

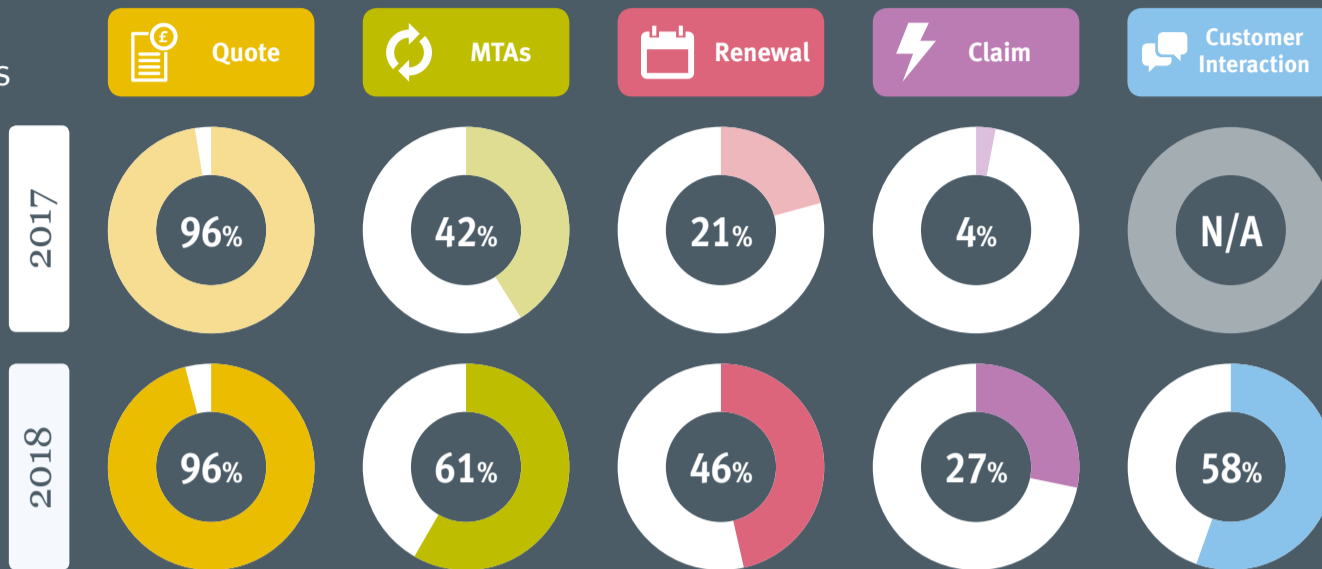


General Insurance: The Digital Experience

Altus Consulting have updated our General Insurance Digital rankings for 2018. The focus is on key areas of GI Digital Customer Experience across major brands' Home and Car Insurance.

Undertaking desktop research to identify the functions that a customer can carry out digitally with each insurer, our findings highlight that investment in digital capability has continued at pace over the past 2 years. Focus is moving from customer acquisition to customer retention together with improvements in areas including mobile compatibility, renewals processes and claims since our previous research in 2017.

Overall % of leading insurers offering services digitally:



Quote: Quote & Buy policy online.

MTAs: View and Change policy details.

Renewal: Renew straight through or with changes.

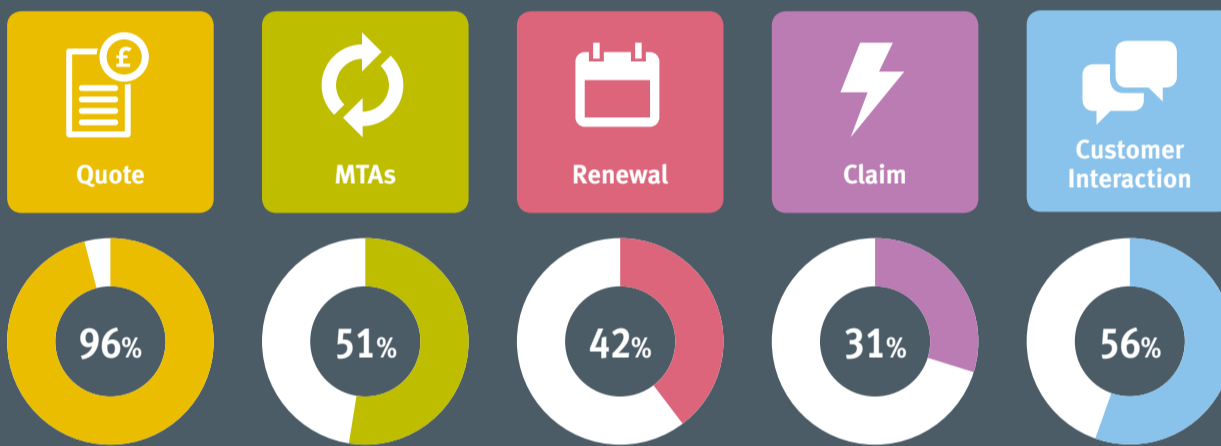
Claim: Notify online, track, report and update.

Customer Interaction: Webchat, Smart FAQs and Chatbots.

