



Renovating the core

To accelerate customer engagement

John Agterdenbos – Enterprise architect

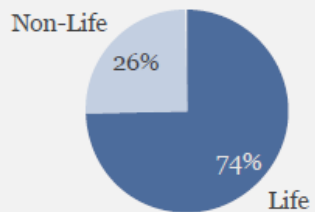
Marc Bakermans – Business Change Manager

VIVAT

Introducing VIVAT and it's history

Our key figures:

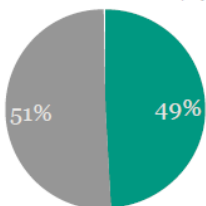
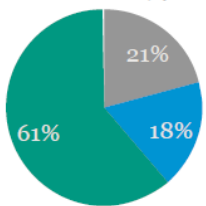
Product line	Share	Rank
Life	13%	# 4
Non-life	5%	# 4



Number of customers:

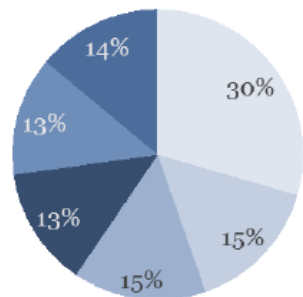
Personal 2,4 mln

Commercial ~74k

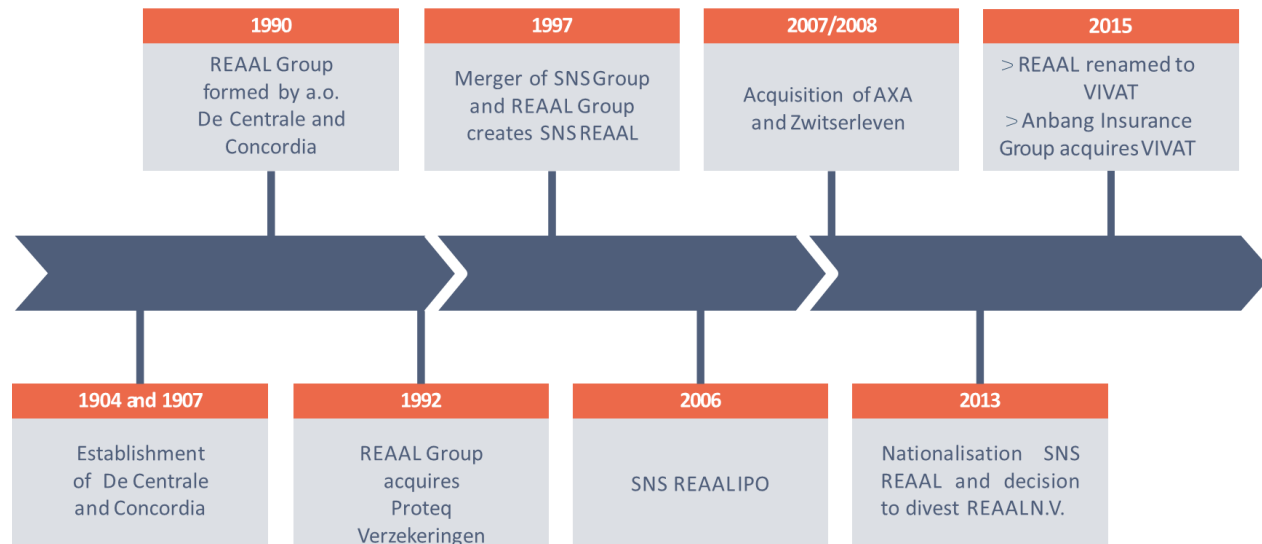


P&C IL LC

Market share top 5 players:



- NN / DL
- Aegon
- a.s.r.
- VIVAT
- Achmea
- Other



Zwitserleven



nowgo

actiam

Getting customers back in our DNA is necessary to survive ...

Our ambition



What do we want to achieve

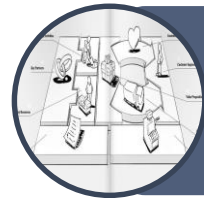
- Be relevant to the customer again:
 - Understand the changed market and customers
 - Offer competing prices
- “One VIVAT”:
 - One customer database
 - One customer view across labels
 - Case management across product lines
- Increase NPS:
 - Improve Customer journeys
 - Seamless digital end-to-end processes

... as is being innovative

Innovation theme



Type of innovation



Business
model
innovation



Proposition
innovation



Customer
experience
innovation

Approach

“VINCE” (VIVAT innovation center) to explore new business models.

