

What our  
customers  
think of us

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# Who is Bright Grey?

## Bright Grey is a unique protection provider.

We want everyone in the UK to have enough of the right cover to take care of themselves and their family in the event of death or sickness. Since 2003 we have worked with financial advisers to make sure that more people get the right advice and the right protection.

Our name reflects the care we give our customers during the grey times of their lives and our dedication to providing bright thinking to a product that can seem complex and confusing. We believe that we should never just hand over a cheque and walk away as it's our job to provide our customers with the support they need when things go wrong.

A key part of this philosophy is our Helping Hand service which gives our customers and their families access to 24-hour legal, career, personal and medical helplines. Another key benefit is a personal nurse adviser who can arrange complementary therapies and counselling to help with a customer's recovery. We make this service available at no extra cost to all menu plan owners.

Bright Grey is backed by Royal London, the largest mutual life and pensions company in the UK. Established in 1861, Royal London has Group funds under management of £39.1 billion, 2,890 employees and over 3.4 million customers.<sup>1</sup>

Our team has many years of experience. And at the core of our business is a commitment to treat our customers fairly and to do the right things consistently well.

You can find out more at [www.brightgrey.com](http://www.brightgrey.com)

<sup>1</sup>Source:  
Royal London Group, 31 March 2010.

# What is the Customer Impact Scheme?

The Customer Impact Scheme is an Association of British Insurers (ABI) led initiative to research customers' experiences and to track our performance.

Over 85% of our sector takes part in the scheme, including all the leading names in the life, pension and investment industry, and each company reports the results annually to measure progress.

The 2010 survey involved over 20,000 customers in 35 participating companies. This volume of data ensures the results provide a true perspective of customers' experiences.

Find out more on the Customer Impact Scheme website [www.customerimpact.org](http://www.customerimpact.org)

## What is the ABI?

The ABI represents the collective interests of the UK's insurance industry. It helps to inform and participate in debates on public policy issues, and also promotes high standards of customer service in the insurance industry.

The ABI has around 400 company members. Between them, they provide 90% of domestic insurance services sold in the UK. ABI member companies account for almost 15% of investments in the London stock market.

Find out more on the ABI website [www.abi.org.uk](http://www.abi.org.uk)

# How did we do?

Bright Grey's 2010 Customer Impact Survey results show further progress against the 2009 survey. Our results have continued to push us even further ahead of our industry and peer group in the majority of key areas.

We are proud to be both top quartile and significantly ahead of industry and peers scores for the vast majority of measures across product, sales and overall satisfaction. These include:

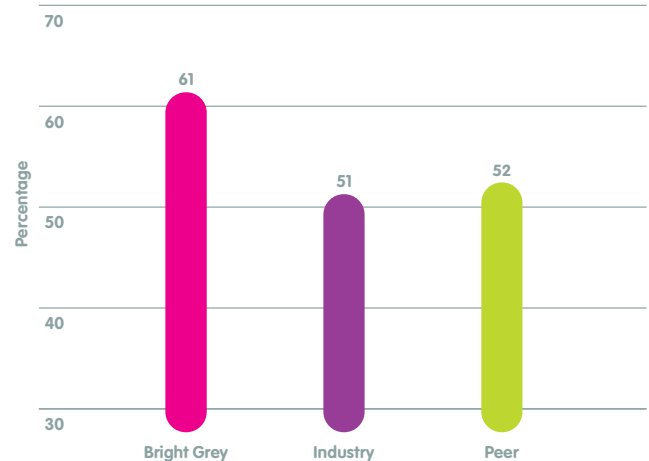
- Ease of doing business with
- Time taken to arrange the policy
- Overall satisfaction with product
- Overall customer service
- Likelihood to recommend

## Customer Impact index

The overall Customer Impact index score is a key indicator of customer satisfaction based on the results of the following questions.

- How would you rate the overall quality of the products and services provided by Bright Grey?
- If someone asked you to recommend an insurance company, how likely would you be to recommend Bright Grey?

Percentage rating excellent/extremely likely/very good/very likely



We have continued to improve in this principal measure of customer satisfaction, pulling even further ahead of our peers and industry.