Home Insurance 2018



Home policy lifecycle can be fully digital across several brands until point of claim. Customers can stay online through use of webchat and smart FAQs offered by most insurers.



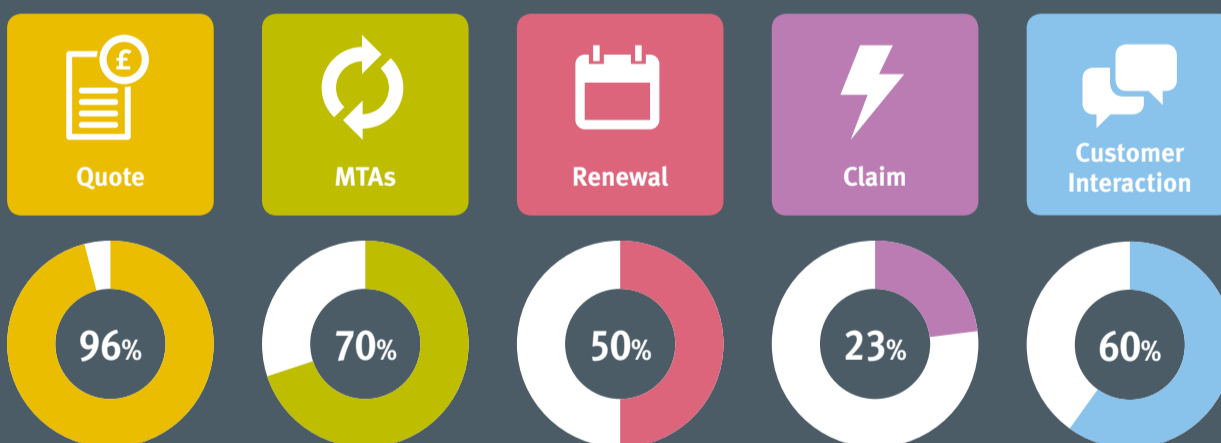
Top 5 Home Insurers:

1. Aviva	95%
2. Quote Me Happy	90%
3. AXA	83%
4. Swiftcover	79%
5. Admiral	65%

Car Insurance 2018



Car insurers are pushing ahead ensuring customers can have a digital experience across the lifecycle, with policy changes and renewals seeing biggest change since 2017.



Top 5 Car Insurers:

1. Aviva	95%
2. Quote Me Happy	90%
3. More Than	70%
4. Admiral	66%
5. AXA	64%

Digital Trends

Connected Cars

Telematics is 10 years old, Car manufacturers are embracing connected services and new technology solutions are emerging to enhance car insurance.



Smart Home

Connected Home technology is being tested by major brands and InsurTechs. Home monitoring and alerting seen as key areas.



Claims

Dramatic increase in the use of technology to support claims over last 2 years. Predominantly at FNOL, with growing use to provide evidence and support customers tracking claims.



Chatbots

Emerging technology solutions for customer interactions with natural language processing and intelligence to answer questions, notify claims and get quotes.



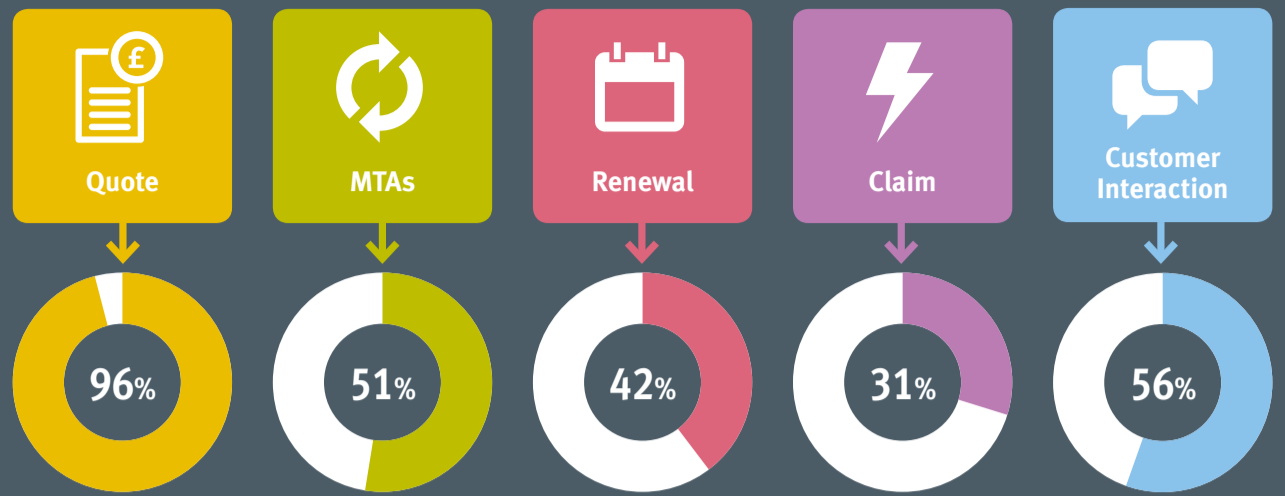


Home Insurance

- Key to Questions:**
- 1: Quick Quote
 - 2: Quote & Buy
 - 3: Online Documents
 - 4: Online MTAs
 - 5: Renewal - straight through
 - 6: Renewal - with changes
 - 7: Claim Notification
 - 8: Claim Tracking and Digital Tech
 - 9: Webchat
 - 10: Smart FAQs and Chatbots



Overall % of leading Home insurers offering services digitally



How did the insurers we tested rank?