“VINCE” collaborating with “Start up Bootcamp” and start ups.

Transform into a customer centric and digital insurer by renovating the core.

... as is being innovative

Innovation theme



Type of innovation

Value Proposition
Straight Ahead ↑↑
Business model innovation

Value Proposition
Straight Ahead ↑↑
Proposition innovation

Customer experience innovation

Approach

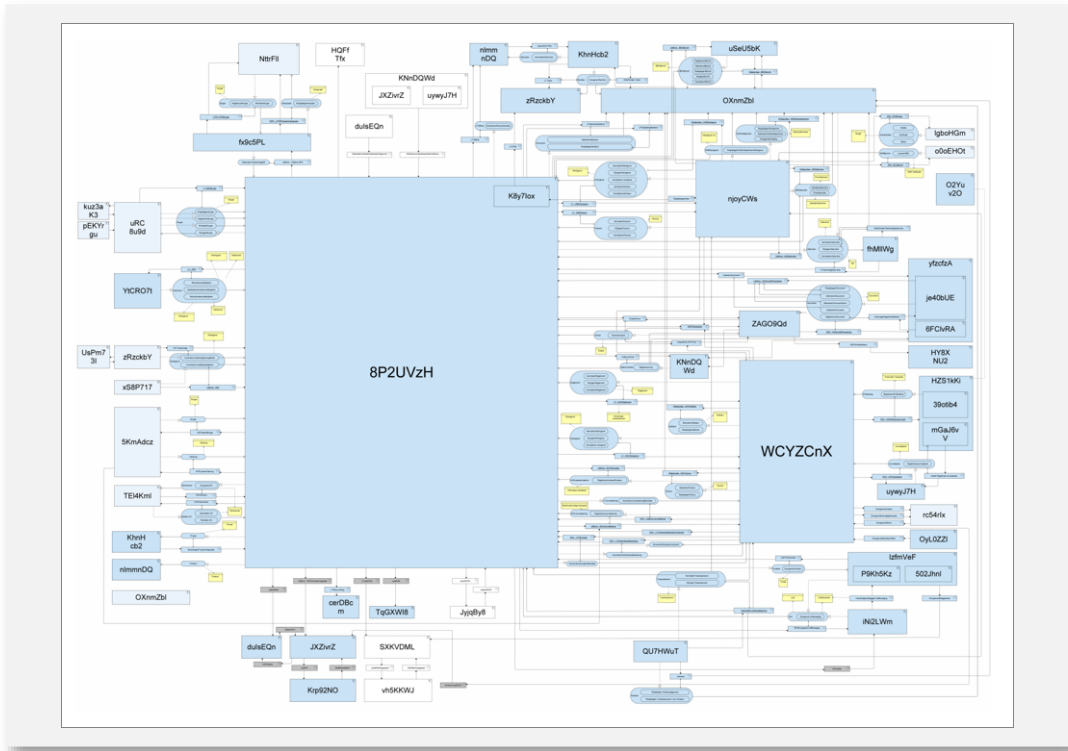
“VINCE” (VIVAT innovation center) for finding new business models.

“VINCE” collaborating with “Start up Bootcamp” and start ups.

Transform into a customer centric and digital insurer by renovating the core.

Achieving these goals is hindered by complexity ...

