



Kindertons Group

THE KINDERTONS GROUP CORPORATE GOVERNANCE STATEMENT

The Kindertons Group is committed to the highest standards of corporate governance, recognising that an effective corporate governance culture is of crucial importance to the long-term performance and sustainability of the business.

This Statement sets out our approach to corporate governance throughout The Kindertons Group. The effective date of this Statement is 1st January 2019 and has been approved by the Board.

ESTABLISHING A STRATEGY AND BUSINESS MODEL THAT PROMOTES LONG-TERM VALUE FOR ALL STAKEHOLDERS

With over 25 years' experience, The Kindertons Group is a market-leading service provider of full accident management and mobility solutions to the motor and insurance industries.

Our range of services include:

- Tailored accident management services which include First Notification of Loss (FNOL); credit hire of a diverse range of vehicles from cars, motorbikes and taxis to light commercial and dual control vehicles; vehicle repairs and storage and recovery
- Additional insurance products and services, including Legal Expenses, Guaranteed Hire Vehicle, Home Emergency and Breakdown cover
- Legal advice and support services relating to personal injury claims
- Independent vehicle inspection and assessment services.

External influential factors

Due to the nature of the business we undertake, some subsidiaries within The Kindertons Group are authorised and regulated by the Financial Conduct Authority and regulated by the Claims Management Regulator in respect of any regulated claims management activities, namely Kindertons Accident Management, Plantec Assist, Sovereign Automotive and Crusader Assistance. In addition, Jigsaw Law Ltd, our in-house personal injury law firm, are regulated by the Solicitors Regulation Authority.

We are also proud members of several trade associations which include the Credit Hire Organisation, the British Vehicle Rental and Leasing Association and the Institute of Customer Service.

Additionally, we hold the Service Mark accreditation through the Institute of Customer Service. In order to maintain our accreditation, we need to satisfy rigorous and thorough regular audits to evidence continual high levels of customer service. This helps to support our ongoing long-term commitment to delivering the best service we can for our customers and business partners.



The Credit Hire Organisation



Solicitors Regulation Authority



**The Institute of
Customer Service**

Our business partners

We do not promote repeat accidents as a way to increase business revenue. But we do understand that the need for repeat business is crucial to the success of our work source providers and we need to do all we can to support this so that they shall continue to work with us. We therefore look to provide them with competitive advantage through exceptional customer service, supporting their drive for repeat business through renewal and retention strategies.

Ensuring a high quality of service is therefore a key driver in our mission to be the unrivalled service provider of automotive accident management and mobility solutions.

A high proportion of all existing relationships we have in place with our business partners are governed by mutually beneficial contracts of three years or more, ensuring both parties enjoy sustainable long-term value. By having long-term agreements in place, it allows all parties to invest in processes and technology which deliver efficient, effective and compliant processes across all area of our business. Additionally, The Kindertons Group provide our business partners with detailed and insightful Management Information to provide a fully transparent relationship.

The end customer

As a business, we have heavily invested in the introduction of the Rant & Rave platform over the last 12 months to truly elevate our voice of the customer strategy and take it to the next level.

It provides a leading-edge, real-time customer engagement solution to our business – created with the belief that brands and consumers want the same thing – to deliver and receive great service.

The technology not only captures feedback from customers but processes their comments, enabling us to understand their feelings about their experiences with us and how they perceive our service. This allows us to react quickly, altering our service to meet unique demands and provide independent and reliable data to our business partners as a measure of our performance.

Rant & Rave's industry-leading Sentiment Engine truly sets them apart in the market place and was a strong contributory factor in why we chose to partner with them. It intelligently analyses verbatim comments from customers using a taxonomy of words specific to our business, identifying the topics spoken about and the sentiment/meaning behind those words. This enables trend analysis so we can continually learn and assess what matters to customers and subsequently we can work with our work source providers to tailor our service offering to meet the individual customer's bespoke needs. The responses also generate key customer satisfaction and Net Promoter Score (NPS) metrics used to gauge performance, allowing us to benchmark against other providers which in turn helps us to secure our service excellence reputation.

The introduction of the platform has given us the ability to listen to the true and unbiased voice of the customer for the first time, with the quality of service we deliver being the only way to impact the results. Feedback requests are solicited via SMS at three key touchpoints within the claims process, asking open questions around customer satisfaction and recommendation. This approach provides us with insight throughout the customer journey, not only at the end when it is too late for us to react to recover the customer.

The platform enables us to capture and analyse feedback in real-time, ensuring its relevance in the moment. This has enabled us to implement a recovery loop, so we can work cohesively with our business partners to take action and improve the customer experience if required whilst the claim is still active.

