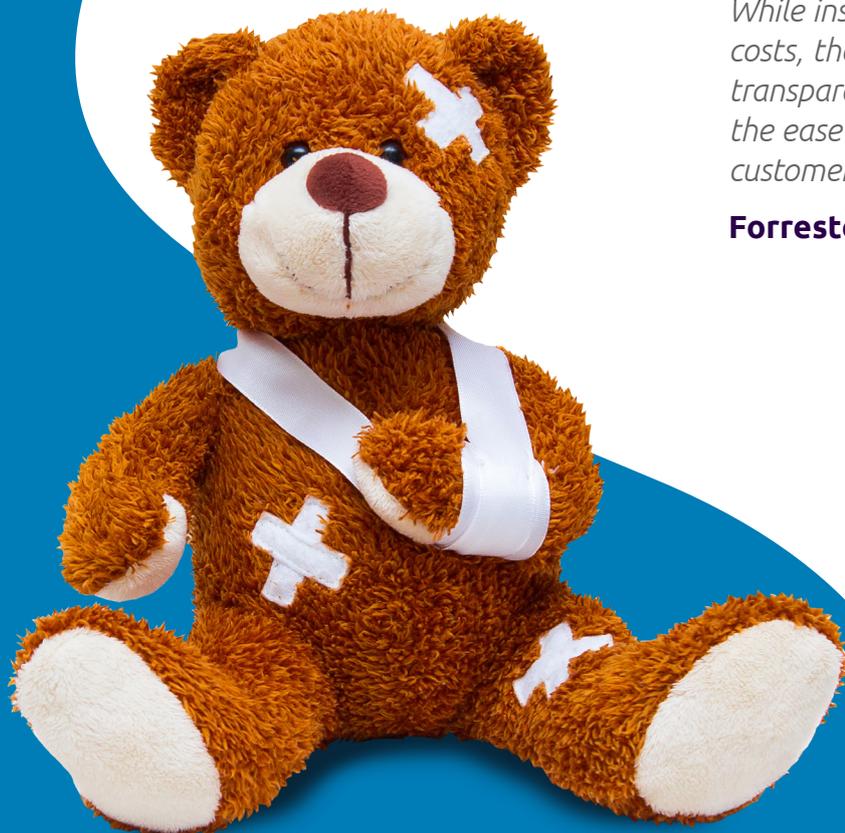




IBAS (Integrated Business Administration Services)

Reduce the cost of your third-party
administration



A challenge too far

Insurance companies are under pressure. Changes in the regulatory and economic landscape, along with cautious spending by customers are leading insurers to look at better managing their risk, improving operational efficiency and enhancing their customer experience.

Harnessing the power of modern technology, optimizing distribution channels and implementing sound client-centric strategies are crucial for keeping up with the competition in an agile marketplace where customers expect engagement on their terms and boardrooms expect real-time access to business performance data.

For many insurers, however, the barrage of innovation only serves to confuse and complicate strategic growth plans rather than enable them. Web portals, digital engagement and robotics, to name but a few, have the potential to significantly boost revenue and margin – but determining just how, can sometimes be one challenge too far.



While insurers may not fully control costs, they can control the level of transparency into those costs and the ease and enjoyability of the customer experience

Forrester Research Inc.*

IBAS services your customers' policies end-to-end primarily across:

- **Medicare Supplement** – IBAS reduces the cost of your administration through automating your claims platform (upwards of 98% auto adjudication and enabling you to launch products into the Medicare Supplement market within a short space of time.
- **Long-term Care** – IBAS enables you to manage claims in a more efficient manner, while helping to reduce your claim reserve, avoid claim leakage and reduce the fraud that is prevalent in home health care services.
- **Life and Annuities** – IBAS consolidates your Life and Annuities policies onto a target platform to standardize your policy servicing mechanism, reduce your administration expenses and enhance policyholder satisfaction.