Application Landscape Life Corporate

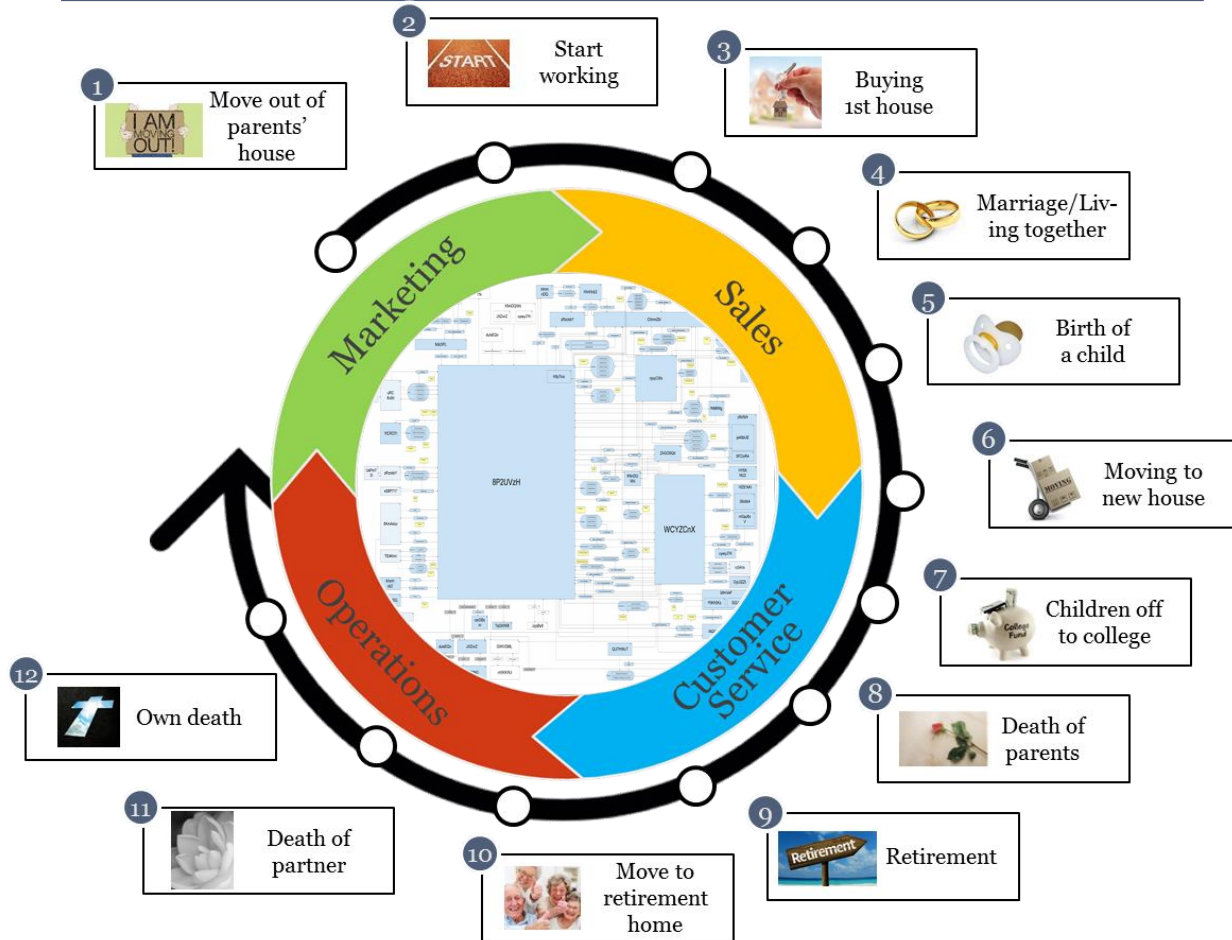


Some VIVAT metrics

- Over 500 products for Individual Life alone
- After rigorous rationalization still 260 business applications for VIVAT
- 2.400 service operations via Service Bus
- Many point:point interfaces

