

## Case Study:

# Service financier JDF Inc.



*"Committing to the C-surance.ca service in 2004 was one great business decision. Thanks to the availability of C-surance.ca tools and services, we were able to substantially improve our efficiency as well as the quality of our offer while making substantial financial gains.*

*The flexibility and the power of the technology combined with the quality of the available analysis enabled us to offer our customers distinctive value added products instead of promoting pricing only. Our customer always wins since we are able to custom fit to their very needs while providing them with competitive pricing. "*

**Jean Denis Roy, President and CEO**

"Financial Services JDF Inc." is a leading group insurance professional advisor addressing the needs of Québec enterprises. Dynamics and forward thinking the company prides itself for providing high level "Client Centric" Services. Mr. Roy did not wish to build his company on offering the lowest prices, but on **proposing the best price/ratio products and services that will fit the client needs.**

With an annual growth of more than 38%, it was obvious that selecting the right technology would be as paramount as the reputation of the provider. C-surance.ca as well as more than 26 years of dedicated services to the insurance industry made C-surance.ca Global Service Inc/MDI (CSUGSI) the ideal choice.

One of C-surance.ca characteristics is the flexibility given to the client to "pick and choose" the needed tools. In this case, the customer first adhered to the basic service then gradually added complementary services which responded to their specific needs. By the same token, it is possible to drop services if and when they become irrelevant.

The bottom line after 2 years of use is very positive: C-surance.ca technology made it possible to reduce from three (3) to only one (1) the number of resources assigned to the preparation of RFP, analysis and specifications. The two (2) resources were reassigned to more productive and profitable marketing activities.

The conversion of the existing files was carried out gradually with minimum efforts thanks to powerful Excel import/export options. The C-surance.ca technology made it possible to standardize the formats and the contents of information, but more importantly it made it possible to regroup ALL the available information within one single data base, whereby completely eliminating multiple input of the same information. As soon as the information is inputted in C-surance.ca it becomes possible to respond instantaneously and in real time to any requests coming from either the customers or the carriers.

The "pay as you go" rating structure of C-surance.ca is very business friendly and ensures an almost instant ROI "Return on Investment". Entry fees for the various services are a fraction of

### In short

#### Industry

Group Insurance advisor

#### Geography

Thetford Mines, PQ

#### Challenges

- To optimize our processes to support our growth
- To offer made to measure insurance products to our customers
- To control our expenses
- To better manage our information

#### Solution

C-surance.ca services

#### Results

- Operating Cost Reduction
- Better control of our customers' information.
- Simplification of processes and reduced efforts
- Improved management of communications with the insurers.
- Faster service and better documentation for our customers
- Optimal Access with real time information
- Addition of high value services improving clientele retention.

the traditional costs of buying a licence. Usage fees are based on the volume as well as the number of authorized accesses. Hereby, whatever the business volume, the client will pay only a fraction of the gained benefit associated with the usage of the service. Moreover, the privilege to end at any time without penalty with a short 90 days notice brings an additional guarantee of a quality of service and high level performance since CSUGSI must, every day, earn the business.

Quantitatively, the current standard at JDF for the creation of a new RFP file (average 50-100 employees), electronically transmitting them to the carriers (3-8) and preparing for the client all the comprehensive comparative analysis including each of the received offers from the carriers is done in less than 3 hours. The objective is to drop this to less than 2 hours within the next the 6 month. Needless to say that with the minimal invested effort it is then possible to convert the prospect into a client with the click of a mouse. Keeping information up to date or generating invoices or employer/employee contribution will be then become child play. C-surance.ca provide in real time for any or all the employees the needed combined or individual detailed reports that will reflect changes or simply "what if" scenarios. Calculations of the employer/employee contributions are optimized fiscally and available automatically with a few key strokes or mouse clicks.

*"C-surance.ca has proven to be a very reliable, efficient and economically sounded partner. We have access to an A to Z tools kit that provides ALL the tools necessary to answer each of our customers request. We are always sure that whenever the need will occur, we will have access to a product or a service which will exceed our expectation and this at a cost that will be fair and competitive.*

*CSGSI customer service is definitively a strong point. The experts understand our needs and those of our customers. They respond quickly and effectively our requests.*

*With C-surance.ca the industry revolves around OUR operations. **It is we who control.** "*

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