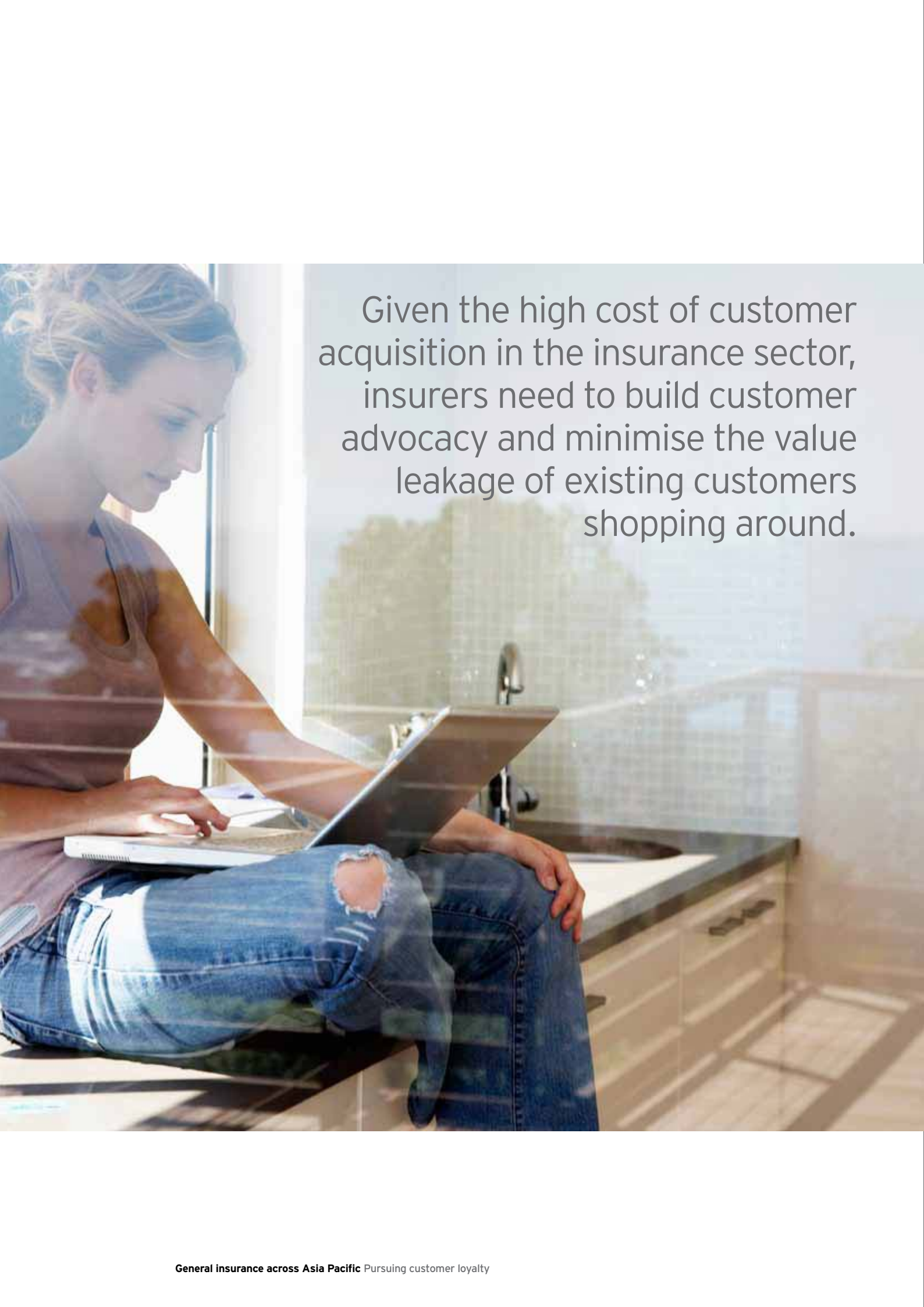




General insurance  
across Asia Pacific  
Pursuing customer loyalty



Given the high cost of customer acquisition in the insurance sector, insurers need to build customer advocacy and minimise the value leakage of existing customers shopping around.

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The following report reveals important insights about the mindset of insurance customers across the region.

# Introduction

General insurers in Asia Pacific are facing considerable challenges. Greater competition and an increased ability for customers to compare and contrast products and services have turned many insurance products into commodities in the eyes of the customer. As a result, previously loyal customers are abandoning long-standing insurance relationships and using multiple insurers to meet their needs.

This poses some important questions for insurers:

- ▶ What can insurers do to rebuild and / or leverage loyalty?
- ▶ Where are the gaps between customer expectations and insurer delivery?
- ▶ Are customers genuinely loyal or just apathetic?
- ▶ How can insurers regain advantage in a commoditising market?

To find out, Ernst & Young surveyed insurance customers across five Asia Pacific countries: Australia, China, Hong Kong, New Zealand and Singapore. We asked more than 4,700 people about their relationship with their insurance companies, including the products they currently hold, what makes them switch insurers, their opinion of different channels and services and what would make them become an advocate for their main insurer.

The following research reveals important insights about the mindset of insurance customers across the region. It also highlights clear opportunities for insurers to improve advocacy and deepen their customer insights.

We hope it assists the region's insurance industry to better understand, increase loyalty and form valuable relationships with their customers.



**Paul Clark**  
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Financial Services Customer Leader

# Executive summary

The rapid growth of customer incentive programs in almost every industry has raised customer expectations of recognition and reward for their loyalty. Many insurers already offer a combination of discounts to reward loyalty and encourage multiple product holdings. However, customers still feel their loyalty is not sufficiently recognised. In response to this growing perception that their custom is not fully appreciated, customers are increasingly shopping around and using multiple insurers to meet their needs.

