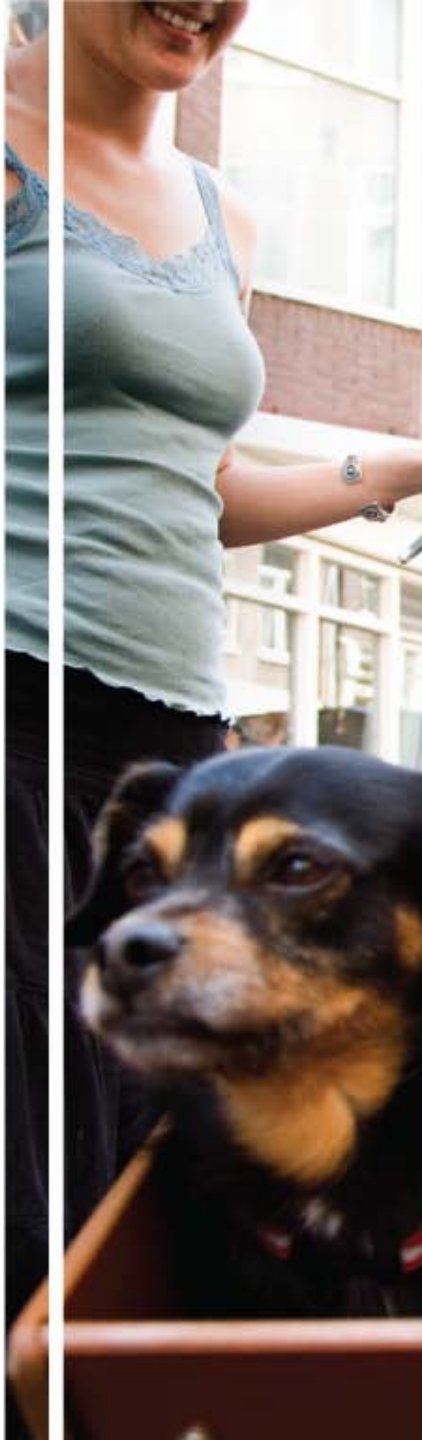




voor het leven  
Sociale Verzekeringsbank



**NIEUWS**

**BINNENLAND** >

**BUITENLAND** >

**BIZAR** >

**GEZONDHEID & WETENSCHAP** >

**ECONOMIE**

**AD SPORTWERELD**

**SHOWBIZZ & TV**

**JOUW WERELD**

**CONSUMENT**

**AUTOWERELD**

**REISWERELD**

# Vitale bejaarden kosten 11 miljard euro extra



**ROTTERDAM-** Pensioenfonds ABP reserveert 11 miljard euro om zich in te dekken tegen de verwachte kosten van de hogere levensverwachting van gepensioneerden.

Dat maakte 's lands grootste pensioenfonds voor ambtenaren en onderwijsinstellingen donderdag 21 januari bekend.

# Sociale Verzekeringsbank

(Social Security Bank)

## The SVB and Customer Oriented Services

*Presentation for the International Seminar on  
Priority Challenges in Pension Administration*

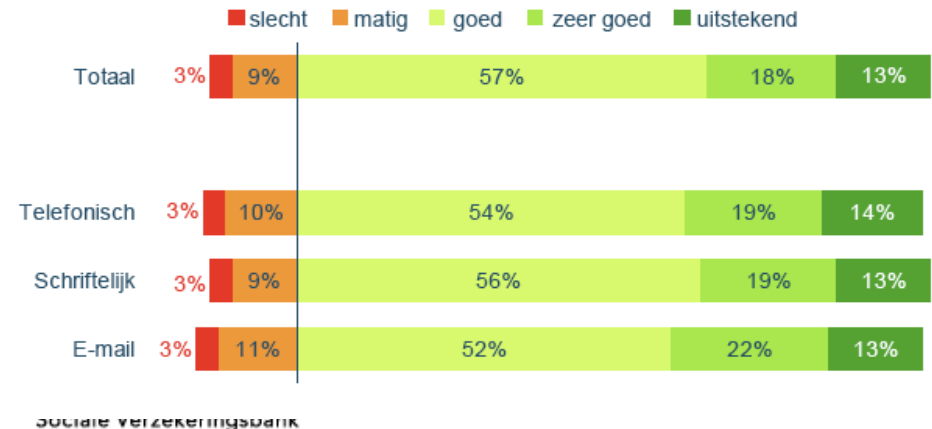
**January 22nd 2010**

**Luc Boss**  
**senior policy advisor to the board**

# SVB and client-oriented services

## subjects

- About the Netherlands and the Dutch pension system
- The Social Security Bank (SVB)
- Client oriented service
  - Types of clients
  - channel management
  - Clients' opinions and expectations
- Our concept for service delivery
  - SVB's operational model
  - Service teams



