

MONEYAge

AWARDS

2017

AWARDS GALA DINNER & CEREMONY

Winners brochure

12 OCTOBER
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2017



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Winners' overview

The enthusiasm, passion and excitement levels hit the roof in the glamorous ballroom of the Millennium Hotel Mayfair, as hundreds of consumer finance industry experts gathered to celebrate the prestigious MoneyAge Awards.

The 2017 awards celebrated excellence, professionalism and innovation in the hugely competitive but critically important personal finance space. Banks, building societies, savings and investment providers, mortgage companies and personal finance specialists were all present, rewarded for their efforts in product provision, innovation, focus on value and customer service.

The winners were announced at a glittering gala dinner by comedian Holly Walsh who helped present the trophies to

the deserving winners. Congratulations to all the prize winners and a very well done to all those shortlisted firms.

Many thanks to all those who helped make the event such a success. Firstly the partners that helped to support the awards – the CII, the National Skills Academy for Financial Services, the Society of Mortgage Professionals and Boost.

Secondly, the judges (see below) who gave their time and expertise to help decide the winners; and finally to everyone who entered and attended the awards.

We look forward to welcoming you all with open arms again in 2018 and rewarding all those that continue to excel in the financial services arena.

Visit www.moneyage.co.uk for more details and to read all the latest news and commentary.

Judges



Russell Hamblin-Boone

Consumer Finance Expert and
Spokesperson



Terri-Ann Humphreys

Development Director
Society of Later Life Advisers



Carol Knight

Chief Operations Officer
TISA



Robert Sinclair

Chief Executive

**Association of Mortgage Intermediaries (AMI)
and Association of Finance Brokers (AFB)**



Peter Timberlake

Head of Communications
Financial Reporting Council



Lee Travis

Head of Professional Development
Society of Mortgage Professionals



Peter Pledger

CEO
NSAFS

The winners

Financial Adviser of the Year (small to medium firm)

WINNER: Profile Pensions

Financial Adviser of the Year (medium to large firm)

WINNER: Origen Financial Services

Innovation in Consumer Finance Award

WINNER: True Potential LLP

Innovation in Consumer Finance (technology) Award

WINNER: PensionBee

Mortgage Provider of the Year

WINNER: The Melton Building Society

Mortgage Adviser of the Year or Mortgage Broker of the Year

WINNER: Fox Davidson Ltd

Equity Release Lender of the Year

WINNER: Pure Retirement

ISA Provider of the Year

WINNER: Santander UK

Highly commended: Shepherds Friendly Society

Bank/Building Society of the Year

WINNER: Bank of Ireland

Spreadbetting Provider of the Year

WINNER: InterTrader

Loan Provider of the Year

WINNER: SalaryFinance

Peer to Peer Loan Provider of the Year

WINNER: Zopa

Pension Provider of the Year

WINNER: Scottish Widows

SIPP Provider of the Year

WINNER: AJ Bell Youinvest

Wealth Management Firm of the Year

WINNER: True Potential Wealth Management LLP

Highly commended: Nutmeg

Online Share Dealing Provider

WINNER: Halifax Share Dealing Limited

Ethical Financial Services Provider of the Year/ Best Charity Partnership of the Year

WINNER: Neyber

Travel Money Provider of the Year

WINNER: eurochange

Money Transfer Provider of the Year

WINNER: Xendpay

Motor Insurance Provider of the Year

WINNER: 1ST CENTRAL

Life Company of the Year

WINNER: Wesleyan

Marketing Campaign of the Year

WINNER: Schroders

Consumer Champion of the Year

WINNER: Currencies Direct

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WINNERS

ISA Provider of the Year: Santander UK



ISAs are an integral part of the financial services space with consumers increasingly looking for different types of financial products in which to invest their money.

The Santander UK entry impressed the MoneyAge Awards judges with its new launches which in our view bring real value to customers in today's market.

