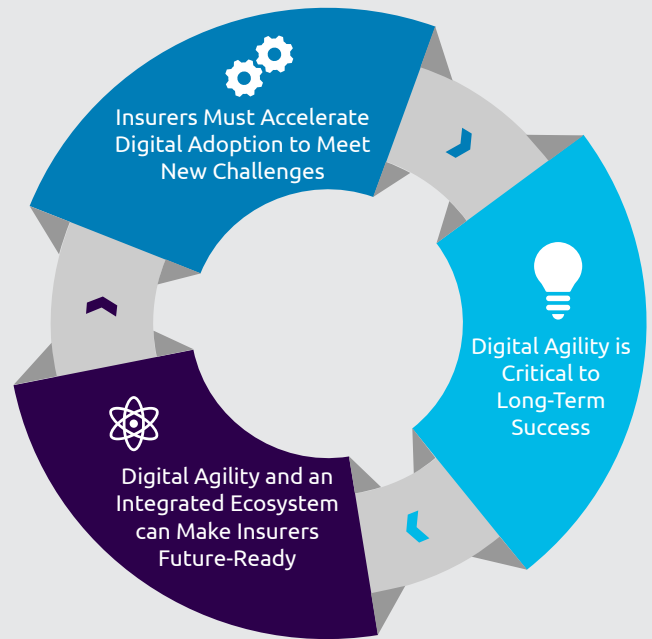# Empowering the Digital Insurer of the Future

Capgemini and Salesforce

The insurance industry is at a crossroads as expectations for engaging and valuable touchpoints continue to evolve, disruptive forces drive the need for agility, and insurers grapple with how to simultaneously cater to customers' evolving preferences while driving operational efficiency. As this year's Capgemini Efma World Insurance Report (WIR) 2018* revealed, insurers need to accelerate their adoption of digital technologies to remain competitive in today's marketplace.

Insurers must become 'outside-in' insurers and focus on Customer Experience to drive future-proofing of their strategy (and the underpinning processes, organization and architecture).

Insurers Must Accelerate Digital Adoption to Meet New Challenges

Digital Agility is Critical to Long-Term Success

Digital Agility and an Integrated Ecosystem can Make Insurers Future-Ready

Find our World Insurance Report here
https://www.worldinsurancereport.com/

Capgemini's View of the Outside-in Digital Insurer of the Future:

Has a mindset that promotes an **innovative** ecosystem, operates on **hyper efficient and adaptive** core business capability and leverages **data** to provide **convenience, agility and personalized** customer experience for sustainable and profitable **growth**

Embraces Transformation as the New Normal

Recognizes that Data is the Differentiator

Treats Experience as the Product

Treats the Core as the Heart

How a Capgemini and Salesforce Partnership can help you become a Digital Insurer

Capgemini believes the Salesforce ecosystem is uniquely positioned to enable key capabilities to rapidly transform a traditional insurer into a Digital Insurer.

