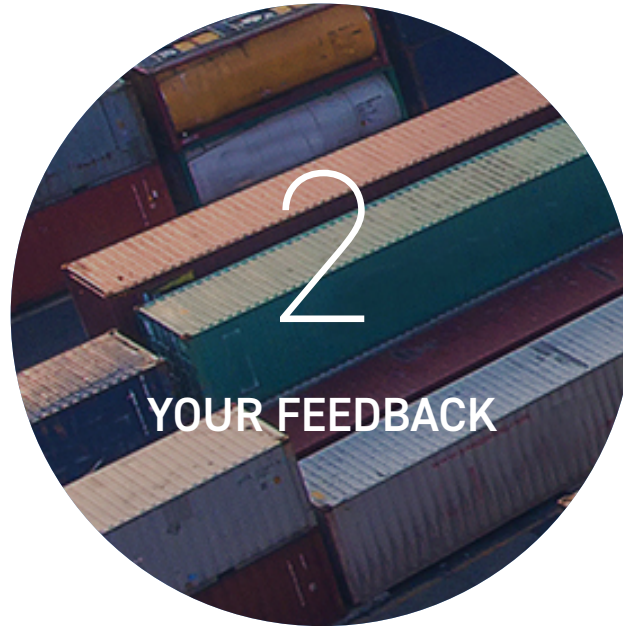


2018 MEMBER SURVEY RESULTS



KEY ELEMENTS



THE SURVEY



IN 2018 WE CARRIED OUT OUR FIRST ONLINE SURVEY OF MEMBERS AND THIRD PARTIES. AS THE MANAGERS OF YOUR CLUB, BRITANNIA, WE ARE CONTINUALLY REVIEWING OUR PERFORMANCE TO ENSURE THAT WE DELIVER THE FIRST CLASS SERVICE OUR MEMBERS DESERVE.

SO, FIRST A 'THANK YOU' TO ALL WHO EITHER TOOK PART IN OR ASSISTED WITH THE SURVEY - MEMBERS, THIRD PARTIES AND MY COLLEAGUES. THE FEEDBACK, AS WELL AS YOUR LOYALTY AND COMMITMENT, ALLOWS US TO GROW STRONGER WHILST MEETING OUR GOALS.

ENCOURAGINGLY, THE FEEDBACK EMPHASISED A NUMBER OF AREAS IN WHICH WE EXCEL. IT ALSO HIGHLIGHTED AREAS IN WHICH WE CAN DO, AND AIM TO DO, BETTER.

FEEDBACK ON THE REFRESHED IMAGE AND IDENTITY OF THE BRITANNIA BRAND WE LAUNCHED IN OCTOBER 2017 WAS POSITIVE - THE NEW BRAND HAS BEEN VERY WELL RECEIVED AND HAS ASSISTED YOUR CLUB IN PROJECTING ITS MISSION TO BE **THE FINEST PROVIDER OF P&I AND FD&D INSURANCE**. OUR FINANCIAL STRENGTH CONTINUES TO BE A GREAT POSITIVE, AS ARE OUR SERVICE LEVELS.

WHILE IT WOULD BE EASY TO HIGHLIGHT ONLY THE POSITIVE COMMENTS AND FEEDBACK, IT IS IMPORTANT TO RECOGNISE THE AREAS IN WHICH YOU FEEL WE COULD PERFORM TO A HIGHER STANDARD. WITHOUT YOUR INSIGHTS, IT IS DIFFICULT TO ADDRESS ANY ISSUES, REVIEW EXISTING PROCESSES CAUSING FRUSTRATIONS,

AND DEVELOP INNOVATIVE WAYS TO IMPROVE YOUR EXPERIENCE WITH BRITANNIA.

WE HAVE ALREADY BEGUN WORKING ON THE AREAS YOU'VE IDENTIFIED AS NEEDING ATTENTION AND HOPE YOU WILL START TO NOTICE THE CHANGES DURING 2019.

TO ENSURE WE STAY ON COURSE, WE WILL CARRY OUT ANOTHER SURVEY AT THE END OF 2019 AND I WOULD LIKE TO ENCOURAGE AS MUCH PARTICIPATION WITHIN THE MEMBERSHIP AS POSSIBLE. THE FIRST SURVEY HAD A MODEST 20% RESPONSE RATE, WHICH I HOPE WILL BE IMPROVED ON NEXT TIME.

IN THE MEANTIME, I WELCOME ANY ADDITIONAL COMMENTS OR FEEDBACK AFTER YOU HAVE REVIEWED THE RESULTS OF THE 2018 SURVEY.

PLEASE EMAIL YOUR FEEDBACK AND COMMENTS TO FEEDBACK@TINDALLRILEY.COM



ANDREW CUTLER
CHIEF EXECUTIVE OFFICER
TINDALL RILEY (BRITANNIA) LIMITED

YOUR FEEDBACK



OF THOSE SURVEYED
ARE PROUD TO BE A
MEMBER OF BRITANNIA



IDENTIFIED
TRUSTED AND
MUTUAL AS
BRITANNIA'S CORE
VALUES. OTHER VALUES
IDENTIFIED INCLUDE
RESPECTFUL,
EXCELLENCE AND
SPECIALISED