... and our strategy is to wrap the legacy with Pega

Seamless digital end-to-end processes



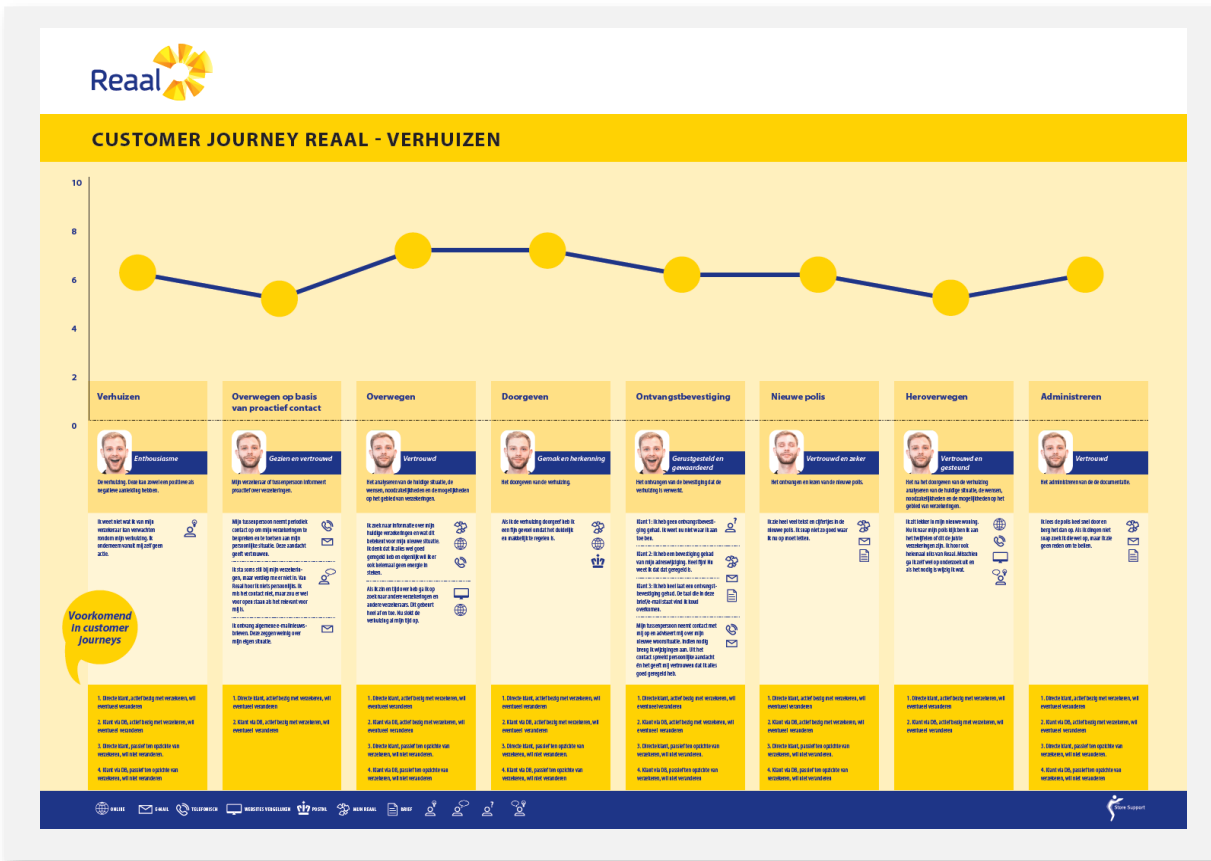
Our challenges

- Highly complex architecture
- Leverage past investments
- Multiple (3) customer administrations
- Customer journeys supported by manual processes
- Show quick results