## **Changing trends in customer interactions with their insurers**

Customers in Asia Pacific are shopping around for their general insurance products and are willing to maintain multiple relationships, with more than half of the customers across the region holding products with more than one insurer. Just under a third of customers across the countries surveyed have only one product with their main insurer, with some customers even using multiple insurers within the same product line; for example, using different insurers for each of the family cars. Those customers who have consolidated their insurance products with one insurer say they were motivated by either price/discounts or convenience.

The internet has emerged as the leading channel for researching insurance products in all countries, with early adopters also now starting to use mobile phones to interact with their insurers. In the mainly direct distribution markets of Australia and New Zealand, almost half of those surveyed are now willing to actually follow through and purchase online, while others still turn to call centres and branches. In Singapore, Hong Kong and China brokers still dominate policy purchasing; although, once the relationship is established, many customers prefer self-service through the internet. That said, call centres remain the most used service channel in these countries.

The key findings are:

- ▶ The concept of having a main insurer is diminishing, with 31% of customers saying they have only one product with their main insurer and 55% of customers having two or more general insurance relationships, including a significant 22% using multiple insurers within the same product line.
- ▶ The main insurer anchor product differs between countries due to different distribution and market structures. The customer's most commonly held product with their main insurer in Australia and New Zealand is motor insurance; while in Singapore, China and Hong Kong it is health insurance.

- ▶ Customers are using multiple channels to interact across the value chain. At 62% the internet is the most popular channel for researching insurance. Purchasing is split across brokers, call centres, branches and the internet, with the balance of these still dependent on heritage distribution structures within each market. Interestingly, 15% of customers would purchase insurance at a post office and 11% at a supermarket.
- ▶ While call centres remain the dominant service channel for 60% of customers, when it comes to claiming, not surprisingly, 61% prefer branches and 35% would use the internet.

Given the relatively low levels of product holdings, and the fact that customers are open to having more products with their main insurer, insurers across Asia Pacific have a significant opportunity to leverage their existing customers more than they currently do. However, the opportunity needs to be realised against an increasingly complex multi-channel distribution environment, while still reducing expense ratios. Cost effectively addressing barriers or lack of incentives to consolidate will allow insurers to develop more valuable customer relationships.

## **Widening gaps between customers expectations and insurer delivery**

Service innovations in other industries have raised customers' expectations about how their insurers should recognise and reward loyalty. In particular, they want additional incentives and faster, easier interactions through the channels that they prefer to use.

The net effect of these expectation gaps is the move towards multiple insurance relationships and over a third of customers being unwilling to recommend their main insurer. To uncover potential barriers to increased loyalty, we asked respondents how they feel about the treatment and services they receive.

The key findings are:

- ▶ While almost nine out of ten customers believe loyalty is important, nearly half (41%) feel their insurer does not recognise their loyalty. China and Hong Kong are at two extremes, with 75% of Hong Kong customers saying they get no loyalty recognition and 79% in China believing they do.
- ▶ A significant majority (61%) of customers consider discounts when choosing their main insurer, but only 40% believe their insurer explains the differences between the discounts they receive. A surprisingly high 30% of customers say they don't receive any discounts at all.
- ▶ Worryingly, in an increasingly time poor environment, 56% of customers say their last interaction with their main insurer required a moderate to high amount of personal effort - a lead indicator of dissatisfaction and switching.
- ▶ Almost a quarter of customers identified call centres as the channel requiring the most improvement, closely followed by the internet.
- ▶ A significant 38% of customers would not recommend their main insurer to a friend or colleague, presenting a sizeable opportunity for conversion and an area for differentiation.

Despite their dissatisfaction, customers are currently being restrained by inertia and apathy, with very few actually planning to change their main insurer. In fact, only 5% of customers reported having changed their main insurer in the last 12 months. However, if customers perceive there are attractive alternatives to make the effort of switching worthwhile, for example price comparison websites, switching may increase across the sector. Whilst customer retention will need continued focus, the bigger issue is customers shopping around when they have a new insurance need and the main insurer is not capturing the new business.

#### **Opening up opportunities to increase customer loyalty**

Clearly, this creates an opportunity for insurers to make compelling offers to meet customers' needs before they start shopping around. The most effective offers will be aligned to a customer's life stage, current and future needs and preferences for interaction across channels, with resource allocation prioritised by potential customer value and the propensity of the

customer to become loyal. However, achieving this is often challenging as it requires cultural change, including business silos collaborating effectively and a new focus for sales training, measures and incentives.

In addition to pushing cross selling initiatives, insurers have an opportunity to create customer pull to hold more products. Many apparently loyal customers, in terms of tenure, feel no incentive to buy more products. While customers welcome existing discount programs, these are seen as merely meeting expectations and customers often fail to understand their true value. As well as better customer education, insurers also have an opportunity to differentiate by moving beyond discounts to 'frequent flyer or credit card' style tiered access to additional services.

Finally, insurers can provide customers with faster, easier, more personalised interactions across all channels. Key areas to address include:

- ▶ Focusing on measuring and reducing the personal effort of increasingly time poor customers.
- ▶ Simplifying call centre processes, reducing performance variation and investing in staff skills.
- ▶ Using web 2.0 technologies combined with customer analytics to create more personalised customer experiences.

