

**COMPETITIVE ADVANTAGE GOES
BEYOND STATE-OF-THE-ART
TECHNOLOGY OR AN
EXTRAORDINARY PRODUCTION
CAPACITY**



WHICH COMPANY GAINED MOST VALUE IN THE LAST 10 YEARS?

1- amazon

2- Domino's®

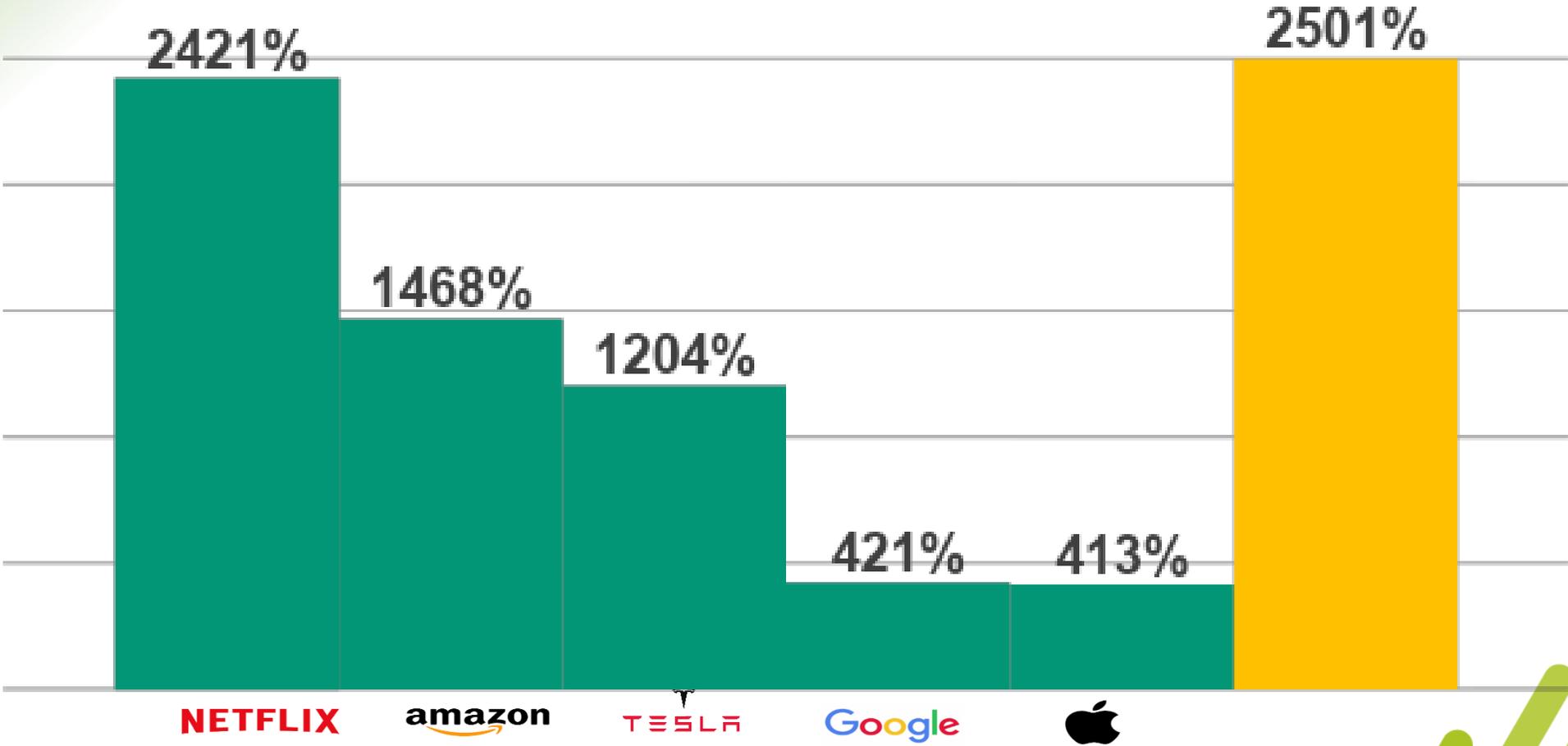
3- **NETFLIX**

4- 
TESLA

5- Google

6- 

COMPANY VALUATION SINCE 2010



THE SUCCESS OF



- Focus on Core Business (competitive edge)
- Improvement of existing product:

Cheese flavour



Dough flavour



Tomato sauce



Customer experience



Use of technology



THE SUCCESS OF



SHARES WENT UP
FROM US\$9 TO
US\$180 IN 10
YEARS

BUILDING A CULTURE THAT FOSTERS INNOVATION AND EMBRACES CHANGE

▪ WHAT IS INNOVATION?

It means changing, modifying, renewing, **improving**.

It means improving processes, products, service, technology. It means improving the experience.

