

Your Star Ratings guide

Everything you need to know
to achieve maximum impact
from your Star Ratings



Welcome from the CMO

Dear Valued Partner,

Whether you're new to our rating system or have been partnering with us for years, this guide is designed to help you maximise the impact of your Defaqto Star Rating.

In today's complex financial landscape, consumers are seeking clarity and confidence in their decisions. Your Defaqto Star Rating provides exactly that—an independent, expert assessment that helps customers make informed choices based on quality rather than price alone.

By incorporating Defaqto Star Ratings into your marketing strategy, you'll build enhanced credibility through our independent assessment, differentiate your offerings in a crowded marketplace, and benefit from increased customer conversion rates. Our ratings also support your regulatory alignment, particularly with Consumer Duty obligations, while making the decision process clearer for your customers.

As one of the UK's most trusted sources of financial product intelligence, we take pride in the rigorous analysis and market expertise that inform our ratings. By featuring your Star Rating across your customer touchpoints, you're demonstrating a commitment to transparency and quality that resonates with today's discerning consumers.

In the pages that follow you'll find suggestions and practical guidance on using Star Ratings badges and messaging. Our teams are also ready to help you incorporate this powerful market differentiator across your customer journey.

Thank you for your continued partnership with Defaqto. We look forward to helping you build consumer confidence and drive your business forward.

Yours sincerely,

Richard Harris
Chief Marketing Officer



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Expert guidance for your customers

Defaqto Star Ratings deliver an expert assessment of financial products based on quality rather than price. Our dedicated team of specialists continuously analyses the market, conducting in-depth research and engaging in open dialogue with industry professionals.

By identifying and evaluating the most significant features and benefits, we provide fact-based ratings that consumers trust when making financial decisions.

Defaqto Star Ratings are updated annually on 1st February, with continuous adjustments throughout the year to incorporate new products and market changes. This ensures our ratings remain current and relevant.

With your Defaqto Star Rating, you can confidently showcase your product's quality to customers, giving them the reassurance they need when choosing financial products.



The value of Defaqto Star Ratings

By strategically placing Star Ratings across all your customer touchpoints, you can engage and reassure customers throughout their entire journey — maximising the impact of your Defaqto Star Rating investment.

Driving customer confidence at every stage

Journey stage	Key insight	How Star Ratings help
 Unawareness	72% Defaqto brand recognition	Establish immediate credibility with a trusted, independent badge
 Awareness	92% find Star Ratings easy to understand	Cut through marketing noise with a clear quality signal
 Evaluate	88% find expert ratings useful when comparing options	Help customers shortlist quality products in a crowded market
 Decision	89% say a Star Rating makes them more likely to buy	Convert interest into action with third-party validation
 Renewal	79% would be reassured by a 5 Star Rating	Reinforce customer confidence and reduce price-driven switching

Elevate your brand communications

Incorporating Defaqto Star Ratings into your marketing materials enhances your brand's credibility and authority. The independent validation provided by our ratings transforms standard promotional messages into powerful trust signals that resonate with consumers seeking quality assurance from unbiased experts.

Maximising your rating's impact

Displaying your Star Rating consistently across customer touchpoints can deliver significant business benefits:

- Enhance click-through rates on digital advertising
- Improve conversion rates on product pages
- Reduce price sensitivity among potential customers
- Strengthen customer retention at renewal
- Continuity and reinforcement of product quality for aggregator sourced traffic (where applicable).

Creating a quality narrative

Your Star Rating enables you to shift conversations from price to quality, which is particularly valuable in competitive markets where differentiation is challenging.

9 out of 10
people are more likely to choose
a Defaqto rated product

By incorporating your Star Rating into your broader marketing messages, you can create a compelling narrative around product quality that resonates with increasingly discerning consumers.

What are Defaqto Star Ratings?

Expert, unbiased ratings built on thorough analysis, not opinions.