These initiatives can also take significant costs out of the business, through reducing the number of repeat calls, customer hand-offs and handling times, while increasing customer advocacy.

In most insurance companies, many of the people, processes and technology ingredients required to increase loyalty already exist or are under development. The challenge is to cost-effectively integrate multiple customer-focussed strategies across complex organisational structures.

In increasingly competitive insurance markets with rising customer expectations, unlocking the keys to increasing products per customer will be the key success factor for driving profitable organic growth in the insurance sector. Realising this opportunity will require the market to move beyond customer satisfaction to pursue customer advocacy and loyalty.

For those insurers that succeed in this endeavour, the rewards will be substantial.

# Customer loyalty: mind the expectation gap

Insurers across Asia Pacific must close the gap between the way they recognise and reward loyalty and customer expectations. Given the ease of shopping around for better offers, insurers must give their loyal customers compelling reasons to stay and buy more products. Otherwise, insurers may lose the customers they have spent so much acquiring.

The survey found numerous trends suggesting customer loyalty is low for many insurers, including:

- ▶ Customer relationships with several insurers
- ▶ Low product penetration
- ▶ Customers feeling their loyalty is not appreciated

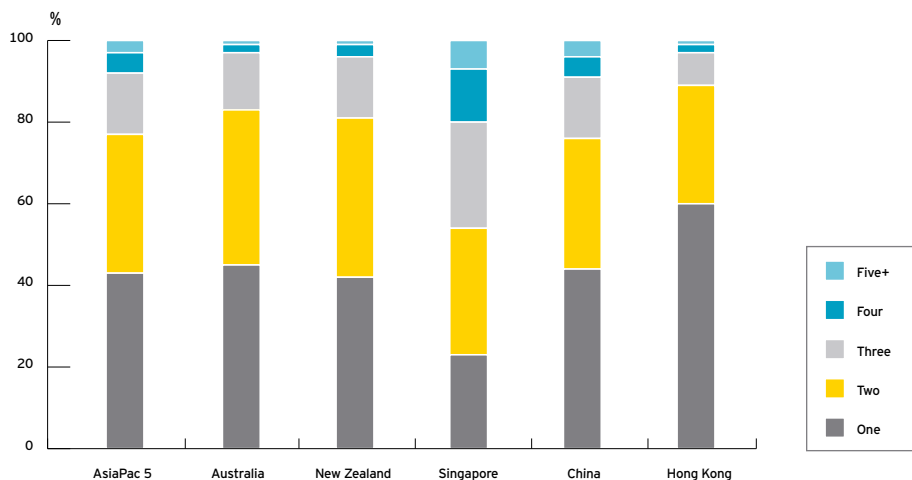
The issue is not that insurance service quality has declined – in many instances it has improved – it's that customer expectations of loyalty have changed fundamentally. The sophisticated loyalty schemes routinely offered by retailers, credit card providers and airlines, mean customers expect more from their insurers. At the same time, they often fail to understand the true value of the discounts they do receive.

## Multiple insurance relationships

Clearly, customers are increasingly shopping around. Across the countries surveyed, 84% of customers have more than two insurance products, yet 31% have only one product with their main insurer. Consequently, 57% of customers have two or more relationships with insurers. In fact, 22% of customers have the same product with different insurers; for example, two-car households use a different insurer for each car. This is concerning, because product penetration is a key driver of retention and profitability: the more products a customer has, the less likely they are to change their insurance relationship.

In Singapore many customers have relationships with agents and brokers, who use panels of insurers, driving a higher number of insurance relationships. Even in Hong Kong, where customers demonstrated the highest levels of loyalty, four in ten customers use more than one insurer.

**Number of insurance relationships**



*AsiaPac 5: includes Australia, New Zealand, Singapore, China and Hong Kong*

Motor insurance is the dominant anchor product for customers in Australia (63%) and New Zealand (72%), followed by home building and contents insurance. In contrast, health insurance is the most common anchor in Singapore (79%), China (68%) and Hong Kong (78%). This highlights that health insurance is not generally perceived by customers in Australia and New Zealand as a general insurance product, due to the availability of government and private health funds.

When we talked to customers who had consolidated their insurance products with one insurer, in Australia (51%) and New Zealand (55%), price/discounts was given as the main reason, followed by convenience. Interestingly, customers in Hong Kong (63%), Singapore (48%) and China (40%) put a higher value on the convenience of dealing with one organisation.

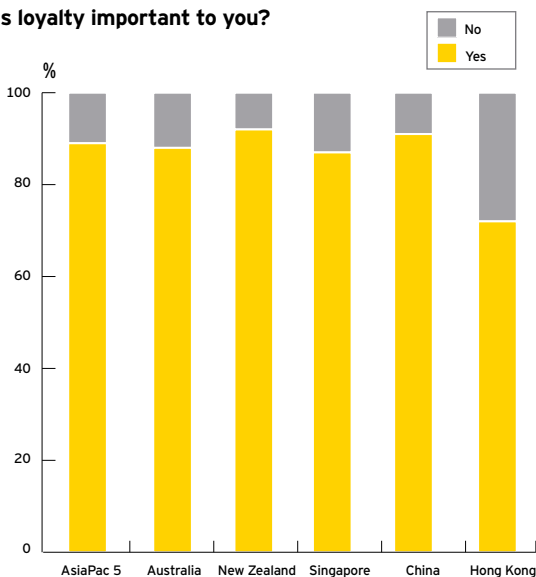
Given that a third of customers currently have just two relationships with insurance companies, there is a significant opportunity for insurers to encourage and incentivise customers to consolidate from two to one through targeted propositions to this segment.

