

**valantic**

**zenio**

CASE STUDY

# Reshaping the Insurance Brokerage Landscape





# About



Zenioo, based in Lyon, France, is a pioneering wholesale insurance broker specializing in health, protection, mortgage, and cyber products for individuals and self-employed professionals. Founded by three industry veterans, Zenioo set out to revolutionize the insurance market with a fully digital, API-driven platform designed to adapt quickly to regulatory changes, competitive dynamics, and brokers' evolving needs.



# Challenges



Zenioo aimed to modernize insurance brokerage workflows but encountered key obstacles that shaped its modular platform:



## Fragmented Tools

Brokers handled disconnected systems for quoting, binding, and tracking, leading to delays, errors, and a reliance on spreadsheets.



## Scattered Client Data

Customer information was siloed across platforms, slowing service and limiting retention and upsell opportunities.



## Manual Commission Processing

Reconciling insurer statements was time-consuming and error prone, generating frequent broker inquiries.



## Inconsistent Communication

Renewal and marketing outreach was manual, making it difficult to scale as broker portfolios grew.



# Solution

Zenioo partnered with valantic and OutSystems from the beginning to co-develop their digital distribution platform (Soizic) leveraging Agile delivery and a low-code approach.

While Soizic began as a digital distribution platform it has evolved into a modular, scalable broker-management suite tailored to the insurance sector.

## Platform Architecture: Soizic and its Modules

At the core of Zenioo's digital transformation is Soizic, the platform foundation that started as a core solution and has since evolved into a full suite. Built on OutSystems' low-code

technology and designed by valantic, Soizic streamlines all key brokerage workflows. Since its launch in April 2021, additional modules have expanded its capabilities.

### Core Capabilities

#### Soizic

##### Core Distribution Platform

A web and mobile-enabled portal allowing brokers to self-onboard, generate quotes, bind policies, and manage insurance portfolios.  
**Impact:** Digitized end-to-end workflows, reducing quote-to-issuance time by 60% and replacing legacy manual processes.

### Expanded Modules

#### PiCSou

##### Commission Management

Automate the collection, validation, and reporting of broker commissions.  
**Result:** Eliminated 80% of manual reconciliation work and reduced finance-related queries by 70%.

#### Basic

##### CRM Integration

Centralize client profiles, policy histories, and renewal alerts into a unified dashboard.  
**Result:** Halved the time spent searching for customer information and improved cross-sell performance.

#### Cinema

##### Communication Management

Enable automated, personalized client outreach (e.g., renewal reminders) via email and SMS.  
**Expected Impact:** Strengthen customer engagement and retention through consistent, scalable messaging, laying the groundwork for future communication features.



# Solution

## Implementation Challenges and Solutions



### Data integration

- **Challenge:** Migrating and syncing legacy data without disrupting daily operations.
- **Solution:** A cross-functional task force built API-driven ETL pipelines to ensure data accuracy and continuity.



### User Adoption & Change Management

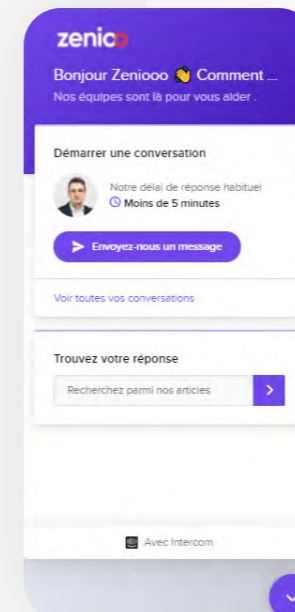
- **Challenge:** Transitioning over 100 experienced brokers to a new digital platform.
- **Solution:** Delivered step-by-step tutorials, on-demand e-learning, and a dedicated support desk to ease the transition.



**Hervé Larcher**  
CTO, Zenioo



The choice of the OutSystems platform seemed obvious to me from the start. In addition to a middle integrating more than a hundred services from our partners, we have decided to develop our Fronts on this platform. Even today, some experts ask me: 'Is your mobile app really low-code?'





# Results

- ✓ Successfully launched Soizic, Zenioo's modular broker-management platform, on time and within budget in April 2021.
- ✓ Expanded product offerings rapidly, including protection and mortgage lines within three months of launch.
- ✓ Developed and integrated post-launch modules:
  - PiCSou: Automating 80% of manual commission tasks and reducing finance queries by 70%.
  - Basic: Centralizing client data and halving search time.
  - Cinema (in development): Designed to automate personalized broker-client communication.
- ✓ Platform enables rollout of future modules to further support broker operations and client engagement.
- ✓ Streamlined operations, reducing quote-to-issuance turnaround by 60%.
- ✓ Boosted broker satisfaction, with a 25-point increase in Net Promoter Score (NPS).
- ✓ Built a scalable, API-first architecture, enabling seamless integration with new insurers and continuous innovation.



**Emmanuel Legras**  
CEO, Zenioo



Thank you for your fantastic help in developing this strategic portal for Zenioo. I am truly impressed! You built exactly what we expected in terms of tools and deadlines. Congratulations and thank you once again! We hope the best for this project and for this partnership. An excellent opportunity and a very strong reason to renew the contract and trust with valantic.



# Results

## Impact & Metrics

**2 million/month** ( $\approx 200/\text{min}$ ) quotes processed

**20,000+** subscriptions (by July 2022)

**€50 million** of gross margin (2023)

**70% reduction** in manual commission inquiries

**60% reduction** in quote-to-issuance turnaround



## Conclusion

From day one, Zenioo's strategic partnership with valantic and OutSystems laid the foundation for Soizic - not just a distribution tool, but a modular, future-proof broker-management ecosystem. Built with Agile principles and low-code innovation, Soizic has delivered tangible efficiency gains and a markedly improved broker experience. With Cinema on the horizon and more modules to come, Zenioo is poised to keep redefining wholesale insurance in France and beyond.

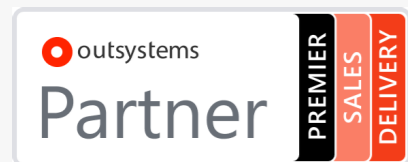


## About us

valantic is a services company dedicated to building web and mobile applications using OutSystems low-code platform. We are experts in agile delivery and believe in building lean solutions that bring immediate impact to your business. Serving customers all around the world our experts can help you maximize your investment in OutSystems.

## What can you achieve with low-code?

Share your specific business challenges and discover the art of the possible. Lean on us as your trusted OutSystems Partner.



## Find more at

[www.valantic.com/en/low-code/](http://www.valantic.com/en/low-code/)