Digital Agility

The insurance industry is grappling with rapid evolution on multiple fronts, with changing customer expectations, disruptive technologies, and potential BigTech competition. In this scenario, digital agility is the key for insurers to strategically assess their business and quickly respond to changing market forces so as to thrive in the long-term. It lays the groundwork and empowers the insurers for future-ready operating models with a fully digitalized and integrated ecosystem that is adaptive to real-time information, generates real-time and actionable insights, and supports informed and quick decision-making.
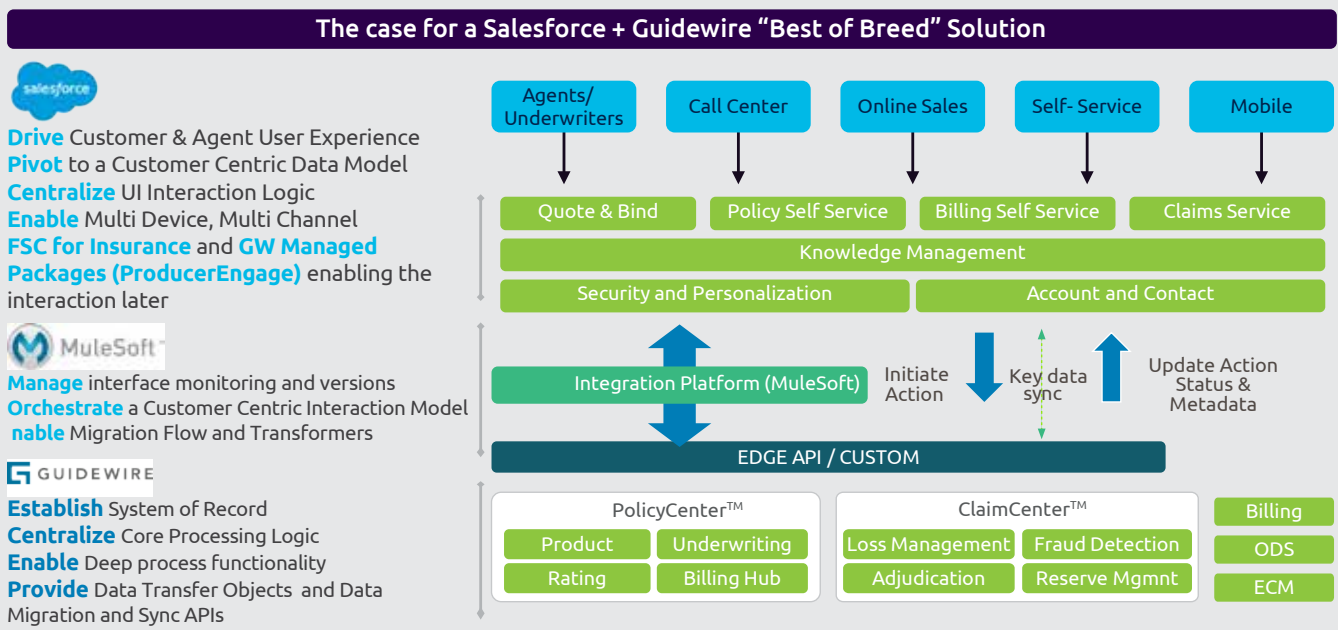
Driving Digital Adoption

Insurers have an opportunity to learn from other industries in approaches to meet customer's expectations for engagement and experiences. Tapping into the latest technologies without being restrained by legacy systems is a key next step for insurers to ensure a consistent experience across all their customer segments.

Capgemini Digital Insurance Solution with Salesforce

Our Next Generation Insurance solution is a "Best of Breed" solution using Salesforce, Guidewire and MuleSoft

Solution Architecture: Salesforce FSC Interaction layer + Core GW Processing layer, integrated using the MuleSoft ESB Platform

The case for a Salesforce + Guidewire "Best of Breed" Solution

salesforce

Drive Customer & Agent User Experience
Pivot to a Customer Centric Data Model
Centralize UI Interaction Logic
Enable Multi Device, Multi Channel
FSC for Insurance and **GW Managed Packages (ProducerEngage)** enabling the interaction later

MuleSoft

Manage interface monitoring and versions
Orchestrate a Customer Centric Interaction Model
Enable Migration Flow and Transformers

GUIDEWIRE

Establish System of Record
Centralize Core Processing Logic
Enable Deep process functionality
Provide Data Transfer Objects and Data Migration and Sync APIs

Agents/Underwriters · Call Center · Online Sales · Self-Service · Mobile

Quote & Bind · Policy Self Service · Billing Self Service · Claims Service

Knowledge Management

Security and Personalization · Account and Contact

Integration Platform (MuleSoft) — Initiate Action · Key data sync · Update Action Status & Metadata