### Loyal customers feel unappreciated

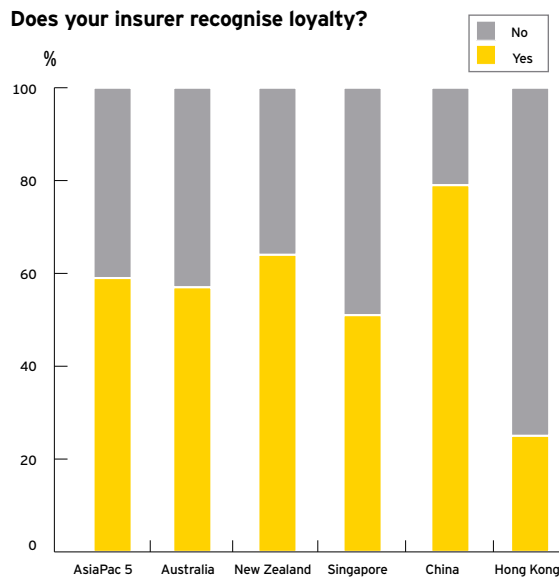
Loyalty is important to 89% of customers across Asia Pacific; however, 41% believe their insurer does not recognise their loyalty. As customers who do feel their loyalty is recognised are more likely to be advocates, this presents an opportunity for insurers.

The study revealed that customers with more discounts are less likely to change insurer and over 60% of customers do consider discounts when purchasing insurance. However, the use of loyalty, no claims and multi-policy discounts varies widely across the region, with most customers in Australia and New Zealand receiving no claims discounts. In terms of loyalty discounts, China leads the way, with Hong Kong significantly lagging the other countries.

Is loyalty important to you?



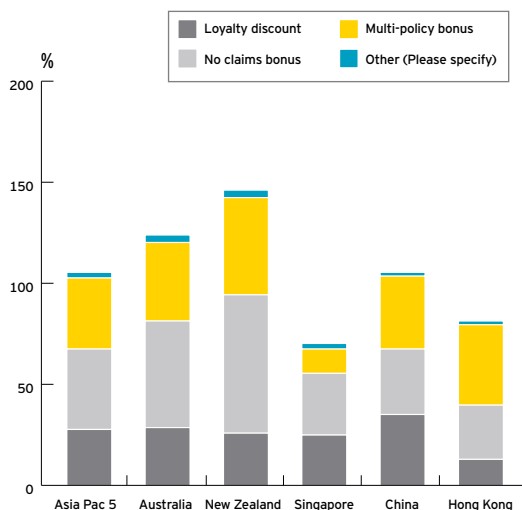
Does your insurer recognise loyalty?



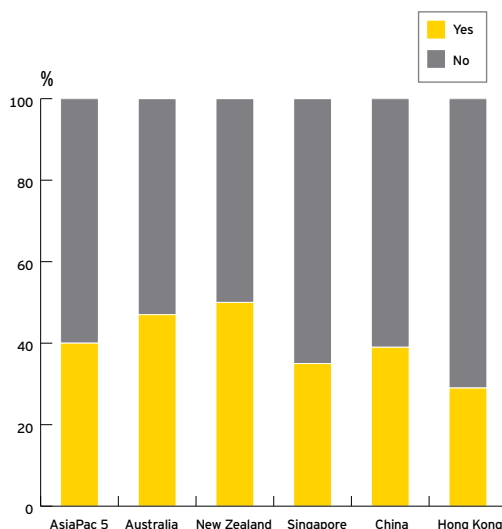
Interestingly, more than half of customers surveyed thought that their insurer did not effectively explain the difference between different discounts. Without understanding the differences, customers will form their own expectation of the value of discounts, often incorrectly. The risk for insurers is that when customers do test the value of their discounts in the market, they will be doing so against competitors' new business or introductory offers. This puts customers at risk of switching, or staying on with a sense of grievance. Clearly, insurers across the region need to better educate their customers about the value of discounts, actively manage expectations and carefully consider how much they can rely on customer inertia to prevent shopping and switching.

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**What discounts apply?**



**Does your insurer explain the difference in discounts?**



While most insurers do attempt to address loyalty through discounts, this is no longer enough to create deep customer relationships. Insurers need to better understand the differing needs and expectations of each customer and appropriately incentivise them to become more loyal. In particular, the research uncovered the following opportunities:

#### **Incentivise and reward loyalty**

Customers currently feel they are not adequately encouraged or incentivised to buy more products from their main insurer.

With customers increasingly shopping around, insurers can no longer rely on a combination of brand allegiance and inertia to retain business. Insurers need to ensure that products outside their anchor product have strong value propositions and that customers understand the incentives to hold multiple products and consolidate their insurance relationships. This requires improving communications on the value of existing discounts and looking at opportunities to differentiate by moving beyond discounts to 'frequent flyer or credit card' style tiered access to additional services.

Pricing strategies may actually act as a disincentive to customer loyalty, driving up customer acquisition costs. Where new policies are priced at a discount to existing policies, insurers must ensure that frontline staff are able to explain the differences and, if necessary, be able to make appropriate offers to existing customers to retain their business. In this environment, to create the headroom to maintain both margins and price competitiveness, insurers will need to continue to transform their cost bases.

#### **Manage customer expectations on loyalty**

Customers are currently forming their own opinions about what they 'deserve' as loyal customers, often informed by their experiences elsewhere. Insurers need to be very clear about the expectations they set with regard to loyalty reward and recognition in their customer value propositions. When insurers fail to meet these expectations, customers either switch to a better offer or remain where they are, but become a damaging detractor. Instead, insurers must shape customer expectations.

