

SUMMER 2018

Making protection relevant



Fairer
Finance

About Fairer Finance

Fairer Finance is a consumer group with a mission to help the customers of banks and insurers get a fairer deal.

- We campaign for change
- We publish unique ratings
- We work with business

- Relevance
- Simplicity
- Trust



Protecting what matters:

- Independence
- Standing on your own two feet





*Life's really simple,
but we insist to make
it complicated.*
- Confucius



Are your T&Cs longer than a novel?

Some great novels

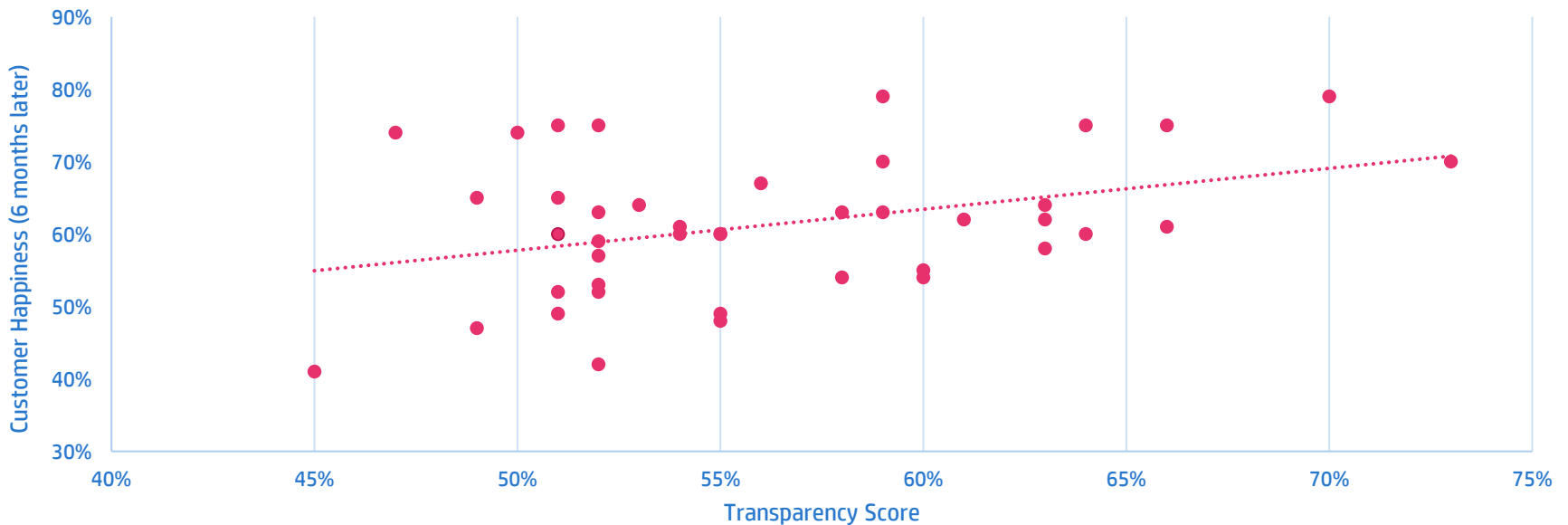
- Animal Farm – 29,966
- Of Mice & Men – 29,160
- Turn of the screw – 42,211

The longest Ts & Cs

- Vitality Life plan provisions – 65,697

More transparency = more trust

Regression analysis on Fairer Finance data demonstrates a correlation between improved transparency and customer happiness.





CUSTOMER EXPECTATIONS

The answer

- Make protection relevant for your audience
- Simplify your products and your documentation
- Set your customers expectations clearly
- Give your customers the benefit of the doubt when things go wrong
- Align the interests of your shareholders with your customers
- Keep the voice of the consumer involved in everything you do
- Reconsider your attitude to risk

Fairer Finance

James Daley

Managing Director

Email: jamesd@fairerfinance.com



www.fairerfinance.com



[@fairerfinance](https://twitter.com/fairerfinance)



Fairer
Finance