

## **Majority of advisers intend to grow GI book in next year, new research finds**

The results are in from Paymentshield's annual Adviser Survey, revealing that the vast majority of advisers (83%) intend to grow the volume of General Insurance (GI) they're doing in the next 12 months – once again suggesting the growing importance of GI in the eyes of advisers.

The survey, conducted with 485 financial advisers, also showed that consumer demand for advice remains high. Almost two in five advisers (37%) report seeing a growth in demand for GI advice in the last 12 months. And only 12% of advisers *disagree* that clients actively want advice on GI.

Advisers report that the top three reasons why their clients are looking for GI advice are: 1) because they don't want the hassle or have time to do it themselves, 2) they need help understanding the features and benefits of policies, and 3) so they can find insurance to fit their budget.

Despite client appetite and advisers' recognition of the value of GI, the survey also highlighted that there remain some missed opportunities – with 50% of advisers saying they do sometimes miss opportunities to sell. This is especially true for existing clients. Just under half of advisers (45%) say they revisit existing client's GI needs annually, and over a quarter (28%) say they only do so if the client asks.

What's more, it's clear that there is growing concern about the rise of "finfluencers" as an alternative source of advice for their clients, with almost half of advisers reporting that this is something they are worried about.

Reflecting on the growing importance of using social media platforms to help communicate with existing and potential clients, half (50%) of advisers reported using Facebook to engage, while 38% use LinkedIn and 26% use Instagram. Yet TikTok – the fastest growing social media platform globally - trailed behind with just 6% of advisers using it.

When asked about their preferences for selling GI, almost one in three advisers (30%) said their ideal way to sell GI would be to refer, while 40% said they believe referring would increase their likelihood of a sale.

Paymentshield's referral statistics show that, on average, Paymentshield's advised telephony referrals convert at 35%, compared to 20% where advisers write GI business themselves through Paymentshield's Adviser Hub.

Commenting on the economy more broadly, almost half of advisers in the survey (47%) said they are feeling more confident about the year ahead.

Emma Green, Director of Distribution at Paymentshield, comments:

"Our 2025 Adviser Survey results send a clear message that consumers see the value in receiving advice on their general insurance needs, and advisers see the value in selling it. It's hugely encouraging that the overwhelming majority of advisers are telling us they plan to prioritise GI growth over the next year. It's also encouraging to see that they are exploring different routes to achieving that, with this year's survey revealing that about one third of advisers prefer to refer their GI business.

“Whatever approach they take, we remain committed to supporting advisers with the tools, training and technology to help them maximise every GI opportunity – ultimately helping to ensure that every home is properly protected.”

The full set of results from Paymentshield’s [2025 Adviser Survey is now available to download](#).