Santander's range of ISA savings products includes fixed and variable rate cash ISAs (including Help to Buy: ISA) and cash Junior ISAs available online or in branch. Stocks and Shares ISAs are offered in branches through Santander UK's financial adviser services; the Financial Planning Service and Santander Private.

In March 2016, it launched the Santander Investment Hub, an online investments platform, which enables customers to invest money without any advice, also allowing them to utilise their annual ISA allowance within the Stocks and Shares ISA element of their investment. Over 210,000 investment fund customers are using the Investment Hub.

Santander's aim is to help its customer's proposer in this low interest rate environment and is driven by its ambition to make investing more accessible. That's why Santander UK prominently featured the Investment Hub during its cross tax year marketing campaign with the launch of up to £100 cashback on investments made into a Santander Stocks and Shares ISA up until the end of the

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WINNER

ISA PROVIDER OF THE YEAR

campaign. Following the success of the cross tax year campaign, in September another cashback offer was introduced for its 11213 World customers.

The Investment Hub offers customers a dynamic view of the performance of their funds, alongside their banking products. Through Santander Online Banking, a customer can see their current account, mortgage, credit card and their investments in one single, convenient place. The Investment Hub offers a choice of investments and puts the customer in control of making their own financial decisions. On the Investment Hub, customers can invest from £20 a month or a £100 lump sum in a wide range of investments.

Santander UK also launched a specific education site dedicated to demystifying investments and bringing investments to life for a wider audience. Already nearly 388,000 people have visited the new site since launch. The bank also recognises that some customers would be more comfortable seeking face to face advice before making an investment decision. Its financial planning network has over 220 advisers based out of key financial centres in the country. High net worth clients are also supported by one of Santander UK's 40 private bankers.

Santander UK's business model is based on providing the right support to customers, given the wide range of customers' investment experience and needs. This makes it a stand out winner.





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PRIVATE BANK

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Bank/Building Society of the Year: Bank of Ireland



The Bank/Building Society of the Year recognises the bank or building society which has proved itself ahead of its peers when it comes to product provision, customer service, general excellence in everything it does and has demonstrated a true understanding of the needs of its customers and of the changing needs of the market.

Bank of Ireland UK stands head and shoulders in so many areas, according to the judges, and has the customer at the heart of everything it does.

With 3.1 million customers, £19.8bn customer loans, £19.5bn customer deposits and a UK presence of over 200 years, Bank of Ireland has a huge presence. It has a wide-ranging proposition that it offers both directly and through partnerships with trusted, respected UK brands and intermediaries, including credit cards, savings, personal loans, currency exchange and mortgages.

Bank of Ireland UK's strategy is to be the Partnership Bank, and its technical and product innovations are vital in enabling key partnerships with many intermediaries, networks and brands including the Post Office and AA.

Working in partnership with the Post Office, Bank of Ireland UK serves c. 2.3 million customers via 11,500 Post Office branches, online and over the phone, and it runs one of the largest cash machine networks in the UK for its Post Office partner, with c. 2,500 ATM machines.

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BANK/BUILDING SOCIETY OF THE YEAR

Bank of Ireland's joint venture with the Post Office is the largest provider of consumer foreign exchange in the UK. Bank of Ireland's long-term financial services partnership with the AA, offers c. 4 million AA members a product portfolio of credit cards, unsecured personal loans, savings and mortgages.

Corporate social responsibility is also at the heart of the business. Through its Give Together Programme, each team member can volunteer one day a year for a charity or a local community organisation. Bank of Ireland matches fundraising and also fundraises for its flagship charity, which for 2018/19 is Alzheimer's Society UK. In 2016, Bank of Ireland Group gave €2.8m in charitable giving and over 1,100 volunteer days.

Bank of Ireland invests in its people, helping them to be as professional, successful, happy and healthy as possible. Its Be at Your Best (BAYB) programme focuses on career, mind and body. Each area is inspired, designed and delivered by colleagues who have volunteered as BAYB Champions. There is a particular focus on supporting mental wellbeing.

Bank of Ireland's results certainly show how much it is achieving in the consumer finance space.

Well done to all involved.

