





RAC Tender Response

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Executive Summary

We understand that Europa is seeking a breakdown partner that will improve your customer journey and provide innovation and insight for you to future proof your add-on products

By bringing together the RAC brand with Motorcycle Direct and Ridersure we can create a standout proposition for your customers. Our cost proposal for Europa delivers:

- A patrol based model
- Well loved brand
- Partnership approach
- Marketing support
- Transparent pricing

Patrol Based Model

Our proposal to deliver best in class service is simple. By using RAC, Europa will benefit from a centralised model as opposed to a sub-contracted model of breakdown service provision. The benefits will include:

- › Fully equipped RAC patrols trained to deliver the highest levels of customer satisfaction
- › Full insight and reporting of the whole customer journey from the initial breakdown to completion of repairs, or delivery to a garage on the rare occasion we can't fix at the roadside
- › The ability to be completely self-sufficient and prioritise those customers who need us most urgently, particularly during the worst of weather conditions
- › Patrol vans equipped with over 500 parts and tools. It's not uncommon that bikers use the tools carried on our patrol vans to affect their own repairs!

Our experience tells us that repairing a motorbike at roadside delivers the best customer outcome.

By concentrating on the use of our own patrol resources, and investing in training and technology, we are able to continually improve our repair rates.

This gives Europa the confidence that you are selling a service that gives your motorbike drivers the very best experience when they need it most.

Brand Utilisation

Consumer research points to the RAC brand being widely recognised across UK motoring circles. With 1550 patrol vans on the UK's roads every day and offices prominent on key UK motorways, most customers know exactly who the RAC is and the services offered.

Should RAC be successful in collaborating with Europa we would clearly want to maximise every sales opportunity.

We believe this can be achieved by enabling you to utilise the RAC brand in a controlled manner which adheres to our brand guidelines. In addition we will provide full marketing and training support, enabling Europa to focus on the road risk element of the sale.

Partnership Approach

RAC will partner with Europa to deliver points of differentiation, supporting enhancement of your service offering leading to increased conversion rates.

We will also provide industry insight and expertise enabling you to continue to deliver integrated products and services. We are proposing a partnership approach that reviews strategic and day-to-day activities on a regular and agreed frequency.

We will provide a structured, robust account management strategy ensuring operational excellence at all times and one that responds quickly to changing market conditions. We have the capacity, flexibility and headroom to drive a continuous improvement agenda and introduce innovative and noticeable change to your business on an ongoing basis.



Executive Summary

Marketing and Sales Support

Over the past 20 years the RAC has seen a change in the motor insurance breakdown sales journey from a predominantly telephone based sale, to one of increasing aggregator / on-line sales. In response to changing consumer behaviour, In order to maximise what need to be compliant purchases, the RAC has adapted its approach to working with partners and has created a two pronged approach:

1) Training

The ability for RAC to either: (a) train the trainer or (b) train the sales team directly - with a view to enhancing product knowledge, provide an understanding of customer need and provide facts and figures that allow the agent to discuss why the product is so beneficial to customers.

Our aim would be to empower the Europa team dealing with telephone enquiries to maximise conversion of new customers and to enhance the up-sell of optional products.

2) Marketing

RAC is able to offer Europa access to an experienced marketing manager who can help, if required, to optimise the on-line sales journey, provide marketing related images and logos, can sign off and approve all marketing materials and who can help with PR related requests.

RAC will also provide Europa with a dedicated account manager who would be responsible for agreeing and co-ordinating any training and marketing related activities with the relevant teams.

Transparent Pricing

The cost of RAC's proposal can be split into 3 key areas – cost of claims, cost of overheads and administration and an applicable RAC margin.

We deem cost of claim to be the cost of every customer request for service along with the cost of the staff required to manage those requests. Cost of administration is the cost associated with training, marketing, IT set up and policy and product creation and margin is a clear percentage figure that RAC would wish to make to ensure it writes profitable business.

As part of this response we have been clear as to RAC's expectation for each of those elements and have provided our rationale behind the figures stated.

We believe that transparency is key to building trust and that, by providing a clear line of sight as to the specific costs and margins behind the programme, we can provide the highest level of service to your customers. If cost of delivery increases price will increase and likewise, if costs fall, pricing will fall in line.

We want to thank Europa for this opportunity and we look forward to discussing our proposal with you in more detail.



1.0 A branded breakdown offer

With 8.6 million members, RAC is the United Kingdom's most progressive motoring organisation.

We believe that by selecting RAC as your breakdown partner, Europa customers will benefit from the technical knowledge of our experienced patrols, the investment in our fleet and equipment and the centralised support of our call centres.



1.0 A branded breakdown offer

Established in 1897, the RAC is the UK's oldest and most renowned motoring organisation. We offer nationwide coverage delivered by a fleet of over 1,550 patrol vans and additionally we run 55 branded flatbed recovery vehicles.

