



2015 Corporate Social Responsibility (CSR) Annual Report

www.mib.org.uk

Contents

Chief Executive's statement	3
Workplace	5
Community	7
Marketplace	8
Environment	9



Chief Executive's statement

MIB is passionate about its commitment to CSR and our strategy focuses on four key areas: Workplace, Community, Marketplace and Environment. Our team of volunteers from across the business continue to drive and support the strategy, working hard to ensure CSR principles always remain part of the business operations.

2015 was another good year of progress for MIB with the successful implementation of two industry projects and insurer levy contributions reduced slightly on the previous year. A key part of our role is to reduce uninsured driving and we continue to work with the DVLA and enforcement agencies to take uninsured drivers off the road.

Within claims services, we faced a number of challenges due to the increase in claims received in 2015. One of the key areas for action is to understand why motorists fail to stop after an accident as we have received a greater proportion of claims from accidents with 'hit and run drivers'. In addition, as part of a continuous improvement programme, we are reviewing the way we manage and process claims to ensure we provide an excellent service to customers and stakeholders.

A number of services continue to be managed by MIB on behalf of the insurance industry to enable them to access insurance data. These services are aimed at helping insurers and their customers in terms of offering accurate pricing, a better customer experience and combating fraud.

MIB's success in delivering against our strategic objectives relies on our people: we want to attract talent and grow skills and knowledge and we offer a range of programmes aimed at achieving this.

It is pleasing to see many of them play an active role in volunteering and delivering our CSR objectives.

It has been an honour for the Bureau to support The Children's Trust and to see the valuable work they do in supporting children and young adults with acquired brain injuries. Each year over 40,000 children suffer an acquired brain injury, often due to involvement in a road traffic accident. Some of these injuries are suffered as a result of being involved in accidents with 'hit and run' or uninsured motorists. We plan to maintain our links with The Children's Trust and continue to support this worthy cause.

Our strategic objectives are to:

Significantly reduce the levels and impact of uninsured and untraced ('hit and run') driving in the UK

Compensate victims of uninsured and untraced drivers fairly and promptly

Deliver first-class, secure, data asset management and analytical services on behalf of our Members and the industry



Chief Executive's statement continued

Workplace

MIB continues to strive for excellence across the business. To support our employees we have implemented new learning initiatives and we recognise hard work through our recognition scheme. Employee engagement continues to be a focus for MIB and the results of the employee engagement survey are positive for 2015.

Community

During 2015 MIB continued to develop the longstanding relationship with The Children's Trust and used its fundraising and volunteering skills to assist an important charity whose aims are synergistic with MIB's.

Marketplace

MIB works to compensate victims of uninsured and 'hit and run' drivers fairly and promptly. Everyone we deal with is protected by our Customer Charter. We measure our performance through a customer engagement index which continues to produce positive results.

Customers misleading insurers in order to obtain a falsely low price for their insurance policy is a serious problem. Like all insurance fraud it costs the honest customers. The work we have done with the Association of British Insurers (ABI) and Driver and Vehicle Licensing Agency (DVLA) to successfully deliver the MyLicence enquiry service, which went live in September 2015, helps to tackle this.

Environment

As an environmentally responsible employer MIB implements and maintains initiatives to reduce the impact that the business, its people and activities can have on the environment.

In 2015 we continued to improve our printing practices and over the last year have successfully managed to significantly reduce the organisation's use of paper.

CSR highlights for 2015 include:



Donating
£13,614 to the
Children's Trust



Reducing the
A4 paper usage by
25%



Achieving a **58%**
staff uptake to MIB's
'Give as you earn
scheme' with **80%**
uptake from new starters



Reducing MIB's
carbon footprint by
6%



Workplace

MIB is committed to developing the skills and expertise of its people and nurturing talent.

As a Chartered Insurer, we provide accredited training opportunities for everyone.

What have we done?

