



# Global Employee Benefits Newsletter

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## The Swiss Life Network's journey to becoming a 'digitalised network'

**The Swiss Life Network is on its way to making sure that all stakeholders in the Network have access to our digital platform to meet their specific needs. But is this just digitalisation for its own sake?**

Definitely not! We see the involvement of all stakeholders at a very early stage as key to the platform's success. Internal and external discussions allowed us to evaluate the various needs for information, as well as look critically at existing processes, see how we cooperate and interact within the Swiss Life Network, and work to improve and streamline these. So the ultimate goal of setting up this digital platform is not just to provide each group of stakeholders with access to information, but also to facilitate interaction and communication between all parts of the Network.

Make no mistake, despite advances in digitalisation, we believe that personal contacts and discussions are still, and always will be, the most important methods of communication within the Swiss Life Network. The process of digitalisation is not intended to replace personal contacts via phone calls, emails and visits. On the contrary, access to the digital platform will support personal contacts and tighten relationships by freeing up the resources and time to follow up more complex and challenging topics and cases.

Ana Delgado, Sales Development Manager at VidaCaixa, has had the most interactions within *Sales Live* since its go-live. She was invited to visit the Swiss Life Network's new hub in Luxembourg, where she spent two exciting and busy days.

*How does Sales Live directly impact your daily business life?*

AD: Instead of reaching out for the various relationship managers in the Swiss Life Network via phone or email, I can now search at any time in a convenient and easy way for the company profile of a specific multinational company. In the majority of cases I find the information that I am looking for. *Sales Live* allows me to react more quickly to requests from our local market, and to immediately set up a sound strategy for following up my local cases involved in the Swiss Life Network.

*Where do you see the advantages of Sales Live for VidaCaixa?*

AD: I expect the interactions between our two organisations to become more efficient in relation to standardised and recurring processes, as well as the exchange of basic information. This will allow us to concentrate our personal discussions on the more tricky and complex business cases. *Sales Live*, and in particular the Dashboard, give VidaCaixa an easy, at-a-glance overview and way to follow current mutual sales activities. This helps VidaCaixa actively steer our opportunity management and sales pipelines.

*What is your personal attitude towards ongoing digitalisation within our industry?*

AD: I think digitalisation is a general trend our industry cannot escape. However, my personal opinion is that good performance – in particular in our segment – is, in the final analysis, the result of personal contacts and the skills of the people involved, rather than investments in portals and IT systems. But as long as digitalisation helps to make processes leaner, and the touchpoints for users are set up in a convenient way, it will help to reduce costs and ultimately benefit everybody.

## Launch of the Network Partners' portal

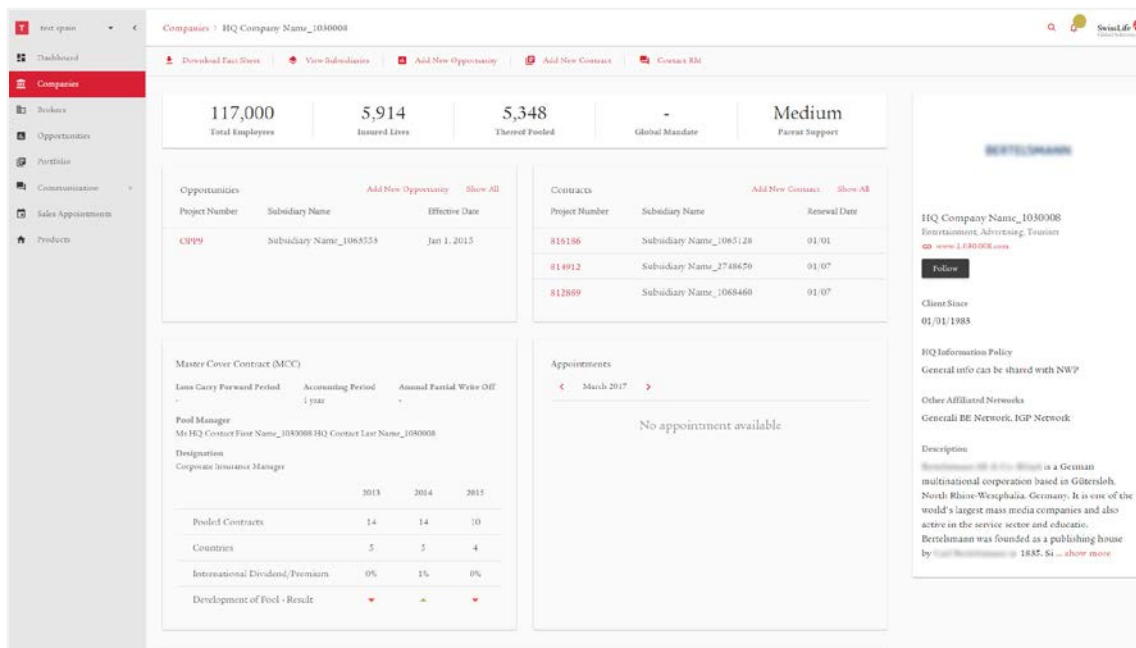
Last year's Swiss Life Network Partners Conference saw the portal for our Network Partners – called *Sales Live* – successfully launched. It has a clear aim: to reduce and simplify the set-up, content and functionalities of sales information so that it is easy to access, and convenient and intuitive to use.

