

NIG: The Brokers' Verdict

Brokers rated NIG broadly third-quartile for service, though it fell to 16th place in claims. On one area of service, however, NIG excelled: e-brokering.

NIG got an average 2.28 for e-brokering, placing it a full 0.44 ahead of MMA – its nearest rival – for a rare A- grade. Comment reinforced this, with 37 brokers offering positive views against just five critics. NIG seems to have solved the conundrum: how to deliver a fully-functioning e-brokering system that almost every broker can use effectively and with ease.

NIG's system, brokers said, was logical to navigate; reliable; quoted for a wide range of products, with competitive premiums; was quick to complete; accommodated discount, load and override options; and provided instant, point-of-sale documents. Where an automatic quote was not possible, a button referred the enquiry to the local branch. NIG's regional underwriters then rang back, right away. "NIG's system provides the most competitive quotes and has a great referral system backed up by underwriters who are always available," said one typical respondent. "All the documents are available online."

Some complained that the system could time them out too soon, or declined too many risks. But eight times as many found it simple and commercially effective. "It works really well," said one. Another commented: "For new business it is so straightforward."

Elsewhere, NIG's scores were mundane. In general service, it rated 0.75, for 14th place and C+. Many brokers praised NIG's competitive spirit and willingness to bend on underwriting to win and retain business. "NIG for ease of contact, communication and flexibility," said one broker. "A speedy response from underwriters prepared to make decisions and stand by them." Said another: "NIG consistently strive to

provide a very good service. Their enthusiasm for business is a refreshing change."

Some brokers focused on local service, "helpful and knowledgeable" staff and first-name relationships with NIG people. Other comments included: "good relationship-builders"; "they are competitive, helpful and intelligent"; "they answer the telephone".

Not all agreed though, complaining of staff "not particularly helpful or willing to assist", "poor service" and "tunnel vision underwriting". One remarked: "NIG need to get their heads out of the sand... More flexibility is required and less team bonding meetings." Another said NIG had been "slow in replying to quotes... Although their policies remain competitively priced they miss out, as replies are often received past the renewal date."

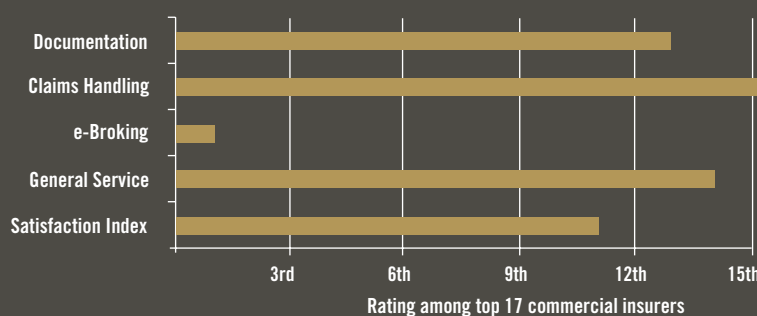
Inconsistent staffing might explain the variation. "NIG commercial in Glasgow are struggling because of staff leaving and not being replaced," said one broker. "But their London fleet (taxi) operation is good."

On documentation, NIG was 13th with 0.71, a C+. Three-fifths of brokers cited routine inaccuracy and delay. But NIG's weakest link was claims – a shabby 0.29, C-, for 16th place. A quarter of brokers were happy, but the rest described damned NIG's claims as "useless", "shocking", "hopeless", "appalling" and "abysmal". One said that NIG's claims service "appears to fall well short of the most basic expectations."

Summary

On comprehensive broker satisfaction, NIG scored 2.90 for 11th place and a C+. Much broker comment portrayed a commercial-minded, relationship-focused insurer. But short staffing and claims problems seem to be undermining this. NIG's documentation – when delivered other than online – emerged as variable, its claims service often downright poor. Discount e-brokering, where NIG had a huge advantage, and its overall satisfaction ranking would have plunged to 15th.

NIG, top for e-brokering, was otherwise an also-ran



At a Glance - How Brokers Rated NIG

Category	Ranking out of 17	Score	Final Grade
Documentation	13th	0.71	C+
Claims handling	16th	0.29	C-
e-Brokering	1st	2.28	A-
General Service	14th	0.75	C+
Overall Broker Satisfaction Index*	11th	2.90	C+

* = Documentation + Claims handling + General Service + (0.5 x e-Brokering)