

# iPipeline Quarterly

Spring Edition  
2026

With our sponsors:



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# It's landed.

A Message from Our Managing Director



**Rachel Edwards**  
Managing Director,  
UK & Europe  
iPipeline

**Quarter one started with a bump for many in the protection market when the FCA interim findings from their Pure Protection Consultation landed in January. What seemed like months or perhaps years of speculation became real. At times we have all been in a market 'on hold', waiting to be put through to a clearer future — with the regulatory certainty we need.**

The good news is that the FCA has determined the market is largely working in consumers' interests, and overall it is a market which is functioning well. I know from my conversations with leaders around the market this is a relief, but equally recognition and justification for their tireless work and purpose. But it was clear that we need to be doing more to provide wider protection, to more people who are living life completely different today compared to previous generations. You can read further views of our own Paul Yates and Chris Samuel on this topic, who are joined in their analysis by Rhys Williams of Quietroom.

Past regulation, in Q1 I've witnessed a market which continues to amaze me with its drive and resilience. Our data from Q4 2025 has just been released in our regular Quarterly Market Insights update and the picture is again one of a market in growth — set against challenging economic and political climates, this is all the more impressive.

If you missed Insights, read on for a summary from Charlie Dellar, Data Scientist. Amongst many interesting trends, Charlie highlights the how underwriting service is becoming an increasingly important differentiator within protection.

The growth of Whole of Life and other more intensively underwritten product lines seems to have had a profound impact. As always, we continue to work alongside our partners on the role technology can play to help overcome this impact, so it was terrific to announce Scottish Widows as the latest provider to sign up to Advanced Underwriting and commit to delivering more precise quotes, earlier in the process.

**There will be more to come! Here's to growth in 2026, and placing protection increasingly where it belongs to be, at the heart of financial planning.**



# The FCA Protection Consultation Isn't a Relief... It's a Rallying Call.



**Paul Yates**  
Product Strategy Director  
iPipeline

**After the long period of anticipation, the FCA's interim findings from its Pure Protection Consultation have landed. The sense of relief across the protection industry was almost palpable. But it was, perhaps, premature.**

The regulator's conclusion? The protection market is delivering (broadly) good outcomes for customers. Reassuring, certainly. Expected, absolutely - anyone who works in this sector knows this is what the market's good people strive to deliver day-today.

Let's be honest: the most interesting part of the consultation was what didn't happen. There was no condemnation of loaded premiums. No sweeping judgment on remuneration and, no regulatory earthquake designed to shake the market to its core.

**Instead, the FCA delivered a far more fundamental message:**

## Protection works. It just doesn't work for enough people.

This is not a backward-looking review. It's a forward looking challenge statement for the market. And it asks us all to confront something uncomfortable: we do great things for the customers we reach, but we're not reaching enough of them.



## A market that works - but not widely enough

The FCA reinforces what many of us have championed for years - when protection is in place, it is one of the most powerful tools for household financial resilience. A life shock doesn't need to become a financial catastrophe - it just needs foresight and prior planning to navigate. But the consultation also shines a light on long-standing barriers to market growth. Namely:

- Persistent low consumer engagement
- Disjointed and unpredictable buying journeys
- Too few meaningful 'buying' prompts (at the right time)
- And an adviser market shifting further toward wealthier clients leaving protection underserved with experts.

These are familiar problems. They have shaped this market for decades. The difference now is urgency. The FCA have made their expectations clear - the market must expand, modernise and be accessible to more people. Protection is robust, well intentioned and high value, but not inclusive enough. And incremental change will not solve that.

## Reaching new segments needs new triggers

The mortgage conversation has long been the industry's favourite moment to introduce protection. And while it remains important, it is no longer, on its own, sufficient.

With more people renting for longer, delaying home ownership or opting out entirely, relying on mortgages as the primary trigger means entire demographics will simply never be reached.

To engage this growing population, we need:

- Simpler, more portable products
- Digital first journeys built for modern lifestyles
- New distribution models that don't depend on traditional advice

All underpinned by technology that reduces friction and lowers the cost to serve. None of this is an optimisation exercise. It is foundational to the market's future growth. And although progress is being made across the industry, the pace must accelerate.