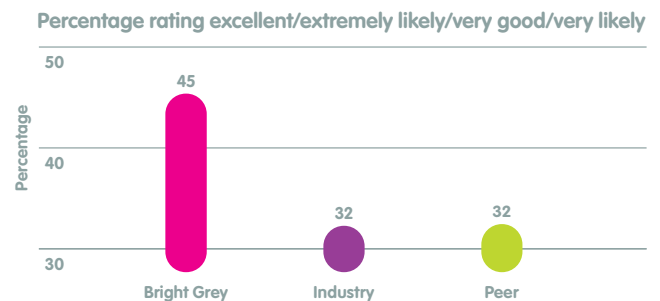
# Customer commitments.

All companies participating in the ABI scheme have made a formal board resolution to ensure that their customers' needs are at the core of the way they run their business. This includes reporting against three core Customer Commitments. Bright Grey continues to score strongly against all 3 of these commitments, placing us in the top quartile for each.

## Commitment 1

Developing and promoting products and services that meet the needs of customers.

Bright Grey has remained in the top quartile of all participating companies for the third consecutive year. We have also continued to pull ahead of both industry and peer scores.



## Commitment 2

Providing customers with clear information and good service when they buy products.

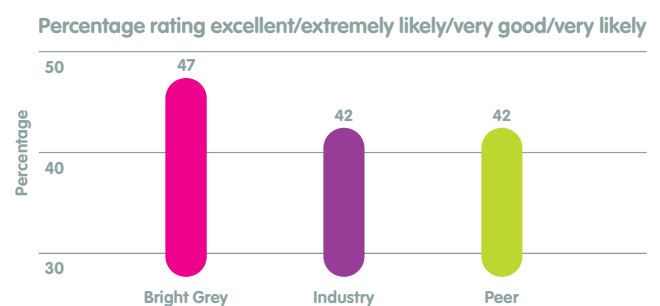
We understand the importance of providing our customers with the information they need when considering protection insurance. We're therefore proud that we have remained top quartile for a third consecutive year.



## Commitment 3

Maintaining appropriate and effective relationships with customers, providing them with a good service after they have bought a product.

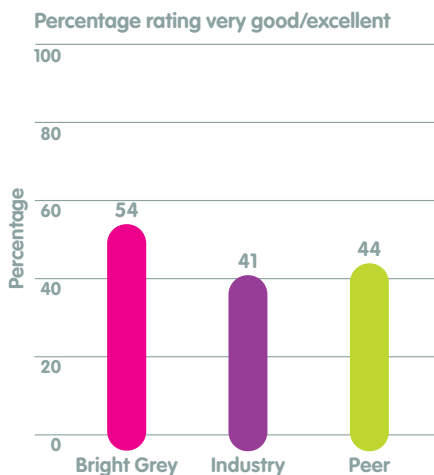
This commitment has also seen Bright Grey achieve a top quartile position for the third consecutive year. An increase in our score from 2009 confirms our customer-focused ethos and dedication to providing our customers with the service they deserve.



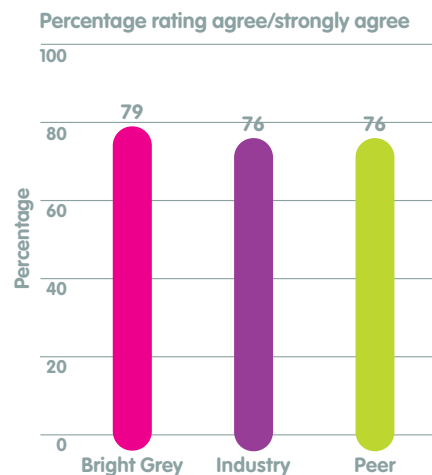
# What you said about us.