Branded Patrol Model

RAC's branded fleet of patrol and recovery vehicles cover the entire United Kingdom. The majority of breakdown and recovery claims are attended by RAC branded patrols. Our patrols are distributed throughout the UK to ensure the optimum model for dispatch.

Our first aim is always to get the motorbike attended and repaired by one of our own resources. Delivering a bike to a garage takes up valuable customer time and will prove more expensive for the customer on every occasion. Equipping RAC patrols with the right parts and tools to maximise permanent repairs has been a long held RAC strategy. To that end our vehicles hold in excess of 500 parts and tools and all patrol personnel are trained to deliver consistently high repair rates.

Quality

RAC holds the following internationally recognised accreditations for Quality: Quality Management System – ISO 9001:2008

RAC is fully accredited to BS EN ISO 9001:2008 as follows:

The scope of the management system covers the design, development, management and provision of a total mobility service tailored to support the needs of all motoring customers (individual and business to business). This includes roadside assistance, repair, recovery and incident management for onward travel and the provision of information, equipment, methods and training services tailored to the needs of internal and external customers of RAC. The RAC vehicle breakdown and recovery service also complies with the requirements of PAS 43:2012.

Our model offers your customers:

1550 patrols

55 flatbed trucks

26 fuel vans

19 mobile tyre vans

1 mobile electric charging van

Testimonial

'We selected RAC to become the provider for our breakdown add-on products for the Brightside Group range of Insurance Brands.

We have been really delighted with RAC whose approach to our partnership has been outstanding – they have offered us training and marketing support every step of the way.

Crucially, we have experienced an uplift in sales since engaging RAC and we are receiving positive feedback from both our sales agents and customers who are very happy to be associated with such a well-loved brand.' **Brightside**



2.0 Understanding Bikes

At the RAC we understand bikes, providing 35,000 bikers a year with an emergency rescue. In our portfolio, we can count motor manufacturers, both volume marques such as Yamaha and niche marques such as Triumph, as well as specialist insurers, such as Devitts, Bennetts and Footman James as clients.



2.0 We know bikes: understanding your customers

At the RAC we understand bikers, providing thousands of riders a year with an emergency rescue. In our portfolio, we can count motor manufacturers such as Yamaha, Kawasaki, Triumph, KTM and Indian Motorcycles as well as specialist insurers, such as Devitts, Bennetts and Footman James as clients.

In addition, we have a loyal following within our individual members, and with renewal rates of 80% we are clearly getting it right. Having a strong insight into bikes through all our marketing channels, whether through a commercial insurance relationship, our own individual membership or RAC Motorcycle insurance, we are uniquely placed to offer the right service, at the right time, with the right resource.

Europa have two strong brands and we are proposing to support them with the RAC brand, offering your customers the assurance of a safe pair of hands in the event of a breakdown.

RAC has many years experience and heritage in attending motorcycles in a breakdown situation. We have over 1550 fully trained patrols operating 365 days per year supported by over 100 Recovery Drivers and further backed up by 140 Contractor partners in the UK. Internally we have over 500 call centre, deployment and customer management colleagues housed in our iconic buildings based in Walsall and Manchester. These colleagues are able to validate, locate, deploy and accurately manage all customers through our state of the art breakdown system.

Testimonial "My bike broke down this morning on a ride and wouldn't start after turning it off. After calling the RAC the engineer arrived quickly and following some efficient testing diagnosed the fault and the extent of the fault, i.e. a problem with the battery not involving anything else. He then proposed a workable solution to get me home.

All in all an excellent response to my situation, carried out quickly and efficiently with knowledge, empathy and humour.

A big thank you to the engineer for his help today."

Bike Breakdowns

Motorcycle breakdowns attended in 2016

35,206



3.0 Product offer

RAC are the motorists champion and have been driving innovation in motoring related products and services for 120 years.

We have a range of core products and breakdown extensions that we offer our insurance customers and individual members that will deliver extra protection to Europa customers.



3.0 Product offer

We are offering a suite of products that will deliver tangible value to Europa's policyholders through a first-class service at the roadside.

We would like to work in conjunction with Europa to develop these products should we be successful with this tender.

Breakdown requirements, regardless of the vehicle type, are generally the same and focus on the following five key elements of breakdown:

Roadside Assistance
Recovery
Onward Travel
At Home
European Rescue

We understand that Europa currently offer a comprehensive UK breakdown offer which is mandatory on the Diamond Scheme and optional for Standard, Gold and for Brokers with another option to upgrade to European if required. As requested in the tender document we have provided prices for a greater variation of cover levels to introduce more flexibility for you and your customers.

