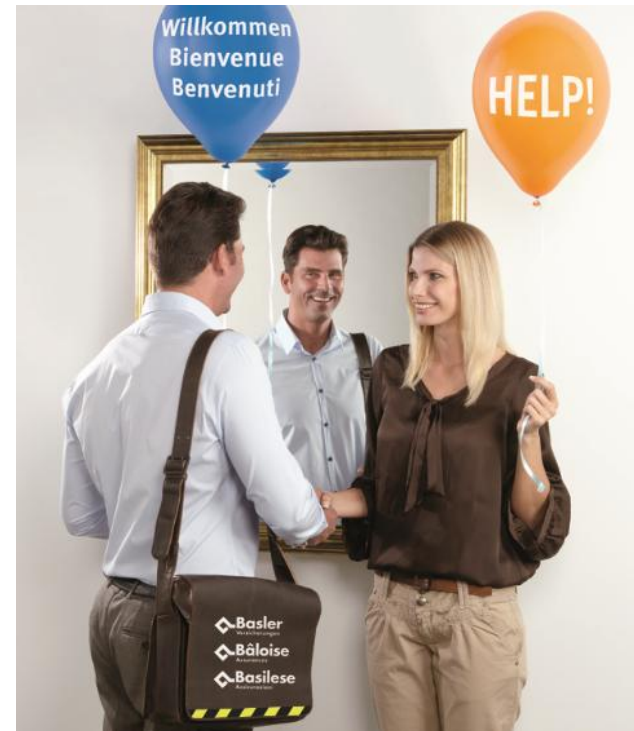


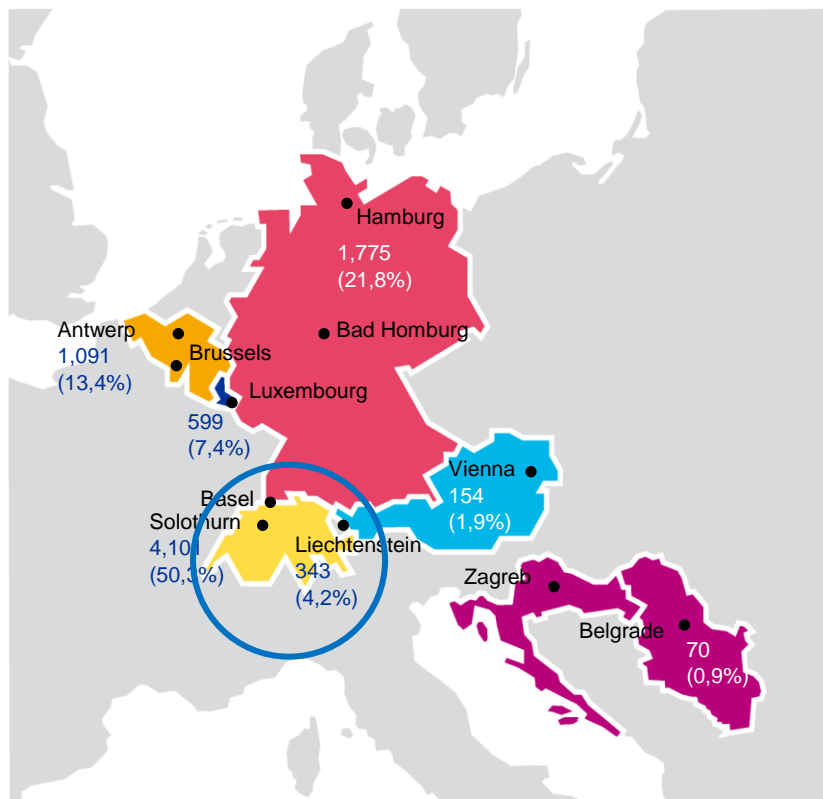
Touchpoint Management

Baloise Insurance

Katharina Büeler
10 September 2012



Strong in Switzerland – Focused in continental Europe



in CHF million

Total business volume CHF 8,145 million

thereof CHF 12 million (0.1%) in other countries

Switzerland

Basel
Baloise Insurance



Solothurn
Baloise Bank SoBa



Germany

Bad Homburg
Baloise Insurance



Hamburg
Deutscher Ring Leben /
Sach



Belgium

Antwerp
Mercator Verzekeringen



Luxembourg

Luxembourg
Baloise Assurances



Austria

Vienna
Baloise Insurance



Croatia

Zagreb
Basler osiguranje Zagreb



Serbia

Belgrade
Basler Osiguranja



Liechtenstein

Balzers
Baloise Life



Business units

		Life	Nonlife	Pension solutions & universal banking	Select industrial customers	Private persons and SMBs*	
Switzerland	 1)  2)						1) Own sales force, brokers 2) Banking advisers, own advisers, insurance co. sales force
Germany	 3)  4) Lebensversicherungs-AG Sachversicherungs-AG						3) Own sales force, brokers 4) Own sales force, partner sales forces (OVB and Zeus)
Belgium							Brokers
Luxembourg							Own sales force, banking partners, brokers
Austria							Own sales force, brokers
Croatia and Serbia	 						Own sales force, brokers and banking partners
Liechtenstein							Via Baloise companies in each country and third party partners