Here's a summary of our key results

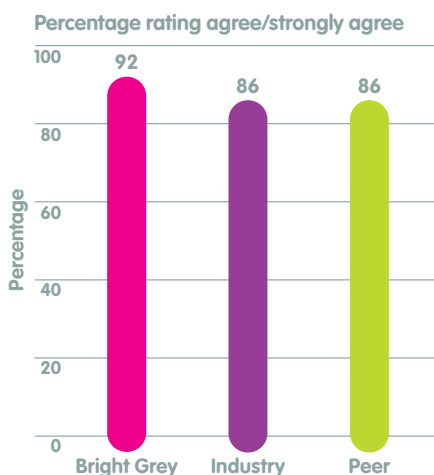
Overall, how would you rate the product you bought from Bright Grey?



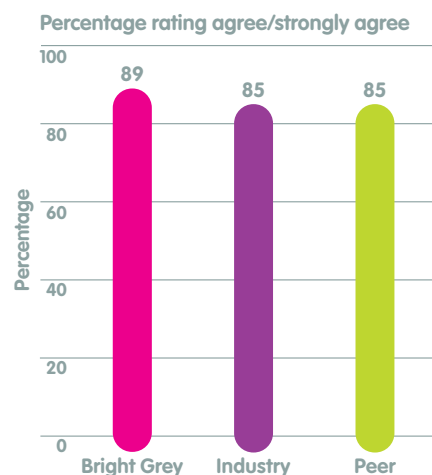
Would you agree or disagree that Bright Grey really cares about its customers?



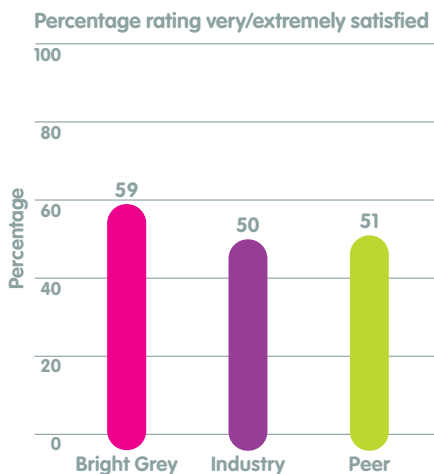
Would you agree or disagree that Bright Grey is easy to do business with?



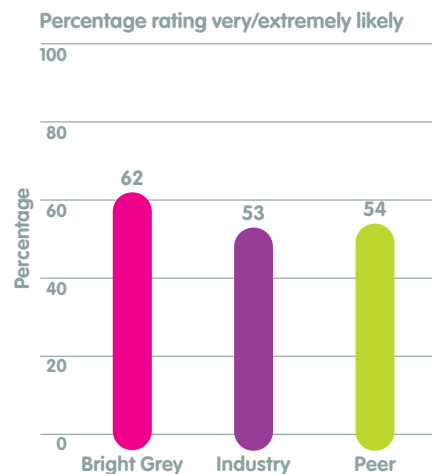
Would you agree or disagree that Bright Grey treats customers fairly?



Thinking about the customer service you receive from Bright Grey, how satisfied or dissatisfied are you with them?



If someone asked you to recommend an insurance company, how likely would you be to recommend Bright Grey?



# Areas highlighted for improvement.

Last year we highlighted some key activities:

## Our people

Our ongoing commitment to our people recognises that their performances directly impact on the experience of our customers and we've worked hard to ensure we're managing and developing our people in the best possible way. We targeted the Investor in People accreditation to help us achieve this goal and were delighted to achieve the highest possible accreditation – a gold award – in April 2010. We were also honoured to be named as Employer of the year at the 2009 National Business Awards.