Based on your requirements we are proposing the following levels of cover:

Optional Products:

1. Roadside and Recovery
2. Roadside, Recovery and At Home
3. Roadside, Recovery, At Home and Onward Travel
4. Roadside, Recovery, At Home, Onward Travel and European Rescue

Mandatory Product:

1. Roadside, Recovery, At Home and Onward Travel

Roadside and Recovery

RAC's roadside and recovery product offers your customers 24/7 breakdown cover. We'll fix their motorbike at the roadside, as long as they're **over ¼ mile away** from home. Includes recovery of your customers bike and up to 3 passengers to their chosen destination anywhere in mainland UK if the bike cannot be fixed at the roadside. Cover includes the United Kingdom, Guernsey, Jersey the Isle of Man and the Republic of Ireland.

Roadside, Recovery and At Home

RACs Roadside, Recovery and At Home product includes attendance if your customer's motorbike breaks down at home or **within 1/4 mile** from their house. Customers can even book a time for us to fix their bike.

Roadside, Recovery, At Home and Onward Travel

With additional Onward Travel cover, RAC will provide a replacement car, for up to two days, in the event that a repair cannot be carried out in a reasonable time. If this is not appropriate for your customer, alternative arrangements can be made such as overnight accommodation or taxi / train.

Roadside, Recovery, At Home, Onward Travel and European Rescue

In the event of a breakdown incident occurring on the way to a destination in Europe or whilst actually in Europe, we will provide services for the bike to be either repaired by one of our contractor partners, or recovered to a local garage for repair.

Whilst abroad, if repairs cannot be completed by the individual's planned return date, the motorbike will be repatriated back to the UK. The driver and passengers will also be provided with travel back to the UK.

Additional accommodation expenses and journey continuation expenses will be provided to allow your customer to continue their holiday whilst their bike is being repaired or repatriated.

If the bike remains abroad to be repaired, RAC will refund the cost of your customer's journey to collect the vehicle once repairs are complete.



1. Roadside



2. Recovery



3. At Home



4. Onward Travel



5. European

3.0 New Products

New Product Development

In an ever changing industry, drivers' requirements for service from a roadside assistance provider are constantly changing. RAC is able to adapt to this environment and create new products and solutions to assist our customers when they most need us.

RAC's technical insight team regularly review statistics from the industry on the most common fault types and trends within the breakdown industry. From this data, we have been able to identify market research that supports not only the suitability of our core roadside products, but specifically for our breakdown extension products detailed below.

These extensions have been developed for our individual RAC members and could be adapted to meet the specific demand for motorbike owners if required.

Battery Rescue

The highest volume of incidents attended in 2016 was for battery related faults, This has also seen a considerable rise in share from 2012 battery related incidents giving us a significant rise in this fault type in the last five years.

Whilst we are seeing this trend stabilise it is clear that there is a considerable volume of battery related faults. Battery Rescue has been designed to protect our customers from this potentially costly issue.

Key Replace

This product has been developed to avoid the unexpected cost of replacement keys if keys are lost, stolen or broken (sudden, unforeseen and unexpected breakage only). We will even arrange for a courtesy car if you lose your car keys.

Legal Expenses Insurance

With RAC Legal Care, your customers will have access to 24hr legal advice on any private legal matter. Access to our expert team of legal advisers who can advise on anything from consumer issues to boundary disputes and family law. In addition coverage of up to £100,000 cover for legal costs after a non-fault accident.



この電池は、注液充電済みなので開封後
12.4V未満の場合補充充電をしてください。
This battery is filled with acid if
circuit voltage is below 12.4V.

- ENG STOP RELAY
- FUEL PUMP RELAY
- HEAD LT RELAY
- FAN MOTOR RELAY
- DIODE
- HEAD LIGHT 20A
- BANK ANGLE 10A
- METER ILLUM 10A
- STOP HORN 10A
- CLOCK/TURN 10A
- FAN 20A
- ET 20A
- SPARE 10A
- SPARE 20A

4.0 Policy Wordings

We have provided our standard policy wordings for the proposed products. These are based on our proposed product offering and prices to Europa and will be discussed further if we are selected as your roadside provider.



5.0 Pricing

RAC's intention is to manage the Europa partnership via loss ratios. We believe that this will be beneficial to both parties as it will allow for pricing to be adjusted dependent on scheme performance and actual policy usage. It will also enable full disclosure to the FCA given their current focus towards policy add-ons.





x1000 r/min

0 1 2 3 4 5 6 7 8 9 10 11 12

F



5.0 Pricing

RAC’s pricing is based on a net rate basis enabling Europa to flex retail sales prices.

Loss Ratio Management

The RAC premiums are made up of three components and are split as follows:

Claim cost – 68% of the total premium

RAC overheads & administration cost – 12% of the total premium

RAC margin – 20% of the total premium

RAC will continually track the cost of claims against the premium received. 68% of that premium will be allocated to pay the cost of the breakdown service.