Bank of Ireland UK
The Partnership Bank

Say yes to...

MORE

with  FirstStart

Giving your first time buyers more borrowing power

First Start boosts the borrowing power of first time buyers, by combining their income with that of a sponsor. So together they can borrow more, responsibly. It's also available to buyers who have been out of the property market for a while, or who need to buy a property on their own, for example if their personal circumstances have changed.

More borrowing power

First Start takes the sponsor's income into account as well as the applicant's - boosting the overall amount that can be borrowed.

Together, the sponsor and the applicant can borrow **up to 95%** of the value of the property. It's available for **purchases only** on a **repayment basis, up to £500,000**.

As a single applicant

The table below shows the difference between what a single applicant could borrow and the increased borrowing power they can achieve when combining their income with a sponsor.

Borrowing power on your own

As a single applicant you could borrow £112,500

Applicant income 1	Applicant income 2	Borrowing power
£25,000	£0	£112,500

Borrowing power with **First Start**

With the help of a sponsor you could borrow £337,500

Applicant income 1	Sponsor income	Borrowing power
£25,000	£50,000	£337,500

MORE
Borrowing power

£225,000

This is an example of how First Start works for a single applicant. The figures will vary depending on individual customer's circumstances.

Call us on 0345 266 8928* or head to boi4i.com to find out more



Brought to you by **Bank of Ireland**  **UK**
for Intermediaries

* We're here to help, lines are open 8:30am - 6pm Mon to Fri. Calls may be recorded for training and monitoring purposes. Calls cost no more than calls to geographic numbers (01 or 02). Calls from landlines and mobiles are included in free call packages.

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Consumer Champion of the Year: Currencies Direct

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WINNER

CONSUMER CHAMPION OF THE YEAR



The Consumer Champion of the Year award is given to the firm that has worked tirelessly to improve the consumer finance space, and is dedicated to campaigning for change where necessary, with the needs of the consumer always at the heart of their cause.

Since 1996, Currencies Direct has helped more than 210,000 people and businesses transfer money overseas. Employing more than 450 staff in 22 offices, spanning five continents, the firm holds the highest credit rating with Dun & Bradstreet. It processes in excess of £5bn in international money transfers each year, across 63 different currencies and is the only money transfer business to have services within a retail network, by phone, online and by mobile app.

Over the last year, Currencies Direct has seen the number of transfers it makes grow by 35%. Its story has been about the continuation of its customer-focused mission to 'make money transfer simple', with some striking improvements to customer

satisfaction the building blocks to success. Regular customer insight sessions have taken place where survey responses and customer satisfaction scores are mapped to existing customer data. The result in these customer satisfaction sessions has seen a dramatic improvement in the firm's KPI's, with the NPS score rising significantly within one year, whilst the TrustPilot score has improved to 9.3/10 and Feefo at 4.6/5. The sessions led to significant advances to its registration, transactional and payment processes, which have helped to improve satisfaction and grow the business.

Technology is at the forefront of all that the company does. Currencies Direct's mobile app has seen several upgrades based on face-to-face and quantitative customer insight, resulting in a product that was only launched one year ago now representing almost a fifth of online transfers. The telephone service also stands out. The firm matches each customer to a currency expert that suits their needs. Tailored regional services have been developed for each country it operates in. For example, in Spain, depositing money into a Spanish bank can cost 1-2% of the deposit. Currencies Direct is the only money transfer company that has a special partnership with a Spanish bank to eliminate this fee entirely. Similar deals have also been arranged in France, Portugal, South Africa, the US and Australia.

Currencies Direct is a member of the International Money Transfer Index, an independent index comparing money transfer exchange rates and fees. Rates are very competitive, often beating the banks' exchange rates between 3 to 5%.

The growth story is set to continue with more markets, customer types and technology advances in sight - bringing simplicity to every person transferring money overseas.

Well done to a fantastic firm and one which the judges believe does the best for the consumer.