EDGE API / CUSTOM

PolicyCenter™: Product · Underwriting · Rating · Billing Hub

ClaimCenter™: Loss Management · Fraud Detection · Adjudication · Reserve Mgmnt

Billing · ODS · ECM

We have built a quoting application using the Guidewire *ProducerEngage*™ application and leveraging the Financial Services Cloud (FSC) for Insurance. The solution is integrated to the core Guidewire PolicyCenter™ using MuleSoft as the integration platform.
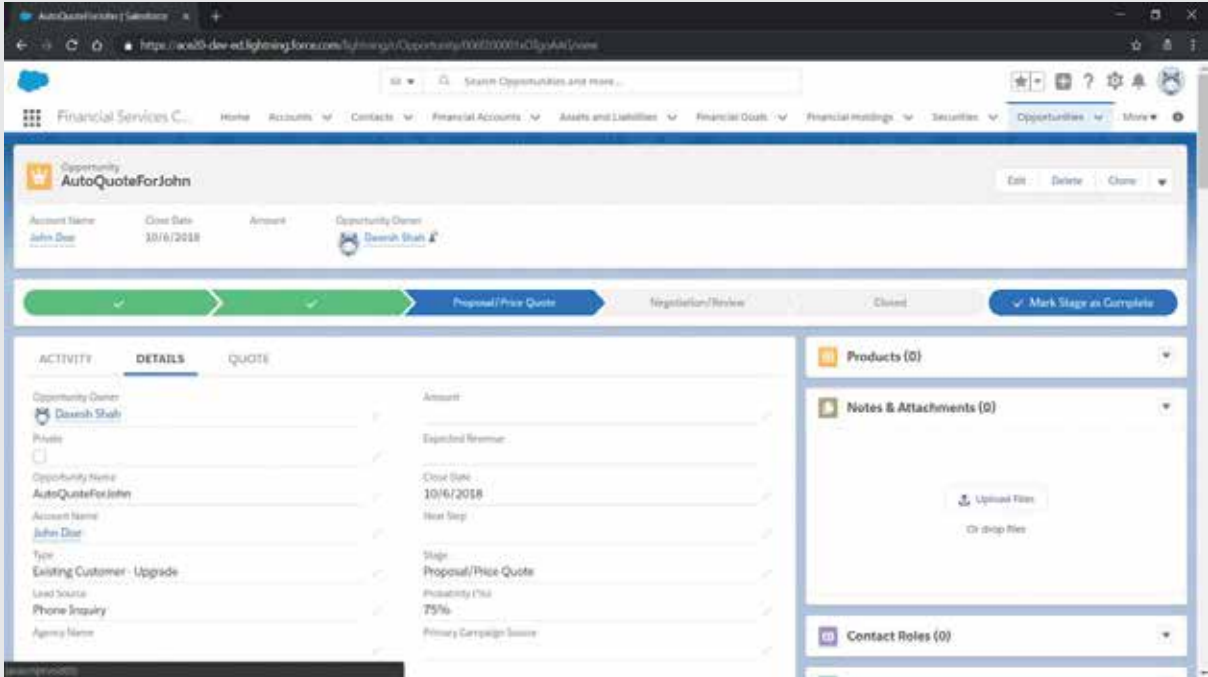
We have also built a "First Notice of Loss" (FNOL) application using the Financial Services Cloud (FSC) for Insurance, leveraging Salesforce Einstein. The solution will be integrated to the Guidewire ClaimCenter™ using MuleSoft as the integration platform (future release).

