



March 2017 Placing Platform Ltd (PPL) user survey results

Executive Summary

The PPL user survey was sent out on 7th February and closed on 3rd March, 2017. It was sent out to Financial & Professional Lines and Terrorism Brokers and Underwriters to provide the PPL team with confidential, constructive feedback against key areas of the PPL Programme and the Platform itself.

The survey forms part of our KPI's to release a survey to the market participants following the release of each new class of business, 3 months and 6 months post go-live.

A total of 17 questions were asked and some of those provided the opportunity to provide free text comments.

There were some encouraging improvements both with regards to the Helpdesk performance and more notably on the positive response around the expectation that the risks being placed through the platform would continue to increase. However, there are still areas that need further improvement, for example a number of users having issues placing business through the platform, and those that didn't feel they receive much if any communication from their Project Managers or from PPL.

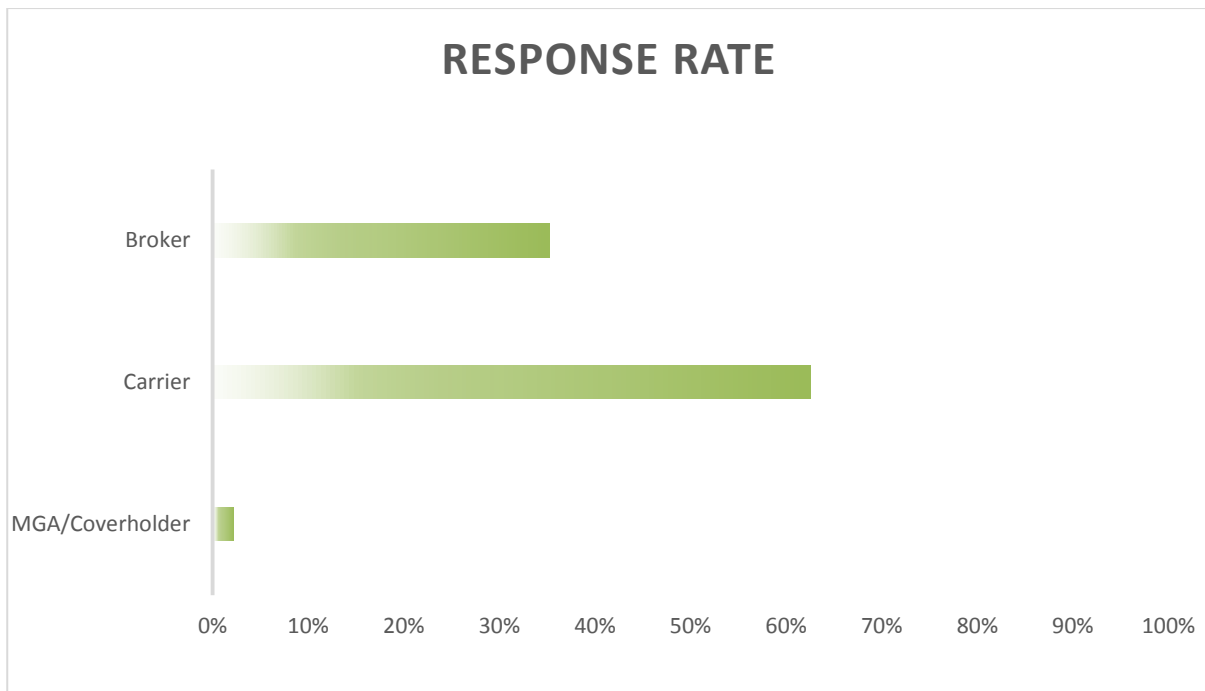
We have grouped the questions and summarised the results under the key service area headings and added our responses.

The survey responses were made up of 35% Brokers, 63% Underwriters and 2% MGA's /Coverholders. 83% were attributed to Financial & Professional Lines and 17% Terrorism.

This report will be made available to the PPL governance groups, association partners, Ebix, PPL project manager group and posted on the TOM website.