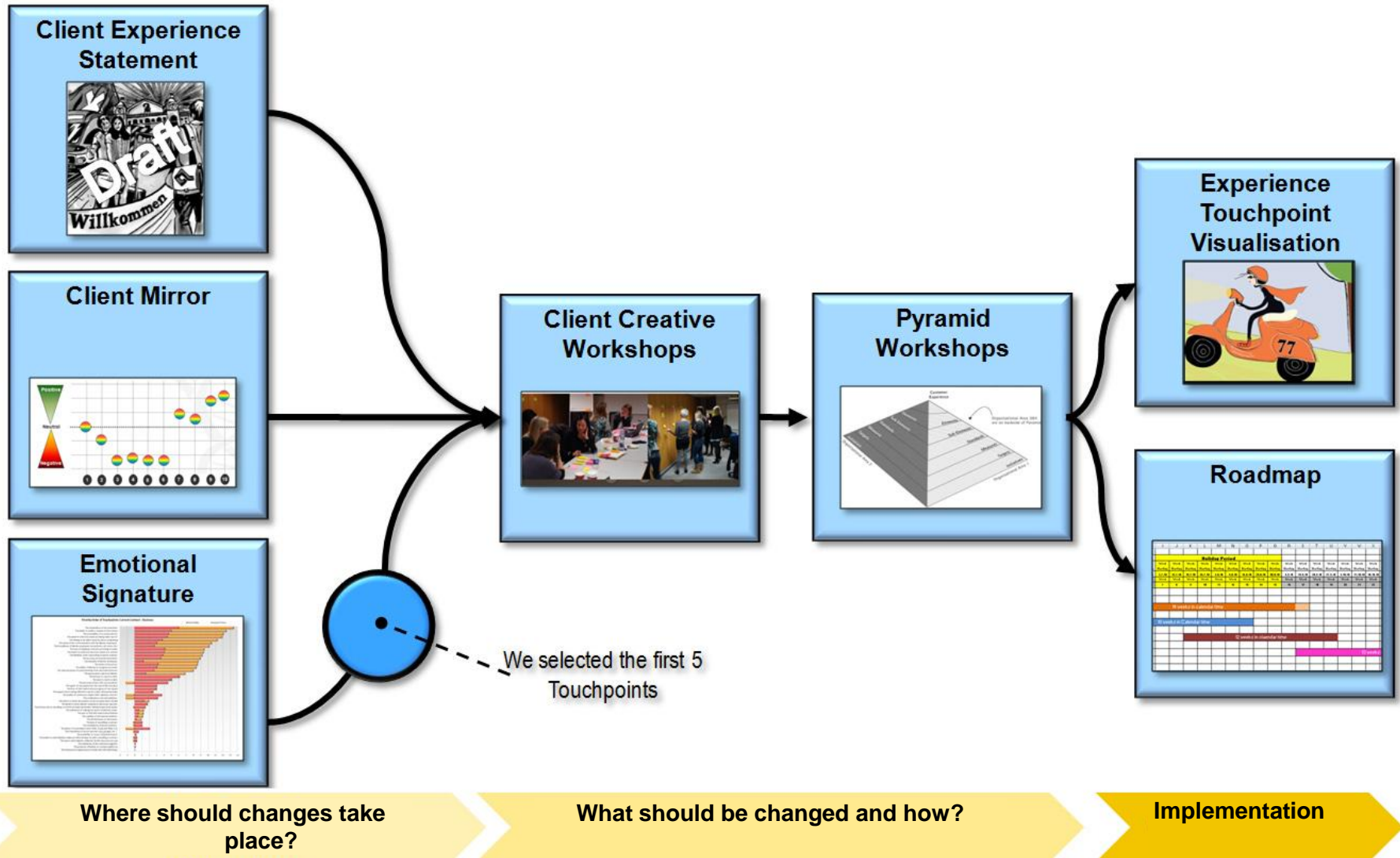
* Small and medium sized business

Our brand



Making you safer.

Overview of Project 2010



Our statement on the customer experience

What do we want our customers to say about us?



- Baloise is comprehensible and understandable.
- Baloise is reliable, I think they understand me and offer me the best solutions.
- I am always welcome at Baloise, even with problems. Baloise conveys a positive feeling and I feel connected to the company.
- Baloise has exceeded my expectations and its employees exude enthusiasm.