## Creating more life event triggers

**Try as we might. Protection will never go viral - in a good way at least. People do not spontaneously decide to buy life insurance.**

But life events still matter - major milestones, transitions and behavioural signals all create natural windows for meaningful conversations, with advisers of many kinds.

The opportunity lies in detecting these moments earlier and surfacing them consistently. Data, technology and smarter orchestration can transform how and when customers and advisers connect.

This is not just about generating leads. It's about cultivating the next generation of protection customers and advisers. And we're investing heavily in solutions that make this possible.

## Better journeys for better conversion

**Engaging new audiences will be fruitless if the experience still drives them away.**

Too many protection journeys remain fragmented, unpredictable and frustrating. Customers still encounter surprises, sudden premium changes, unexpected evidence requests and processes driven more by legacy systems, than customer needs.

We already have the tools to fix this, predictive underwriting, real-time decision engines and integrated workflows. The challenge now is adoption with intent.

At iPipeline, we're committed to working with insurers, advisers and partners to modernise the entire process, making it clearer, faster and fundamentally more human.

## A clarion call collaboration

**This consultation should not be seen as the FCA saying "everything is fine." It's the FCA saying, "You can, and must, do more."**

Real change will not come from isolated initiatives. It requires insurers, advisers, reinsurers, distributors and technology partners working together with shared intent.

We see our role as central to that collaboration. A catalyst for the growth and accessibility the FCA is urging our market to deliver.

The consultation isn't an ending. It's the beginning of the industry's next chapter.

**And if we act collectively, protection won't just work well. It will work for everyone.**



**WALSHAM  
BROTHERS**  
ESTABLISHED 1874



# ASU Cover

## Protection when you need it. Peace of mind when you don't.

Research shows that in 2025 a total of 1.7 million people were unemployed in the UK and an average of 72,000 people were admitted to hospital each day due to accident or sickness.

Walsham Brothers ASU cover helps protect your clients' income and mortgage payments when life takes an unexpected turn.

- Accident, Sickness and Unemployment cover, paying up to £2,500 per month.
- Carer cover included as standard where Unemployment cover has been chosen.
- Benefit periods of 12 or 24 months.
- Selectable Excess Periods of 30 to 180 days.
- No medical underwriting – meaning instant cover and a quick and simple application process.
- Walsham's Price Promise – Unless the level of cover is changed the premium will never increase, even after a claim is made.\*

Can you afford not to advise your clients on ASU protection?

Contact the Business Support Team on **0800 066 2723** to discuss setting up your agency today.

\*Terms and conditions apply

[walshambrothers.co.uk](https://walshambrothers.co.uk)

Source: Office of National Statistics and NHS Key Statistics 2025.



# Why the Pure Protection Market Study brings communication and engagement to the top of the agenda



**Rhys Williams**  
Director  
Quietroom

The FCA’s Pure Protection Market Study found that our market broadly works well for people who already have cover. But alongside the report, it published consumer research that paints a more complicated picture, one where engagement, understanding, and communication are the threads connecting almost every problem the study identifies. Here are four reasons why this review should change the agenda for advice businesses and providers.



## 01

### A third of UK adults have never even thought about protection

The report finds that 58% of adults don’t hold a protection product, and 59% of those have never considered their protection needs. That’s roughly a third of all UK adults. The biggest segment of the protection gap isn’t people who looked into it and decided against it. It’s people who were never prompted to think about it at all.

The FCA is now exploring the possibility of extending “targeted support” - currently being introduced for pensions and retail investments - to protection. Under the proposed regime, providers pre-identify a segment of consumers with a shared need and offer them a prompt to a product that meets it. The need has to be broad by definition: too narrow and it gets too close to advice. But initial consumer tests have shown that if it’s too broad — do you have ten pounds and a pulse? — consumers perceive it as too generic and not tailored enough to their circumstances.