Learning and Development

Key highlights include:

Rolling out a Leadership Skills Framework to develop the skills and knowledge of our MIB leaders

Retaining our liP and CII accreditation

Running trainee claims handler programmes to develop and nurture new talent



MIB Values

We reviewed our values in 2015 as they had been in place for a number of years and it was important to ensure that the values we work to remain relevant and appropriate for the company we are today and the environment we operate in.

We have a distinct focus on high ethical standards, excellent customer service and governance in our approach to day-to-day activities and it was important to reflect this in our values.

New values are now in place which are closely linked to the Chartered Insurance Institute (CII) Code of Ethics. They support MIB's Chartered Insurer status and reinforce the expectations of the industry that MIB is a part of. The values are being embedded into the business and are incorporated into all learning and development activities.

The new values are:

- We conduct ourselves in accordance with the highest ethical principles
- We put our customers first
- We make a difference together
- We take pride in what we do
- We respect each other
- We are compliant with all relevant law and regulations

Employee communication and engagement

Employee engagement continues to be a focus for MIB and the results of the annual employee "pulse survey" were positive for 2015. 90% of our employees completed the survey which enables them to say how they feel about working at MIB. The survey results are used to make changes to improve our working environment and we benchmark the results against other UK insurance companies. The 2015 results are more positive in a number of areas when compared with our 2014 results.

Based on results from the employee engagement survey of 2015:

88% of our people say:

"I understand how the objectives of my department fit into the overall corporate goals"

85% of our people say:

"the Bureau demonstrates values and principles I respect"

84% of our people say:

"I am personally motivated to help the Bureau be successful"



MIB also maintained its 'Pennies from Heaven Gold Award' in 2015. This award recognises the generosity of MIB employees. The "Give as You Earn" scheme sees employees round down their salaries every month to donate their "spare" pennies to The Children's Trust. In 2015 we saw our highest take up with 80% of new starters and 58% of current employees donating.

Workplace continued

Employee achievement and recognition

MIB has a reward and recognition award scheme in place that recognises examples of outstanding service, commitment and demonstration of the MIB values.

The purpose of the awards is to encourage everyone to produce consistently high levels of work, embrace the values of the Bureau and offer a first class service to both internal and external customers.

The awards are divided into three types, the annual awards, employee of the month and instant awards. Winners of the 2015 annual awards were:

Annual Chief Executive Award

Kaye Sydenham, who at the time was Customer Services Manager, was recognised for improving the customer experience and managing complaints. She built relationships with a wide range of MIB stakeholders including solicitors, insurers and the general public. She approached her work with enthusiasm, energy and professionalism.

In addition to this Kaye provided invaluable support to her colleagues in Risk and Compliance and was also in her second term as President of the Chartered Insurance Institute of Bedford and Milton Keynes. In this role, Kaye focused on developing a programme of events that not only provided educational opportunities, but also networking and social events where members had a chance to meet colleagues from the industry. This was a time consuming and often thankless task and Kaye was commended for playing this ambassadorial role for MIB.

Annual Customer Service Award

Steve Biggs, HR Officer was recognised as a member of staff who juggled working on a large business change whilst still maintaining a high level of service to other business areas. Steve provided HR support to the Contact Centre in relation to the extended hours project and worked hard to ensure the process ran smoothly for employees affected by the changes and to recruit high-quality candidates, sometimes at short notice.

Annual Team Player Award

Shyam Bhatt, Data Services Analyst was recognised for constantly going out of his way to support and assist colleagues in any way that he could. He was willing to assist on projects in the absence of team members and did this efficiently and to a very high standard. Shyam took the time to support a number of individuals with their different tasks across the business. He is described as an enthusiastic, dedicated and valued member of staff who is prepared to go the extra mile to support colleagues and ensure that products are of a high standard. Whilst he works in Data Services, he gets questions constantly thrown at him by other members of different teams and is always on hand to help and offer advice. Shyam is also involved in CSR work.

Annual Performance and Training Award

Clare Hamilton, Auditor was recognised for demonstrating commitment throughout the year towards gaining her professional audit qualification (PIIA). Despite the pressure on time Clare also supported her colleagues by helping to organise mock exam question and answer sessions. Clare is described as being an excellent role model with her desire to gain professional qualifications which further support her career especially as she already holds qualifications which meet the MIB's qualification framework.

