



## The ATP Group - Supplementary Labour Pension in Denmark

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*Effective and efficient ICT strategies to support pension administration*

*Carsten Bodal, Vice President, and Anders Schmidt Hansen, Marketing Manager  
International Seminar on Priority Challenges in Pension Administration, Tokyo, January 21st, 2010*

# Agenda

- The ATP Group
- ATP Lifelong Pension
- Processes
- HR
- Channel strategy
- Communication
- Key learning points



## Denmark:

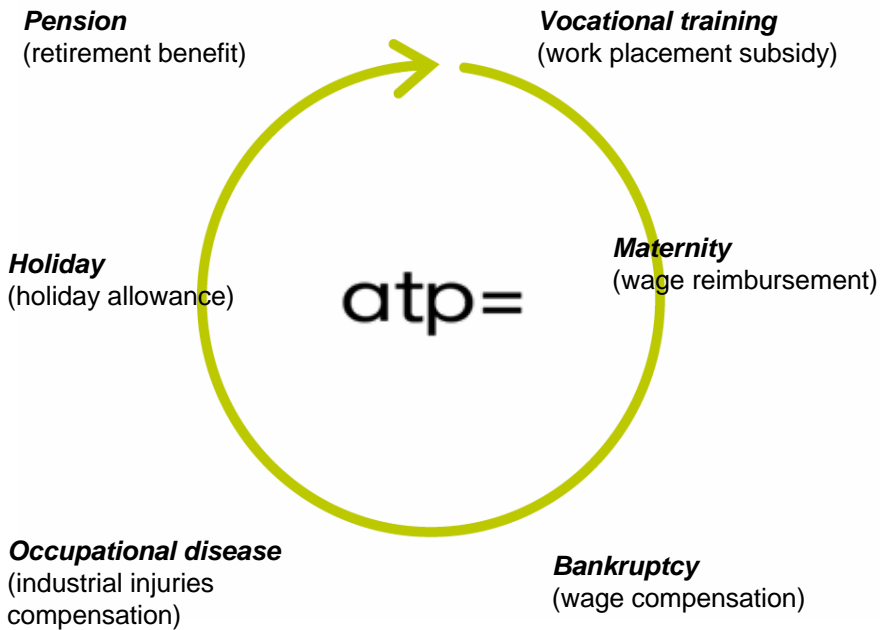
- Population: 5.5 mio.
- Developed national registers (governmental databases):
  - Civil registration number (CPR-number)
  - Company number (CVR-number)
  - NemKonto (Easy account)

## Facts:

- 3.2 mio. have a digital signature
- 86 per cent have access to the internet
- 93 per cent have a mobile phone
- In 2012, the public sector only to communicate electronically with the private-sector