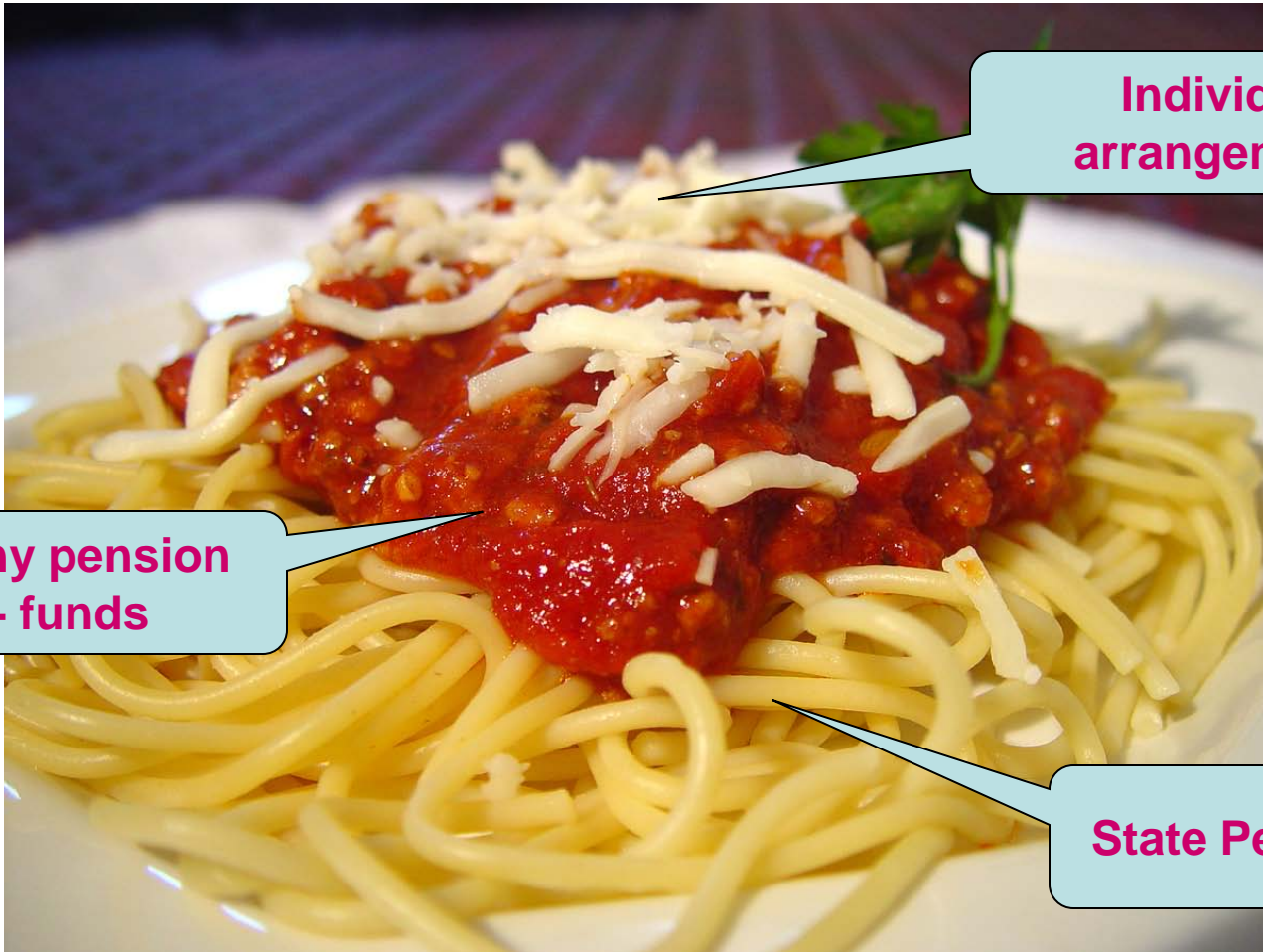


voor het leven  
Sociale Verzekeringsbank



voor het leven  
Sociale Verzekeringsbank

# The Dutch Pension System



**Individual  
arrangements**

**Company pension  
700+ funds**

**State Pension AOW**



voor het leven  
Sociale Verzekeringsbank

# The State Old Age Pension AOW

## a few simple rules

- Insurance based on residence in the Netherlands, or, when living outside the country: working in the Netherlands and being submitted to the Dutch tax income system.
- Insurance between 15th and 65th birthday = 50 years:  
1 year of insurance = 2% 50 years = 100%.
- Pension is flat rate (dependent on the insurance record only). Meaning:
  - NO relation between contributions paid and pension amount.
  - Only when having an income one has to pay contributions.
  - Amount of pension is related to the Statutory Minimum Wage:

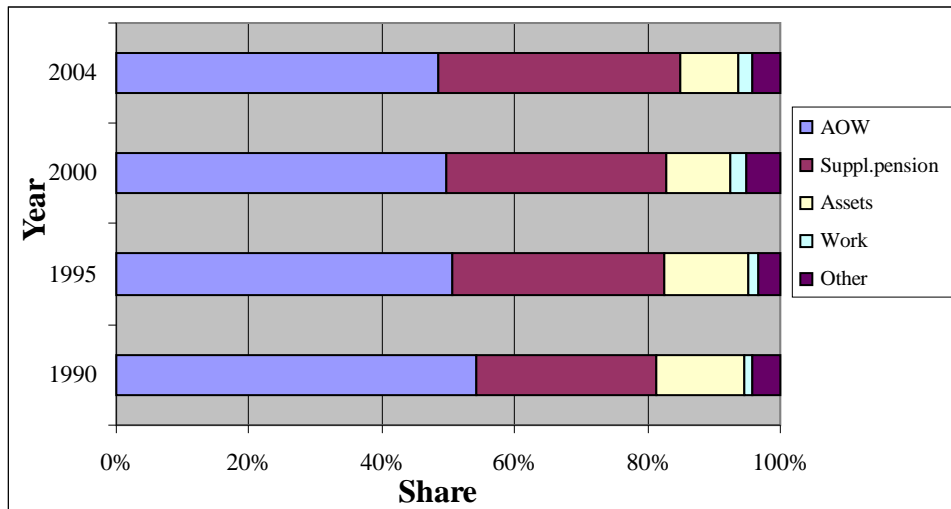




# The State Old Age Pension AOW

## a basic income

- Pension amounts (as per January 2010)  
Unmarried: 70% € 1,052  
Married: 50% € 733



