

**Earn our customers' trust by demonstrating
how we are acting in their best interests.**

Customers



Customers

We always seek to understand customer needs, providing real value across our brands and products. To do so requires a deep appreciation of customer expectations, a determination to provide an exceptional insurance experience and a constant desire to innovate.

Our competitive edge is built on delivering great service whether a customer is purchasing a product or making a claim. Our flexible mindset has delivered numerous successes, including several initiatives during our response to Covid-19.

Our Covid-19 response for customers

Our customers are always at the forefront of our minds and throughout 2020, and the Covid-19 pandemic, we adapted quickly to the changing world around us so that we could deliver more for customers.

It is testament to the Group's strategy that we have supported thousands of customers, accelerated how people interact with us digitally and used this experience to further enhance our services and products for the future. This has included:

- Free rescue cover, fast track claims and free home emergencies cover for our NHS customers
- Individualised support for customers in financial difficulty
- Over 300,000 customers received mileage refunds
- Brought home over 800 customers stuck overseas and refunded over 10,000 travel customers
- Retrained over 500 people to support travel customers navigate the pandemic

Making claims easy

When customers make a claim, they want peace of mind it is being dealt with efficiently and with care. We know that doing this as speedily as possible is critical in providing reassurance.

We're constantly aiming to improve our performance whether it is fixing cars in our Accident Repair Centres or assisting people who have suffered flooding or had their homes hit by storm damage. It was why we created a new claims 'triage' process that has handled claims up to 5 times faster for thousands of our travel customers who had their plans disrupted due to Covid-19. We will now use this experience and see how we can integrate it across our claims teams.

Digital developments have also enabled us to make the claims process easier for customers who wish to claim online. As a result:

- Our new online travel platform launched last year gives our customers the ability to settle small value claims automatically in 4 minutes or less, without any human interaction at all
- We are able to offer digital support for customers seeking medical assistance abroad by recommending the nearest medical facility if they should need it

Customer Pillars



Expectations

Expectations

Manage and exceed my expectations



Ease

Ease

Make it as effortless as possible for me



Personalisation

Personalisation

Treat me like a real person and not like a process



Fix it

Fix-it

Identify the issue, own it and fix it



Trust

Trust

Earn my trust



Empathy

Empathy

Understand me and work hard to build a relationship

Customers *continued*

Innovating for customers and the planet

Successfully delivering over 300,000 mileage refunds for customers has spurred us on to find new ways to offer customers flexible motor products and ones that have an eye on the environment.

We have launched Mileage Moneyback so Direct Line customers can register to receive a refund if they do not drive the number of miles they estimated when taking out a policy. It is one way in which we are exploring how we can use product innovation to benefit customers who don't use their vehicle as frequently.

Caring for customers in need

Losing a loved one is always difficult and taking care of financial matters is the last thing on people's minds. This is why we created a dedicated team with specialist skills to help customers who want everything to be made as simple as possible when they experience a bereavement.

All queries are dealt with in one place by consultants who are experienced in dealing with

the sensitive nature of these conversations. By changing our approach we have helped thousands of customers so they don't need to handle it alone.

Taking action on pricing

The insurance sector operates in a highly competitive market which works well for most customers. We are supportive of change to improve outcomes for longstanding customers and that's why we welcome the FCA's Market Study on General Insurance Pricing Practices. These reforms, that aim to equalise customer prices whether they are renewing or looking for a motor or home new policy, should reduce unnecessary churn and deliver fairer prices to all.

Not all insurance products are equal across the market, with varying levels of services offered. We offer a range of propositions to protect our customers, underpinned by a high-quality claims service for all customers to give them peace of mind.

We want to earn our customers' loyalty and give them a reason to stay with our brands by taking measures such as:

- Actively reviewing customers' renewal price when they reach their five-year anniversary with us and as a result many of our customers have seen their premiums frozen or discounted
- Introducing a facility where a customer can opt out of automatic renewal through our web chat service
- Investing in a major technology upgrade to help us make it easier for our customers to manage their protection, from the moment they think about buying a policy, managing their cover 24/7, all the way through to making a claim

Online Home claim

Our digital capability saw us deliver a first for the Group in 2020 by delivering an end-to-end online claims process for a Home customer – all registered, processed and settled fully online. This is the next step in our digital journey, giving customers the flexibility to handle their insurance matters how they want.