Internal stakeholders and employee engagement

For our long-term success and business sustainability, we ensure quality of service is deep-rooted in employees of all levels, from the claims handlers who are the day to day contact with our customers through to the Board of Directors who set the vision and strategy for our business.

These are achieved in the following ways:

1. Through comprehensive induction programmes for new employees – employees undergo an in-depth training schedule when they first join the business (which runs over several weeks). Training is delivered by our dedicated in-house training team and is tailored to the delivery of exceptional customer service by providing a seamless claims journey, getting it right first time for customers and making it easy to do business with us. We have heavily invested in our induction programme to ensure both long term benefits for us as a business and good outcomes for our customers.
2. Through ongoing training programmes – ongoing development of our employees to ensure they live and breathe our mission, values and vision in all interactions with customers and their day to day activities. We have dedicated customer service 'champions' in all areas within the business to further support this programme.
3. Through dedicated workflows within the customer journey – we have set up specific workflows for claims handlers to follow to ensure consistent service delivery is adhered to at all times.
4. Empowerment of employees – by having regular feedback touchpoints throughout the claims journey through our Rant & Rave programme, we can create a customer recovery loop. As a direct result, our claims handlers have the opportunity to put immediate remedial actions into place and are more empowered to make a positive difference to the customer experience on an individual case level. This in turn leads to employees being more invested in providing the best outcome for our customers.

5. Regular customer excellence skills audits – these audits are carried out internally and are designed to ensure that each customer-facing employee follows the correct process and procedures. The framework is also designed to assess the softer skills of employees, such as general rapport with customers, taking firm ownership of cases from start to finish and one call resolutions, as we recognise this also has a significant impact to the service we deliver to our customers.
6. Through setting Key Performance Metrics (KPIs) for all customer-facing staff, specifically targetted on whether customers would recommend our services (NPS) based on their interactions with us.
7. Through the participation of National Customer Service Week – this is a crucial part of our internal activities in October each year, designed to recognise and celebrate excellent customer service. All employees within the company actively participate in themed activities throughout the week, which include:
 - Insight – knowing our customer and how we deliver to them – case study reviews of any recent negative feedback received from our customers, discussing how we could have avoided the situation and identifying what we could and should of done differently;
 - Agility – adapting to today’s realities – discussing whether we believe our current core values are still relevant and designing an acronym of core values, linking behaviours to each one;
 - Skills – identifying and nurturing customer service skills in our company – each team choose five key skills needed to deliver strong customer service for their respective areas;
 - Leadership – championing customer service in the Boardroom – internal communication plan with each Director sharing their thoughts on what they believe good customer service looks like for Kindertons Accident Management, as well as holding sessions with each Director throughout the day where employees can ask key questions around customer service, challenging the status quo and getting to the heart of any blockers identified; and
 - Recognition – celebrating our customer service heroes by circulating positive feedback and giving a shout out to those employees involved.

The local community and national charities

As a business we proactively seek opportunities to support the local community and national charities through both charitable events and donations and through local sponsorships, such as our current sponsorships with Crewe Football Club and Nantwich Town Football Club.

Future proofing through investment

The Kindertons Group are committed to achieving long-term value for all stakeholder through significant ongoing investment, which includes:

- Ongoing review of the mobility demands and needs of our customers – continual investment in the volume and type of vehicles we have within our diverse fleet of vehicles;
- System re-developments with a drive to introduce efficiencies which contribute positively towards the end customer journey
- Significant investment in our current mobile application for customers – enhancing its capabilities and improving functionality for the end user;
- Employee training; and
- Significant ongoing investment in Rant & Rave, our voice of the customer platform.

Business Continuity Planning

The Kindertons Group has a robust and detailed Business Continuity Plan in place to support its long-term value for all stakeholders, ensuring we can quickly respond to any incidents which could disrupt or impact the business should they arise.

EMBEDDING OUR RISK MANAGEMENT FRAMEWORK ACROSS THE GROUP, IDENTIFYING ANY THREATS AND OPPORTUNITIES

In April 2018, The Kindertons Group recruited a dedicated Group Compliance Manager who reports into the Group Legal Counsel and Head of Compliance for Examworks UK, our Parent company. The Group Compliance Manager has responsibility for the governance of risk and compliance across the entire Group.

Group Risk Committee

A Group Risk Committee was also formed in November 2018, with key individuals across the Group joining together on a monthly basis to review and discuss all aspects of our risk management framework, including:

- Delivery against our compliance plan;
- Assessing the result of any new internal audits undertaken;
- Review and root cause analysis of any complaints; and
- Our adherence to various procedures such as data protection and security, health and safety, Treating Customers Fairly and Vulnerable Customers.

