

A person in a red jacket is sitting on a large rock in the foreground, looking out over a vibrant turquoise lake. The lake is surrounded by rugged, rocky terrain and snow-capped mountains in the background. The sky is a clear, bright blue. The overall scene is a beautiful, high-altitude landscape.

**Customer experience ...  
A never-ending journey of  
discovery**

Nick Turner, CEO NFU Mutual

# Background to NFU Mutual

- £2.4bn GWPI
- 1m customers
- 50% Agricultural
- 95% persistency
- 90% distributed through agents
- Mutual Bonus



## Our purpose is ...

**“To protect and enhance the lives of our customers and rural communities”**

## Our strategy ...

**“Deliver a local, personal and attentive service that is second to none”**



## Where we were ...

- **Local**



- **Personal and attentive service**



- **Second to none**



## We used ...

1. **Persistency as a proxy**
2. **Agent feedback on customer issues**
3. **Complaints analysis**
4. **Regional advisory boards**

# Our People



Companies with **excellent CX** have **employees that are 1.5 times more engaged** than employees at companies with less satisfactory CX

Forbes: The Direct Connection Between Employee Experience And Customer Experience (And How To Improve Both) - 2019

# Great place to work



## Things we do to drive engagement

1. Encourage a learning mindset and innovative thinking
2. Create an environment of trust and psychological safety
3. Shared purpose and brand for alignment





## **Our Voice of Customer platform tells us ‘people’ are the number one driver of positive experiences**

### **In our customers own words...**

“Handled my claims and concerns with my accident with thoughtfulness and empathy”

“It is so good to have contact with a real person when you are buying insurance”

