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Fairer Finance Data Portal – A How-to Guide for Premium Users

Welcome to the Fairer Finance Data Portal.

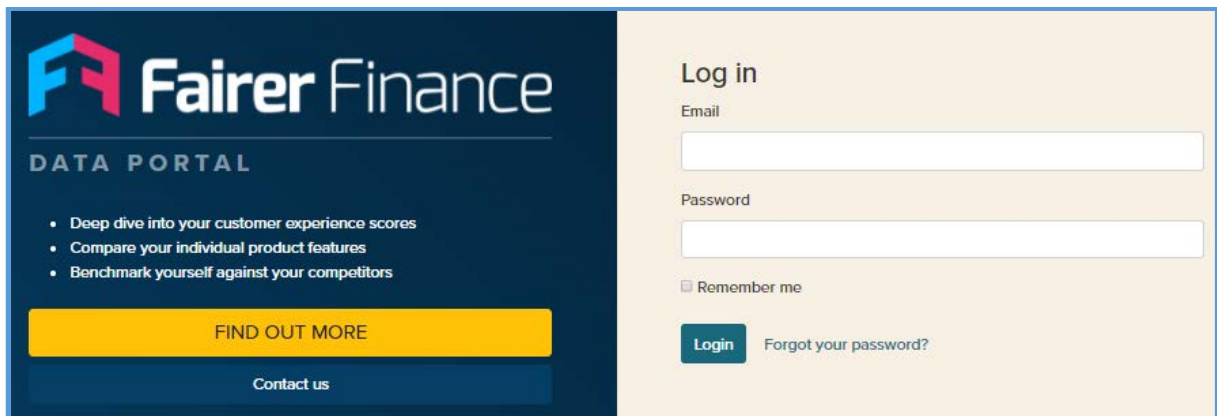
This guide explains how to use it, what each part means, and how to find what you'll need. Please note, this guide applies to premium users only.

How do I log on?

You can get to our Data Portal by clicking the button that says '**Login**' at the top of our website.



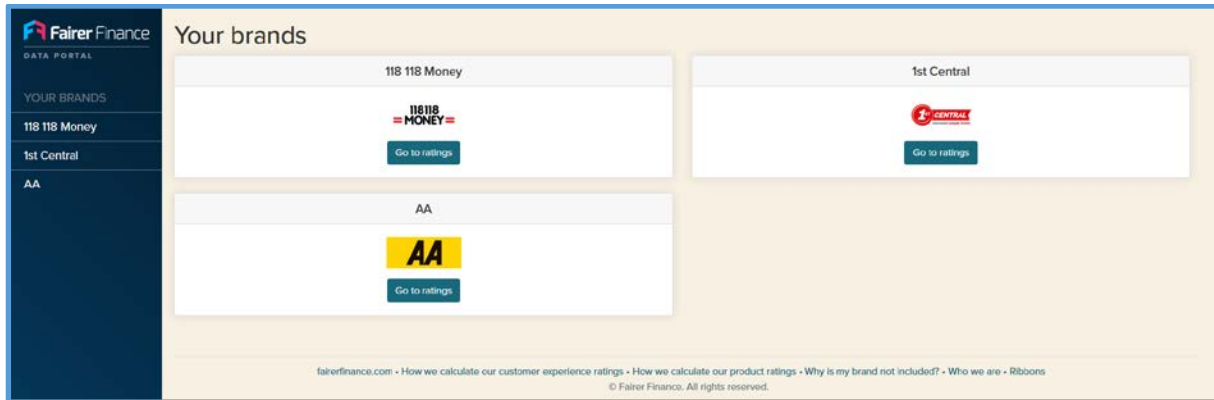
After clicking on this you'll see the screen below. Enter your email address and your password.

A screenshot of the Fairer Finance Data Portal login page. The page is split into two main sections. The left section has a dark blue background and features the Fairer Finance logo, the text 'DATA PORTAL', a bulleted list of features (Deep dive into your customer experience scores, Compare your individual product features, Benchmark yourself against your competitors), a prominent yellow 'FIND OUT MORE' button, and a smaller 'Contact us' button. The right section has a light beige background and is titled 'Log in'. It contains input fields for 'Email' and 'Password', a 'Remember me' checkbox, a 'Login' button, and a 'Forgot your password?' link.

What can I see from the Home Screen page?

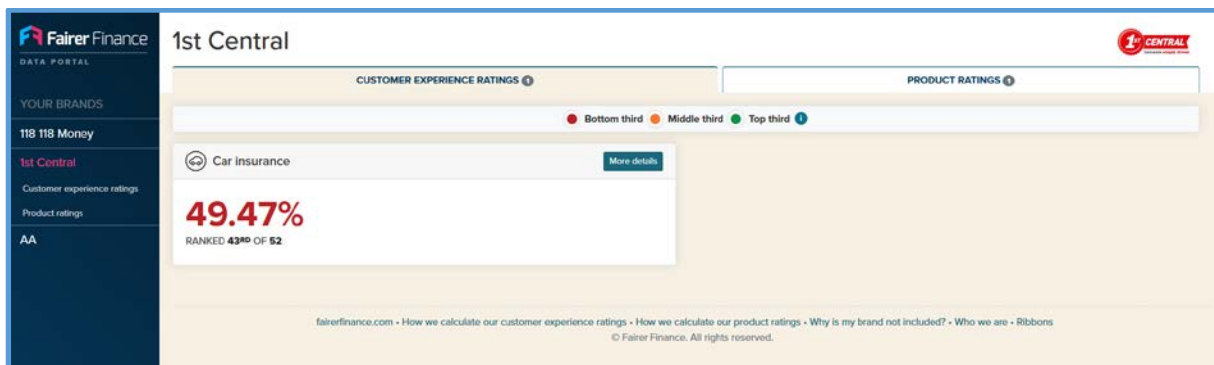
Congratulations – you’re in! Great to have you here.

You should now see the screen below, with your brands:



This page shows your brands. From here, you can start looking through the information we have on your brands, and how they’ve been scored in our ratings. Simply click ‘Go to ratings’ to begin.

You should now see the screen below:



The left-hand side bar will track where you are, so you can easily navigate the Data Portal.

The top tabs show the two types of ratings we publish:

- Customer Experience Ratings
- Product Ratings

The tabs will also show how many ratings your brand has in each of these.

We don’t rate every brand in every area yet, so please don’t be disappointed if you can’t see what you’re looking for right now – we’re working on it! Check back from time to time to see what’s new.