KEY STRENGTHS OF THE CLUB
AS DESCRIBED IN YOUR OWN WORDS



OF RESPONDENTS FEEL
VALUED AS A MEMBER
OF BRITANNIA

CLAIM REIMBURSEMENTS & RESPONSE TIME



OF REIMBURSEMENTS
ARE USUALLY RECEIVED
ON OR AHEAD OF
EXPECTATIONS AND
MEMBERS FEEL ENGAGED
THROUGHOUT THE
PROCESS



OF THOSE SURVEYED
FELT THE RESPONSE TIME
TO A REQUEST EXCEEDED
EXPECTATIONS



SAID THE RESPONSE TIME
TO A REQUEST WAS
WITHIN EXPECTATIONS



OVERALL A POSITIVE
RESULT BUT WE WILL
LOOK AT OUR PROCESSES
AND WHERE WE CAN
IMPROVE THE SPEED OF
OUR SERVICE

UNDERWRITING

APPROACH, RESPONSE, DOCUMENTATION AND ENGAGEMENT



AGREE THE APPROACH TO UNDERWRITING IS FAIR



APPRECIATE A RESPONSIVE SOLUTION IS FOUND



FEEL VESSEL DOCUMENTATION IS ALWAYS ACCURATE

ON THE WHOLE, YOU'RE HAPPY WITH THE FREQUENCY OF VISITS THROUGHOUT THE YEAR, BUT WOULD LIKE MORE ENGAGEMENT FROM SENIOR MANAGEMENT. WE WILL THEREFORE INCREASE OUR ENGAGEMENT WITH MEMBERS, AIDED BY SENIOR MANAGEMENT NOW BASED IN OUR REGIONAL HUBS.

LOSS PREVENTION



OUR LOSS PREVENTION PROGRAMME IS STILL RELATIVELY NEW BUT WE'VE HAD SOME GREAT FEEDBACK SO FAR.

WE WILL CONTINUE TO DEVELOP NEW CONTENT FOR THE WEBSITE AND PUBLICATIONS THAT WILL ADD VALUE TO THE MEMBERSHIP. WE ARE CURRENTLY EXPLORING NEW WAYS THAT WE CAN DELIVER ENGAGING CONTENT ACROSS MULTIPLE DEVICES AND THAT UTILISE A VARIETY OF FORMATS YOU NOW USE IN EVERYDAY LIFE.

COMMUNICATIONS & ENGAGEMENT



OF THOSE SURVEYED FEEL POSITIVELY ABOUT THE CLUB'S PUBLICATIONS, WITH THE NEW DESIGN AND FORMAT BEING WELL RECEIVED. HOWEVER, TOPICS ARE OFTEN THE SAME AS OTHER IG CLUBS



PREFER TO READ PUBLICATIONS ONLINE OR IN A DIGITAL FORMAT



ARE ACTIVE ON SOCIAL MEDIA



WOULD LIKE SOCIAL MEDIA TO BE ADDED TO THE COMMUNICATION MIX TO SHARE ARTICLES PUBLISHED ON THE WEBSITE EASILY



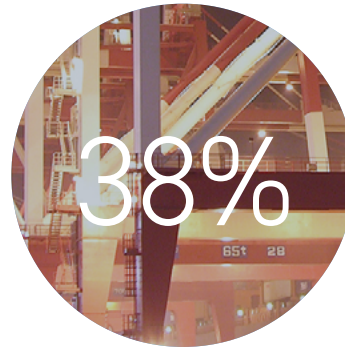
PREFER TO READ HARD COPY PUBLICATIONS

WE'RE GOING TO USE THE CLAIMS DATA TO GUIDE OUR CONTENT, ADDRESSING TOPICAL ISSUES WHICH ARE RELEVANT TO OUR MEMBERS.

AREAS YOU FEEL WE CAN IMPROVE



WERE UNSURE ABOUT THE CLUB'S CORPORATE GOVERNANCE IN GENERAL. WE WILL DO MORE TO EDUCATE AND EXPLAIN OUR COMPLIANCE MODEL AND THE PROCESS WE GO THROUGH TO ENSURE IT'S FAIR FOR ALL



OF THOSE SURVEYED SAID THEY WERE UNFAMILIAR WITH THE CLUB'S CORPORATE GOVERNANCE STRUCTURE



OF THOSE SURVEYED FEEL THE STRUCTURE IS A FAIR REPRESENTATION OF THE MEMBERSHIP



FEEL THE TIME TAKEN TO RESPOND TO A REQUEST IS SLOW

OUR 2018 MEMBERS' FORUMS INCLUDED AN OVERVIEW OF BRITANNIA'S RELATIVELY NEW CORPORATE GOVERNANCE STRUCTURE. THIS WILL BE FOLLOWED BY A REFRESHED PAGE ON OUR WEBSITE AND AN ARTICLE TO BE LINKED TO THE 2019/20 RENEWAL CIRCULARS.

WE NEED TO WORK ON STREAMLINING ACCESS TO CLAIMS RECORDS, TRANSACTION HISTORY, FINANCIAL DOCUMENTS.

OUR LOSS PREVENTION OFFERING NEEDS TO IMPROVE THE RESOURCES, CONTENT AND TRAINING METHODS DELIVERED SO YOU CAN MAXIMISE THE EXPERTISE OF THE TEAM AND THE CLUB.

PERFORMANCE & REVIEW

FROM YOUR FEEDBACK



YOU KNOW AND UNDERSTAND THE INNER MECHANICS OF THE CLUB,
ITS CORE VALUES AND ARE COMMITTED TO IMPROVING THE CLUB.

YOU ARE PROUD TO CALL YOURSELF A MEMBER OF BRITANNIA

OUR REGIONAL HUBS



UNITED
KINGDOM



DENMARK



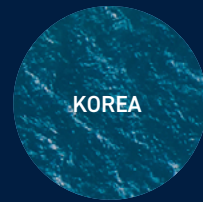
GREECE



HONG KONG



JAPAN



KOREA



SINGAPORE



SPAIN



TAIWAN

PLEASE EMAIL ANY ADDITIONAL FEEDBACK OR COMMENTS YOU MAY HAVE TO: FEEDBACK@TINDALLRILEY.COM