*Sales Live* offers our Network Partners rapid access to all the information they need. As long as there is internet access, *Sales Live* can be used with any kind of mobile device anywhere in the world at any time. Partners can explore the company profiles of around 500 multinational clients of the Swiss Life Network, as well as a large number of current multinational prospects. At the same time, they are kept in the loop about the ongoing activities and projects of these multinational companies within the Network.

The company profiles show the following information at a glance:

- Corporate structure and company description
- Overview of worldwide cooperation within the Swiss Life Network (involvement of global brokers, business in force in all local markets, level of support)
- Local portfolio in force, as well as mutual business opportunities and quotations
- Structure of the international profit and loss account and its development.

Last but not least, all this information can be easily downloaded as a pdf for further reference and use.



Sales Live - Company profile

New insights can also be gained thanks to the fact that *Sales Live* gives Network Partners access to the overall activity level of multinational companies within the Swiss Life Network. This information, which clearly goes beyond local market activities, is presented under the following headings:

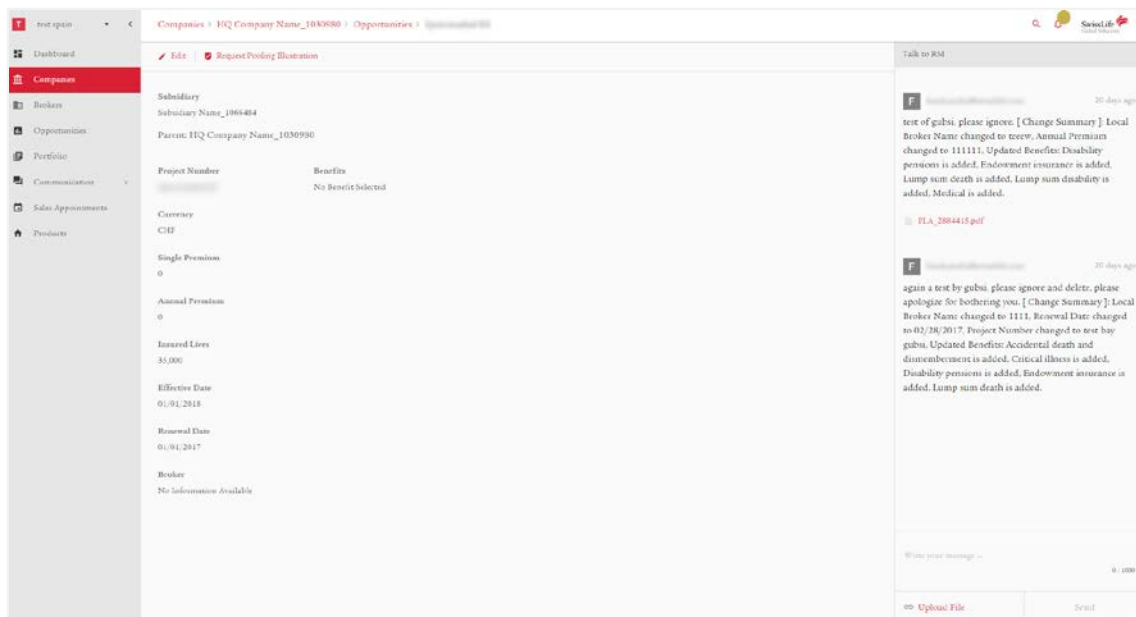
- **Notification Centre:** This shows when contracts with other Network Partners have been concluded by multinational corporations they may be interested in.
- **Dashboard:** This displays which multinational companies are currently concluding the most business with the Swiss Life Network overall, and which intermediaries are currently very active with the Network.
- **Sales Calendar:** This shows when and which multinational companies are contacted by relationship managers.

- **Newsfeed:** This provides information and updates on multinational companies directly from external sources.

This holistic approach to information and updates naturally enjoys the same data-handling care and discretion within the Swiss Life Network as in the past.

The following processes are now also fully incorporated into *Sales Live*, reducing the workload for all parties, and making communication via *Sales Live* easy and always accessible for further reference and follow-up:

- **Network Inquiries:** Already registered contracts can be modified and new ones added. The summarised feedback is then submitted to the Swiss Life Network in one go. Network Partners always have a clear overview of the Network Inquiries completed so far, which lets them follow up with other relationship managers on outcomes and next steps with the multinational company involved.
- **Dashboard:** Reporting is now available on new business concluded, open quotations, and subsequent updating.
- **Contact Relationship Manager** (and ask for a pooling illustration): It is now possible to contact the respective relationship manager at the Swiss Life Network when support is needed with renewals of existing business as well as new cases.



