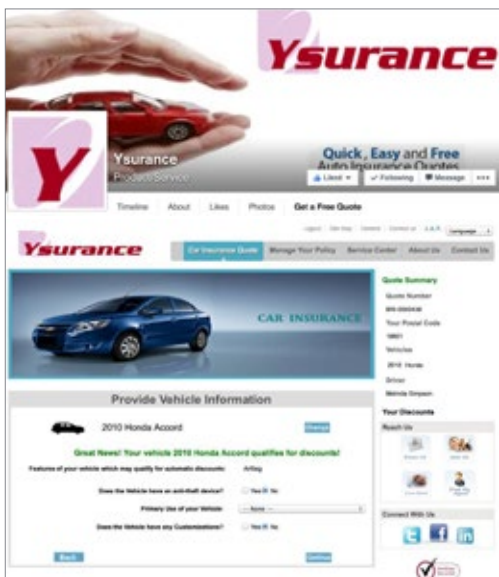# Insurance All Channel Experience (ACE): Creating a Superior Customer Experience

Best-in-class digital transformation capabilities to achieve growth and profitability

CERTIFIED FULLFORCE SOLUTION
SALESFORCE for FINANCIAL SERVICES

We all are witnessing a dramatic shift in the way consumers are interacting with their insurers. Consumers are more digitally connected and are moving from the traditional methods of communication to more evolved channels such as mobile, social media, and web interactions. Today, insurers need to use various online channels to enhance the customer experience and take ownership of the customer relationship. Delivering a positive customer experience is no longer sufficient on its own. Customers expect seamless interactions and robust customer experiences across all the communication and service channels

Research shows insurers can take advantage of online interactions to increase revenue and retention. Within five years, nearly one-third of the insurance industry's business is expected to occur digitally[1] rather than traditional channels like in-person or phone.

Providing an enhanced customer experience the moment they come into contact with the insurer is essential to winning and retaining the customer. The time is now for insurers to evolve and respond.

1 World Insurance Report 2014 by Capgemini and Efma
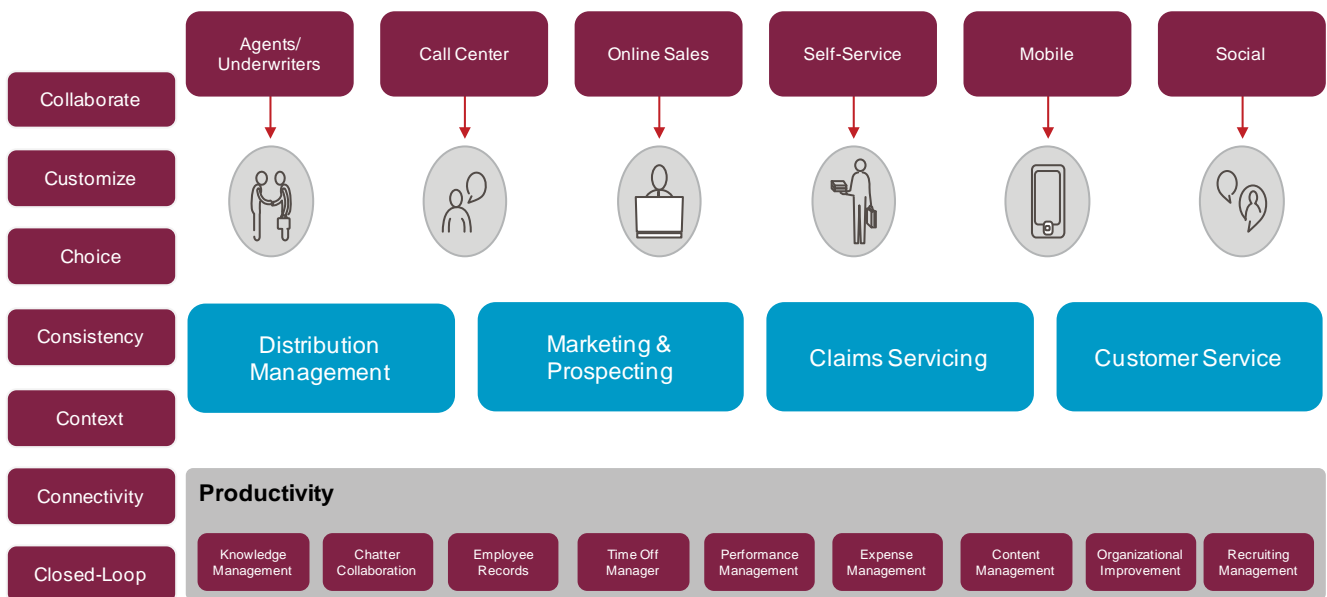
People matter, results count.