Financial Adviser of the Year (small to medium firm): Profile Pensions

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WINNER

FINANCIAL ADVISER OF THE YEAR (SMALL TO MEDIUM FIRM)



The MoneyAge Financial Adviser of the Year (small to medium firm) category is one of the most hotly contested. The financial advice market has never been so important, in an environment where the consumer is continuing to battle changing economic rates and volatility levels.

Profile Pensions is a firm which the judges felt had everything - excellence, innovation and a passion for what it does. It offers a personalised pension advice service over the phone as this enables the company to deliver a scalable, affordable service to the mass-market. Furthermore, the firm has found a better pension for seven out of every 10 people spoken to and this is completely managed throughout the retirement process. One case study showed that in the first 12 months of switching their pension, the individual saw their pension grow by 22 per cent thanks to the work carried out by Profile Pensions in terms of the advice given to the individual.

Profile Pensions works with the whole market of pension funds and is truly impartial - no incentives, deals or commissions, only recommending a switch if it's in a customer's best interest. As part of the firm's strategy, customers are only moved into regulated funds, taking the customer's appetite for risk into account.

The company's growth figures are exemplary. Since, the firm's launch in 2013, it has reviewed the pensions of more than 50,000 people and switched over 12,000 of these to a better pension. In May 2017, Profile Pensions, reached £525m in funds under management, up from £300m in May 2016. Based on current trading levels, it is expecting to double the number of customers in the next 12 months, reaching a target of 50,000 customers within the next three years.

The growing success has also been noted on a national media level. Profile Pensions recently made it into *The Times* Top 100 Small Businesses to work for list. The financial adviser has also received over 550 Trustpilot review from customers - most of them five stars. The overall score of 9.5 out of 10 shows the engagement the firm has with its customers.

Customer satisfaction is also key in any business and Profile Pensions oozes class in this area. The firm has received a plethora of positive sentiments and excellent feedback, and any customer review is shared in real time with the entire team through a company Slack channel.

All in all, Profile Pensions has a genuine desire to make people better off in their retirement and therefore changing their lives. Seventy-three per cent of people spoken to by the firm do not know how their pensions are performing, paying well over the odds in fees. Profile Pensions helps to cut through the complexity of pensions, empowering its customers to make informed choices.

A richly deserved winner.

**Profile
Pensions.**

Mortgage Provider of the Year: The Melton Building Society

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WINNER

MORTGAGE PROVIDER OF THE YEAR



The MoneyAge Mortgage Provider of the Year award is awarded to the firm which has proved itself a leader in its field with its product offering, understanding of the changing needs of the mortgage market, sensitivity to the pressures placed on property buyers and a commitment to improving the overall mortgage marketplace.

For the second year running, the trophy went to the Melton Building Society, a lender which takes a personal approach to lending using manual underwriting and no credit scoring enabling the Society to offer niche products to meet consumer needs in underserved areas of the market.

The Society offers unique and innovative lending propositions that are continually evolved to meet the ever changing demands of the mortgage market, in particular the complexities of modern families.

Described by the judges as being a lender which has a proven track record in this area and clearly listens to the needs of its clients, the Melton is committed to helping first time buyers and its products are designed to be as flexible as possible. It allows parents to be mortgage applicants to help affordability for their offspring and the Society offers 95% LTV products. The 3 year discounted 95% mortgage has been a best buy for several months and the Society also offers shared ownership mortgages to help first time buyers get on the property ladder and Right to Buy up to 100% of the discounted purchase price.

Unlike many lenders, the Society offers buy to let mortgages for family and holiday lets. There is no upper age limit for the Melton's buy to let mortgages and it accepts first time buyers and first time landlords. Older customers are also catered for, with mortgages being offered for customers up to the age of 80 at the end of the repayment term. Mortgages for self build, renovation and conversions are also covered. The Society's range of self build products include a Self Build Advance Mortgage which provides stage payments in advance of each build stage, an Eco Mortgage with a special discounted rate that recognises energy efficient features and a Standard Self Build Mortgage which provides payments in arrears.