- We want to analyse our behaviour on a regular basis by looking at ourselves "in the mirror" or seeing our reflection in others. After any contact, whether internal or external, we should ask:

"Was I SAFE?"

- "S" Was it easy for the customer making contact?
- "A" Was I attentive?
- "F" Was I friendly?
- "E" Was I able to generate enthusiasm?



Our statement of customer experience

Hand in hand with the Baloise Safety World



Our corporate brand statement is "Safety World". Everything we do is aimed at safety: we combine insurance with intelligent prevention in order to generate added value and stand out from the competition.

Our strategy within Switzerland



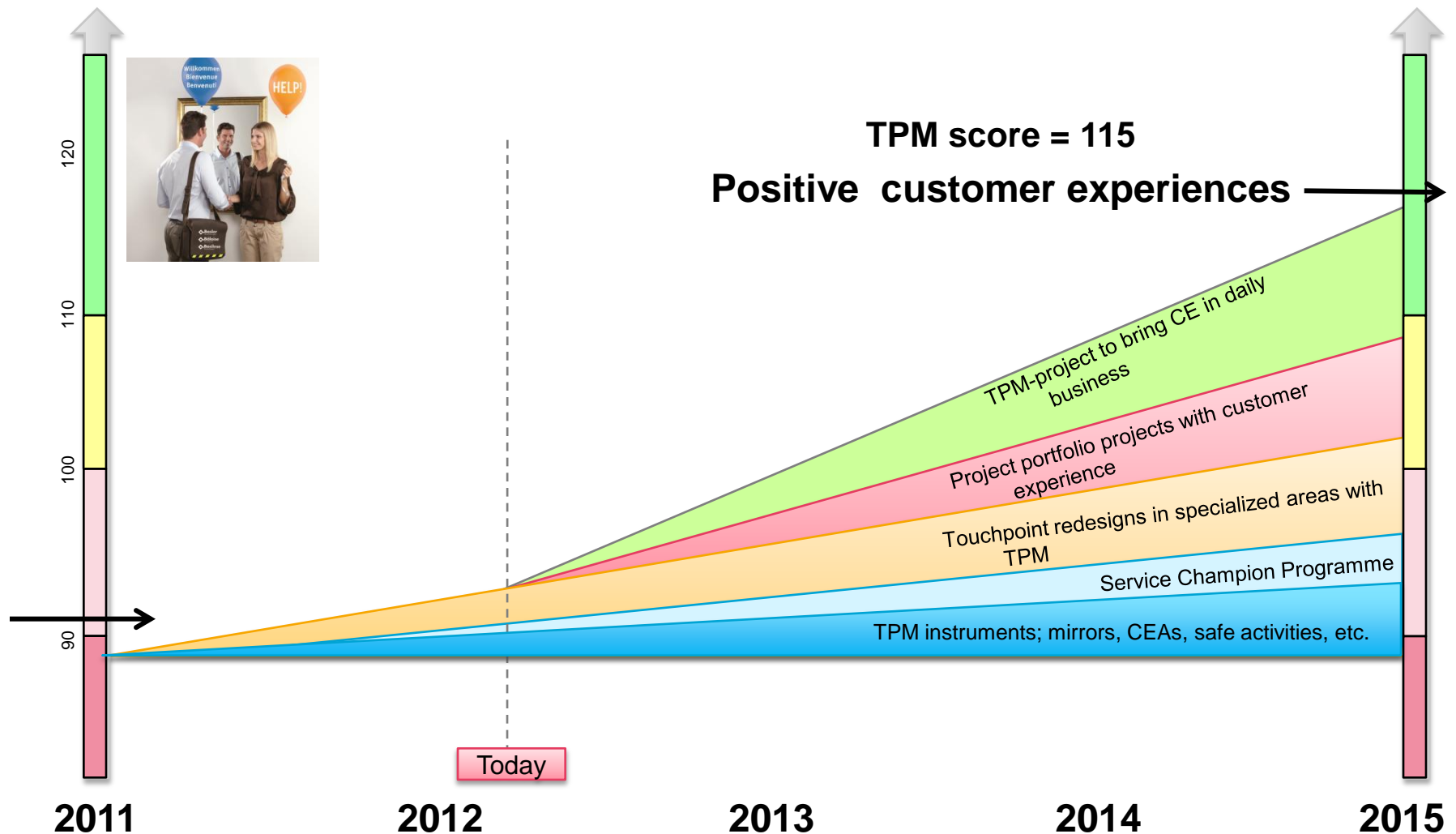
- ✓ **Positive customer experiences**
- ✓ Profitable growth
- ✓ Operational excellence

