

Delivering Customer-Centric Insurance Solutions through Partnership

Capgemini and Pegasystems alliance fosters award-winning innovations

“Capgemini has a deep understanding of Pega’s leading BPM technology and has a long heritage of delivering projects, and making sure customers really get the value they need to drive their organizations forward.”

Alan Trefler,
Founder & CEO, Pegasystems

The insurance business is shifting from the traditional model of relying on a stable base of long-term customers, to a more fluid model. Customers have become price sensitive and tech savvy, with nearly one in three saying they are, or will be, using the internet to compare and purchase specific insurance options. In addition, a lack of a 360° view of customer activity can hamper an insurer’s ability to enable targeted offers and cross-sell opportunities. For insurance companies to thrive rather than just survive, they need to stay on top of the social, technological, and economic changes in the business landscape.

Insurers are now using a “best of breed” approach to build their *own agile*

customers solutions as a key business differentiator. Insurers need to consider how to make their business more adaptive to change, responsive, and targeted—*building customer-centric solutions.* Capgemini, in partnership with Pegasystems can help.

We work with our clients to understand their situation, their challenges, and goals. Then we initiate projects that release value rapidly—identifying the fast wins. By starting with smaller projects before committing to major ones, we are able to mitigate risk and manage stakeholders’ expectations.

Insurance Solutions & Services to Drive Successful Customer-Centricity

Delivery Excellence

Established Capgemini Pega Center of Excellence (CoE) in 2005 using Rightshore® global delivery model to leverage Pega BPM expertise where it is needed most.

Capgemini works in partnership to leverage Pegasystems' patented technology, enabling insurers to realize rapid and significant business returns by directly capturing business objectives into fully automated processes and eliminating manual programming.

Through business process management solutions like Pega, insurers can quickly adapt to changing business conditions in order to outperform the competition. The partnership between Capgemini and Pegasystems has been building momentum since 2005, and we are both committed to building a highly successful, long-term and strategic relationship.

Capgemini and Pega have worked together to implement solutions that provide customer benefit and business value. Together, we have helped some of the world's largest insurance companies achieve new levels of agility, enhanced customer loyalty, improved productivity, and new business.

CRM: Implementing a Strategy Based on Customer Experience

For effective customer management and strategic decision making, it is necessary to gather information regarding customer details and activities, then push only accurate and useful information to the right people through the right channels for simple, fast, relevant real time interactions with the customer.

With over 15 years experience delivering global CRM solutions, Capgemini has developed proprietary tools, accelerators and methodologies for: maturity assessment, best market solution choice; and accelerating cost and value sensitive projects. Partnering with Pegasystems, we can offer specific methods and tools that help you increase customer satisfaction—presenting insurers with a 360° vision for sales, marketing, and servicing.

BRMS: Increasing Competitiveness and Agility Using Business Rules Management Systems

With over 10 years experience delivering global BRMS solutions Capgemini has developed specific expertise, IP and technology capabilities to help insurers: extract business logic out of application code so you can manage both; store the Business Rules in a centralized repository; setup proper governance processes. Our partnership with Pega helps you succeed by enabling you to:

- Properly design your business decisions
- Group business rules in discrete business decisions
- Leverage reuse across your applications
- Involve business users and subject matter experts to fully recognize expected agility benefits



BPM: Streamlining Processes that Enhance Productivity and Customer Value

BPM is playing a growing role in CRM, and BPM Suites tend to be even more comprehensive, including: process automation; business rules; case management; and process monitoring, improvement and repositories. Capgemini, partnered with Pega, has extensive experience developing proprietary tools and protocols for maturity assessment and leveraging BPM technology—including Suite selection and accelerating business analysis. We are the best system integrator positioned to address your challenges, as we can deploy all required components.

Our unique approach to BPM leverages the knowledge gained through our successes. It aligns the end-to-end elements of successful programs into clear, pragmatic steps of action. We ensure that strategy and delivery are always in step and that results are optimized, on time and sustained. Most importantly, we help our clients to achieve great results, become more agile and gain competitive advantage.

Capgemini BPM/Pega Capabilities

Currently our BPM expertise consists of 5,100 consultants providing consulting or technology services.

