

A photograph of two young women sitting in the back of a car, smiling and looking at each other. The woman on the left has long brown hair and is wearing a dark top. The woman on the right has dark hair, a nose ring, and is wearing a blue tank top. The car's interior and rear window are visible.

Brands & Customers

Giving customers peace of mind

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Brands and customers

Key messages

1

The customer is at the heart of everything we do

2

Our customer focus drives strong commercial outcomes

3

Our strong brands support our vision and purpose and our ambition to win in direct and PCW channels

We have shown consistent strength in key customer metrics

We have a culture of putting customers first...

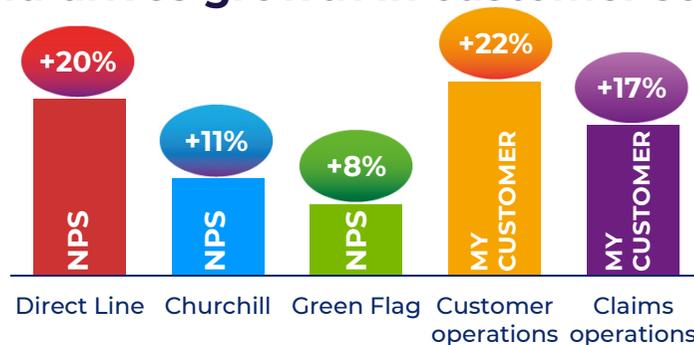
96% of DLG people say¹
 “I always put myself in our customers' shoes”

which leads to fewer complaints ...

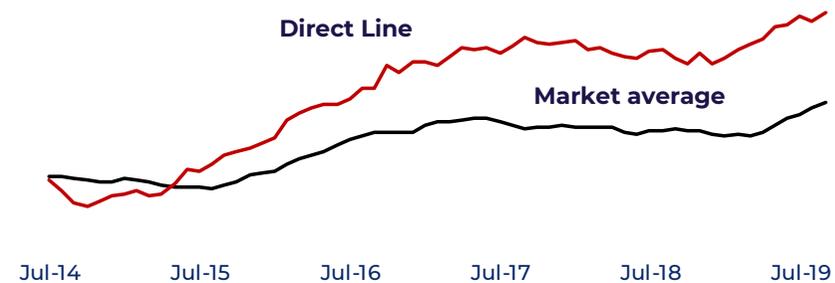


Reduction in complaints²

and drives growth in customer scores³

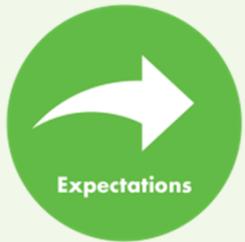


Direct Line has top quartile NPS scores⁴



1. 2019 Employee Survey (Dialogue) results
 2. H1 2019 complaints compared to H1 2018
 3. Indexing of Net Promoter Score (NPS) from December 2015, MyCustomer Customer Ops from September 2014 and from January 2016 on MyCustomer Claims (earliest point with robust data post launch of MyCustomer)
 4. Motor insurance Net Promoter Score: 9-10 (Promoters) minus 0-6 (Detractors) © Ipsos MORI Financial Research Survey 12 month rolling data July 2014 - Sept 2019, c30,000 adults interviewed pa

Our customer first focus is underpinned by our Customer Pillars



Expectations

Expectations

Manage and exceed my expectations



Personalisation

Personalisation

Treat me like a real person and not like a process



Trust

Trust

Earn my trust



Ease

Ease

Make it as effortless as possible for me



Fix it

Fix-it

Identify the issue, own it and fix it



Empathy

Empathy

Understand me and work hard to build a relationship

CONNECT



Our front line staff are empathy trained so they can have better conversations with customer

In 2015 we rolled out CONNECT training, giving our people the skills to offer a better customer experience

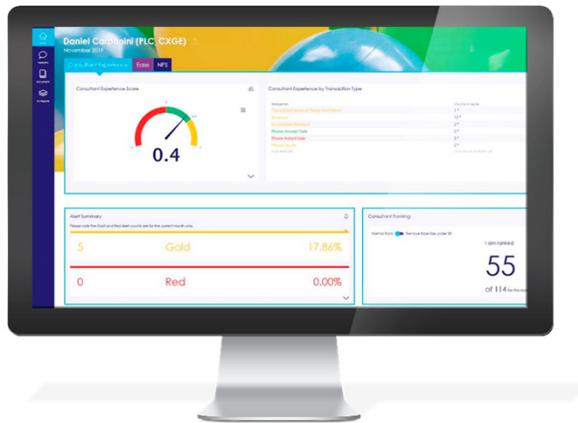
3,000+
Employees
accredited for
CONNECT

21,000hrs
Spent on
vulnerable
customer training

10%
Increase in
employee
engagement
scores



My Customer



Direct customer feedback driving colleague reward and development

In 2014 we launched the MyCustomer programme which provides frontline staff with direct customer feedback and links this to their rewards

c. 4k
Frontline staff receiving feedback¹

c. 1.5m
Responses from customers per year²

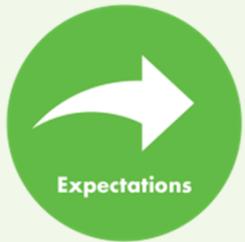
c. 500
Pieces of customer feedback per person per year³

86%
Of customers rate 9 or 10 out of 10⁴



1. Personal lines and claims consultants
2. Total replies received between November 2018 to October 2019
3. Based on average responses per live user
4. 86% of customer rated consultant experience question 9 or 10 out of 10 between 1 Jan 2019 and 30 Sept 2019

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Direct Line 7 Day Accident Repair



We repair our customers' cars within 7 days of receiving them in our network of repairers – and if we miss the mark we give them £10 a day for up to 7 days

9%
Increase in quote volumes¹

140,000+
Customers have been through 7 day repair²



1. Based on Econometric models using first six months of data
2. From launch until end Oct 2019

Green Flag Phone Fix

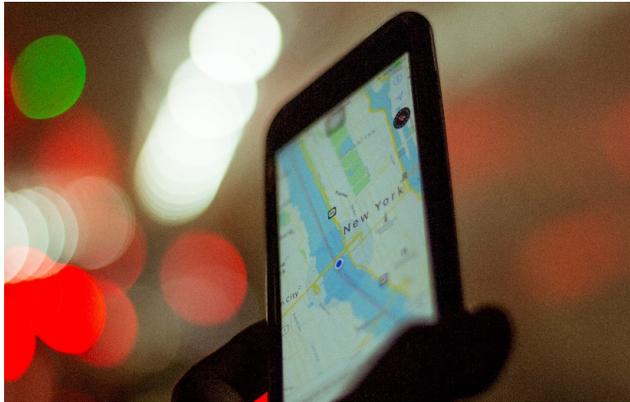


We set up a team of vehicle experts to diagnose and fix customers' cars over the phone, helping to get customers back on the road as quickly as possible

1 in 3
Relevant calls fixed over the phone¹

2,000+
Phone fixes to date²

Travel Geo-Care



Our new travel platform allows us to direct customers to the most appropriate clinical facility in real-time using SMS

6,568
Medical
in-patient cases¹

260,000
Customer
calls¹

Our strong brands support our vision and purpose



direct line

churchillTM



direct line
for business

GREEN FLAG
COMMON SENSE TO THE RESCUE 

Privilege.[®]

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Disclaimer

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