



Our approach of customer relationship management



Paris, 22 October 2010

Zusatzversorgung



Content

1. **Background information**
2. Towards more customer orientation:
 - Goals
 - Measures
3. Client Center
4. Marketing
5. Key Account Management

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BVK Bayerische Versorgungskammer

BVK in the 3 pillar pension system in Germany

1st – statutory schemes	2nd – supplementary schemes	3rd – private life insurances
<ul style="list-style-type: none"> Civil servants scheme (BayVV), mandatory scheme 	<ul style="list-style-type: none"> Local and church employees (ZVK), mandatory + voluntary scheme 	<ul style="list-style-type: none"> -----

↓

Since 2002: points based scheme

- Mandatory: Annual collection of points which reflect age and income
- Pension: sum of all points
- Contribution by the employers
- +
- Voluntary: deferred compensation or Riester
- Contributions by the employees + tax incentives

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2. Towards more customer orientation

Goals:

- Maintain the number of affiliated members of supplementary scheme and acquire further employers
- Support and inform affiliates and employers more extensively
- Improve the BVK's perception on the market
- Extend and organise more effectively the sales activity

Measures:

- Reorganisation of the Client Center
- Introduction of a Marketing Department
- Introduction of a Key Account Management



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Reorganisation of a call center into a client center

1. Permanent team of specialists
2. Extension of opening hours
3. Tasks:
 - mandatory and voluntary insurance (up to 1000 calls/ day)
 - Personal client advisory service (150 persons/month)
 - E-mails (500/ month)
 - Back office duties: simulations, alternative calculations
4. Intensive and regular training of the team
5. Prompt reply and offering of fast solutions to client's problems
6. Introduction of a CRM tool



Communication to members

1. Mass communication (figures/year):
 - 2 million letters: annual statement of current account, notification for pensioners
 - 20,000 brochures for newcomers: information about supplementary scheme
 - 500,000 visits on the website
2. Personalized communication (figures/year):
 - 120,000 standardized letters (around 500 different patterns)
 - 10,000 simulations concerning pensions in the future
 - 6,000 E-Mails
 - Management of complaints



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Marketing concept

Marketing goals:

- Position as center of excellence for occupational and supplementary pensions
- Attention, recognition and memo value
- Clear distinction in the market
- New corporate design:
 - Modernisation and union of the logo
 - Creation and collection of a world of images
 - Implementation of key visuals and integrated claims

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BVK Bayerische Versorgungskammer

The new logo



- Slender script
- Emphasis on blue abbreviation
- No boundary lines

Former logos:




Versicherungskammer Bayern (competitor):



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Brochures of the supplementary schemes



Brochures of the civil servant scheme



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Key Account Management concept

Goals:

- Customer is the focus: our affiliated members are customers and should get our full support
- We want to be a service company, means intensify the relationship through regularly personal contacts and identify the needs. The key account manager means relationship manager (external as internal)
- Be present on the market: the competition is not sleeping
- Maintain the number of affiliated members and acquire some new
- Make our affiliated members aware of their information duty to their affiliates and provide them with necessary support (information, flyers, counseling, web service.)



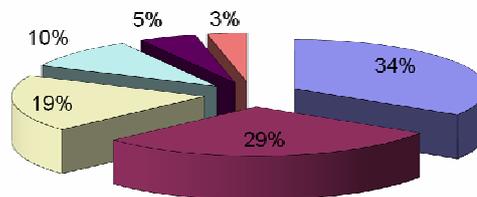
Key Account Management concept

Measures:

- Selection of Key Accounts according to the KAM principle „concentrate on 20 and you will get 80“
 - Step 1: segmentation of all our affiliated members
 - Identification in 6 target groups
 - Step 2: criteria for selection of Key Accounts
 - More than 500 affiliates
 - Importance of the affiliated member
 - Risky affiliated members (wish of leaving, financial problems) with less than 500 affiliates
- Introduction of KAM to our customers: meeting with personal chief and/or managing director (at least 1/year)
- Meeting content: info about organisation, figures, capital management, business report..
- New communication channel: new portal to offer a sure internet based communication service for our customers (affiliated members, affiliates)



Affiliated Members with more than 500 affiliates



- 55 Religious
- 88 Hospitals
- 37 Cities, towns, regions
- 40 Banks
- 12 Transport and supply companies
- 10 Others (financial problems..)



Experience and Feedback of our customers

- Very positive feedback of the KAM initiative:
active communication and communication on a personal basis is very much appreciated
- Very positive feedback regarding the client center: friendly, serious and easy to reach
- Very positive feedback regarding our advisory service: reliable and serious
- Positive reactions regarding our new design



Merci de votre attention!
Thank you for your attention!
Vielen Dank für Ihre Aufmerksamkeit!