



## **BNP Paribas Assurance has won a 2009 Innovation Award for its Qualitude project.**

We're joined today by Vincent Duret, Head of Customer Relationship and Coverage at BNP Paribas Assurance, who is going to tell us about this initiative. Vincent, would you first say a few words about BNP Paribas Assurance?

BNP Paribas Assurance is the fourth-largest provider of life assurance in France and the world leader in credit insurance. It had a turnover of €20.7 billion in 2009, 40% of which was generated outside France. The business line employs some 8,000 people, and distributes life insurance products such as savings products, life assurance, and disablement insurance, in addition to property and casualty insurance, and motor insurance.

**Would you tell us about the "Qualitude" or "quality through attitude" project?**

All the savings back offices in France (representing 400 people) have been involved in the Qualitude project. We had already carried out a number of what we call "Ace" actions to enhance our quality of service by improving our processes. We felt that in addition to this process-based approach, we also needed to work on the attitude and behaviour of our teams. As a result, we devised with the teams a training and awareness programme which enables people to develop a more commercial mindset even when they are performing more administrative tasks. Within this programme, we included a number of modules such as telephone handling, an Innov@ction challenge to encourage people to think about what can be done to improve our attitude to customers, and a short test comprising 40 questions for people to assess their own levels of quality of service. The test has been used by managers to motivate their teams. I would like to stress two points. The first is that we decided to make each stage of this action plan optional. The result exceeded our expectations, with between 70% and 99% of staff signing up for the various modules. Secondly, although the aim was to work on individual behaviour, we were keen for these actions to be collective and to be supported by management.

**Lastly, what are the advantages for customers and for BNP Paribas Assurance?**

Customers expect a quality service, meaning a service provided without errors and on time. In addition, they expect attentiveness, a commitment to service and a degree of empathy. The 'behaviour' aspect of Qualitude has made it possible to promote this, and to encourage staff to sign up for the programme. For BNP Paribas Assurance, the Qualitude project represents a major step forward in developing a service-oriented culture.