A business solution for the insurance industry

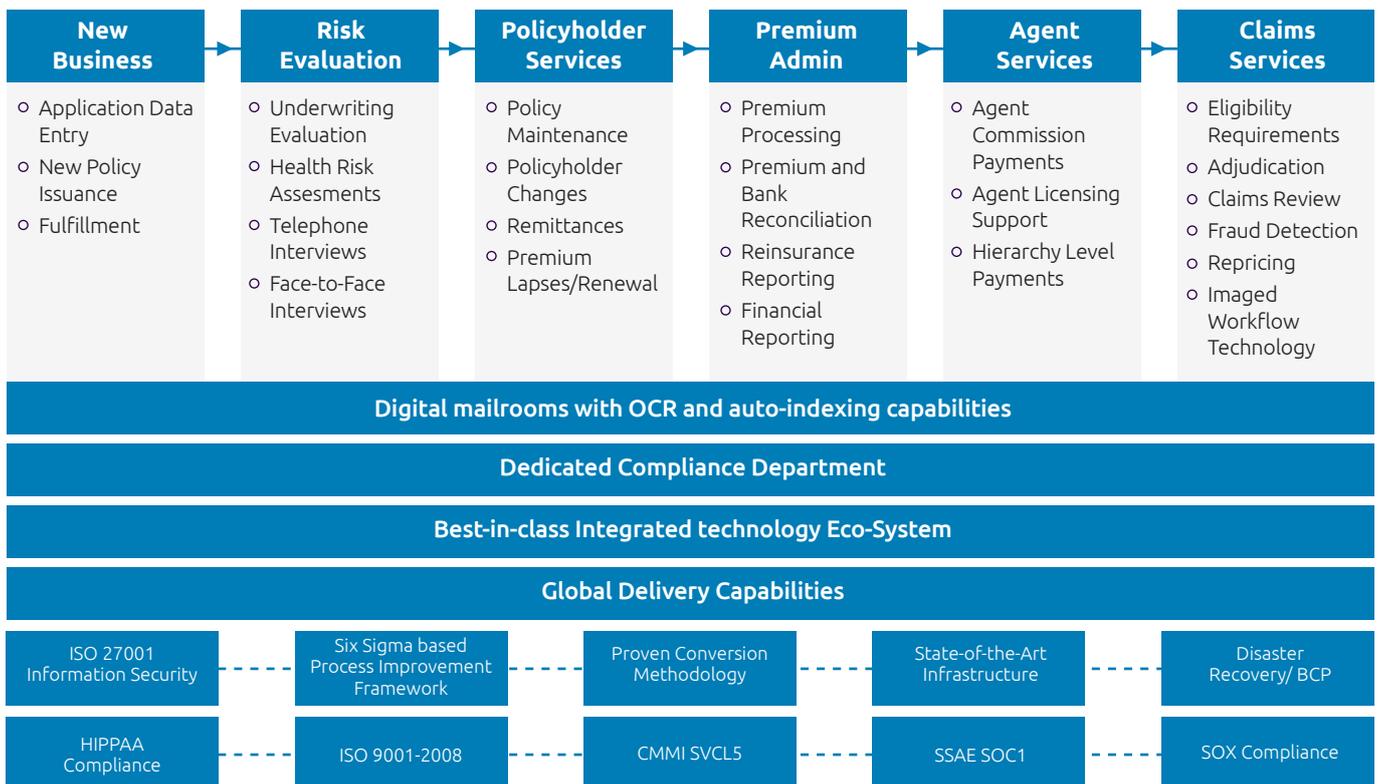
Your insurance company can benefit from improved quality and reduced the cost of service you deliver to your customers through implementing our IBAS (Integrated Business Administration Services) offering. As one of our specially configured Integrated Technology and Operations (ITOPS) platforms, IBAS is a complete outsourced insurance front, middle and back office that acts as the custodian for your insurance company.

Operating across your entire value chain, from new business and policy administration to claims processing, IBAS operates as our third-party administration (TPA) unit that services your customers' policies end-to-end primarily across three product lines – Medicare Supplement, Long-term Care (LTC), Life and Annuities – delivering value and strength to your company.

IBAS can also deploy company branded member portals that enable your policyholders to access their policies through a single channel and resolve issues without human contact via interactive voice response (IVR). This enhances your customer experience and drives down your costs through reduced call center volumes and manual requests.

Our IBAS offering has helped insurance companies like yours deliver a high quality of service, significantly reduce costs, improve process efficiencies and comply with regulatory guidelines.

