

Bulstrad Life Vienna Insurance Group: What Makes Us Stand Out is Our Customer Service – with Salesforce



- *The insurance company knows each health insurance customer on a personal level;*
- *Our customer service is quick and competent, based on accurate preliminary information;*
- *Every customer gets the sense of personal care and attention;*
- *Insured customer's information is well-arranged, integrated, accessible in a flash and accumulates automatically;*
- *Prioritization: With the implementation of Salesforce, customer service calls could be prioritized – for example: appointment booking;*
- *Operations in the medical coordination center are fully traceable, allowing for monitoring of key trends and development of a new insurance product in response.*

Bulstrad Life Vienna Insurance Group is one of the leading companies on the Bulgarian life-insurance market with more than 20 years of successful experience in providing life-insurance solutions both for individual and corporate clients. In 2013 the company launched Health Care insurance in respond of the rising need for more reliable health care, quality health service and more options to reach a wide range of medical services on the territory of Bulgaria. Currently, the company is a clear number 1 on the Bulgarian health insurance market. In 2016 the company reports 18,6 mln. BGN (9,51 mln. Euro) premium income generated by health insurance and 22% market share in this segment. As per the latest data, approx. 40 000 customers receive a high quality health service 24/7 under the Health Care insurance protection provided by Bulstrad Life. What makes this insurance unique is the quality of service on one

side, and on the other side – the innovations implemented for more convenience of the customers.

In 2015 Bulstrad Life Implemented the cloud CRM system Salesforce.com. What's distinctive about the projects is that the platform, known as a powerful sales tool is adopted to customer relationships management.

The Challenge



Svetla Nestorova,
CEO and Chairperson of
the Managing Board,
Bulstrad Life
Vienna Insurance Group

“In health insurance you can't compete on product. You can't compete with healthcare providers either, as hospitals and medical centers and clinics are the same” says Svetla Nestorova. “What really makes you stand out is customer service”.

Customer service is how customers see the company. And it is critical, because “healthcare insurance is something that one should be seriously committed to in the long run.” says Ralitsa Staneva, Director of Operations in Bulstrad Life Vienna Insurance Group and Salesforce implementation Project Manager.

What's specific about customer service in health insurance is that in a moment when people seek medical assistance, they could be worried and anxious. The insurers reaction must express competency and establish trust.

“Our health insurance customers turn to us 7 times a year on average! This is the moment that could really makes us special and enable us to rise above the competition.” says Nestorova. She

admits that for years the CRM project used to scare a little the Bulstrad Life's team, as it is well-known that such technological innovations take huge financial and time resources.

The Choice: Leadership for Leadership

In the world of modern technologies, securing technology foundation for an entity that doesn't deal mainly with IT, seems to be an endless race. With constant software updates, new operating systems, new devices in new forms – the maintenance of technology systems is a race with time. “You can't handle these dynamic changes on your own. It's not enough to want it. You need a partner, who can help you swim in the sea of changes. For us – the choice was Salesforce – the global leader in cloud CRM technologies” says Svetla Nestorova.

Unusual setting

The interesting thing is that Bulstrad Life Vienna Insurance Group doesn't turn to Salesforce for sales automation but rather for improving the customer relationships process.

“We faced the challenging fact, that the platform is traditionally used for sales rather than customer service. It was necessary that it was adopted and customized to our specific needs. We had to reformulate the way it is used.” explains Ralitsa. She shared that this created a certain degree of suspiciousness in the team.

On the other hand, the unusual approach requires for a complex interdisciplinary work from people with different competencies. We formed a team of experts from our Medical Coordination Center of Bulstrad Life, Sales, Claims, IT and Marketing Departments.

We know every customer on a personal level

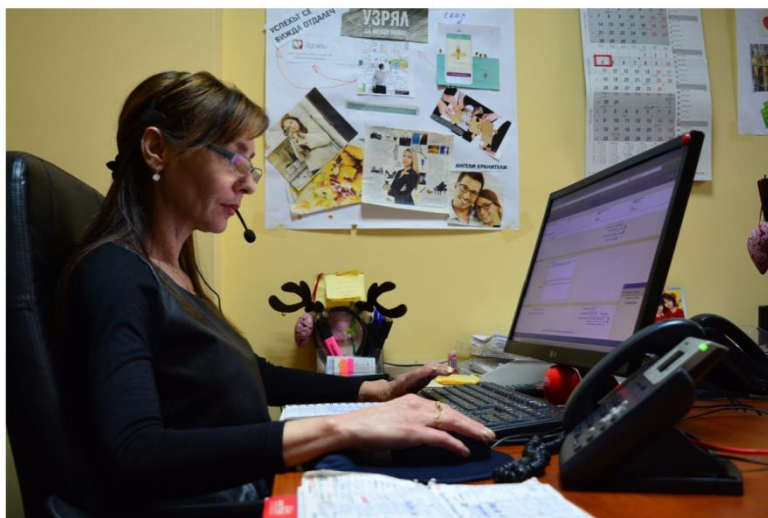
As a result of implementing Salesforce, now Bulstrad Life knows personally everyone of our health insurance customers. Salesforce is integrated with our PBX, so when receiving a call, our medical coordinators can see customer's data right on their screens.