The other big idea: it’s free. How many existing protection customers could be served by a well-designed free prompt? And what effect might that have on the size of our market?

## 02

### **Complexity is turning away people who are ready to buy**

45% of people who already hold protection found the literature hard to understand. This is not a surprise.

Some of it is down to vocabulary. Anyone who has tried to write about medical matters in words of one syllable knows how hard it is. One mention of a haemorrhage or an aneurysm and you're out of the game. But a deeper root cause may be how our literature is structured. The Consumer Duty talks about "layering" - covering a subject simply and concisely first, then adding layers of detail. This eases cognitive load for people short on time, because they can get answers at a glance. But it also enables in-depth exploration for those motivated to do it, because the detail is only a click or a scroll away. Can we honestly say that our literature works like this yet?

Conversational AI could help here. Last year, Quietroom created a set of mortgage terms and conditions designed to be interrogated by AI — so the foundations are in place for people to ask questions and get answers, rather than having to wade through the content themselves.

## 03

### **Understanding decays after purchase — and it's not getting the attention it deserves**

The research identified an "understanding journey" where "good enough" understanding at purchase gives way to a "set and forget" pattern, where knowledge fades. Policyholders who said they understood their policies couldn't accurately recall what they did.

At Quietroom, we run Consumer Duty audits where we hold firms' communications up to regulatory standards and give them a risk score. Time and time again, the riskiest material we encounter is the post-sale comms. That's a commercial risk as well as a regulatory one. If people can't remember what a product does, or why they need it, they are more likely to lapse and more likely to feel dissatisfied at the point of claim. What this area needs more than anything else is focus — from both advisers and providers. Consumer outcomes and commercial outcomes should both improve.

## 04

### **Innovation needs to face outward**

The industry has innovated: portals, platforms, automations. But the FCA notes that these innovations have made distribution more efficient without necessarily making the consumer experience clearer. Firms themselves told the FCA that future innovation should focus on addressing perceptions of complexity, closing the protection gap through education, and improving the post-sale experience.

This is about mindset as much as anything else. If the regulatory climate moves in this direction, the businesses that flourish will be those that orient themselves most effectively around the needs of the consumer. We are sitting on a lot of potential insight — consumer research, digital analytics, rich data. When we put that at the service of the people our industry exists to serve, what could we achieve?



## Reclaiming time: How a Model Portfolio Service (MPS) helps advisers refocus on planning and growth

Ahead of launching our new Model Portfolio Service (MPS) on platform, we commissioned independent researchers to speak to 100 UK-based independent financial advisers, each managing average client assets of just under £1 million.

[Download the full report](#)

### Financial planning is the priority but time is short

Portfolio management, compliance and administration are taking up time that could otherwise be spent on planning, client conversations and business development.

43% believe their current split allows them to focus on what really matters to clients. Almost half said financial planning, offers the greatest opportunity to build long-term relationships. When asked what truly differentiates a financial adviser in today's market, two-thirds pointed to comprehensive, forward-looking planning rather than superior investment performance.

### Compliance and admin are slowing everything down

Regulatory demands are now one of the biggest constraints on adviser time. 98% of respondents said that compliance and documentation requirements delay their ability to make timely portfolio decisions. While some advisers say they spend fewer than five hours a month on portfolio-related work, 75% are spending between six and 20 hours. Many expect that commitment to rise. The most common portfolio-related pain points include the time taken to rebalance, the difficulty of keeping up with market moves and the challenge of maintaining consistency across clients.



## Time pressures are holding back growth

Two-thirds said that if they could reallocate just five to ten hours of portfolio management time each week, they could grow their client base by up to 10% over the next year. A further quarter said they could grow by between 11% and 20%.

When asked how they would use that extra time, most advisers said they would focus on bringing in new clients, doing deeper tax and estate planning work, and having more proactive conversations with current clients.

## MPS is playing a bigger role and advisers expect more from it

Six in ten advisers say between 26% and 50% of their clients' investable assets are currently in model portfolios, and nearly half expect that proportion to rise in the next three years. 90% said they plan to increase their use of actively modelled portfolios, citing economic uncertainty, market volatility and the need for greater portfolio resilience as the main reasons.

