

## Case Study:

# Groupe Financier Abi-Témi Inc.

*"Backed by an exceptional team and the best available technology in Canada, we are proud to offer innovative, cost effective, and strong value added services to our present and future clients!"*

*The ageing of the population as well as economic pressures on local companies led us to re-evaluate traditional group insurance services. We left no stone unturned in search of the most efficient business processes and tools that would give more to our clients while protecting their insurance investments.*

*After we completed our C-surance.ca technological investments training program, we were sold. C-surance.ca was exactly what we were looking for to aid our team in offering world class services to our clients. Our clients are the winners!"*



**Mr Étienne Lambert, President**

### In short

#### Industry

Group insurance and retirement

#### Geography

Abitibi-Témiscamingue

#### Challenges

- To offer "Customer Centric" experience and services
- To optimize and standardize processes
- To distinguish ourselves by offering exceptional value added services
- To innovate the organization of our information

#### Solution

C-surance.ca implementation

#### Results

- Reduction of operating costs for our clients
- Increased income
- Offers "Customer Centric" services that provide them with :
  - Reduction of direct and indirect management expenses
  - Better access to information
  - Optimization of processes
  - Reduction of the risk of E&O
- Faster and more elaborate service
- Optimal real time access to information
- Value added services improving incomes as well as customers retention
- New market opportunities
- Improved communication with customers and carriers

Established in 1981, Groupe financier Abi-témi Inc., a life insurance and financial services firm in Rouyn Noranda, Abitibi-Témiscamingue, distinguish their company by offering higher level services and unsurpassed professionalism in the area of benefits management.

In previous months, Étienne Lambert, president, and Benoit Côté, founder, literally reinvented the cabinet to capitalize on this new trend to offer companies and trade unions outstanding services that will simplify management efforts, improve access to information and reduce direct and indirect management costs.

Thanks to C-surance.ca technology, Groupe financier Abi-Témi inc. now addresses the group insurance and employee benefits market with renewed confidence. With a range of innovative tools at their disposal, they are now able to look for new market opportunities.

"Thanks to these new technologies, the company is now able to concentrate its energy on providing unequalled service" says Mr. Benoit Côté. "The group benefits management processes are now standardized under a single system which automates administrative tasks while ensuring almost absolute reliability" continues Mr. Côté.



Mr. Côté had several opportunities to work with these new technologies thanks to Richard Sirois, president and founder of C-surance.ca Global Service Inc./MDI (CSUGSI). With the arrival of Mr. Lambert in June 2006, Groupe financier Abi-Témi decided to go forward with this innovative project.

"The implementation of this new group insurance technology is a great boost to the evolution of our profession" comments Mr. Lambert. "All of which benefits every segment of this industry".

Thanks to these technologies, benefits managers have access to straight forward and user friendly solutions which is easy to navigate within what is normally a very complicated environment. Groupe financier Abi-Témi inc. now offers integrated management of all benefits management related activities through a single input of information, therefore reducing direct and indirect costs to clients.

The legal framework for managing group insurance benefits include insurance laws, income tax laws, Civil Code, Workman's compensation, unemployment insurance, provincial and federal healthcare policies and pensions as well as other various provincial labour laws. The complexity of laws and the high risk of errors and omissions with which companies and organizations are faced with force them to seek increasingly more sophisticated services. This is the context in which C-surance.ca performs best.

Groupe financier Abi-Témi Inc. called up the services of a third group benefits and pension advisor. Few brokers in Abitibi-Témiscamingue, especially in Rouyn-Noranda, can pride themselves in having three licensed group insurance representatives under their belt.

The cabinet is responsible for the preparation and professional analysis of proposals and renewals. They support new and existing customers in the integration of benefits management functions. The work provides support and accuracy to companies with employee enrolment and changes, employer/employee contribution, invoicing as well as claims management.

Other functions such as maintenance and the reactivation of benefits in the event of long term disability, temporary lay off or leave of absence are integrated into the C-surance.ca system. This allows for a centralization of all functions as well as the ability to add the companies' collective agreements and insurance contracts directly into the system for quick reference.

"Our new expertise, supported by C-surance.ca technologies, enables us to offer clients and prospects major savings, a simplification of the processes, better access to their information and a reduction of errors. Our offering now extends to mining and forest companies which use to deal exclusively with large Montreal and Toronto consulting firms. This constitutes a distinctive element. We can now offer high level services while maintaining a local and personalized presence. By respecting our traditional market of small to medium size companies, we now offer services to large corporation in a way that even the best national firms cannot offer "boasts M. Lavergne

The quality of support provided by CSUGSI to Groupe financier Abi-Témi Inc is a determining factor in our success. From the beginning of this transformation, CSUGSI team of professionals has provided us with excellent support in the integration of this technology. CSUGSI has also enabled us to familiarize ourselves with several new modules and learn to appreciate the added value before we need to commit additional funds. "For that, we are very grateful" concludes in concert the team members at Group financier Abi-Témi inc..

The future looks bright for this Abitibi-Témiscamingue firm. You don't need to be in Montreal or Toronto to offer services of this calibre. Group financier Abi-Témi inc., along with C-surance.ca, is reducing costs and providing innovative solutions and services to their clients.

To learn more about what Group financier Abi-Témi Inc. can do for you or your company, please contact Mr. Étienne Lambert at the following:

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