



RAC

RAC and Admiral  
Your roadside partner



# RAC and Admiral Agenda

---



- 01 Introduction
- 02 Operational Tour
- 03 Track My Rescue
- 04 Customer Experience
- 05 Complaint Handling
- 06 Reporting and MI
- 07 Van Demo and Technical Tour
- 08 Subcontractor Network
- 09 Branding
- 10 Commercials and Next Steps





**RAC**

**Introduction**  
Phil Ryan





## About RAC



120 Years  
experience

RAC

8.4 million  
drivers on  
cover



4.5 million  
annual  
calls



2.3 million  
jobs



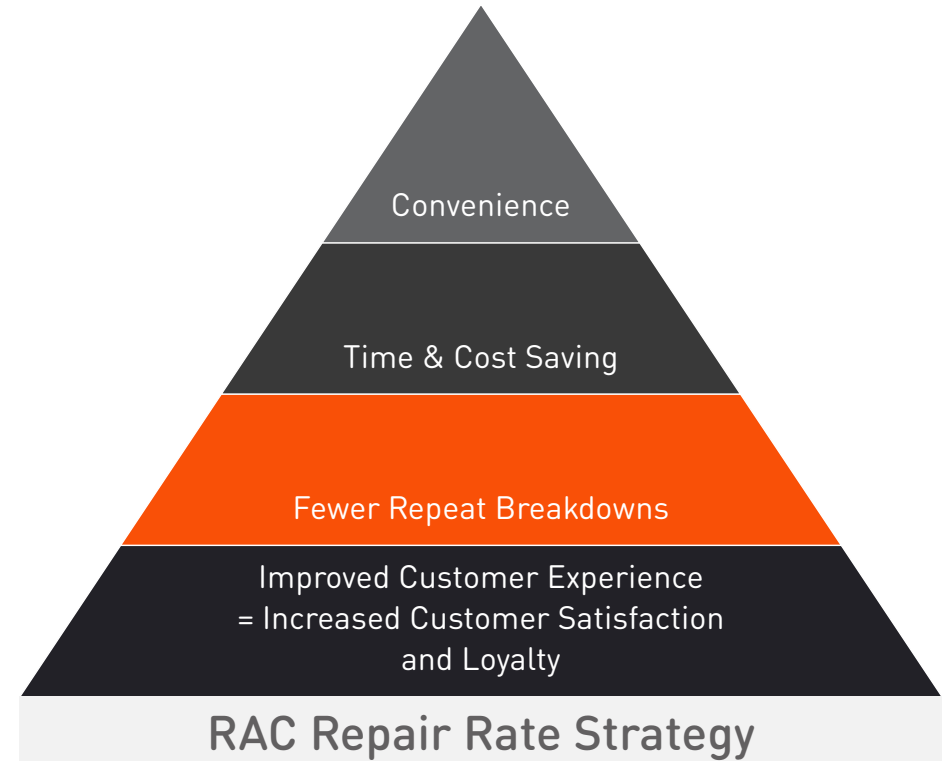
1.4 million  
hours at  
roadside



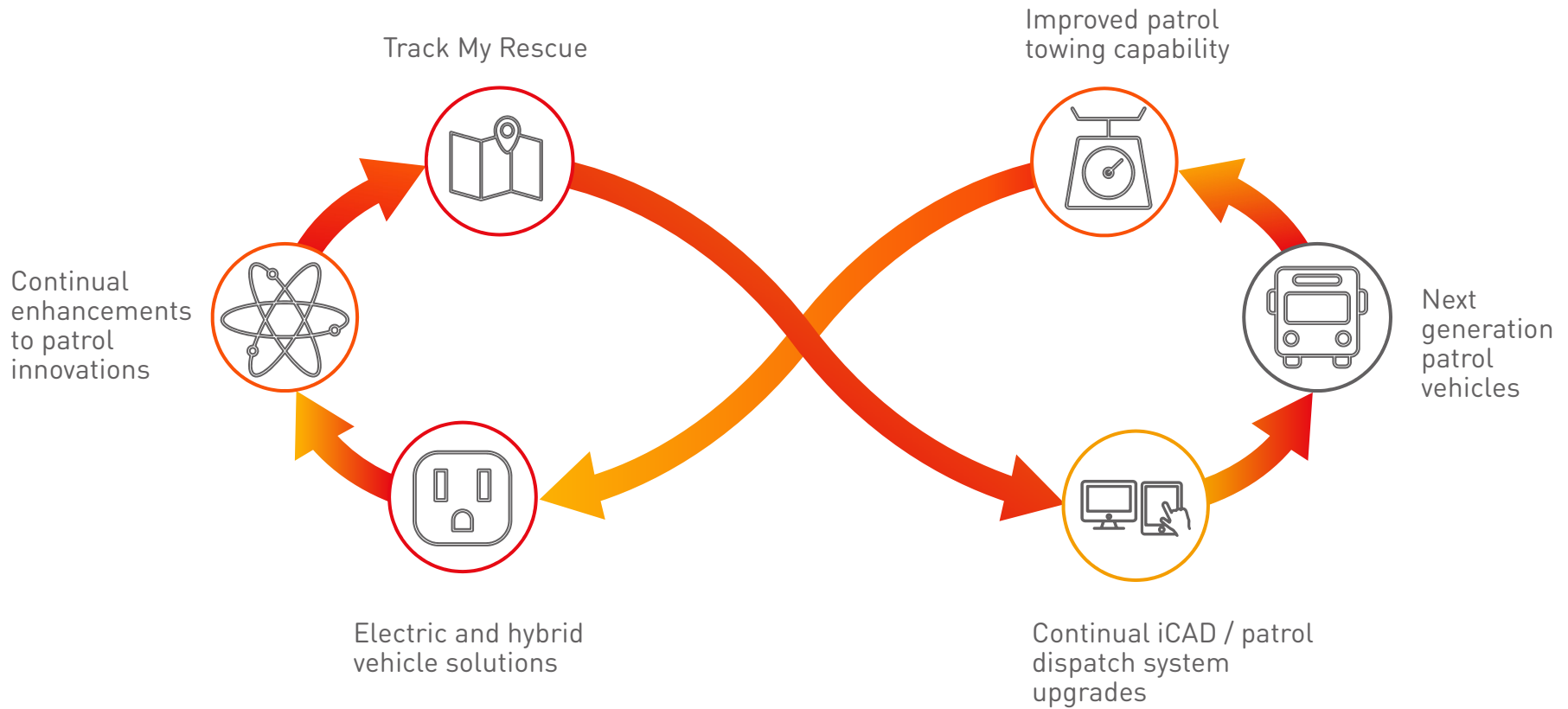


# Why our Patrols repair more

-  We're trusted to train the motoring industry & our patrols receive leading training
-  We allow sufficient repair time
-  Our leading technology
-  Ongoing breakdown analysis
-  Repair over Recover culture



