

Sud-Ouest Mutualité

An innovative growth strategy for selling custom healthcare and benefit plans using Cameleon.

Strengthened by more than sixty years of experience in personal insurance and the management of medical, healthcare and benefit plans, Sud-Ouest Mutualité today is an inter-professional mutual insurance company established in the Midi-Pyrénées and Aquitaine regions of France.

Pursuing a goal to provide everyone with healthcare coverage that meets their specific needs and desires, they have successfully developed a modular line of customized Complementary Healthcare and Benefit plans, called IPSELIA / REVERSIA, for individuals and companies.

As the first mutual insurance company in the southwest of France to be ISO 9001 certified for all of their business activities, Sud-Ouest Mutualité's management and growth relies on a team of more than 100 people and an innovative guided selling system based on Cameleon.



“Cameleon is an effective and reactive tool that lets each Sud-Ouest Mutualité member or prospect easily select the most appropriate coverage among the thousands of options included in our mutual insurance company's customized Complementary Healthcare and Benefits line.”



P. Navarret
Managing Director Sud-Ouest Mutualité



Stakes

To pursue their growth strategy, Sud-Ouest Mutualité selected Cameleon to meet two important challenges:

Offer customized healthcare coverage to everyone

Sud-Ouest Mutualité's innovative approach involves giving each member the ability to elect their own coverage based on their perception of individual health risks, the breadth of coverage desired on the quality of care they prefer. The objective was to use Cameleon to help their network of consultants easily design such products, by dynamically translating a member's unique needs into a customized policy based on their selected options.

Promote the entire healthcare / benefits product line

Through IPSELIA / REVERSIA, the new customizable Complementary Healthcare and Benefits product line, Sud-Ouest Mutualité is able to offer its members several thousand different healthcare coverages, and even more if one includes the related benefits and assistance coverages.

The complexity of offering so many different plans required the implementation of powerful, easy-to-use software to guide the entire selection process. The objective was to enable every consultant to present the entire IPSELIA / REVERSIA product line using Cameleon.

Solution

An innovation pioneer, Sud-Ouest Mutualité was the first mutual insurance company in France to equip itself with advanced guided selling, pricing and quote generation technology, selecting software that had already been proven over many years by numerous companies around the world.

Cameleon has been directly integrated into the existing Customer Relationship Management system, and the look & feel has been modified using style sheets to be consistent with Sud-Ouest Mutualité branding. All agency consultants in network use Cameleon on a daily basis, including those in the call center, to provide advice to members, create policy quotes and process orders.

Going forward, the same IPSELIA / REVERSIA offering will be available online at Sud-Ouest Mutualité's website (www.sompb.fr). Powered by Cameleon, members will be able to elect healthcare / benefits coverage directly and create à la carte policies by themselves.

In the future, consultants who are out of the office will be equipped with a mobile version of Cameleon, which will allow them to instantly create quotes in member's homes and offices.

Advantages

Cameleon guides the consultant to create a policy solution that best fits the member's needs. These needs are then instantly transformed into a custom proposal.

All Sud-Ouest Mutualité services are promoted; no options are left out. The IPSELIA / REVERSIA product line is consistently presented in the most optimal way, resulting in an increase in the average value of policies.

Cameleon automates and simplifies the quote creation process. From the simplest to the most complex, error-free quotes are generated instantly. They can then be printed, faxed or sent directly via the Internet.

With Cameleon, consultants are also able to easily review quotes and make changes. Members benefit by seeing the impact of these changes on the entire policy in real-time.

Prices are updated automatically as selections are made, and changes and simulations can be made without errors. Consultants can monitor the amount of the quote as a member's needs are identified, and consequently optimize the proposal based on the member's budget and expectations.

“Thanks to Cameleon and IPSELIA / REVERSIA, Sud-Ouest Mutualité provides its members the ability to create their own customized Complementary Healthcare and Benefits coverage.”