

# EXECUTIVE QUESTION AND ANSWER

Presented by Innoveer Solutions  
and Independer

# Q&A

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**Innoveer:** What were the business needs that led Independer to examine the benefits of CRM tools and capabilities?

**Independer:** The nature of our business is that customers or visitors can request proposals and close transactions online, and to effectively support our key business processes, we must ensure that all data is easily available and accessible. We began evaluating CRM applications, first and foremost, to gain better control over our internal business processes, and in turn, help us effectively address our customer needs and improve our overall customer relationships.

**Innoveer:** What was your approach to implementing your CRM program?

**Independer:** We began implementing our CRM solution in early 2000, slowly developing and deploying it using a phased CRM implementation approach. A phased approach helped us identify our critical requirements, while at the same time, develop a clear view of what we would require once we went live with our complete solution.

**Innoveer:** How did you achieve your goal of improving connectivity between your Web site and your CRM platform – in an effort to manage all customer data within a single location?

**Independer:** We had a pretty clear understanding of our customer interactions, but we recognized the need for more efficient tools to support them. That is where Innoveer helped us the most – Innoveer was responsible for successfully transferring our business strategy into an effective CRM implementation that matched our organizational structure. Innoveer was also in charge of working with our trainers – to ensure that our team fully understood our system, how to use it, and the benefits of it.

**Innoveer:** Did you set specific benchmarks and objectives, and is your organization realizing the benefits it set out to achieve with CRM?

**Independer:** From a business perspective, I believe we have achieved our desired goals, and our CRM program and implementation is a success. We are quite happy with the workflow management, and at this point, we are quite satisfied with the system's stability.

We had numerous objectives and benchmarks that were production related, including measuring the number of records that we could handle within our system from our Web site. One metric that we are pleased with is the number of employees required to handle our customers. The number of employees required for our customers has decreased, in terms of efficiency, we are certainly ahead because of our CRM solution. The workload and output per employee has

increased, and our employees can handle far more policies and policy quotes than they could prior to our CRM solution. That is a measurable benefit for our organization.

As an organization, we want to deliver excellent service, so that customers will return and ask for information on additional products. Even though we do not push our customers through up- and cross-selling, we can see from our customer data and customer surveys that the number of products that each customer buys, as well as our overall customer satisfaction, has increased from our CRM initiatives.

**Innoveer:** Do you have any advice for other enterprises embarking on CRM, such as lessons learned or best practices that you would like to share?

**Independer:** First of all, involvement from the entire organization, not just senior management – but the end users as well – is critical. Also, everyone must understand the potential impact, both negative and positive, of the CRM implementation, and they need to focus on developing a solid understanding of their requirements. Organizations must have a broad, far-reaching picture of what can be achieved from a CRM implementation. Next, they must manage internal expectations and have a very broad perspective of their goals. Lastly, proper testing and excellent project management are critical.

One key success factor is the cooperation between a company's business people – who understand the business better than anybody else – and the outside CRM experts with which a company partners. Merging the expertise of those two parties is critical to making a CRM program successful. We are very happy with the way we have been supported by Innoveer – this support at various points in time was quite critical to our success.

**Innoveer:** In terms of your future plans, what are your next steps for your CRM program?

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**Independer:** We have quite a few projects in mind. We intend to work on our predictive modeling operations. As I mentioned, we will never be a hard-sell type of organization, but we continue to introduce more predictive modeling into our selling, so that once we are in contact with a customer, we will have a complete view of needs, interests, issues, and history. This will ensure that we know what each will most likely want to purchase next.

Another major area, which is very important at this moment, is Supply Chain Integration. We are very focused on integrating our CRM system with our partners' systems in order to further manage information, streamline operations, and ensure a complete picture of our customers.

### **ABOUT INNOVEER SOLUTIONS**

INNOVEER SOLUTIONS, an award-winning customer strategy and solutions consultancy, provides advanced customer management services to healthcare and high-technology companies, among others, in the areas of planning and strategy, technology implementation, and optimization. The company's deep industry knowledge, broad technical skills, and Multishore methodology enable organizations to address their critical customer-facing issues and achieve an integrated view of all customer information. With an exclusive focus on customer management since 1998, Innoveer has worked with more than 300 organizations to increase their overall business growth, improve internal efficiency, and enhance the customer experience.

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### **ABOUT INDEPENDER**

INDEPENDER offers consumers free and objective advice about selecting a broad portfolio of financial services via the Internet. Its services include savings accounts, credit, and mortgages, as well as disability, healthcare, and automobile insurance. Founded in 1999 by Diederik De Groot van Embden and Edmond Hilhorst, Independer is now the financial services industry market leader in the Netherlands. The company has shifted its strategy in recent years, moving away from a pure online presence to providing services via the telephone and face-to-face meetings.