Questions 1-2 – Response Rate

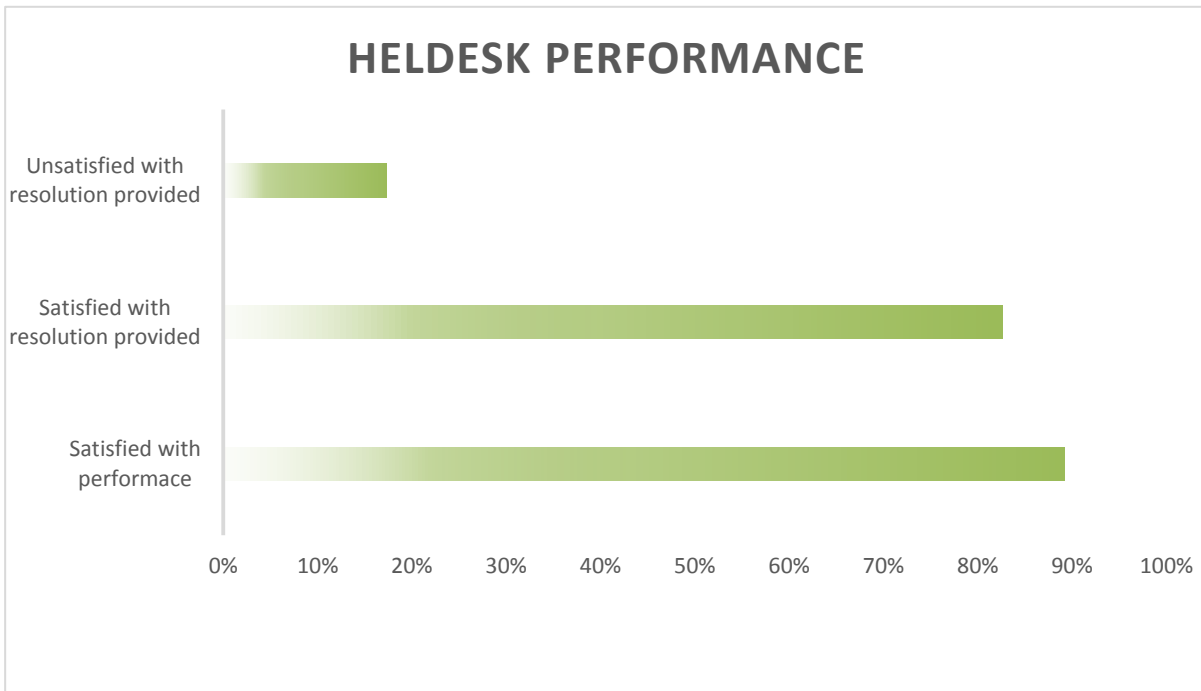
The survey was sent out to 2027 users and we had 363 responses which translates to an 18% response rate. Further analysis shows that there are many read only users (approximately 40%) that may not have felt that they could provide feedback, or haven't as yet used the platform.



Questions 3-5 – Helpdesk Performance

89% of respondents were satisfied with the service provided and rated the service as good or excellent, this attributed to 83% Underwriters and 98% Brokers. This is up from the 77% in the previous survey. 83% were satisfied with the resolution provided and this is an increase of 31% from the last survey. Of the 17% that rated the service or resolution as poor or very poor, the split was a very close combination of the question not being answered, issue still unresolved and poor communication.

Looking at the 22 feedback comments, the majority related to not hearing back on an issue or that the resolutions were workarounds and not a permanent fix, however, a third of those comments were users that commented that they had not raised a ticket with the helpdesk, but had rated it poor rather than skipping the question.



PPL Response

Overall the helpdesk is providing a good service and feedback received in various forums have been indicative of the same. The feedback will be shared with Ebix and we will look into any unresolved issues, and aged calls whereby communication may need to be improved. The upcoming release of 2C should go some way to alleviate some of the workarounds with permanent fixes.

Questions 6-7 – Training

Training continues to be well received with over 70% of respondents rating the experience as good or excellent, with 69% of those being Underwriters and 76% being Brokers. There was more of a variation on the training methods received this time, with the majority at 34% having the classroom training with the Ebix trainer, 19% received training in-house, 12% received training from their peers, and 10% undertook the LMS / e-learning method. There was also a number of respondents (25%) that said that they had not undertaken any training.