The IBAS value chain



Dependable innovation, integrated technology, automated operations

Our IBAS solution is built on best-in-class operations and state-of-the-art tools and technology that seamlessly combine to offer your company an unrivalled operations experience.

IBAS is comprised of three platform components:

- Experience and interaction – including branded self-service member portals, IVR and mobile applications that enable policyholders to choose their mode of interaction.
- Business process management – including digital mailroom distribution, virtual case folder, activity and task management, automation, operational reporting and output management.
- Core platforms – including robust policy, claims and agency administration, policy and claims summary screens, pre-loaded claims and benefit rules, and care management.

The functions our IBAS platform can deliver to your insurance company include:

- Scalable operations – we have proven ability to quickly ramp up your operations via our global network of delivery centers.
- Operations analytics – our cutting-edge business analytics practice facilitates intelligent decision-making for real-time operations based on accurate forecast of the propensity of an outcome.
- Subject matter expertise – our consultants provide end-to-end insurance lifecycle management expertise.
- Robust transitions methodology – we deliver efficient Lean and Six Sigma-based transition methodology that efficiently migrates knowledge and operating capabilities to provide a robust foundation for stable operations.
- Workforce management – our highly efficient manpower scheduling and staffing practices are based on forecasted volume projections and volume spikes typical of the insurance industry.

Why Capgemini?

Our IBAS platform is built on a wealth of industry and technology experience. We have been providing TPA services to the insurance industry for over 20 years and have highly skilled and experienced consultants with an average tenure of over 10 years. As one of the largest independent TPAs licensed to do business in all US states, Capgemini via CHCS Services Inc., is currently responsible for administering over 3.5 million policies, managing over \$800 million in premiums in the US annually.

Our consultants help deliver the best value solution for your business needs, enabling you to achieve significant returns on your investment via an outcome-based service. Having serviced life and health policies for over 20 years and hundreds of years of domain experience, we marry our people expertise with automation to focus on implementing consistent processes and efficiencies that result in exceptional customer satisfaction and a low complaint rate. This is all delivered through an integrated global network of delivery centers spanning the Americas, Europe, the Middle East and Asia Pacific.

ITOPS (Integrated Technology and Operations)

In a fast-moving corporate world, you need to be able to respond rapidly to changing, often volatile, market conditions. Our ITOPS model combines your IT and business operations into a single, unified solution and increases the visibility of your direct and indirect costs to make your business more effective and efficient. You can also benefit from our unique solution platform and service delivery model that seamlessly combines cross-functional expertise across your company.



End-to-end insurance policy block administration for a large Canadian financial institution

With an estimated 1 million active life policies and an additional 850,000 services lines supported across five policy administration platforms, a large Canadian financial institution was suffering from inefficient operations, a large non-integrated platform ecosystem and a higher per policy administration spend compared to their competition. It was also being bogged down from a plethora of compliance incidents, policyholder complaints and agent retention issues.

Our IBAS offering enabled the institution to transform and consolidate its Life and Health block, deploying an integrated technology ecosystem consisting of policy administration, a digital mailroom, care management, workflow for outsourced and retained organizations and analytics, as well as self-service portals for policyholders and agents.

As a result, the institution created a unified operations environment, built a sustainable operating model for future growth and enhanced its reporting capabilities.



Today, more than ever, health insurers are faced with a triple-whammy: decreasing customer loyalty, decreasing profitability and increasing competition. Capgemini's IBAS offering can provide the foundations to address all three of these challenges."

Anup Kumar

Executive Vice President & Head of IBAS, Capgemini's Business Services

About Capgemini

A global leader in consulting, technology services and digital transformation, Capgemini is at the forefront of innovation to address the entire breadth of clients' opportunities in the evolving world of cloud, digital and platforms. Building on its strong 50-year heritage and deep industry-specific expertise, Capgemini enables organizations to realize their business ambitions through an array of services from strategy to operations. Capgemini is driven by the conviction that the business value of technology comes from and through people. It is a multicultural company of 200,000 team members in over 40 countries. The Group reported 2016 global revenues of EUR 12.5 billion.

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People matter, results count.