The Melton has recently extended its range of self build mortgages with the launch of a new Family Assist Self Build Mortgage. This innovative product allows parents to provide the deposit and have it returned as a final stage payment on completion of the build. To help its customers gain a better understanding of the mortgage process and its products, the Society has produced a range of handy information guides, for example, Guide to Self Build, Guide to Remortgaging and Guide to Buying your first Home.

This is an exciting lender that has and is clearly continuing to shine in the mortgage marketplace. Well done to the Melton Building Society,



Equity Release Lender of the Year: Pure Retirement

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WINNER

EQUITY RELEASE LENDER OF THE YEAR



Demand from consumers for equity solutions is ever-growing, with the number of people taking advantage of the wealth tied up on their homes increasing to record levels. In 2016, lending in equity release hit £2.15bn, and with £1.8trn of homeowner equity in England belonging to households age 55+, Q1 lending this year reached £697m, up by 77% on the first quarter of last year.

This year the Equity Release Lender of the Year trophy went to Pure Retirement, a firm which the judges felt has shown a true understanding and passion for this niche sector which can truly transform lives.

The staff at Pure Retirement are pioneers in the education of advisers in the ER market, and have been and continue to be instrumental in opening up the world of Later Life Lending to mortgage brokers and financial advisers. The firm has lead the Adviser Engagement Programme for the Equity Release Council and

has created and sponsored the Adviser Guide to Equity Release, launched in April last year, which acts as a comprehensive tool delivering all a new broker needs to understand, engage and work successfully in this market.

Pure Retirement's products champion 'more for the customer', maintaining a fee free promise with product options including free valuation, no arrangement fee, contributions to both solicitor's and advice fees, as well as cash back options and some of the highest LTVs in the market to further boost funds for later life.

It's active dedication to the industry has seen a 158% increase in lending over 2017 (to end of Q1 vs end of Q1 2016), and the registration of 200 new brokers so far this year, vastly increasing our distribution network to almost 3,000 advisers and widening the field of customers that its products are able to benefit. The firm has completed 1740 cases so far this year and expect this to top 4,000 cases and £250m of lending by year end, growth of 248% and 221% respectively on last year.

Progress does not stop there for Pure Retirement. A new market campaign is planned for H2 of this year, focused solely on the education of advisers in understanding and developing the market.

The firm is also working with a number of new entrants to the market to aid entry to the market through business modelling, product design, systems, origination, servicing and administration models thereby growing the market significantly for 2018.

Congratulations to a firm which stood head and shoulders above the rest, and has worked so hard in getting its message out through discussions at the 2016 Great Retirement Money Debate and other events, with the ultimate aim of making sure consumers can overcome the challenges to their financial wellbeing, thus ensuring a bright future.



Spreadbetting Provider of the Year: InterTrader

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WINNER

SPREADBETTING PROVIDER OF THE YEAR



When judging the MoneyAge Spreadbetting Provider of the Year category, the judges are looking for a leader in this competitive yet exciting field.

InterTrader is exactly this, with the judges noting its impressive and pioneering proposition and strong client relationship management.

InterTrader has made a fantastic impression with traders, pioneering the concept of market-neutral execution within the spreadbetting and CFD trading industry.

The firm has removed the conflict of interest when a spreadbetting/CFD broker takes a trade from a client with its 100% hedging policy. This means that, for every trade a client places with InterTrader, the firm will cover exposure on that trade by making the equivalent trade in the underlying market. This is called market-neutral execution, as InterTrader carries absolutely no market risk on clients' trades. The concept of market-neutral execution has shaken up the industry,

providing a way for clients to trade with their broker rather than against their broker.

InterTrader offers low-cost trading on an exceptionally wide range of markets, including UK, US, European and Asian stock indices; thousands of shares; major, minor and exotic forex pairs; precious metals, energy contracts and soft commodities; interest rates and government bonds; cryptocurrencies; and special markets such as topical IPOs or US nonfarm payrolls. Clients also have a wide range of ways they can trade these markets. As well as the choice of spreadbetting or CFD trading, they can choose between quarterly, monthly or in some cases daily futures contracts, or rolling daily contracts based on spot prices.