Our Star Ratings give consumers the confidence to choose the right financial products, thanks to an unbiased, at-a-glance assessment of quality based on our comprehensive methodology.

Understanding the Star Rating scale

★	A basic product offering only a few features and benefits
★★	A product offering fewer than average features and benefits
★★★	A standard product providing an average level of features and benefits
★★★★	A product with a good level of features and benefits
★★★★★	An excellent product with a comprehensive range of features and benefits

Each rating level reflects the outcome of our detailed feature analysis, Product DNA scoring, and Core Criteria assessment – clearly indicating where products sit within the market.

By understanding this scale, you can effectively communicate the quality of your products to customers and help them make more informed decisions.



What our Star Ratings cover

Defaqto Star Ratings provide a comprehensive assessment of financial products based on their features and benefits. Understanding what our ratings evaluate – and what they don't – will help you communicate their value accurately to your customers.

What Star Ratings include

Our Star Ratings are based on a detailed analysis of:


- The breadth and quality of features and benefits offered
- How these features compare to other products in the market
- Whether products meet our Core Criteria for essential benefits
- The overall quality of the product proposition

What Star Ratings do not include

It's important to understand that our Star Ratings do not assess:

- Price or value for money
- Past customer service performance
- Claims handling experience
- The subjective opinions of consumers about any aspect of the proposition

Star Ratings should be used alongside other considerations when recommending products to customers, including suitability for their specific circumstances.

[Click here for the full list of financial product categories we rate.](#) 



A fundamentally different approach

Our approach to rating products fundamentally differs from that of other rating systems in the market.

We don't use bell curve distribution to artificially limit top ratings to a predetermined percentage. Instead, we establish clear quality boundaries for each rating level, which means that **any product that meets our criteria for excellence can achieve our top 5 Star Rating**, regardless of how many other products have achieved the same standard.

Fairer. Objective. Quality-focused

Our methodology reflects our commitment to independent, unbiased ratings that serve providers and consumers.

- **Fairer for providers:** ratings are awarded solely on a product's merits, not on arbitrary distribution quotas or competitor performance
- **Better for consumers:** customers can trust that all products with the same rating meet the same quality threshold
- **Greater market transparency:** our approach encourages overall market improvement as providers compete on genuine product quality.

Our methodology

At Defaqto, we follow a rigorous, expert-led process to ensure our Star Ratings accurately assess financial products in the market. Here's how we determine which products earn each Star Rating:

Feature selection

We carefully select a comprehensive range of features that cover all key aspects of the product category being rated. This selection process is informed by:

- Our financial consultants' expert industry knowledge
- Primary research, including Defaqto's proprietary Customer Appeal (CA) research
- Ongoing dialogue with providers active in the marketplace

This thoughtful selection creates a balanced framework that evaluates what truly matters to customers.

Product DNA analysis

Our DNA scoring system assigns values from 1 (lowest benefit) to 5 (highest benefit) for individual product features, providing a detailed assessment of each element. When scoring:

- We consider the actual customer benefit rather than simply rewarding 'big number' promises
- Scores reflect the relative strength of benefits available across the market
- We regularly review and update scores as the market evolves and customer needs change

This nuanced approach ensures our ratings capture the true quality of each product feature.

Core criteria application

Core Criteria are a set of minimum standards for essential features that customers expect:

- Core levels are typically set at or above the market average benefit
- Products that fall short of Core Criteria in key areas cannot achieve higher ratings, regardless of other strengths.

Star Rating assignment

The culmination of this comprehensive analysis is a single, easy-to-understand Star Rating from 1 to 5. Each product's final rating:

- Reflects its overall quality and breadth of features
- Provides consumers with a trusted, at-a-glance assessment
- Is continuously updated to maintain relevance in a changing market and is issued annually

This methodical approach transforms complex product comparisons into clear guidance that helps consumers make confident, informed financial decisions.

Getting maximum impact from your Star Ratings

Star Ratings badges can add impact and reassure customers about choosing your products at every stage of their buying and renewal processes – shifting conversations from price to quality.