# Innovation for a better customer experience







**RAC**

**Operational Tour**







RAC

Track My Rescue  
Mark Burrows





## Digital Innovation



RAC's digital strategy will support Admiral in creating a consistent and high quality experience for your customers at roadside.

### RAC's Digital Strategy

To actively enable new channels and routes for clients and consumers. To access our roadside services RAC has a proven API platform for multichannel digital needs including:

- › Telephony – direct to the RAC
- › Digital – breakdowns managed via Admiral web service and apps
- › Vehicles (Bcall)
- › Client Systems

# 03

## Track My Rescue



# Our digital services for a new era

## Track My Rescue



### Benefits for Admiral

- Real-time updates for customers
- Increases customer certainty
- Reassurance at roadside



## Our digital services for a new era

### Phased Approach

#### Phase 1

- Regular reassuring communication and mobile friendly web presentation to RAC customers at key 'moments of truth'
- From initial customer contact through to patrol attending breakdown
- Where non-RAC patrol to attend: Initial communication to customers only (NB: No tracking available initially – planned for later phase)
- Individual members (D2C and B2B2C, RAC branded)
- UK (inc. Northern Ireland, Scottish Isles, Channel Islands and Isle of Man)

#### Phase 2

- Republic of Ireland individual RAC members
- Working with business customers to integrate into their Branded apps (Reporting a breakdown and Tracking My Rescue)

#### Phase 3

- Contractors (non-RAC patrols)





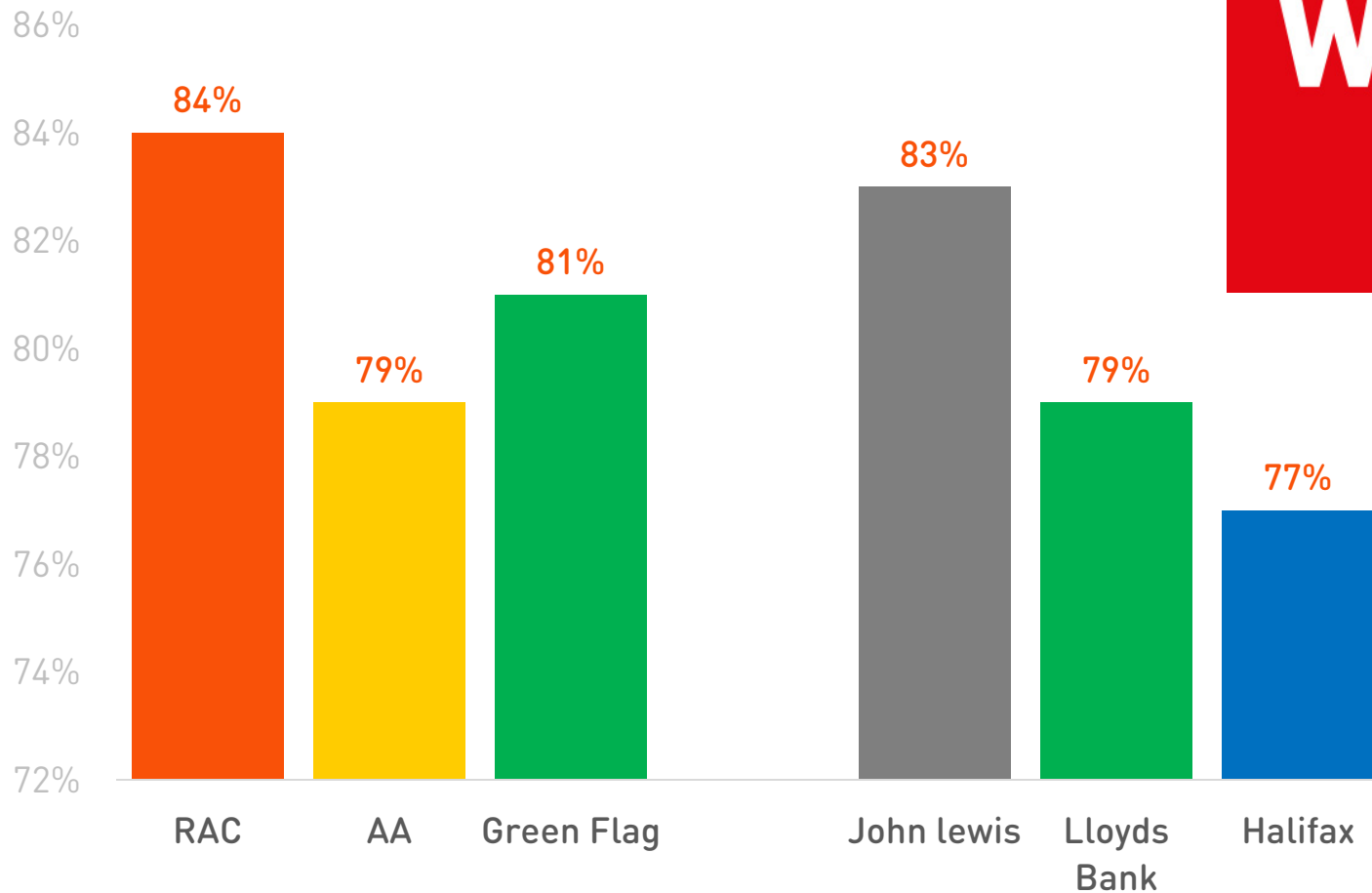
**RAC**

**Customer Experience**  
Paul Coward



## No.1 for Customer Service

- RAC is the No.1 breakdown provider in the latest Which? survey of customer experience:



Which?