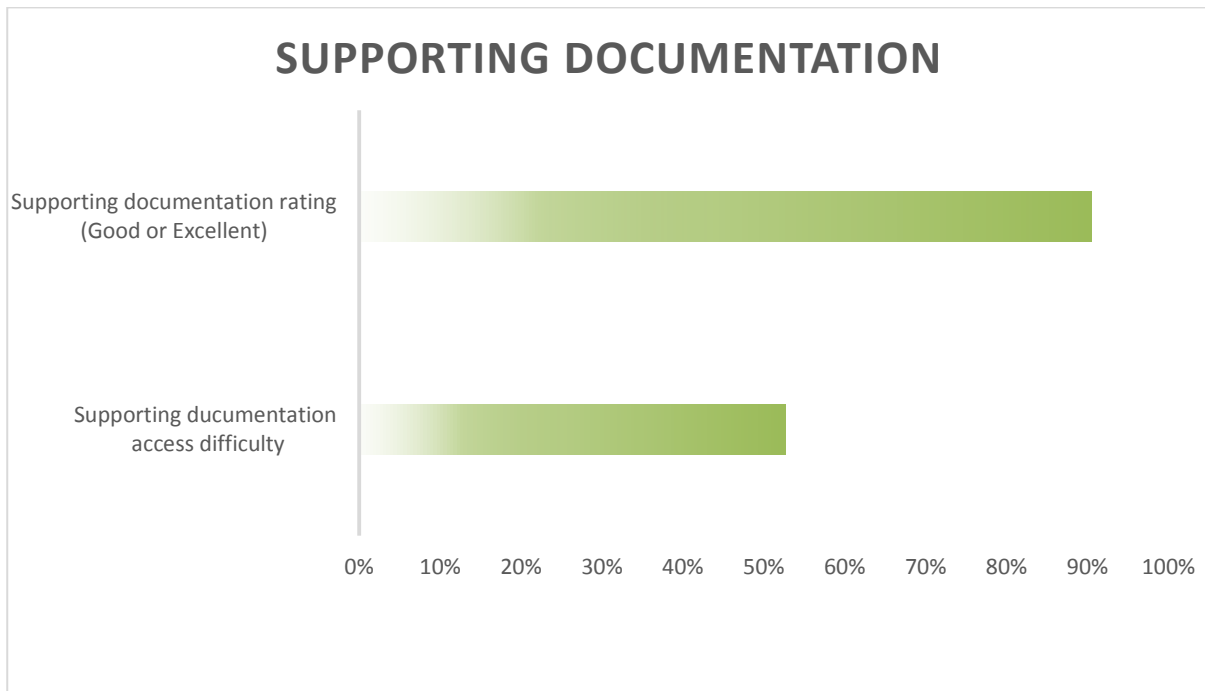


PPL Response

PPL will approach the market project manager group around the number of respondents who are not receiving training to determine whether practitioners are asking for training but not receiving it or do not feel that they require it. We shall also highlight the online training tool and restate that each company can see whether their users are using the LMS training modules or not. We will also raise a Change Request to place a link to the LMS on the PPL platform. Design and Change can then determine its priority and where it sits on the roadmap.

Questions 8-9 – Supporting Documentation

Over 90% of respondents felt that the supporting training documentation was good or excellent, a split of 89% Underwriters and 92% Brokers this was an increase of almost 10% in total on the last survey. However, 53% were unsure where to access this documentation of that percentage the split was 35% Underwriters / 18% Brokers.