# The complexity of the system



# Sociale Verzekeringsbank

Implementing organisation for national insurance schemes  
13 offices and 3.200 staff

<b>Scheme</b>	<b>No. of clients</b>	<b>€per year</b>
AOW (old age pension)	2.7 million	23 billion
Anw (survivor benefit)	123,000	1 billion
AKW (child benefit) For 3.5 million children	1.94 million	3.4 billion

Plus several other smaller social security schemes.

“Everyone comes into contact with the SVB at some point  
in their life”

For more information, see [www.svb.nl](http://www.svb.nl)

# Sociale Verzekeringsbank

## Our goals

- Minimize complexity for our customers
- Cost effective processing
- Sustain legitimacy

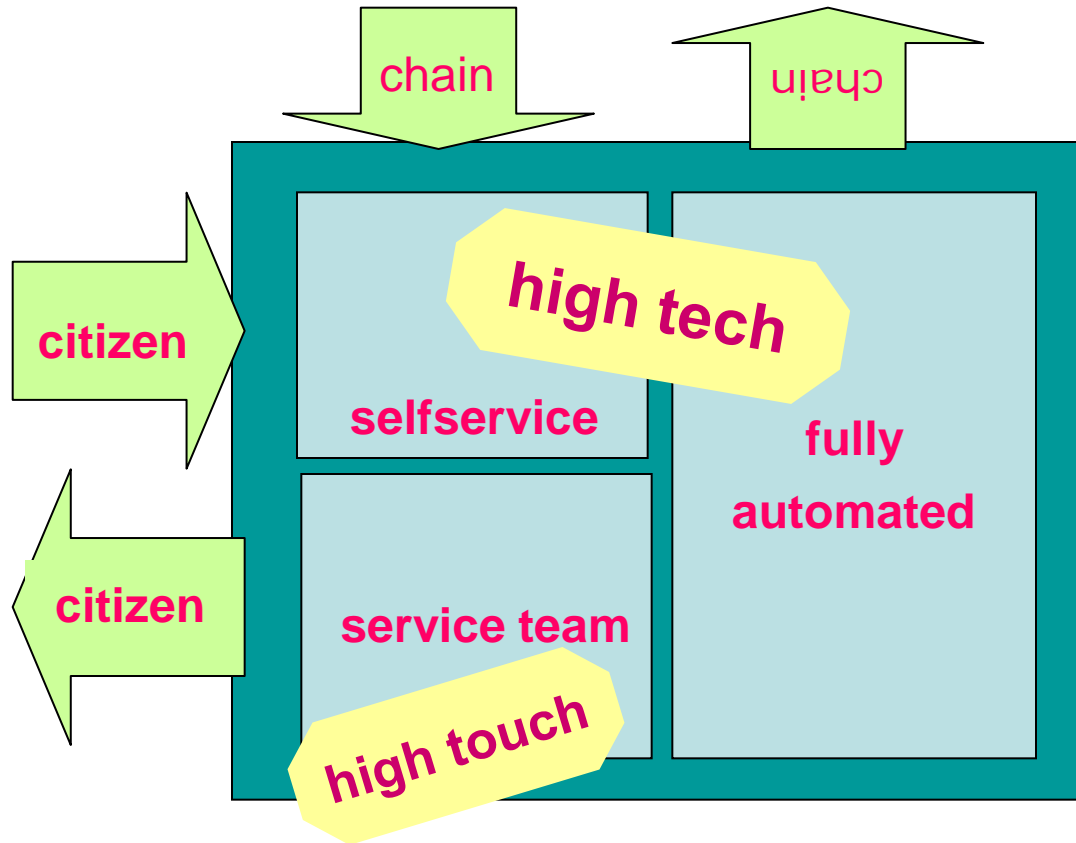
**40€ per benefit since 2000**

## The route we have taken

- Speed up fully automated processing
  - i.e. more data transfer, working in chains
- Focus on services:
  - Process design and communications based on client wishes
  - exceeding customer expectations
  - combination of electronic self service and service teams