Enhance your brand’s credibility and authority, transforming standard promotional messages into powerful trust signals that resonate with consumers.

9 out of 10
 people are more likely to choose a Defaqto rated product

Awareness: Inform

Consideration: Educate

Decision: Reassure

Retention: Remind



TV, radio and print

Social

Store

Renewal letters

Online ads, pay per click

Direct mail and email

Website

Call centre

Email

Aggregators

Call centre

Direct mail and email

PR

In-branch

Onboarding

Targeted online ads

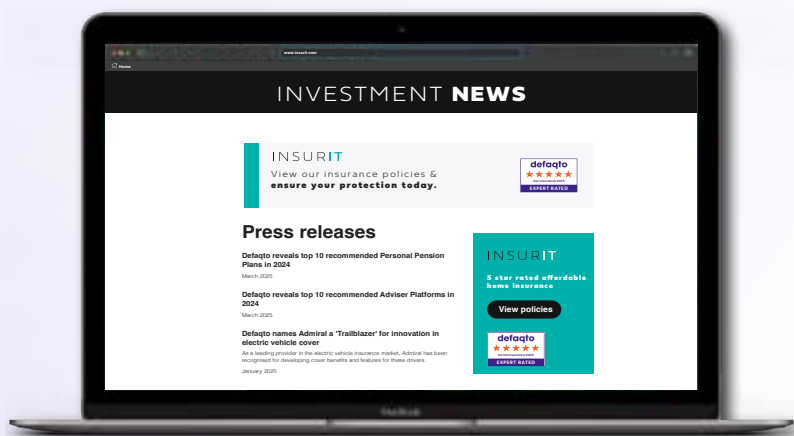


See examples on the following pages

Results you can measure

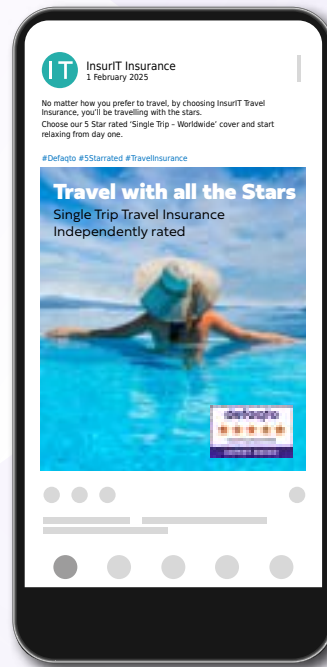
Display Star Ratings across your customer touchpoints to:

- Enhance click-through rates on digital advertising
- Improve conversion rates on product pages
- Reduce price sensitivity among potential customers
- Strengthen customer retention at renewal
- Reinforce product quality for aggregator-sourced traffic (where applicable).



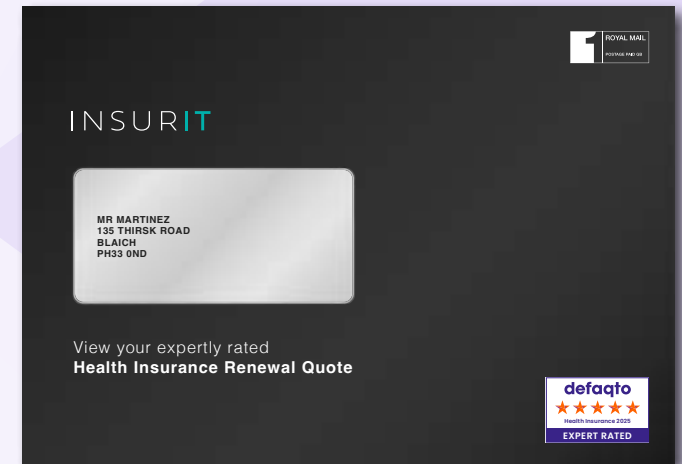
Banner ad

Using Rating category and year badge



Social media ad (digital marketing)