# The ATP Group's activities

## The customers contact with the ATP Group



### Statutory Services

#### Pension    Social security

- ATP
- SP
- SUPP
- LD
- AER
- AES
- FK
- LG
- Barsel.dk
- SFS

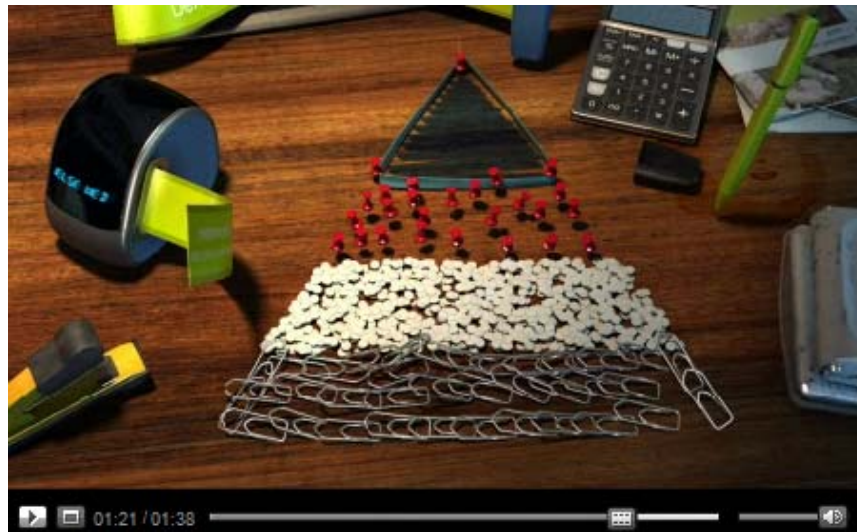
### Commercial Market

#### Pension and social security

- PensionDanmark
- JØP (Unit Link)
- DA Barsel
- PFA Sundhedsordning
- DA Kompetencefonde

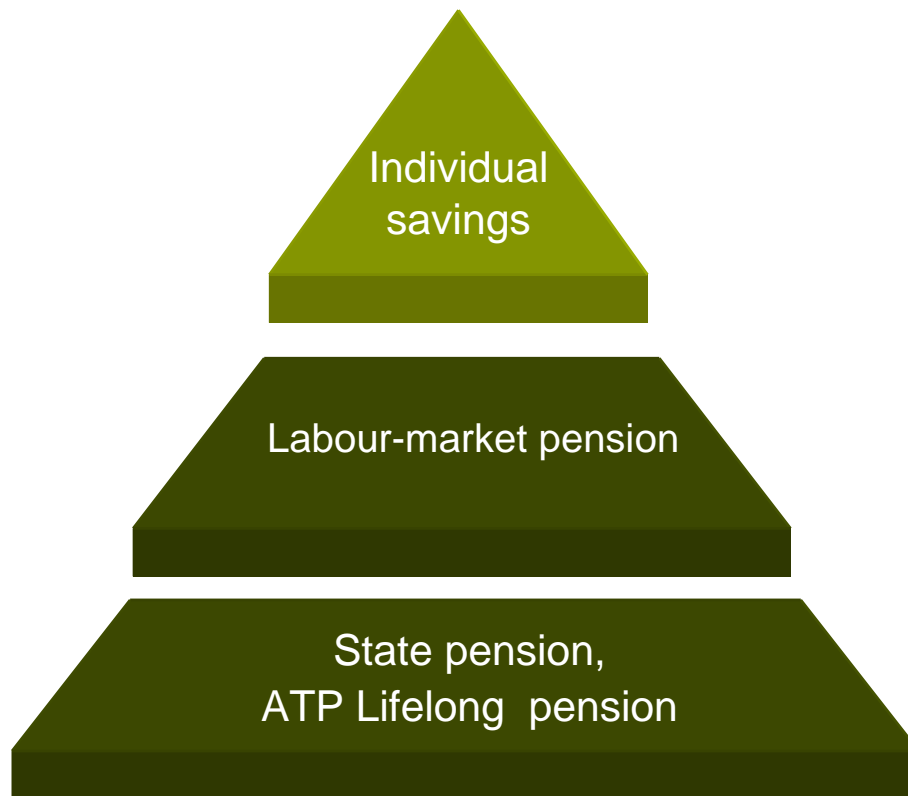
Areas	Numbers per year
Outgoing payments	15 mio. transactions
Incoming payments	60 mio. transactions
Letters sent (physical + digital)	13 mio.
Visits on website	7.8 mio.
Customer contacts	2.1 mio. letters 700,000 calls 130,000 e-mails