# SVB's operational model



## current services:

- 40% fully automated
- 10% selfservice
- 50% serviceteam

## ambition (estimated)

- 60% fully automated
- 25% selfservice
- 15% serviceteam

# Segmentation according to needs

## Purpose

- Defining different client groups

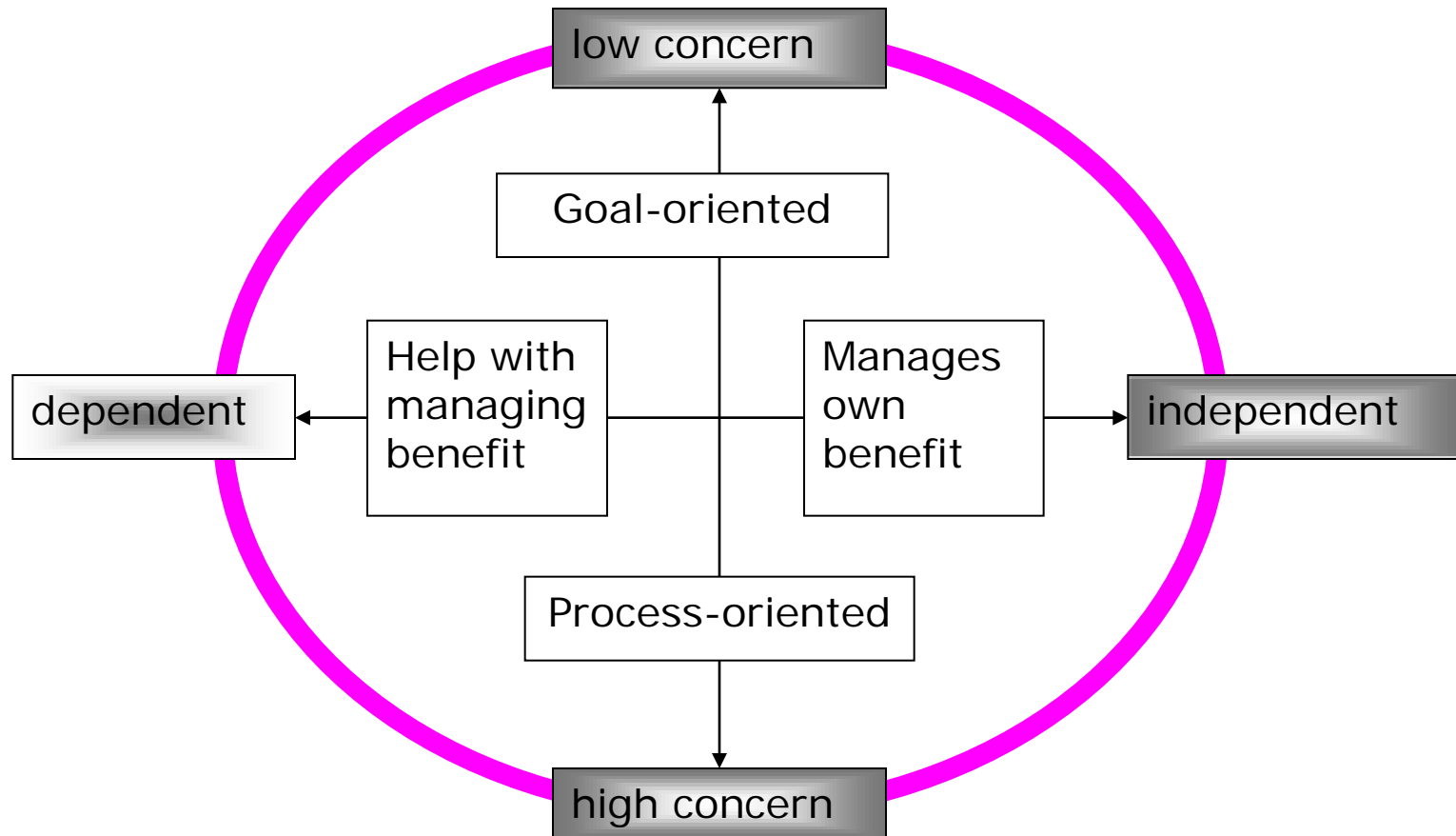
## Approach

- Client surveys

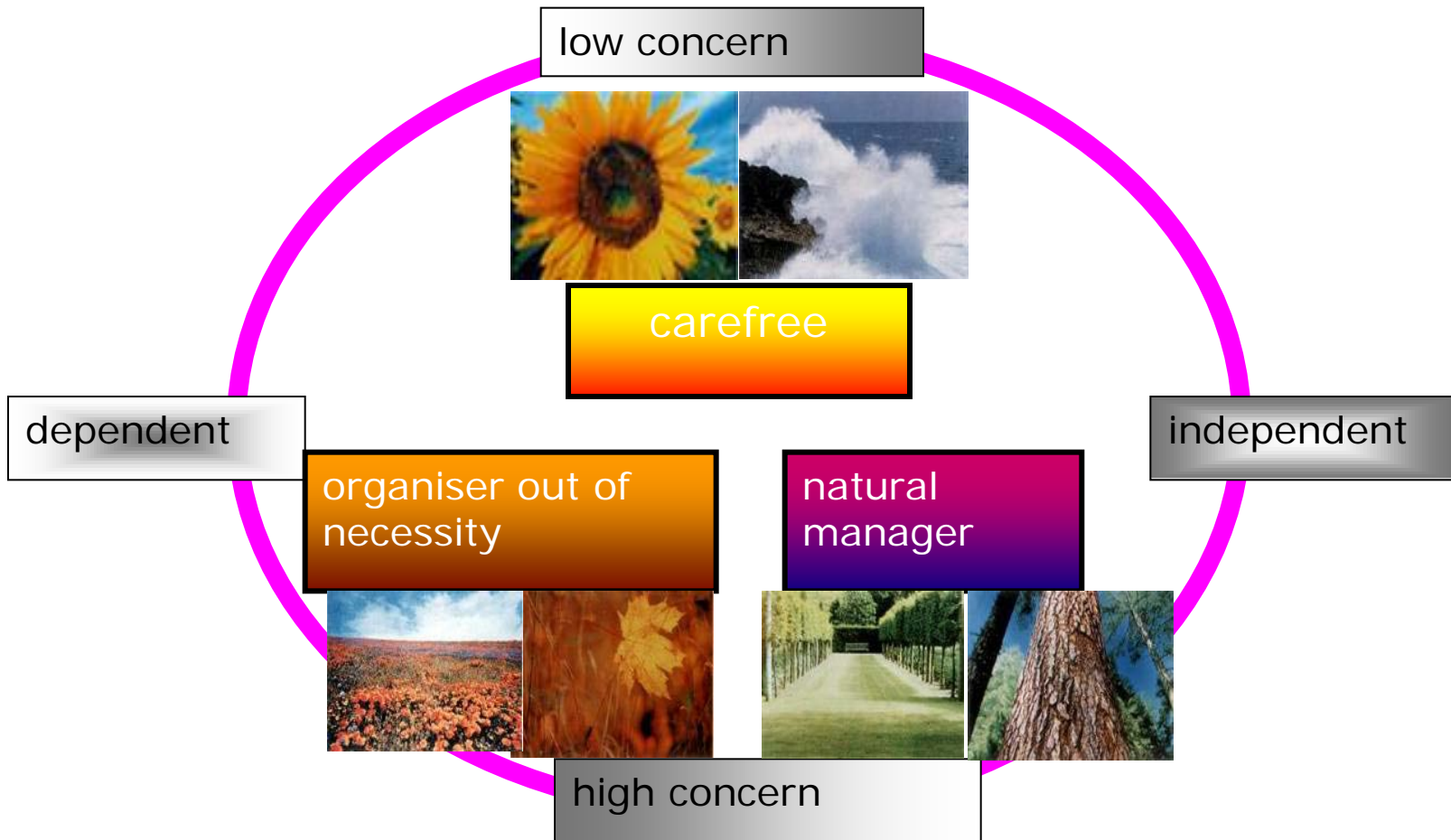
## Result

- Situational segmentation model
- Based on clients' needs

# Two needs dimensions



# Three types





# Practical examples SVB

- **Annual survey**
  - process stage: keeping up-to-date
  - purpose: informing clients of current issues
  - status: in preparation
- **Quick decisions and communication**
  - process stage: event
  - purpose: providing assurance quickly
  - status: new method of service teams
- **New website design**
  - purpose: focusing on information needs of clients in different process stages
  - status: new site launched in 2009



voor het leven  
Sociale Verzekeringsbank



# AOW pension home

The AOW is a basic state pension for people aged 65 and over. If you live or work in the Netherlands, you will almost certainly be insured under the AOW scheme. AOW pension is paid by the SVB.

## Type in your question here

Use at least 2 words

[Search](#)

### You do not yet receive AOW pension

- [Pension rates for 2010](#)
- [Who gets an AOW pension?](#)
- [How much AOW pension will you get?](#)
- [How to claim an AOW pension](#)
- [Working or living outside the Netherlands](#)

### You already receive AOW pension

- [When will your AOW pension be paid?](#)
- [You move house](#)
- [Your and your partner's income](#)
- [You are going to start living with someone](#)
- [You and your partner are separating or getting divorced](#)
- [Someone has died](#)

[Overview](#)

## My SVB

Claiming an AOW pension, reporting a change or viewing your details.

- [Log in with DigiD](#)
- [You do not have a DigiD code](#)
- [Questions about My SVB](#)



