



# Nationale-Nederlanden pensions: the digitisation of a complex product

Re-work and status calls are a thing of the past

blueriq

How do you digitise the service around a product that is virtually impossible to standardise? By simply 'starting small', switching quickly and continuously refining. In a nutshell, that is how Blueriq and Nationale-Nederlanden approach the digitisation of processes surrounding their pension products. 'We need software that we can work with flexibly and effectively. That is the added value that Blueriq provides.'

It was a turbulent time when Nationale-Nederlanden started digitising their pension products two years ago. The merger with Delta Lloyd had just been completed, and the company was in the midst of a re-branding. Nevertheless, **Matthijs Schrama**'s team wanted to take advantage of this moment to digitise the complex product.

'We had to bring different systems from two companies together. Then you might as well take advantage of the momentum and tackle everything immediately. Before the merger, both Nationale-Nederlanden and Delta Lloyd were already taking small steps towards digitising their pensions. Now was the time to really get down to it.'



It was no easy task. 'Pension is really a difficult product,' continues Matthijs, team leader of the Change Team. 'You have an indescribable amount of variables; pensions that are currently in effect with us were taken out between now and forty years ago. Just think of all those different agreements and arrangements. For a long time it was said, "that cannot be standardised and therefore cannot be digitised." But we succeeded - partly thanks to Blueriq.'

## Incomplete forms

Until two years ago, pension holders at Nationale-Nederlanden handled all questions and changes 'on paper'. The customer received letters and forms by post or e-mail. Forms with attachments of more than ten A4s were no exception.

'Of course, that is outdated now,' says **Daan van Beusekom-Bastiaans**, Product Owner at Nationale-Nederlanden. 'The system was quite prone to errors. Employees had to manually enter all information from the returned forms into the systems. The forms were sometimes incorrectly completed or incomplete. Many customers also called customer service to ask if their form had arrived correctly. So, we had a lot of re-work and status calls. It was time to digitise the process at the front and the back.'



## Divide and build

To initiate this digitisation process, the team decided to divide the entire pension process into small sub-projects. In the forty years that a pension is built up, there are various contact moments where customers have to report changes; change of employer (value transfer), a marriage, a divorce, etc. However, the peak in contact moments is at the end of the process, when the pension holder has to make choices about when and in what form they want to receive their pension. 'It is precisely with that target group that we started,' Daan continues. 'That was the most challenging group in many ways. Not only because it was the most complicated in terms of content, but these are also the people who are almost 65 and are generally less digital than younger people. Here too we did not choose the easy way. Or rather, we took quite a risk. But by starting with this group, we were challenged to think carefully about everything and keep it simple. We started setting up the digital process for a small group of participants. Roughly 200 of the 2,000 clients who retire within our product domain per month. Clients receive a letter a few months before the retirement is due to start, requesting them to digitally communicate their pension choices via their own MijnNN environment. From there we continued to build step by step.'

# Customer Journey

At Nationale-Nederlanden we already worked with Blueriq. It was clear from the outset that the team would also do this job with Blueriq's technology. 'What we needed was flexibility and decisiveness, when digitising both the front and the back. That is the added value that Blueriq provides,' explains Daan.

'Blueriq, for example, made it possible for us to simply just start with a small group.' We started without setting up a test panel first. We did not conduct a customer survey. In my experience you can do an extensive and long-term customer survey and then still miss the mark. We have mapped out the customer journey - the digital route that a customer takes - with the team. We have overhauled and simplified the entire pension process. All steps that a customer has to take - from logging in to closing - are now clear and well-organised. It is also personal; a customer is not asked questions about products or schemes that are not relevant to them. The advantage of Blueriq is that you can build something like this quickly. Within a month we had a prototype and not much later we went live. We noticed from the high response from the first group of customers that we had it right. More than eighty percent of this older target group effortlessly completed the screens. All customers also received a feedback form. We received

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**PRODUCT OWNER**

many positive responses, but there were of course also areas for improvement. We have been able to refine based on these remarks and comments. Every month we invited a new group who were about to retire. This way we have been able to keep improving. We now have a user base of more than 2,000 participants per month and a digital response of more than 90 percent (and 10 percent via other channels). We are now realising the same process for other choices and changes that customers have to report, such as a divorce or value transfer.'