This includes the cost of attendance at the roadside by RAC patrols or contractors and the staff required to deal with the calls for assistance.

RAC has calculated our premiums using the claim frequency and average cost of breakdown across 2.4 million incidents.

These prices will be set for the first twelve months of the partnership to allow for the scheme to settle in.

After this period, we will review the total loss ratio on an annual basis and any increase or decrease to the claims cost will result in an amended rate for the following year.

RAC will provide detailed MI, format to be agreed, for discussion at each monthly review meeting so that both parties can manage expectations.

Please refer to the table below for our pricing structure.

YEAR 1 2018

Single Bike				
Mandatory	Optional			
Roadside, Recovery, At Home Onward Travel	Roadside, and Recovery	Roadside, Recovery, At Home	Roadside, Recovery, At Home Onward Travel	Roadside, Recovery, At Home Onward Travel, European
All Ages £21.68	All Ages £9.86	All Ages £21.33	All Ages £25.38	All Ages £36.83
0-5 Years £17.65	0-5 Years £8.31	0-5 Years £17.49	0-5 Years £20.72	0-5 Years £31.38
6-10 Years £24.50	6-10 Years £10.95	6-10 Years £23.03	6-10 Years £28.63	6-10 Years £40.64
11-15 Years £22.89	11-15 Years £10.33	11-15 Years £21.56	11-15 Years £26.77	11-15 Years £38.46
16+ Years £21.88	16+ Years £9.94	16+ Years £20.64	16+ Years £25.61	16+ Years £37.10

Multi Bike 2-5				
Mandatory	Optional			
Roadside, Recovery, At Home Onward Travel	Roadside, and Recovery	Roadside, Recovery, At Home	Roadside, Recovery, At Home Onward Travel	Roadside, Recovery, At Home Onward Travel, European
All Ages £26.30	All Ages £11.41	All Ages £24.13	All Ages £30.03	All Ages £42.28

Multi Bike 6+				
Mandatory	Optional			
Roadside, Recovery, At Home Onward Travel	Roadside, and Recovery	Roadside, Recovery, At Home	Roadside, Recovery, At Home Onward Travel	Roadside, Recovery, At Home Onward Travel, European
All Ages £28.31	All Ages £12.19	All Ages £25.96	All Ages £32.36	All Ages £45.00

Notes

- Price excludes IPT and broker commission
- Price to be reviewed annually, against an agreed loss ratio
- Pricing assumes standard T&C's
- Assumptions made for split of book by age and cover level, if these assumptions turn out to be materially different then we reserve the right to amend pricing
- Tender price valid for three months, after which point we reserve the right to review and amend pricing
- For single bikes - we have shown age brackets and a blended rate as requested. We would expect Europa to take one of these options and not select options based on individual customers.

Cancellations

Within 14 days, provided no service has been provided we will issue a full refund. After 14 days a pro-rata refund can be provided as long as no service has been provided.

6.0 Technical Support and Innovation

RAC continually invests in technical and service innovation designed to bring benefits to our partners and their customers.

Over recent years, RAC has introduced a number of technical, service and product innovations to support our strategy of repairing more vehicles at the roadside, supporting our partners' objectives of good customer service and value for money.



6.0 Technical Support

To stay ahead, RAC's Technical Centre of Excellence has worked in partnership with customers and manufacturers, as well as investing **£40 million** in the last 5 years in new research and innovations such as RACScan+, RAC's Battery Tester, Universal Multi-fit Wheel, Tyre Patrols, Fuel Patrols and more. This ensures that we continue to meet and exceed our customers' needs.

Technical innovations that RAC has pioneered and that provide tangible benefits for our clients and their policyholders include:

- Multi-fit wheel - a spare wheel that fits over 90% of vehicles
- RAC tyre patrols
- RAC's diagnostic tool (RACscan+)
- RAC DSS - 700S battery tester - the latest battery testing equipment
- Rapid deployment trailer (RDT) enabling every van to tow a customer's vehicle

Bikes

At RAC we have had long standing relationships with major motorcycle manufacturers for over 25 years. The length of these relationships indicates their satisfaction with our service which is further supported from their customers' feedback who consistently gives customer satisfaction scores of over 90. As an example Yamaha have a CSI of 96% over the past twelve months from 1800 breakdowns.

Our patrols consistently repair motorcycles at the roadside. We constantly update all patrols with technical tips and bulletins through our roadside browser which is instantly accessible at roadside 24/7.

To further support our motorcycle repair strategy we have developed an extensive parts supply with our primary parts supplier Euro Car Parts. They carry all major manufacturers' parts and batteries in stock and have the capability to source the majority of all motorcycle parts.

Based on patrol and customer feedback we have extended our parts range to include CTEK battery charger / optimiser. We identified this as common issue with motorcycle breakdowns / usage and now all patrols have access to provide customers with this self sufficient piece of equipment which reduces inconvenience and enhances battery life.