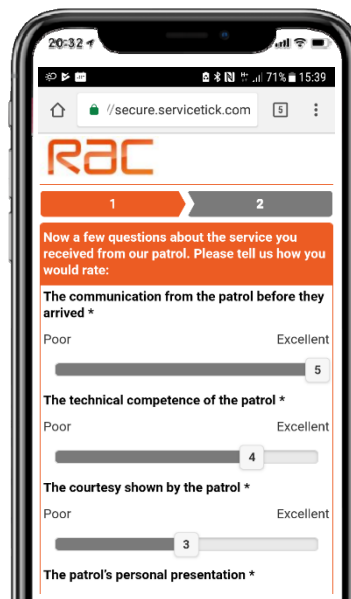
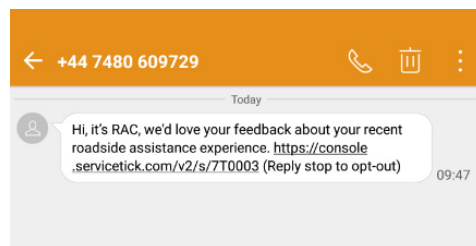


## Customer Feedback

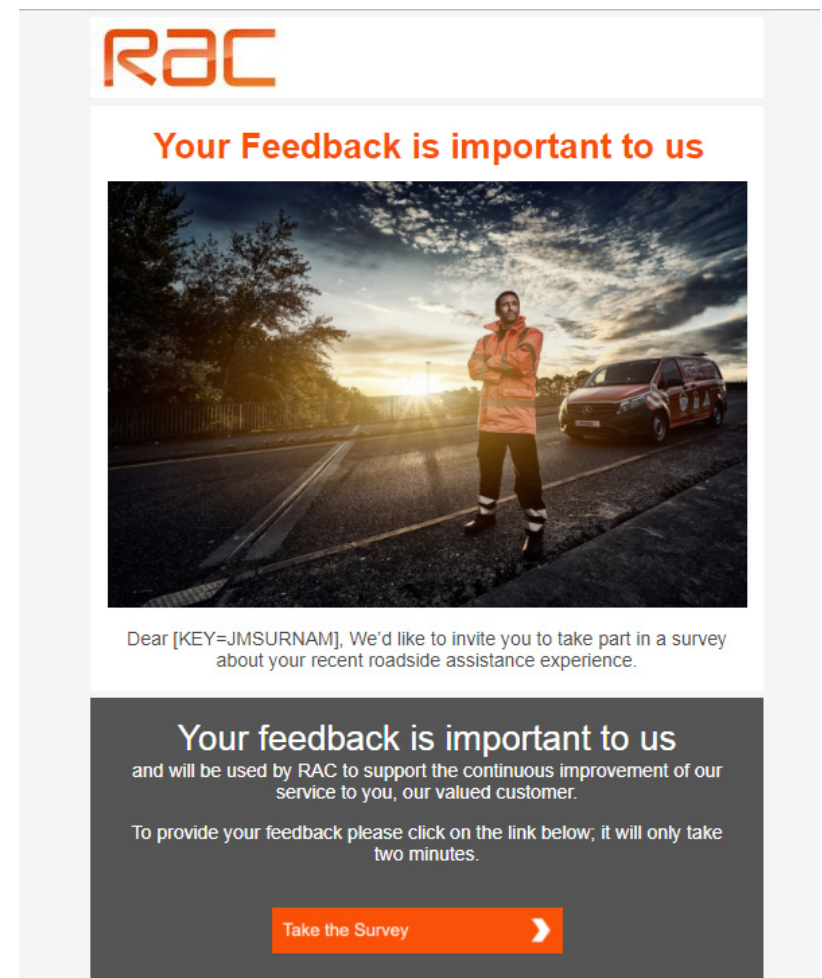
### Main channels are SMS and email

- RAC have always wanted to provide great service
- We are moving from a roadside NPS capture to post event email & SMS to capture more information

#### SMS



#### email



# Customer Feedback

## Example Survey

- Customers receive a survey that matches their situation, and are asked NPS and other more detailed questions



**RAC**

1 2

Thank you for agreeing to give us feedback on your experience of the service you received from us recently. The survey should only take a few minutes to complete.

Thinking about your recent experience how likely would you be to recommend RAC to friends and family? \*

Not at all likely				Very likely						
0	1	2	3	4	5	6	7	8	9	10
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please tell us why you gave that score.

In just one word please sum up how your overall experience made you feel.

The next four questions relate specifically to the experience you had when you first called us for assistance. How would you rate the following:

	Poor		Excellent		
	1	2	3	4	5
The time it took to answer your call *	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How courteous the person you spoke to was *	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How knowledgeable the person you spoke to was *	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The patrol arrived in the time you expected? *	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Customer Feedback

### Example Survey

- To start with this will be sent to call Patrols or towed breakdowns, as part of the tactical phase, in the production phase we'll ask specific questions about contractors, batteries etc where applicable

**RAC**

1 2

Now a few questions about the service you received from our patrol. Please tell us how you would rate:

	Poor				Excellent
	1	2	3	4	5
The communication from the patrol before they arrived *	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The technical competence of the patrol *	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The courtesy shown by the patrol *	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The patrol's personal presentation *	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The presentation of the patrol vehicle *	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The explanation given by the patrol about the cause of the breakdown *	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The patrol did everything he could to get you going again *	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please tell us if there is anything we could have done to improve your experience.