Employee of the Month Award

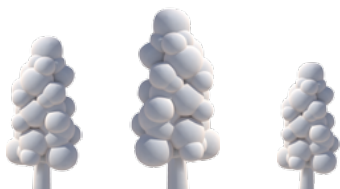
The Employee of the Month award scheme successfully continued in 2015. This award recognises individuals who provide a level of customer service above and beyond what is normally expected of them. It highlights individuals who stand out for a particular piece of work, the positive impact they have on their colleagues and those who have a strong focus on customer service. Winners receive £200 shopping vouchers.

Instant Value Awards

Instant Value Awards recognise situations where an employee has demonstrated that they are living and breathing the MIB values. Over 20 awards were presented in 2015 with winners receiving £25 shop vouchers.

2015 Targets and results

	Target	Result
Employee participation in Give as You Earn scheme →	55%	58%
Uptake of new starters in Give as You Earn scheme →	70%	80%
Employee engagement →	Achieve/exceed financial services industry norm and exceed 2014 MIB scores	Exceeded 2014 MIB scores but did not exceed industry norm



Community

MIB believes that community activities and the engagement of our people in the community is an essential part of our business.

In 2015, MIB continued to develop its long established partnership with The Children's Trust. The Children's Trust provides care, education, therapy and rehabilitation to children who suffer an acquired brain injury, some of which were suffered as the result of road traffic accidents. Their aims are synergistic with our mission to compensate people fairly and promptly which includes looking after their rehabilitation needs where appropriate.

What have we done?

Gardening challenge and employee volunteering policy

A team of 12 employees from across the business spent the day at The Children's Trust, Tadworth. The team assisted the head gardener for the day and MIB donated £500 towards the cost of the garden materials they used on the day. The feedback from our employees was very positive:

"It was a fantastic day! Hard work in the heavy rain but worth the effort"

"I had so much fun. Great to meet people from other parts of the business and work together on a project"

"It was a brilliant day and lots of fun. It was a privilege to be given a tour of the grounds by the gardener"

Sporting challenges

In May, Milton Keynes held its annual marathon. Three MIB employees ran the half marathon and eight took part in the corporate challenge, raising over £300.

Summer ball

The Summer Ball took place in July at Fawsley Hall. A percentage of the proceeds from the ticket sales and the proceeds from rooms that were auctioned by the CSR team were donated. A total of £750 was raised for The Children's Trust.

The Children's Trust Christmas fair

Our employees and their families attended The Children's Trust Christmas fair and we donated a hamper which raised £481 in the raffle.

Christmas raffle

A raffle was held in December. A range of prizes were donated including an iPad and £387 was raised.

Pennies from Heaven

The Pennies from Heaven scheme enables employees to donate directly to The Children's Trust by pledging the pennies from their monthly salaries. 58% of staff and 80% of new starters took part in the scheme in 2015 and raised £1,454.

Drinks machine donations

£8,978 was raised through the nominal charge for employees purchasing selected drinks from the vending machines and all of the proceeds were donated to The Children's Trust.

Other donations

£1,635 was raised from other collections and an additional £3,000 was donated by MIB to The Children's Trust, which helped achieve a final fundraising total of £13,614.

2015 Targets and results

	Target	Result
Charitable donations	→ £3,000	£3,000
Further donations through fund raising activities	→ £12,000	£10,614
CSR events	→ 5	5



Marketplace

What have we done?

Customer satisfaction

The customer engagement result was positive with a net satisfaction score of 79.6%, compared to a target of 75%. Complaint levels remained at anticipated low levels despite the handling challenges outlined previously.