Another key part of the business, is the fact that InterTrader also provides quality and variety in the form of trading technology. Clients can trade via InterTrader's own web-based platform; the popular MetaTrader 4 download-only platform with the ability to run automated trading systems; or a range of mobile trading apps for iPhone, iPad, or Android. All these trading platforms provide the same fast and fair market-neutral execution, with no dealer intervention. Demo accounts are also available on all platforms, giving a trading suite to every type of client from the complete beginner to the experienced, high-volume trader.

Trader education is a key part of the InterTrader service. Clients get access to not one but two exceptional charting packages, to analyse crucial market price data. NetDania's Five Star Chart package is embedded in the InterTrader iPhone, iPad, and Android trading apps, giving clients the ability to monitor live and historic prices for any of their thousands of markets, to set price and trendline alerts, and even to deal direct from their charts. These are the world's fastest HTML5 charts based on frames per second in comparison with major competitors.

Congratulations InterTrader - a clear winner and one which has outperformed all others in this sector.



SIPP Provider of the Year: AJ Bell Youinvest

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2017

WINNER

SIPP PROVIDER OF THE YEAR



The SIPP market is popular with those who want to unleash themselves from pension providers and take control of their own retirement planning with a low-cost DIY option.

The MoneyAge SIPP Provider of the Year 2017 is AJ Bell Youinvest. The service was launched in 2000 and was the first online SIPP provider and operates exclusively on an execution-only basis.

It puts its customers at the heart of the business through the overall aim of making investing as easy as possible. No charges are applied for setting up the SIPP and the SIPP itself offers a wide range of investments including shares and overseas dealing in 24 markets, thousands of funds, investment trusts and ETFs.

For holding funds, the firm charges a very competitive 0.25% and holding shares 0.25% as well, capped at £25 per quarter for SIPP accounts. Investments can be made regularly from as little as £25

per month and online dealings are offered with equity deals processed immediately.

A single log-on allowing customers to view and manage their accounts simply can also be done, including family linking allowing customers to manage multiple family member's accounts in one place.

In 2016/17, the firm implemented a number of changes to work towards the goal of making investing easier. After the acquisition of AJ Bell Investments in 2016, the firm launched the AJ Bell Passive funds consisting of five multi-asset funds ranging in risk levels from cautious to adventurous and offering customers a one-stop solution for customers to invest in. The AJ Bell Favourite funds list has also been launched, the firm's pick of 72 funds for medium to long term growth. Furthermore, AJ Bell Youinvest has introduced a dividend reinvestment service costing 1%, which thousands of customers have started using, and a new charging structure has been implemented meaning the firm has a more consistent approach to charging irrespective of the account used or investment style. The business's new application form also streamlines the process for new customers, making it quicker and easier than ever and is fully mobile responsive.

On the customer focus aspect, the firm organises exclusive events for customers twice a year, where customers have the chance to meet at the Investors Evening event featuring speakers from leading financial institutions commenting on current market issues with an opportunity to ask questions. Brand awareness has also been increased through the sponsorship of the AJ Bell London Triathlon, which is the largest competition of its type in the world, along with the British Squash Grand Prix, the National Badminton League, Sale Sharks and Lancashire county cricket club.

Congratulations to AJ Bell Youinvest for an outstanding entry.



Travel Money Provider of the Year: eurochange

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WINNER

TRAVEL MONEY PROVIDER OF THE YEAR



The award for Travel Money Provider of the Year aims to reward those providers that have shown a true understanding of this market with competitive rates and general excellence.

Described by the judges as a firm which continually works hard to ensure its customers get the best when it comes to service, convenience and value, the clear winner is eurochange, winning the award for the second year running.

The company's first kiosk opened in 1975 with expansion onto High Streets and in Shopping Centres throughout England following. Now the firm has 148 branches across the UK, and a further 15 branches planned to open within the year.