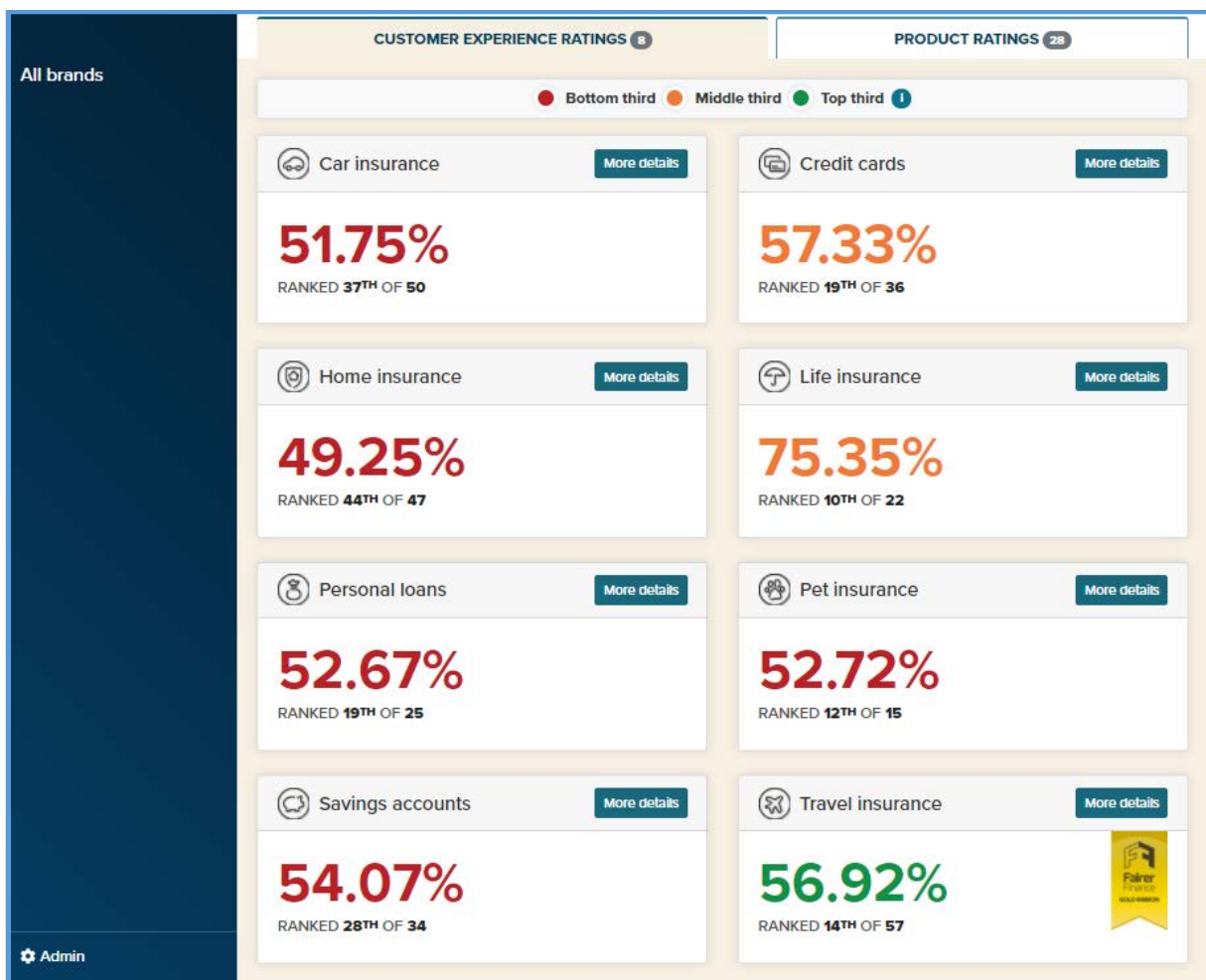
How do the Customer Experience Ratings work?

The various boxes on the home screen show the different types of product we rate your brand in. Under the Customer Experience Ratings tab, the largest numbers in each box show the overall Customer Experience score in that area.

- Green numbers mean your score is in the top third of providers
- Orange numbers mean your score is in the middle third of providers
- Red numbers means your score is in the lowest third of providers

Your ranking is also displayed, showing your at-a-glance performance compared to the rest of the market. Click on the '**More details**' button to learn more about how the ratings work, and what information is available.

Please note - you may not see all the areas of your business in these ratings, as we use customer polling to rate happiness and trust. If we don't have a sample of 40 or more customers responding for a certain brand's products, we're unable to include that product in our Customer Experience Ratings.



What can I see from the Overview page?

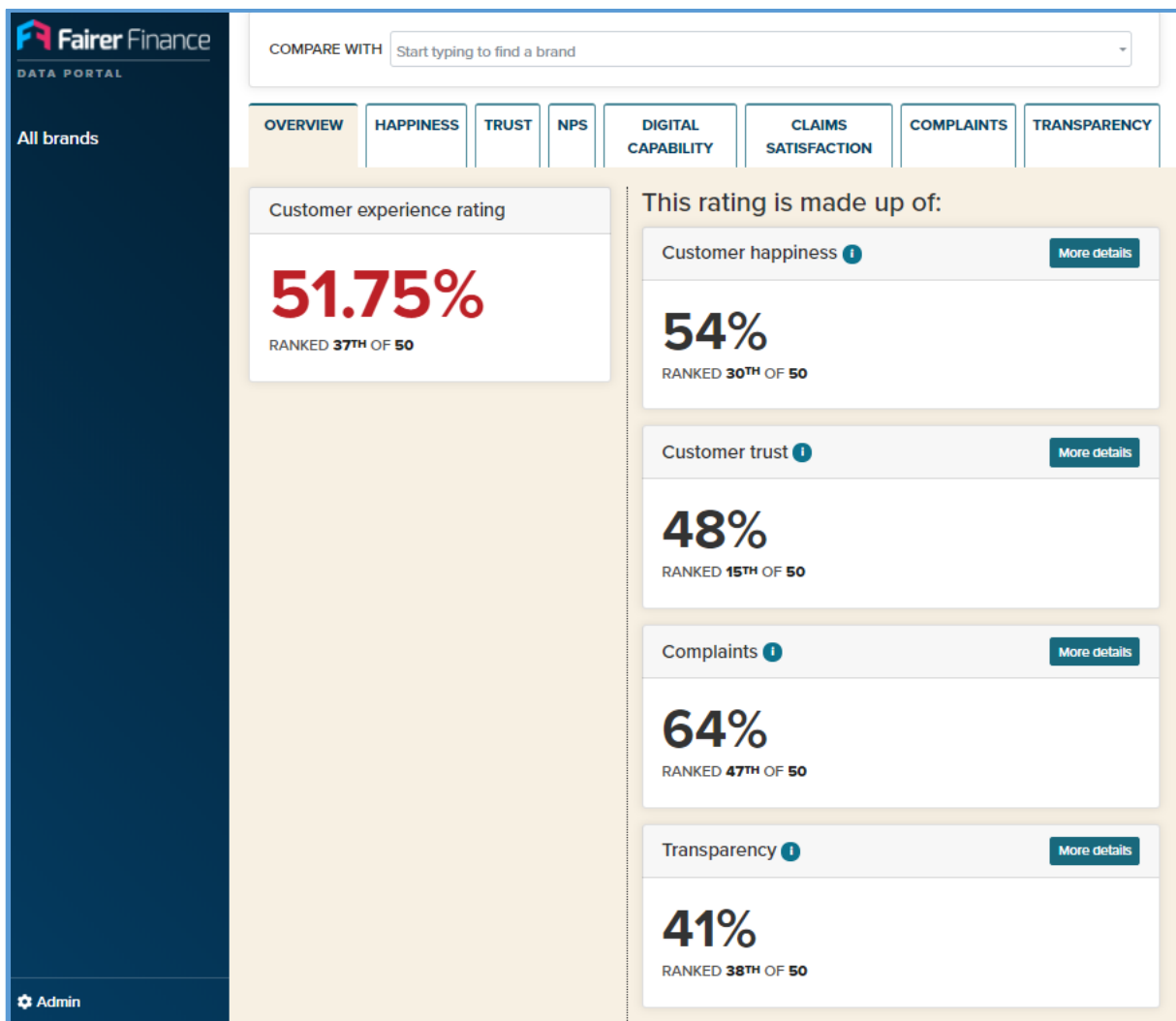
Once you've clicked on the **'More details'** button for a specific rating, you'll see the screen below. The four numbers on the right-hand side show your performance in each of the four elements which make up our Customer Experience Ratings:

1. Customer happiness
2. Customer trust
3. Complaints performance
4. Transparency

Each of these makes up 25% of your brand's overall Customer Experience Rating. Hover your mouse over the round 'i' icons to learn more about each segment.

Along the top of the screen, you'll see a variety of tabs. There's the happiness, trust, complaints, and transparency that make up your brand's Customer Experience Rating.

There are also a number of tabs not relating to your brand's Customer Experience Rating. Be sure to explore all of these.



What do the Customer Happiness and Trust pages tell me?

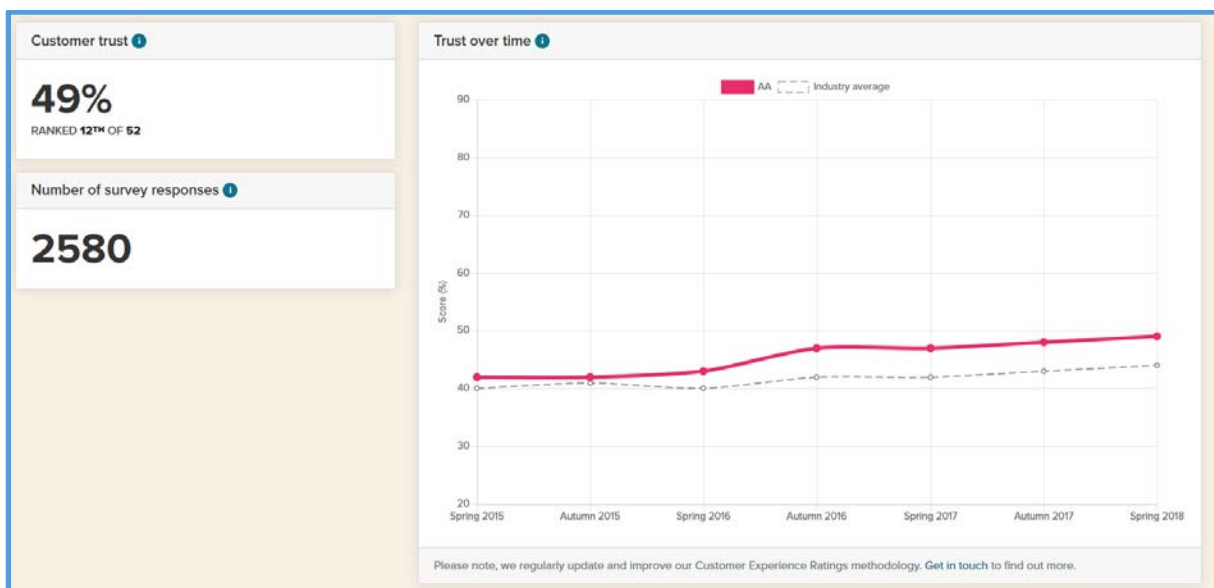


This page displays your brand's Customer Happiness score, and where your brand ranks for Customer Happiness.

We calculate this score by collating responses to our consumers surveys. These surveys are carried out by our research partner Opinium. The page will display how many responses your brand received from these surveys.

If you'd like more information on these surveys, simply click on '**How we calculate our customer experience ratings**' at the bottom of each page.

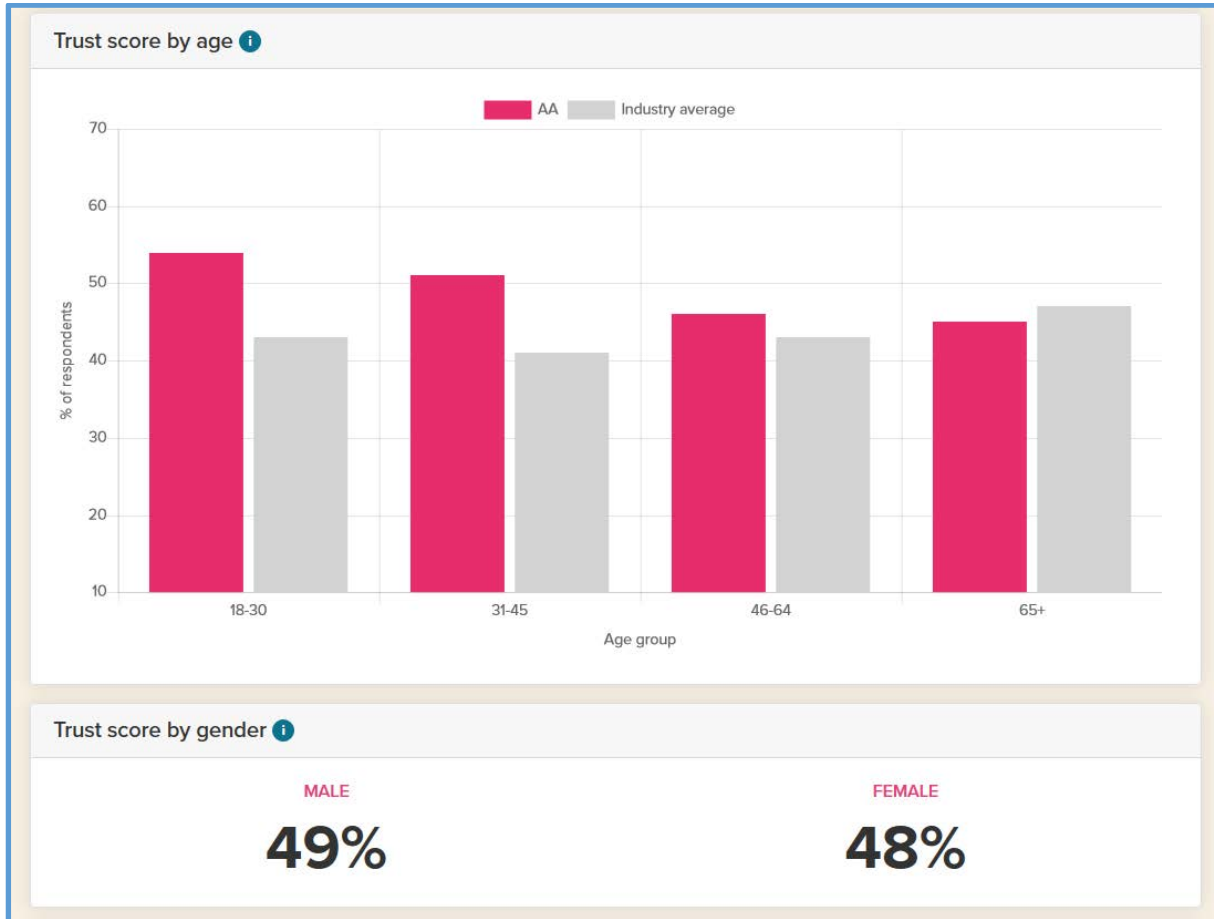
The Customer Trust page mirrors the Customer Happiness page:



This is because Customer Trust is calculated in the same way as Customer Happiness.

You should also be able to see a number of other features on this page.

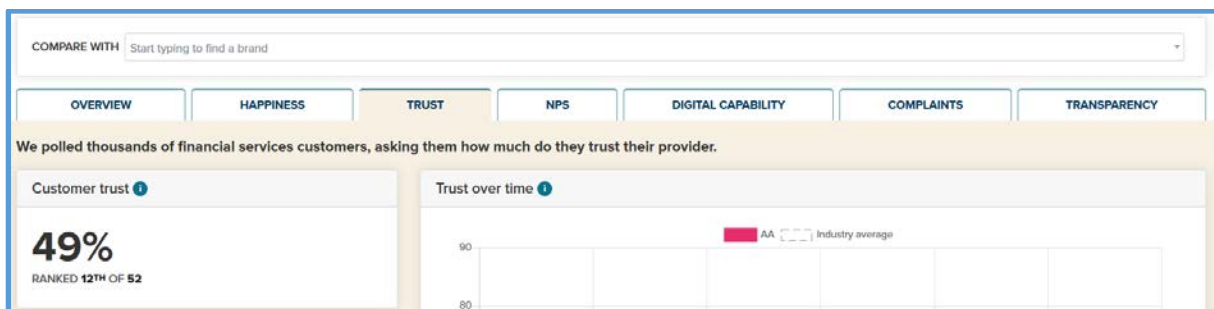
These should be Customer Happiness and Customer Trust over time, as well as a breakdown of these scores by individual responses. These scores should also be broken down by age and gender, and a league table to compare where your brand sits in relation to your competitors.



If any of these features aren't showing for you, please get in touch: dataportal@fairerfinance.com.

This may be because your brand didn't receive enough surveys results to be broken down by demographics, or it may be due to an error. Please let us know and we'll be on hand to help.

Another key feature of the premium version of our Data Portal, is being able to compare any of the above to other brands. Simply use the 'Compare With' tool at the top of the screen to do this:



Doing this should cause your brand's results to be displayed alongside the results of any brand you're comparing with:



You can compare your results to up to three other brands at a time. To compare your brand to further competitor brands, simply click the 'Clear Comparisons' button next to the 'Compare With' tool.

Please note, some brands you're comparing to might not have received enough survey responses to have its own demographic breakdown. Therefore, not all comparison features will apply to all brands. If you're having an issues with this, please get in touch: dataportal@fairerfinance.com.

What does the Complaints page tell me?



This page displays your brand's Complaints score, and where your brand ranks for complaints performance.

You will see your brand's complaints score as calculated by us. Below that is your brand's score in the last six months - this is the most recent uphold rate in your brand's favour. Our score is different because we weight the most recent uphold rate against uphold rates from previous periods.

You can find out more about how we calculate this score by simply clicking the '**How we calculate our customer experience ratings**' at the bottom of each page.

We also display which data has been used for your brand's Complaints score. This will either be your brand itself, or the group data that your brand belongs to. If you'd like to send us more accurate complaints data relating specifically to your brand, then please get in touch here:

oliverb@fairerfinance.com.

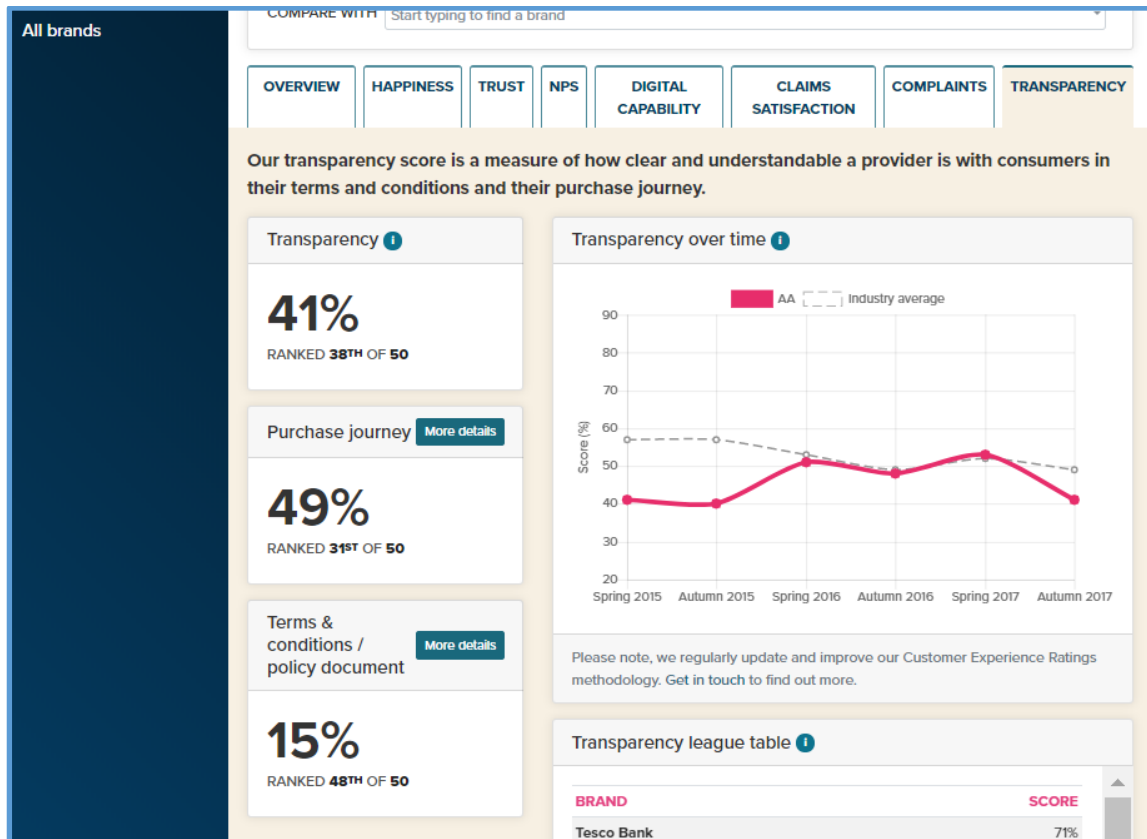
Fairer Finance complaints score league table

