

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.

As part of the backbone to our **Strategic Plan**, we developed, in cooperation with **London Consulting Group**, the **Digital Transformation** project in our Health Insurance Division in order to achieve the following objectives:

- **Increase** our **sales in a profitable** way through the use of attractive and **innovative** products.
- Improve the **customer service experience** by approaching our clients in a **direct and immediate manner**.
- **Increase** the **efficiency** of our **operative model** by simplifying the processes and improving it with **new technology**.
- Developing a new **digital transformation work culture** among our personnel which enables us to design strategies which can be adapted to the new conditions presented by the market.

London Consulting Group's methodology was a key aspect in the project's success. They supported us with the following elements:

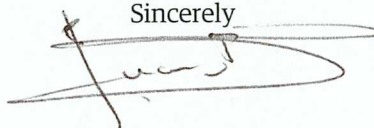
- Defining the **digital sales strategy** in order to strengthen the company's **direct sales channels**.
- Defining the "**Digital Customer Journey**" in order to **improve the customer service experience**.
- Selecting and setting the parameters for our **enabling technologies: Wee Fusion Ecosystem**, which integrated the Patients, Suppliers, Sales Channels, and Insurance company's operations. This ecosystem also integrated new **technologies such as Big Data, Cybersecurity, Cloud Services and Artificial Intelligence**.
- Carrying out **extensive tests** on both to the platforms' technical operation as well as the operations all along the process.
- Defining the **pilot and implementation strategy** for the new operating model.

Some of the **benefits of the digitalization project** were:

- Creating and selling the **first digital product for people with degenerative chronic Diabetes** with a potential to reach 8 million policy holders.
- Transitioning the physical claims process to a **digital process, which automated 80% of the processes**, enabling the clients to receive instant service authorizations.
- Creating a **platform which provides remote medical assistance** to clients during the COVID-19 crisis.

We **highly recommend London Consulting Group** for the implementation and follow up of **digital transformation projects**. Due to these results, we have decided to continue working in conjunction with them on our **MOVA Health** project, which is focused on Improving the Value Proposition offered to our clients.

Sincerely



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

Mexico, January 2020

To whom it may concern,

General de Salud is a 100% Mexican insurance company with over 15 years of experience and solid financial standing, which focuses on Health and Life insurance.

As part of the strategy to improve the level of service, we developed the “**Prevención de la Salud**” (Preventions in Health) project which focused on opportunely detecting and following up on the **insured’s chronic conditions** by implementing **disease identification strategies and follow up protocols**.

Some of the **benefits that our clients received**, as a result of the project were:

- **Opportune identification of illnesses** through lab studies and risk surveys.
- **Monthly identification of at-risk patients** based on their accident history.
- Follow up on illnesses through the **cost-effective protocols and valuing the insured**.

All of these activities result in **better personal health** for the insured:

- **6%** reduction in high risk patients.
- **7%** reduction in medium risk patients.
- **9 fold** increase in insured valued through the prevention events.
- **7 fold** increase in the amount of insured enrolled in the prevention program.
- **8% reduction in the accident rate** (Cost per person), regarding insured with chronic illnesses.

The financial savings generated by the project are forecasted to provide a return of over **3 to 1** within the next 12 months.

London Consulting Group’s methodology was a key factor in the project’s success. The way they managed change, their shoulder to shoulder implementation methods, and the level of commitment displayed at all levels of the organization created a positive impact on the personnel’s work culture.

Sincerely,



Fernando Francisco Miguel Álvarez del Río
Executive Director of Health and Life
General de Salud