

RGI and La Marocaine Vie

A phased transformation From 17 systems to one Life platform

Secure the present to accelerate the future

To support its Life core modernization, La Marocaine Vie, one of the leading Life insurers in Morocco, launched a multi-year transformation program aimed at simplifying operations, reducing operational risk and standardizing processes across the insurance value chain.

The initiative focuses on consolidating 17 fragmented legacy applications into one integrated platform, creating a secure and scalable foundation for Life insurance operations.

Key figures

84%

faster processing time
on borrower life insurance

17

legacy systems
to be consolidated

8/10

business user satisfaction
after first release

Challenge

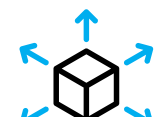
Like many long-established Life insurers, La Marocaine Vie was operating within a highly fragmented IT landscape. At the start of the transformation program, seventeen separate applications were supporting its core Life processes, creating significant **operational inefficiencies** and **increasing**

exposure to risk – particularly in payment management and process handoffs. The complexity of the architecture generated a **strong dependency on IT teams** and limited the ability to ensure smooth, streamlined exchanges with key partners, especially banks.

Over time, this fragmented environment made it **increasingly difficult to steer operations efficiently**, maintain control over critical processes, and effectively support the company's future growth ambitions.

Solution

To address these challenges, La Marocaine Vie selected RGI's solution as the target platform for its Life core transformation. RGI was chosen for its expertise and ability to:



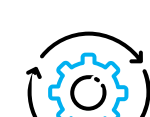
Replace multiple legacy systems with a unified solution



Support savings, protection and retirement products on a single platform



Reduce operational risk through process standardization



Enable a secure migration and large-scale transformation

The platform provides a **solid technological backbone** to support both current operations and long-term modernization objectives.

Why RGI

The value of RGI stays in orchestrating this complex and ambitious modernization program.

We value their solution-oriented mindset and their commitment to building La Marocaine Vie functionalities aligned with our business needs. The partnership is part

of a constructive process, where RGI brings recognized expertise in savings, retirement, and protection – helping us lay the foundations for a unified platform.”

Taoufik Lachker - General Manager of La Marocaine Vie

Project delivery

The transformation program was structured into a **phased rollout to secure every step** and to allow La Marocaine Vie to modernize its Life core while maintaining full business continuity.

The starting point was the migration of the Credit Protection Insurance products, especially Borrower Life Insurance (ADE), a critical business line in the Life insurance value chain characterized by:

- Strongly integrated with banks and financial institutions
- High volumes and operationally intensive processes
- Fast response times and standardized data exchanges
- Direct impact on customer experience and partner satisfaction

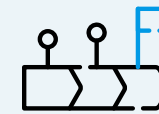
For La Marocaine Vie, improving ADE operations meant **addressing complexity where it mattered most**: at the intersection between insurance, banking partners and end customers

Lot 1 involved CPI insurance products, especially ADE, and lasted 18 months, going live on March 2024.

Lot 2 involved Savings & Unit-Linked products. It started in February 2025, and is expected to go live in Q2 2026.

Lot 3 will involve Group policies and it is expected to start in 2026.

Delivery approach



Incremental releases



Early validation of results



Risk reduction at each milestone

Benefits

Following the go-live of Lot 1, La Marocaine Vie experienced immediate improvements in day-to-day operations, particularly on ADE (borrower life insurance) products:

- Simplified and secure subscription processes
- Improved reliability and efficiency of operational workflows
- A significant reduction in customer complaints

The successful delivery of Lot 1 validated the modernization strategy and created strong momentum for the next phases of the program.

Results & KPI

- ADE (borrower life insurance) processing time **reduced from 45 days to 7days (-84%)**
- Processing time with the credit partner EQDOM **reduced to 3 days**
- Contract acceptance lead times **reduced by 2 days**
- Expected **ROI under five years**

In addition, one of the most positive outcomes of the first phase was the user adoption by business teams.

Despite the complexity of the transformation, **business teams satisfaction reached 8 out of 10** after the delivery of the first lot, confirming the quality of the delivered solution and the

effectiveness of the collaboration and change management. Lastly, the long-term expectations will be to manage **85% of**

New Business Income on the new platform, enabling greater agility once the migration phase is completed.

Key outcomes



Faster and more reliable Life operations



Reduced operational risk



Strong business adoption



A unified platform for future growth

Value delivered

The project represents a structural shift for La Marocaine Vie. The RGI solution transformed the Insurer workflows from manual to automatic, and it standardized the operational exchanges with EQDOM, a major credit partner for Borrower Life Insurance.

By moving from 17 legacy systems to one integrated platform, the company is securing its current operations while building the foundations for future innovation.

RGI

RGI is the leading European provider of next-generation core systems for Life, Property & Casualty (P&C), and Claims Insurance.

Trusted by over 130 industry leaders across Europe, our platforms manage billions of euros in terms of GWP (Gross Written Premiums) and are deployed and running over 350 active installations across 17 countries, including key P&C and Life players in Italy, France, Germany and beyond.

RGI combines unmatched industry expertise, with over three decades of specialization in insurance technology, with a modular, AI-ready, cloud-native product architecture, designed for agility, automation, and rapid evolution.

rgigroup.com

La Marocaine Vie

For over 45 years, La Marocaine Vie has embodied excellence in personal insurance in Morocco. Founded in 1978, this pioneering company has transformed the sector by offering innovative solutions tailored to the evolving needs of Moroccans.

With 170 dedicated employees, it now ranks as the 4th largest life insurer in the country, holding 8.6% market share. Its expertise spans savings, life coverage, and health insurance, serving both individuals and businesses. In 2024, its integration into the Saham Group marks a promising new chapter—combining a legacy of excellence with a forward-looking vision.

La Marocaine Vie continues to protect the dreams and ambitions of thousands of Moroccan families, reaffirming its role as a key player in social protection nationwide.

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