While not ignoring their longer held relationships, insurers have an opportunity to focus on retaining recently acquired customers, who typically feel low levels of loyalty. Rather than leaving these customers to their own devices, they should be quickly assessed for other insurance needs. The more products new customers acquire with their main insurer, the less likely they are to switch and the more quickly loyalty will grow. Loyalty focused value propositions will help insurers to build loyalty more quickly.

While customers with longer tenures and multiple products are more likely to be loyal, this does not mean insurers can rest on their laurels with this segment. Loyal customers have higher loyalty expectations. Currently, multiple product holders do not feel adequately appreciated. As a simple, but effective measure, insurers should acknowledge long-standing customers and their product holdings in communications.

# Customer advocacy: creating the platform for growth

Customers are reporting low levels of customer advocacy across the region, however they are not switching main insurers in large numbers. In our view, many of those customers who are staying with their main insurer are doing so out of apathy and inertia, not loyalty. Importantly, many customers are not leaving their main insurer, but they are going elsewhere as new needs and offers arise.

## Low levels of customer advocacy

There are low levels of customer advocacy across the region. Worryingly 38% of customers would not recommend their main insurer to a friend or colleague and only 19% would. Secondary insurers fared even worse, with only 9% willing to recommend these companies and 53% unwilling. Interestingly, in all markets detractors outweigh promoters.

When we asked customers what insurers could do to improve their relationships, all except those in China mentioned the importance of price and discounts. This demonstrates the significance of price competitiveness. However, there are opportunities to differentiate outside of a price based offer, including service quality and ease of interactions, leveraging brand trust and heritage, targeted offers for specific customer segments, product differentiation and value added services. Interestingly, customers in China and Hong Kong say the best way to improve the relationship is

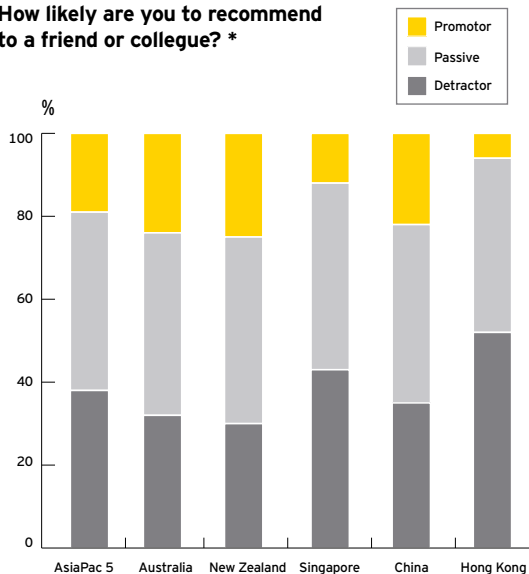
through better customer service. Knowledgeable agents and personalised service are also important to customers in Singapore, Hong Kong and China, where customers make more use of brokers.

## Low levels of switching

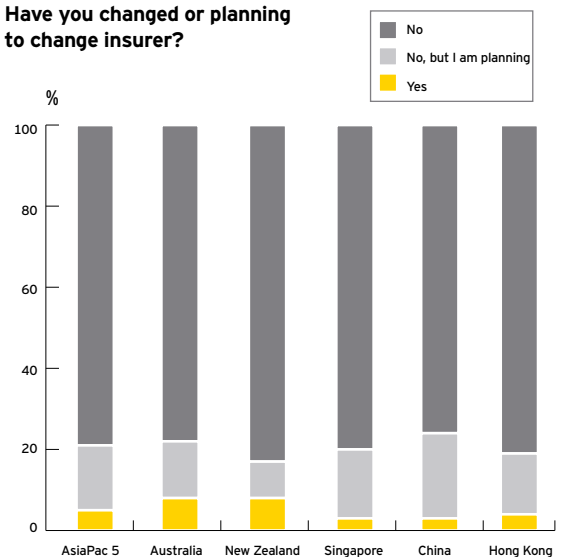
To date, low advocacy is not translating into increased switching. Only 5% of customers across the region say they have changed insurers in the last 12 months. A further 16% are planning to change insurer, although history shows that the number of customers that actually switch will be lower due to apathy and inertia.

When we asked customers why they have switched or are planning to switch insurers, customers everywhere but China nominated price as the primary reason. China rated this issue second at 34%, behind hearing good things about the insurer at 41% – clearly demonstrating the power of customer advocacy. Hearing good things was also a key reason for Australia

How likely are you to recommend to a friend or colleague? \*



Have you changed or planning to change insurer?

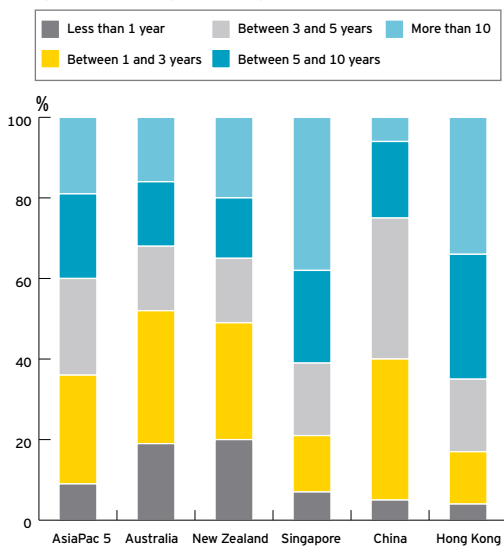


(18%), Singapore (35%) and Hong Kong (22%). Customers gave policy features as the second highest reason in Australia, Singapore and Hong Kong and third highest in New Zealand.