→ Michael Müller, CEO

1. Initial situation and goal

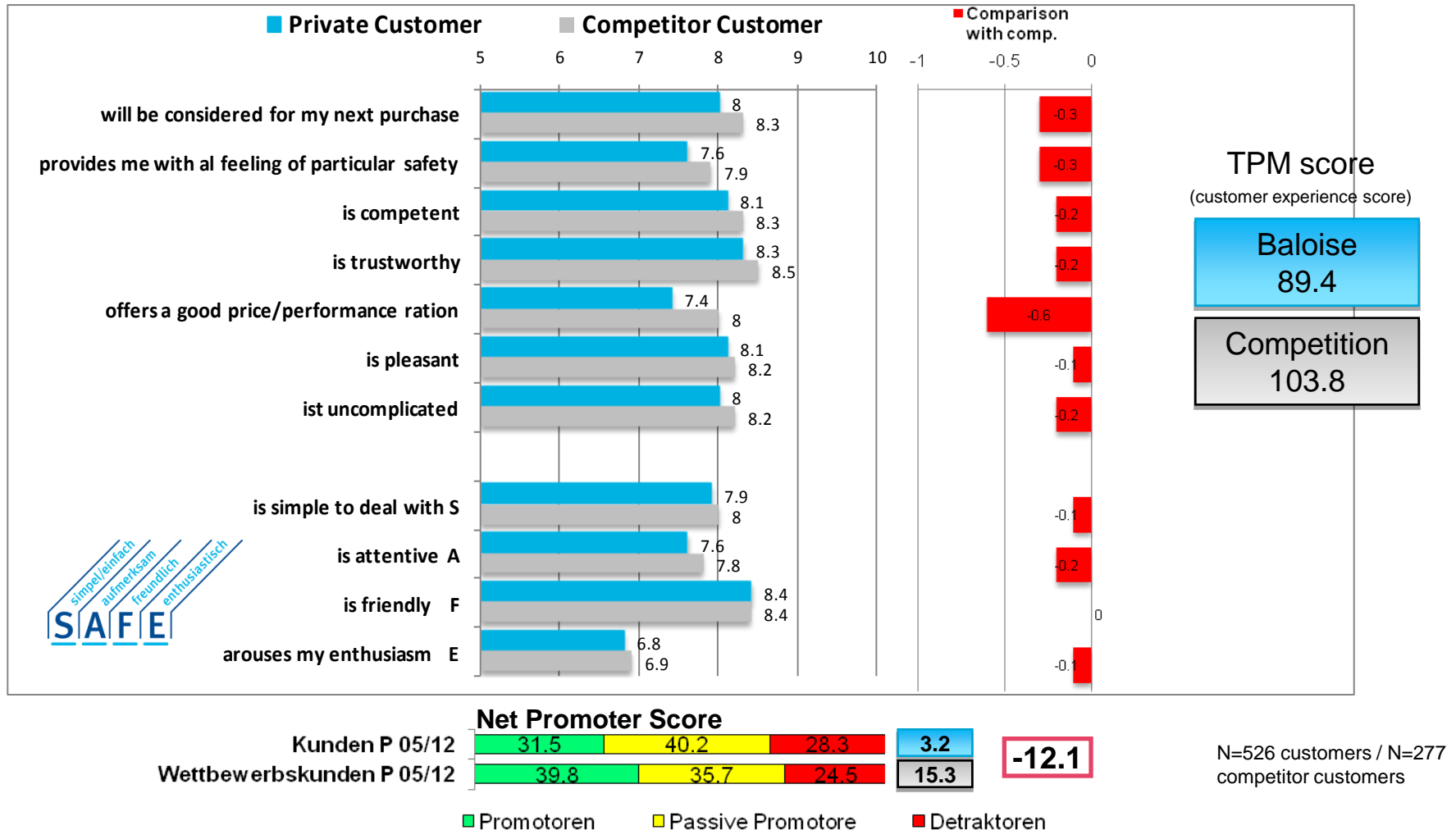
The TPM score in 2012 is 90.

With the help of appropriate measures, we intend to increase this to **115** by 2015