Using Rating category and year badge



Direct mail

Using Rating category and year badge

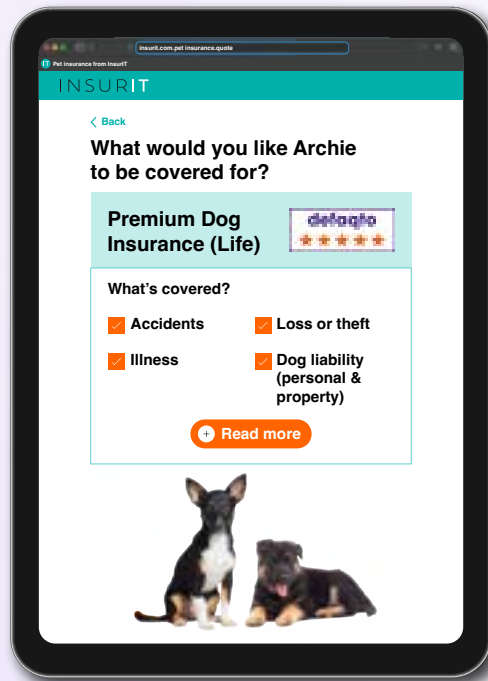


See more examples on the next page

These examples are illustrations only. They do not promote actual insurance products.

Star Ratings for maximum impact

Star Ratings application inspiration



Online application journey

Using digital Rating badge



In-branch

Using Rating category and year badge



Product videos and advertisements

Using Rating category and year badge

These examples are illustrations only. They do not promote actual insurance products.

Star Ratings and Consumer Duty

Introduced by the Financial Conduct Authority in July 2023, Consumer Duty set out a new standard for consumer protection, requiring financial businesses in the UK to “act to deliver good outcomes for customers”.

Defaqto Star Ratings can help you demonstrate your business’s commitment to putting customers’ needs first in the following ways:

1. Products and services

Our independent and objective assessment of features and benefits helps demonstrate your product’s suitability for its target market.

2. Price and value

Our robust product quality and benefits evaluation can further demonstrate how your pricing reflects your product’s comprehensive feature set.

3. Consumer understanding

Star Ratings are a simple and straightforward way to help customers gauge and compare product quality – directly supporting informed decision-making.

4. Consumer support

Displaying a Star Rating badge reinforces the objective quality of your product and the level of customer service associated with it.

Suggestions for using Star Ratings in your Consumer Duty framework




1. Include your Star Rating in product documentation and key information documents
2. Reference Star Ratings in your Product Governance Committee reviews
3. Monitor how Star Ratings influence your customers’ understanding – in consumer testing, for example
4. Use Star Ratings data to support your value assessment reporting.



Star Ratings use guidelines

Badge type and scaling

We provide three types of badge – you can choose which is most appropriate for the space and layout of your content. Make sure you use the correct version of the badge so that it remains legible in your communication. We are happy to work with you to determine the best application required.

	Ideal for	Minimum size		Clear space
		Screen	Print	
 <p>150px/ 20mm</p>	Landing pages, home and product pages, quote and buy journey, emails, advertising, brochures, display and point-of-purchase materials.	150 pixels	20mm	The height of the 'o' from the wordmark Defaqto.
Rating category and year				
 <p>150px/ 20mm</p>	Promoting multiple products with the same Star Rating.	150 pixels	20mm	
Rating year				
 <p>55px</p>	PPC, display advertising where space is limited.	55 pixels		
Horizontal				



Badge formats

The badges are available in the following formats:

- EPS** best suited for design agencies and print
- PNG** best suited to websites and digital materials
- JPG** for generic use, provided in both RGB and CMYK version for online and print respectively
- SVG** best suited for responsive web design.

If you need the badges in any other formats or size specifications please contact signoff@defaqto.com

Please note:

Please do not modify or distort the supplied badges in any way



Using the different badge types

We recommend that you use only one Star Rating badge style in electronic, printed, hardcopy and/or other forms of advertising and promotion material at any one time.