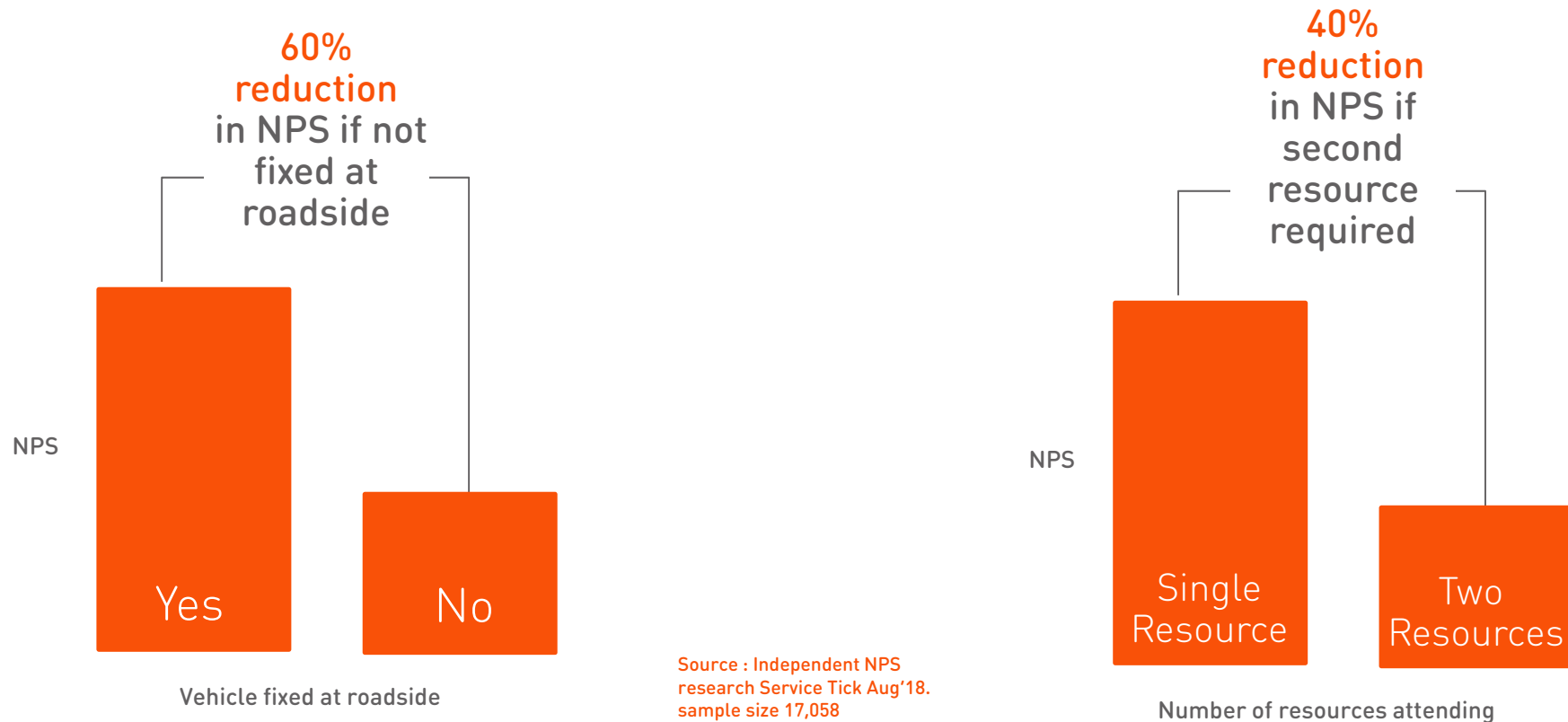
\* indicates a required field.

< Previous Finish



## Customer Feedback

- RAC high fix and single resource resolution rates are underpinned by investment in technology, innovation and infrastructure, like the Universal spare wheel and our new towing capability

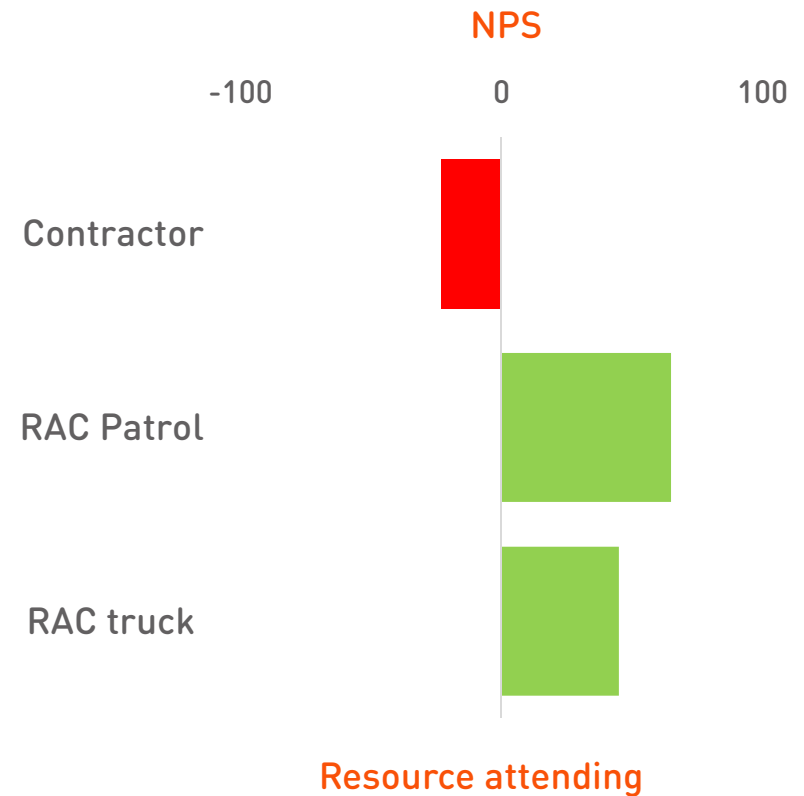


## Customer Feedback

- Customers want a highly skilled Patrol and don't want Contractors, as the quality of service & experience isn't as high
- RAC invests in its highly trained Patrol force, as a differentiator against the competition



