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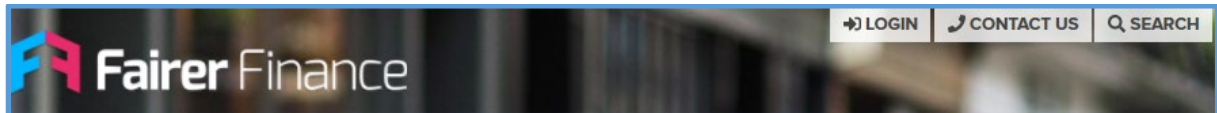
Fairer Finance Insight Portal – How-to Guide for Non-Premium Users

Welcome to the Fairer Finance Insight Portal.

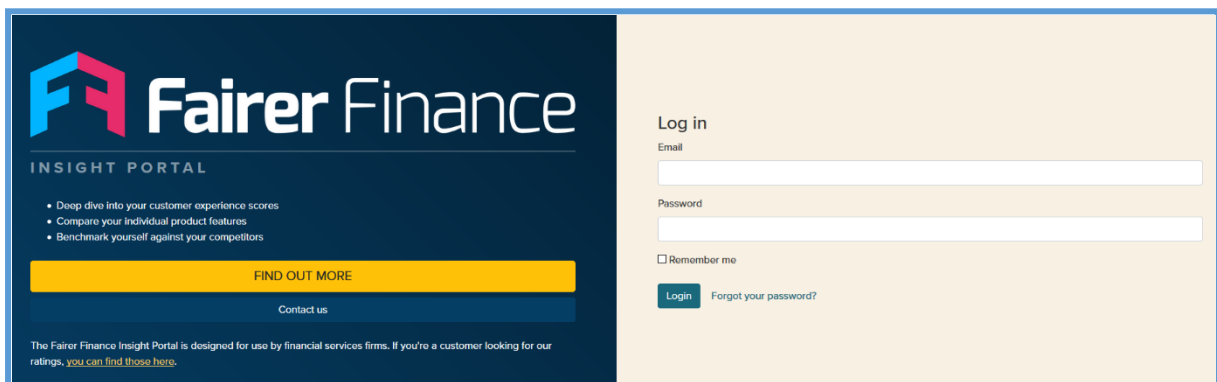
This guide explains how to use it, what each part means, and how to find what you'll need. Please note, this guide applies to non-premium users only.

How do I log on?

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



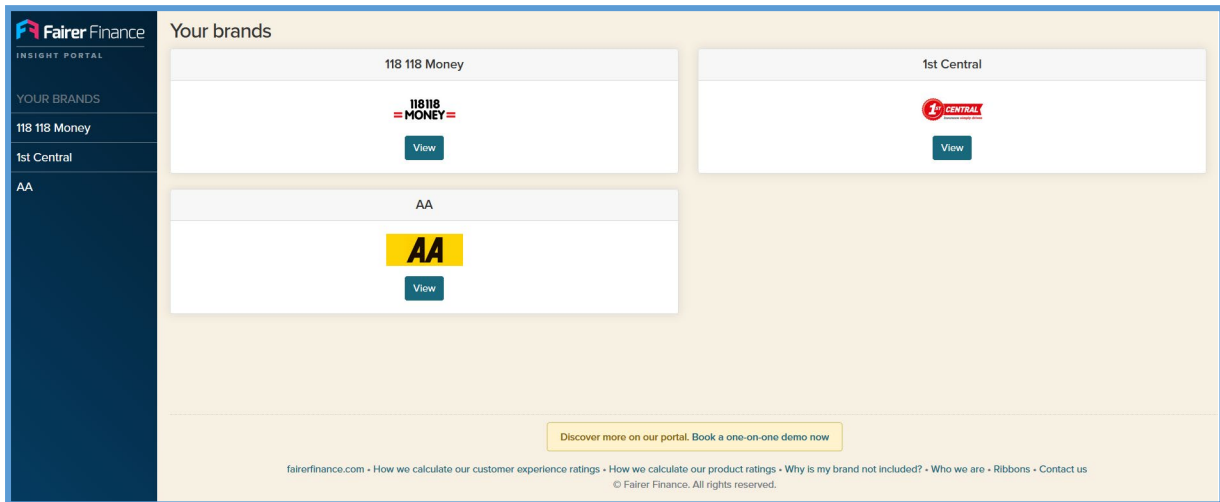
After clicking on this you'll see the screen below. Enter your email address and your password.



