

Capgemini's Insurance Connect

Subscription-Based Services for the Insurance Value Chain

**You run your
business.
We run your
operations.**



Best-in-class

insurance processing capabilities, on-demand and without costly infrastructure

While every insurer needs to provide remarkable core insurance processing services, not every insurer—particularly small carriers—needs to build the systems, maintain the infrastructure or develop and run the processes. Property and Casualty (P&C) carriers now have access to on-demand, best-in-class applications across the insurance lifecycle, through a flexible subscription model.

People matter, results count.

Introducing Capgemini's Insurance Connect

Leading analyst Forrester cites Capgemini as an “early pioneer in the area of cloud orchestration,”¹ and names Capgemini as a sample vendor with prebuilt SaaS capability to integrate multiple SaaS solutions.

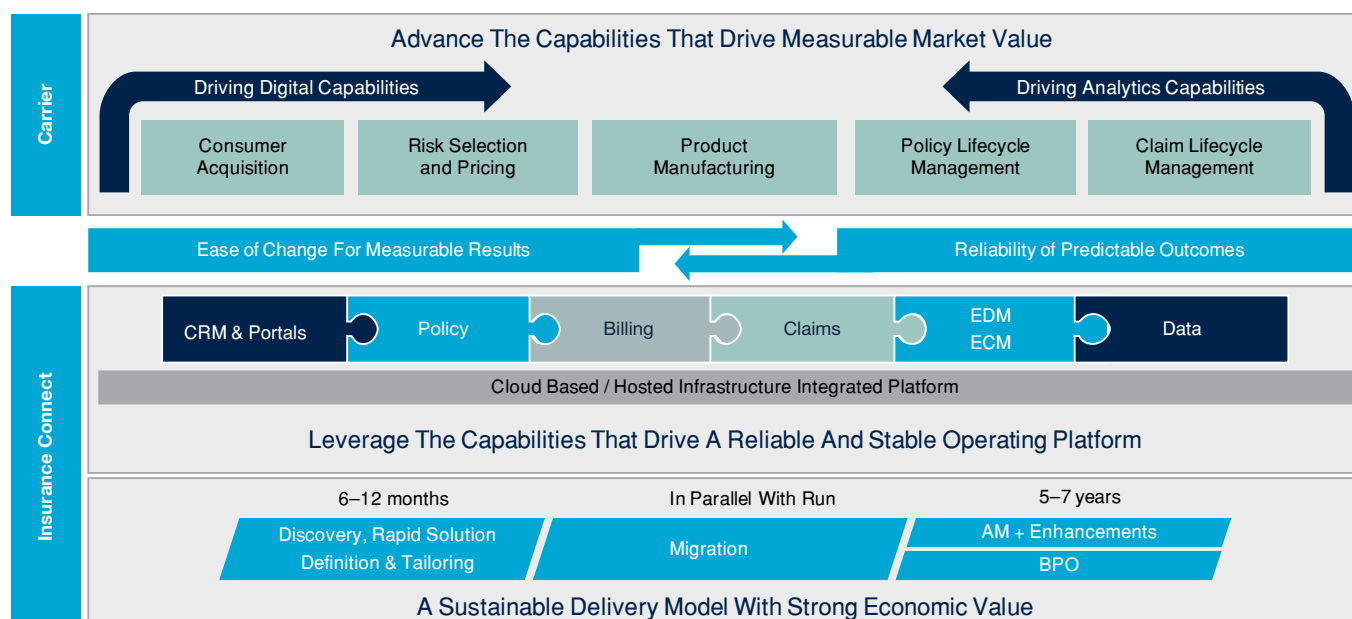
Capgemini's Insurance Connect is a holistic solution that gives your business a powerful core engine and satellite systems underpinned by a strong operations team. This is a unique subscription-based solution designed for P&C carriers, hosted by Capgemini in a private cloud environment, and pre-configured for common lines of business.

Our solution allows you to focus on the business of insurance to drive brand value and differentiation. It helps carriers:

- Improve customer service
- Reduce operating costs
- Increase processing throughput
- Accelerate product speed to market

Capgemini's Insurance Connect solution provides rapid access to market-leading technical capabilities with a low cost of entry and at scale. This gives insurers a solid foundation to develop more impactful services around digital and analytics that create immediate value to the business. Paired with Capgemini's proven Rightshore® delivery model and a compelling economic model, our solution creates a leverage point that many carriers do not have today.