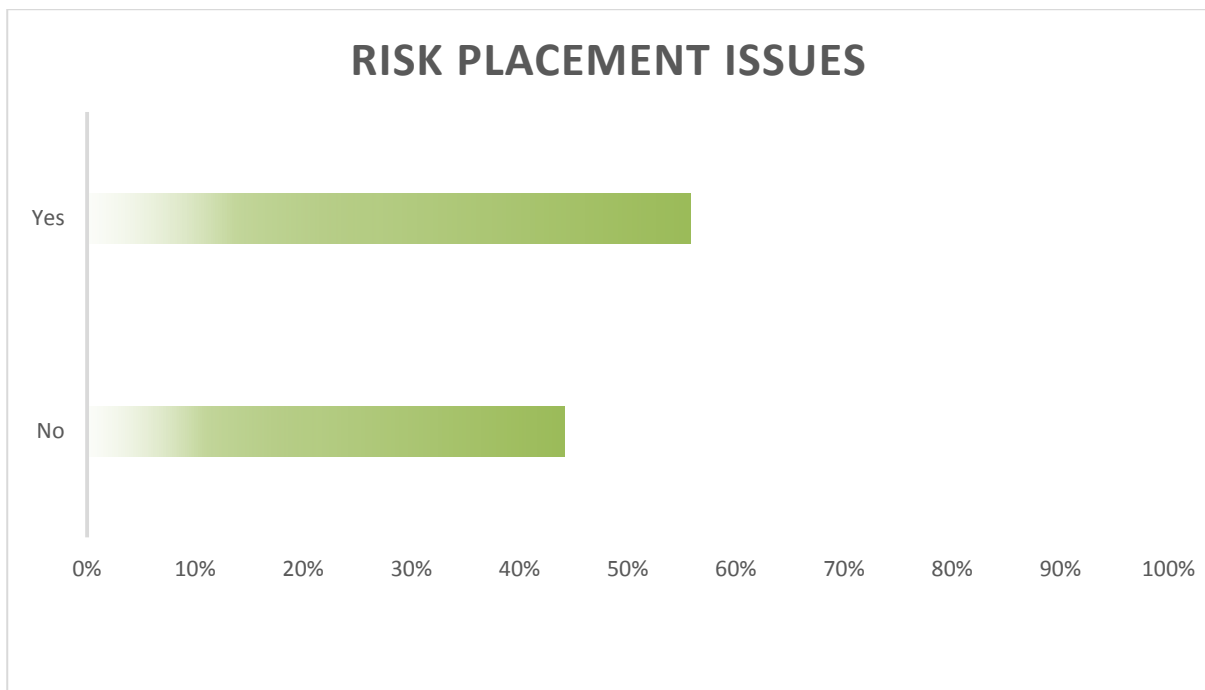
PPL Response

PPL will remind the Project Managers and those attending the practitioner meetings where they can find the training documentation and user guides. We can also put a message on the log-on page to direct users to the online learning management system.

Questions 10-11 – Placement Issues

56% of responders advised that they had experienced issues when placing business on the platform. This had come down from 65% in the previous survey.

The experience according to the stats appears to be better for the Financial and Professional lines teams as opposed to the Terrorism teams. For FPL 54% had issues as opposed to 63% for Terrorism users whilst the comparison between Brokers and Underwriters were pretty even. There were a high volume of comments received, and the themes that emerged were around; inability to locate endorsements and other documents, performance issues, the process being clunky and not that intuitive and the inability to reassign risks when the intended recipient is unavailable. There were also several comments concerning the inability to make corrections and changes easily.



PPL Response

PPL believes that although these results have improved, we have to do more to ensure users can use the platform without issues. The delivery of the usability enhancements in Release 2C should help but we need to track this closely to ensure we achieve the expected results.

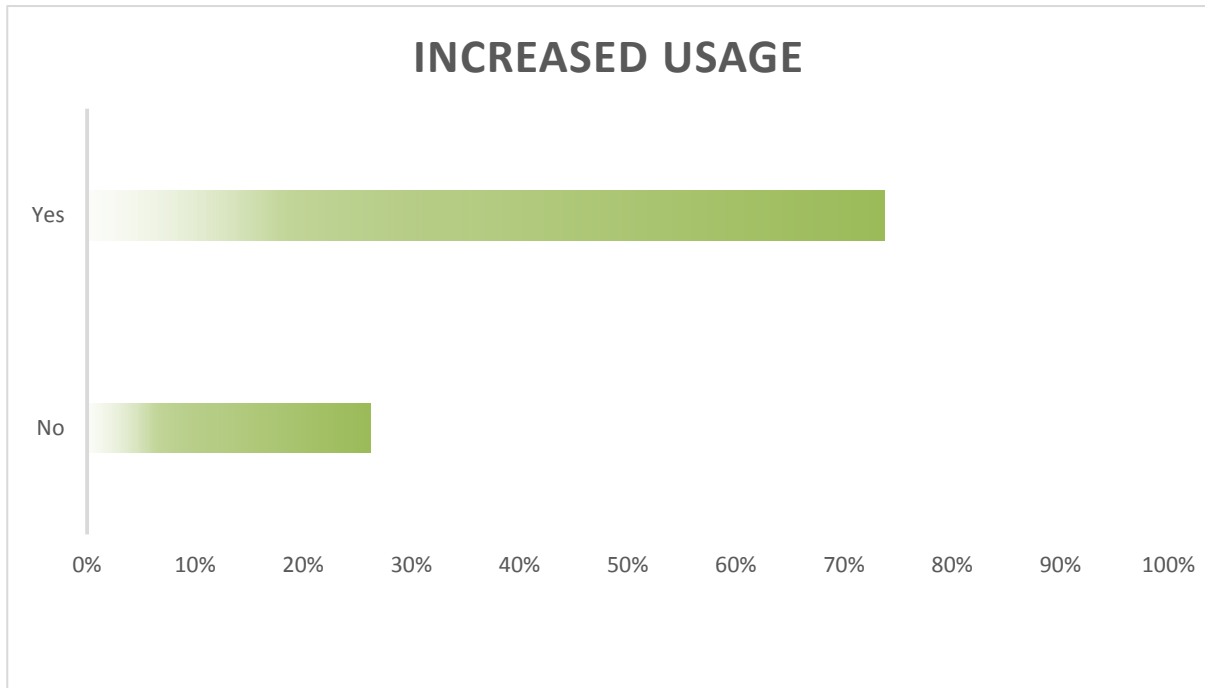
We intend to set up a user group over the summer and will discuss how Release 2C has resolved the issues or if they still exist.