# Where we were ...

- **Local**



- **Personal and attentive service**



- **Second to none**



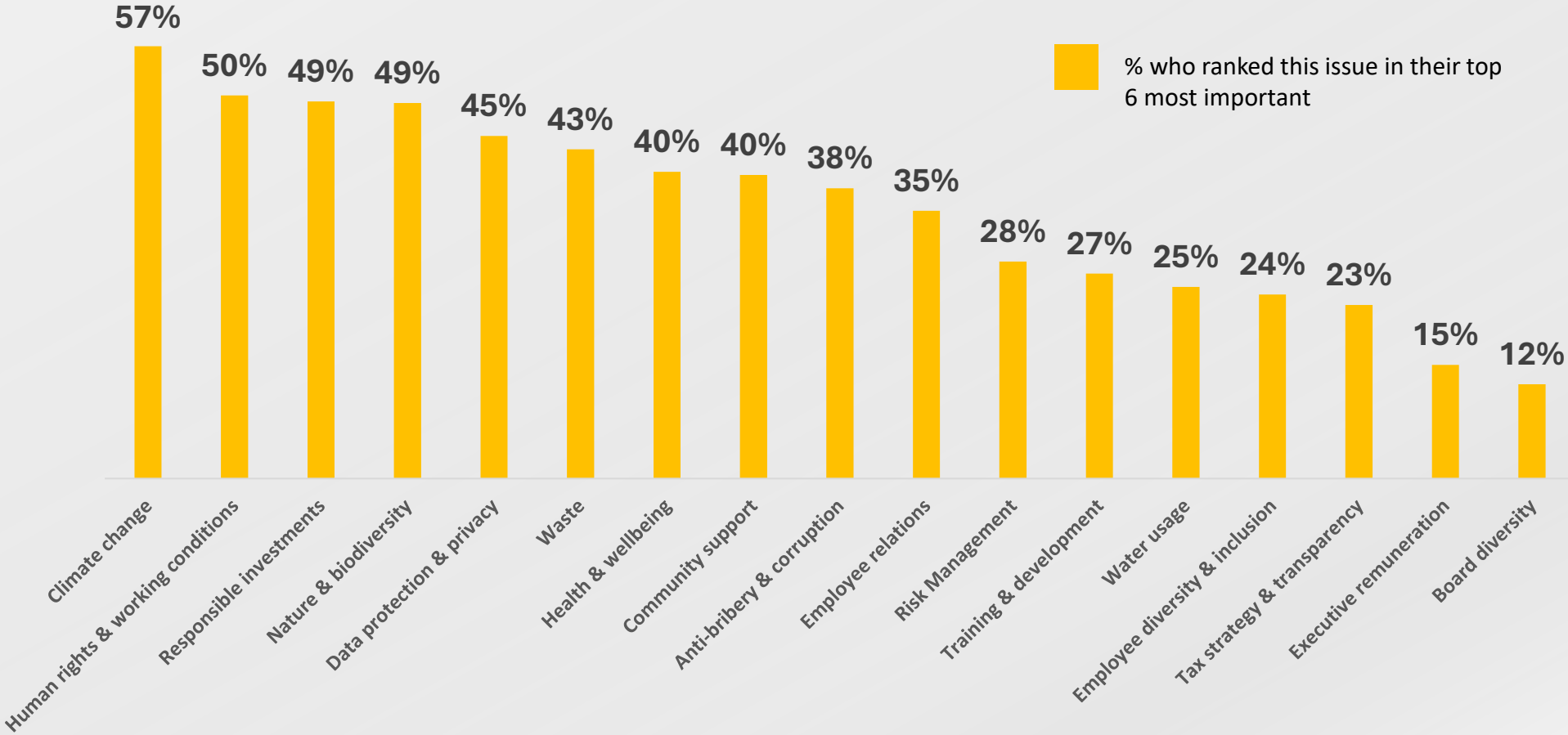


# **Our approach ...**

- 1. Establish a CX team**
- 2. 3000 member volunteers recruited**



# Asking members about their ESG priorities



# Our approach ...

- 1. Establish a CX team**
- 2. 3000 member volunteers recruited**
- 3. Voice of the Farmer annual research**
- 4. Real time view of customer interactions**

"We will gather insight on every single interaction a customer has with our organisation"