What can I see from the Home Screen page?

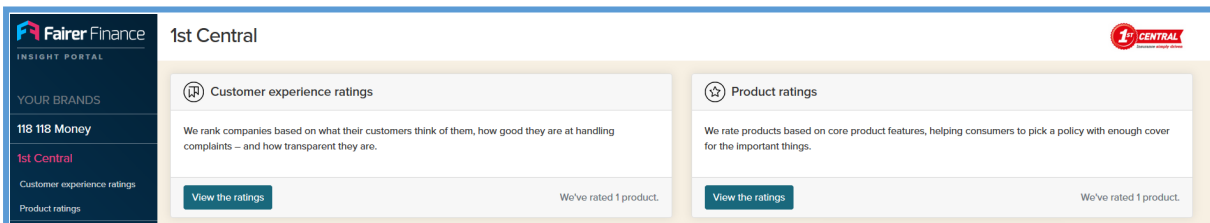
Congratulations – you’re in! Great to have you here.

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 **‘View’** 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 Insight 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.

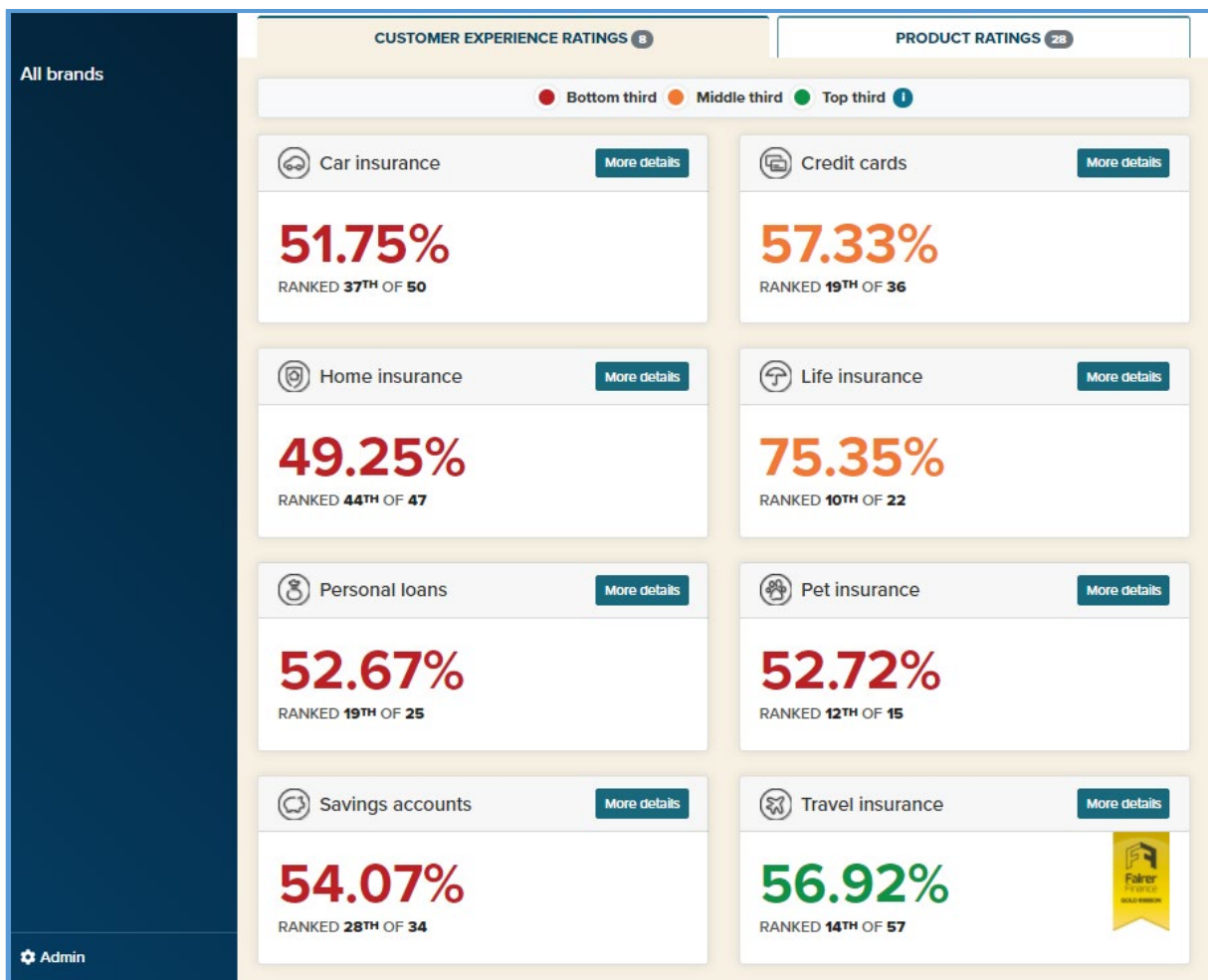
How do the Customer Experience Ratings work?