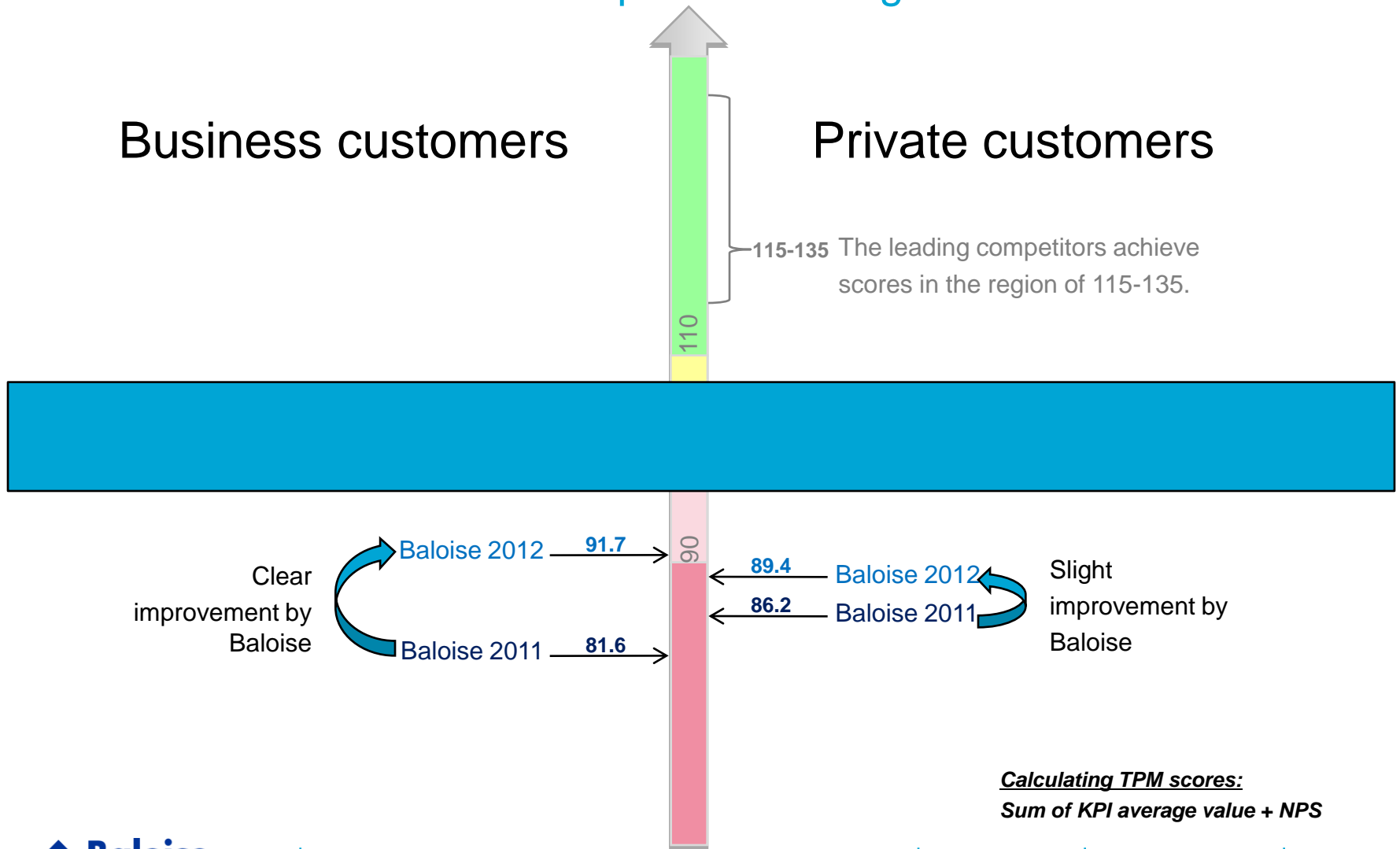
Measuring customer experience

Example of private customers in relation to competitors



Where do we stand now?