Customer NPS is negative, when a contractor attends





**RAC**

**Complaint Handling**  
John Flanagan

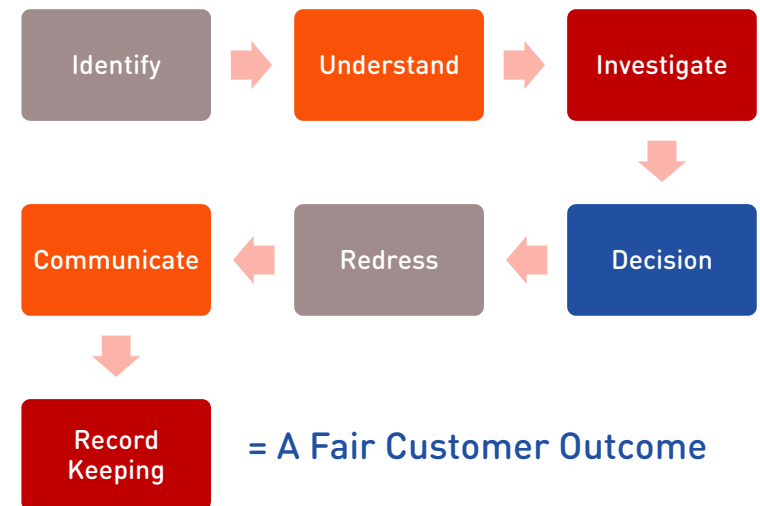




## Admiral Customer Care

### Proactive Approach

- **Identify** Using branding tool/scheme codes & inform Admiral of contact
- **Understand** Classify correctly and understand nature of concern, i.e. complaint or enquiry
- **Investigate** Use all tools available to establish what has happened
- **Decision** Upheld or Rejected
- **Redress** Decide upon appropriate outcome and provide feedback to the business
- **Communicate** Liaise with customer to resolve concerns
- **Record Keeping** All records held within internal system and in line with FCA Guidelines



## Admiral Customer Care

### Customer Insight Team

- Information captured in ICAD and ICASEWORKS are collated together and the complaints are categorised.
- Complaints are then compiled into department/process at fault, by complaint category and date received
- These reports are then sent to operational heads of and their direct reports, resource and planning areas, corporate partners
- Complaints are reviewed and amendments to our processes/resourcing are then done to improve our customer service so that we can reduce our complaint levels

#### Weekly Operational Call:

Discuss complaints received/actioned/agree next steps, build closer relationship between teams

#### Monthly Complaints Snapshot:

Month	Total Complaints Received	Total Complaints Settled	Total Complaints Upheld	Total Complaints Rejected	Total Job Instructions	% of complaints received versus job instructions	% of upheld complaints versus job instructions	Total Redress Paid (£)
January	7	3	0	3	606	1.16%	0.00%	£ -
February	9	9	8	1	785	1.15%	1.02%	£ 377.05
March	8	8	6	2	1,049	0.76%	0.57%	£ 125.00
April	10	11	5	6	837	1.19%	0.60%	£ 175.00
May	18	16	10	6	730	2.47%	1.37%	£ 390.00
June	11	11	6	5	696	1.58%	0.86%	£ 330.00
July	11	11	5	6	711	1.55%	0.70%	£ 227.00
August	13	14	7	7	686	1.90%	1.02%	£ 124.99
September	3	0	0	0	209	1.44%	0.00%	£ -
October	0	0	0	0	0	0.00%	0.00%	£ -
November	0	0	0	0	0	0.00%	0.00%	£ -
December	0	0	0	0	0	0.00%	0.00%	£ -
<b>Total</b>	<b>90</b>	<b>83</b>	<b>47</b>	<b>36</b>	<b>6,309</b>	<b>1.4</b>	<b>0.7</b>	<b>£ 1,749.04</b>

## Admiral Customer Care

---



### Complaints Action Group

- › Chaired by Chief Operations Director for Roadside
- › Complaint Trends/Specific issues targeted in advance
- › Includes a 3 month outlook

### Upheld Complaint Feedback

- › Feedback provided via Complaint case
- › Collated and forwarded to key stakeholder
- › 360 feedback to sense check action

