

APRIL launches its Multi-brand Marketplace

The APRIL Group has undergone a transformation since September 2018, from a wholesale broker to the intermediary of choice between institutions and customers - both brokers and policyholders - through its more open, multi-brand model. Today, APRIL has taken it to the next level by launching its Marketplace for partner distributors.

APRIL decided to launch the Marketplace with mortgage insurance, its long-standing market, and its entire range of mortgage insurance products, as well as solutions specially designed by AXA and Generali, are now available.

The APRIL Marketplace makes insurance easier for brokers and their customers



Providing more than just a price comparison, the APRIL Marketplace enables brokers to offer their customers a range of solutions - as APRIL or other insurer sub-brands - ranked according to their suitability in relation to the price, but also other criteria related to customers' actual requirements.

"Bolstered by our long-standing and lasting roots in brokering, today we are proud to launch our Multi-brand Marketplace. By combining our policy handling expertise with our reputed level of performance, we have established APRIL as the intermediary of choice for insurers - who can benefit from increased distribution, as well as our 15,000 partner brokers - by offering them the best mortgage insurance solutions, whether APRIL or other brand products."

Roger Mainguy, Chairman-CEO of the APRIL Prévoyance Santé division



For brokers, some twenty of whom have tested and contributed to its design, the APRIL Marketplace offers four key advantages:

- **It is a multi-brand platform which can offer mortgage insurance solutions to 100% of customers**, by drawing on products from three major brands already available for comparison: APRIL, AXA¹ and GENERALI².
- **It is an innovative platform which is based on an artificial intelligence engine** (MIA - standing for My Artificial Intelligence in French), developed in conjunction with the start-up Hyperlex³, which is able to analyse dozens of pages from home loan documents provided by banks in less than one minute and extract the relevant information to create a customer profile, in order to make brokers' work easier and their data more reliable during the sales process.
- **This platform is 100% compliant**: indeed, the whole process enables brokers to fulfil their advisory duties, by filling out and editing an Advice Information Sheet directly in the Marketplace and by helping them compare products based on criteria other than price. This ensures that whatever requirement is expressed by customers is covered.
- **An easy, one-stop, seamless policy subscription process**, regardless of the product in question, which makes things easier for policyholders and frees up more time for brokers to fulfil their advisory duties. **The APRIL Marketplace is already fully integrated into the extranet currently used and acclaimed by brokers, APRIL On.**

¹ Cf. [Mortgage insurance: APRIL has transformed its wholesale broker model to make it multi-brand and more open](#)

² Cf. [Transforming its distribution model: APRIL expands its mortgage insurance range with a solution from GENERALI](#)

³ Cf. [The APRIL Group has chosen Hyperlex to develop an artificial intelligence engine for brokers](#)

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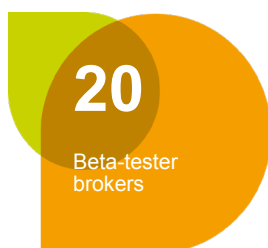
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[Take a look at the Marketplace presentation video!](#)



Mortgage insurance, bedrock of the Marketplace

With over 30 years expertise in mortgage insurance, APRIL chose this long-standing, priority market for the Group to launch its Marketplace. Indeed, the successive regulatory changes which have freed up the mortgage insurance market over the past three years have produced standardised products, price alignment and the emergence of over twenty new operators. It is therefore vital for policyholders to be able to compare products in this market in a precise and comprehensive way and to seek the perspective of a trusted third-party, a broker, to talk them through information which can sometimes be complex, and which may tie them in for some 20 years!



"When brokers delegate their customer's mortgage insurance policy handling to a third party, they take a degree of risk. By going through APRIL, reputed for its high quality policy handling, they can guarantee their customers an optimal level of service from beginning to end. This high quality policy handling is a form of expertise which reassures insurers, to the same extent as our ability to select the level of risk for them."

Jean-Hubert Bannwarth, Director of the APRIL Group's Mortgage Insurance subsidiary.

About the APRIL Group

Founded in 1988, APRIL is an international insurance services group with operations in 28 countries, whose ambition is to offer its customers an easier, more accessible insurance experience. Its 3,900 staff members design, manage and distribute specialist insurance solutions (health-personal protection, property and casualty, mobility and legal protection) as well as assistance services for its partners and customers, whether private individuals, professionals or businesses. Listed on Euronext Paris (Compartment B), the Group produced a turnover of €997,2 million in 2018.

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