



Mortgage Lenders' Forum

OCTOBER MASTERCLASS

LONDON, 22 OCTOBER 2009

**MUNGO DUNNETT
ASSOCIATES**



THE OCTOBER MASTERCLASS

Cross-selling in the mortgage sector

Thursday 22 October 10.30am–4.00pm

The masterclass will be facilitated by Mungo Dunnett, the director of Mungo Dunnett Associates. The session will be co-presented by Duncan White from horizon2, who are leading exponents of behavioural approaches to customer handling and cross-selling in financial services and other sectors.

The session will comprise a combination of:

- Presentation
- Discussion
- Case studies

The impact of funding restrictions, reduced mortgage volumes and P&L pressure means that alternative income sources are as essential for mortgage lenders in 2009 as they have ever been. Customers are displaying different purchase behaviours as a result of the crisis, but lenders are also handling the legacy of the mortgage 'boom' years, during which customer propensity to cross-purchase dropped steadily and the increasing dependency on intermediary business left many lenders with reducing cross-sale volumes and a declining control over customer contact.

This workshop examines 'best practice' in the analytical and CRM management of customer relationships, and in the management and training of staff in the skills necessary to appeal to the fundamentally anxious and sceptical 2009 consumer. It also considers the practical and regulatory complications underlying MPPI, and the most effective

cross-sell approaches to introduced customers, both as regards management of the broker/lender relationship and of the customers themselves. Finally, it looks at best practice emerging in other sectors in the maintaining and handling of effective cross-selling relationships, and the implications this carries for the UK mortgage market.

The workshop will consider the following key issues:

- Analytical approaches and best practice: CRM, management information and value measurement
- Selecting effective cross-sale products: effective proposition development and product evaluation
- Sales practices and sales management: typical pitfalls in UK cross-sale activity
- The MPPI problem, regulatory concerns and mis-selling lessons
- Cross-selling and intermediaries: strategies to make it work
- Contact strategies and campaign management
- Behavioural analytics and relationship management: lessons for the mortgage sector in managing the customer relationship and customer interface

Insider Briefing

A separate slot during the workshop will outline and discuss the trends and developments that have affected the UK mortgage market since September, and their implications for lenders.

The masterclass is taking place in central London at the IoD Hub building (pictured above), a purpose-built meeting and conference centre just next to Liverpool Street station.

The full address is:
IoD Hub
New Broad Street House
35 New Broad Street
London EC2M 1NH

Dress code:
Formal or business casual, as preferred