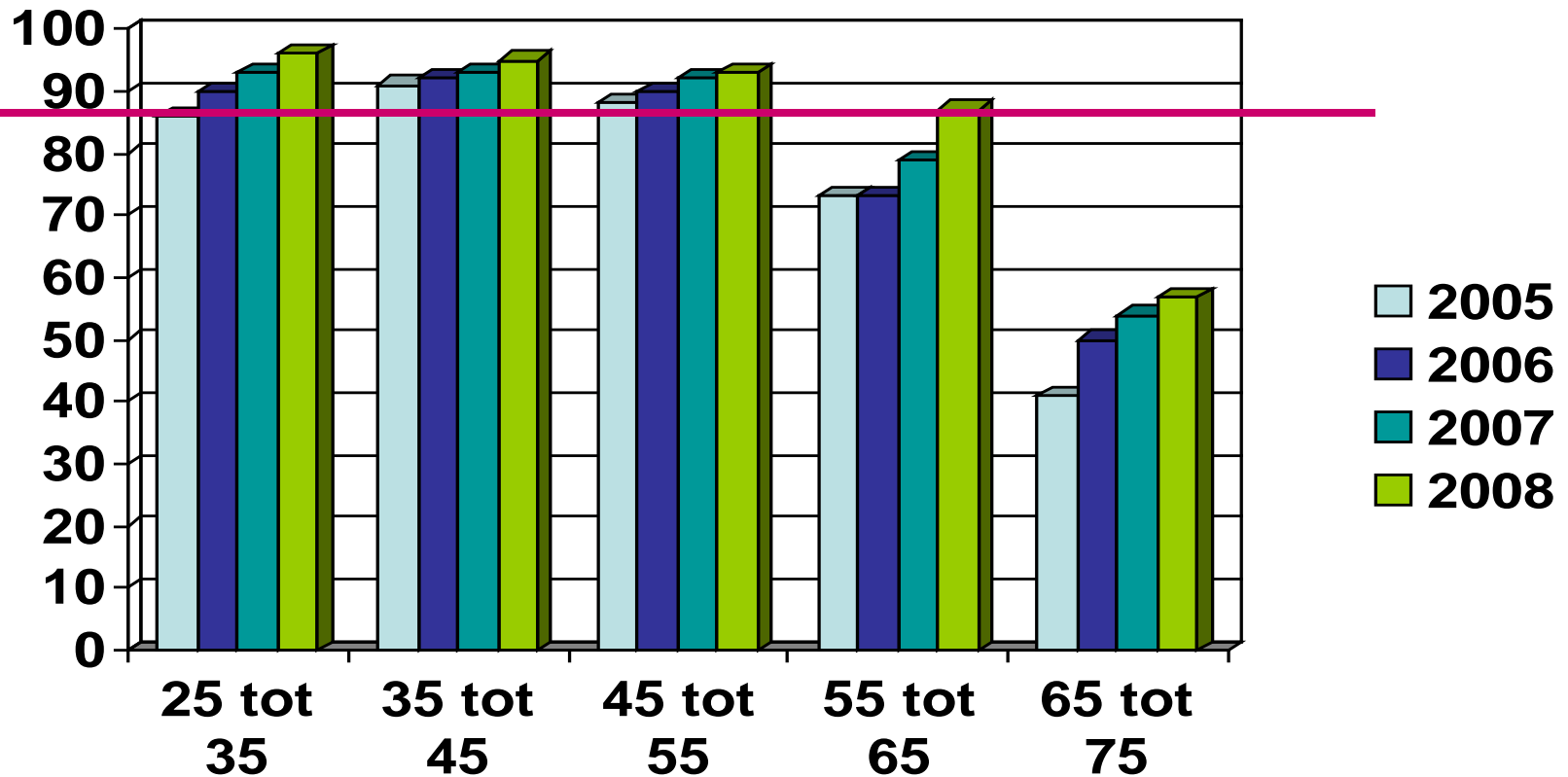
## AOW leaflets

- [AOW leaflets and forms](#)