Generally, newer customers are more likely to switch, with 61% of those who have switched or are planning to switch having a tenure of less than five years. However, Singapore and Hong Kong have higher proportions of longer tenure customers switching or planning to switch.

When we asked customers what insurers could do to improve their relationships, all except those in China mentioned the importance of price and discounts.

**Change or planning to change by tenure**



# Action

## Generating advocacy and preventing value attrition

Given the high cost of customer acquisition in the insurance sector, insurers need to build customer advocacy and minimise the value leakage of existing customers shopping around.

### **Better understand and action the drivers of advocacy**

With customers currently more likely to be detractors than promoters, insurers need to develop new strategies to target disaffected customers, turn them into advocates or at least passives, and equally to turn passives into advocates. A key starting point is to make it easy for customers to provide feedback at all touch points with the insurer. This needs to be coupled with a culture where customer feedback is visible, ensure prompt action and response to customers and address root cause issues. More targeted use of customer analytics around customer advocacy and feedback data will allow insurers to better understand which customers are likely to promote, detract or be passive. Once insurers can better predict advocacy triggers, they will be better equipped to proactively engage those customers at risk with targeted strategies to increase advocacy.

### **Focus on equipping employees and sales teams to improve advocacy**

With low numbers of customers prepared to promote their insurers, frontline staff and brokers need to be equipped with the knowledge, skills and motivation for turning customers into advocates. Given the typical wide disparity in the knowledge and performance of staff across large insurers and brokers, these companies need to identify the best performers in achieving customer advocacy and transfer their practices through coaching, training and incentives. The key to measuring performance at an individual scorecard level is to measure the drivers of advocacy, which the individual can influence, and not just the overall outcomes, which may or may not be within the individual's control.

### **Get to customers before they shop around**

Insurers also need to improve their ability to anticipate customer needs to acquire and retain more of customer's potential business. This requires more sophisticated customer segmentation, based on customer life stage and potential value, to guide and prioritise the activities of front line sales and service staff. Frontline staff and brokers need to be equipped with cross-sales product knowledge and motivated to proactively uncover and fulfil customer needs, which analytics can point them to. The key ingredients to increasing product holdings are customers already predisposed to holding more products due to the recognition and reward of their loyalty, combined with suitably informed, equipped and motivated staff and intermediaries.

With low numbers of customers prepared to promote their insurers, frontline staff and brokers need to be equipped with the knowledge, skills and motivation for turning customers into advocates.



# Customer experience: reducing effort and increasing attention

More than ever, customers are: time poor; educated and savvy on their insurance choices and; interacting with insurers through more channels. Insurance has always been a low touch business. Now, the increasing popularity of self-service will further reduce opportunities for personal interactions. To improve customer experiences, insurers need to provide a choice of channels at each part of the value chain. Every channel must be personalised and easy to use and require low personal effort.

## Multi channel experiences

Customers are using different channels across the value chain. The internet is now the most popular channel for researching and comparing insurance products in all countries except for Hong Kong where it was ranked second behind call centres.

When it comes to purchasing, customer preferences change by country. In Australia and New Zealand branches are the most popular channel followed by call centres and the internet. In Australia, 47% of customers are prepared to purchase through the internet – more than the 43% who use call centres.

By contrast, brokers dominate purchasing in Singapore, China and Hong Kong, with branches the next most popular channel. In Hong Kong and Singapore, the internet is a more popular purchasing channel than call centres. Whereas, in China, 29% of customers use call centres, compared with 20% who use the internet.

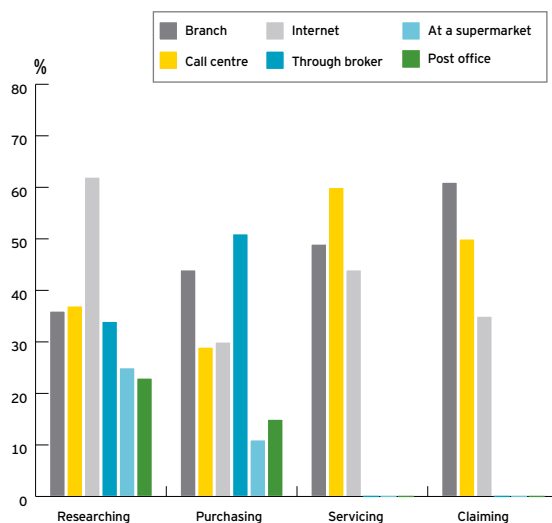
Interestingly, some customers have registered an interest in using supermarkets and post offices for purchasing insurance. Bancassurance is also a threat to traditional insurers, with one in four customers saying they have previously used a bank to meet a general insurance need, citing timing of the offer as a major factor in the purchasing decision.

When it comes to servicing and making claims, call centres, branches and the internet dominate. Branches are the most popular channel for claims in Hong Kong, Singapore and China and run a close second to call centres in Australia and New Zealand.