The main principles in our approach – 1/4

Customer journey

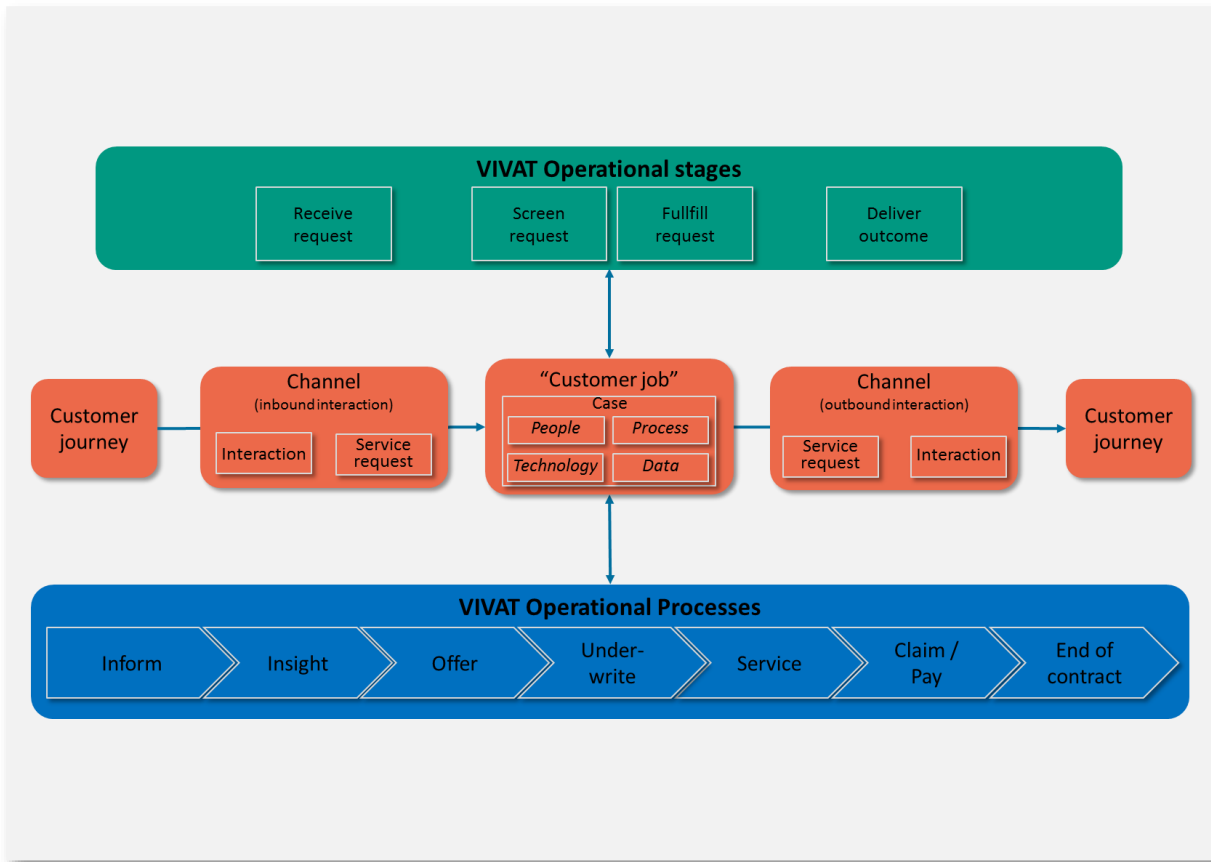
Principle



- Start with the customer in mind - from “inside out” to “outside in” thinking
- Think in customer outcomes

The main principles in our approach – 2/4

General view



Principle

- Create a **multidisciplinary team**
- Create a **simple framework** to facilitate **team discussions**
- Start with a **common understanding** of the **Customer Journey** and **Process** at hand
- **Functionality** and then **Technology**

The main principles in our approach – 3/4

Process

	Huidig	Level 1	Level 2	Level 3	Level 4	Level 5
Digitale Ontvangst input	Ja	Ja	Ja	Ja	Ja	Ja
Routing / Workflow	Nee	Ja	Ja	Ja	Ja	Ja
Proces Output	Handmatig	Handmatig	Automatisch	Automatisch	Automatisch	Automatisch
Invoer BO	Handmatig	Handmatig	Handmatig	Automatisch	Automatisch	Automatisch
Beslissing geaut.	Geen	Laag	Middel	Middel	Hoog	Hoog
Proces Scope in PEGA	Geen	Product (BO) proces	Product (BO) proces	Product (BO) proces	Customer Journey	Customer Journey
Impact/ Klantbeleving	Onveranderd	Proces	Proces	Proces	Customer Journey	Life Events

Process maturity model

		Total journey		Offer / acceptance	Service	Claims submission / handling	Premium Payment
All	All channels	ODD	61%	62%	67%	50%	97%
	Input	67%	72% (510K)	76% (1060K)	37% (430K)	100% (3590K)	
	Process	60%	58% (420K)	76% (820K)	24% (350K)	98% (3590K)	
	Output	54%	54% (380K)	28% (470K)	84% (420K)	49% (210K)	
All channels	All channels	ODD	36%	34%	8%	40%	n/a
	Input	49%	49% (180K)	0% (0K)	52% (80K)	n/a (0K)	
	Process	24%	34% (180K)	27% (0K)	7% (110K)	n/a (0K)	
	Output	37%	15% (130K)	0% (0K)	68% (100K)	37% (0K)	
All channels	All channels	ODD	65%	50%	72%	20%	96%
	Input	75%	56% (60K)	87% (870K)	8% (150K)	100% (2530K)	
	Process	70%	44% (40K)	81% (760K)	0% (110K)	98% (970K)	
	Output	35%	49% (70K)	25% (410K)	97% (50K)	28% (120K)	
All channels	All channels	ODD	66%	85%	29%	70%	98%
	Input	50%	79% (130K)	26% (190K)	54% (200K)	99% (980K)	
	Process	67%	91% (180K)	16% (60K)	58% (140K)	98% (2540K)	
	Output	82%	83% (160K)	53% (50K)	88% (260K)	80% (70K)	

