



## In figures...

- 212,489 members
- 53 delegations and 8 sub-branches
- 305 employees and around 450 volunteers
- 235,675 contracts handled
- More than 6.2 billion Euro assets
- Sales: 322 million Euro
- 383 million Euro of services issued

## Context

Portfolio of old customers focused on a "retirement" product for old soldiers, thus the need to find new growth opportunities

## Challenge

- To increase the sales rebound capacity of its teams
- To have a 360° view of its members

## Solution

COHERIS CRM

## Benefits

- Better follow-up of the business
- Improved productivity of mutual insurance consultants
- Optimization of exchanges between the head office and the delegations
- A time gain in the process of response to statutory obligations

## Capitalizes on its CRM tool to improve its sales rebound capacity

To enhance its customer knowledge and to develop its portfolio, La France Mutualiste, specialist in retirement insurance policies for soldiers, relies on the Coheris CRM solution.

**The objective is two-fold: To get an extended view of members and to promote collaborative work between the head office and the regional sub-branches.**

National mutual insurance company, La France Mutualiste offers profitable solutions to prepare for retirement, savings and transmission. In accordance with its foundations, the insurance institution sustains and nurtures its memory value for the attention of all generations. "With our 61 delegations and sub-branches on the national territory, we offer a savings product based on the high values that rely especially on advice and personalized assistance and proximity. Thanks to partnerships, our range of products is very large: provident fund, funerals, retirement savings, damages to health and to property..." declares Catherine Pétafermal - Director of Operations.

La France Mutualiste,  
l'alliée de votre avenir



## A CRM strategy in the in thing

At the end of 2008, the mutual insurance player decided to acquire a CRM solution to help its development. "75% of our customer portfolio is based on a product: retirement insurance for old soldiers, mainly concerning soldiers from the Algerian war. On the other hand, new subscriptions formed a majority, coming from expatriated contingents in war territory, now - and happily - that is becoming less. Hence, it was necessary to find new growth opportunities and to increase our sales rebound capacity." explains Catherine Pétafermal.

“The objective of CRM was clear: To allow us to capitalize on the social and relational networks of our members (family, friends, ...) to develop our sponsorship or loyalty programs, to establish partnerships with additional service providers and key influencers” she adds. France Mutualiste then launched a call for bids. 7 software publishers were pre-selected at the beginning of 2009. Presentation workshops in the presence of user panels ensued. “We had prepared 6 scenarios to which the short-listed candidates had to respond with a model. Thanks to its ergonomics and meeting all the requirements expressed on the functional plan, Coheris CRM conquered the users” tells the Director of Operations.

### In quest of Gra@l

The CRM project, baptized “the Gra@l” was then deployed initially in 6 regional delegations (which represent 15 mutual insurance advisors) and 3 management departments based at the head office (around 40 persons). Today, it helps insurance consultants requalify and centralize the “persons” database and work in direct link with the delegations.

In the Gra@l, each member or prospect is stored in the form of a “person record” which the consultant can view for information: address, military career, property, family, savings objectives... This page gives the information for targeting the consultation and information method. From this record, the consultant or manager can access the Member Digital File (MDF) to view the management documents and correspondence. He can also access Sicare, the management database, to obtain more precise information on the contract (history of payments, redemptions, account summaries, etc) and to perform management operations. The “contract summary”, another page of Gra@l, gives simple information for quick replies to first level questions, often asked over telephone. As the Gra@l and Sicare are integrated, we avoid double records. The “person information” are saved in a unique database. On a day-to-day basis, the Gra@l allows consultants to better follow and manage their activity, especially due to the to-do-lists, the alert system and the allocation of tasks...

*“The application allows us to draw up the cartography of the relational and family circle of our members. Information such as profession, income, property, placement objectives... will enhance member information and will help define their profiles, a key to then launch targeted marketing campaigns” explains Catherine Pétapermal.*



**Catherine Pétapermal**  
Director of Operations  
at France Mutualiste

### An answer to statutory obligations

As part of the directive to fight against money laundering, La France Mutualiste as every financial company is bound to provide certain amount of information on its members. “As part of our development strategy, the improvement of member records with new fields pertaining to their property and placement objectives enables us to provide all the information necessary for our statutory obligations. This constitutes a real time gain.” concludes the Director of Operations.

### Coheris

French major software publisher in the CRM market, Coheris offers two ranges of software products covering the additional domains of CRM (Care, Sales and Marketing) and Business Intelligence (BPM, Datamining and DQM). With more than 1,200 big accounts throughout the world, Coheris relies on a network of technology partners and integrators, as well as its own teams of specialized consultants and engineers. Coheris is listed on Euronext Paris (compartment C) since 30 June 1999 (ISIN: FR0004031763 / code: COH). Coheris is elected to the FCPI. More information on: [www.coheris.com](http://www.coheris.com)