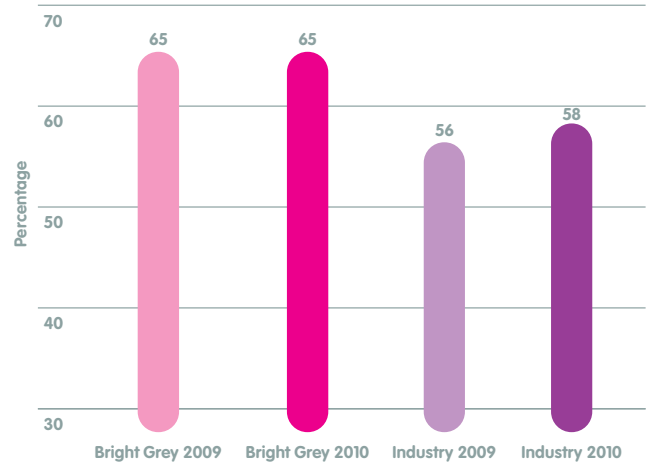


## Our technology

Throughout 2009 we worked to improve our online interactive quote & apply platform, which has meant the rise of our immediate life acceptance rate allowing us to start more plans, more quickly. One of the benefits is that we're only asking for medical information where we absolutely need to and it's pleasing to see your survey responses continue to place us strongly ahead of the industry score for the time taken to arrange the policy.

## Satisfied with the time it took to arrange the policy

Percentage rating very good/excellent

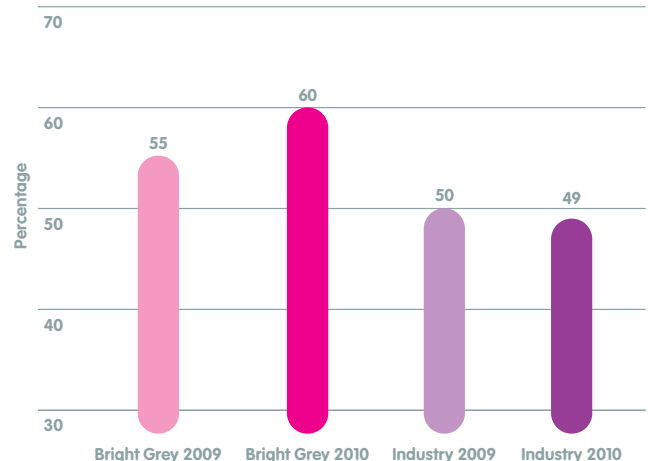


## Our customers

In our 2009 Customer Impact report we outlined our plans to achieve the government-backed Customer Service Excellence (CSE) accreditation. However, we soon found that we weren't going to benefit from this in the way hoped, so we decided to focus our energies on launching our own consumer research program which we distributed last August. Aligned with the Customer Impact Survey, this further insight provides us with a robust 6-monthly research cycle allowing us to monitor how we are performing against your expectations, while providing us with the insight to implement effective improvements.

## Overall satisfaction with the quality of product and service

Percentage rating very good/excellent



# What we're working on in 2010.

At Bright Grey, we don't simply rest on our laurels. We aim to continuously improve in all areas. Here are just a few of the key activities in 2010 that will drive further improvements for our customers.

## **Our people**

Over the next year, we want to build on our Investors in People gold accreditation and continue to engage our people so they provide you with an unparalleled service. We pride ourselves on making Bright Grey the best place to work and are backing that with an increased commitment to training and coaching throughout 2010.

## **Our technology**

When you contact our customer service centre, we understand how important it is to get through to us easily and speak to a knowledgeable, helpful person who can deal with your particular query at the first time of asking. That's why we're making a major investment in our internal technology systems in 2010, which will allow better call routing and more intuitive reliable systems ensuring that our people have better information and systems readily available to help when you contact us.

## **Our customers**

Our positive survey results demonstrate that we work hard to understand our customers and as part of this, we launched our own internal customer research program in 2009 which, aligned with Customer Impact, provides us with more insight as to the wants and needs of our customers than ever before. We will continue this approach in 2010 to understand what you think of our products, service and people and what more we could do to improve.

# Summary.

Bright Grey was founded on the principle of doing the right thing for our customers. We're delighted that our commitment to this approach has been recognised by our customers with survey results that continue to show year-on-year improvement and place us top quartile and ahead of industry and peer for the third consecutive year.

“ 2009 has been a year of great achievements for Bright Grey. We're rightly proud of our Customer Impact Survey results, IIP gold accreditation and Employer of the Year title. It would be easy for us to become complacent, but at Bright Grey we remain committed to bringing fresh ideas and improvements to our sector. Through developing our people, products and technology we know that this investment will benefit the most important people of all – our customers. ”

Gordon Watson,  
Operations Director



**Our customers  
agree that we  
put them at  
the heart of  
everything  
we do.**

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