# The Danish Pension system (movieclip)



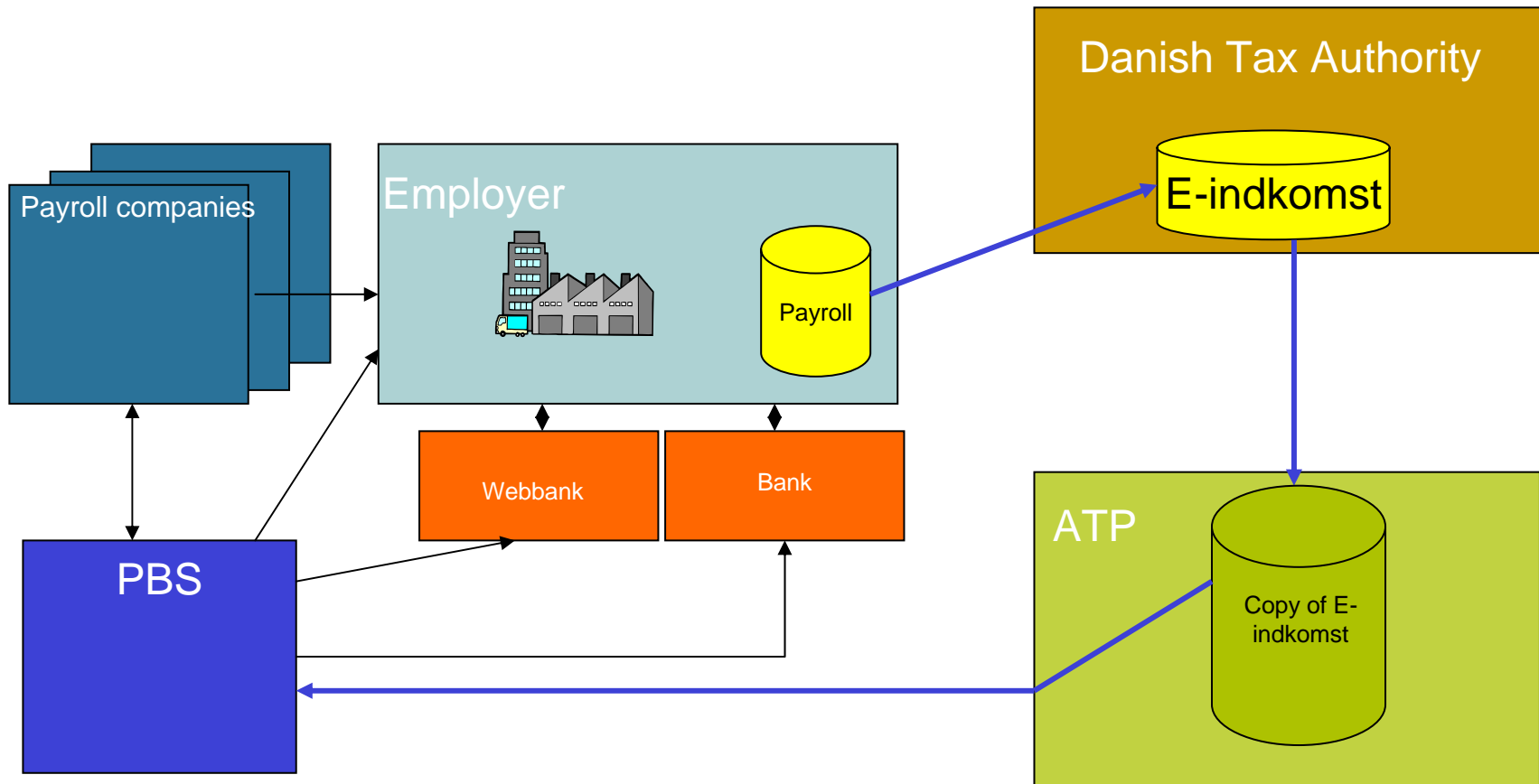
# ATP Lifelong Pension

- **ATP's position within the Danish Pension System**



- **ATP Lifelong Pension**

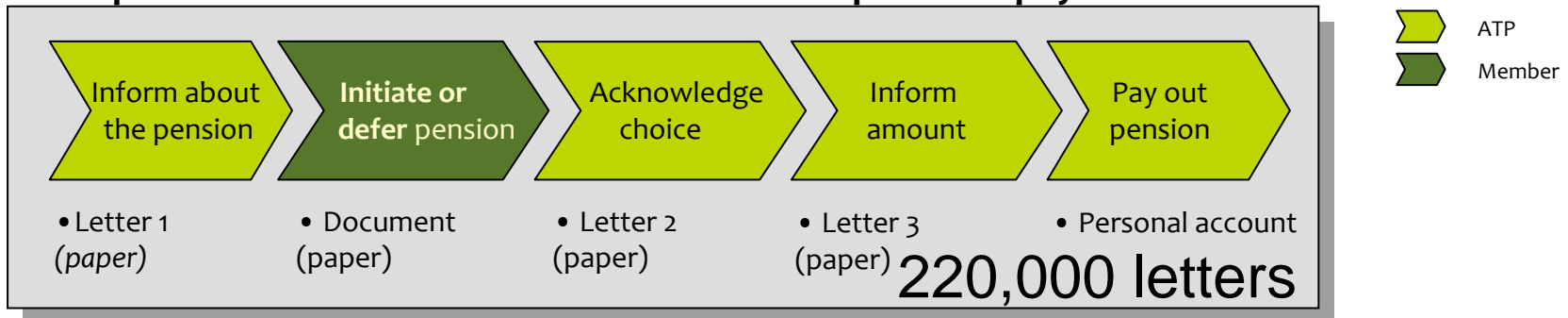
- 4.6 mio. employees across 160,000 employers
- Administration costs EUR 9 per member
- Fund under management EUR 53 bn.
- Contributions
