

Mexico, August 2019

To whom it may concern,

General de Seguros is a 100% Mexican insurance company with 46 years of experience and financial strength, which focuses on different types of insurance claims such as automobile, property and casualty, life, health and agricultural insurance.

As part of **General de Seguros'** continuous improvement initiatives, we carried out the **Reingeniería de Siniestros** project in conjunction with **London Consulting Group**. The project focused on improving quality, simplifying the operational processes, and improving the personnel's productivity within the **Personal Claims** department. We obtained the following results:

Business Strategy

- Designing and implementing a new **claims management system**.
- Defining the **Macro Structure** based on the organization's objectives.
- Reducing the **payroll cost** by **24%** whilst maintaining the level of service.

Leaks and Frauds Prevention Model

We implemented a fraud prevention process and developed the tools needed to identify and control frauds.

- **Reducing fraud warnings** by **42%**, through a better management of the medical network.
- **96%** reduction in expenses related to non-applicable **medication** (excluded from the policy) which improved the management and balances tools.

Medical Management

A management model was implemented which allowed us to identify productivity and manage the pending tasks.

- **76%** increase in the medical appraisers' productivity.
- **103%** improvement in the claims' appraiser's quality index.

Control Board and Payments Model

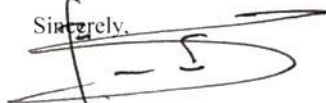
The receiving of claims through the Digital platform was promoted which improved the payment times and the service provided to the medical network.

- Increasing the digital reception of claims by **38%**.
- Reducing the Digitalization time by **55%**.

The financial savings generated by the project yielded a return on investment of **0.5:1** with an annualized forecasted return of **2.3:1**.

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 by the whole organization, positively changed the personnel's work culture.

Sincerely,



Lic. Juan Ignacio Gil Antón
General Director
General de Seguros / General de Salud