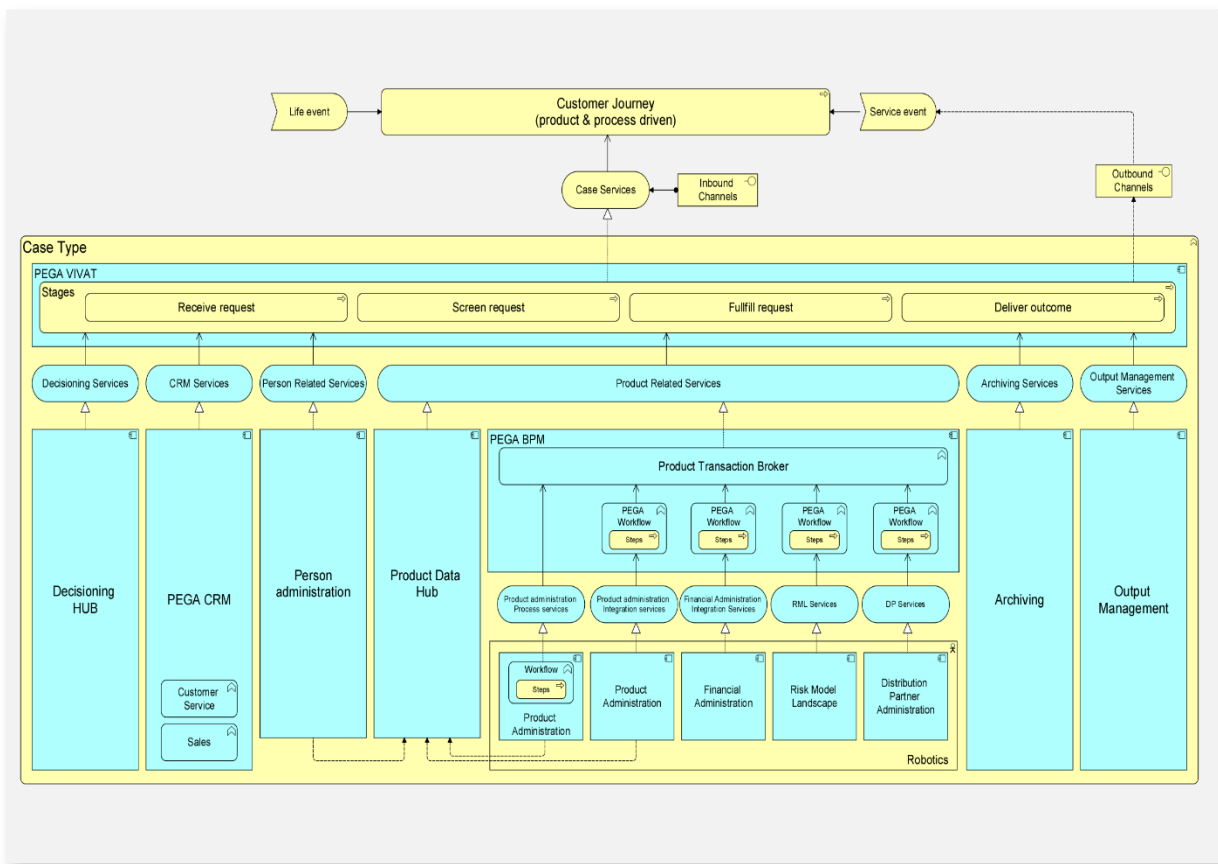
STP assessment
(sample - not real data)