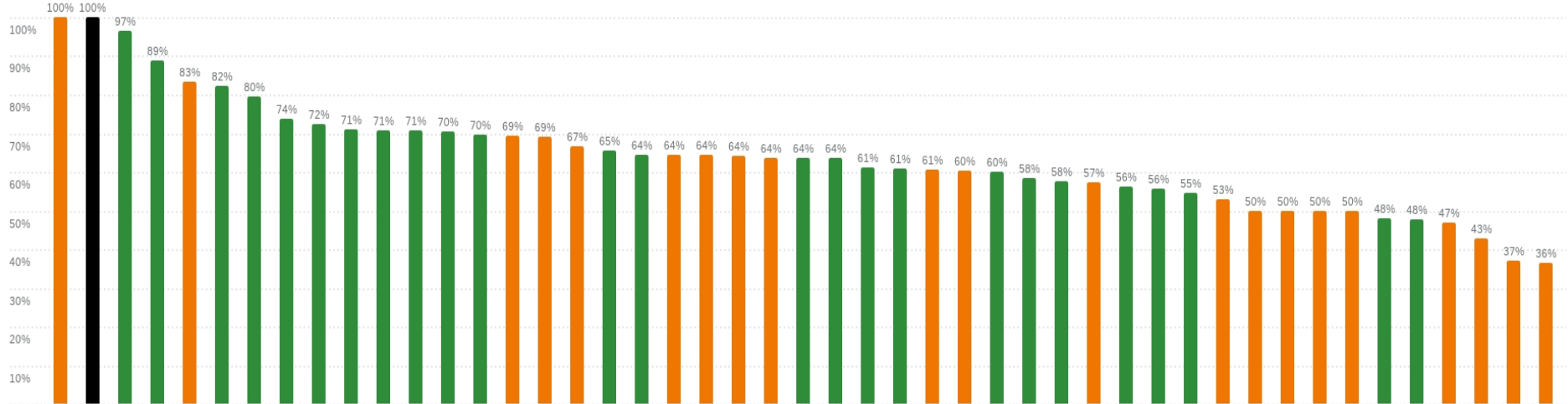




# Case Study: Putting Insights into Practice

## CSAT Performance by Agency

■ = Mergers pre 2023  
■ = Mergers 2023 onwards



## Where we were ...

- **Local**



- **Personal and attentive service**

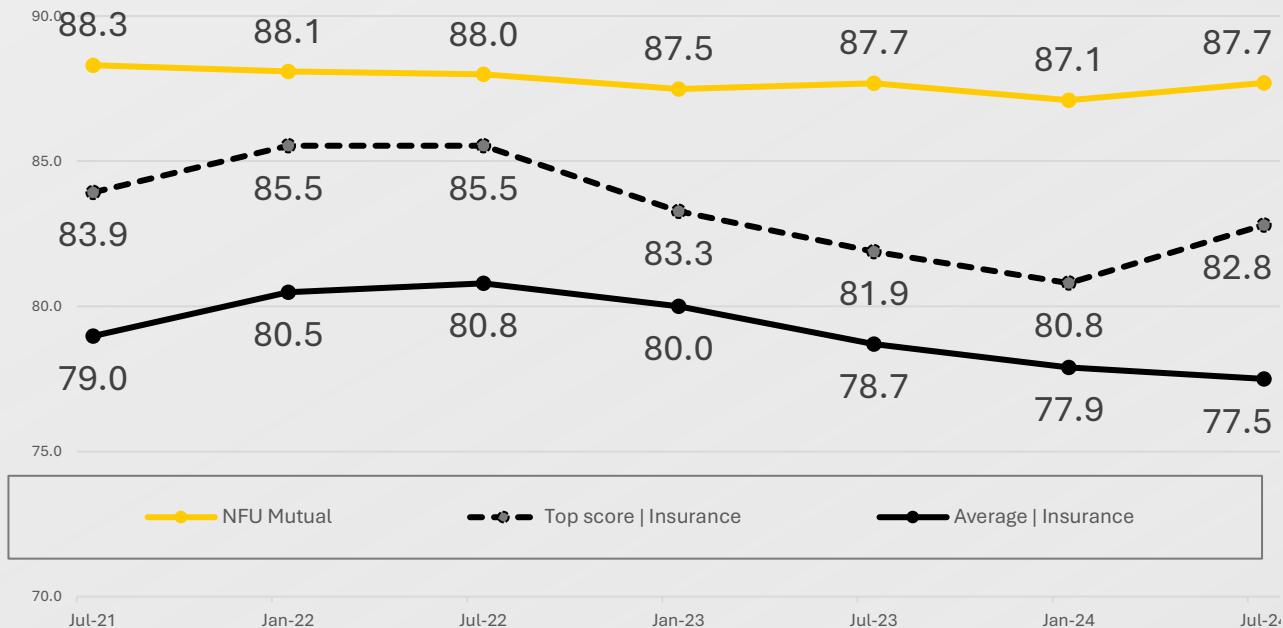


- **Second to none**



# We are second to none

## Institute of Customer Service: UK Customer Satisfaction Index



The Institute of  
Customer Service

UK Customer  
Satisfaction Index

**No.1**





Women in insurance award 2023



NFU Mutual named Which? Insurance Brand of the Year



NFU Mutual named in the top 50 Best Places to Work in the UK



# The peaks to come ...



# Top 10 Customer Pain Points

- 1 Price and transparency of price**
- 2 Customers are frustrated when having to call multiple times to answer the same query**
- 3 NFUM and suppliers don't always show the empathy and knowledge customers usually associate with us**
- 4 Customers aren't always fully informed about what is going on with their claim**
- 5 It takes too long to get a quote for Home or Motor Insurance**
- 6 Customers are unhappy when claims are declined**
- 7 Delays and wait in Motor repair times can cause customers inconvenience and frustration with suppliers**
- 8 Customers can't interact with NFUM in the way in which they prefer**
- 9 Delays with commencing Home repair work between Loss Adjuster Visit and schedule of work**
- 10 Customers can be frustrated when claiming when they feel the incident wasn't their fault**



# The peaks to come ...

**Application  
Ownership**

**Data  
Ownership  
Channel  
Approach**

**Process  
Ownership**