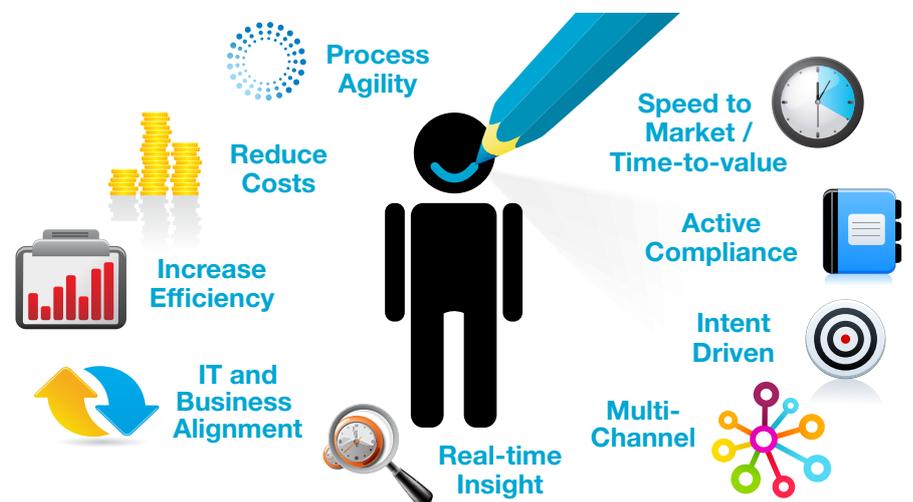
- Approximately 3,400 are business process consultants with vertical industry process expertise
- 650 are skilled change management experts
- 600 are specialists in Pega PRPC and frameworks.
- 450 are business process architects

Capgemini also has expertise in SOA implementation, Enterprise Application Integration and regular software development in multiple languages. Our BPM consultants collaborate with other Capgemini consultants in global virtual teams, providing BPM practice, operational excellence, and global delivery.

Award-winning Solutions

Together, Capgemini and Pega have developed and implemented solutions that have won key insurance awards including the 2010 INNovators Award from the Insurance Network News and the 2011 Model Insurer of the Year award from Celent.

Exhibit 1. A process-based approach helps you become customer-centric to better compete in today's market



Summary

Capgemini and Pega work together to deliver world-leading BPM solutions for insurance clients all over the world. We develop innovative solutions to answer insurance company challenges. The collaboration will continue to build on this success, with a focus on delivering results for our clients.

Capgemini won the Partner Excellence Award for Customer Centricity from Pegasystems in 2012

In Practice	
Client	Project
A major and fast-growing North American insurer	<p>Our client needed to update their First Notice of Loss process to address multi-channel and 24/7 operations. Capgemini and Pega partnered on this multi-award winning project to help our client:</p> <ul style="list-style-type: none"> ▪ Reduce average call time by 20% ▪ Lower CSR training time from two weeks to one day ▪ Improve quality scores by 6% ▪ Enhance Customer Service through “intent led” processing
North American branch of a European-based insurer	<p>Capgemini partnered with Pega to assist our client in developing and defining its claims management capabilities. We provided a roadmap which identified and addressed needs within the claims function, looking at claims processing efficiency and effectiveness. The capability roadmap served as a blueprint, driving solutions to optimizing efficiency and effectiveness. Our client selected Capgemini due to our strong domain expertise, delivery experience with Scrum/Agile methodology across a multi-vendor global engagement, and proven skills with Pegasystem’s PRPC. We helped our client move from concept to Production code in 21 weeks.</p>

For more information visit us at www.capgemini.com/insurance or contact us at insurance@capgemini.com.



About Capgemini and the Collaborative Business Experience

Capgemini, one of the world’s foremost providers of consulting, technology and outsourcing services, enables its clients to transform and perform through technologies.

Capgemini provides its clients with insights and capabilities that boost their freedom to achieve superior results through a unique way of working, the Collaborative Business Experience™.

The Group relies on its global delivery model called Rightshore®, which aims to get the right balance of the best talent from multiple locations, working as one team to create and deliver the optimum solution for clients.

Present in 40 countries, Capgemini reported 2011 global revenues of EUR 9.7 billion and employs around 120,000 people worldwide.

Capgemini’s Global Financial Services Business Unit brings deep industry experience, innovative service offerings and next generation global delivery to serve the financial services industry.

With a network of 21,000 professionals serving over 900 clients worldwide, Capgemini collaborates with leading banks, insurers and capital market companies to deliver business and IT solutions and thought leadership which create tangible value.

For more information please visit www.capgemini.com/financialservices

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