Regulatory requirements

All businesses within The Kindertons Group conform to all risk-related regulatory requirements including but not limited to the requirements set out by the General Data Protection Regulation, Financial Conduct Authority, Solicitors Regulation Authority and the Ministry of Justice.

Data Protection and Information Security

All businesses within the Group display notices across all sites regarding data protection and information security. We also have door access control and forbid the use of non-company mobile phones and cameras in designated sensitive areas. Additionally, CCTV is operational in most sites.

Whistleblowing policy

The business actively promotes the 'whistleblower' phone line for employees to report any areas of concern anonymously. The phone lines and all case management are managed independently and confidentially through See Speak Up UK, part of Anderson Anderson and Brown LLP. Reports are sent directly to the Group CEO and Group HR Director to action.

Employee engagement and training

All employees are encouraged to challenge and make constructive comments on risks.

Formal compliance awareness training has been rolled out companywide through our external provider, The Defence Works (formerly The BFFP). Online training is provided to all employees with formal tests set to assess knowledge post-training. For example, random test spear-phishing email checks were recently undertaken to ensure Group-wide compliance.

Directors and employees who do not complete the required compliance modules on time are regularly chased, with non-compliance resulting in disciplinary action.

Additionally, the Group CEO regularly reiterates to the Directors their collective responsibility to ensure all employees complete these modules.

Bi-weekly updates of non-completion at company, department and employee levels are provided by the Group Compliance Manager.

Health and Safety

The Kindertons Group is committed to providing a safe working environment for all employees, contractors and visitors. We employ a dedicated Health and Safety Officer who is responsible for providing qualified insight for all managers in relation to any risks associated with the work environment. Health and Safety notices are regularly checked and the Group CEO hosts an annual Health and Safety review meeting to further support Health and Safety compliance.

Our drivers

All drivers employed by The Kindertons Group receive dedicated training for the operation of our fleet of recovery vehicles which includes the loading unloading and securing of vehicles. Department managers complete quarterly risk assessments with a focus on known high risk areas, such as motorcycle repair and transport depots.

ENSURING PROCESSES WITHIN THE BUSINESS ARE FIT FOR PURPOSE

The Kindertons Group has a series of easily accessible policies and procedures which all employees are asked to attest to on an annual basis. Regular training and refresher courses are also provided to all employees.

All policies and procedures are regularly reviewed by the Group Compliance Manager, alongside the relevant Director, to ensure they are kept up to date and remain relevant.

Management Information

The Group has extensive management information which is reviewed and analysed to identify any trends or opportunities to improve current processes, ensuring remedial and corrective action is put into place if required.

Remedial action

Each company or department will focus on one or more specific Key Performance Indicators related to the relevant process. If a negative trend is identified, a team is deployed to re-write the process and ensure corrective and mitigating action is put into place, often through the use of Lean Sigma techniques and root cause analysis.

Business Improvement Team

We have a Business Improvement Team within our Group IT function who has responsibility to ensure all systems deliver intuitive technology solutions ensuring consistent and efficient processes.

New customer onboarding

When we bring new customers on board, all processes are created and thoroughly tested with a strong focus on outputs to refine any new processes required. A data privacy impact assessment is also completed at this stage.

All processes must deliver on the financial and non-financial plans of the business in a safe environment to a standard which exceeds a customer's expectations.

MAINTAINING A WELL-FUNCTIONING, BALANCED BOARD OF DIRECTORS

The Kindertons Group is a wholly-owned subsidiary of the ExamWorks UK Group.

The Kindertons Group is led by the Group CEO of the ExamWorks UK Group.

The Group CEO holds weekly senior team meetings with their direct reports, which are made up of operational directors from each of the key business functions.

Quarterly management meetings

Quarterly management meetings also take place which involve the direct reports of the Group CEO and the Managing Directors of each of the Group subsidiaries. The standing agenda items for these meetings consists of trading and people matters, operational challenges and opportunities. These meeting are chaired by the Group CEO or by the Group Finance Director or a nominated deputy in their absence.

Strategic meetings

All Directors within the Group participate in regular strategic meetings, where strategy is set, aligned and operationalised.

In addition, all Directors within the Group have regular 121s with the Group CEO to ensure consistency and excellence across the business. Regular feedback is considered an important part of creating a well-functioning team.

ENSURING SKILLS, KNOWLEDGE AND PARTICIPATION IS UPHELD AND REMAINS RELEVANT

The Kindertons Group has an ongoing commitment to employee training and significantly invests in improving the skills and knowledge of all employees. We ensure any training delivered is current and contains regulatory, legal and commercially relevant content.