## Convincing

Not only the complexity of the product 'pension' played a major role in this digitisation process. Having to cooperate with many different departments did not make things easier either. Matthijs: 'Nationale-Nederlanden is a large organisation with many different departments. So, we are dealing with many different parties in this process. There were a lot of people we had to include in this process and convince of our plans. Again, the flexibility and speed of the Blueriq modular system helped us.' Daan: 'Blueriq's professionals can quickly convert an idea into a working digital product. This means I don't have to tell the managers of the business departments about what we are doing, but I can show them live on screen what we have built and how it works. That really helps to convince people.'

**Michiel van Lokven** - one of Blueriq's professionals at Nationale-Nederlanden, can confirm this. 'Not only can we make it visual, but we can also go through it with the person concerned on the spot and discuss which adjustments we need to make. By adjusting certain decision tables in the system, I can immediately show what effect those adjustments have. "If you opt for this, this happens." In this way it is very easy for non-IT people to join in and contribute ideas. And that, of course, helps to involve people and get them enthusiastic about the project.'

# Results

The visualisation of the technical steps that had to be taken has helped enormously in accelerating the digitisation process, confirms team leader Matthijs. 'But also the ease with which links could be made between the front and the back (or vice versa). All information that the customer enters digitally is automatically processed in the systems of Nationale-Nederlanden. Employees who used to be constantly busy typing in data from returned forms to enter the information into the systems have nothing left to do here. The digital system also ensures that customers send all necessary documents. When answering the questions, the customer is shown what to send, and only when all documents have been uploaded can the data be sent. The customer will then automatically receive a confirmation that Nationale-Nederlanden has received all data correctly. That saves a lot of calls to our customer service. We can definitely say that, with regard to the parts that we have digitised, the re-work and status calls have virtually disappeared. These are of course results that encourage more digitisation, also in departments that were initially reluctant.'

## Dynamic processes and smart forms

Nationale-Nederlanden's processes are dynamic. This means that every customer only sees choices that are relevant to his or her policy. These processes are supported by Blueriq forms that support different types of policies and are automatically delivered in the Nationale-Nederlanden corporate style.

After the customer has sent their form to Nationale-Nederlanden, they will see a confirmation of receipt on the screen. The customer also receives this by e-mail. The data is sent to the underlying system using SOAP messaging. Documents are stored in a DMS. This way, we ensure that Nationale-Nederlanden has all the information and customer data it needs and that the customer is assisted in making his or her pension choices.

# Cooperation

Blueriq provides not only the technology, but also the people. Matthijs and Daan's team includes two engineers from Blueriq. A collaboration that runs smoothly, according to Matthijs. 'The employees from Blueriq are an integral part of the team. They know the ins and outs of Nationale-Nederlanden through and through. What I like is that they keep up with the hectic pace of the organisation. After a merger you are faced with political pressure, different interests and different governance. As a manager, you naturally ensure that your team experiences as little disruption as possible from this, but the team still has to deal with delays and changes due to external decisions. That means switching quickly, devising a new plan and continuing. That requires adaptability and creativity. I see exactly those qualities in the Blueriq employees. That makes working together enjoyable.'

**“ As a team you often have to deal with delays and changes. Adaptability and creativity is needed to be able to cope with this. The Blueriq employees have these qualities. ”**

Matthijs Schrama **TEAMLEADER CHANGE TEAM**

Michiel agrees with these words but emphasises that the entire team has those capabilities. 'It is a team that starts with the idea: let's get to work and see what happens. Of course, in accordance with the rules and guidelines imposed on us by security at Nationale-Nederlanden. That approach and that spirit clicks with the technology and the DNA of Blueriq.'

## Future plans

The team is now busy developing the various divorce and value transfer applications, but there is also plenty on Daan's wish list. 'The digitisation is going faster than expected, but it remains a difficult product with many exceptions, so we still have our work cut out for a while. We also want to make it possible for a customer to pass on choices for all their pension policies at once.'

Matthijs: 'The ideal situation? That pension holders receive a note when they are about to retire, can then log in and arrange everything - within half an hour - no matter how many policies they have with us.' Daan: 'We will manage that in the end.'



## Contact

Do you want to know more about this case?

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