Uninsured driving

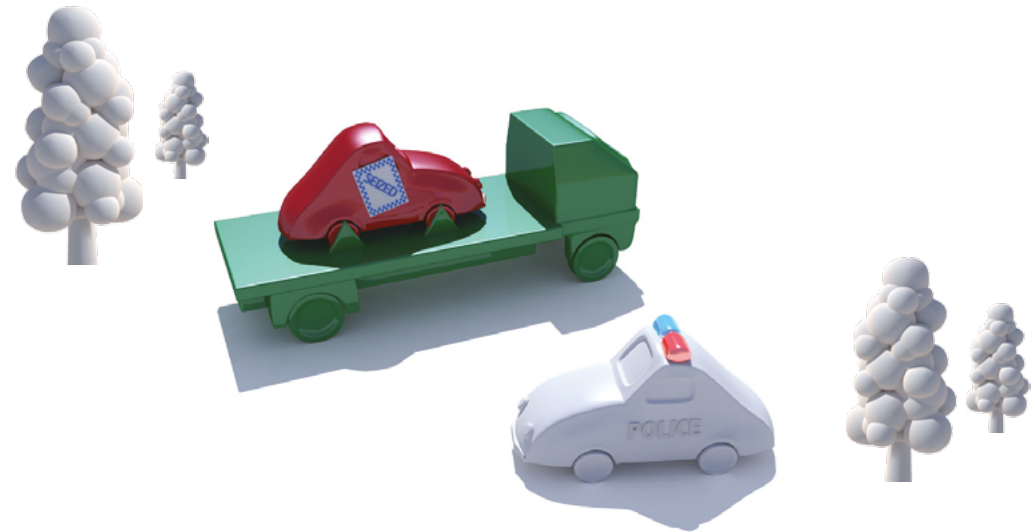
2015 saw an increase in new reported claims. The overall number of claims into the Guarantee Fund increased by 10.4% above 2014 levels, however this increase was predominantly driven by claims arising from 'hit and run' accidents. Due to the increase in claims from drivers involved in 'hit and run' accidents, we are carrying out research with the University of Leicester to gain insight into the psychology of these drivers. An objective for 2015 was to re-engage the Police to help retain their focus on uninsured driving and we had a full year of the extended hours of the Police Helpline. As a result the number of vehicles seized by all UK forces increased to 120,687 for the year (2014: 116,500).

Anti fraud

MIB continues to remain vigilant in detecting and identifying fraud through robust controls and in 2015 £22.2m of fraud savings were recorded which exceeded 2014 performance.

Risk management

With the increasing breadth of service activity at MIB, the focus continues to increase on proper governance and control to ensure the security of all data held is managed by us.



	Target	Result
Customer engagement index - net satisfaction score	75%	79.6%
Volume of customer complaints per 1,000 claims	0.40	0.42
Identified fraud savings	£21.8m	£22.2m

Environment

MIB is committed to operating in a manner that is sympathetic to the environmental impact created by its day to day operations. We continue to increase employee awareness of our environmental impact in areas such as energy usage, carbon emissions and waste.

What have we done?

Travel expenses

In 2015 we continued to encourage our people to use video and teleconferencing equipment as an alternative to travelling to meetings to reduce costs. Although there has been a year on year increase in usage of this equipment to reduce travel expenses it was unfortunate that this target was not hit. As a result of project based and client company activity there was more travel needed than anticipated.

Paper usage

The MIB saw a dramatic decrease in paper use in 2015 in comparison to 2014.

This is due to procedural, policy and behavioural opportunities being firmly embedded within the organisation and these have become part of normal working practice. An example of this is our Customer Services Department operates as an almost completely paperless claims system.

Reducing our carbon footprint

As an expanding organisation the reduction of our carbon footprint presents a challenge, however in 2015 we reduced our footprint by 35 tonnes compared to 2014. We continue to assess electricity usage and when equipment has failed it is replaced with energy efficient products, ensuring our working environment operates as efficiently as possible. We encourage our employees to turn off any equipment they are not using.

2015 targets and results

	Target	Result
Travel expenses	£133,728	£159,476
Paper usage	13,172 reams	10,265 reams
Carbon footprint	514 tonnes	506 tonnes





Motor Insurers' Bureau, Linford Wood House, 6-12 Capital Drive, Milton Keynes MK14 6XT
01908 830001 | enquiries@mib.org.uk | www.mib.org.uk