Principle

- Continuous improvement - **no process redesign** upfront
- A process is a process is a process – **standardize**
- Show acceptable **results quick** instead of perfect results later

The main principles in our approach – 4/4

Technology



Principle

- **Application follows process follows customer journey**
- **Wrap the legacy, don't improve the legacy itself**
- **Process and channel are loosely coupled**

What have we achieved so far

Goals



Achieved

- Migrated **3 CRM-systems to Pega** for VIVAT Contact Center
- Several **processes life** at Individual Life
- Started with:
 - Pension contract renewal and Service **Processes for Life Pensions**
 - **Claimprocess** for Property and Casualty
 - Implementation **Pega Robotics**
- **Integrated** customer service cases with back office processes

... but we have barely scratched the surface

Seamless digital end-to-end processes

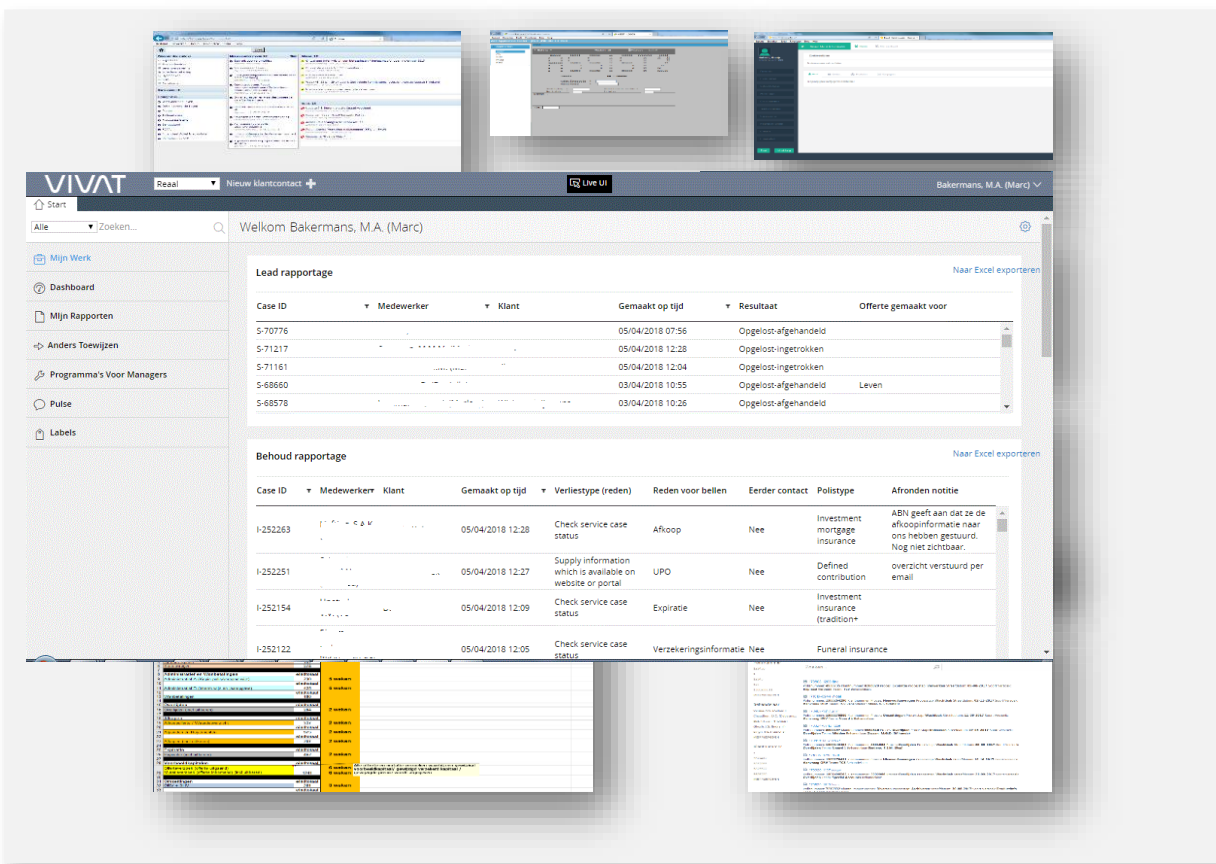


What's to come ...