In the event we cannot repair the motorcycle we have extensive recovery solutions in place. We have over 100 recovery drivers operating over 55 recovery vehicles all of which have specialised motorcycle recovery equipment. In addition we are further enhancing recovery trailers in a number of patrol vehicles to position these strategically around the UK dependant on volume usage.

60% of motorcycle breakdowns are batteries and punctures. RAC patrols carry bike batteries and tyre plugging kits as standard.

7.0 Marketing

We have an in-house marketing manager tasked with working alongside our account managers to enhance your customer proposition and experience through strategic marketing activities. We can support you with:

- Broker Brand Guidelines usage
- RAC cover level reviews
- Website design
- Landing page layouts
- Support with PPC campaigns
- Contact centre engagement
- Merchandise
- Customer journey enhancements
- Aggregator wording
- Incentives for customers
- Customer contact strategy improvement
- PR stories
- RAC statistic based content
- Events
- SEO enhancement



7.0 Marketing Expertise

We will provide Europa with marketing support which we can align to your current marketing activity planning. We can also create a bespoke plan purely for your RAC content.

Online Optimisation

Critically important from a conversion perspective, small changes in the digital world can make a big difference to the uptake of products. We help to ensure your direct site and quote and buy journey is as clean and easy to use as possible.

PR & Events

Our PR team can help to plan your internal and external launch. We provide support for press releases, national events and internal staff engagement. We can also organise for an RAC patrol to attend the event and showcase our products.

Design Support

We can provide both digital and print design support. We work with you to create visuals that fit both your brand elements and ours whilst effectively getting the message across to your customers.

Content production

We can assist with blogs, social media, driving tips and email communications. We provide content to keep your customers engaged and provide them relevant information about our products.

Merchandise

We have a whole host of RAC merchandise including pens, power banks, notebooks etc. We give these away during training and buzz sessions to help keep our brand at the forefront of the minds of your call centre staff.

Photography & videos

We can provide high quality photography to support any of your marketing activity, we also have a range of educational videos to help with training.

1. Your car

2. About you

3. Your cover

4. Your quote

4. Your quote

9 monthly payments of
£113.96

Deposit payment: £233.10
Total amount payable: £1258.74
(includes 19.5% APR)

Pay now

Marmalade will introduce you, acting as a credit broker, to Premium Credit Ltd

OR

1 annual payment of
£1,165.48

Includes Insurance Premium Tax (IPT)

Pay now



Your quote reference number

428443

Underwritten by Allianz PLC

Call us

0333 323 1323

We're open today until 5:30pm

Please note that if you make any changes to this quote, including the start date, then the price quoted may change.

TRUSTPILOT ★★★★★ Marmalade is rated 9.1 out of 10 by Trust Pilot

Add breakdown cover from the RAC

Select your preferred level of cover to update your quote. For full details of cover, benefits and exclusions, please read the [policy booklet](#).



Roadside, Recovery & At Home

£74.99 per year*

Add

Roadside, Recovery, At Home & Onward Travel

£94.99 per year*

Add

No call out charge



Roadside assistance



Recovery of vehicle & passengers to UK destination



Recovery if driver taken ill



"Take a risk and keep testing, because what works today won't work tomorrow, but what worked yesterday may work again." - Amelia Earhart

DIGITAL BEST PRACTICE GUIDE 2017

RAC

The digital world is constantly evolving and shapes the way in which customers are now interacting with products. This guide is by no way the end-all and be-all for all systems, software and purposes, but it does include our own digital learnings behind our direct RAC website and most of our partners.

The simple use of typography, tables and colours can go much further than you think when displaying product information and options to visitors. Each section of the guide aims to enhance your direct site content and more importantly your suite and buy journey.

	UK ROADSIDE RECOVERY & AT HOME	UK ROADSIDE RECOVERY AT HOME & ONWARD TRAVEL	EU + UK ROADSIDE RECOVERY AT HOME & ONWARD TRAVEL
UK ROADSIDE RECOVERY & AT HOME	£3.49 A MONTH	£3.99 A MONTH	£5.49 A MONTH
Roadside assistance	✓	✓	✓
Local vehicle recovery	✓	✓	✓
No call out charge	✓	✓	✓
UK national vehicle recovery	✓	✓	✓
Emergency driver (24 hrs)	✓	✓	✓
Caravan assistance	✓	✓	✓
Emergency recovery (24 hrs)	✓	✓	✓
Emergency recovery (24 hrs)	✓	✓	✓

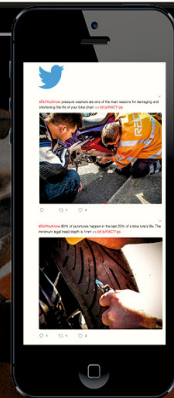
Our patrols repair 1 vehicle every 19 seconds