The same proportion said they would make greater use of MPS if more services offered high-conviction, outcomes-led solutions at fair and competitive prices.

## Meeting adviser needs with a smarter approach

The message is clear: advisers want more time for planning, less friction in portfolio management and stronger support in meeting their regulatory obligations. Model portfolio services that can deliver on those needs, without adding complexity or cost, are increasingly seen as essential to the future of advice.

Advisers also want MPS solutions that fit neatly into their existing platform infrastructure. In the survey, 74% said integration with their current tech framework is essential, making ease of use and compatibility key factors when selecting a provider.

[Find Out More](#)

 **RATHBONES**

# Advisers' biggest protection marketing challenges (AND HOW TO SOLVE THEM)

The landscape for advisers today is demanding. Consumer Duty has raised expectations around clarity and suitability, while clients expect faster communication, more digital touchpoints and simpler explanations. At the same time opportunity is rife, online engagement keeps rising across UK demographics, giving advisers a unique chance to be more visible, more helpful and more consistent, even with limited resources.



**Meagan Thornton**  
Marketing & Comms  
Specialist, iPipeline

Let's look at some of the biggest protection marketing challenges advisers face today, along with practical, low-cost solutions you can begin applying immediately.

## 01 The resource challenge: doing more with less

Many advisers feel pressure to "market more," but pure volume shouldn't be the goal - consistency is where winning strategies are made. The most successful advisers focus on one thing - helping their ideal clients by answering the questions they already or are likely to ask in future.

### What works best:

1. Start with your FAQs and turn each one into a short, jargon-free content — which can be used in socials, blogs or email
2. Repurpose every idea into at least three formats (e.g., article → carousel → video → email).
3. Give each piece of content a clear next step - usually a booking link or a call to action (CTA).

### Quick wins that you can implement this month:

1. Publish four FAQ posts on common protection questions.
2. Send a simple email offering a free protection review
3. Add a single lead magnet ("5 ways to protect your income & family") across your website and socials.



### Key Takeaway

**You don't (always) need more marketing. You need repeatable, relevant messages delivered week after week.**


# 02 The compliance challenge: communicating clearly under Consumer Duty


Consumer Duty isn't just a hurdle to jump, it's a quality filter. Advisers who communicate clearly, openly and without jargon earn more trust from clients and prospect, faster. And trust creates opportunity.

## The compliance friendly content formula

1. Use plain, balanced language — don't sell. Definitely don't oversell.
2. Show both benefits and risks — strike the right balance.
3. Avoid bold claims like "guaranteed," "best," or "cheapest."
4. Choose formats that allow nuance (carousels, short videos, PDFs).

## Working example | Simple tone shift

"Income protection guarantees financial security! Cheapest in the market — DM me!" 

"Income protection can cover part of your income if you're too ill to work. Policies vary - here are key factors to weigh. Want personalised guidance? Book a free review. Click on the email below." 

## Before you publish, send on or upload anything, check on:

1. Audience suitability
2. Accuracy of product names, rates and dates
3. Prominence of risk information.

**Key Takeaway** 

Clear, compliant marketing isn't restrictive. For savvy customers it's more trustworthy and converts better — win win.

# 03

## The consistency conundrum: build a strategy you can stick to

Adviser marketing often happens in bursts. A flurry of posts, emails or blogs - followed by long periods of silence. But consistency beats intensity - every time.

## A realistic weekly routine

Monday	Tuesday	Wednesday	Thursday	Friday
10mins	15mins	10mins	5mins	5mins
Choose your topic	Draft post (or blog) + email	Compliance check + schedule	Respond to comments / DMs	Log results + improvements

## Set small, meaningful goals

For example: "12 booked protection reviews per month; 40% convert to quotes."

**Key Takeaway**

You don't need big campaigns - you need 45 minutes of realistic, weekly rhythm.

## 04 The tech challenge: Keeping your technology light and useful

Many firms are simplifying their marketing tools - and that's a good thing. A lean tech stack encourages adoption and reduces friction or user pain.