  - are mandatory for all workers between age 16 and 65 or 67
  - are split with two-thirds paid by employer and one-third paid by the employee
  - are made at a flat rate, graded by the number of working hours, to a maximum of EUR 430 annually per member



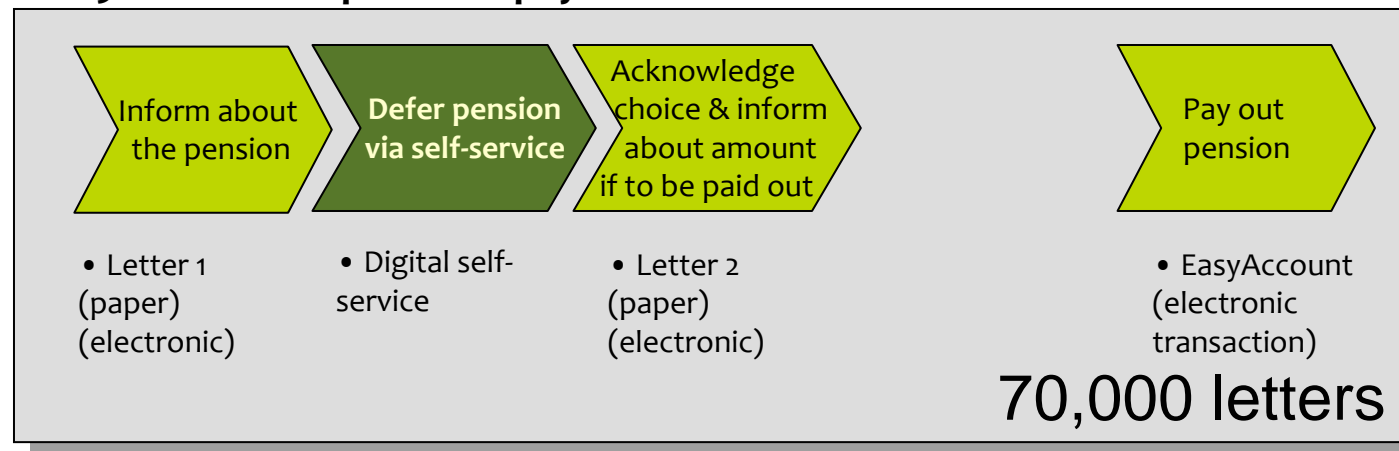
**More than 3 mio. employees pay contributions each year. Total value of EUR 1 mio.**



