

Improving our customer service

Royal London Administration Services



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Royal London Administration Services (RLAS) is part of the Royal London Group, which is the largest mutual insurer in the UK. As a mutual organisation, we're owned by our members, who share in the success of our business. We pass a share of our profits to members by adding bonuses to their with profits policies.

RLAS 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 of the Royal London Group in 2000.

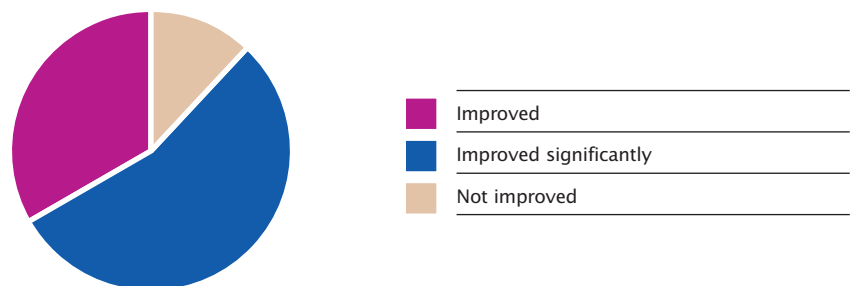
Customer Impact Scheme

The Association of British Insurers (ABI) launched its Customer Impact Scheme in 2006. This helps participating insurance companies to improve their customer service. We're part of the scheme because we're publicly committed to getting better and better at serving our customers. You can find out more about the Customer Impact Scheme by visiting www.customerimpact.org

The scheme includes a comprehensive yearly survey of customers of participating insurance companies. The ABI has published the results of its second survey. We report here on some of the results for RLAS customers and some of the improvements we've made since the first survey.

Our performance

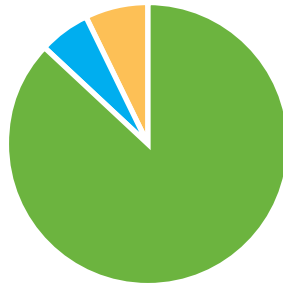
The surveys measured our customers' satisfaction with 33 aspects of our service. Satisfaction with 29 of these aspects increased in the last year, and increased by a significant amount for 18 of them.



What our customers think of us

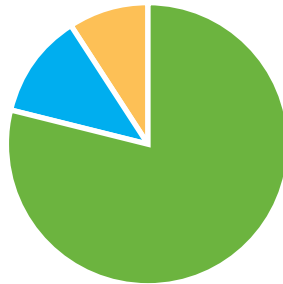
We're passionate about treating customers fairly and showing them how we care. Of course, we're pleased if they then recommend us to others.

Royal London treats its customers fairly



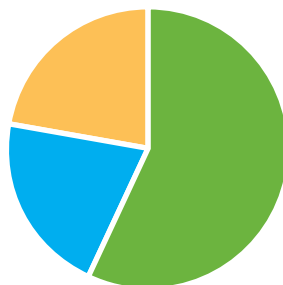
	2007	2008
Strongly agree/agree	82%	87%
Neither agree nor disagree	6%	6%
Disagree/strongly disagree	12%	7%

Royal London really cares about its customers



	2007	2008
Strongly agree/agree	73%	79%
Neither agree nor disagree	9%	12%
Disagree/strongly disagree	18%	9%

Likely to recommend Royal London to friends or family



	2007	2008
Strongly agree/agree	55%	57%
Neither agree nor disagree	20%	21%
Disagree/strongly disagree	25%	22%

Customer satisfaction

These were our main challenges after the first survey.

- Telephone communication
- Written communication
- Claims and payment processes

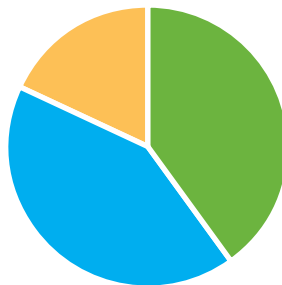
We worked hard on these throughout 2007. We still have work to do, but we're proud that the second survey has identified the following improvements.

Telephone communication



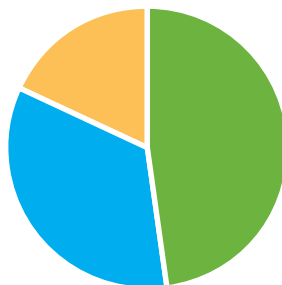
	2007	2008
Excellent/very good	37%	45%
Good	26%	34%
Fair/poor	37%	21%

Written communication



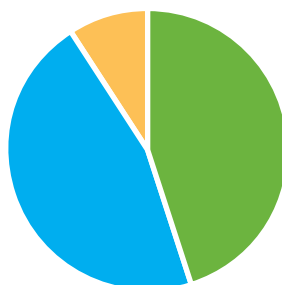
	2007	2008
Excellent/very good	36%	40%
Good	41%	42%
Fair/poor	23%	18%

Claims and payments



	2007	2008
Excellent/very good	50%	48%
Good	30%	34%
Fair/poor	20%	18%

Overall satisfaction with customer service



	2007	2008
Extremely/very satisfied	42%	45%
Quite satisfied	42%	46%
Not very satisfied/not at all satisfied	16%	9%

Four ways we're improving

Our customer service department is continuing its two-year transformation programme, which has already boosted its efficiency. We're streamlining procedures and creating highly trained, multi-skilled teams.

Here are just four of the many ways we're improving.

1 Dealing with queries at the first point of contact

We've changed our structure so we answer more queries at the first point of contact. We've trained our staff extensively to ensure that, whether a customer telephones or writes, we can help them at once without passing them to someone else.

2 Improving our telephone communication

We're always searching for more ways to make our telephone service better. Of course we're keen to answer calls quickly, but we're more concerned with identifying how well we answer customers' queries.

3 Improving our written communication

All our staff have taken an intensive, full day, hands-on workshop called 'Writing to RLAS customers'. We're continually refreshing our written communications, striving to explain complicated subjects in words that customers can understand.

4 Improving our claims and payment processes

We're merging several different claims and payment systems into a central one. We'll be able to track every stage of a claim electronically, from the moment a customer contacts us to the moment we send them a cheque.

The future

The initiatives we've started will continue to feed through to our customers, who will always be at the front of everything we do. We will continue to ask our customers how we are doing and act on what they tell us. The hard work is by no means finished.

“ Life assurance, investments, savings and pensions: these are important to our customers and it's important that we deal with them professionally and courteously. In just one year, we've improved the way we help our customers and we will work hard to keep on improving.”

Graham Trill – Head of Royal London Administration Services



Royal London Group

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www.royal-london.co.uk