BRAND	SCORE
CSIS	100%
Sheilas' Wheels	82%
esure	82%
Zurich	81%
NFU Mutual	80%
Tesco Bank	78%
Co-operative Insurance	78%
Endsleigh	78%

As a premium user, you should also be able to see the 'FOS complaints over time' graph at the top of this page, as well as the 'Fairer Finance complaints score league table' below it. This shows where all brands rank for Complaints in that product area.

Again, you can compare all of the above with other brands in your brand's product area by using the 'Compare With' tool at the top of the page.

What does the Transparency page tell me?



This page displays your brand's Transparency score, and where your brand ranks for Transparency.

You should also be able to see your brand's 'Transparency over time', and how this relates to the industry average for that product area. As well as this, you should see the 'Transparency league table' for that product area, to see exactly where your competitors sit.

You can see a more detailed comparison of your brand to other brands by using the 'Compare With' tool at the top of the screen.

The Transparency score is made up of the 'Purchase journey' and 'Terms & conditions / policy document' scores.

Our purchase journey assessment makes up 75% of your overall Transparency score.

Our document assessment makes up 25% of your overall Transparency score.

You can find out more about these assessments by simply clicking the '**More details**' tabs. And you can find out more about how these are calculated by clicking '**How we calculate our customer experience ratings**' at the bottom of each page.

What does the Purchase Journey page tell me?

COMPARE WITH

Start typing to find a brand

OVERVIEW

HAPPINESS

TRUST

NPS

DIGITAL CAPABILITY

COMPLAINTS

TRANSPARENCY

Purchase journey scores

Terms & conditions / policy document scores

Most or all marks lost

Some marks lost

All or most marks given

QUESTION

IDEAL ANSWER

AA

Is the customer auto opted-in to paying monthly?

The customer must not be automatically opted-in to paying monthly.

Yes

Compare to the market

How clear are the interest rate/charges for paying monthly?

The total cost for paying monthly and annually must be presented side by side and clearly compared, as well as the deposit and interest rate involved in paying monthly, must be clearly signposted and laid out on the main page.

Deposit stated, monthly/annual totals side by side but not directly compared, two interest rates stated and font small

Compare to the market

Is the customer auto opted-in to additional cover?

The customer must not be auto opted-in to additional cover.

No

Compare to the market

Are add-ons offered clearly?

The key features of add-ons must be clearly disclosed and explained, with further information provided, on the webpage at point of choosing. The customer must be given a clear 'yes/no' choice.

Basic information clear, but no further information for all offers, and not a simple yes/no choice

Compare to the market

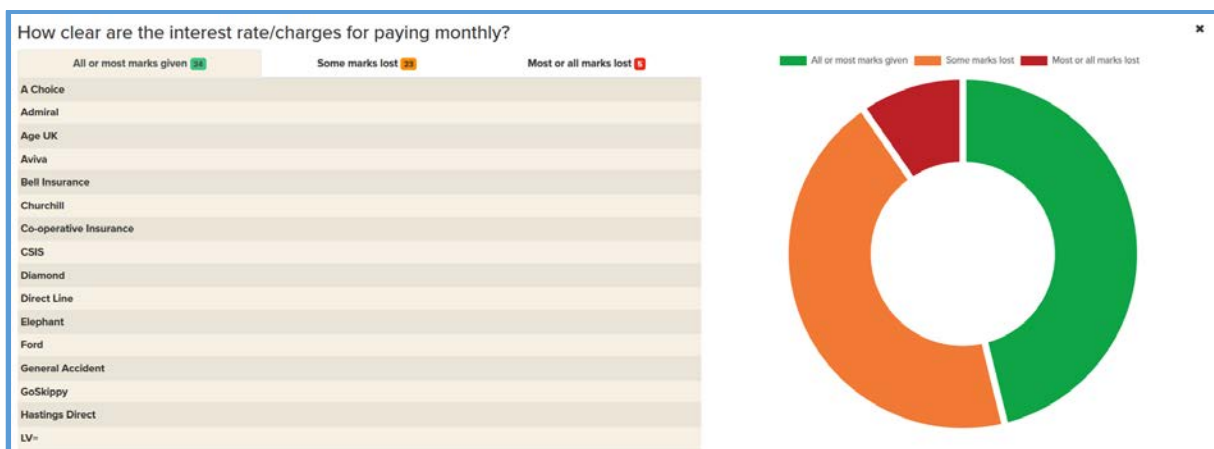
By clicking on **'More details'** for the purchase journey, you will see this page.

This table shows the questions we've used to assess each element of your product journey. It displays the questions asked for this assessment, and the 'ideal' response – the criteria you'd have to meet to get full marks for that question. On the far right column, you'll see our analysis of your journey. The cells in this column are colour-coded:

- Green means most or all marks were awarded
- Orange means some marks were awarded
- Red means most or all marks were lost

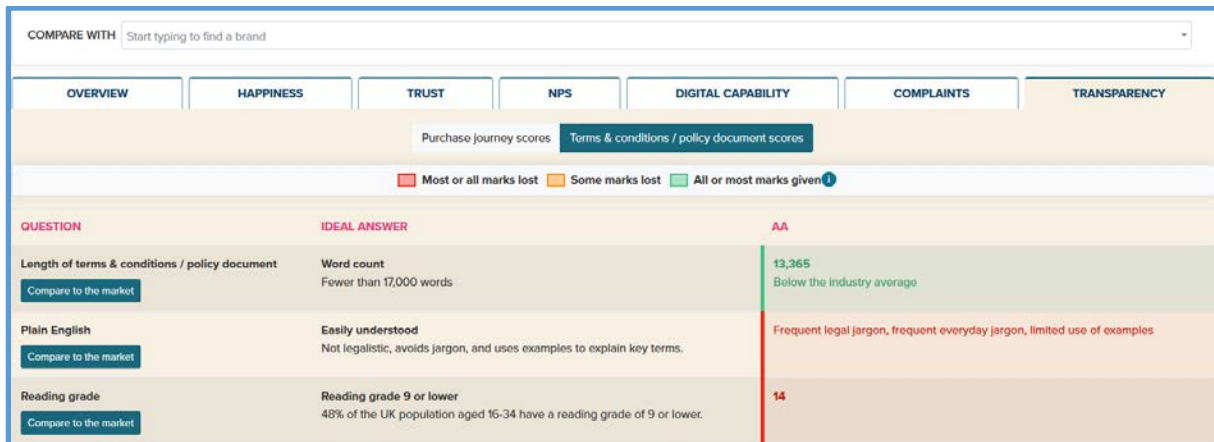
Again, you can use the 'Compare With' tool at the top of the page to compare this breakdown with other brands in that product area.