When using the Rating year or Horizontal badges, please ensure you reference your product name relevant to the Star Rating. You can do this in the copy itself or by including a caveat or footnote, eg:



Our Defaqto 5 Star rated Premier home insurance comes with..."



Defaqto 5 Star Rating applies to Premier car insurance only"

Using multiple products within the same ratings category, but with different rating levels

If you have multiple products within a rating category, at different rating levels, eg a 5 Star rated and a 3 Star car insurance product, you must reference the relevant product name that the rating applies to. You can do this in the copy itself or by including a caveat or footnote, eg:



Our Defaqto 5 Star Rating applied to Premier car insurance only"



Using multiple rating categories of the same level

You can use the Rating year badge when you want to promote multiple rating categories in the same promotional item, eg 5 Star rated car and home insurance.

The following conditions apply:

- You must have a licence in place to use all the relevant rating categories
- You must caveat the product this rating refers to
- They must all be of the same rating level
- Using ratings in digital advertising (pay per click and banner)

If using rating badges in digital advertising, where possible, reference the product that the Star Rating applies. Due to space restrictions, if it is not possible within the ad itself, please include the product details on the CTA landing page. You can do this in the copy itself or by including a caveat or footnote, eg:



Our Defaqto 5 Star rated Premier home insurance comes with..."



Defaqto 5 Star Rating applies to Premier home insurance only"

Multi-year packages

If you have opted to license a multi-year package, please follow the guidelines above. To prevent confusion, we recommend that you do not use a multi-year badge and a single year badge together in the same creative.

If you are unsure about using the badges, please contact signoff@defaqto.com

Please note:

You must have a licence in place to use all the relevant rating badges



Writing about Star Ratings

Here are some general guidelines on how to reference Star Ratings in your communication.

- The words 'Star Rating(s)' should always have a capital S and R.
- When using the word 'rated' as in '5 Star rated' the r should always be lower case.
- The ratings level should always appear as a number, ie 5, 4, 3, 2, 1 and not written in words.
- 'Star' should always be written as a word, with a capital S, and never symbolised as a star or asterisk.
- A Star Rating is not an award or prize, a Star Rating can be achieved or given.
- When you are referring to a product being 'Star rated' always use a singular 'Star', eg 'product x has been 5 Star rated'.
- When you are referring to the rating level that has been achieved use plural, eg 'product x has 5 Stars'.
- A company cannot receive a Star Rating, only its product(s), ie
 - ✘ [Provider] is 5 Star rated.
 - ✔ [Provider]'s car insurance is 5 Star rated.



Describing Star Ratings

You can use the following phrases when describing Star Ratings. If you wish to use different narrative, please contact signoff@defaqto.com.



5 Star Rating

<Product/proposition name> is an excellent product with a **comprehensive** range of features and benefits
 <Product/proposition name> has a comprehensive level of cover
 <Product/proposition name> provides one of the highest quality offerings on the market



4 Star Rating

<Product/proposition name> has a **good** level of features and benefits
 <Product/proposition name> has a good level of cover
 <Product/proposition name> provides a good quality offering



3 Star Rating

<Product/proposition name> is a standard product providing an **average** level of features and benefits
 <Product/proposition name> has an average level of cover
 <Product/proposition name> provides an average quality offering



2 Star Rating

<Product/proposition name> offers **fewer than average** features and benefits
 <Product/proposition name> has a fewer than average level of cover
 <Product/proposition name> provides a below average quality offering



1 Star Rating

<Product/proposition name> is a basic product offering a **low** level of features and benefits
 <Product/proposition name> has a low level of features and benefits
 <Product/proposition name> provides a low quality offering

Describing Defaqto

Educating consumers about what Star Ratings are and what Defaqto does gives them a choice based on quality rather than price alone.

Short phrases

- Defaqto is one of the UK's most trusted sources of financial product and market intelligence.
- Defaqto is one of the UK's most trusted sources of financial product and market intelligence, supporting financial institutions, intermediaries and consumers to make smarter financial decisions.

