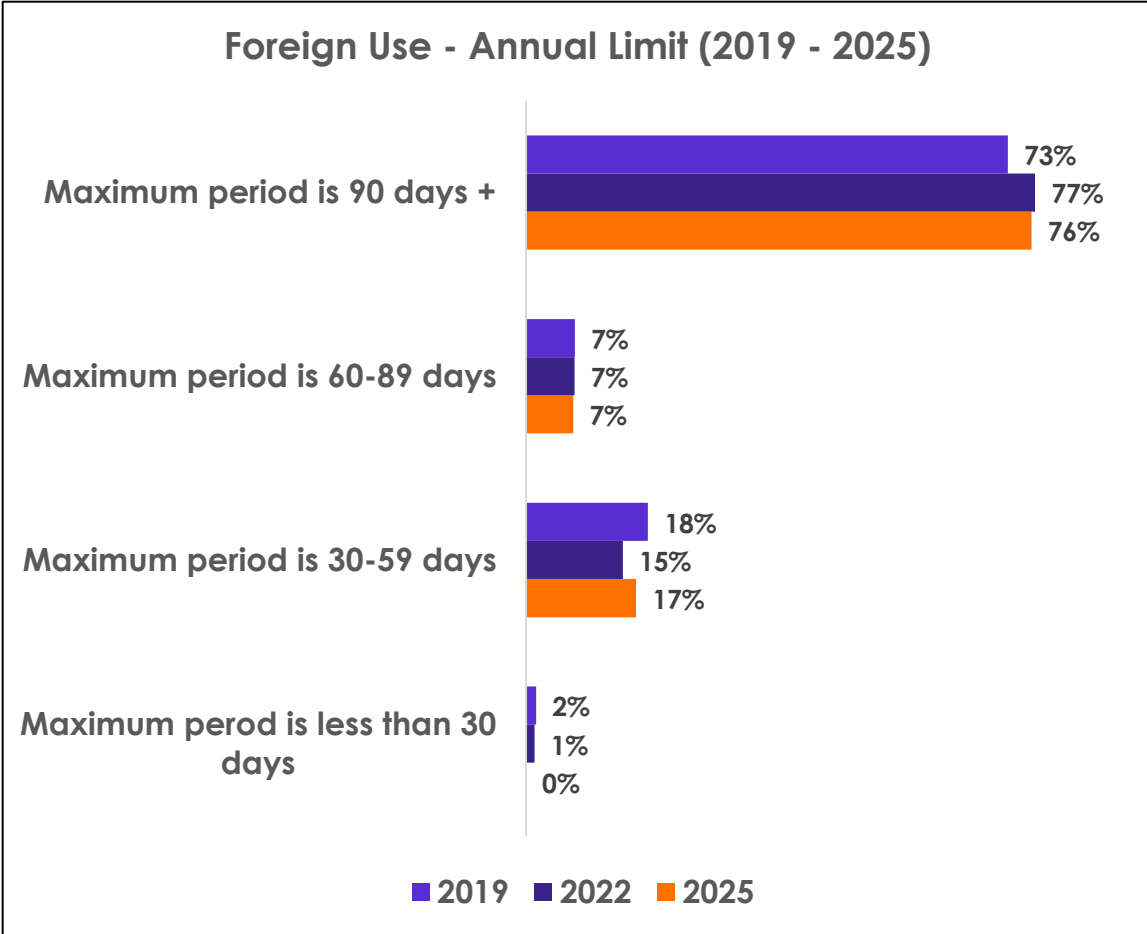
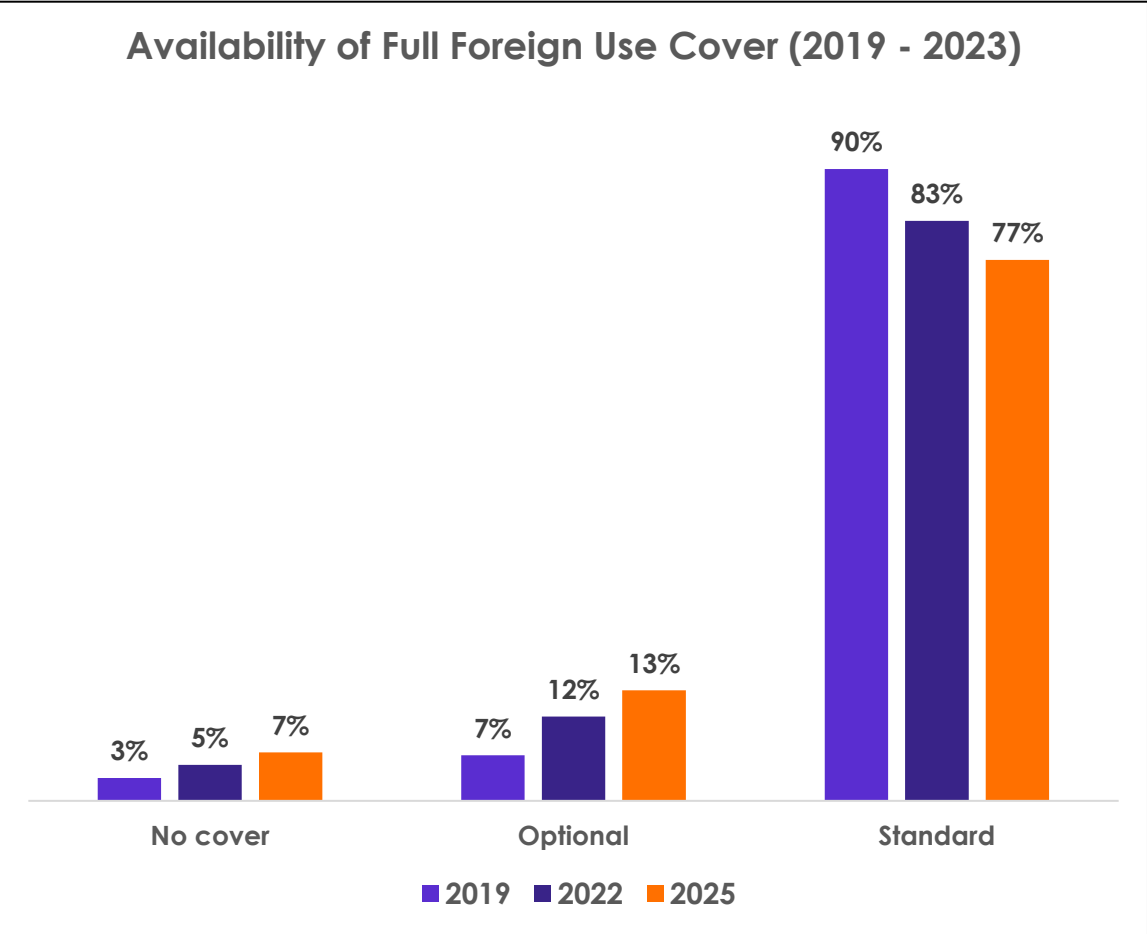
Personal Belongings Limit (£)



