

General de Seguros is a 100% Mexican insurance company with 50 years of experience and financial soundness, which focuses on different insurances such as automobile, property, life, health, and agricultural.

General de Seguros is currently in its **Digital Transformation** process as part of its continuous improvement initiatives, which we carried out in conjunction with **London Consulting Group** during the implementation of the Audatex and Mobil Insurance Adjuster project. The project's objective was to improve to user's experience and to centralize the damage's payment processes, in order to improve our operations.

Audatex Digital Transformation (Evaluation Platform)

Implementing the evaluation platform in order to improve the user's experience, and achieve an excellent level of operative efficiency, which was accomplished through the following stages:

- o Mapping the internal systems in order to connect with Audatex
- Developing the functional requirements in order to integrate with the systems
- o **Integrating the suppliers** onto the platform
- Developing the management dashboards
- o Carrying out **extensive tests**, from the calculation engines to its functionality

Mobile Insurance Adjuster Transformation (Lennken)

The implementation of the Lennken app was carried out. This app enables us to undertake the adjustment on the spot by using the integrated artificial intelligence which optimizes the processes and improves the user's experience. This was achieved through the following stages:

- o **Site surveys** between systems
- o **Defining the business rules** for the app programming
- o **Developing masks** in order to interact with the users
- o Developing the **functional requirements** in order to integrate with the systems
- o Carrying out **extensive tests**, from the calculation engines to its functionality

Operative Excellence through the Centralization of the Damages Payments

The payment operations were centralized in order to achieve an excellent level of operative efficiency regarding the processes, level of control, productivity and structure.

Some of the **benefits generated** by the digital transformation and operative excellence aspects of the project were:

- 4% reduction in the average cost of repairs, 17% in refurbishments costs and 10% in labor costs
- o **20% reduction** in the **average authorization time** for evaluations
- 3 percentage point reduction in the Responsibility Index
- 15% improvement in the adjuster's arrival times
- Reducing the damage registration file time from 2 days to a few minutes through the mobile adjuster
- o **68% reduction** in the average payout time
- o **90% improvement** in the **payment productivity** per analyst
- o **19% reduction** in the **administrative structure** while maintaining the level of service

The financial savings generated by the end of the project yielded a **return on investment of 3:1 with an annualized forecasted return of 5.3:1**.

London Consulting Group's methodology was a key aspect in this project's success. The manner in which they managed changes, their shoulder to shoulder implementation methods, and the level of commitment displayed by the whole organization, generated a positive change in our personnel's work culture.

Sincerely

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General de Seguros / General de Salud