You can also see a breakdown of how all brands have fared for each individual analysis question. To do this, click 'Compare to the market' next to the question you're interested in. You should then see the page below:



You can also hover over areas of the pie chart to see the percentage of brands which have been awarded that score.

What does the Terms & conditions / policy document page tell me?



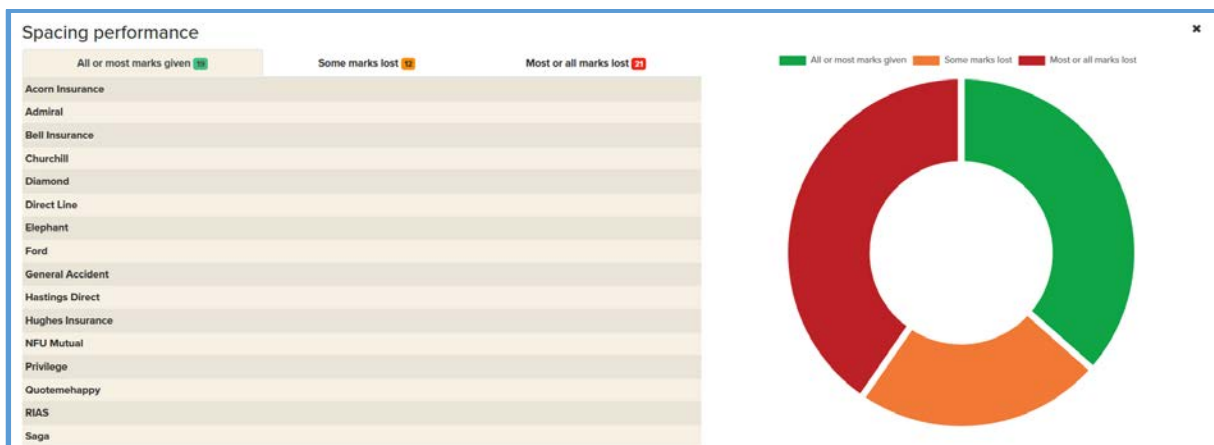
By clicking on **'More details'** for the terms & conditions / policy document, you will see this page.

This table shows the questions we've used to assess each element of your document. It displays the elements analysed for this assessment, and the 'ideal' response – the criteria you'd have to meet to get full marks for that element. On the far right column, you'll see our analysis of your document. The cells in this column are colour-coded:

- Green means most or all marks were awarded
- Orange means some marks were awarded
- Red means most or all marks were lost

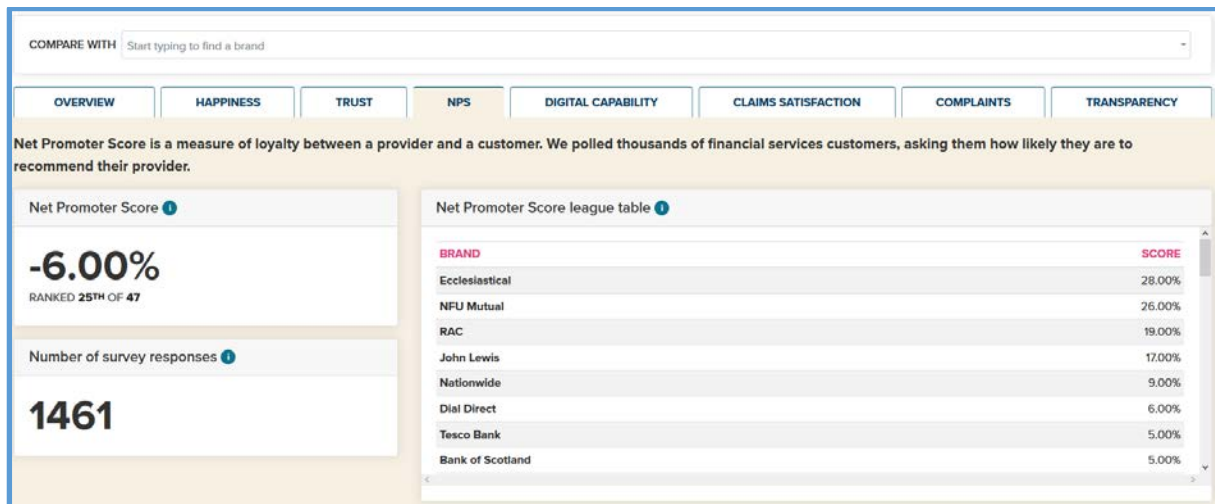
Again, you can use the 'Compare With' tool at the top of the page to compare this breakdown with other brands in that product area.

You can also see a breakdown of how all brands have fared for each individual analysis question. To do this, click 'Compare to the market' next to the question you're interested in. You should then see the page below:



You can also hover over areas of the pie chart to see the percentage of brands which have been awarded that score.

What does the Net Promoter Score page tell me?