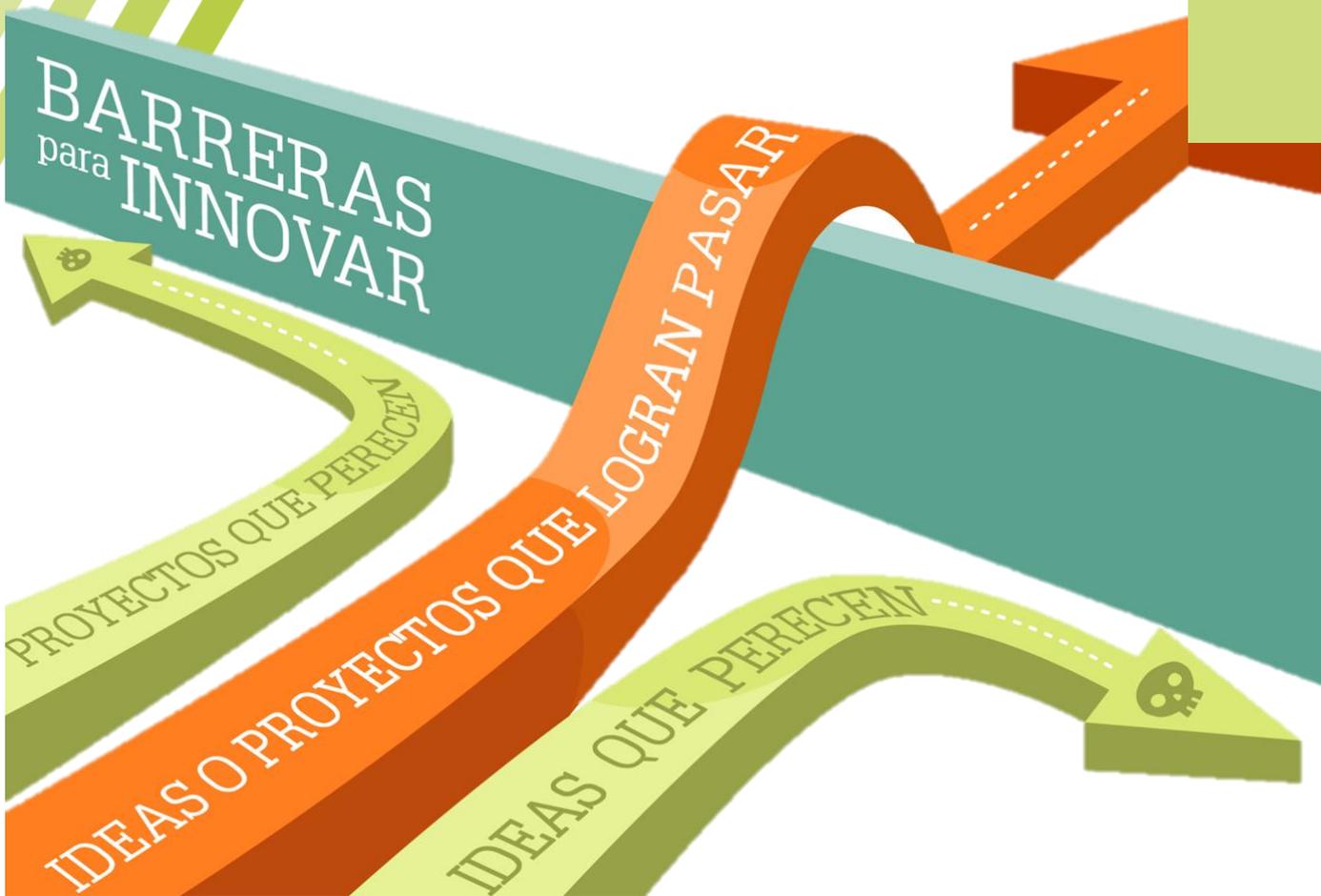
The **insurance industry** faces the challenge of digital transformation and our task is to adapt them to our business despite strict regulations.



OBSTACLES

EXAMPLES

- FATF recommendations
- “New products and/or services or use of technology” must be available to SEPRELAD or SIS
- Customer Due Diligence (CDD) system
- Customer proposals





- In 2019 we started a five-year plan



- Revolutionising traditional paradigms



- We target segments related to specific interests



MISTAKES



- Non-selective policies
- Analysing customers as individuals and as members of a group
- Importance of just selling
- Expanding the customer portfolio



