

General de Seguros and General de Salud are 100% Mexican insurance companies with over 50 years of experience. We focus on different types of insurance such as automobile, property and casualty, life, health, and agricultural insurance.

As a fundamental aspect of our **Strategic Plan**, we developed, in conjunction with **London Consulting Group**, the **Membresías de Salud** (Health Memberships) project. This project involved the **Health, Life, and Health Care Call Center** divisions; the objective of the project was to expand the products and value propositions that we offer our clients:

- Develop a comprehensive health care product that is easy to access and tailored.
- Create a strategy for the health network within the organization to optimize the operation and monetize its value proposition.
- Determine the steps that need to be taken to evolve the selling process regarding health insurance products.

Product Innovation

By joining the value propositions offered by the group's various divisions and companies, we were able to create a digital health membership product that offers our clients unlimited remote medical assistance, discounts from our supplier network at a national level, and insurance and assistance. This generated the following results:

- **25% increases in the portfolio** which is focused on low-cost products.
- **Integration of discounts** into the company's current portfolio, **improving our value proposition**.
- **5% Increase** in health insurance and basic life insurance product sales.
- Using the membership program to increase our **Cross-Selling**.
- **Increasing the amount of products** that we sell and operate, using **digital** channels.

By using methodologies that were based on streamlined design, and an analysis of the customers' experience, we were able to create a business allocation and follow up model which optimized the sale of health care memberships:

- **Market penetration analysis** and customer segmentation.
- **Sales** strategy that uses **digital channels**.
- Designing **incentive and compensation** packages for our partners and suppliers.
- **Due diligence** was carried out **for the integration of the services** offered by the different divisions within the group.
- Creating a **Customer Journey Map**.
- Creating a **level of service** evaluation **strategy** and a customer experience strategy.

The average annual financial benefits from the project will **generate a return on investment of 1.7:1, with a forecasted return of 4:1 in 5 years**.

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

Sincerely,



Fernando Francisco Miguel Álvarez del Río
General Manager
General de Seguros / General de Salud