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?

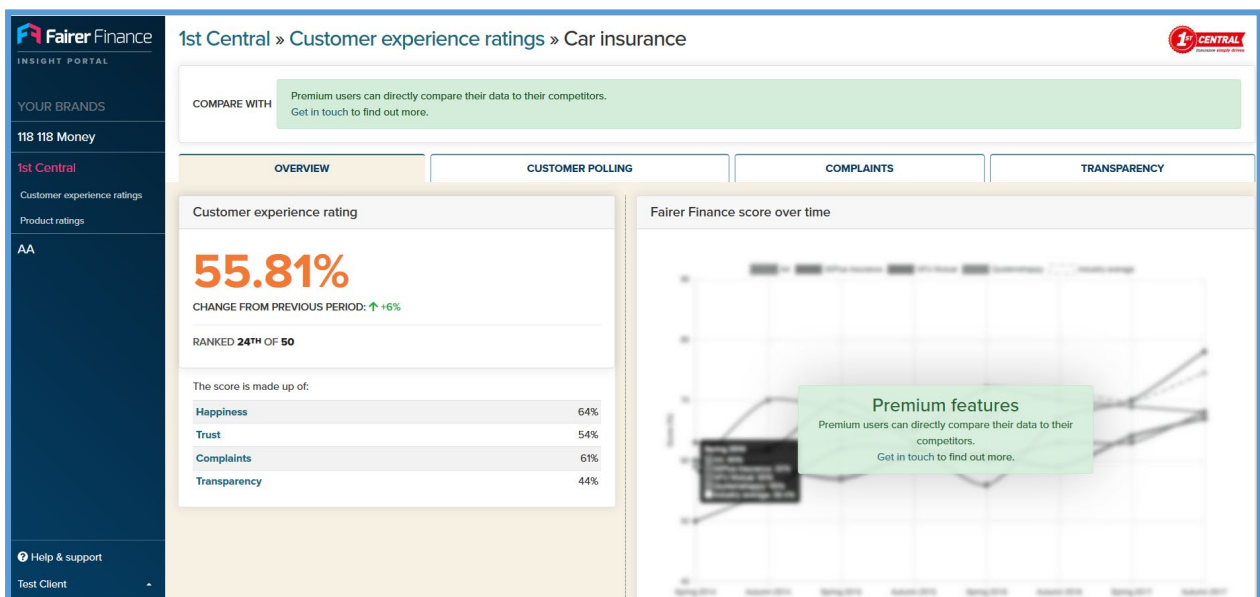
Once you've clicked on the **'More details'** button for a specific rating, you'll see the screen below. The four numbers on the right-hand side show your performance in each of the four elements which make up our Customer Experience Ratings:

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

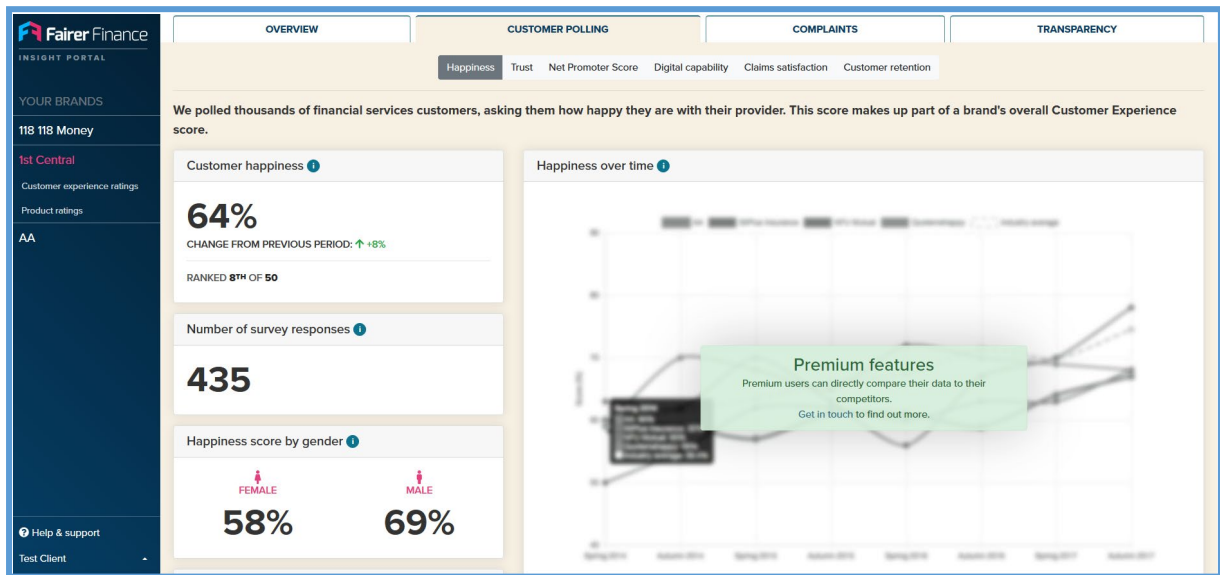
Each of these makes up 25% of your brand's overall Customer Experience Rating. Hover your mouse over the round 'i' icons to learn more about each segment.

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?



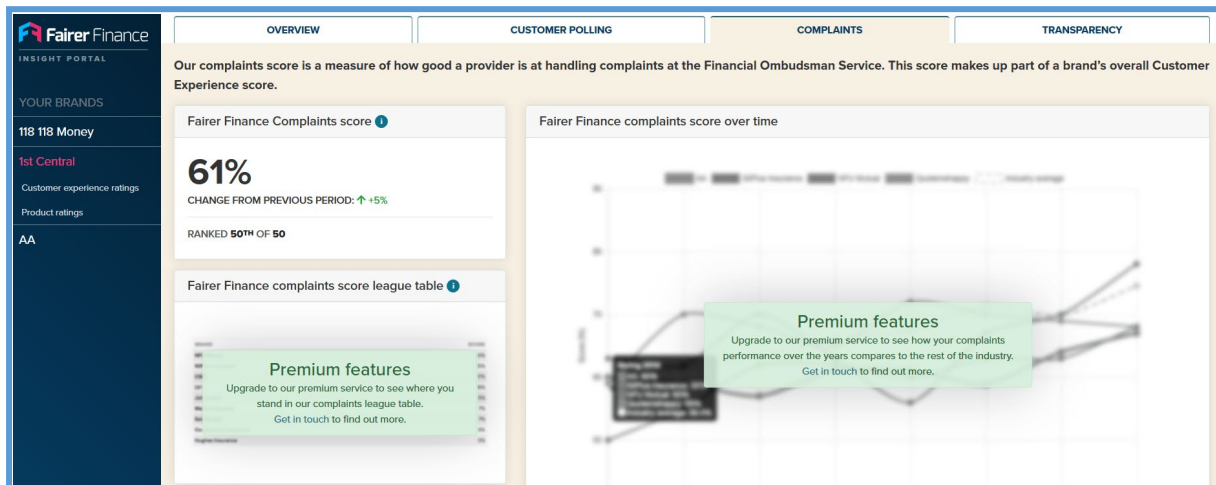
This page displays your brand’s Customer Happiness score, and where your brand ranks for Customer Happiness.