Questions 12-13 – Increased usage on the Platform

In relation to the question around whether the proportion of risk traded on the platform was expected to increase, 74% of the respondents said yes. This increased by over 20% from the last survey. The percentage was slightly higher from a broker perspective, but only by a few percent.

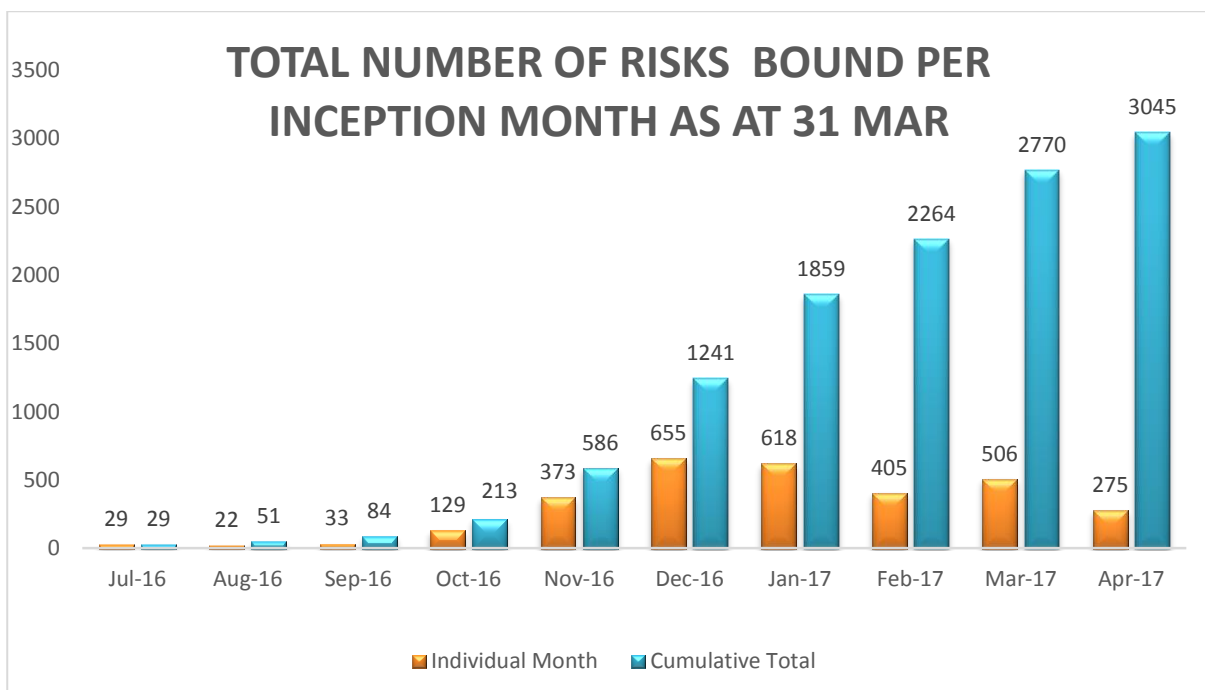
Those who believe volumes on the platform will increase said the main reasons for this were due to the drive from the brokers to increase uptake. Some respondents indicated that their companies were making the adoption of usage mandatory, and others felt that as more and more business classes are on-boarded then more risks will be placed electronically. Comments from those that didn't think that the usage would

increase predominantly attributed it to low adoption rate from their brokers, or that they found emailing or face to face more efficient.