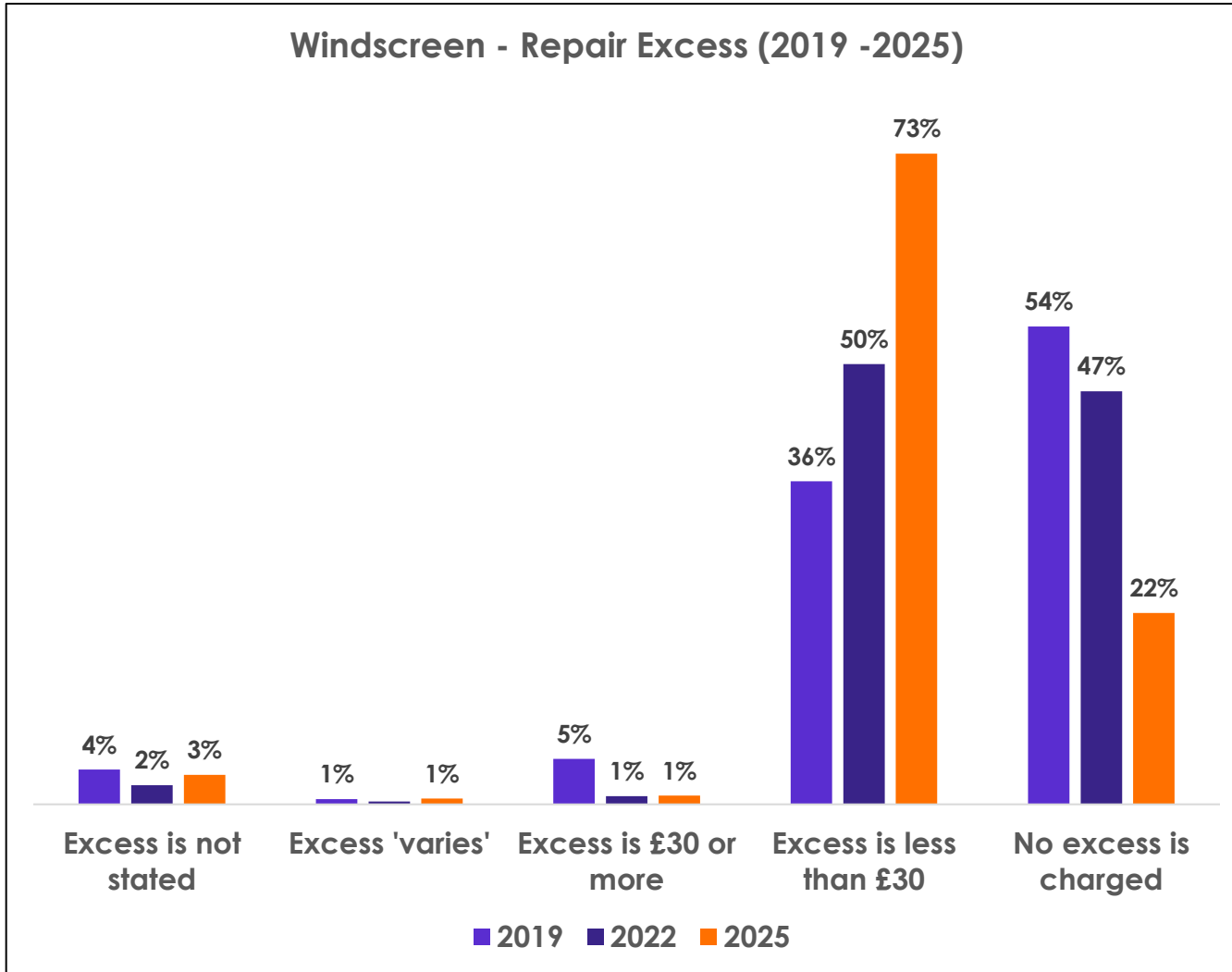
Theft of Keys (standard)



Full Foreign Use Cover & Annual Limit



Windscreen – Repair Excess



- In 2025 almost $\frac{3}{4}$ of all products apply an excess of less than 30.
- Just over a fifth do not apply an excess