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

What does the Complaints page tell me?



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

We calculate this score using uphold rates at the Financial Ombudsman Service (FOS). We either get this data from the FOS, or brands provide this data directly.

We invert the uphold rate recorded by the FOS so the percentages shown in our portal reflect complaints upheld in your brand's favour - rather than those upheld in the consumer's favour.

We do this so the larger the number, the better the complaints performance. You can find out more about this by simply clicking the **'How we calculate our customer experience ratings'** at the bottom of each page.

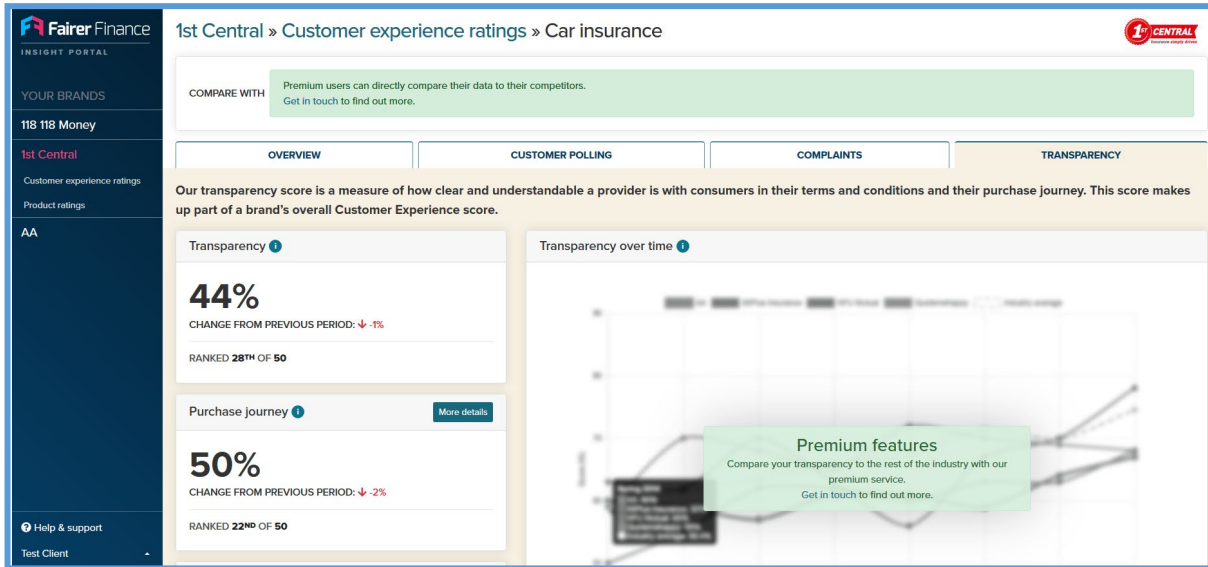
You will see your brand's complaints score as calculated by us. Below that is your brand's score in the last six months - this is the most recent uphold rate in your brand's favour. Our score is different because we weight the most recent uphold rate against uphold rates from previous periods.

