

# On the way to the customer

German pension insurance is arranging its notices more personally, more comprehensible and shorter.

## The starting point

Pension notices must be legally watertight. Their texts are based on the wording of the legislation. However, customers want to see some changes: a personal style, more comprehensible language, better clarity.

## The task

Can notices be legally watertight and understandable at the same time?

## The team

Experts from the areas of law, IT and public relations have come together. They are supported by external language and administration experts.

## Challenges

There are 77 variants of pensions. The notice can have more than 20 different annexes. IT programs have grown over the decades and have been adjusted to changes in the law. Each individual notice is composed from around 10,000 possible text components. The insured person should not have to wait for a complete reworking and reprogramming. We decided to take partial steps that bring visible improvements more quickly.

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## The environment

Many employees are involved and contribute their experience. Courts, social insurance providers, local authorities and pension advisors are informed. Additional customer surveys confirm the results.

## First steps

A pilot project examines revealed linguistic, legal and technical challenges.

The core idea: A notice can be better understood if it is based on the recipient's situation rather than – as previously – on the abstract legal situation.

Every text was rewritten and reprogrammed. It is clear: customers understand the notice better, the consultancy work decreases.

## Reward for all the hard work

In May 2019, the International Social Security Association (ISSA) praised the project for good practice as part of the ISSA competition.

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## The journey continues

Pensions notices are largely finished. A manual contains all the considerations for new notices. The project is tried and tested. The focal point is now on rehabilitation notices.

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## Visible successes

- The most important information for the insured person is on the first page.
- The structure guides through the pension calculation in several steps, starting with the recipient's CV.
- Reading aids simplify orientation, there are overviews and summaries.
- Content is connected, which for technical reasons has been separated.
- There are more explanations, complicated calculation details are omitted.
- The extent is reduced by 30 percent.