The Group Compliance Manager ensures that all regulatory training which needs to fulfil our legal obligations is distributed through our external partner, The Defence Works, or through our HR system, HR Select, where training and coaching can be monitored, reviewed and chased if required.

Evaluating Board performance based on clear and relevant objectives, seeking continuous improvement

The senior leadership team are the de facto Board of The Kindertons Group, who all report into the Group CEO.

Objectives and target setting

The Board have clear objectives reflected in their incentive plans to deliver on company profit, as well as personalised Key Performance Indicators.

The targets are set to be aligned to the business plan and are cascaded down to the various teams using best Hoshin practices.

The Group CEO hold regular 121s with all senior team members which may result in a re-prioritisation of tasks where appropriate.

Continuous improvement

The business planning process ensures continuous improvement across all metrics including not just financial measurement, but operational and those relating to customer satisfaction.

UNDERSTANDING AND MEETING STAKEHOLDERS' NEEDS AND EXPECTATIONS

Our shareholders

The Kindertons Group produces a monthly Board pack to allow shareholders to review and monitor performance of the business. Our parent Group, ExamWorks UK, represents the shareholders at monthly meetings which are minuted accordingly with any resulting action points.

Our business partners

The Kindertons Group continually looks to ways to seek feedback to better understand how we are doing and identify any areas for improvement in our service or processes. To gain insight from our business partners, we have recently hosted several customer forums to gauge their views and opinions. Additionally, in 2019 we shall be introducing an annual broker survey for the business.

Internal stakeholders

In November 2018, the business made the decision to run annual employee surveys, designed to monitor staff satisfaction levels across The Kindertons Group. The first surveys will begin in Spring 2019 and will set a benchmark set of results from which the business will target improvement.

The Kindertons Group have several measures in place as a way to canvas opinion and understand and meet internal stakeholders' needs and expectations, which include:

- Performance reviews and regular 121s for all employees, promoting open and honest dialogue with staff members and encouraging any concerns to be voiced to allow senior managers to act accordingly;
- Dedicated Employee Council – In December 2018 employees were nominated to the Council. The first meeting will be in Q1 2019 and will see nominated individuals from each business unit representing the opinions and views of their business area and being given the opportunity to discuss matters directly with the senior leadership team;
- Temperature check meetings are held throughout the year between the senior Directors and junior members of staff. In October each year, these are held by all Directors during National Customer Service Week sponsored by the Institute of Customer Service from which recommendations for improvements in customer service stem; and
- Regular communication sessions are held by the Group CEO in our headquarters based in Crewe, which all managers are encouraged to attend. This forum presents an opportunity to update employees on performance and business strategy, as well as providing staff with an opportunity to interact directly with the senior leadership team.

PROMOTING THE CORPORATE CULTURE, ETHICAL VALUES AND BEHAVIOURS

At The Kindertons Group, we work hard to ensure our core values, mission and vision are deeply engrained within the business. How the values are interpreted and how we as a business can embody them in our day to day activities form a key part of our new starter induction programme, as well as our corporate refresher training plan.



The new employee induction and performance management frameworks are both in the process of being enhanced (to be rolled out in early 2019) which will look to further improve how we promote and measure our corporate culture going forward.

With a top down approach, the Group CEO and the senior leadership team make concerted effort to be visible and accessible across the business, always looking for opportunities to live, breathe, communicate and embody our values, mission and vision, leading by example and driving best practice throughout the business. This is further supported by the visual reminders around the business and incentives which drive the right behaviours of all employees which are aligned to both the financial goals of the organisation as well as the softer skills for how we operate on a day to day basis.

COMMUNICATING HOW WE AS A COMPANY ARE PERFORMING

Each business unit within The Kindertons Group will present operational and financial metrics to the wider business twice a year as a minimum.

In many areas of the business, the performance of individual employees will be measured against a set of targets, which in some cases will be the basis of financial incentives. These targets are discussed frequently in 121s between the relevant employees and their line managers to ensure they have the appropriate support, coaching and guidance in place to achieve these goals.

Where certain information is deemed to be commercially sensitive or confidential, the business opts to use operational metrics which have a strong alignment to profitability.

For all other areas, the Group senior leadership team will discuss in their weekly meetings, minute and agree any actions to cascade through the company as appropriate.

In some cases, updates may be distributed by the senior leadership team through the use of emails or information bulletins. In our headquarters in Crewe, we have also introduced TV monitors across various departments which are used to display real-time metrics.

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