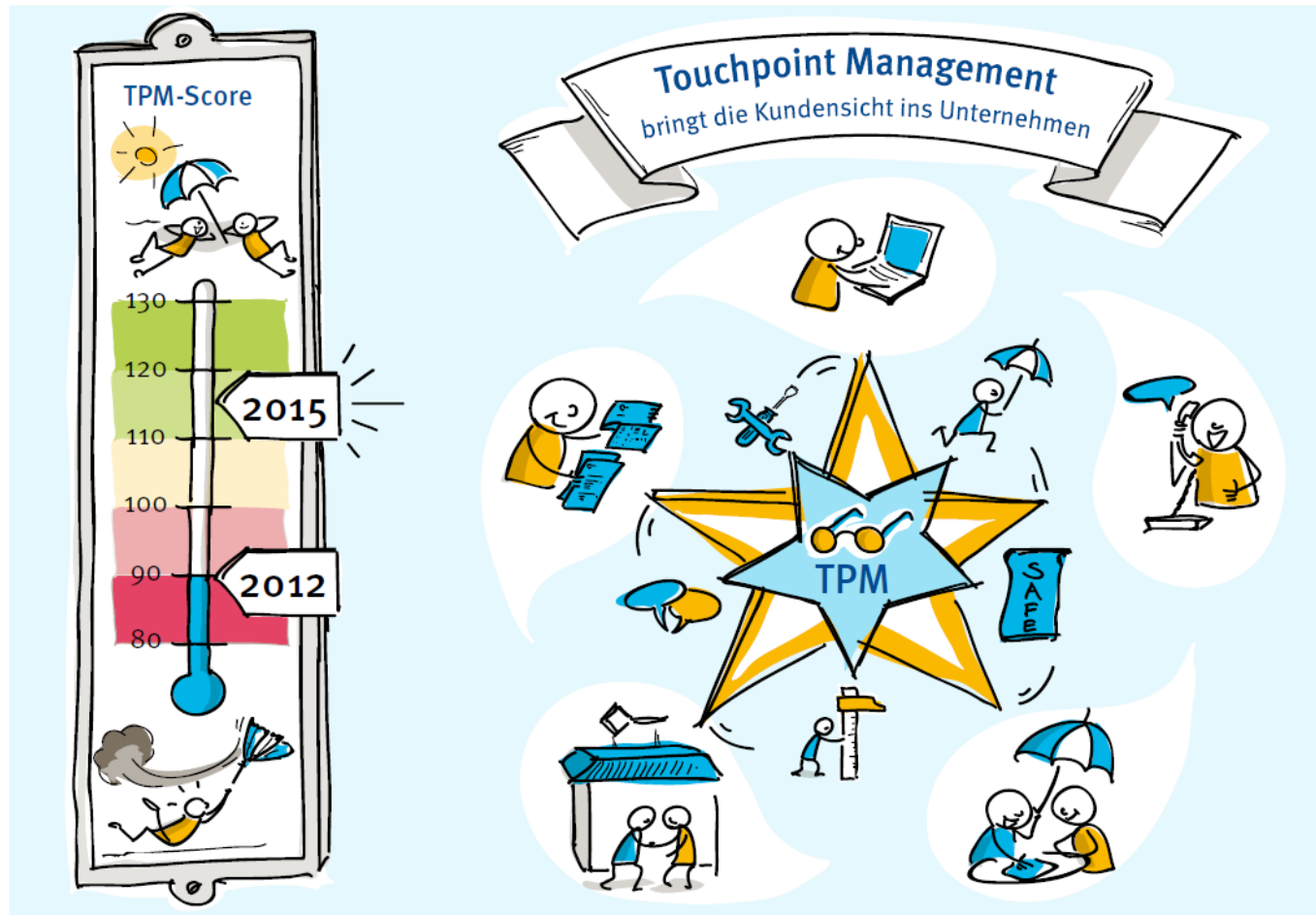
Evaluation of the customer experience using TPM scores



Calculating TPM scores:

Sum of KPI average value + NPS

Touchpoint Management – Overview



TPM systematically optimises the customer journey with an integrated approach on three levels:

1. Instruments

- ✓ Customer advisory board; expand to include SME customers and in all regions
- ✓ Customer experience measurement system and tracking system with TPM score, such as in the Claims specialized area
- ✓ Touchpoint relevance check for new projects
- ✓ Tool usability testing with customers for online touchpoints such as the Internet, customer applications
- ✓ Internal quality monitoring (iQM) with assessment of the impact of TPM activities

2. Measurements with indirect impact on the customer journey = implementation of the touchpoint philosophy

- ✓ Service Champion Programme
- ✓ Utilisation of Client Experience Agents (TPM multipliers) in all GL areas
- ✓ Workshops with employees using the "Goal" mirroring method: 30% of all employees have experienced a customer journey themselves as a customer with Baloise
- ✓ SAFE activities (statement regarding the customer experience)

3. Touchpoint redesigns:

- ✓ At least 12 implemented and measurable adjustments per year for a customer contact point along the customer journey (e.g. online claims form) with the inclusion of BSW

1. Instruments

Measure 102: Expansion of the SME customer advisory board

→ What was done?

Launch of customer advisory board for private customers in 2011

Expanded to include business customers in 2012

→ What was the effect/how successful was it?

Around 14 customer advisory board meetings have already been held. These will enable us to obtain external views on subjects (documents, product ideas, services).



1. Instruments

Measure 106: Usability testing for online touchpoints

→ What was done?

Review of the usability requirements for various websites/online processes
Provision of infrastructure to make inhouse usability tests

→ What was the effect/how successful was it?

Collection of customer/employee views and requirements during three online projects
Identification of problem areas and definition of solution options



SoBa account opening
baloisedirect



New intranet for Baloise Switzerland



New layout for

"We believe we know what the customers want - touchpoint management (TPM) highlights where we are and what the customer really wants"

Together with friendly cooperation, TPM provides us with a meaningful analysis that forms the basis for aligning processes and products based on needs. This has enabled us to make the online account opening process for the e-banking savings account more attractive and customer-friendly.

2. Implementation of the touchpoint philosophy

Measure 206: Service orientation in the CSC

→ What was done?

Employees recognise the necessity of customer/service orientation

Modular workshop for groups of 8 employees: 2-hour blocks are spread out over a period of ca. 1 month

Modules:

1. Sensitisation and the importance of customer orientation for Baloise
2. External client mirroring
3. Internal client mirroring
4. How can employees specifically change their behaviour?