2019/2023 GOALS

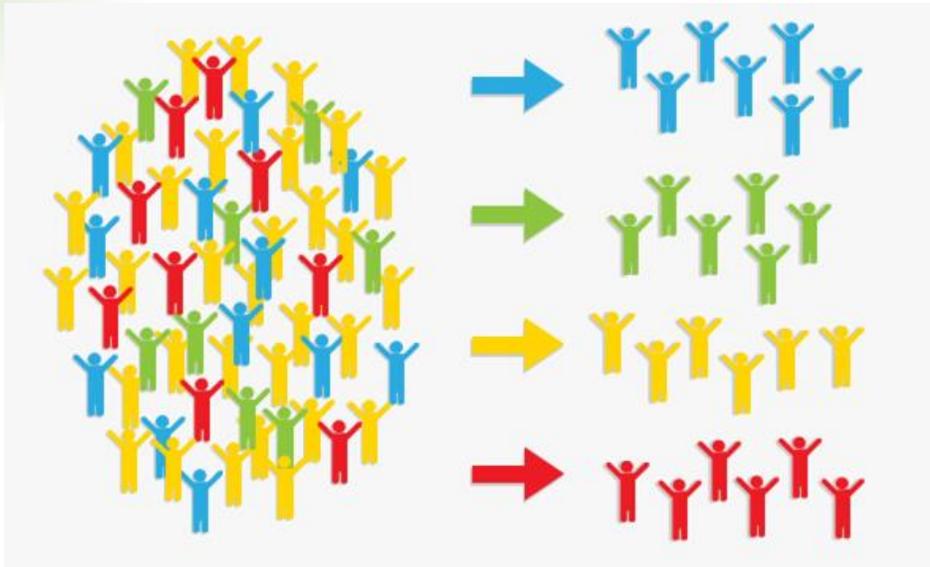


1. To become our customers' **first choice**
2. To give an introspective look
3. **To build a relationship with our customers**
4. To improve customer experience with the company.

BUILDING CUSTOMER RELATIONSHIPS



- Ranking and rating customers



A: Good: offer preferential treatment and benefits.

B: Not so good: offer good service and try to improve their rating.

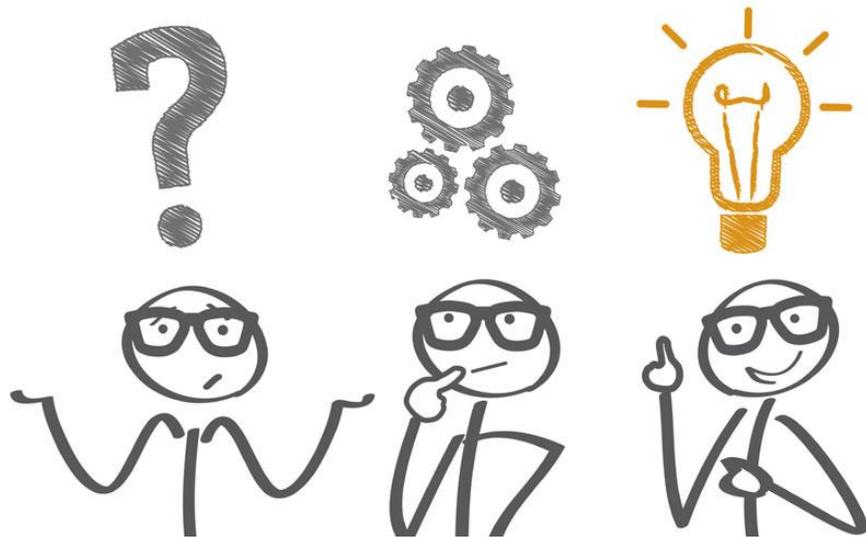
C: Bad: worse than not having customers.

BUILDING CUSTOMER RELATIONSHIPS



OUTCOME

- Gain customer loyalty.
- Improve customer experience with the company.



CUSTOMER PORTFOLIO ALLOCATION



BY GENERATION

Age	Generation
18-38	Z y Millenials
39-75	X and Baby Boomers

70%

- Same production % (US\$)
- 20 customer groups represent **13%** of production (over US\$1M)

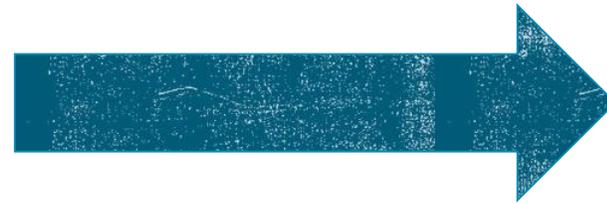
SOCIAL MEDIA



- Another channel widely used by and inside insurance companies is **social media**.
- The insured demand fast answers. The use of social media as a communication channel is helping to build a closer relationship between Companies/Agents and customers, not only to address claims but also to develop a loyalty bond.



RE-BRANDING CHANGE OF IMAGE



- The present logo generates confusion as to the Company's line of business
- Millennial design

- Create a corporate image that represents the new values

WHAT IS THE PERCENTAGE OF INFLUENCE OF TECHNOLOGY ON INNOVATION?

1- 0 – 25 %

2- 26 – 50 %

3- 51 – 75 %

4- 76 – 100 %

EXPERIENCE





EXPERIENCE



HONEYCOMB EXPERIENCE



HONEYCOMB EXPERIENCE



GAINING NEW CUSTOMERS IS
KEY TO ANY COMPANY, BUT
RETAINING **PROFITABLE**
CUSTOMERS IS EVEN BETTER

