

MGET

Supporting a growth strategy and making policyholder satisfaction a priority with the Cameleon solution

MGET (Mutuelle Générale Environnement et Territoires) provides insurance benefits and assistance to 260,000 policyholders in their daily lives. As a provider of complementary health insurance, MGET is strongly committed to the values of individual rights to ensure that everyone has equal access to quality health coverage.

Drawing on its expertise and culture of social responsibility, MGET has created an offering of services that goes far beyond simple complementary health coverage. Designed to provide its members with the coverage best suited to address their everyday needs, along with the reimbursement of health care costs, it also includes personal protection coverage and services that constitute a unique offering.

To support its development and put the policyholder at the center of its priorities, MGET chose the Cameleon at solution.



“Cameleon supports our development strategy and provides our salesforce with an intelligent and efficient tool capable of managing the most complicated quotes with absolute reliability.”



M. Sammut
*Managing Director of
 MGET*



Challenges

Cameleon Helps MGET Meet a Threefold Challenge:

Harmonize methods and tools

MGET's many teams (a platform of 15 advisers, 123 local agencies, 8 complementary insurance advisers) used different underwriting systems that met all their needs and most quotes were produced without any tool whatsoever. The challenge was, however, to unify all teams with a single tool to optimize resources and produce all quotes.

Supporting the deployment of the new offering

Until now, MGET proposed to all policyholders a single form of coverage. In response to changing customer needs for complementary health and personal protection coverage, MGET decided to implement a contribution system based on the principle of individual rights within a new offering that is tailored according to age. Cameleon's objective was to guide advisers and support the network to deploy this new offering while guaranteeing optimal and consistent quality to its members.

Growing its policyholder base

Adding new members to expand its policyholder base is a strategic growth priority for MGET. The entire network and all tools are developed around this priority. To achieve this goal, in 2004 MGET launched the web portal mget.fr that resulted in a threefold increase in the demand for quotes. With Cameleon, the objective was to optimize the potential for adding new members by making it possible to handle a significant volume of quotes in real time in a reliable and consistent manner, therefore increasing the percentage of quotes that result in new policies.

Solution

Cameleon was directly integrated into the Policyholder Relation Management tool, providing a common solution that met the needs of all MGET teams. The platform, local agencies, complementary insurance advisers, they all use Cameleon for producing the simplest to the most complex quotes. Cameleon is also directly accessible to policyholders and prospects through the MGET portal (www.mget.fr).

Through an user-friendly and intuitive Web interface, Cameleon guides advisers in developing proposals that

provide an optimal fit with the profiles of prospects and policyholders. Cameleon explains and documents each choice, contributing to the self-training process for advisers.

It also serves as a tool for generating personalized marketing campaigns and stimulating the sale of complementary products such as life insurance, home insurance, personal protection, funeral insurance coverage, etc.

Based on 15 years of experience and the successful track record of its configuration technology, Cameleon is simple and fast to deploy and makes it possible for the marketing department to easily create new quotations both for individuals, whether covered under the plan for civil servants or the general social security plan, as well as for employees of local administrations.

Results

For advisers:

- A dynamic and intelligent sales tool
- Optimal advice regardless of the advisor's level of expertise
- Guaranteed application of applicable rates
- Assisted self-training on new offers
- Immediate quotation issuance for individuals
- A user-friendly and intuitive interface

For marketing and development teams:

- Consistent quality for advice and uniform pricing throughout the network
- Immediate deployment of products within the advisers' network
- Global analysis of sales activity (new policyholders, quotations in progress, etc.)
- Compliance with the specific characteristics of the graphic standards for all channels
- Optimization of potential interest of policyholders/prospects
- Promotion of new offers and marketing campaigns in progress

For policyholders and prospects:

- Proposals that effectively address customers' specific needs
- Immediate quotations regardless of the degree of complexity
- Absolute reliability of quotations and guaranteed compliance with applicable rates
- Consistent and quality advice across all sales channels (agencies, web, phone)