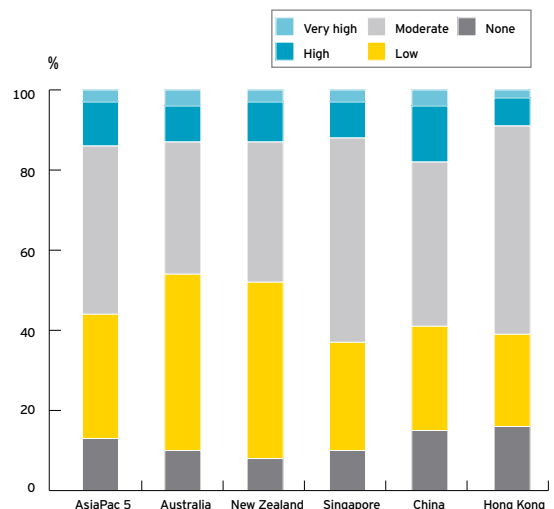
## Low effort interactions

Personal effort is a key determinant of customer advocacy, with high amounts of personal effort driving high switching. Worryingly, 56% of customers surveyed rated their last interaction with their main insurer as requiring a moderate to very high amount of

Which channel would you use for each activity?



How much personal effort did you personally put forward? \*\*



personal effort. As well as affecting retention, high levels of personal effort damage new policy sales. A low effort online quote and follow up sales process will be critical for growth as customers continue to go online for research.

When we asked customers what caused a medium to high level of effort, the primary factor in Australia (27%), New Zealand (25%) and Singapore (16%) was a lack of willingness by frontline staff to help, while customers in China rated slow processing as the most important factor (9%).

Customers were particularly unhappy about requiring multiple contacts to resolve an issue, having to repeat information, and being forced to navigate an organisation through multiple hand-offs.

### Service improvements

Customers identified call centres and the internet as the channels requiring the most improvement.

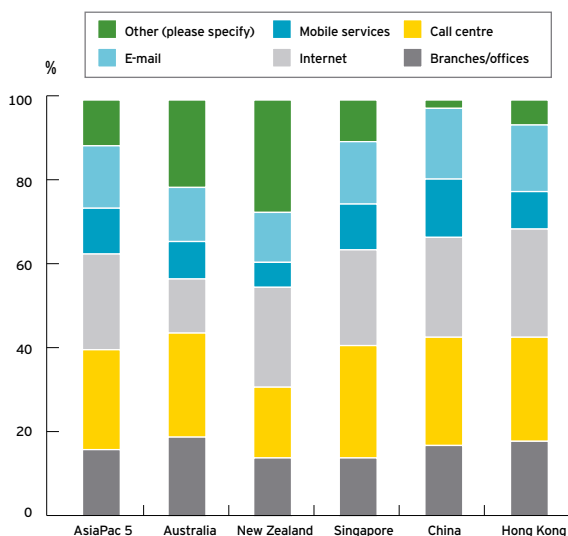
Australian customers appear to be relatively happier with internet services, with only 14% identifying this as requiring improvement compared to around 25% in other countries.

When customers were asked what they would like insurers to improve, customers nominated three main categories: transparency of terms (26%); speed of

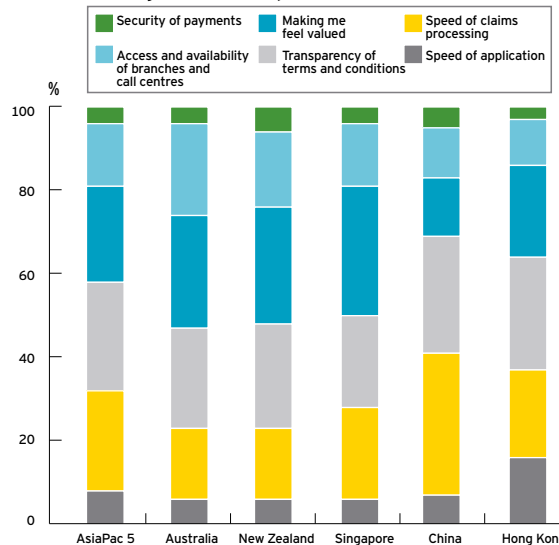
claims processing (24%); and feeling valued (23%). This was relatively consistent across the countries, with the only major differences in China, where 34% of customers want improvements in the speed of claims processing, and Singapore, where 31% of customers want to feel valued.

With customers wanting to feel more valued, insurers need to respond by increasing personalisation and recognising loyalty in all key interactions whilst also investing in increasing the speed and efficiency of claims processing. In order to ensure a positive contribution, initiatives must be evaluated and prioritised in terms of costs and benefits – however, it is our experience that there are often a number of quick wins requiring minimal expenditure that can be used to fund larger programs.

Which channel needs to be improved the most?



Areas needing the most improvement



Insurers can improve the customer experience across all channels by reducing the amount of customer effort and ensuring that the claims experience, a key moment of truth, is not creating detractors.

### **Measure and reduce customer effort**

The research clearly shows that customers who have to expend more personal effort on insurance services are more likely to switch to a different institution. Insurers must embed customer feedback on effort into measurement systems to monitor the ease of interacting through each channel.

Insurers also need to continue to invest in simplifying processes and improving online capabilities to ensure they are always easy to deal with across all channels. In both call centres and branches, customers reported significant opportunities to improve the transparency of terms. Clearly, insurers need to create simple terms and conditions, which can be easily communicated across all channels, either by staff or through self-service. In addition, this could be included in staff training programs.

### **Improve the claims experience**

With over a quarter of customers reporting a poor or average claims experience and identifying speed of claims processing as a major area for improvement, insurers must carefully manage this key moment of truth in their customer relationships. A poor claims experience is a major driver of both weak advocacy and customers changing their insurance relationship.

Improving the claims experience does not mean compromising assessment procedures, or encouraging customers to claim. It simply requires that the process is clearly defined for customers; steps require minimal effort; and progress is communicated. Insurers can pro-actively manage the customer through the process, using SMS, the internet and email as an effective way to cheaply manage customer expectations throughout the claim.

