

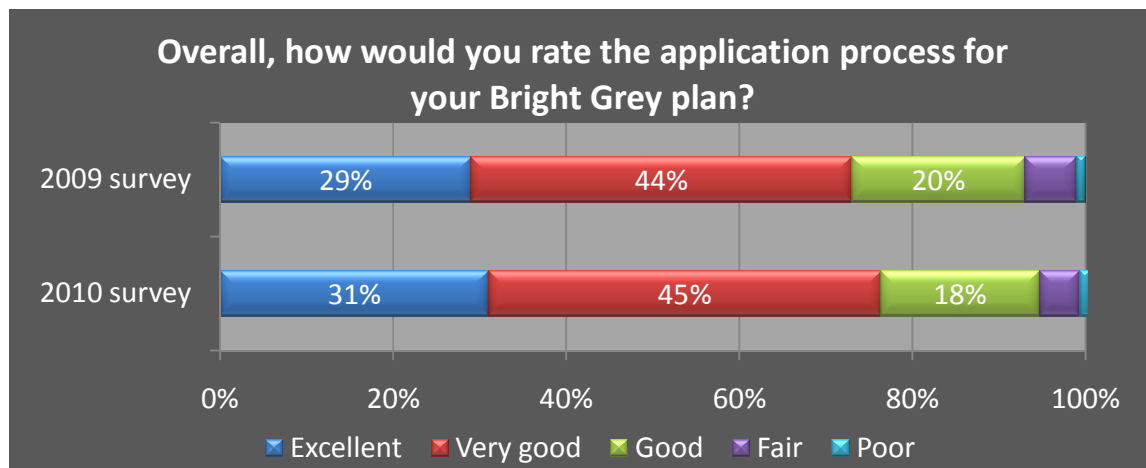
Customer insight – Bright Grey customer research

Bright Grey was founded on the principle of doing the right things right for our customers. To help us deliver this commitment, we extended our customer insight programme with the launch of our annual consumer survey in 2009.

In August each year, we contact our customers asking them to rate us across all areas of our business from our application process to our products and communication. This research, aligned with the annual ABI Customer Impact Survey, gives us more insight than ever before and helps us to better understand how we're performing and what more we can do to improve. 666 customers completed the 2010 survey and a summary of the results is shown below.

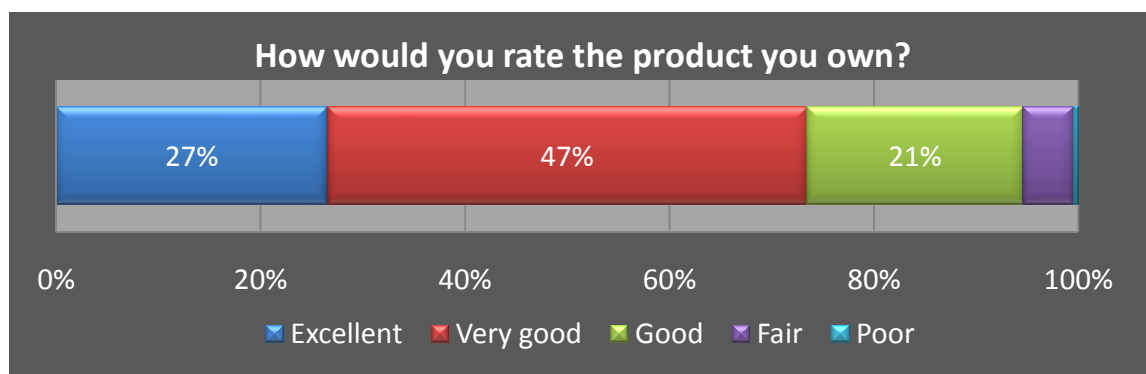
Application process

We understand that our customers want their applications to be assessed quickly with as little hassle as possible, and we've worked hard to make Bright Grey easy to do business with. So we're delighted that our customers continue to rate our overall application process positively, with 94% rating it as good, very good or excellent, compared to 93% in 2009.



Our products

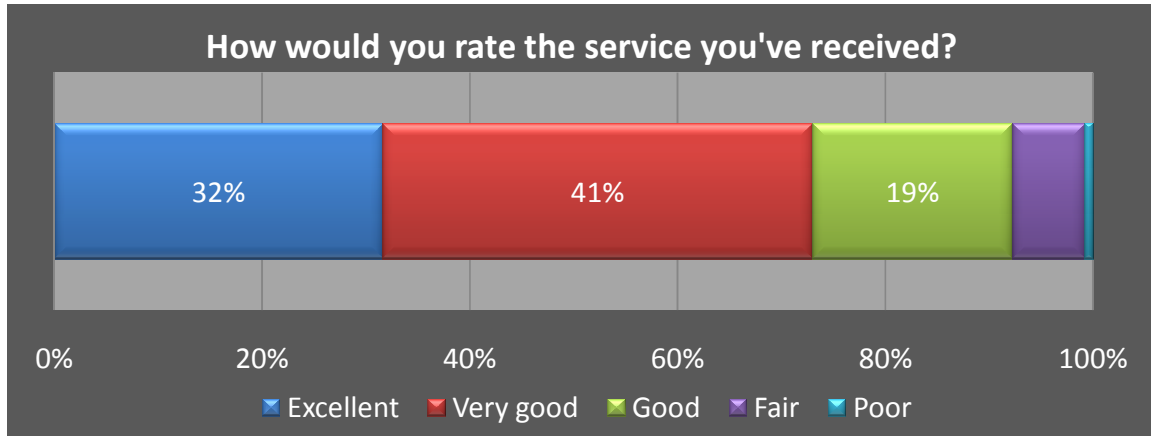
Our name reflects the care we give our customers during the grey times of their lives and our dedication to bringing bright thinking to a product that can seem complex and confusing. Our award-winning product range continues to meet your protection needs with 95% of respondents rating it as good, very good or excellent.