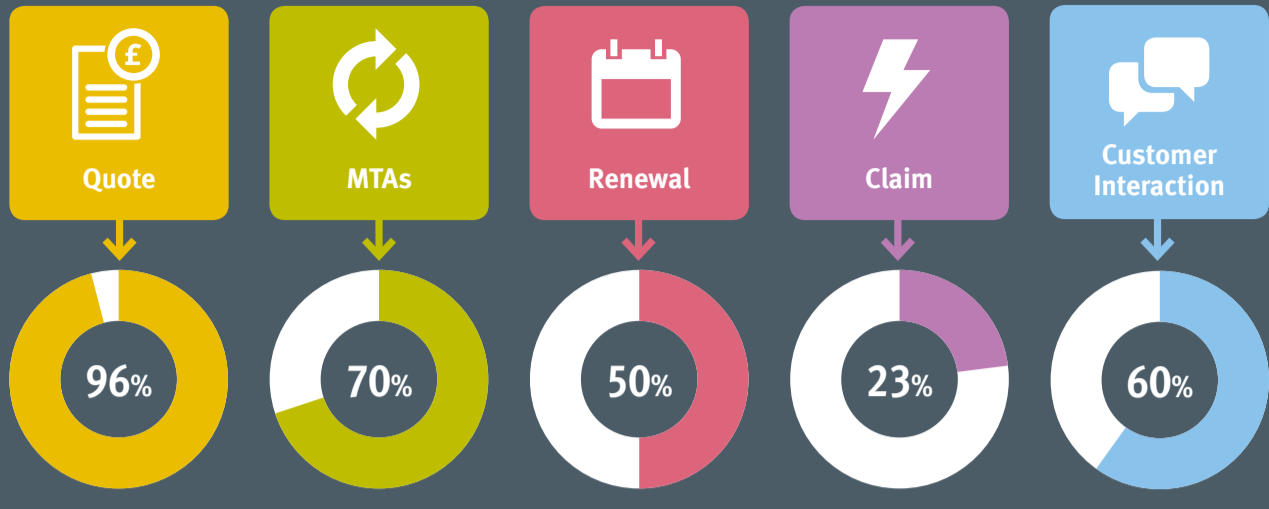
 AVIVA Rank 1 No change 2017: 1	 Quote me happy.com Rank 2 1 place 2017: 2=	 AXA Rank 3 6 places 2017: 9	 swiftCOVER.com Rank 4 No change 2017: 4
 Admiral Rank 5 2 places 2017: 7=	 TESCO Rank 6 NEW 2017: N/A	 Legal & General Rank 7= 8 places 2017: 15	 RIAS Rank 7= 9 places 2017: 16=
 direct line Rank 9 3 places 2017: 6	 Hastings DIRECT Rank 10= 8 places 2017: 2=	 MORE TH>N Rank 10= 5 places 2017: 5	 The co-operative insurance Rank 12 No change 2017: 12=
 churchill Rank 13= 7 places 2017: 20=	 Privilege Rank 13= 1 place 2017: 14	 LIVE LIVERPOOL VICTORIA Rank 15 5 places 2017: 10=	 LLOYDS BANK Rank 16 3 places 2017: 19
 AA Rank 17 NEW 2017: N/A	 esure Rank 18= 6 places 2017: 12=	 Home Protect Rank 18= 2 places 2017: 16=	 Sheilas Wheels Rank 18= 2 places 2017: 20=
 British Gas Rank 21= NEW 2017: N/A	 Ecclesiastical Rank 21= NEW 2017: N/A	 HISCOX Rank 23 3 places 2017: 20=	 NFU Mutual Rank 24 No change 2017: 24



Overall % of leading Car insurers offering services digitally



Car Insurance



Key to Questions:

- 1: Quick Quote
- 2: Quote & Buy
- 3: Online Documents
- 4: Online MTAs
- 5: Renewal - straight through
- 6: Renewal - with changes
- 7: Claim Notification
- 8: Claim Tracking and Digital Tech
- 9: Webchat
- 10: Smart FAQs and Chatbots

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 LLOYDS BANK Rank 9 Up 10 places 2017: 19	 Hastings DIRECT Rank 10 8 places 2017: 2=	 ageas Rank 11 NEW 2017: N/A	 RIAS Rank 12= 4 places 2017: 16=
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 Sheilas Wheels Rank 19= 1 place 2017: 20=	 AA Rank 22 NEW 2017: N/A	 People's Choice Rank 23 3 places 2017: 20=	 NFU Mutual Rank 24 No change 2017: 24