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: thomas@fairerfinance.com.

Again, you can hover over the round 'i' icons for more information.

What does the Transparency page tell me?



The screenshot shows the 'Transparency' section of the Fairer Finance Insight Portal for 1st Central Car insurance. The page is titled '1st Central » Customer experience ratings » Car insurance'. A green banner at the top says 'COMPARE WITH Premium users can directly compare their data to their competitors. Get in touch to find out more.' Below this are four tabs: OVERVIEW, CUSTOMER POLLING, COMPLAINTS, and TRANSPARENCY. A text box explains: 'Our transparency score is a measure of how clear and understandable a provider is with consumers in their terms and conditions and their purchase journey. This score makes up part of a brand's overall Customer Experience score.'

The 'Transparency' section is divided into two main areas:

- Transparency:** Shows a score of **44%**. Below this, it indicates a change from the previous period of **-1%** and that the brand is **RANKED 28TH OF 50**.
- Purchase journey:** Shows a score of **50%**. Below this, it indicates a change from the previous period of **-2%** and that the brand is **RANKED 22ND OF 50**. A 'More details' button is present next to this section.

To the right, there is a 'Transparency over time' chart showing a line graph with data points. A green callout box over the chart says 'Premium features Compare your transparency to the rest of the industry with our premium service. Get in touch to find out more.'

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

This 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.

What does the Purchase Journey page tell me?

Purchase Journey scores		
Terms & conditions / policy document scores		
Premium users can compare their performance in each of these fields to their competitors. Get in touch to find out more.		
■ Most or all marks lost ■ Some marks lost ■ All or most marks given		
QUESTION	IDEAL ANSWER	118 118 MONEY
Are the early repayment terms made clear?	Overpayment and early settlement must be clearly explained, with all relevant fees clearly itemised, on the main page.	No fees - clear on main page for both early repayment and overpayment
Is it clear that the customer may not get the advertised interest rate?	It must be explicitly stated in good language that the advertised rate is not guaranteed, and the range of interest offered must be stated. This information must be clear on the main page.	Not made explicit that customer may get different rate, but range of interest clear on main page
Is there an eligibility checker that discloses what rate the customer will be offered?	An eligibility checker must be provided which states explicitly what rate the customer will be offered. It must be clearly signposted on the main page.	No
Is there an eligibility checker that discloses whether the customer will be accepted?	An eligibility checker must be provided which states explicitly whether the customer will be accepted or not. It must be clearly signposted on the main page.	Yes - but is an estimation only
Are the default fees made clear?	The default fee must be itemised and explained. The consequences of repeated defaulting must be made clear. All information must be on the main page.	No
How well signposted are the terms and conditions?	The terms and conditions must be clearly signposted from the main page, in line of vision, and require minimal clicks to open.	No
Website clarity	The website must make good use of spacing, the font size must be suitable, and good use must be made of 'non-text' such as tables and infographics. The language must be clear, and jargon must be explained.	Spacing, font size and use of non-text, and language good - jargon to explain though
Accessibility	The webpage must be fully accessible by keyboard alone. It must be optimised for use with screen readers. Headers and links must be descriptive and logically ordered. There must be no colour contrast errors. It must be optimised for use by mobile, with which a screen reader must also work.	Missing form labels, colour contrast errors, focus not great in places