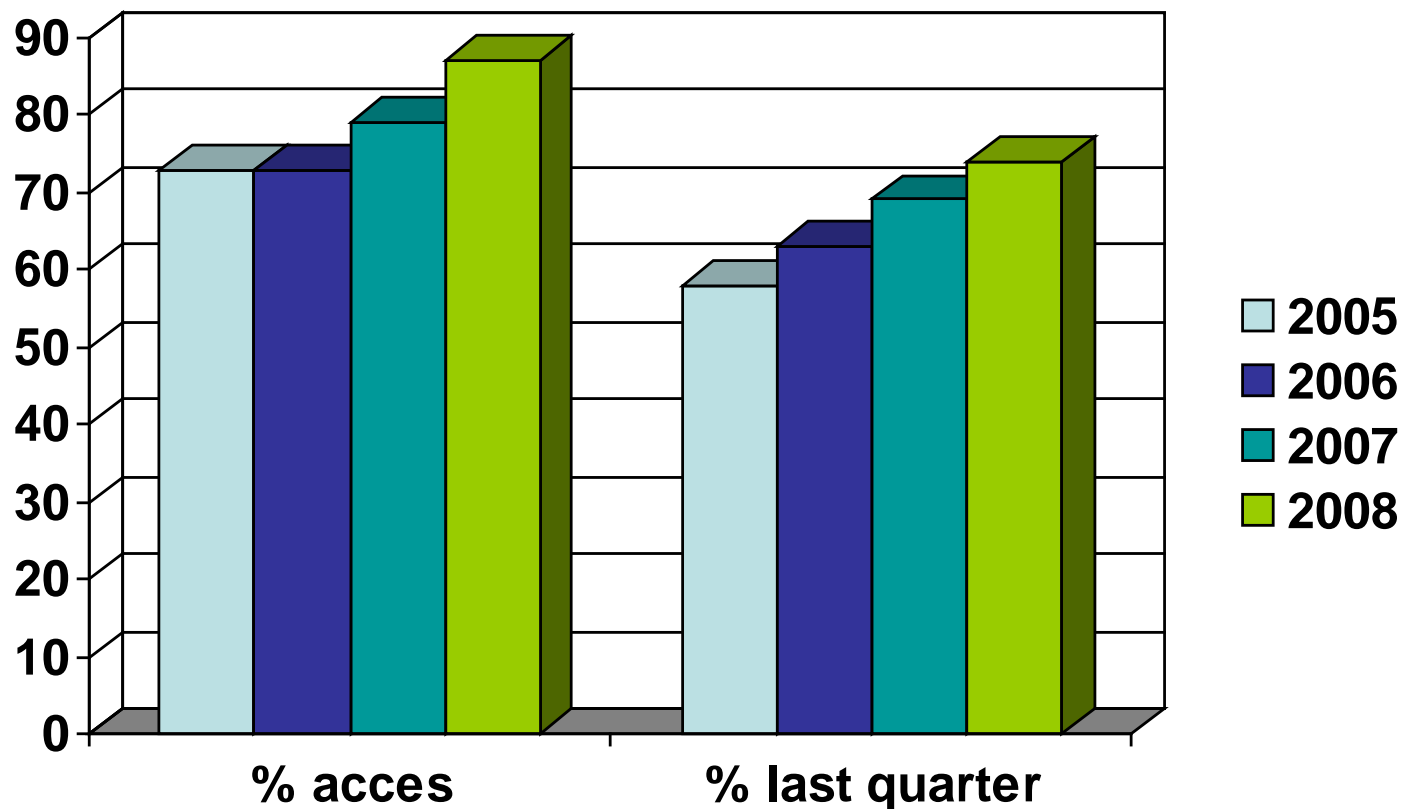
# access to the internet

different age cohorts

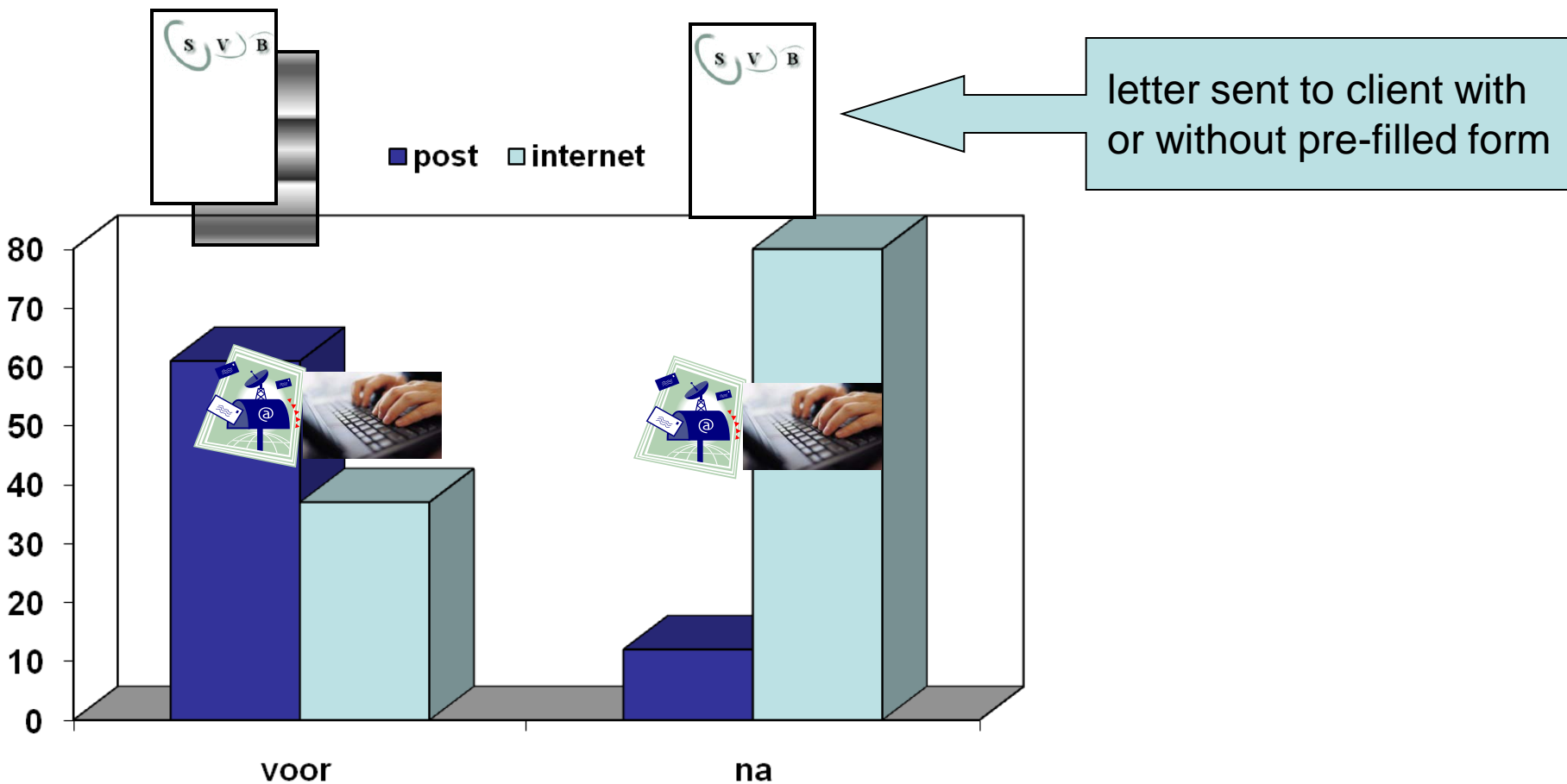


# access to the internet

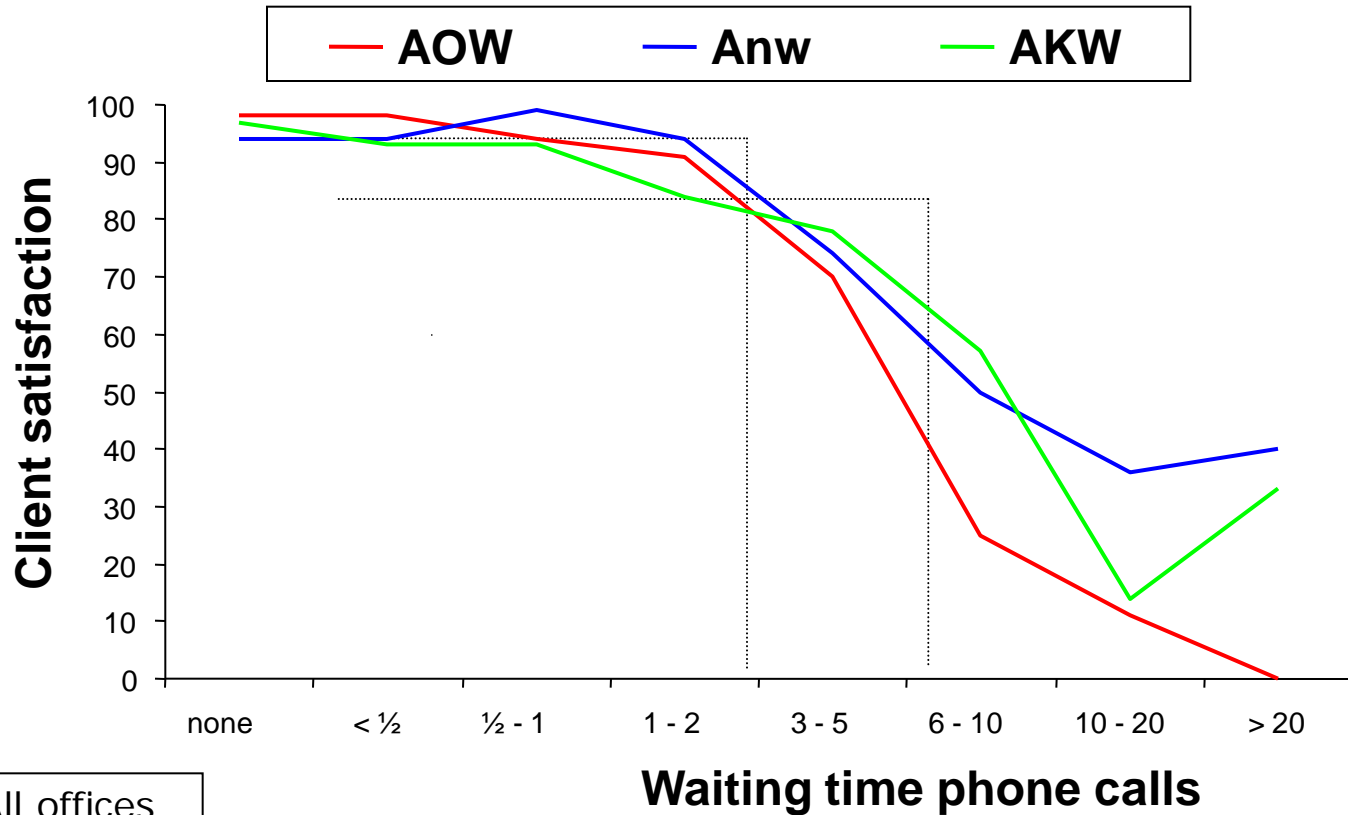
e.g: electronic banking age 55 to 65



# gently pushing clients to use the internet



# Waiting times and client satisfaction



All offices

KTO2006

# Clients' opinions

the model letter	90% satisfied	80% satisfied
response time	response/answer within 2 weeks	response/answer within 1 month confirmation of receipt
letter	full and clear information answer to question right tone and usage	clear agreement
completion	agreement met within 2 weeks	agreement met within 1 month client is informed

KTO2004



# Clients' opinions

the model e-mail	90% satisfied	80% satisfied
response time	response/answer within 2 days	response/answer within 1 week confirmation of receipt
letter	full: answer at once clear information answer to question right tone and usage	confirmation of receipt followed by answer later clear agreement
completion	agreement met within 1 week	agreement met within 2 weeks client is informed

KTO2004

# The essence of service teams

<b>dissatisfier</b>	<b>customer value</b>	<b>service team</b>
queuing times	immediate contact	contactability