→ What was the effect/how successful was it?

60 CSC employees completed the training

The well-proven principle can also be used in other departments – specified in line with the technical/content-based requirements

2. Implementation of the touchpoint philosophy

Measure 207: Service Champion Programme

→ What was done?

Launched 16 February 2012 with announcement on the Intranet
Individual information in the management areas
¼-yearly brainstorming meeting
Many ideas will be accompanied and supported by TPM



→ What was the effect/how successful was it?

33 ideas were registered, which included:

- 12 nominations
- 5 are being implemented and on their way to standardisation
- 5 ideas are being clarified
- 2 ideas suspended after kick-off
- 9 ideas were rejected but deemed valuable and passed on in their basic form to the respective areas for review

2. Implementation of the touchpoint philosophy

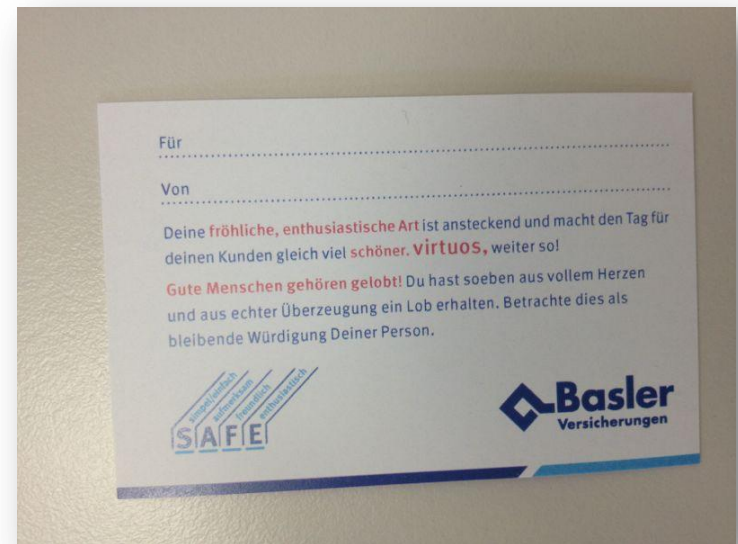
Measure 211: CEAs - praise cards

→ What was done?

Praise cards developed and circulated.

→ What was the effect/how successful was it?

Behind every good customer experience there is a person, and these persons deserves praise. This strengthens our culture and is food for the soul to make up for the employees' hard work.



3. Touchpoint redesign

measure 410: online claims form

→ What was done?

TPM supported the Claims unit with the creation of a customer-friendly online claims form. This should help to significantly reduce the cancellation rate of around 70%.



→ What was the effect/how successful was it?

Significant reduction in the workload of CSCs through a reduction in the number of claims forwarded by e-mail and by telephone. The measurement results (incl. reduction on the cancellation quota) will be available by the end of July.

Experience process: Ease to report a claim

3. Touchpoint redesign

Measure 412: Triangular connection pilot SRT

→ **What was done?**

Two teams in the CSC in Lausanne tested a new forwarding or transfer method. In the "Triangular connection" customers are never left alone at any time.

→ **What was the effect/how successful was it?**

The customers rejected this new method. However, the project did uncover some interesting new options for internal forwarding.

Experience process: Speed in which my needs are being taken care of

3. Touchpoint redesign

Measure 420: PVR customer information (customer magazine)

→ **What was done?**

Reader interest in PVU customer information needs to be increased. TPM therefore surveyed customer interests and compared these with the content offered. Furthermore, the design and layout were revised together with the PMs.

→ **What was the effect/how successful was it?**

The adjustments will be implemented in the next two issues. Customer feedback will then be collected again.

Experience process: The ease to find information about Baloise

3. Touchpoint redesign

Measure 428: NummerSicher

→ **What was done?**

Customer advisory board established for the KuZ "NummerSicher" in December 2011

Review of reader habits, expectations regarding design/envelope, content requirements

Definition of measures for optimisation of issues from 01/2012

→ **What was the effect/how successful was it?**

Quick win: adjustment of the cover for 01/2012 in line with customer expectations

Long-term realignment of content (from 02/2012): The "Safety World" part should be expanded rather than reduced/integrate more insurance-specific topics (e.g. transport risks, insurance implications in the event of earthquake, etc.) / fewer topics overall, but with more focus on the core topics

Long-term redesign issues (from 02/2012): add more structure to the magazine, a more relaxed design for articles

Experience process: The ease to find information

3. Touchpoint redesign

Measure 436: baloisedirect

→ What was done?

During the first phase the entry page was assessed and discussed constructively within the scope of an internal workshop by CEAs and internal experts. TPM 20 then carried out usability tests following implementation of the findings that were gained.

