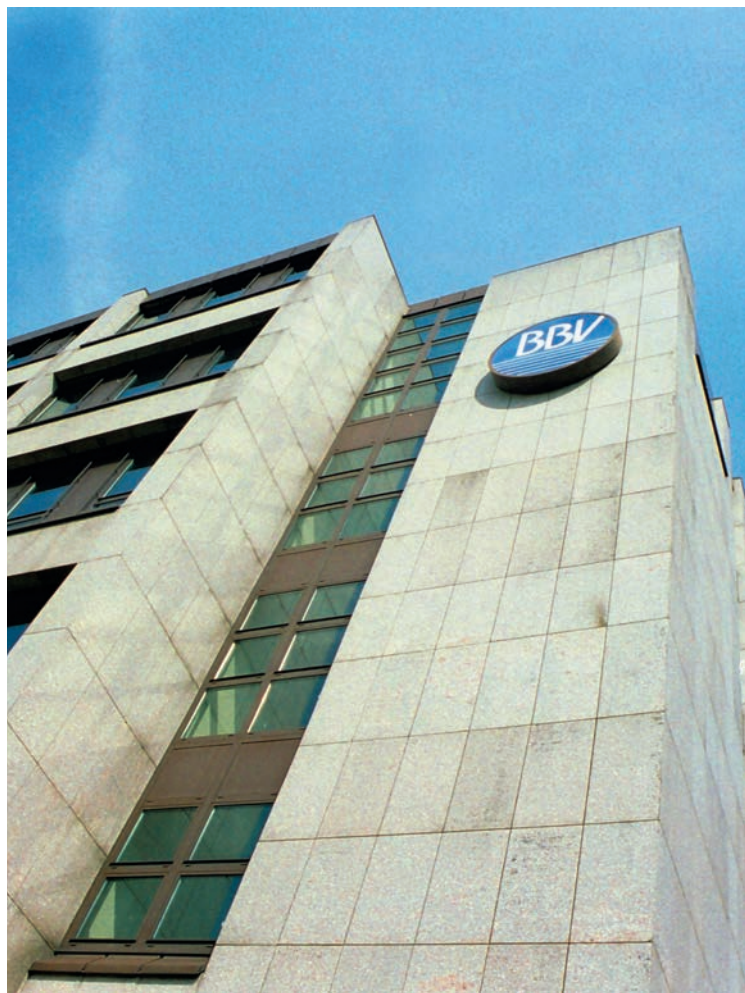


Consistent processes in front and back office

When it comes to supporting product development and sales in the best possible way, Bayerische Beamten Versicherungen (BBV) counts on the IT solutions msg.PM (Product Manager) and msg.CM (Customer Manager). msg.CM connects the insurance sales force on the one hand with the back office systems of BBV on the other, enabling brokers and mediators to handle all business processes directly. Meanwhile, the Product Manager msg.PM, which can be accessed via msg.CM or the portfolio management system AFIS.LA in the back office, ensures the centralized administration of product information and the fast development of new products. msg.PM and AFIS.LA (Life Assurance) are standard software solutions developed by the IT consulting and system integration company msg systems ag, which has many years of experience in the insurance industry. The Customer Manager msg.CM was developed by msg systems in collaboration with BBV.

Customized and up-to-date offers

The overwhelming majority of insurance policies continues to be sold through personal consultation rather than via the Internet. The reason for this is obvious: Obtaining an overview of what is on offer is difficult for laypersons. Customers are looking for a comprehensive consultation and products which are customized to meet their individual needs. Therefore, BBV is optimizing its customer service by introducing the Customer Manager msg.CM. Currently, it is used by approximately 2,000 brokers and mediators, helping them to successfully handle their business. All relevant information can be retrieved effortlessly from msg.CM via Web browser: customer data, policies, offers, applications and archived documents.



Appointments and call center requests are added to customer data via a customer contact management system tailored to the specific requirements of the sales force. Based on this information, the latter are able to individually and proactively provide their customers with advice – also taking into consideration the EU insurance mediation guidelines

msg.CM as an integration platform

Following successful acquisition, msg.CM also supports the subsequent business processes – contracts are generated and the applications are automatically forwarded to the back office system upon their release. From a technical point of view, msg.CM is an integration platform for the division-specific back office systems which allows for customer-oriented business processes. The solution is a simple HTML application operated via the Web browser, with no additional software installations needed, and ensures 24-hour availability. Furthermore, external staff can also use the functions when offline. In this case, the applications processed locally are automatically synchronized with the central application the next time the system is accessed.

Flexible and cross-divisional product development with msg.PM

The central product management system msg.PM is a crucial component of the new solution. It adminis-



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ters all product information and methods across the divisions and makes them available to the systems complete with all product-related functions. It also significantly facilitates the product development process – the specialist departments can flexibly combine modules to create individual solutions and test them. As a result, the development times and costs for new insurance products are drastically reduced.