



# Three steps to unlocking the protection opportunity

## 1 Bridging the gap

The protection gap means that clients are leaving themselves vulnerable and at risk. This market presents you with an opportunity to deliver excellent client outcomes, grow your business and showcase the quality of your holistic advice.

<p><b>31%</b> of UK adults see a need for protection in the future.</p>	<p>And <b>30%</b> of consumers would welcome a protection conversation during their mortgage journey.</p>	<p>However, nearly <b>1 in 5</b> consumers drop out of the protection journey.</p>
---	---	--

Source: AMI viewpoint, The Next Chapter - November 2025.

### Why are protection conversations important?



## 2 Building the plan

The most successful client conversations are tailored specifically to that person's wants, needs and situation.

### Existing opportunities

Start by reviewing your client segments and identifying where protection fits. Life changes like marriage, a new job or starting a family are perfect triggers for a conversation. By linking protection to what matters most, you'll strengthen relationships and uncover valuable opportunities.

### New opportunities

Working with trusted partners such as solicitors and estate agents can help you reach more clients and uncover new opportunities. Joint promotions, shared events or tailored offers create mutual benefits and show your expertise. Collaboration widens your reach and turns new connections into lasting relationships - helping you grow your business and support more clients.

### Ongoing reviews

Life doesn't stand still, and neither do your clients' needs. Regular reviews keep their protection relevant as circumstances change and risks grow. Reaching out builds trust and gives clients peace of mind that their cover still works for them, helping you strengthen relationships and add real value.

- Self-employed
- Renting
- New home
- Recently married
- New job
- First-time buyer
- Pay rise
- Recently divorced
- Children in paid education
- Business owner
- Starting a family

## 3 Connecting the conversation

There are simple things you can do to have better protection conversations. Take your clients on a journey to help them understand both the value of protection and the value you can offer through great advice. And remember to tailor the conversation to be specific and personal to each client's situation.



For more information visit [adviser.royallondon.com/protection](https://adviser.royallondon.com/protection)

Royal London  
royallondon.com

We're happy to provide your documents in a different format, such as braille, large print or audio, just ask us when you get in touch.

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 117672. It provides life assurance and pensions. Registered in England and Wales number 99064. Registered office: 80 Fenchurch Street, London, EC3M 4BY. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391. Registered in England and Wales number 4414137. Registered office: 80 Fenchurch Street, London, EC3M 4BY.