→ What was the effect/how successful was it?

The two-phase procedure was valuable for baloisedirect managers, and they were able to create an understandable, customer-friendly sales platform within the specified timeframe.



Experience process: The ease to find information about Baloise

Thank you for your attention!



Backup

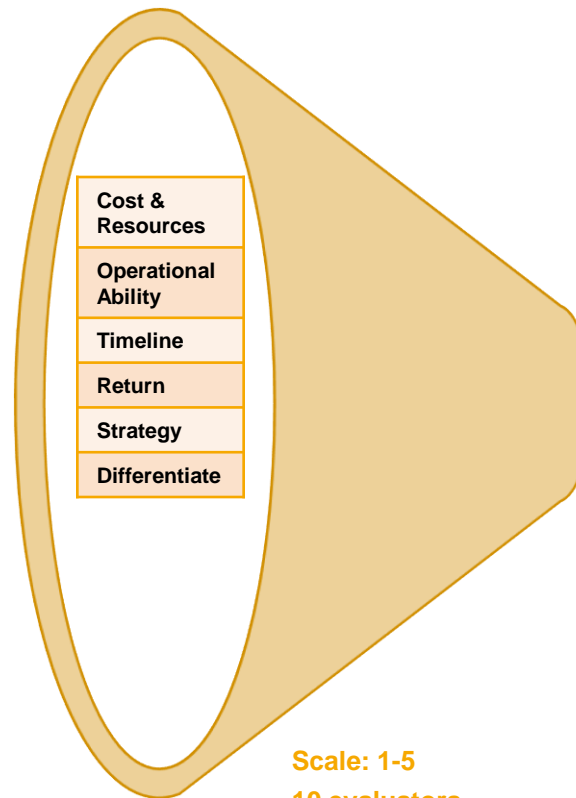
Selection Process – Efficiency Analyses

18 attributes

6 Valuation Criterias

8 attributes

- The competency of my consultant
- The extent to which my insurance needs are covered
- The ability to satisfy a request at first contact
- The feeling to be taken seriously when complaining
- The speed in which my needs are being taken care of
- The fairness in case of a claim
- The ease to report a claim
- The accuracy of received documents
- The speed in which Baloise responds to electronic inquiries
- The ease to find information about Baloise
- The presence of Baloise on compare platforms
- The ease of adapting contracts according to needs
- The accessibility of a contact person
- The personal contact with my consultant
- The fairness when cancelling a contract prematurely (Kulanz-letting me get away easily)
- The ease of cancelling a contract
- The extent to which Baloise makes an effort to keep me after cancelling a contract
- The competency of service partners



- **The competency of my consultant**
- **The ability to satisfy a request at first contact**
- **The feeling to be taken seriously when complaining**
- **The speed in which my needs are being taken care of**
- **The ease to report a claim**
- **The ease to find information about Baloise**
- **The accessibility of a contact person**
- **The personal contact with my consultant**

Result of Touchpoint Selection Session 3rd of Sept. 2010

Reasons for our Recommendation: Explained

Competency of consultant

Ability to satisfy a request at first contact

Feeling that my complaints are being taken seriously

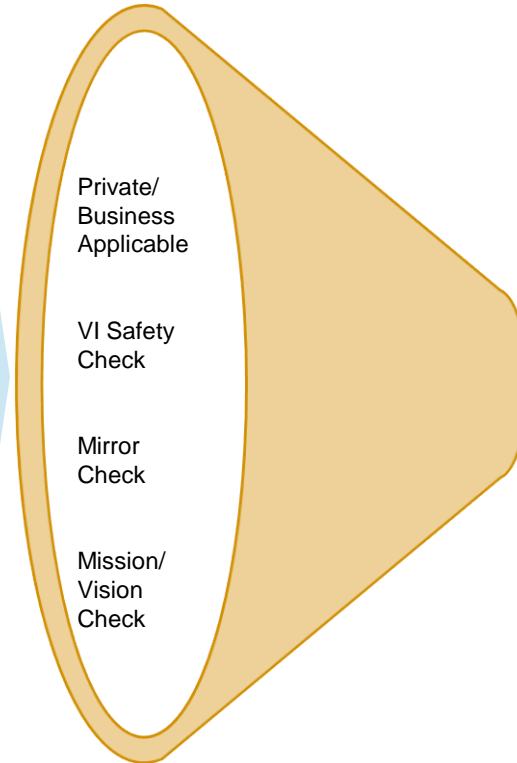
Speed in which my needs are being taken care of

Ease to report a claim

The accessibility of a contact person

The personal contact with my consultant

The ease to find information about Baloise



Competency of consultant

Feeling that my complaints are being taken seriously

Speed in which my needs are being taken care of

Ease to report a claim

The ease to find information about Baloise