Leverage the capabilities to drive a reliable and stable operating platform



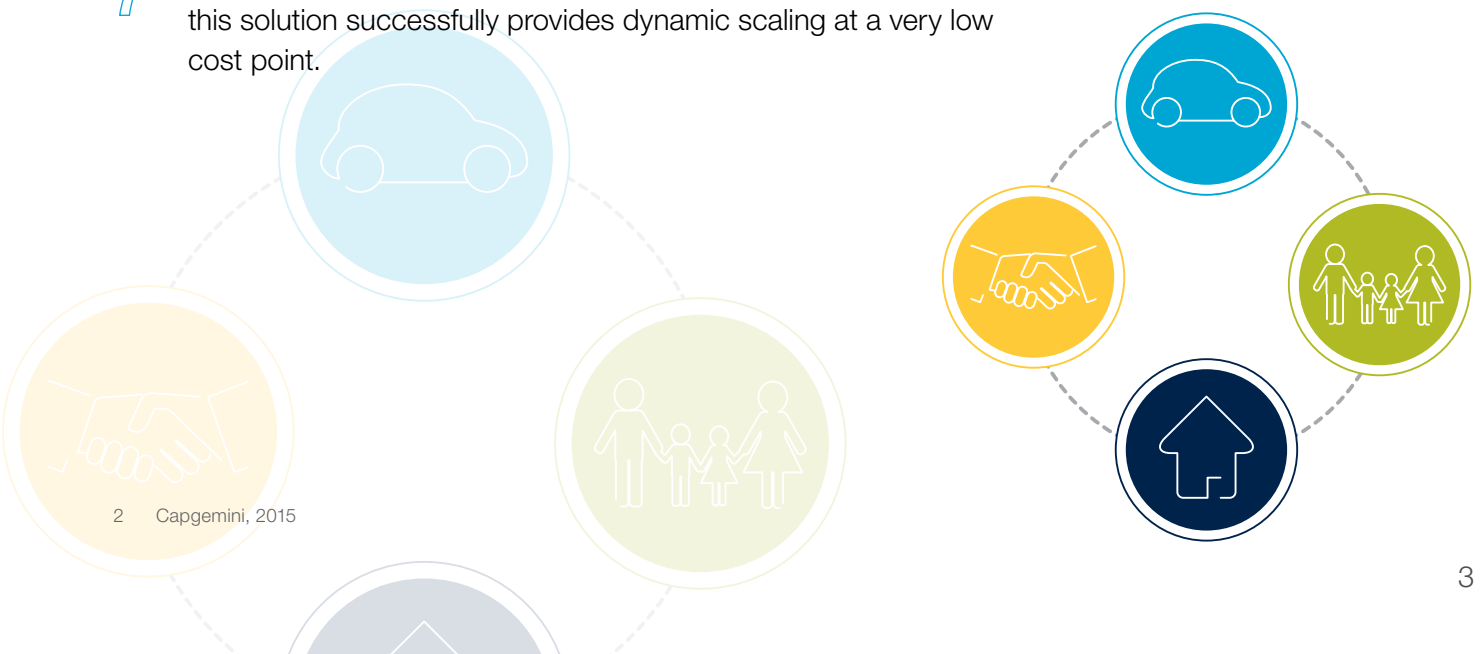
1 Forrester Research Inc.: "Navigate the SaaS Implementation Partner Landscape," Liz Herbert, 24 August 2012

The Seven Building Blocks of Insurance Connect from Capgemini

Delivered via an integrated solution, Capgemini's Insurance Connect was designed for carriers who are looking for flexibility. The solution is comprised of seven building blocks:

- 1 **All Channel Experience** – Developed on the Salesforce® platform, this solution enables a powerful agent and insured channel for distribution.
- 2 **Portal** – This component is an alternate external-facing channel that leverages your existing portal or is built by integrating leading tools with the core platform.
- 3 **Core Platform** – The primary core platform offered is a tailored, optimized Guidewire InsuranceSuite™ to deliver a compelling policy, claims and billing capability. For some lines of business, the core platform is delivered pre-configured.
- 4 **Enterprise Content Management and Enterprise Document Management** – An integral part of the solution, this capability is delivered collaboratively with selected Capgemini partners. The solution can also leverage your existing ECM or EDM capability.
- 5 **Data Hub** – This strategic building block is typically delivered as a combination of your existing data infrastructure and a business intelligence capability from one of our partners. Specifically, this consists of an operational data store, data marts, and reports.
- 6 **Integration Hub** – This is a comprehensive library of key interface capabilities to support financials, document generation and management, statistics and reporting, user authentication, and rating as well as numerous third party integrations.
- 7 **Cloud Infrastructure** – Deployed on Amazon Web Services, this solution successfully provides dynamic scaling at a very low cost point.

Over 75% of carrier budgets is associated with business-as-usual activities leaving very little capacity for *product innovation and improving customer service*²

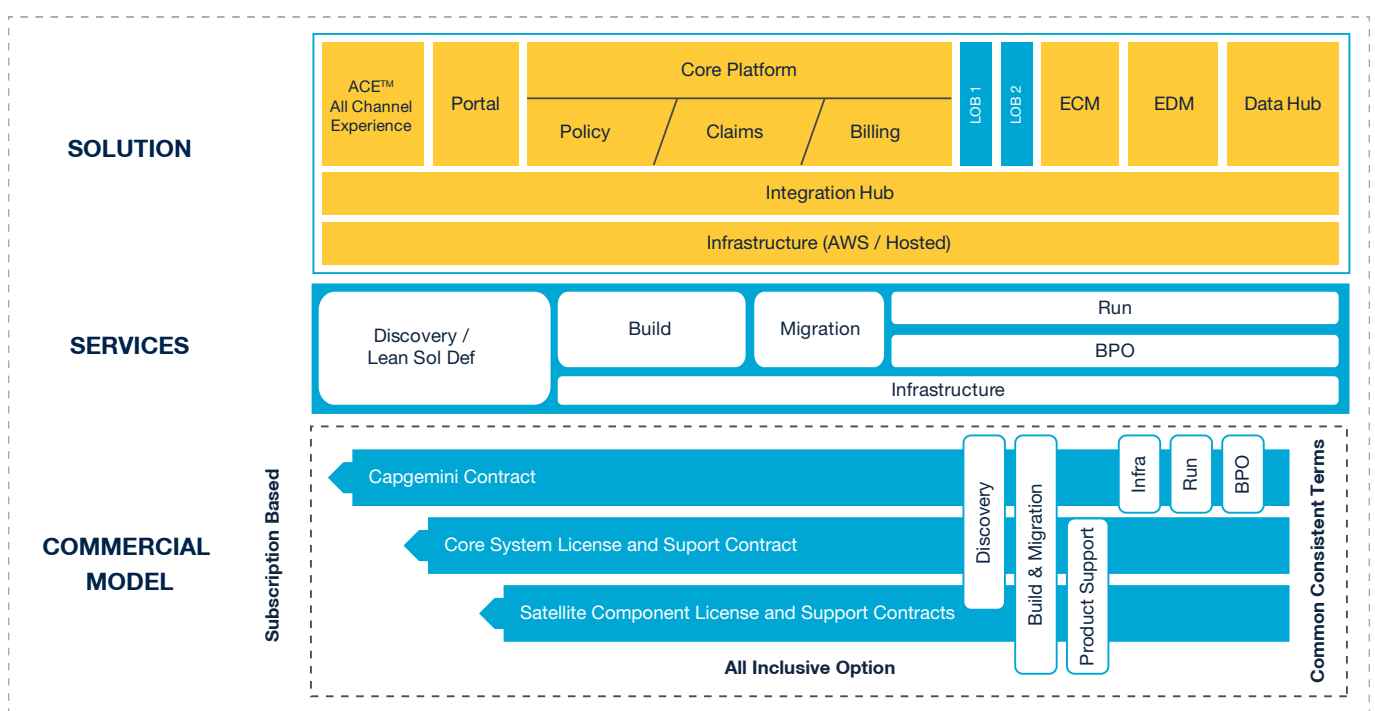


Capgemini's Insurance Connect is designed with a compelling commercial model to enable carriers to overcome financial barriers:

- **Subscription-Based** – A flat monthly fee smoothed over a 5-7 year horizon eliminates the large upfront costs associated with these types of transformation programs.
- **Transaction Based** – A fee based on expected policy or claim counts that scales as your business grows, delivering a true dynamic priced platform.

