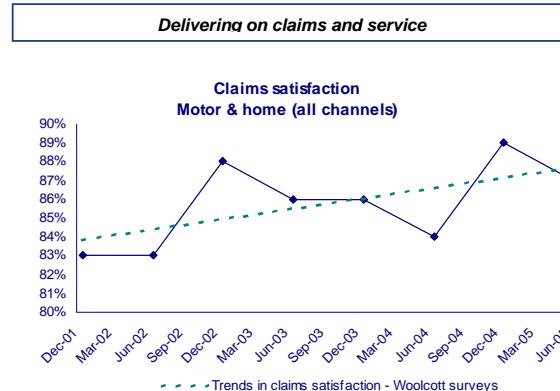
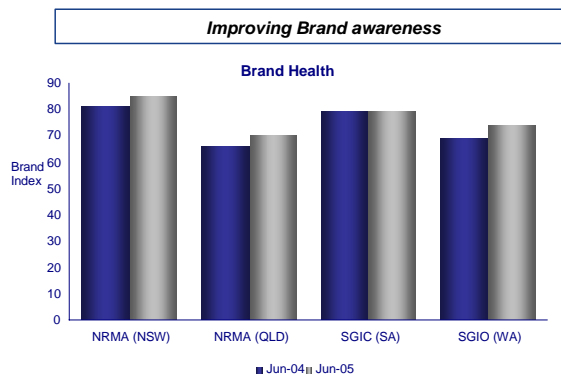


# FACT SHEET

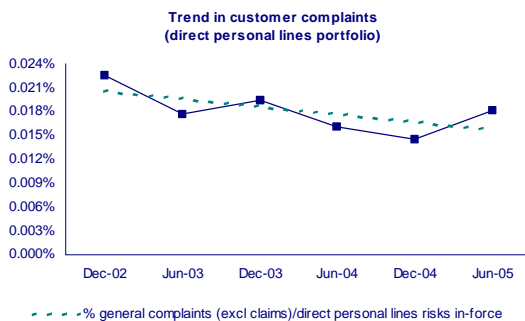
19 August 2005

## Continuous service delivery and product improvements enhance customers' experience

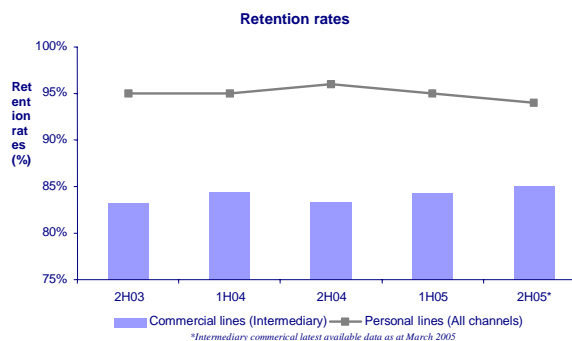
### Key customer indicators



**Declining customer complaints below 0.02% in largest portfolio**



**Sustaining high customer retention levels**



### Continuously improving our customers' experience

IAG believes a key part of managing its business well to be here for the long-term is the ability to understand, and respond to, changing customer priorities. In line with that principle, the Group introduced further enhancements to its products, services and distribution network during the 2005 financial year. Examples of those enhancements are listed below.

#### Extending our suite of products:

- Landlords insurance was introduced under the NRMA Insurance, SGIO and SGIC brands, providing protection for landlords in case of property damage or theft and lost rent due to payment default by tenants;
- Travel Insurance is now sold directly under the NRMA Insurance, SGIO and SGIC brands. Previously, travel insurance was sold only through intermediaries under the CGU brand;
- Home Warranty Insurance was extended to customers in Tasmania, adding to CGU's existing offering in NSW, Victoria, South Australia and Western Australia; and
- Insurance products tailored to high net worth individuals, body corporates and students were introduced to customers in New Zealand, and Ezybiz will be extended to NZ smaller businesses.

### **Enhancing our products:**

- Motor insurance cover provided by NRMA Insurance, SGIO, and SGIC was extended to include:
  - Baby capsules;
  - Personal items; and
  - Stolen keys.
- NRMA Insurance, SGIO, and SGIC introduced optional motor insurance cover for windscreen claims and Choice of Repairer;
- New policy booklets were introduced for NRMA Insurance, SGIO, and SGIC motor insurance customers which aim to improve readability and deliver nationally consistent policy terms (revised home insurance policy booklets were introduced in 2004); and
- Commercial Insurance Packages – CGU launched new Business and Office insurance packages, offering better protection in the event of a loss, with new benefits, increased policy limits and consolidated policy wording.

### **Enhancing our service delivery:**

- Care & Repair – a new system for repairing our customers' vehicles was rolled out in metropolitan NSW for NRMA Insurance customers after years of success in QLD, SA and WA;
- Contents Replacement – during the year, we enhanced our preferred supplier network for home contents providers with many customers able to use store credits to replace items, improving turnaround times and customer satisfaction;
- Online Broker Tools – CGU continued to enhance its online tools with the addition of the Commercial Pack and Private Motor added to the web-based product suite, which enables brokers to receive quotes more quickly for customers;
- In New Zealand, State extended its Fly Buys programme to its Commercial Direct customers in December 2004. One point is awarded for every \$20 of premium paid, with the maximum number of standard points per annum capped at 500; and
- Also in New Zealand, the 'Customer Promises' concept and a customer feedback system were introduced. A 'Customer Promise' is a statement developed by our customer-facing teams that helps to heighten our people's motivation to improve every customer interaction, while the feedback system is a formalised method to capture and learn from our customers' comments.

### **Recognition for customer focus**

- **Winner** - General Insurance Company of the Year, Australia and New Zealand Insurance Industry Awards;
- **Ranked 1<sup>st</sup>** - CGU Insurance's Professional Risk team was voted Australia's best underwriter for professional indemnity and directors' and officers' liability insurance. This is the sixth year running that small to medium sized brokers have bestowed this honour on the unit;
- **Ranked 1<sup>st</sup>** - The survey also found that for the first time, major brokers ranked CGU's professional indemnity insurance as the best in the market;
- **Ranked 1<sup>st</sup>** - CGU's flagship 'Business Package Policy' was rated number 1 product in its class;
- **Ranked 1<sup>st</sup>** - CGU's was also rated best insurer for Rural, Fire & Perils Business Insurance, Computer Insurance, Professional Indemnity, D&O and Householders Insurance; and
- **Winner** - 'Triple Bottom Line' Award for CGU's Risk Radar United Nations Association of Australia.