A poor claims experience is a major driver of both weak advocacy and customers changing their insurance relationship.



# Conclusion and how Ernst & Young can help

Increasing customer insight, transforming customer strategy into business action and delivering measurable improvements for insurers and their customers.

Our research reveals a clear opportunity for insurers to increase the sophistication of their offers and communications to customers around recognising and rewarding loyalty. The size of the prize of increased product holdings per customer, longer tenures and customer advocacy is substantial.

In most insurers, many of the people, process and technology ingredients to support this already exist or are under development. The challenge is to integrate customer-focussed strategies across complex organisation structures.

Ernst & Young has assembled a team with deep experience in customer advisory and insurance in our Asia Pacific Financial Services Advisory practice. The team blends leading edge management consulting, advanced customer analytics, actuarial practice and deep line management experiences from top tier insurers, to help our insurance clients solve complex problems with their customers. Our Asia Pacific practice is a key part of our global investment in the customer domain, providing our team with ready access to leading practices in insurance from around the world.

Our breadth of skills and experience has enabled us to work with our clients, from strategy to execution, to help them solve the complex issues of increasing customer advocacy, retention and loyalty around four focus areas:

## 1. Customer strategy and operating model

- ▶ Creating differentiated customer value propositions
- ▶ Transforming operating models to be more customer focused and lower cost
- ▶ Optimising and aligning distribution to better meet customer needs

## 2. Customer value optimisation

- ▶ Identifying untapped customer needs and value creation opportunities
- ▶ Improving cross sell effectiveness
- ▶ Diagnosing and resolving customer retention issues

## 3. Sales and service delivery

- ▶ Improving customer experiences across channels
- ▶ Increasing the efficiency and effectiveness of contact centres
- ▶ Reducing sales and service performance variation across channels

## 4. Customer systems transformation

- ▶ Architecting and program managing customer systems transformations to deliver improved customer experiences
- ▶ Improving internet security to build customer trust
- ▶ Leveraging web 2.0 to innovate customer experiences

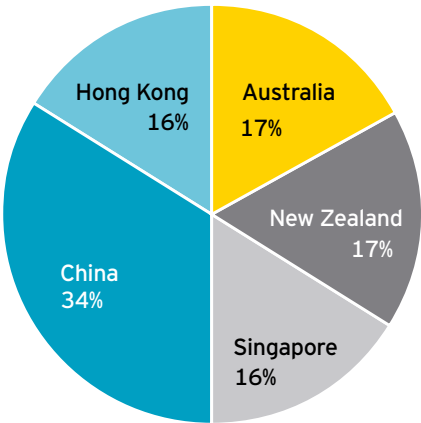
In increasingly competitive insurance markets with rising customer expectations, unlocking the keys to increasing products per customer will be the key success factor for driving profitable organic growth in the insurance sector. Realising this opportunity will require the market to move beyond customer satisfaction to pursue customer advocacy and loyalty.

# Methodology

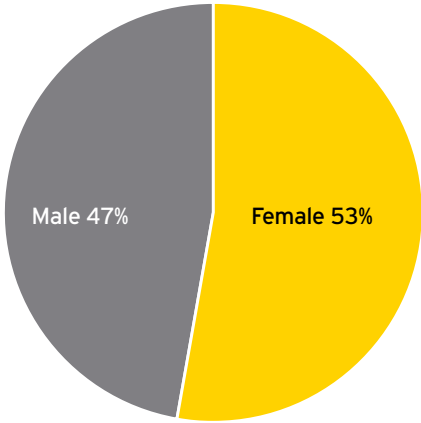
The customer surveys were conducted in May 2010 using an internet-based questionnaire by an internationally recognised research firm. The total sample size was 4,722 which is statistically significant across all countries.

The survey participants are broken down as follows:

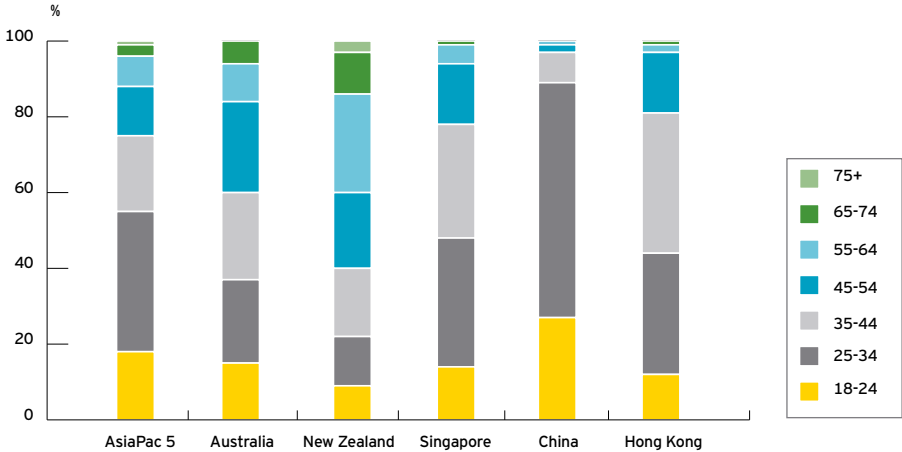
**Country**



**Gender**



**Age group**



\* NPS and Net Promoter Score are trademarks of Satmetrix Systems, Inc., Bain & Company, and Fred Reichheld.

\*\* Attributed to the Corporate Executive Board's(CEB) Customer Contact Council (CCC)

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