Pension Reform 2015

Five Actions to Transform With Technology

Those pension systems and retirement agencies that combine great service design and enabling technology at the core of the organization will work smarter, faster and more economically, emerging as the pension reform leaders of 2015.

High performance. Delivered.

Five actions for delivering public service for the future

Separate "no touch" from "must touch."

The happiest customers are often the ones you don't see. Delivering services digitally via straight-through processing allows you to save on costs and direct resources to where they are most needed.

At the Norwegian Labour and Welfare Service (NAV), **44%** of new applications using self-service are now being processed without human intervention.[1]

1
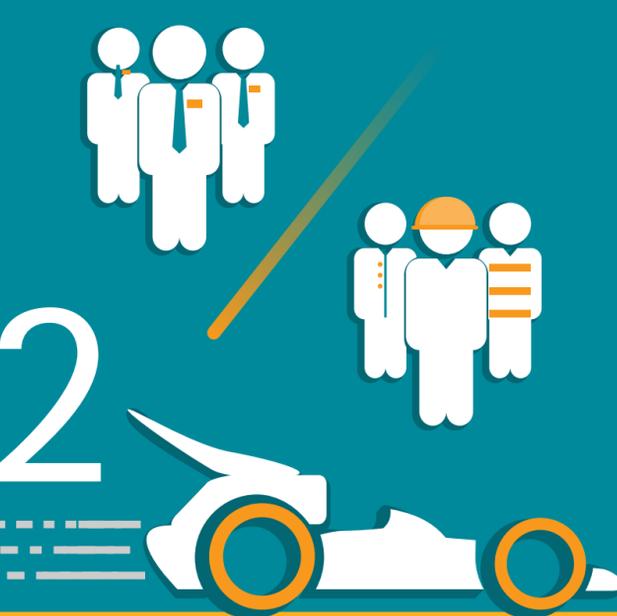
Blur the line between staff and citizens.

Pension systems that allow the customer to serve as the caseworker can alleviate back-office burden and minimize "chasing" calls and contact. Through a digitally shared to-do list between agency and individual, citizens can take on tasks such as uploading documents or providing information via a connected device. More transparency of progress and status means less contact and lower costs.

Digital = faster processing
Average time to manually process a claim in 2012 – **3 months.**

Two thirds of applications submitted electronically are processed in **seconds.**[2]

2

Don't just add on analytics, act on analytics.

With analytics embedded in processes (rather than tacked on to the periphery), pension systems have more contextual information to act on immediately, such as to identify fraud or spot congestion points in operational processes.

Analytics value = Insight x Action
Analytics only helps a pension system if it provides insight in an actionable form. If either insight or action is 0, then value is 0.

ACTION **3**

Be appnostic.

Low cost, hand-held and gaming devices have crossed the 'digital divide.' Proliferation of service access points is the new norm. It is not realistic to maintain different versions of apps to work across different platforms. Develop agnostic apps that deliver one service across a variety of platforms—from PC to mobile devices, digital TVs and gaming consoles.

**2015 will see two significant milestones**
• Sales of tablets will outnumber sales of PCs.
• Mobile subscriptions will outnumber the world population.[3]

4

Crowdsource identity verification.

If you aren't certain of a customer's identity, ask others. There is a growing market in identity provision, not just because maintaining the infrastructure for identity assurance is expensive and a cost best shared, but also because checking identity against multiple sources often means better assurance.

500,000 employers and **1.4 million** hiring sites use E-Verify to verify employee eligibility in as little as **3 to 5 seconds.**[4]

5
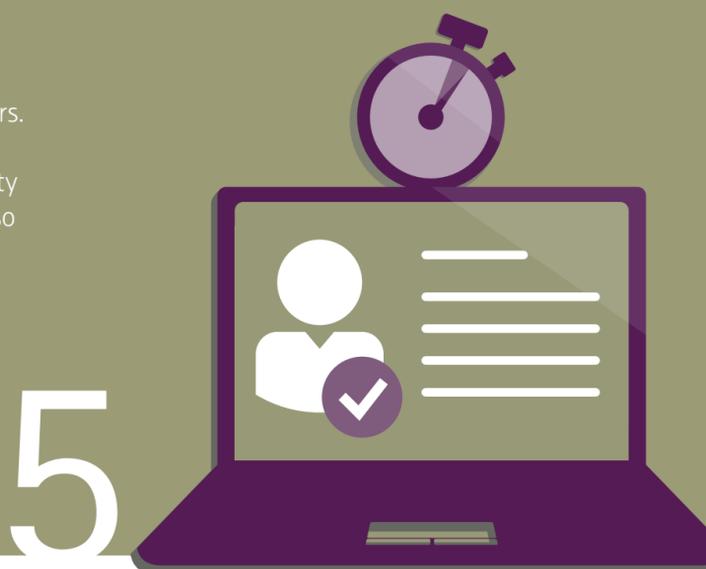
For more information

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Connect with us to learn more on delivering public service for the future on **Twitter @AccenturePubSvc**

About Delivering Public Service for the Future

What does it take to deliver public service for the future? Public service leaders must embrace four structural shifts—advancing toward personalized services, insight-driven operations, a public entrepreneurship mindset and a cross-agency commitment to mission productivity. By making these shifts, leaders can support flourishing societies, safe, secure nations and economic vitality for citizens in a digital world — delivering public service for the future.

1 Accenture; "Norway's groundbreaking new pension system successfully launched;" 2012.
2 Accenture; "Norway's groundbreaking new pension system successfully launched;" 2012.
3 *The Economist*; "The World in 2015," page 97; http://www.theworldin.com/editors-picks
4 U.S. Citizenship and Immigration Services; "What is E-Verify," http://www.uscis.gov/e-verify/what-e-verify