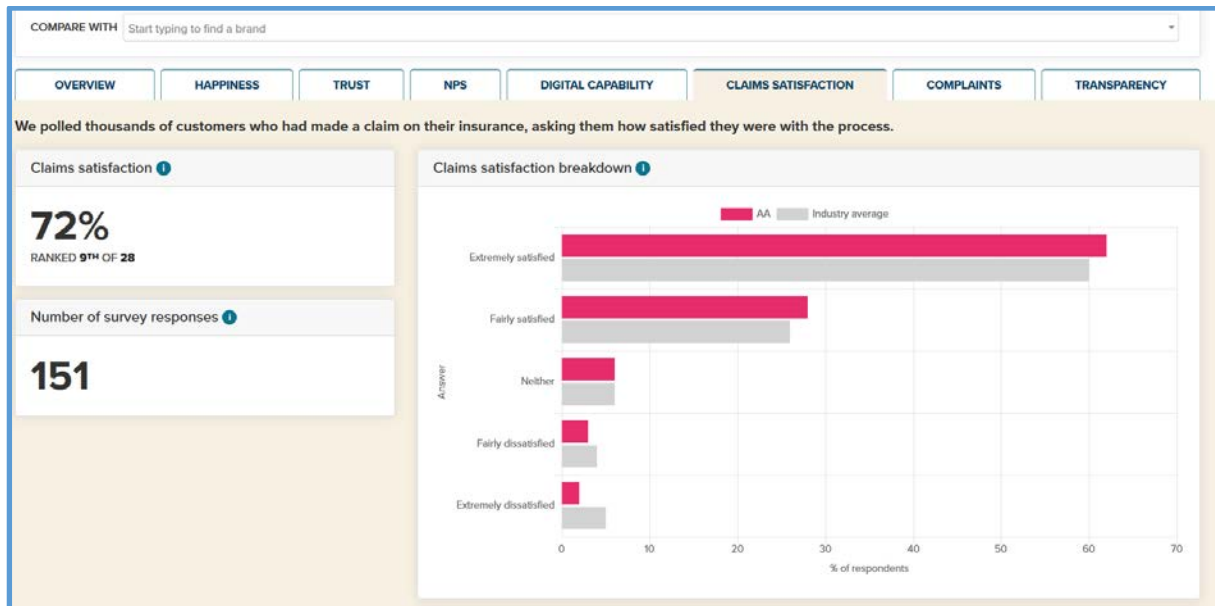


This page shows your brand's Net Promoter Score, and where your brand ranks for Net Promoter Score. It also shows how many survey responses make up your brand's Net Promoter Score.

You can also see a Net Promoter Score league table displaying where other brands sit in relation to each other.

Again, you can compare all of the above with other brands in your brand's product area by using the 'Compare With' tool at the top of the page.

What does the Claims Satisfaction page tell me?



This page shows your brand's Claims Satisfaction score, and where your brand ranks for Claims Satisfaction. It also shows how many survey responses make up your brand's Claims Satisfaction score.

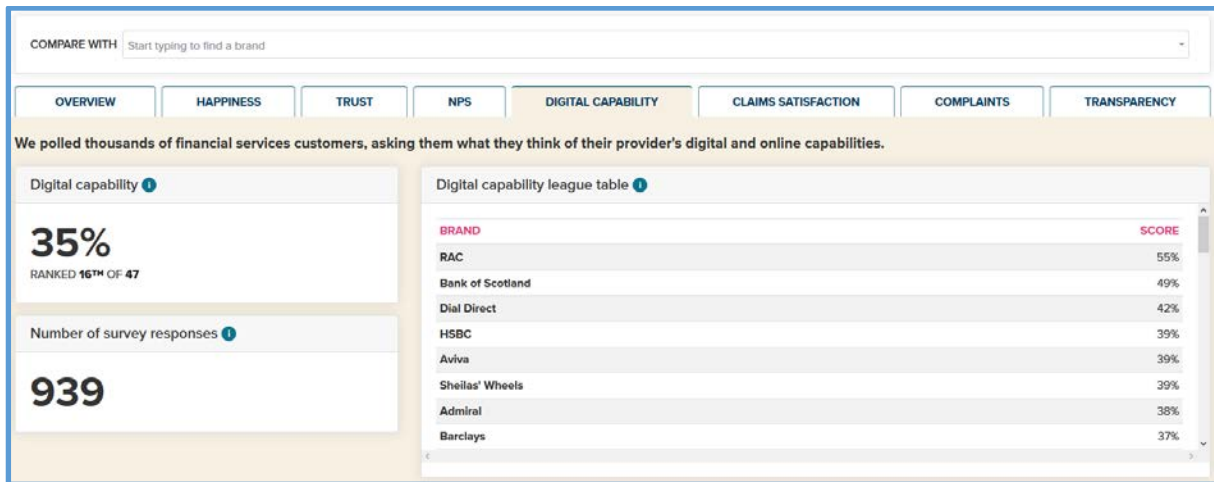
You can also see a breakdown of the responses which makes up your brand's Claims Satisfaction score, as well as a Claims Satisfaction league table displaying where other brands sit in relation to each other.

Again, you can compare all of the above with other brands in your brand's product area by using the 'Compare With' tool at the top of the page.

Please note, it may be the case that not all brands, including your own, received enough responses to be given a Claims Satisfaction score. If you're having an issues with this, please get in touch:

dataportal@fairerfinance.com.

What does the Digital Capability page tell me?



This page shows your brand's Digital Capability score, and where your brand ranks for Digital Capability. It also shows how many survey responses make up your brand's Digital Capability score.

You can also see a Digital Capability league table displaying where other brands sit in relation to each other.

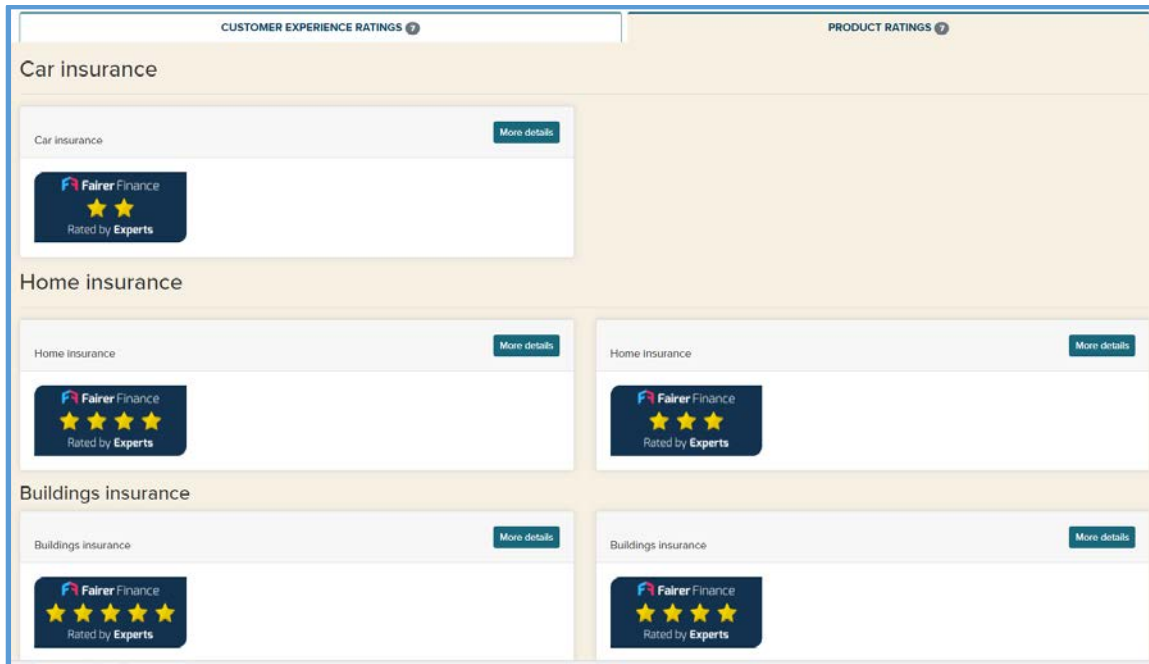
Again, you can compare all of the above with other brands in your brand's product area by using the 'Compare With' tool at the top of the page.