In November 2014, eurochange were acquired by NoteMachine and the acquisition kick-started rapid growth and expansion of the branch network into Scotland and Wales.

Currently eurochange employs over 600 members of staff, across the branch network, head office and distribution centres.

A complete service is provided through convenient placement of branches in areas where there was previously not a strong foreign exchange presence, improved rates on over 20 of the most popular currencies, a unique click and collect service allowing you to order online and pick up from any branch in just 60 seconds, and an 'original rate' buy back service. These are just a few of the features that set eurochange apart from the competition.

As well as investment in the branch network, eurochange continues to invest online. In November 2016, a responsive website was launched making the user experience on mobile devices even better. The business has also heavily invested internally too, providing better facilities, training and tools to assist employees and ensure customers receive an even better service.

There is also now an increased number of currencies supplied, from 50 to over 70, including many exotic currencies that are often harder to obtain on the High Street. The firm's home delivery service allows ordering up until 4pm for next day delivery and is free on orders above £400.

As a result of these improvements and changes, turnover has grown by over 20%. Consumer transactions have grown from 2 million to 2.5 million per year. Online results have seen a 75% increase in revenue, a 62% increase in traffic and an 11% increase in overall conversion rate.

So congratulations to eurochange, a well deserved win for Travel Money Provider of the Year.



Motor Insurance Provider of the Year: 1ST CENTRAL

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WINNER

MOTOR INSURANCE PROVIDER OF THE YEAR



The MoneyAge Awards Motor Insurance Provider of the Year award recognises the company that has shown a true understanding of the car insurance space with its product offering, and displays excellence in every part of its business.

1ST CENTRAL's vision is to be 'Simply Driven' in every aspect to deliver a seamless and simple experience for its customers. This ethos extends from how customers interact with us, supported by knowledgeable employees or via self-service, to delivering straightforward efficient internal processes and documentation. With 85% of 1ST CENTRAL policies bought online, the business ensures its website pioneers 'Simply Driven', both visually and functionally, with ongoing innovation through self-service capabilities including claims.

The growth of the company is huge. The business is a top 10 volume seller on price comparison sites. Innovation within the business is also exemplary. The new telephone platform delivered improvements

of 25% in service attainment. Its Premier and Plus products delivered 20% sales uplift in 2016, and its integrated marketing campaign achieved 67.2% uplift in Quote to Sale, during a 10-week advertising period, and a 48% increase in sales volume year-on-year within targeted areas, increasing brand awareness and engagement.

Unlike many of its competitors, 1ST Central isn't constrained by legacy systems so it can respond quickly to market changes. Supported by its team of in-house developers, customers benefit from ongoing enhancements to internal systems and platforms including a bespoke policy administration platform, a market-leading cloud-based telephony platform and a new company-wide intuitive complaints system replacing an outgrown legacy platform for faster root cause analysis.

Customer satisfaction is also a shining light within the company's metrics. Ninety-two per cent of customers rated the firm good or excellent and there was a 95% complaint closure rate within the first three days. The firm's average NPS score was 25 against an industry average of 7.75%. This was one of the major points that the judges highlighted describing the firm as showing true passion for its space and its customers that is arguably second to none. Continuous improvement to customers experience influences customer loyalty, and retention is high on the firm's agenda. Last year, 1ST Central launched its branded customer feedback and employee engagement campaign, Voice of the Customer, which is a multi-faceted strategy for collecting, sharing, and using customer feedback to benchmark performance and inform sustainable business change, and a new customer loyalty programme 1ST REWARDS.

Personal employee development is also key within the business and 'Nurturing Growth' is one of four company values – shaping the learning and development schemes which include mentoring, work shadowing, leadership development programmes, professional qualifications and more.



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ISA Provider of the Year: Shepherds Friendly Society

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HIGHLY COMMENDED

ISA PROVIDER OF THE YEAR

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The Society's stocks and shares ISA stands out from the crowd as a result of the use of external fund managers, a board appointed investment committee utilising in-house skills, as well as those of directors and external advisers. Well done to a great firm.

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