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

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

Purchase journey scores		Terms & conditions / policy document scores
Premium users can compare their performance in each of these fields to their competitors. Get in touch to find out more.		
■ Most or all marks lost ■ Some marks lost ■ All or most marks given		
QUESTION	IDEAL ANSWER	AA
Length of terms & conditions / policy document	Word count Fewer than 10,000 words	9,356
Plain English	Easily understood Not legalistic, avoids jargon, and uses examples to explain key terms.	Minimal legal but frequent everyday jargon. Limited examples used
Reading grade	Reading grade 9 or lower 48% of the UK population aged 16-34 have a reading grade of 9 or lower.	14
Use of non-text	Tables & colours Good use of colours and colour coding, tables and infographics.	Good use of colour, effective use of tables
Voice	Rhetorical headers & conversational text An accessible tone of voice that engages the reader and speaks with clarity.	Text not conversational, but some rhetorical headers
Spacing	Spatial positioning & white space. Relevant information grouped together, with fewer than 350 words per page.	Good spatial positioning, 425 words per page on average
Navigability	Contents, navigation tools and minimal inter-referencing Contents and navigation tools help customers find what they need. Inter-referencing (e.g. "see clause 4") disrupts the reading process.	Frequent inter-referencing, no contents or navigation tool
Font	Line spacing: 1.25em+, Font size: 12pt+ A clear, readable font size spaced appropriately is crucial to aiding readability.	Line spacing: 1.19, Font size: 9.5

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

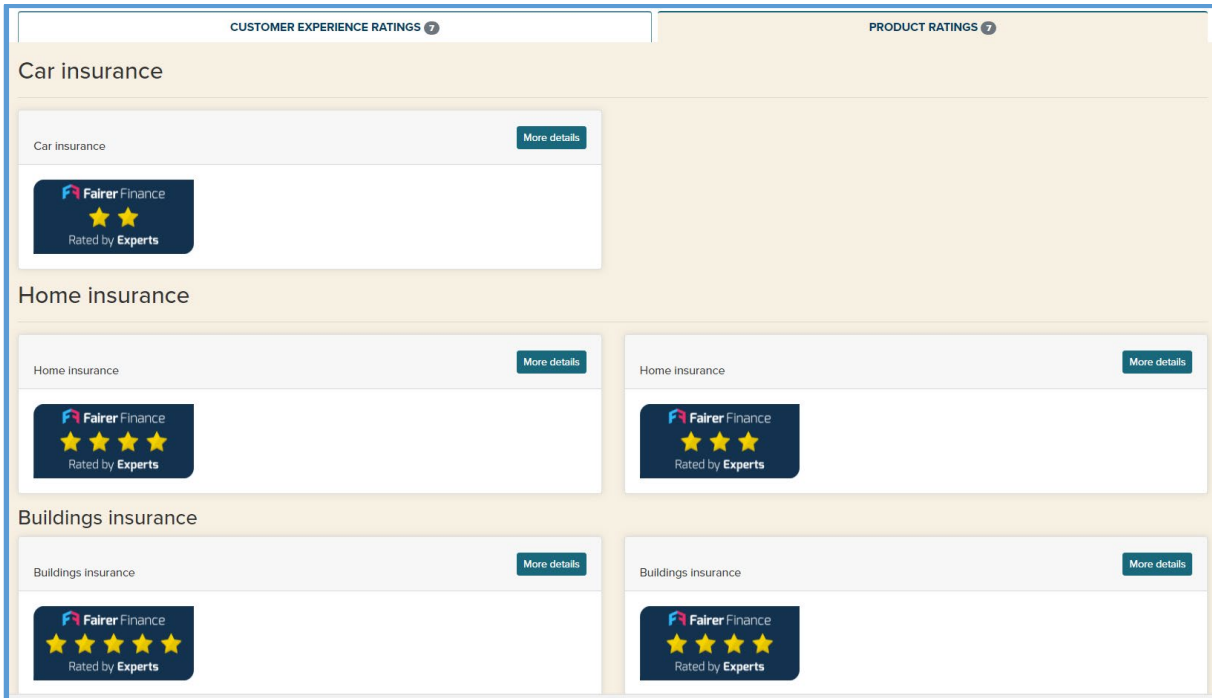
This table shows the questions we've used to assess each element of your document. It displays the elements analysed for this assessment, and the 'ideal' response – the criteria you'd have to meet to get full marks for that element. On the far right column, you'll see our analysis of your document. The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

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

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 Insight 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.