- 4 out of 5 vehicles are fixed at the roadside
- Patrols repair vehicles on average within 34 minutes
- 82% of members would recommend RAC Rescue to their friends and family
- Roadside assistance anywhere in the UK
- Cover provided 24 hours a day, 365 days a year
- Labour and filling costs are included in your membership

	UK ROADSIDE RECOVERY & AT HOME	UK ROADSIDE RECOVERY AT HOME & ONWARD TRAVEL	EU + UK ROADSIDE RECOVERY AT HOME & ONWARD TRAVEL
UK ROADSIDE RECOVERY & AT HOME	£3.49 A MONTH	£3.99 A MONTH	£5.49 A MONTH
Roadside assistance	✓	✓	✓
Local vehicle recovery	✓	✓	✓
No call out charge	✓	✓	✓
UK national vehicle recovery	✓	✓	✓
Emergency driver (24 hrs)	✓	✓	✓
Caravan assistance	✓	✓	✓
Emergency recovery (24 hrs)	✓	✓	✓
Emergency recovery (24 hrs)	✓	✓	✓

Our patrols repair 1 vehicle every 19 seconds

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- 82% of members would recommend RAC Rescue to their friends and family
- Roadside assistance anywhere in the UK
- Cover provided 24 hours a day, 365 days a year
- Labour and filling costs are included in your membership



8.0 Training

RAC are committed to supporting our partners with training activity. We provide regular product launches and product training in conjunction with our corporate partners.

We are constantly working towards increasing conversion rates and will provide as much training and marketing support as is required by Europa to launch and promote your RAC breakdown add-on products.



8.0 Training

Training

RAC have a dedicated training support team to work with our partners to promote product knowledge and help to increase conversion rates.

As RAC breakdown is a new partner for Europa and we are proposing new cover levels we would work with you to launch the products and deliver breakdown product training days.

A typical product launch will include training sessions for all staff with a van demonstration on site.

We are able to provide full training support including:

- Induction materials
- Product launches
- Videos
- Van demonstrations
- Train the Trainer sessions
- Posters and marketing materials
- Crib sheets and product information

"I just wanted to add my thanks to you and the team for a really well executed and fun day you provided for the team. It certainly enhanced our knowledge of the organisation and I know that the team really enjoyed it. Your presentation was truly first class and it was great to get a better understanding of your company and the products that you offer."

Hagerty Insurance

"What I wanted from the day was a sustainable increase in confidence in selling the product and an increase in product knowledge in sales and service. I believe that we were able to achieve much more than that and by engaging all business areas we not only increased both product knowledge and confidence, it strengthened an extremely important strategic relationship between the RAC and Brightside."

Brightside



CTEK
BATTERY CHARGER
XC 0.6

CONVEY & POWER
UNIQUE & PATENTED
UNIQUE & PATENTED
UNIQUE & PATENTED

TRIPLE QX
ATF DX III

NORD-TEST
Super Start Plus

Xtreme

YAC

9.0 Management Information

RAC recognises the importance of providing timely, accurate and actionable data to our customers. RAC have developed a unique market leading Insight Portal giving our customers online access to a suite of management information specific to the services covered.

In addition we have aligned technical support with specialist bike knowledge that will provide you with regular analysis of data.





9.0 Management Information

Insight Portal

RAC provide detailed management information giving our partners incident volumes, types of breakdown claim, fault trends and details of repeat breakdowns.

Europa already have access to our Insight Portal to view breakdown claims information for RAC Bike Insurance customers. Below is a generic account for you to see how the portal works.

User id: RACazure\EuropaEuropa

Password: EEGEND4a048df59

Link: <http://www.rac.co.uk/business/racinsight>

Going forward we are developing our management information into the next generation of reporting which will enable our insurance partners to gain additional customer insight. Opposite is a description of our plans.

Next Generation Reporting

RAC next generation of customer MI will provide tactile, interactive dashboard functionality to any device, delivering data rich dashboard components.

Apps for IOS, Android and Windows will be available, together with standard browser access.

In addition to dashboards and reporting, RAC will deliver self-serve MI in the cloud, providing customers with the capability to build their own customised MI suites with a few simple clicks, and allow distribution of reporting throughout your trusted domain. Data can be displayed through either tabular or rich, interactive visualisations, and published to your mobile device or browser/workspace.





9.0 Technical Reports

Technical Centre of Excellence

We have invested in a Technical Centre of Excellence. This delivers training on vehicle technology, fault rectification, problem resolution and customer education. We employ technical trainers and technical liaison managers who attend all new vehicle launches in order to receive updates and training materials. Training material is designed to directly address trends that affect our customers most, such as particular fault trends, ensuring that all patrols are aware of specific issues and are in a position to repair as many of these faults at the roadside as possible.

