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Assurer son avenir avec la qualité

Quality assurance on the future

opérations a sensibilisé ses équipes à l'orientation client, convaincue que le caractère BtoB des relations entretenues avec le réseau des agences pouvait occulter la vraie finalité des missions de GCE APS : satisfaire le souscripteur du contrat d'assurance. Lorsqu'il s'agit de définir les modes opératoires, l'ensemble des équipes se met autour d'une table. « *Un travail très collaboratif* », souligne Dominique Rémy, qui a abouti en décembre dernier à une certification ISO 9001. « *Les bénéfices ont été immédiats. Les dossiers sont traités de façon uniforme et les enquêtes semestrielles*

que nous réalisons auprès des agences et des services centraux des Caisses d'Épargne, en charge des questions d'assurance, nos deux clients majeurs, concluent à des taux de satisfaction en progression constante », souligne la directrice des opérations. Fort de ces résultats, GCE APS, auquel adhèrent actuellement 13 caisses locales et le Crédit Foncier de France, sur 17 au total, entend bien désormais convaincre le plus grand nombre possible de caisses locales de faire appel à ses services. « *La certification est un atout concurrentiel décisif* », argumente Dominique Rémy. ■

Instant benefits

Dominique Rémy recounts how "we launched the initiative in July 2008, kicking off with a customer expectations survey in order to capture and analyze what customers were expecting from us and to respond with solutions". In parallel to this process, the Director of Operations educated the teams on being client-focused, as she was convinced that the B2B way transactions were being handled with the agencies network risked losing sight of the ultimate goal of GCE APS missions: to meet the needs of policyholders. When the time came to define operating procedures, the teams all gathered around the same table in what Dominique Rémy sums up as "a fully collaborative work process" that culminated in the ISO 9001 certification awarded last December. "The benefits instantly shone through. Files are now processed in the same streamlined way, and the twice-yearly surveys we conduct with the Caisse d'Épargne agencies and core service departments tasked with insurance-related business – our two key-account clients – show constant improvement in our customer satisfaction performance ratings". Boosted by these results, GCE APS, which currently counts 13 local insurance funds and Crédit Foncier de France out of the full portfolio of 17, now fully intends to convince as many local savings banks as possible to contract its services. From Dominique Rémy's standpoint, "certification is a decisive competitive edge". ■

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sales, controls insurance policy files, finalizes insurance policies, and delivers telephone support between local networks of insurance policy distributor agents and the group subsidiary GCE Assurances tasked with designing insurance offer packages. That said, local savings funds are under no obligation to join GCE APS. Director of Operations Dominique Rémy explains that "until now, our missions were managed by each individual insurance fund in-house, and the operatives handling these functions did not always sign up to the group. This meant that when they started out, most of our staff actually had no inside knowledge whatsoever of how the insurance sector works". The situation at the Bordeaux site fortunately follows a different scenario. Platformed on the foundations of a former insurance sector EIG player in-house to the regional-branch Caisse d'Épargne d'Aquitaine, the Bordeaux unit boasted proven insurance sector expertise and had been certified to ISO 9001 two years earlier. Dominique Rémy was quick to seize the opportunity: "when the time came around to look at renewing the Bordeaux branch's certification, we decided to extend the initiative to national-wide level". The objective? To harmonize practices across sites, use the certification as our vector to co-impel a joint business plan and syndicate the teams to collaborate on a real challenge.

Repère

Créé en décembre 2007, GCE APS assure la gestion administrative des contrats d'assurance commercialisés par les Caisses d'Épargne. Il prend également en charge des missions telles que le contrôle des dossiers et l'assistance téléphonique auprès du réseau des agences des Caisses d'Épargne chargées de commercialiser ces contrats. GCE APS compte aujourd'hui 13 caisses adhérentes et le Crédit Foncier de France. Il emploie 110 salariés et a géré l'an dernier quelque 300 000 appels téléphoniques et 320 000 contrats d'assurance depuis ses trois implantations de Bordeaux, Dijon, et Lens.

ID card

Created in December 2007, GCE APS handles the administrative management of Caisse d'Épargne insurance policy sales. GCE APS also handles other missions, such as running controls on insurance policy files and delivering telephone support to the network of local Caisse d'Épargne agencies tasked with marketing these policies. GCE APS has so networked a portfolio of 13 savings banks as members, plus national mortgage bank Crédit Foncier de France. GCE APS employs a workforce of 110 people, and last year handled 300,000 telephone enquiries and 320,000 insurance policies through its three Bordeaux, Dijon and Lens-based branches.