

### **How do you explain BSI's growth in the insurance market?**

The insurance market is hotly contested; the situation is tense. The insurance companies can no longer differentiate themselves with products. Therefore, the manner in which customers are treated and the handling of processes take on greater significance. Particularly in Germany, we are feeling a need to invest in CRM functionalities and the standardization of applications. And are also addressing the wish for tool-supported handling of internal processes.

### **How do you deal with this within the scope of the project?**

The companies must identify and prioritize their most important processes and assign a price to them. Where does improvement potential exist? Which processes are expensive, and by how much? Then we can support them to integrate these processes in BSI CRM and thus supply standardized and improved procedures as well as lower training costs.

### **What are the most important aspects of CRM?**

A current study conducted by BearingPoint among 24 German insurance companies showed that four out of five companies see improvement possibilities in their own customer relationship management. What is most important are the classic aspects of CRM, such as contact management, sales support, reports as well as insurance-specific functionalities, such as partner management, offer and contract management.

However, a modern CRM system offers more: functions for marketing and customer services, including campaign management and support for contact center procedures and tools for controlling and reporting. The basic point is to gather more information about customers or to combine such information from different, previously existing systems and departments and thus to achieve the much talked about single customer view.

### **Just how important is this single customer view?**

To serve customers quickly and effectively, users – especially those in the contact center – need an interface that integrates all systems. I see a great need to catch up in this area within many companies. They are working with parallel systems and multiple interfaces at the same time.

### **So BSI CRM simplifies things for the employees?**

Yes, we overlay the existing systems with an interface and insert the CRM functionalities there, along with the process support. This means that users only need to operate one system and are even supported by the Process Wizard when using that one.

### **What is specific to the insurance business?**

Some of our customers, including Generali, LV 1871 and partially also Swiss Life, sell their insurance products through business partners or agents, which means that they do not have any direct contact with the end-customer. Their top priority is to support their business partners and agents as best they can and to provide them with targeted information on product news and seminars. Target agreements and commissioning are also major keywords.

### **What characteristics must be considered with direct insurers?**

Because they have daily contact with their customers, they experience changes and customer satisfaction directly. At ERGO Direkt Versicherungen, the contact center is the most important sales channel. It receives calls, but also implements campaigns, which means it is active in both inbound and outbound directions. ERGO Direkt Versicherungen is the most widely chosen direct insurer in Germany – so you can imagine just how many customer contacts the system has to deal with daily.

MEET THE CLIENT

**“It's important to continually surprise the customer.”**

TEXT/PHOTO: CATHERINE B. CROWDEN

### **One contact center serves customers through different channels?**

Yes, on the phone, but also through Web chat or fax, letter and e-mail. Channel integration is vital with this form of customer communication. It is not really an innovative topic, yet it has only been implemented in very few companies – continuity is not yet in place everywhere.

### **Each customer contact in every department and through every channel will be contained in such a system. What other advantages are there?**

The compiled data will naturally also be available for other departments within the company. I can mention Swiss Life here as an example. Swiss Life has already used BSI CRM for six years and with the “Top” module, has developed a controlling tool that shows how



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many leads end up as contract signings. There is information showing how many contacts were made, how many offers are pending, etc. This means that BSI CRM is also a management tool.

ERGO Direkt Versicherungen serves as a further example. They are powerful when it comes to cross-selling and up-selling. This is, of course, very important in challenging times such as those we are in now. We all know that the acquisition of a new customer is far more expensive than selling more to an existing customer. They have developed sophisticated algorithms for this.

### **What are the latest trends?**

Naturally, the new media are a topic, particularly Web chat and Twitter. The questions here are: What does this information mean and how can it be integrated? Twitter too, is not to be underestimated, especially when it comes to complaint management. A #fail is not good news and must be responded to in some way. Then, process support is currently most interesting to us. How can processes intelligently flow into software? What matters here is to find the balance between closely guided processes and freely selectable work steps.

### **What methods do you use in development?**

Each project is unique. For LV 1871, we work using the Scrum method, and we also develop in an agile manner for ERGO Direkt Versicherungen.

### **Is there anything else that you would like to emphasize?**

I especially like the collaboration concepts that we have with ERGO Direkt Versicherungen and LV 1871, in which we train the customer on our technology Eclipse Scout and develop in conjunction with them. This means that we can actually offer a standard product that represents the CRM functionality and the customer can then program their company-specific modules by himself.

### **What do you learn from our customers?**

How important it is to surprise the customer again and again. ERGO Direkt Versicherungen is the world championship in this regard. I hope we can live up to them! |

BSI has grown powerfully over the past two years within the insurance market in Switzerland and Germany. The insurance companies Swiss Life and Generali in Switzerland, LV 1871 and ERGO Direkt Versicherungen in Germany are all using BSI CRM to manage their customer relations. Markus Brunold talked to “meeting BSI” about the reasons why.