Analysing Data

Our Technical Centre generates detailed management information to provide our partners with incident volumes, types of breakdown claim, fault trends and details of repeat breakdowns. This information can be used by our partners for marketing, renewal and cross sales activity. RAC routinely undertakes:

- › Technical analysis identifying emerging faults delivering increased repair rates
- › Solutions which help our patrols fix more vehicles helping to drive customer satisfaction and reduce breakdowns
- › Regular technical reviews outlining current repair rate performance, usage and CSI
- › Vehicle software updates at the roadside

RAC's Technical strategy and commitment to drive up repair rates has driven enhanced service levels for RAC partners over the last 5 years.

All data generated can be viewed via our Management Information portal as described above. We have provided full logon details of our test site for you to view typical data that we report on. In addition we are providing two anonymised technical packs that we provide to our customers.



10.0 Customer Journey

We have two UK emergency breakdown and post-accident contact centres operating 24/7 and employing over 700 colleagues providing roadside assistance and other branded customer services activities. In total we handle 4 million calls a year. At peak times this can equate to two calls every second.





10.0 Claims Handling

Customer first approach to call handling

Any rider in a vulnerable situation is always our number one priority – they could be in dangerous situation, be alone at night or even just feel vulnerable.

Our customer service specialists are trained to identify and ascertain this information and deploy relevant resources immediately.

Keeping your customers informed during a breakdown incident has been a RAC key priority for 120 years. Skilled customer service specialists ensure that all

customers are dealt with promptly, efficiently and sympathetically.

Taking the time to establish the details of each incident and the priorities of each individual customer helps us to understand your customers, as well as reassuring them that we understand their individual needs.

We keep the driver up-to-date on the estimated time of arrival and our patrols call the customer once they are en route and call again if the initial ETA changes due to unforeseen circumstances (e.g. traffic, weather etc.).



10.0 Claims Handling

Customer Management through iCAD

The entire roadside assistance operation is underpinned by our iCAD (intelligent Computer Aided Dispatch) system. iCAD allows relevant data to be captured on the initial call to ensure that customer, vehicle, and incident data is logged to ensure that the right resource is sent out first time. Data captured at point of initial call includes:

- › Confirmation of customer name and contact details, including registration number.
- › Incident location – this can be postcode, point of interest, road and town, motorway junction / marker post number / services
- › Fault symptoms
- › Number of passengers with the vehicle
- › Customer journey plans – allowing correct priorities and solutions to be actioned – this can include potential recovery destination

By using Intelligent Questioning Analysis (iQA), we are able to quickly understand the situation your customer is in and their needs at point of breakdown. This allows us to:

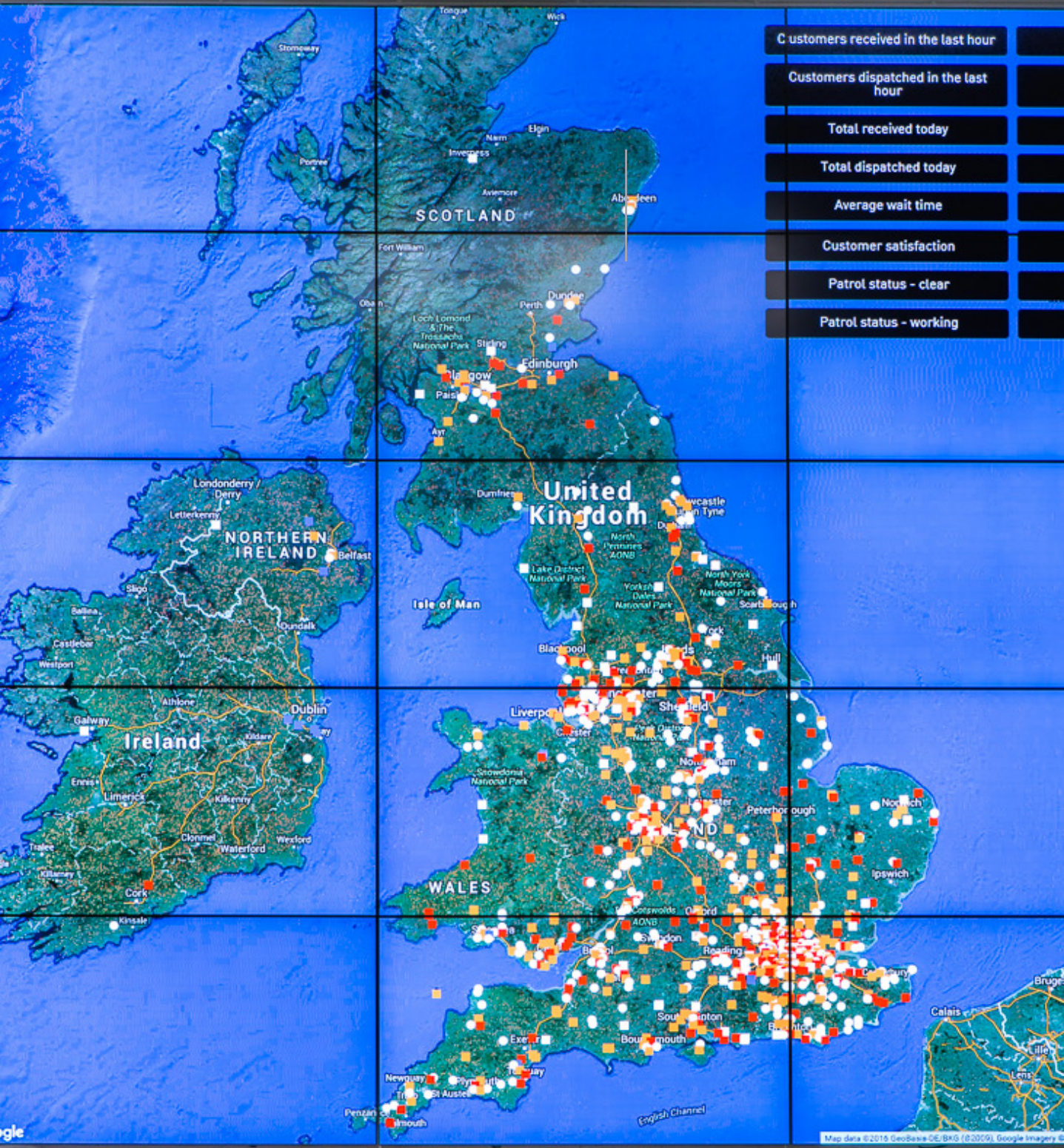
Send the Right Resource First Time (RRFT)