### Live Complaint support

- › Customer Care Colleague in frontline teams – 7 days a week, 9am to midnight



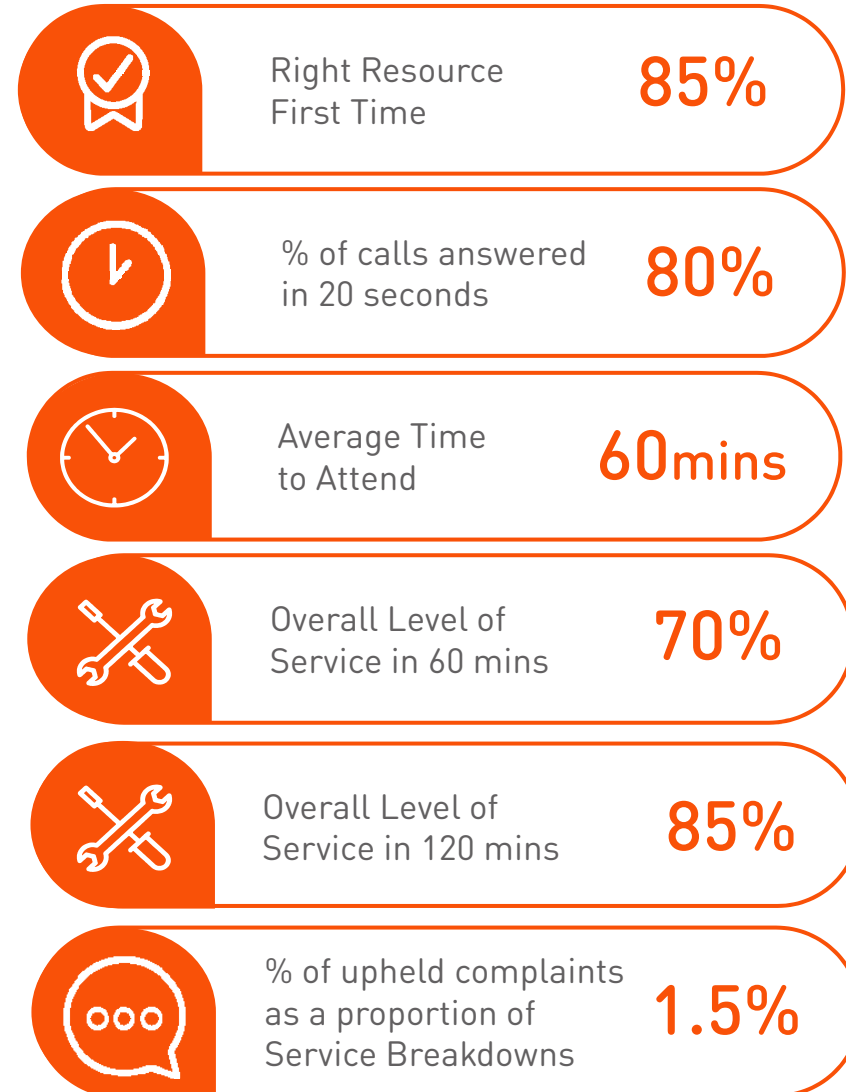


**RAC**

**Reporting and MI**  
Chris Lambert



## Proposed Service Levels



# Reporting

## Insight Portal

- Access to RAC portal
- Unique Log-on
- Gives full visibility of Admiral MI including:
  - Claims volumes
  - Daily Breakdown report
  - Daily KPI updates
  - Geographical Heat Map
  - Vehicle Analysis
  - Faults
  - Monthly performance data



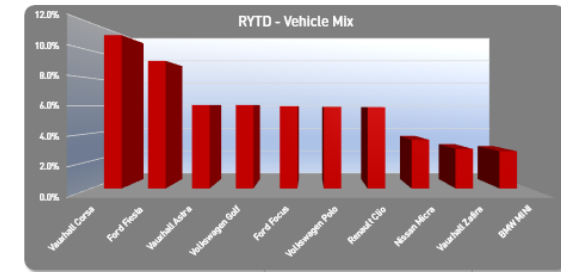


# Reporting

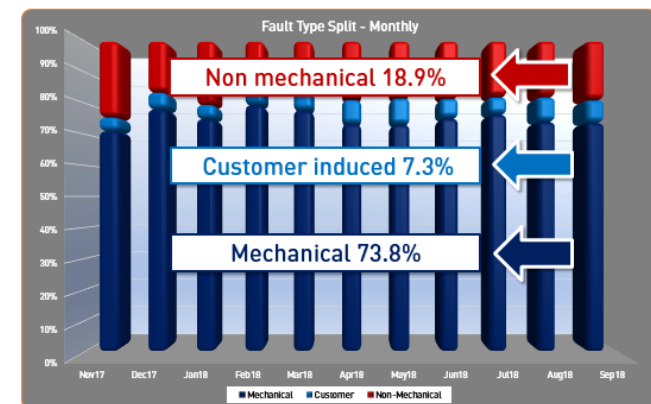
## Technical Reporting

- Technical Reporting and Analysis
  - Current Performance
  - Vehicle Mix
  - Category mix
  - Increasing and Decreasing Faults
  - Breakdown Fault Type
  - Trend Analysis

### Technical Report Vehicle Mix



### Fault Type RYTD



## Market Leading Technical insight



# Innovation for a better customer experience

## eCars report

### Benefits for Admiral

- Report emailed to customer
- Unique to RAC
- Shows battery test results
- Shows diagnostic results
- Will include photos

**Customer Assistance Report**

General Details

Breakdown No.	VD08PC785	Time Called	11:11	08/10/2018
Patrol	3330 Zachary Warrington	Time Complete	12:52	08/10/2018
Reg No.	SH55TVC	Email	N/A	
Mileage	92387			

Location Details

Breakdown Location  
ROBERT DRIVE GLASGOW @CCF GLASGOW  
6513HE: IS AT CCF - IN THE WORKS CAR PARK  
CCF GLASGOW 6513HE

Comments Suggested Diagnosis - Vary all diagnoses to the vehicle repair prior to any work being completed or adding any parts

Part Battery Fitted

521771942, Castrol GTX 10W-40 1 litre. Member said car clicking and not starting. No oil showing of member bought one litre and still on minimum advised topped up A.S.A.P. Advised have recharged and car rechecked by garage.

Battery Test Results

Battery Test  
Battery Manufacturer: YUASA  
Rating of battery tested: 480EN  
Chemistry of battery tested: FLOODED  
Rated Ah of battery tested: 50  
Smartcharge: No  
Battery Test Results  
Time: 08/10/2018 12:31  
Temperature: 13.9°C  
Measured voltage: 11.51Volts  
Measured rating: 172EN  
Reserve capacity: Good Reserve  
State of health: 60%  
State of charge: 0%  
Test Result: Serviceable Recharge System Test  
Jump pack used: Yes  
Starter Avg voltage: 9.25Volts  
Starter Avg current: 59.5Amps  
Starter result decision: Charge Battery  
Alternator voltage (unloaded): 0Volts  
Alternator voltage (loaded): 13.05Volts  
Alternator current (unloaded): 0Amps  
Alternator current (loaded): 27.6Amps  
Diode decision: Normal  
Alternator test decision: Normal  
First drain test voltage: 11.52Volts  
First drain test current: -0.1Amps  
Second drain test voltage: 12.03Volts  
Second drain test current: -0.1Amps

Condition

Marked condition of vehicle

Scratch  
Missing  
Broken  
Dent

**By signing this form, I acknowledge that:-**

- I have read and understood the instructions on this form
- All effects removed from the vehicle have been returned to me or refitted
- The diagnosis given by the RAC Patrol requires confirmation by a qualified technician in a workshop environment prior to any further work or parts replacement is considered.
- The vehicle condition stated above is a true record of its condition at the time of the signature below.
- If the RAC have provided a repair solution and I have chosen to make my own arrangements to resolve a battery fault, I understand that following a breakdown arising from the original fault where the battery has not been properly repaired or replaced, the RAC, acting reasonably, may:
  - i) decline service and/or attendance in accordance with the Terms & Conditions of my Membership;
  - ii) an attendance surcharge may be payable if I require attendance

