

**General de Seguros and General de Salud** is 100% Mexican insurance company with over 50 years of experience. We focus on different insurance products such as automobile, damages, life, health, and agricultural.

As part of our **Strategic Plan**, we developed, in conjunction with **London Consulting Group**, the **MOVA (Mejoramos la Oferta de Valor)** (We improve the Value Proposition) project which focused on transforming our service model in the **Health and Life** departments. This project:

- Improved our **assisted service** through a One Stop service model (**Operative Excellence**)
- Improved our **renewals management** practices through a sales follow up model (**Operative Excellence**)
- Improved our agent's **digital experience** through self-service quoting tools (**Digital Transformation**)
- Generated a new **experience** through a **digital signature** process

#### **Operative Excellence**

A new operational model was designed which simplified the processes, and which helped us develop easy to access technological tools that enabled us to provide direct customer service and it improved our customers' experience. The new model also:

- **Reduced the response time** for quotes, issuances, and endorsements, **from 6 days to 1.5 days**.

#### **Digital Transformation**

Self-service quoting tools were designed in order to improve our clients' experience. These tools allowed them to get an automatic quote within minutes.

- **Evaluation of products to migrate**, which prioritizes the company's needs and vision
- **Market Analysis** which identified the users' needs.
- **Defining the variables and functions** so that the final user can have a **simple experience**
- Carrying out **tests**, from performance calculation engines to functional calculations
- **Launching pilot and deploying across the company**

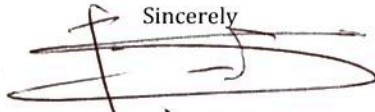
#### **Sales Management**

Tools were designed which enabled us to visualize the information concerning renewals and policy payment collections. These facilitated the implementation of a management and follow up model in the sales department, and it improved our customer service, along with:

- **Increasing** the amount of premiums that were extended, **30 percentage points for health insurance** and **26 percentage points for life insurance**
- **Increasing** the amount of premiums received by **5 percentage points** over the premium payable

The financial savings generated by the project yielded a **return on investment of 3.4:1** when it concluded.

**London Consulting Group's methodology** was a key factor in the project's success. The way they managed changes, their shoulder-to-shoulder implementation methods, and the level of commitment displayed by the whole organization, really changed our personnel's work culture.

Sincerely  
  
Lic. Juan Ignacio Gil Antón  
VP Insurance Division  
General de Seguros / General de Salud