slow handling of files	result at once	matters dealt with quickly and at once
questions about follow-up	progress notification	providing process information
ignorance of staff members	clarity expertise	accuracy communicative
improper conduct	correct treatment	client-oriented attitude
not able to complain	able to complain	complaints dealt with by team
service unclear	service standards	citizen's charter (public standards)

# Concept of service teams

## Services clients can expect

- internet, telephone, post or desk: whatever the client wishes
- one contact for all matters
- personal attention
- matters are dealt with quickly and at once

## Service team essentials

- merging of front and back offices
- deals with all types of incoming work
- team ready to handle any type of work (all-round)
- joint responsibility
- telephone is a preferred channel (in- & outbound)
- service standards (citizens charter)



# What the future holds in store...



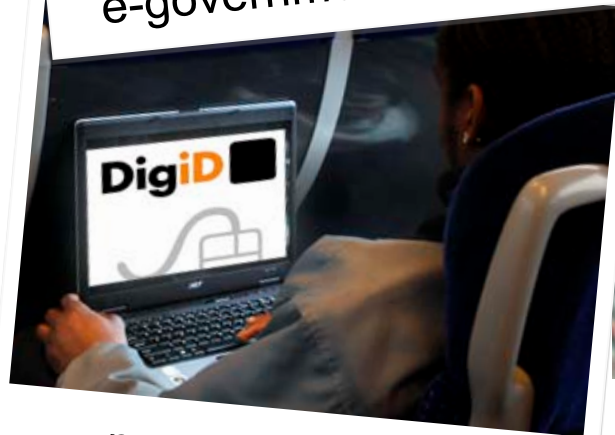
e-government schemes



individualisation



processing in chains



new technologies



globalization



demography

# ... asks for integral and client oriented service delivery





voor het leven  
Sociale Verzekeringsbank