

# *Le **Diagnostic Conseil Personnalisé** Personalised Diagnosis*

***Implementation at CNAV**  
(Caisse Nationale d'Assurance Vieillesse)*

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**CNAV**

- Basic scheme for private-sector employees  
- largest French pension scheme
- 12.5 million pensioners paid each month
- 700,000 dossiers processed each year
- A network of 16 CARSAT and 4 CGSS
- 14,000 professionals dedicated to pensions

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### ■ *Diagnostic Conseil Personnalisé* - Why ?

- Service level contract signed with the State
- Pre-existing local presence
- Development of teleservices: retirement is a rite of passage
- Very complex nature of French retirement system

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### ■ *Diagnostic Conseil Personnalisé* - How ?

- Droit à l'information : personal estimate at 55 years old
- Experiment on 1,000 cases in 2009 and several contact points
- Extended to 15,000 cases in 2010 and 250,000 in 2013
- Multi-scheme information service is proposed to members of the *régime général* nearing the end of their career (outgoing calls)

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### ■ *Diagnostic Conseil Personnalisé* - How ?

- Agents attend joint preparatory training with AGIRC / ARRCO (supplementary pension)
- Face to face meetings are prepared and followed in support documents. They conclude with a formal summary of the meeting
- Face to face meeting lasts about 1.5 hours

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### ■ Content of the meeting:

- Explanation of the document and the information sheets from different schemes
- Analysis of the affiliate's career with correction, if necessary
- Presentation of measures to maintain older workers in the workforce

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#### ■ Initial results: affiliate's reactions

- High interest on the part of affiliates: very positive opinion survey
- In 1 in 2 cases: correction of career records
- Many questions measures to maintain older workers in the workforce
- Partner is present at meeting, questions on the survivors' pension

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#### ■ Initial results: impacts on human resources

- Some difficulties with the outgoing calls campaigns
- Apprehension to deal with uncertainty and multi-scheme requests
- Overall, a very positive reaction on the part of information and advice staff

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### ■ Next steps?

- Generalisation of the experiments with a HR challenge: basic level of pension staff or expertise
- Development of in-company advisory service
- Face to face meeting at 45 years old laid down by pension reform
- Project to be enhanced with the 35 other pension schemes in GIP Info Retraite