Customer       3rd Party

Name: MR ALAN MUIR  
Signature

08/10/2018 12:40





**RAC**

**Van Demo and  
Technical Tour**







**RAC**

**Subcontractor  
Management**  
Tony Lover



## Service Design Model

1,700 RAC Resources

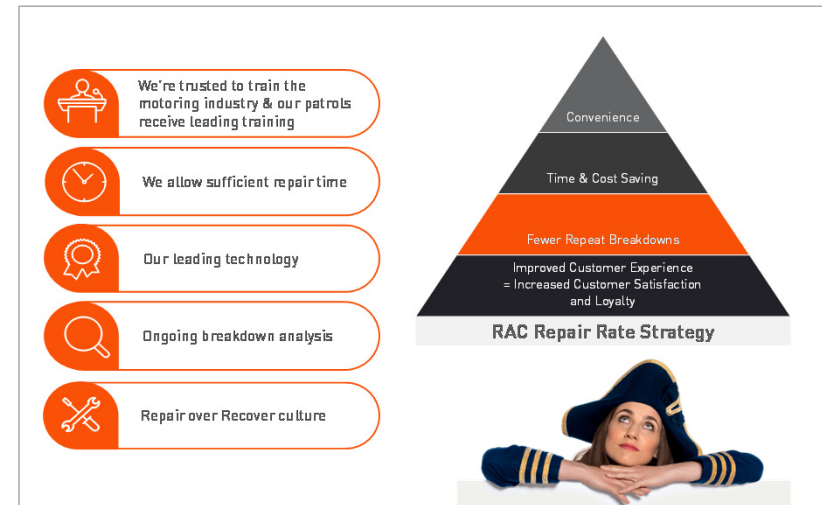
320 Contractor partners

- Essential for periods of high demand
- Scenarios that require a bespoke approach
- Likelihood of fix
- Time of day

✓ 400K jobs companywide

✓ 300K recovery jobs

✓ 100K rescue jobs





## RAC Subcontractors

### Network Structure

- › We have a network of Territory contractors to cover every post code in the UK and Ireland
- › An additional network of Service Contractors provide further support if required
- › For vehicles over 3.5 tonnes we have a dedicated RAC Commercial network of contractors



## RAC Subcontractors



### ✓ Support

- RAC customer focused approach and expectations
- Technical Support/ Repair Insight
- Individual coaching
  - At contractors base
  - Telephone support
  - Technical competence
- ADHOC training sessions/visits to RAC

### ✓ Management

- Daily performance reports detailing key KPI's
  - Average Time to Attend
  - Refusals within Territory
  - Completion times
- Regular audits to ensure compliance
- Planned introduction of initiatives such as Track My Rescue and Service Tick
- £2m investment in 2019 in the network



**RAC**

**Branding**  
James Ogilvie





## RAC Breakdown Trial

A powerful brand supporting growth

### New Business Breakdown Trial

- November 2017 to February 2018
- Admiral Breakdown Assist supported by RAC
- Available to new customers only
- Minimal marketing support and brand use
- Limited staff training
- No flexing of customer sale price
- Existing Admiral cover levels



37,000  
breakdown policies sold



6,775  
breakdowns attended



84%  
Patrol fix rate



94%  
Right Resource First Time



90%  
Patrol Attendance Rate



11%  
Conversion uplift





# ADMIRAL AND RAC DIGITAL PARTNERSHIP

This board provides an illustration of how you used our RAC logo during the trial to bolster the power of our brand in your digital quote and buy journey.

## YOUR CURRENT PAY ON USE GIVES YOU:

- RAC patrol force model
- RAC logo usage in quote and buy journey
- RAC proof point usage
- Track my rescue
- Full access to Insight Portal
- Technical reports

**Cover Options Breakdown Cover**

**breakdown Cover**

We understand the stress of your vehicle breaking down, so getting to you as quickly as possible is a priority. This breakdown cover is provided by the RAC. RAC Patrols repair vehicles on average within 30 minutes at the roadside (August 16 - September 2017).

**RAC**

	Local £22.40	National Plus £22.40	European Plus £22.40
6 Home Assist callouts within 1/4 miles of home	✓	✓	✓
Unlimited UK roadside callouts	✓	✓	✓
Unlimited UK nationwide recovery	✓	✓	✓
Up to 90 days of unlimited European rescue callouts	✗	✗	✓
Onward travel allowance	Up to £500	Up to £500	Up to £1,000
Return trip allowance	Up to £150	Up to £150	Up to £150
Overnight accommodation	Up to £600	Up to £600	Up to £600
Recovery for caravans and trailers (up to 23 feet)	✓	✓	✓
No callout or excess charges	✓	✓	✓
Misfuel Cover	✓	✓	✓

Select your Breakdown Cover

National Plus Breakdown Cover £22.40

If the vehicle cannot be repaired locally that day, we'll deliver it to a destination of your choice UK wide

For further information about National Plus Breakdown Cover, [view the full terms and conditions](#)

Add National Plus Breakdown Cover for £22.40?

YES NO

**CONTINUE**

[Back to quote](#)

Need help with your quote? Call us on **0330 134 3204**  
The call centre is currently open  
Open today: 8am - 10pm  
Quote reference number: 1380 [Log out](#)

**Admiral** Car Insurance

Need help with your quote? Call us on **0330 134 3204**  
The call centre is currently open  
Open today: 8am - 10pm  
Quote reference number: 1380 [Log out](#)

**Cover Options Breakdown Cover**

**breakdown Cover**

We understand the stress of your vehicle breaking down, so getting to you as quickly as possible is a priority. This breakdown cover is provided by the RAC. RAC Patrols repair vehicles on average within 30 minutes at the roadside (August 16 - September 2017).

**RAC**

	Local £22.40 per year	National Plus £22.40 per year	European Plus
6 Home Assist callouts within 1/4 miles of home	✗	✓	

Select your Breakdown Cover

National Plus Breakdown Cover £22.40

If the vehicle cannot be repaired locally that day, we'll deliver it to a destination of your choice UK wide

For further information about National Plus Breakdown Cover, [view the full terms and conditions](#)

Add National Plus Breakdown Cover for £22.40?

YES NO

**CONTINUE**

[Back to quote](#)

Need help with your quote? Call us on **0330 134 3204**  
The call centre is currently open  
Open today: 8am - 10pm  
Quote reference number: 1380 [Log out](#)

**Cover Options Breakdown Cover**

**breakdown Cover**

We understand the stress of your vehicle breaking down, so getting to you as quickly as possible is a priority. This breakdown cover is provided by the RAC. RAC Patrols repair vehicles on average within 30 minutes at the roadside (August 16 - September 2017).