### A simple adviser toolkit

1. Create: Canva + a basic video creation & editing tool
2. Schedule & email: Your email platform + one scheduler (HubSpot, Hootsuite, Buffer, Sprout)
3. AI assist: Microsoft Copilot or similar (always, with human editing)



### Key Takeaway

Adopt slowly.  
Pay only when a tool clearly earns its keep.

## 05 Audience alignment: Reaching the right people with the right message

Trying to appeal to everyone dilutes your message. An Ideal Client Profile (ICP) creates clarity and improves conversion.

### Example ICP

(customise the below for your own business)

1. **Who:** UK homeowners aged 30—50 with dependants
2. **Needs:** Mortgage protection, income protection, family life cover
3. **Triggers:** New mortgage, birth/adoption, job change
4. **Proof points:** Short case studies, "what to consider" checklists, simple calculators



### Key Takeaway

An ICP sharpens every message and makes conversion more natural.

## 06 Education. Education. Education: Preparing prospects before the first call

Educated clients convert faster, and feel more confident doing so. Digital tools like PreQuo help prospects explore needs, view indicative premiums and book with better clarity.

### Other simple content formats that build trust

1. FAQ posts
2. Mini case studies (Situation → Options → Outcome)
3. Short explainers (60 seconds)
4. Checklists and guides



### Key Takeaway

The more informed a prospect is before the call, the better the outcome for everyone.

# 07 Conversion focused: Turning awareness into conversations

Publishing content is step one. Helping someone to take action is step two.

## Five Step Flow

- Publish with purpose
- Build trust
- Prompt action
- Qualify
- Convert

## Immediate improvements

1. Audience suitability
2. Accuracy of product names, rates and dates
3. Prominence of risk information.

### Key Takeaway



Visibility matters.  
But availability wins.

# 08 Outcomes under the microscope: focusing on what matters

Avoid tracking too much. Just track the behaviours that you know are proven to drive your revenue.

## Weekly scorecard

- Content produced and published / deployed
- Profile views + link clicks
- Booked calls + completed calls
- Conversion to advice / recommendation / cover
- Review volume + response time
- Email click through rate

### Key Takeaway



Measurement should  
guide improvement,  
not overwhelm you.

## Final Word: Find your rhythm, don't seek perfection

Advisers don't need huge budgets or complex strategies to thrive in marketing during 2026. They need clarity, consistency, and a simple system that puts helpful, compliant content in front of the right people - every single week.

## Data insights

# What Q4 2025 tells us about the year ahead



**Charlie Dellar**  
Data Scientist  
iPipeline

The close of 2025 delivered another strong quarter for the advised protection market and another reminder of why high quality data has become essential for every provider and distributor navigating an increasingly complex landscape. We continue to give you a snapshot, and our partners within the industry an unrivalled window into near real time market behaviours, structural shifts, and the early signals that help firms make smarter, faster, and more confident decisions.

**Our latest analysis of Q4 reveals a market still growing, but also subtly reshaping itself. Beneath the headline numbers sit important questions about sustainability, capacity, and the factors that will ultimately drive performance in 2026.**

## Premium value still outpacing volume of sales

Q4 closed with APE reaching £138 million, up 10% year on year, bringing the 2025 total to £559 million. That represents 15% annual growth and cements another year of impressive momentum across the protection sector.

But the story beneath this simplistic headline is even more revealing.

For several quarters, premium growth has consistently outpaced application volumes. Q4 continued this trend - application numbers reached 120,000, only slightly ahead of the 117,000 recorded in Q4 2024. While volumes rose 3%, the uplift in value was more than three times higher.

### This pattern points to three connected themes:

- 1. More benefits per client**, with advisers increasingly packaging multi benefit rather than standalone products - the rise of protection bundles continues.
- 2. Higher value cases**, due to more complex client needs, higher sums assured or greater uptake of multi benefit plans.
- 3. Greater adviser efficiency**, with new business outstripping growth in adviser numbers.

