



EAPSPI Conference

22 October 2010



Établissement d'Angers de la Direction des Retraites



Caisse des Dépôts Pensions Division

- **Third-party management of pension schemes**

- **Manager of diverse schemes**
 - **basic, annuities-based: CNRACL...**
 - **supplementary points-based, pay as you go: IRCANTEC**
 - **additional points-based, fully funded: RAFP...**

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The dynamics of information

- Law of 2003 → «Droit à l'information»
- Law of 2010 → New affiliates information
 - «Face to face interview from 45 years old»
- Transformation of isolated pension schemes to an integrated pension system
- opening to the «client»
- opening of individual retirement accounts
- opening up to partners: other schemes, public-sector employers

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Opening to the client

- The old paradigm
 - pension granted by the grace of the King
- The classical republican paradigm
 - civil servant has a right to a pension
 - the administration:
 - interprets the rules
 - demands information
 - notifies pension rights after «liquidation»

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Opening to the client

■ From the request for information...

- exceptional, unilateral
- no relationship, no client
- no specific procedure, no tools
- no skills

■ ... to client relations

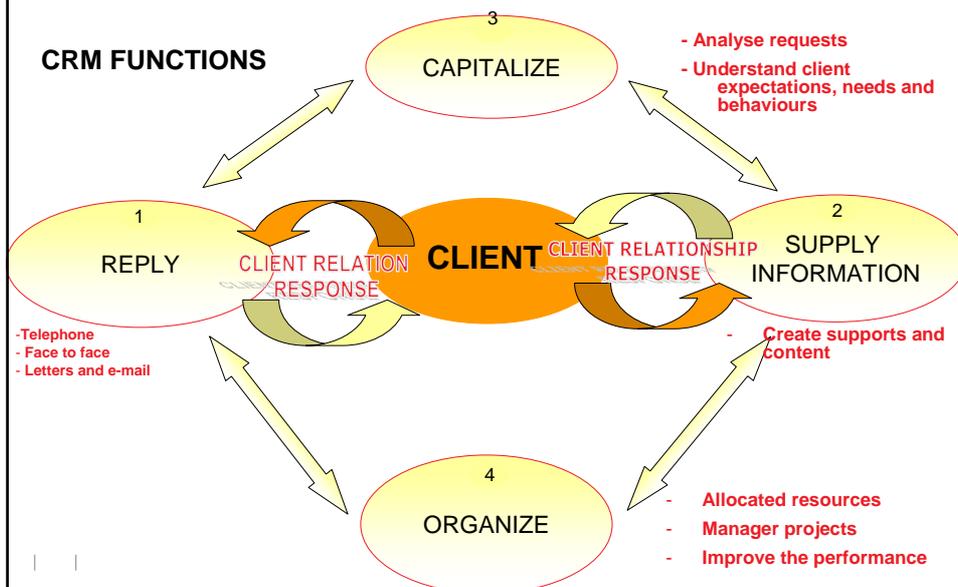
- transformation of tools and organizations : call centres, internet
- legal obligations
- bringing in skills from the competitive world

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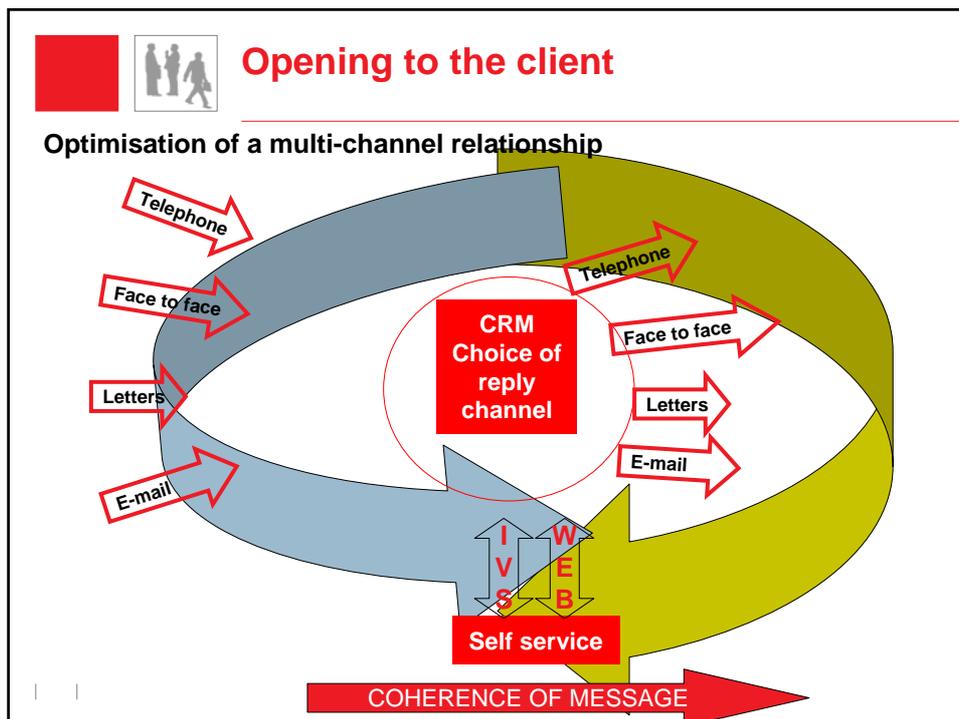


Opening to the client

CRM FUNCTIONS



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- Opening of individual retirement accounts (IRA)**
- **Not a technical problem**
 - Access is not an IT problem
 - Data collection of contributive rights is largely automated
 - Information is supplied by employers
 - Updating of IRA is normalized
 - Control of declarations can be optimized
 - **Certain data remain a challenge**
 - Older data
 - Non contributory rights



Opening up to partners

■ Rationalisation of relations between pension schemes

➤ To an end of individual nomadic movements...

= transfers between public schemes

- * implying a total recalculation of rights
- * drastically limited by the law of 2010

➤ ... development of collective nomadic movements

- * civil service → public sector → private sector ;
- * development of contractual relations between schemes to limit the number of multi-pensioners

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Opening up to partners

■ Supply inter-scheme information to clients

➤ actions underway

- * major role of *GIP Info retraite* ;
- * major role of industry norms,
- * major role of information systems

➤ some concrete actions

- * CICAS ;
- * relations with public-sector employers ;
- * face to face meeting at 45 ?

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■ Conclusion

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