"Not sure how you could improve my experience. You were very quick in supplying me with cover. I'm still waiting on another company to get back with a quote! Their loss. Thank you."

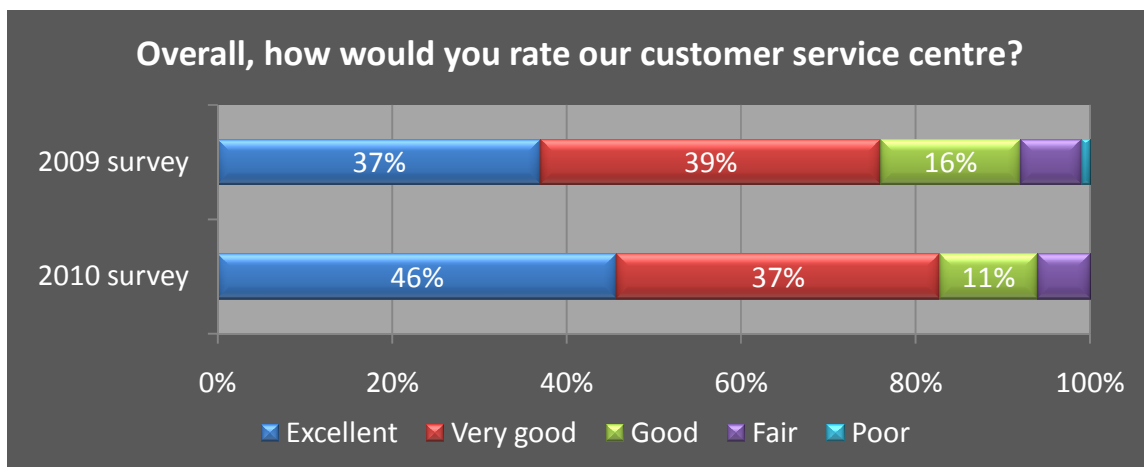
Our service

While our products are an important part of what we offer, a great product needs to have great service to back it up. That's why we put more focus than ever before on training and developing our people. We're proud that 92% of customers rated the overall service we had given them as good, very good or excellent.



Our customer care centre

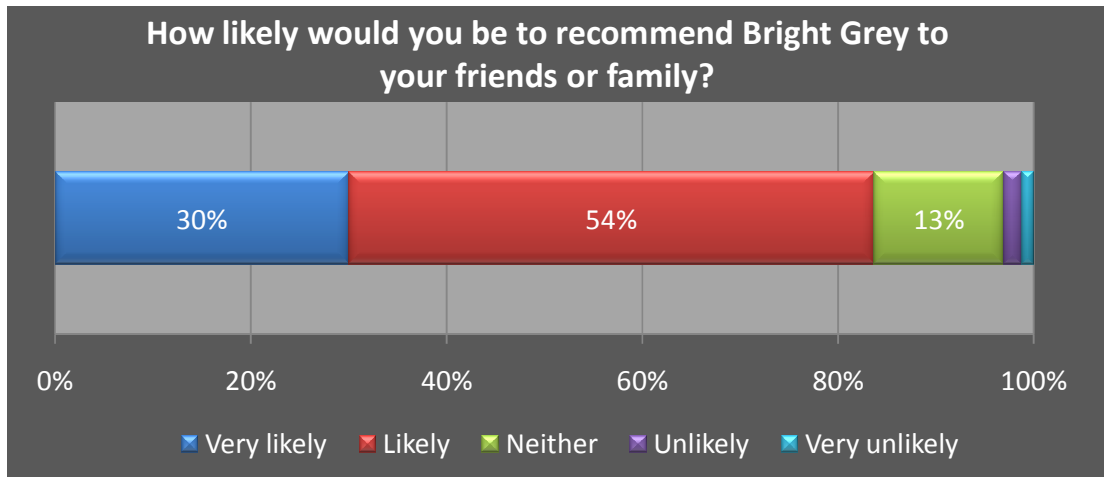
Our focus on developing our people has resulted in a significant 9% increase in customers rating us as excellent from our 2009 survey, with 94% rating their overall experience of our customer care centre as good, very good or excellent.



"I feel that you follow through everything you say you are going to do and don't give up easily."

Summary

We're proud that our hard work and commitment to delivering the very best products and service has benefited our customers, as their positive ratings across our whole customer experience show. It's particularly pleasing that 84% of our customers said they would be likely or very likely to recommend us to their friends or family.



To help improve even further, we've been making major investments in our technology in 2010. This new technology will help our people provide the helpful, knowledgeable and efficient service our customers deserve.

We have continued to focus on our product range and were delighted that independent financial researchers Defaqto have awarded 5-star ratings for both our level and decreasing term critical illness covers. We were also honoured to be named Best Mortgage Protection Provider at the Mortgage Strategy Awards.



While our results and achievements confirm that our customers see the benefits of Bright Grey, we understand that we can still do even more. We remain committed to constantly improving all areas of our business and will continue to act on the feedback our customers give us in the years ahead.

You can find out more at www.brightgrey.com

"One of the best financial service experiences I have had."