**The big question now is whether the divergence between volume and value is beginning to stabilise, or if deeper structural drivers, such as case complexity or consumer behaviour, still have further to run?**

## Shifting product mix and a cooling in Whole of Life

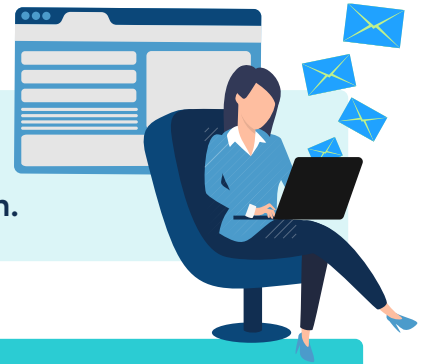
One of the most notable movements in Q4 was a softening in Whole of Life business growth. Earlier in 2025, this category was a major contributor to overall APE growth, heavily influenced by adviser focus on IHT planning and increased consumer awareness of retirement planning, specifically estate challenges.

Within the product mix, Whole of Life (captured within the 'Other' category) still accounts for a significant 23% of APE - but the pace is easing. While the category is up 50% YoY, this is materially lower than the acceleration observed last quarter.

This prompts several important questions for the industry:

1. Has Whole of Life hit a seasonal dip, or is this the natural settling of previously accelerated demand?
2. Are we past the peak impact of recent government changes affecting IHT?
3. Will adviser attention pivot back towards more traditional protection lines in 2026?

Q1 2026 will be critical in determining whether this slowdown is temporary or indicative of a longer term recalibration.



## Mixed performance across product lines

Breaking down year on year APE growth by product type provides further nuance:

TERM LIFE	CRITICAL ILLNESS	INCOME PROTECTION	MULTI-BENEFIT	OTHER (inc. whole of life)
<b>+2%</b> Steady but unspectacular growth.	<b>-6%</b> Continuing its downward trend.	<b>Flat</b> A notable change from the robust uplift seen in 2024.	<b>+8%</b> Reinforcing the shift toward more comprehensive solutions.	<b>+50%</b> but momentum now weakening.

The broader takeaway is clear - the mix continues to favour higher value, multi-benefit and more complex cases. But this complexity also appears to be placing pressure on underwriting capacity, now increasingly the defining influence on market dynamics.

## Underwriting capacity | The hidden force shaping the market

Across 2025, market feedback indicated underwriting capacity had become one of the most significant variables affecting both provider behaviour and market output. Q4 cemented this pattern.

### Several factors are contributing:



**Tightening capacity:** Underwriting teams are stretched, slowing case turnaround and acting as a natural handbrake on productivity.



**Provider caution:** Many providers are deliberately limiting product changes or managing application flows to avoid overwhelming their underwriters. The FCA's Market Study may also be influencing the reduced pace of product development.



**Rising case complexity:** While positive for consumer outcomes, more complex submissions demand deeper underwriting input, adding further pressure.

**As demand and complexity continue to rise, underwriting capacity has become a critical strategic risk and a key determinant of competitive advantage.**

## What this means for 2026, and why data matters

Pulling Q4 together paints a picture of a market that is growing but evolving. Growth remains healthy, but the drivers are shifting. Product performance is diverging. Capacity constraints are influencing provider decisions. And consumer needs are pushing advisers toward richer, multi-benefit solutions.

For providers and distributors, this environment creates both opportunity and risk. Understanding where momentum is accelerating, or stalling, has never been more crucial. This is exactly where our data ecosystem plays its most valuable role. Our ability to surface early trends, quantify behavioural shifts, and highlight emerging capacity or product pressures helps firms adapt proactively, not reactively. Whether it's refining distribution strategy, adjusting underwriting resource, or anticipating product demand, the right insights lead to better decisions.

**As we continue into 2026, the firms that win will be those who harness data to improve efficiency, exploit growth opportunities early, and minimise exposure to emerging risks. And we're committed to ensuring they have the intelligence needed to do exactly that.**

# Protection for Life, not just the mortgage

## Mortgage Protection from Vitality

Market-leading<sup>1</sup> protection products that are designed to go beyond covering just the mortgage. We provide comprehensive cover that evolves with a client's needs at every stage of their life by offering a range of flexible plans, so they can protect what matters most.