Full description

Defaqto is one of the UK's most trusted sources of financial product and market intelligence, supporting financial institutions, intermediaries and consumers to make smarter financial decisions.

We maintain the UK's largest financial product database and use proprietary research methodology to develop independent ratings, reviews, insights and technology.

By bringing together product data, technology and consumer insight we are in a unique position to help everyone make smarter, more informed financial choices now, and in the future. And in doing so we hope to raise industry standards, power consumer choice and help the industry meet evolving customer needs.

When describing Defaqto, please link to defaqto.com/solutions/star-rating



Marketing support

We welcome your ideas and creativity when using Star Ratings.

We're happy to work with you to include Star Ratings within your marketing communication and can share best practice examples with you. For further information, please contact your Account Manager or marketing@defaqto.com

Sign-off process

Please send final versions of your marketing material or Star Ratings use to signoff@defaqto.com for our reference.

We will respond within three working days.

PR support

We are happy to support both traditional and digital PR campaigns by providing a personalised quote from a Defaqto expert.

If you would like to find out more, please contact marketing@defaqto.com

> defaqto★matrix360

Mission-critical intelligence on the UK insurance market

Get an edge on the competition and make smarter product decisions faster, with expert market and product insights, updated daily.

+ [Arrange a demo](#)



Appendix

Financial products we rate:

Defaqto currently provides Star Ratings across the following product categories:

Insurance

Home Buildings Insurance
 Home Contents Insurance
 High Net Worth Home Insurance
 Home Legal Expenses Insurance
 Home Emergency
 Boiler Breakdown Cover
 Landlord Home Emergency
 Landlord Home Insurance
 UK Holiday Home Insurance
 Comprehensive Car Insurance
 TPF&T Car Insurance
 High Net Worth Car Insurance
 Telematics Car Insurance
 Motorbike Insurance
 Bike Insurance
 Commercial Vehicle Insurance
 Motor Fleet Insurance
 Motor Key Cover
 Motor Legal Expenses Insurance
 UK Motor Breakdown Cover
 European Motor Breakdown Cover
 Motor GAP Insurance
 Alloy Wheel Insurance

Scratch and Dent Insurance
 Tyre Insurance
 Annual travel Insurance
 Single Trip Travel Insurance
 Gap Year Travel Insurance
 Cat Insurance
 Dog Insurance
 Equine Insurance
 Touring Caravan Insurance
 Caravan Holiday Home Insurance
 Motorhome Insurance

Commercial Packages

Small Combined Insurance
 Tradesman Insurance
 Professions Insurance
 Office Insurance
 Retailer Insurance
 Hotel Insurance
 Public House Insurance
 Restaurant Insurance
 Surgery Insurance

Banking

Standard Current Account

Unsecured Personal Loans
 Credit Cards - Balance Transfer
 Credit Cards - Purchase
 Credit Cards - Rewards
 Digital Banking
 Equity Release

Protection

Individual PMI
 Group PMI
 Health Care Cash Plan (Corporate)
 Standalone Critical Illness
 Level Term Critical Illness
 Decreasing Term Critical Illness
 Critical Illness (Direct)
 Critical Illness (Direct)
 Income Protection
 Life Assurance (Direct)
 Life Assurance (Advised) - Decreasing
 Life Assurance (Advised) - Level Term
 Whole of Life Assurance
 Over 50s Life Assurance
 Protection Menu Plan
 Funeral Plans (pre-paid)

Wealth

DFM Bespoke
 DFM MPS Direct
 MPS on Platform
 International Bond
 Onshore Bond
 SSAS
 Adviser Platform
 Consumer Platform
 Digital Wealth Management
 SIPP
 Personal Pension
 Drawdown (SIPP)
 Drawdown (PPP)
 Workplace Pensions

Each product category is assessed using criteria specifically designed to evaluate the features that matter most within that market segment.