**RAC**

	Local £22.40	National Plus £22.40	European Plus
6 Home Assist callouts within 1/4 miles of home	✓	✓	✓
Unlimited UK roadside callouts	✓	✓	✓
Unlimited UK nationwide recovery	✓	✓	✓
Up to 90 days of unlimited European rescue callouts	✗	✗	✓
Onward travel allowance	Up to £500	Up to £500	Up to £1,000
Return trip allowance	Up to £150	Up to £150	Up to £150
Overnight accommodation	Up to £600	Up to £600	Up to £600
Recovery for caravans and trailers (up to 23 feet)	✓	✓	✓
No callout or excess charges	✓	✓	✓
Misfuel Cover	✓	✓	✓

Select your Breakdown Cover

National Plus Breakdown Cover £22.40

If the vehicle cannot be repaired locally that day, we'll deliver it to a destination of your choice UK wide

For further information about National Plus Breakdown Cover, [view the full terms and conditions](#)

Add National Plus Breakdown Cover for £22.40?

YES NO

**CONTINUE**

[Back to quote](#)

Need help with your quote? Call us on **0330 134 3204**  
The call centre is currently open  
Open today: 8am - 10pm  
Quote reference number: 1380 [Log out](#)

**breakdown Cover**

We understand the stress of your vehicle breaking down, so getting to you as quickly as possible is a priority. This breakdown cover is provided by the RAC. RAC Patrols repair vehicles on average within 30 minutes at the roadside (August 16 - September 2017).

**RAC**

European Plus £22.40

National Plus £22.40

Local £22.40



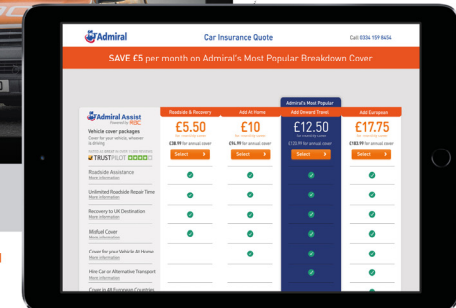
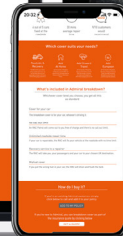
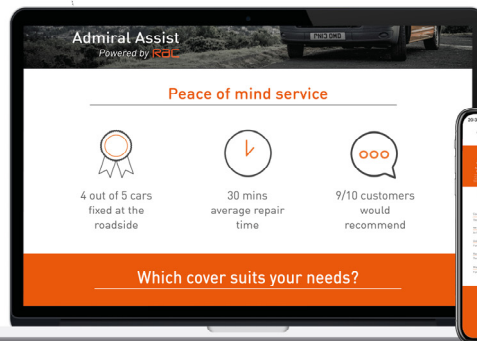
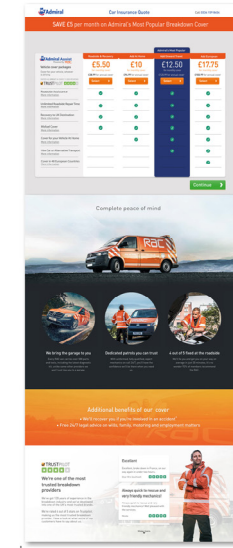
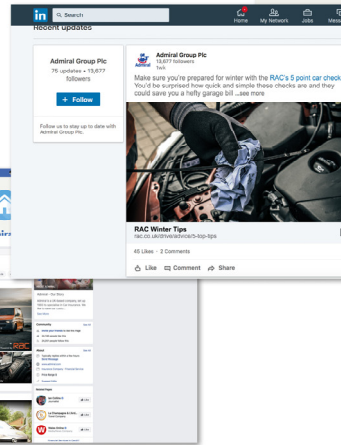
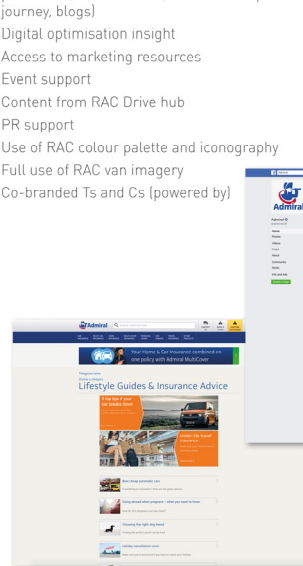
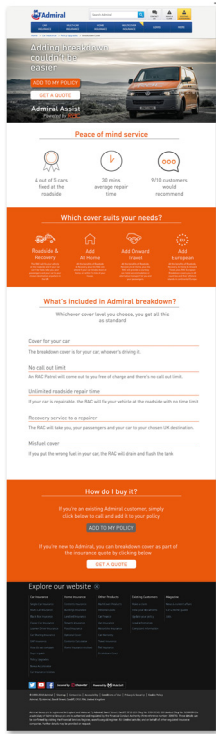
# ADMIRAL AND RAC DIGITAL PARTNERSHIP

This board provides an illustration of how we can work together to bolster the power of both brands in the digital world. There are many opportunities from sales journeys to social media.



## BRAND LICENCE GIVES YOU:

- All elements of POU model as well as;
- RAC logo and 'Powered by' slogan - multi-media platforms (direct website, social media platforms, Q n B journey, blogs)
- Digital optimisation insight
- Access to marketing resources
- Event support
- Content from RAC Drive hub
- PR support
- Use of RAC colour palette and iconography
- Full use of RAC van imagery
- Co-branded Ts and Cs (powered by)







RAC

Commercials



## Transparent Pricing

- POU rates for year 1 of the deal have been proposed as follows:

### Vehicles under 3.5T and 6.4m

Claim Handling Fee	£20
Attendance Fee	£59
Mileage	£1.20
Misfuel Attendance	£144
European Breakdown	Cost plus £25
Specialist Equipment	Cost plus 10%

£ £ £

### Notes on commercial proposal:

- All rates are excluding VAT
- Claim Handling fee is VAT exempt
- Onward Travel is assumed to be as per trial – pay & claim between policy holder and Admiral







**RAC**

**Next Steps**