In both options, carriers can convert what is typically a large capital expenditure to a predictable operational expense that is more affordable and allows existing operations to run uninterrupted. Our service also includes platform product support and maintenance as well as platform upgrades.

Capgemini's Insurance Connect



Reap the Benefits of Capgemini's Hosted Solution for Insurers

Gain rapid access to best-in-class capabilities, lower overall operating costs and improve the focus on core business functions

Our subscription-based offering gives insurers an opportunity to enable business differentiation and growth by giving them more time and resources to focus on the brand-based expert services that drive value and differentiation. By reducing operating costs, insurers can recognize greater operational efficiencies across their organization and improve throughput through standardization and automation.

Market-leading technical capabilities and services offer an all-in-one solution to migrate from legacy systems to complete implementation, integration, maintenance and hosting on one platform.

Replace legacy systems that traditionally have been too costly to upgrade

Insurers are looking for new technology-enabled solutions to introduce or modify products faster, service customers and distribution partners in a differentiated way, and provide needed information across the enterprise. While a challenging mandate, insurers are converging on core platform transformation to drive dramatic improvements in time to market, cost per policy, and operating agility. Capgemini's Insurance Connect offers small insurers a way to achieve on-demand core platform transformation through pre-configured, optimized capabilities as part of a cost effective and flexible subscription-based model.



Over **10,000** people
dedicated to insurance

Serving
12 of the top 15
global insurers

Capitalize on an increasing trend in adoption of cloud-based offerings across the P&C enterprise

Key business and technology issues such as operational flexibility, cost savings and flexible subscription-based models are driving cloud adoption within P&C insurance. Analysts believe that small insurers are likely to be leading adopters of cloud technologies so they no longer have to maintain IT assets themselves.

Capgemini's Insurance Connect solution is live today, combining our exclusive hosted proposition with our partner ecosystem to deliver solutions as a true utility which leverages Capgemini's end-to-end capabilities. All of this makes Capgemini the most experienced system integrator in the insurance transformation market. With over 10,000 people dedicated to the insurance sector, our client base includes 12 of the top 15 insurers³ and over 400 insurance companies around the world.

Why cloud now?



What's driving cloud computing adoption? For insurers, moving from traditional infrastructures to the cloud brings compelling benefits: operational flexibility, cost savings, and pay-as-you-use cost models. It's easy to see why cloud computing is among the top technology priorities for the management of global life and P&C insurance companies.

Cloud computing promises many benefits to P&C insurers including:

- Lower total cost of ownership
- Standardization of systems and processes
- Higher productivity and collaboration
- Economies of scale
- Scalable storage and processing
- Ability to make changes quickly such as rates or new products

³ Ranked by revenue, Forbes 'The Global 2000' for 2014



Find the Right Balance

Capgemini's Insurance Connect offers insurers a balanced approach that combines our expertise and experience. With more than 20 years of insurance industry experience and over 10,000 insurance professionals worldwide, we have collaborated with insurers on domain-led business transformation engagements throughout the insurance lifecycle, from front office, policy administration, and underwriting to claims.

We are uniquely positioned to offer Capgemini's Insurance Connect, a solution that combines deep insurance experience, close relationship with leading insurance solution vendors, and early market position in the PaaS space. Capgemini is Guidewire's largest global system integration partner with a dedicated Guidewire team of more than 1,000 practitioners. Capgemini has successfully delivered over 80 Guidewire projects across the globe including implementations, upgrades, integrations and application maintenance services.



Ready2Series

in collaboration with



and  GUIDEWIRE

For more information visit:

www.capgemini.com/insurance



Contact us at insurance@capgemini.com



About Capgemini

Now with 180,000 people in over 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2014 global revenues of EUR 10.573 billion.

Together with its clients, Capgemini creates and delivers business, technology and digital solutions that fit their needs, enabling them to achieve innovation and competitiveness.

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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