- ✓ Market-leading protection<sup>1</sup> for mortgages
- ✓ Unrivalled value from day one
- ✓ Quick and straight-forward to recommend

### Every home needs a finishing touch

We're adding even more value to your client conversations with a limited-time offer where your clients could receive a John Lewis & Partners E-Gift Card up to £100, until 31 March 2026<sup>2</sup>.



Scan the QR code to find out more

Visit our website [adviser.vitality.co.uk](https://adviser.vitality.co.uk)

# How technology can help unlock protection market 2.0



When the FCA announced its intention to review the Pure Protection market, many braced themselves.



**Chris Samuel**  
AVP Business Operations,  
iPipeline

The fear was that the spotlight would fall on familiar pressure points, commission structures, loaded premiums - areas some believed were vulnerable to heavy handed intervention. With protection still struggling to carve out a big enough identity in modern financial planning, the stakes felt high.

But the reality has been far more balanced. Yes, the FCA pointed out areas that could work better - switching, clarity of value, helping customers more easily understand what they gain through protection products. Yet there were no market shaking proposals, no disruptive mandates threatening to upend the ecosystem as we know it. And that restraint is welcome.

What did stand out, however, was the single theme running consistently through the review - growth. Protection is an enormously valuable financial planning tool, yet a tool far too few people have. That is the challenge that must be solved.

Growth is also one of the hardest things any market, or any country (as our Prime Minister & Chancellor would attest) to achieve. So, delivering it requires a united effort - advisers, distributors, providers, service partners, all aligning behind one shared ambition.

Finding common ground between competing stakeholders isn't easy. But there is a universal enabler with the potential to pull the market together. That enabler is technology. The technology that connects products, journeys, service models, claims handling, everything.



## Here's how the sector can rally behind technology to build a bigger, better protection Market 2.0:

### Increase digital engagement

Protection faces a real engagement challenge. Too many people simply don't recognise the gap in their financial resilience - and without intervention, that won't change.

Technology and data, combined intelligently, can help bridge this gap. They can identify signals, trigger meaningful nudges, and deliver personalised digital messaging that sparks interest and encourages action. This isn't about pushing customers to non advised execution. It's about creating a healthy, sustainable pipeline for a growing adviser community.

### Make protection as personal as personality

Imagine monitoring real digital signals, not just relying on mortgages or life milestones, to understand when someone might genuinely need or have a growing interest in protection. But engagement is only the first step, conversion is where growth becomes real. So, in parallel, how do we stop future customers from drifting away?

### Through personalisation.

Modern lives are no longer linear. Families are formed differently. Milestones look unfamiliar. Needs shift faster. The products we offer must reflect that reality.

Technology can unlock a world of flexible, personalisable products - cover that adapts as life does, product features that can be adjusted at the click of a button or the swipe of a screen. Hyper personalised protection isn't a fantasy; it's a capability waiting to be activated.

### Create frictionless journeys

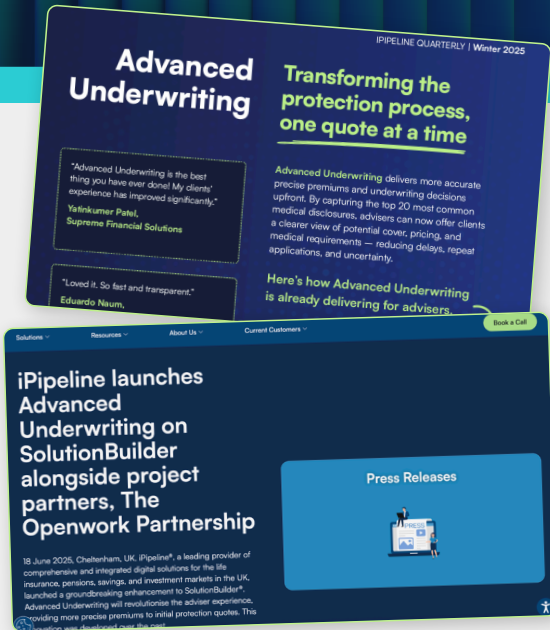
Great engagement and great products mean little if the experience falls apart during application or claims.