## Past process – member have to contact ATP for pensions payment



## 2009– automatic pensions payment and self-service



Don't ask the members about things you already know

2009 Best workplace (large companies), Lifelong Learning and Work Life balance

# HR Business Partner

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Work Life Balance – prevents stress

Develop qualifications and skills - market value

Job satisfaction and motivation

Excellent leadership

Attractive employment conditions

Human Resources is integrated in all the business areas and deeply rooted in the Top Management

Communication/ storytelling – external/internal and managers

One good turn deserves another

Elements of humour with a wry smile

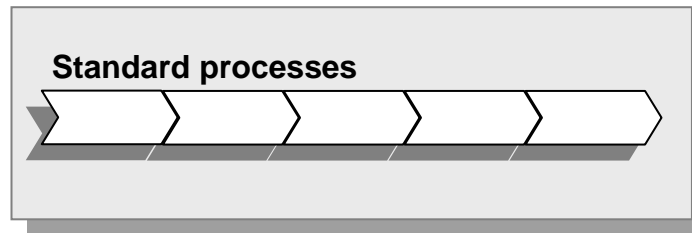
Awards – appreciation from the outside world

Each and every one of us makes a difference

## Incoming channels

### Contact points

1. Web
2. Voice response
3. Scanned document
4. Telephone
5. Manual document
6. e-mail
7. Telefax



### Registers

CPR, CVR, NemKonto

## Outgoing channels

### Contact points

1. e-mail (with hyperlink)
2. SMS
3. e-Boks
4. Automatic generated letters
5. Telephone
6. Manual letter
7. e-mail
8. Telefax

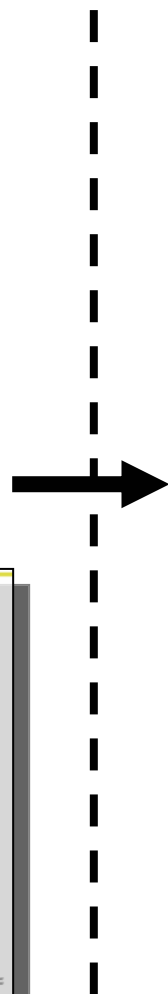
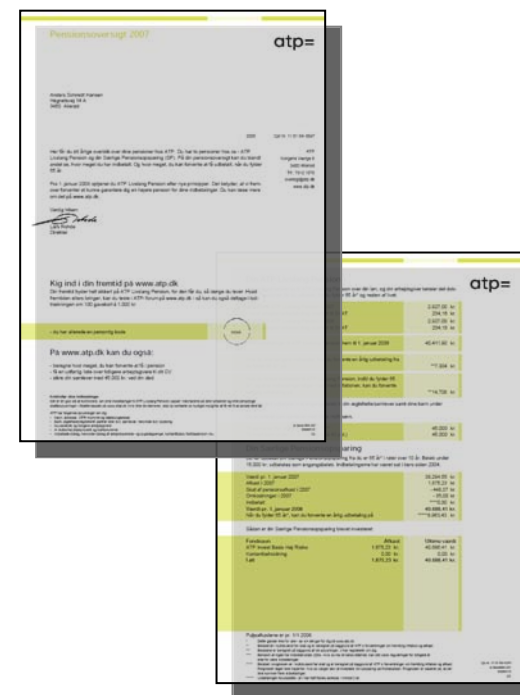
### Payment channels