Produce an accurate Average Time to Attend (ATA)

Constant and relevant incident management will ensure that your customer's expectations and individual requirements are managed, to protect the customer experience and prevent any misunderstanding that can occur in a stressful situation.

Our Customer Solutions Centre is structured to align the colleagues with the geographic locations of breakdowns and resources, This ensures that the person managing the breakdown situation for your customer has the specialist knowledge of that area of the country, along with the deployment and communication skills, to bring a swift and appropriate solution to each individual customer's incident.

Overleaf is an overview of the customer journey.



EFFORTLESS CUSTOMER JOURNEY

POLICY TERMS & CONDITIONS

- Fair, clear and relevant policy wording
- Written in plain English



RAC DYNAMIC QUESTIONS TO DELIVER THE RIGHT CUSTOMER OUTCOME



- Priority on vulnerable customers
- Customer service with empathy (fix the customer, not the bike)

PATROL DISPATCHED

- Circa 1,550 trained patrol technicians
- 80% Patrol Attendance Rate (PAR)
- Average 13 years experience

OR SPECIALIST RESOURCE DISPATCHED (FUEL PATROL, TYRE PATROL, CHARGING VEHICLE)...

- Specialist solution for right customer

OR RECOVERY FLATBED DISPATCHED

- Vehicle recovery – combination of resource and contractor

CUSTOMER BREAKDOWN

NOTIFICATION TO RAC BY PHONE OR APP



RESOURCE SENT BASED ON VEHICLE FAULT / AVAILABILITY

- No need for additional resource 90% of time
- Fast and accurate response provided
- Estimated time of attendance provided
- iCAD (dispatch system) single view of all resources

mechanics (PAR)

DISPATCHED ELECTRIC

customer outcome

of own



PATROL ARRIVES AND COMPLETES ROADSIDE FIX

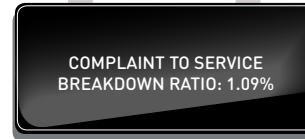


- Arrive within 50 minutes on average
- 80+% fixed, on average in 38 minutes
- Patrol carries 500+ parts
- Technical innovation for more roadside fixes

TOP ROADSIDE FAULTS RESOLVED

<p>TYRES Using Universal Multi-fit Wheel / T-yre Patrols</p>		<p>MIS-FUELS Using Fuel Patrols</p>	
<p>NON STARTS - ENGINE Using RACScan+</p>		<p>BATTERY Using RAC's Battery Tester</p>	

CUSTOMER DRIVES AWAY HAPPY



OR RECOVERY COMPLETED AND ONWARD TRAVEL FULFILLED

- Proactive offering of hire car/hotel/rail

POST EVENT CUSTOMER FEEDBACK AND COMMUNICATION (INBOUND AND OUTBOUND)



- Electronic Customer Satisfaction captured
- Net Promoter Score Captured
- eCARS work/battery report sent to customer
- Transparent and clear report on actions and next steps
- Customer feedback used to improve services

CUSTOMER UPDATED ON ARRIVAL TIME



- Patrol or office calls / mobile tracking to keep customer updated

RAC
Broker

Europa Group

Thank You

