

Agrica Group

To offer custom-designed solutions and to streamline its sales process, Agrica Group deployed the Cameleon solution across its network of advisers and web site platform.

Pierre Blachon, Agrica Group Vice President for Policy Management Services, explains, "Customer satisfaction is our top priority. Because each customer has their own needs, we must offer personalized proposals and specific products. To achieve this goal, we considered it necessary to rethink our commercial approach. This provided the impetus for adopting a solution to harmonize our methods and propose innovative solutions with greater simplicity."

Solutions tailored for specific needs

For small and midsize companies and individuals, Cameleon enables Agrica Group to propose modular solutions that meet their specific needs. Agrica Group's healthcare, savings or personal protection offerings consist of a core package of benefits to which supplemental or optional guarantees may be added.

The level of complexity of each product varies considerably. Some represent standard offers while others include a multitude of combined features that are complex to price. "The objective with Cameleon is to facilitate the sales process for all these offerings both through online platforms and in branch offices, by creating proposals for each customer at the right price point and coverage that meet their specific needs."

Harmonizing methods and tools

"To generate commercial proposals, advisers had an underwriting pricing tool developed four years ago that required constant and costly updates." Pierre Blachon continues, "From now on, with Cameleon we have a single sales tool covering the entire spectrum of products available to the network of advisers."



"Regardless of the type of interaction (phone, face-to-face-branch office meetings, or online), Cameleon ensures consistent service quality and sales methods. This benefit reflects Agrica's commitment to offering customers the best possible products tailored to their needs combined with simple and innovative services."



Pierre Blachon
Vice President, Policy Management Services, Agrica Group

Agrica Group in Brief

- A French provider of personal protection coverage for companies and people working in the agricultural sector
- 1.4 millions policyholders
- \$2.7 billion of premium income in 2009



Solution

Integrated directly in Agrica's IT system, Cameleon serves as a common tool for product information and quote generation for savings, personal protection and health coverage solutions. The marketing department can now custom-design new products, define the corresponding rates, establish sales scripts for deployment across the entire sales network or Internet, all in just a few clicks.

Using a Web interface, the sales tool equips Agrica advisors at the Group's 16 regional branch offices to create immediate offers. "At the branches, on the phone or on customer visits, advisers are guided through an interactive script to build modular proposals perfectly adapted to the customers needs. It also allows the commercial network to quantify proposals in real-time and simulate different scenarios. After a proposal has been defined, Cameleon generates reliable and professional quotes fully compliant with our legal requirements and sales policies." Pierre Blachon continues, «This has allowed us to accelerate the volume of quotes generated to more than 1,500 issued in just six months.



Cameleon is also deployed on the Group's Web site and serves as a virtual advisor, guiding customers online to select right product for them. Through a dynamic questionnaire, it proposes customized products and rates. And if the online customer wishes, identification data and simulation information are transmitted to customer service teams for a follow-up sales contact.

"The objective of this type of service is to generate traffic, facilitate access to our product offering, identify interest and provide our network of advisers with information about needs for more effective commercial follow-up. Launched successfully at the beginning of the year, the Cameleon project represents the first phase in revamping Agrica's commercial information system. Next year, Cameleon will be integrated with our CRM platform and contribute to the development of personalized marketing approaches." Pierre Blachon concluded enthusiastically, "We then plan on taking this even further by using Cameleon to propose a new service to our customers: obtaining policies online!"

KEY BENEFITS

For customers

- Personalized solutions tailored to the customer's specific needs
- Product information that is accessible and transparent combined with enhanced interactive capabilities

For marketing and sales teams

- A consistent level of quality advice across the network
- Improved commercial follow-up of information on needs collected online

For advisers

- Guaranteed correct application of current rates and compliance with sales processes
- Fulfillment of legal and regulatory obligations
- Rapid issuance of reliable quotes