Please note, it may be the case that not all brands, including your own, received enough responses to be given a Claims Satisfaction score. If you're having an issues with this, please get in touch: dataportal@fairerfinance.com.

How do the Product Ratings work?

Under the Product Ratings tab, you'll find all the products which we've rated for your brand.

You'll see the product name and Star Rating of each product – we've removed product names from the image below. Once you log in to the Data Portal, you'll be able to see these without a problem.



Click on the '**More details**' buttons to see the full breakdown of each product rating.

RED LINE REQUIREMENTS

AA GOLD PLUS

Fairer Finance Star Rating



RED LINES

Age compulsory excess changes ⓘ	Must be 8 years or older.	6	FAILED
Amendment fee ⓘ	Must be £10 or less.	£10	PASSED
CT scans ⓘ	Must be £1,000 or more.	£1,250	PASSED
Cancellation fee ⓘ	Must be £10 or less.	£30	FAILED
Co-payments for pets past the compulsory excess changing age ⓘ	Must be 20% or less.	20%	PASSED
Complementary treatment ⓘ	Must be £500 or more.	£500	PASSED
Cremation ⓘ	Must be £100 or more.	£0	FAILED
Cruciate ligament damage ⓘ	Must be £4,000 or more.	£5,000	PASSED
Dental cover (if due to an accident) ⓘ	Must be £500 or more.	£5,000	PASSED

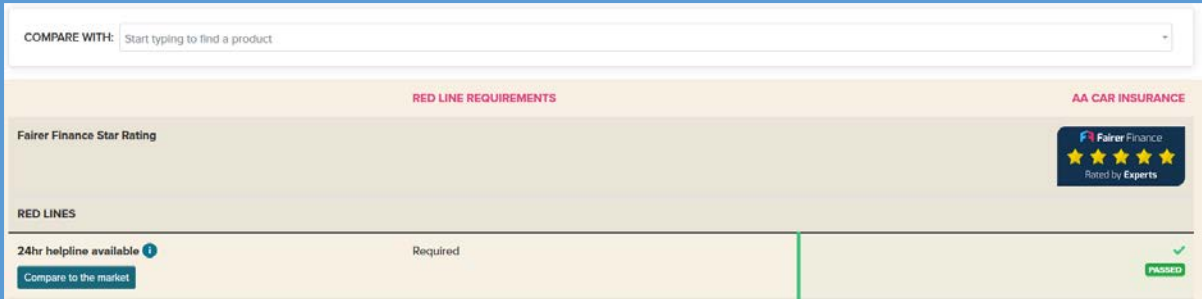
By doing so, you'll see this page. Here, you'll be able to see all the product features we look at during our assessments.

There are two types of product features – those which form part of our ‘red line’ scoring system, and other product features which don’t affect your score.

The requirements to pass each red line are spelled out next to each of these. The right-hand column shows whether your product has passed each red line or not. It will also contain any relevant values, to allow you to compare your product’s offering with our red line requirements.

If you want more information about what we’re assessing, hover your mouse over the blue ‘i’ icons.

If you want to find out more information about how we calculate our ratings, simply click ‘**How we calculate our product ratings**’ at the bottom of each page.



COMPARE WITH:

RED LINE REQUIREMENTS

Fairer Finance Star Rating AA CAR INSURANCE

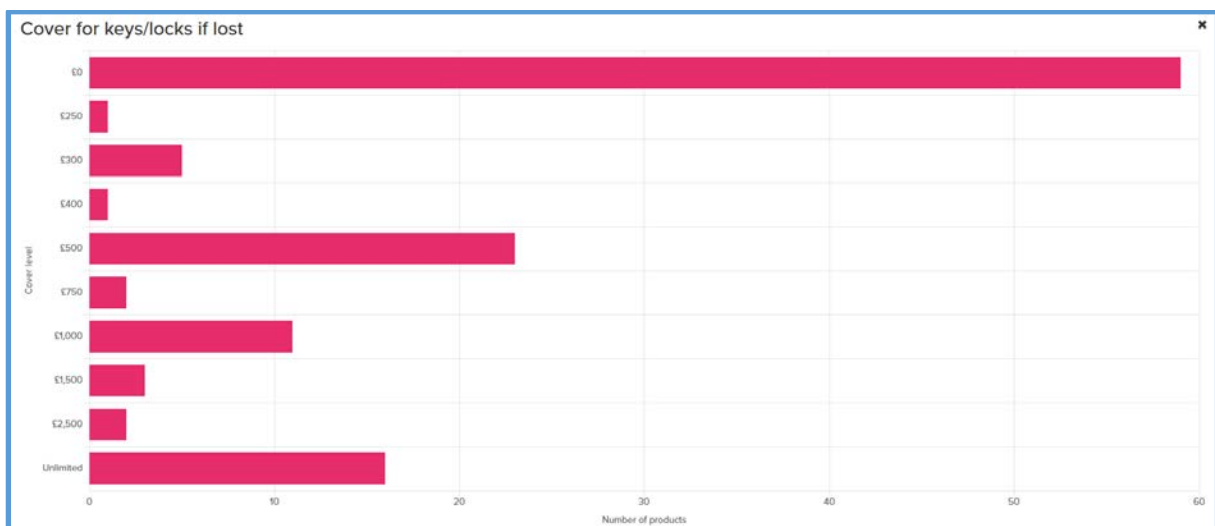
RED LINES

Requirement	Required	Status
24hr helpline available <i>i</i>	Required	Passed

[Compare to the market](#)

You can use the ‘Compare With’ tool at the top of the page to compare your brand’s product features to those of your competitors. You can compare this with up to three brands at once, and can choose alternate brands to compare with by clicking ‘Clear Comparisons’.

You can also compare individual product features by clicking the ‘Compare to the market’ button next to the product feature you’re interested in.




By doing so, you should see this page. This details how this particular feature is provided by all brands in our Ratings for this product area.

Need a hand?

If you're stuck, not sure, or want to ask a question, then please get in touch – we're here to help.

When you're inside the Data Portal, you can always click on the 'Help & support' button at the bottom left of your screen to find our contact details.

Or you can always email dataportal@fairerfinance.com if you need help.

A dark blue rectangular button with a white question mark icon on the left and the text "Help & support" in white.