So now every Bulstrad Life health insurance customer is immediately identified when calling. This means that whenever a customer calls, seeking assistance, the coordinator on duty will know not only their name but also what services they've been using and their level of satisfaction.

"People turn to us in a delicate moment. It could be said that we "sell trust", explains Ralitsa. "For us it is vital to be competent". We want to know everything about everyone of our customers, so we are ready to respond professionally when they call.

The effects from the change are at least four:

Agility: Customer service is much quicker because we don't waste time in clearing up historical details, as they are already registered. Prior to the project, our medical coordinators



Ralitsa Staneva,
Operations Director,
Project Manager,
Bulstrad Life
Vienna Insurance Group

used to write in notebooks and fill data in spreadsheets". Ralitsa notes. Now the profiles are electronic and you are able to work with them in a flash. Phone calls quickly reach the actual problem the customer's facing.

A sense of personal attention: Every client we get in touch with, immediately feels the personal attention for them and their issue. "Prior to the

project, the verification of customer's profile used to take a long time. We had to wait. Thus, the sense of care somehow gets lost." Ralitsa explains.

Information Integrity: "Now we have all the information on customer interaction? Our PBX is integrated with Salesforce and the information pops up immediately. The actual calls are also attached to customer profiles.

Prioritization: with the implementation of Salesforce, incoming calls such as booking an appointment could be prioritized.

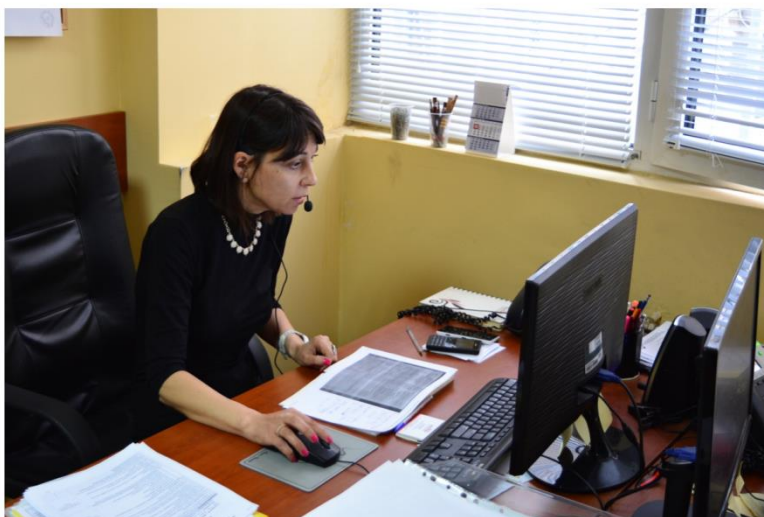
Traceability: the new information ensures "visibility" of trends in the demand for health insurance services. "It's true that we didn't have a very clear idea on the exact amount of work done by medical coordinators." says Ralitsa. "We gained such understanding just now. We accumulate data to perform analysis and make management decisions. Based on this we create internal standards for customer service speed and quality. We can retrieve data with different

reports and analyse it. We can create new services packages. This could help us in developing new products.”

A two-way communication: For us, it is very important that communication with our clients is bilateral, The CRM system does exactly this.” says the project manager.

Leadership + Innovation

Based on the CRM system, a new unique personal smartphone app called B-Assist was developed. This digital “personal assistant” could be installed by every health insurance customer of Bulstrad Life. Through the application the customer can directly send requests, e.g. book a doctor appointment. The requests are processed quickly and within minutes the customer receives a



notification with the exact date and hour confirmation with the chosen specialist. The confirmed hours are synchronized with the calendar on their smartphone in order to receive reminders. Last but not least, this approach ensures discretion and privacy, as the customer doesn’t have to vocally explain their health issues, if at a public place.

The request information from B-Assist is filled directly in Salesforce. Thus, the manual customer data input is omitted and the probability of inaccuracy or human error is reduced. “Every case, received through our mobile application, saves us at least two phone calls. This enables our medical coordinators to service other customers and reduces cost” Ralitsa points out.

Ideal partnership

The choice of our partners was clear. Next Consult is a company that is not only a Salesforce partner in Bulgaria but also a company with extensive experience in the field of management consulting. On the other hand, TBI Info have substantial experience in the Insurance sector. “Together we formed a great team”, says Svetla Nestorova.

Short deadline and a small budget

The Bulstrad Life project busts the notion that CRM implementation is long, difficult, expensive and exhaustive for the project team. In the case of Salesforce, we made it for only three months with a very “modest” investment.

For an in-depth discussion and more information on the topic you can find us at www.next-consult.com or contact:

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