1. NemKonto
2. Personal accounts
3. Checks

2006: 4 pages + magazine



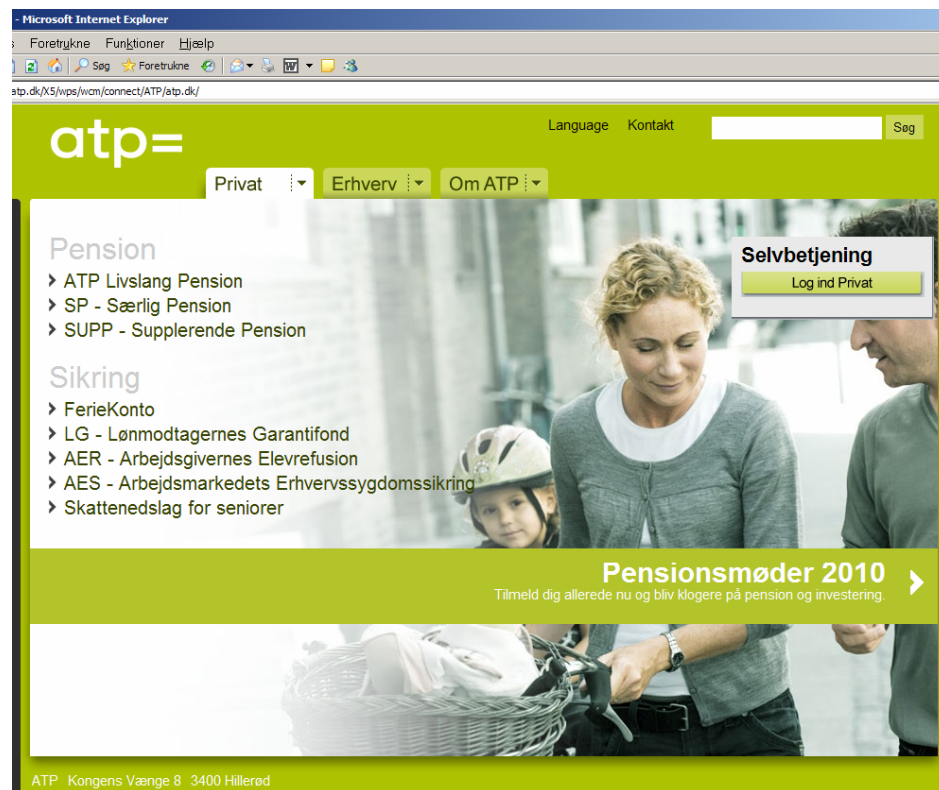
2009: 2 pages



Hard copy: 3.200.000  
 Digital (e-Boks): 200.000

Hard copy: 2.200.000  
 Digital (e-Boks): 1.200.000

- Easy to navigate – limited content
- Easy to find information – no need to call
- Invites to use self-service solutions
- Increased use of graphics and videos
  
- Decentral web organisation
- Aligned with call center FAQ's
  
- 7.8 mio. visits in 2009
- 1.1 mio. secure self service actions



# Loyalty programme: ATP-forum



atp forum

Forside Test dig selv Bliv klogere Bliv medlem Erfaringsvæg



## Større råderum med ATP

Det lever danskerne af, når de går på pension

Folkepensionen alene giver ikke meget råderum.  
Heldigvis har langt de fleste ATP Livslang Pension oveni  
Klik her og se, hvor meget folkepensionen og ATP betyder for os



Launched Q3 2007:  
One of Denmark's largest dialogue programmes  
Denmarks biggest pension forum

1 mio. visits  
300,000 answers  
52,000 members



Har du en erfaring som andre kan lære af?

DEL DINE ERFARINGER MED ANDRE >



## ATP has a pro-active approach to PR:

- Monthly newsletter
- Easy adaptable synopsis
- Available 24/7

## Results:

- most quoted pension company
- highest positive PR-score
- 3,551 quotes in 2008

## Annual member meetings:

- A possibility to debate with ATP top management
- Emphasizes ATP's brand position: Responsibility through simplicity



- Our Vision is to ensure basic financial security for all of Denmark
  - *We dare to take novel and innovative approaches in the world of social security and pensions*
  - *We strive to eliminate the complex and cumbersome*
  - *We make it safe and easy for the individual*
- Simplicity and high returns are to ensure world-class performance



You are welcome to contact us

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