Introducing Capgemini Insurance All Channel Experience (ACE) Powered by Salesforce.com

Capgemini Insurance ACE helps insurers increase revenue and retention while delivering a better and more intimate level of customer service.

Capgemini's Insurance All Channel Experience (ACE) solution, in association with Salesforce.com, can deliver a future-proof, integrated, multi-channel customer experience and provide insurers with a competitive edge.

Our solution helps the integration of information flow, systems, and business processes across the insurance value chain to provide a uniform experience across all the channels a customer will use in their journey with an insurer.

Capgemini Insurance ACE: Improving customer experience across all channels

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

Collaborate

Customize

Choice

Consistency

Context

Connectivity

Closed-Loop

Distribution Management	Marketing & Prospecting	Claims Servicing	Customer Service

Productivity

Knowledge Management	Chatter Collaboration	Employee Records	Time Off Manager	Performance Management	Expense Management	Content Management	Organizational Improvement	Recruiting Management

Capgemini Named a Strong Performer in Salesforce.com Implementation Services

The Forrester Wave™: Salesforce.com Implementation Services, Q2 2013," Forrester Research Inc.: June 18, 2013

Capitalize on an increasing trend in the adoption of digital transformation initiatives across the insurance industry. Key business and technology issues such as providing superior customer experience, cost-savings, and improved retention rates are driving digital transformations.

Our Insurance ACE solution enables insurers to engage customers cost-effectively at every stage of the interaction such as Quote and Buy, Service, and Claims journeys. It supports all channels a prospective customer may use and provides them with personalized interactions and offerings, whenever and wherever the information is needed, and helping insurers deliver an intimate level of customer experience with better results:

- Higher policy conversion rates
- Improved cross-sell, up-sell and retention rates
- Enhanced claims experiences with reduced claims leakage

With Capgemini's Insurance ACE, insurers can reap tangible benefits:

- **Access to best-in-class capabilities, reducing overall operating costs.** Capgemini Insurance ACE provides an opportunity for business differentiation and growth by allowing insurers to focus on driving value and providing superior customer experience strengthening each channel of customer communication. By reducing operating costs, insurers can recognize greater operational efficiencies.
- **A single unified customer view.** Get a 360-degree view of your customers to see all interactions and transactions.
- **Consistent and seamless customer experience across multiple channels.** Enables richer, more proactive relationships with existing and prospective customers. Engage customers on any device, through social media, and mobile as well as traditional web and phone channels.
- **Improved agent productivity.** Real-time product knowledge, efficient interactions, and integrated telephony allow agents to more effectively interact with customers translating into an improved conversion ratio and increased customer retention.
- **Best of breed technology.** Insurance ACE is enabled by Salesforce which powers the platform for Sales and Service needs while integrations to insurance binding and underwrite systems, like Guidewire, social media platforms, like Facebook, and e-signature providers, like DocuSign, provide a well-rounded tool ready to plug and play at insurers. Each implementation is unique. Our professionals will tailor your system architecture to fit your technical and business needs.

The Right Combination

Capgemini brings the right combination of expertise and experience. With more than 20 years of insurance industry experience and 8,000 insurance professionals worldwide, Capgemini has collaborated with insurers on domain-led business transformation engagements throughout the insurance lifecycle – from front office, policy administration, and underwriting to claims.

As a Global Strategic Cloud Alliance partner of Salesforce.com, Capgemini is uniquely positioned to offer Insurance ACE to insurers due to our deep insurance experience, close relationship with Salesforce.com, and early market position in the digital transformation space. Capgemini is a leading Salesforce.com system integration partner with over 800 practitioners the majority of whom hold certifications as Salesforce.com technical professionals.

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Visit: www.salesforce.com

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

About Capgemini

With more than 130,000 people in 44 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2013 global revenues of EUR 10.1 billion.

Together with its clients, Capgemini creates and delivers business and technology solutions that fit their needs and drive the results they want.

A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

Learn more about us at
www.capgemini.com

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