

Improving our customer service



Introduction

Royal London Group is the largest mutual insurer in the UK. As a mutual organisation our members are our owners. Members share in the success of our business and a share of the profits we generate is passed on to them in the form of bonuses on with profits policies.

We aim to treat our customers fairly in all we do, providing products and services which:

- help them to build wealth and create a secure financial environment for their lives
- deliver good investment returns
- are easy to use and appropriate for their changing needs.

Royal London Administration Services looks after the insurance, investments, savings plans and pensions of more than two million customers. These include the majority of Royal London members as well as customers of Refuge Assurance and United Friendly, which became part the Royal London Group in 2000.

Customer Impact Scheme

We are members of the Customer Impact Scheme launched by the Association of British Insurers (ABI) in 2006. Our membership demonstrates our public commitment to:

- providing and promoting products and services which meet the needs of our customers
- providing customers with clear information and good service when they buy our products
- maintaining an appropriate and effective relationship with our customers, providing them with a good service after they have bought a product.

In these ways we will ensure that answering the needs of our customers remains central to how we run our business.

You can find out more about the scheme from www.customerimpact.org

As part of the Customer Impact Scheme, the ABI commissioned a survey among our customers. We've included some of the key results on the next pages.

“ We are committed to providing consistent, efficient and fair service to all our customers. In particular, we must:

- be professional
- keep our promises
- meet our customers' needs

The Customer Impact Scheme provides a great opportunity to measure our progress against these commitments and highlight where we can improve.”

Graham Trill – Head of Royal London Administration Services

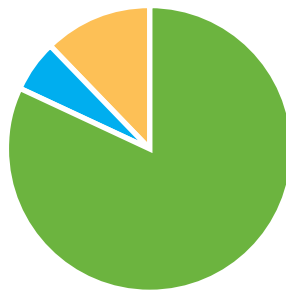


Our performance

The survey examined our service, communication and products. We see treating customers fairly as integral to our business so we are pleased that:

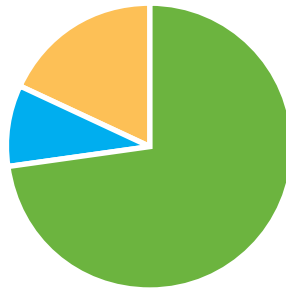
- over 80% of our customers believe that we treat our customers fairly
- over 70% believe that we really care about our customers.

Believes Royal London treats customers fairly



Excellent/very good	82%
Good	6%
Fair/poor	12%

Believes Royal London really cares about its customers



Strongly agree/Agree	73%
Neither agree nor disagree	9%
Disagree/Strongly disagree	18%

Likely to recommend the company to friends or family

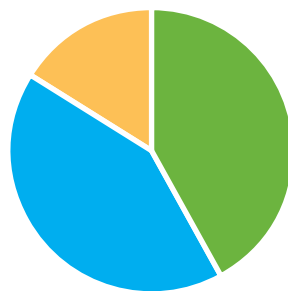


Strongly agree/Agree	55%
Neither agree nor disagree	20%
Disagree/Strongly disagree	25%

However, the survey also shows where we can improve our customer service. It highlights areas that we had already identified for improvement, including:

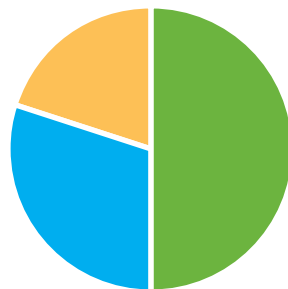
- our claims process
- our written communication
- our telephone service.

Overall satisfaction with customer service



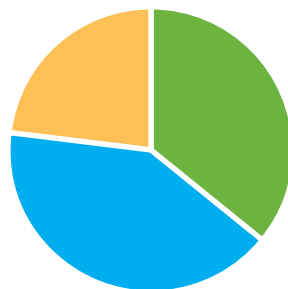
Extremely/very satisfied	42%
Quite satisfied	42%
Not very satisfied/Not at all satisfied	16%

Overall satisfaction with claims and payments



Excellent/very good	50%
Good	30%
Fair/poor	20%

Overall satisfaction with written communication



Excellent/very good	36%
Good	41%
Fair/poor	23%

Overall satisfaction with telephone communication



Excellent/very good	37%
Good	26%
Fair/poor	37%

Improvements we are making

We're continuing with a major initiative we had already started to change the way our customer services departments work. This two-year programme will make sure that the majority of customer enquiries are resolved by the first person the customer speaks to. It will significantly increase the efficiency of our service.

To achieve this, we are investing in major changes to our technology platform and a large-scale learning programme for all customer service employees.

We've also started several other important initiatives this year.

Improving our written communication

We're reviewing all our automated letters and, where appropriate, re-writing them so they are clear and tell customers what they need to know and the actions they need to take.

We've developed a new guide to writing to customers and we're supporting this through comprehensive training for all customer services employees.

Improving our telephone communication

We're measuring how many telephone enquiries we answer without passing the customer to someone else.

Instead of concentrating on how quickly we answer our telephone calls, we're measuring how well we answer them.

Improving our customer focus

We've launched a development and performance management programme for all staff that ensures that the customer is at the centre of everything we do.

Improving our reporting

We're reporting each month on our progress towards our overall commitments and the specific initiatives that will help us achieve these.

We're also reviewing the ways we measure the quality of what we do and how we maintain quality standards throughout our customer services departments.

Improving our claims process

Later this year we will explore opportunities to streamline our claims process.

Summary

The Customer Impact Survey has given us some useful information about what works well for our customers and where we can improve. It's given us the opportunity to apply our resources to the things that customers say are most important to them. We are committed to taking part in the survey every year which will show us how we are progressing.

“ There remains work to do within Royal London to keep the customer at the centre of everything we do. The initiatives we've started are progressing well and I'm delighted that we are showing improvements already.”

Graham Trill – Head of Royal London Administration Services



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www.royal-london.co.uk