Country of Operation: Côte d’Ivoire
Region: Africa
Sub Topics: Client interface, Mobile network operators, Partnerships, Composite products, Life, Transaction processing, Business viability

Organizational Overview
SUNU Assurances Vie CI is the life insurance leader in Ivory Coast and in the CIMA region. The organization has a strong presence in the enterprises segment and furthermore it is a pioneer in the bancassurance in Ivory Coast. Since 2013, it works on the microinsurance segment positioning this activity as a priority line. In 2015 SUNU Assurances Vie acquired LMAI Vie (Le Millénium Assurances Vie) making it the biggest life insurance country in the country.

Project Description
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Activities Overview
SUNU plans to refine its new strategy on alternative distribution. A new unit will be set up to be in charge of handling alternative distribution enabling the SUNU to take up activities that have traditionally been performed by intermediaries. The project will support SUNU to provide life insurance to the low-income segment beyond mobile customers. The project will support the creation of an IT SUNU that is independent from the existing mobile-network operator’s platform.

Learning Agenda
- What are the internal structures and strategies that an insurer must implement to operate alternative channels of distribution without intermediaries?
- What segments are most likely to take up mobile insurance products?
- How can mobile insurance products be improved to provide more value for customers? How can processes be implemented to reduce costs and provide more affordable products?
- How can we better align the incentives of partners and improve the value and operational components of the mobile insurance products?

Latest Updates
A diagnostic of the administration process around the two products distributed by SUNU via Orange Cote d’Ivoire (OCI) is being carried out. This diagnostic includes a PACE analysis for both products. The objective of this review is to determine ways to improve the client value delivered by the product, and streamline and automate the administration process. In parallel to this internal process SUNUI will work with OCI to understand better the characteristics of their internal platform and be able to draft the terms of reference for the future IT platform.

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