- **Consistent omni channel customer journeys** across product lines
- Increased **process maturity**
- Pega **livechat and chatbot**
- **Connect** marketing, sales and service
- Pega as **system of record** for customers and **full 360 customer view**
- Implementation of **Next Best Action** in processes

Our colleagues in the call center are happy

Reduce the screens

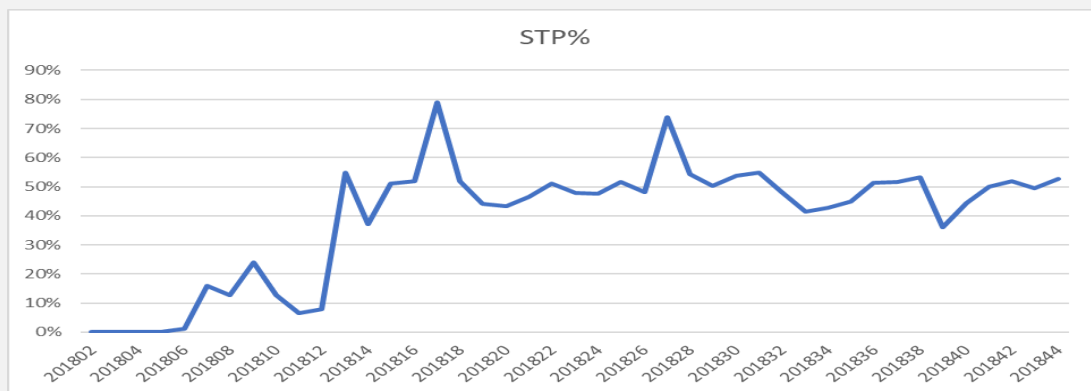
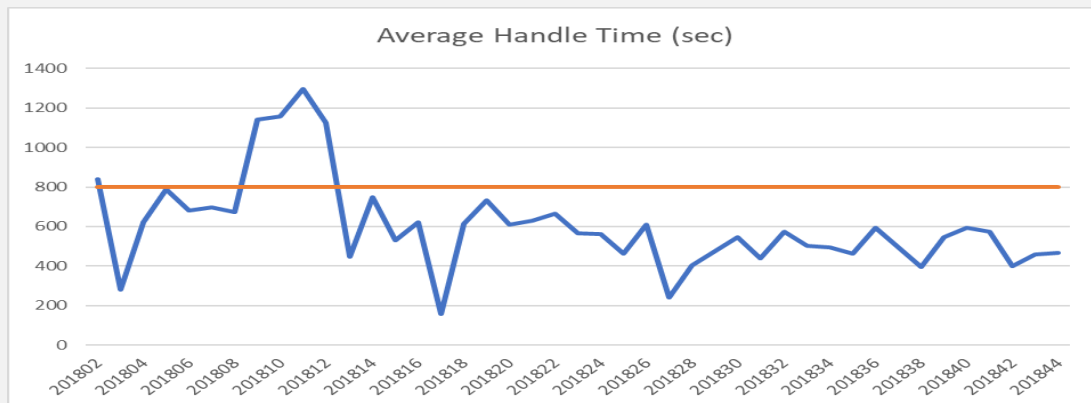


Why they are happy

- From **13** screens to **1**
- Improved **insight** into **status** customer case
- More **relevant** cross- & upsell possibilities

And the first customer responses and efficiency results speak for themselves

New applications term life



Customer and business benefits

- **Customer satisfaction** new process is **7.7**
- Throughput reduced from **days to minutes**
- **45%** of all new request are processed **Straight Through**
- **Capacity** for the new underwriting process **decreased with 70%**
 - **45%** not any handle time
 - **55%** a reduction of **35%** in AHT

Our five most valuable lessons learned

- 1 Simply putting your existing process in Pega already creates value;
- 2 Don't make the "big design up front" mistake, find a balance between designing up front, implementing now and improve as you go;
- 3 Make sure you have some quick successes and then be prepared to say "no" (success as a reason for failure);
- 4 Be careful to not address Pega as a "solution waiting for a problem", make sure you really understand the problem first;
- 5 Accept you'll have to do rework as a trade off to quicker show value.



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