

SIMPLY BUSINESS

MANIFESTO FOR CHANGE

In early 2013, we asked insurance customers what they think of our industry, as a whole.

What they told us forms the basis of this Manifesto.

OUR PLEDGES TO YOU

SIMPLICITY

Jargon-free information – online,
in print or in person

The 'ins and outs' of all policies,
communicated clearly

The right questions, to get
you the right cover

SIMPLICITY

Our proof to you

- Written or spoken, all information is in Plain English
- We strive for easy online navigation, with clear choices, opt-outs, menus and baskets
- Information is clear and concise, setting out exactly what your policy does and does not cover
- All restrictions and exclusions are made clear and easy to find or see
- Processes, documents and Ts&Cs will be read through by 'non-insurance' people, who'll tell us if we're not making sense
- Our online application form takes no longer than 10 minutes to complete
- Unnecessary questions will be cut, and the ones we keep will be tailored to your needs
- We'll be ready to clarify upfront on how the claims process works

HONESTY

Nothing but the facts,
and all upfront

The good and bad news
– we'll always 'fess up

HONESTY

Our proof to you

- All important information and clauses, with the potential to impact your cover or claim, are flagged upfront
- If we can't insure you, we'll tell you, and provide a referral to the British Insurance Brokers' Association (BIBA)
- Our claims handlers are here to help you, not to obstruct. Where we manage the entire claims process, we resolve over 50% of claims within six days
- All reviews – good and bad – will be live on the website for anyone to see
- We'll make other performance stats available, e.g claims resolved to date

STAYING HUMAN

An approach tailored to
your needs

A speed of interaction, set by you

Proactive around claims –
focusing on you, not us

STAYING HUMAN

Our proof to you

- We're appointing a Chief Customer Officer, to safeguard your interests
- Online or on the phone, we won't use the 'box-ticking' approach
- By law, we have to use a phone script. We wish we didn't. But we'll cut all unnecessary detail from our scripts, refining them from around 450 to 250 words
- Our sales performance isn't judged by the length of your call
 - no one will hurry you off the phone
- We'll prioritise a more bespoke, flexible service, covering over 1,000 trade types
- Our fast-track claims service has reduced claims resolution timeframes by 87% over the last year, down from 45 days to six, on average
- Claims management has stepped up, with direct numbers, texts and emails, plus the option to use our Skype service for an even quicker turnaround
- If a claim can or can't be paid, we'll use Plain English to explain why
- Our consultants' bonuses are no longer sales-driven

LISTENING & IMPROVING

Insurance products and service,
shaped by you

Acting on your feedback for
constant improvement

Learning from other sectors to
drive innovation

LISTENING & IMPROVING

Our proof to you

- We now have over 240,000 customers to talk to. This number gives us a constant dialogue and richer perspective, allowing us to deliver change
- Our new products and services are based on customer approach, demand and feedback, to ensure they meet small business needs
- @sb_help gives our customers a contact point, for suggestions, improvements and anything that needs venting
- We monitor all calls to ensure a high quality standard
- If we like how another company works, we invite them in. Just to see what we're up to and advise on our improvement
- We're proud of our own entrepreneurial culture. Everyone at Simply Business is encouraged to suggest improvements, from customer care to how we're working, at work

THANK YOU



simplybusiness.co.uk