

**customer impact**  
report from  
Bright Grey





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# introduction

**Bright Grey was launched as Royal London's specialist protection brand in March 2003. At the heart of the business is a desire to do the right things right for customers and to deliver a consistent and dependable service.**

From the start we have built everything we do with the aim of giving our customers **good value**, fit for purpose products backed by fair treatment and good service.

We also recognised that sometimes money alone is not enough and that customers often need **emotional support and practical advice** as part of their protection requirements. As a result we designed our unique Helping Hand service. It gives Bright Grey plan owners and their families access to a range of helplines, discounts and deals as well as important emotional and practical support from qualified nurses.

Our products are sold through financial advisers so it is generally harder to measure end customer satisfaction. We therefore **welcome the Customer Impact survey**, a new benchmarking study which measures customer views of the life and long-term savings industry.

The survey is based on the views of 750 of our customers on a wide range of issues:

- the quality of our products and whether they meet expectations;
- the quality of our written communications and telephone handling;
- how well we handle new sales and complaints;
- general perceptions of our performance, their values and conduct.

As a new business we do not have a sufficient number of claims for our claims service to be measured in the survey.

For more information on the Customer Impact survey please click on this link to the ABI's dedicated website - [www.customerimpact.org](http://www.customerimpact.org)

# how did we fare?

The Customer Impact results for Bright Grey are generally **positive** with above average scores being recorded in almost two-thirds of all areas surveyed.

Feedback from customers suggests that they believe Bright Grey values them and we are easy to do business with. This leaves them **satisfied** with our communication, the range of our products and the overall quality of our service.

## Key results:

### Satisfaction with products purchased

Overall, how would you rate the product you have purchased from Bright Grey?

Excellent	Very good	Good	Fair	Poor
13%	39%	41%	7%	0%

### Satisfaction with service

Thinking about the service you have received from Bright Grey, how satisfied or dissatisfied are you?

Extremely satisfied	Very satisfied	Quite satisfied	Not very satisfied	Not all satisfied
9%	48%	40%	2%	1%

### Satisfaction with communication

How would you rate the statements and personalised letters you might have received from Bright Grey in the last 12 months?

Excellent	Very Good	Good	Fair	Poor
13%	34%	41%	9%	3%

While these areas all highlight above average scores there is still a lot we can do to improve further. We received very detailed analysis and data from the survey and are using this to help set the agenda for change and improvements to our customer proposition.

# not resting on our laurels

## There are two areas in particular where Bright Grey's results suggest improvements are needed:

- Overall satisfaction with telephone communications
- Time taken to arrange the policy

We have identified a number of actions to address the satisfaction with telephone communications. Some are in place already and others are planned.

### Call routing

Our root cause analysis from feedback had already alerted us to this particular issue and as a result we implemented a change to our call routing structure in November 2006. This change ensures we are **more effective** in placing calls directly into areas that have the knowledge to deal with the enquiry. While it is still early days, indications are that there is an improvement in our ability to resolve enquiries at the first pass.

### Knowledge management & development programme

The relaunch of our intranet in late January this year has provided all of our customer care people with an improved level of product and process knowledge. All members of the team have instant access via Bright Grey's intranet. This initiative and the introduction of a coaching based training and development programme will support the call routing change and give our people **more empowerment** and ability to give a better telephone-based service.

To address the issue with the time it takes to arrange a policy we have put in place a number of key actions.

This is an area of well known concern throughout the protection market and one which we continue to give focus to. On average our speed to offer has reduced over the last 2 years. Nonetheless we recognise that as a key element of our service delivery we need to make further improvement.

### Medical evidence management

With an established track record of strong performance in this area we have further strengthened our position with a first to market launch in January of a straight through processing initiative with our medical screening partner Medicals Direct. Over the first 5 months of 2007 we have achieved on average a **3-day reduction** in overall medical testing turnaround times.

### GP Report returns

We are heavily reliant on GP surgeries returning reports to us as quickly as possible. We have introduced a scheme to **incentivise faster return** of reports from the surgeries.

We are currently receiving double the number of GP reports back within a 10 day period compared to the same period in 2006.

# summary

Whilst pleased with the progress we are making we also recognise the need to build on these results to give our customers an **even better service** in the future. We have in place a wide reaching and continuous service development programme which is now entering its 3rd year. It is helping us to remain focused on building our proposition and delivery capabilities to help ensure we move towards improved and aligned sales, service and communication for our customers. We are looking forward to seeing improvements in our own and the industry's customer satisfaction scores in future years.