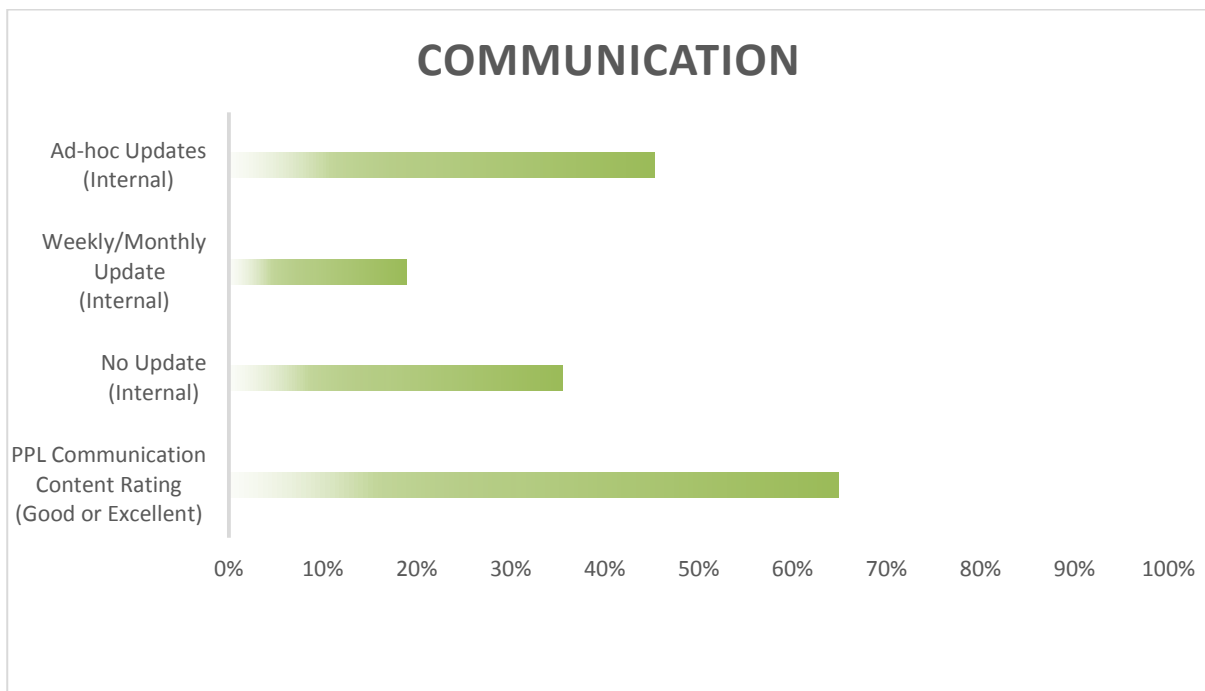
PPL response

The increase activity on the Platform since the launch has been phenomenal as shown below in the graph.



Questions 14-16 – Communication

The majority of respondents (45%) said that they had ad-hoc updates from their project managers, 20% had weekly/ monthly updates, and the remaining 35% said that they had not had any contact. The split being 63% of Underwriters received communications vs 67% Brokers. The statistics show that Financial and Professional lines had more contact (67%) than Terrorism. 65% of all respondents felt that the content of communication from the PPL team was good. This has improved slightly from the last survey. Where the responders felt that the communication was poor, the majority (80%) of comments (80% being Underwriters and 79% Brokers), suggested that respondents were not receiving communications from PPL or their project manager, and weren't aware as to who they should be receiving communications from. There were a few comments stating that there was not enough communication as to when system updates or changes would be taking place.



PPL Response

The results show that we need to ensure that PPL users continue to receive communications. We are going to ask each company to appoint a BAU contact, so that they can ensure their users are informed about future changes. We shall also make more use of the message box on the log on screen.

We will discuss this particular result with the Market Project Managers and understand the challenges they are facing and look to agree a solution for improvements.



Question 17 - Individual Feedback and Commentary

This section of the survey gathered any general feedback from respondents. The feedback received was varied and reaffirmed some of the points already raised around some areas of the system being clunky and not intuitive enough. Some of the other key points raised were that respondents felt that the functionality wasn't advanced enough, specifically around making amendments and handling complex risks. In addition, the need for integration and enriched MI was expressed

PPL Response

PPL are addressing a number of the issues raised under this section including the creation of an MI reporting tool, provision of carrier integration (noting that brokers already have the ability to integrate with PPL) and improving the usability of the platform. PPL's development roadmap will continue to be decided upon by the market.

Overall there were encouraging improvements on many areas in this survey. PPL are going to concentrate on three areas that we feel need more focus to alleviate some of the concerns and frustrations that are being detailed in the comments and that we would expect to have improved between now and the next survey. The areas targeted will be as follows:

1. Communications – Improving how messages are filtered down through PM's and BAU contacts
2. Placement Issues – Tracking the progress of how the 2C Enhancements are benefitting the users.
3. General Commentary – Especially addressing the comments on Carrier Integration and MI provisions.