

Delivering for our customers

The Group has made significant progress on its transformation plans.

Motor

Direct Line launched on Price Comparison Websites (“PCW”)

In December we delivered one of our key objectives and launched Direct Line Motor on Compare the Market.

We have developed three new online products for the channel where the majority of customers shop and buy insurance: Essentials Online, Standard Online and Premium Online.

These products are tailored specifically to meet the needs of customers who choose to buy insurance through PCWs and are happy to service their policies online.



Digital

Launched new apps

We launched apps for our Churchill and Direct Line Motor customers enabling them to make those often-complicated tasks simple.

Customers can: view motor policy details and documents, make a change to their policy, renew a policy, get a quote, view existing quotes, start a claim or get support via a Virtual Assistant or WhatsApp.

With customers having Churchill and Direct Line in their pocket, they can be assured that whenever they need us, we're there.



Home

Significant progress with the re-platform

Significant progress made with the re-platforming of our Home business which is designed to enable new product development, improve the speed and accuracy of pricing and underwriting and provide enhanced claims handling capability.

The new platform is now live for Direct Line, Churchill and Privilege new business customers across all channels and the transfer of existing customer policies is also underway.



Rescue

Collaborating with Apple and expanded patrol service

Green Flag is the only UK breakdown provider to offer rescue services as part of Apple's Roadside Assistance via satellite, providing drivers with the reassurance that help is at hand when they don't have mobile reception or Wi-Fi access.

The expansion of our Green Flag owned patrols continued at pace; we have expanded into new regions with over 60 vehicles on the road helping customers.



Costs

Progress against cost saving target

We are implementing a new target operating model and simplifying our structure to reduce complexity and drive greater efficiency.

We are investing in digital distribution channels to improve customer accessibility, streamline our operations and enhance the overall customer experience.

We are reducing technology costs by removing legacy technology systems and leveraging our existing platforms.

These initiatives underpin our £100 million cost saving target.



Claims

Delivering better customer outcomes

We have a comprehensive programme of initiatives in claims which are beginning to take effect.

For example, we are settling large bodily injury claims faster and increasing the proportion of cars repaired through our own repair network of 23 garages. We have also strengthened our counter fraud capabilities, resulting in a 21% saving year on year.

In Home, we are helping customers impacted by weather events, visiting flooded homes within 48 hours where safe to do so.