1 Captures the way accident happened.

2 Captures the location where the accident happened.
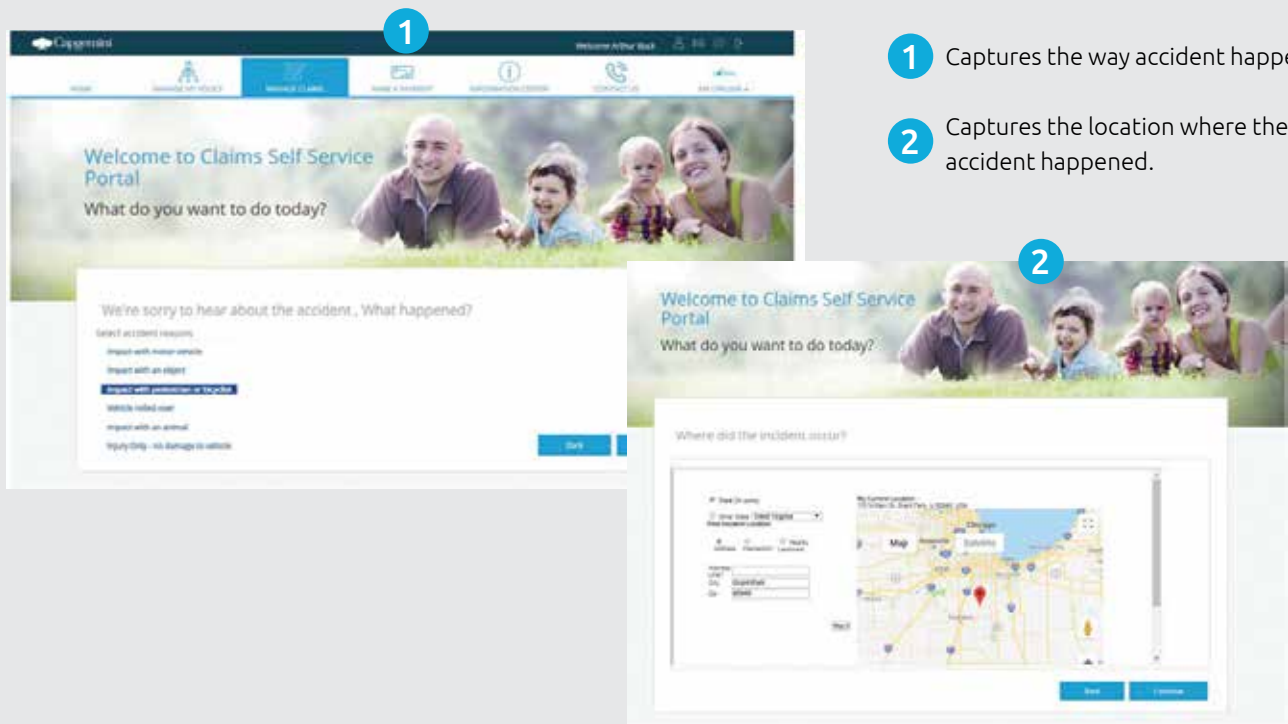
Case Study

Salesforce-based Digital Transformation for a NA-based Automobile Club

Challenge

The client, through its subsidiaries, provides automotive repair and insurance services. A digital-driven business model aimed at the "Millennials" has proved to be a disrupting force across many industries and has required market leaders to quickly adapt and focus on digital/Omni-Channel capabilities to remain competitive.

Solution

- The client is undergoing an ambitious and industry-leading, multi-year transformation program. Capgemini helped the client build a multi-year, phased digital roadmap that delivers the foundation and future platform and architecture, resulting in true member-centric and enterprise Omni-Channel interaction and experience layer. The roadmap delivers immediate business value while driving sustained member growth and maintains momentum by providing early access to core capabilities with a richer experience, followed by enhanced functionality using the new digital foundation.

- Release 1 focuses on self-service capabilities around Insurance Billing and Payments, followed by Self Service Quote for Auto and Home for the new Tiered Insurance Products and enabling Self Service Bind capability for Auto product. Integrations to legacy systems and the Guidewire platform were built to enable these features. **(Salesforce products: Community Cloud, MuleSoft).**

- Release 2 focuses on Customer 360-degree, Lead Management, Campaign Management, Roadside Services operations (addressing Member Experience, Service Requests, Dispatch, Service Provider and Contact Center Operations). **(Salesforce products: FSC, FSL, Service Cloud).**

Results

- Increase member engagement, acquisition and retention throughout their journey: research, purchase, pay and/or utilization of services

- Increase cross-channel transparency, consistency, and continuity to enhance relevancy of interactions, leading to improved Contact Center capabilities, including self-service

- Increase speed-to-market delivery of digital features and capabilities to their members

Introducing Capgemini INVENT

Capgemini's Salesforce Practice is now enhanced with the newly-launched "Capgemini Invent," a Digital Innovation, Consulting and Transformation Global business line. Capgemini Invent combines market leading expertise in strategy, technology, data science and creative design, to help CxOs envision and build what's next for their businesses.

The global business line comprises a 6,000+ strong team located in more than 30 offices and 10 creative studios around the world. Capgemini Invent's specialist capabilities provide clients with the ability to operate at the speed of digital. It also enables them to ideate and design digital transformation strategy, tangible digital solution prototypes and transformation plans, while assessing the path for scaling and monitoring them by leveraging the full expertise of the Capgemini Group.

Capgemini Invent helps its clients to stay relevant and be ahead of the competition. Whether it's CEOs assessing the viability of adjacent markets or CMOs looking at new ways to engage customers, Capgemini Invent aims to provide clients with solutions to business problems, accelerating the development of ideas into prototypes and then progressing prototypes into scalable products and services by leveraging the rest of the Group, to drive new revenue streams, new ways to engage with customers and sustainable growth.

We apply unique capabilities to help our clients go from blue-sky ambition to innovation at scale

Capgemini

At the center of everything we do is an obsession with the customer, and a process that deploys deductive, analytic-based reasoning alongside the creative, inductive reasoning that allows room for insights and strategic leaps to unlock new possibilities.

INVENT
Develop a strategy, create the new products, services, and experiences that solve for unmet customer and commercial needs

ENABLE
Equip the business to incubate and commercialize new products and business models by driving organizational change, digital transformation and capability development

DESIGN
Combine strategic thinking, design, architecture, and technical expertise to create compelling experiences and transform your business

BUILD/SCALE
Manage and maintain assets and infrastructure, targeting enhanced total cost of ownership

Authors:

Satish Weber, NA Insurance Sales Leader, Capgemini.
Bhuvan Thakur, NA Digital Leader for Financial Services, Capgemini.
Matt Francis, Global Salesforce Leader, Capgemini.

Interested to know more?

Email us at **insurance@capgemini.com** or
visit us at **www.capgemini.com/insurance**

About
Capgemini

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™.

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 enable 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 2017 global revenues of EUR 12. 8 billion.

People matter, results count.