Protection is inherently complex, particularly in underwriting. But the right technology, applied with the right focus, can transform journeys that today feel heavy into experiences that feel almost frictionless. And that's critical, not just for growth, but for trust. And trust is integral to the long term success of our market.

The best part? The necessary technology already exists. The challenge now is adoption, consistency and execution.

**The FCA's review may not have delivered dramatic change, and that's a good thing. Instead, it has shone a light on the industry's biggest opportunity - growth. To seize it, the market should unite behind technology as the catalyst for engagement, personalisation and radically better customer journeys. Protection Market 2.0 isn't a distant vision. It's within reach. If the sector leans in, together, and lets technology unlock the scale the market has long needed.**

# News you may have missed



We were delighted to announce the latest addition to our **Advanced Underwriting service**, during January. Highly respected provider and part of the Lloyds Banking Group, Scottish Widows shared their delight at the news too — with Scott Cadger, Head of Underwriting & Claims said:

*“Our overarching approach to underwriting is about being transparent, so customers and advisers alike can make informed choices when selecting and buying protection cover. The Advanced Underwriting proposition in SolutionBuilder allows customers with health disclosures to get a more accurate position of the cost of cover, reducing the chance of surprises further into the buying journey. It also supports advisers to have more tailored conversations around the right provider for that client.”*

Congratulations to Pipers, Zoe Mears and Charlotte Harrison who are both celebrating being shortlisted as Women of the Year, Technology at the prestigious Women in Protection Awards. The Awards take place at a glitzy ceremony in London during April. Good luck Zoe, Charlotte and all those shortlisted.



We're pleased to welcome Ben Grant, as new VP Sales & Marketing UK & Europe. Ben will lead a newly combined Sales and Marketing organisation, responsible for devising and executing go-to-market strategies and spearheading the launch of a new Customer Success function, to enhance an already lauded customer & partner experience.

Ben said *“I am thrilled to lead this newly combined team at iPipeline. Our mission is clear, to help secure more financial futures, and our reputation is second to none in our sector. I've been blown away by the welcome I've received by a focused, passionate organisation.”*



**Ben Grant**  
VP Sales & Marketing  
UK & Europe, iPipeline

If you missed our recent webinar “Financial Advisers’ Biggest Marketing Challenges, and How to Solve Them” you can watch the recording [here](#). In just 45 minutes, you’ll get a heap of useful information and takeaways to drive your marketing to the next level.

**Free Webinar**

**Financial advisers’ biggest marketing problems – and how to solve them**

In just 1 hour, uncover top adviser marketing challenges, simplify compliance, speed up content, use smarter tools, boost visibility — plus live Q&A.

**Thursday, February 19 | 10am GMT**

**REGISTER NOW**



Megan Thornton  
Marketing Communications Specialist



Charlotte Ingleby-Faulkner  
Telephone Sales Consultant



Our business is to accelerate and simplify advice, sales, compliance operations and customer support. We automate processing for every stage of the business — from pre-sales, new business and underwriting to policy administration, point-of-sale execution, post-sale support and data analytics. Within the UK, our unique and powerful aggregated community of providers, financial adviser networks and independent financial advisers, is dedicated to enabling customers to secure the financial futures for their families.

To stay up-to-date with our latest news and updates follow us:



## iPipeline Customer Support

If you need any support with using any of the iPipeline Services, you can get in touch with our Customer Support Team on the contact details below.



0345 408 4022



[uk.support@ipipeline.com](mailto:uk.support@ipipeline.com)

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Every effort has been made to ensure the accuracy of the information contained within this newsletter. All information was correct as of publication. iPipeline is a brand name of iPipeline Limited and iPipeline (TCP) Limited.

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