Sales Live - Talk to RM

### The Clients' Portal is on the starting blocks

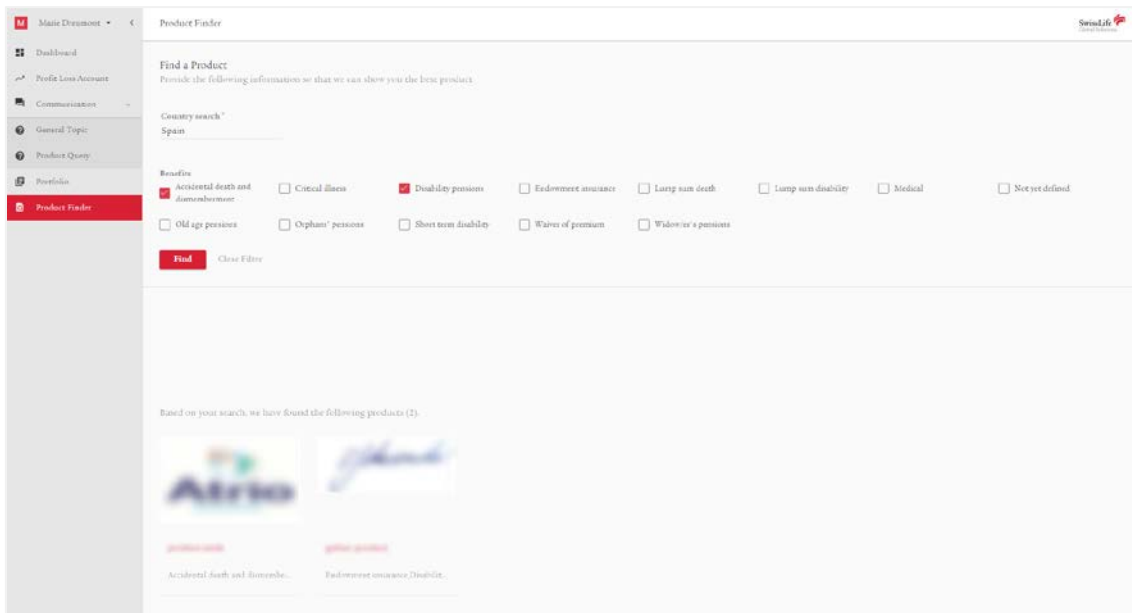
In 2017, with the delivery of the international profit and loss accounts for the 2016 accounting year, all clients will be given personal access to the *Clients' Portal*. This will allow them to view, analyse and benchmark the data in their international profit and loss account in charts and graphs. Clients can now gain insights and draw conclusions in a convenient and flexible way - all on their own. This is not only a new way of viewing and analysing data, but it also makes available the full range of data across countries, coverages and years. In this way, the *Clients' Portal* is laying a foundation on which clients can further sharpen and develop their employee benefits strategies.

The *Clients' Portal* will of course not replace the provision of the usual pdf files, which will always be downloadable in the portal as well. Nor will it replace the role of relationship managers in the Swiss Life

Network and personal contact with them. The *Clients' Portal* aims to become a complementary touchpoint with the Swiss Life Network that will offer all kind of services and information on employee benefits for multinational corporations, including but also going well beyond the area of multinational pooling.

The **Product Finder** feature will help clients to find products and services offered by Network Partners and match them with their needs. This will help clients find answers and guidance in the complex and fast-moving world of employee benefits in a convenient way. From their initial search for a product, clients will be able to contact Network Partners directly for further details or a quotation. This feature is complemented by information on social security systems in local markets and benchmarked data within the Swiss Life Network.

Since Network Partners already work on the platform via *Sales Live*, the *Clients' Portal* will allow clients to contact Network Partners directly and get in-depth information regarding their existing portfolio with the Network. The *Clients' Portal* will also make sure that the headquarters of multinational companies are always kept informed about local quotations currently being worked on.



Sales Live - Product finder

### Outlook: the Swiss Life Network's '360° digital platform'

The ultimate, very ambitious goal of the Swiss Life Network is to have all parties able to participate in and profit from the digital platform, using it as an information hub and backbone for collaboration.

Opening up the platform to more stakeholders, enriching it with more information and data, and further enhancing the methods of communication, will ultimately lead to increased interaction. This will be the basis for further leveraging business relationships and exploiting new business opportunities.

One of the features set to go live later this year, which highlights this increased immediacy of communication and interaction, will be a feature that allows Network Partners to request automatic pooling simulations via *Sales Live*. Having entered information on a local quotation, the Network Partner will receive the results of a pooling simulation on the spot, to use as required.

Going forward, the Swiss Life Network will analyse the needs of third-party providers and intermediaries to see how the digital platform can add value. Based on the results, we plan to add further customized portals.