

Boost Your Business with Capgemini's Insurance Solutions



Capgemini helps insurers achieve dramatic improvements to accelerate time to market, product leadership and operational excellence

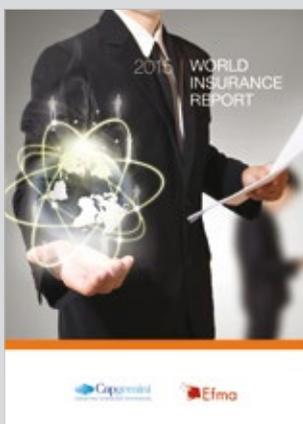
People matter, results count.

*Capgemini has helped
11 of the top 15
global insurance
companies become
innovative Insurers of
the Future*

Traditional insurers have been under attack in recent years by a number of market forces: Internet disintermediation, new competition, compliance pressures and customer empowerment. These challenges are bringing new opportunities, but to successfully capture them, insurers must have a well-defined and proactive business response. Insurance organizations must become agile to anticipate market innovations like digitization, follow quick changing regulations, leverage all distribution channels, launch and improve offers to address the competition, and improve results by enabling more efficient back and front office processes and legacy simplification.

Capgemini is a leader in transforming traditional players into innovative, customer-centric Insurers of the Future through next generation solutions including: front office optimization, policy administration, claims processing, IT systems architecture, application development, implementation, integration, testing and outsourcing. Across the globe, we bring:

- **Proven experience as an end-to-end solutions provider.** As the partner of choice for transformation programs, Capgemini is a strategic partner for 4 of the top 5 P&C insurers across the world and for all major logos in Europe
- **Next generation delivery model** backed by CMM Level 5 and ISO9001/2000 certified processes
- Access to **industry-defining best practices, methodologies and standards** through our global Insurance Center of Excellence
- Ability to leverage the latest technologies through **alliances with best-in-class partners** with more than 6,000 insurance practitioners globally



Less than 30%

of insurance customers globally are having positive customer experiences with their insurer

– World Insurance Report 2015, Capgemini and Efma

A comprehensive network of partners to support life and non-life insurance systems

Capgemini is a strategic partner for

all major logos in Europe

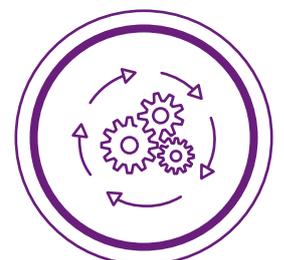
Modern platforms can help insurers improve effectiveness, efficiency and customer service in a complex marketplace. Leading insurers are implementing systems which incorporate the latest architectures like web-based and service oriented architecture to enable a more reliable technology platform. Capgemini partners with a variety of software vendors to address life and non-life insurance on a full implementation or component approach. We've invested in methodologies, assets and accelerators to provide repeatable, domain-specific tools to speed our insurance engagements.

Leveraging our partnerships, we can help insurers:

- Respond to market demands with agility, efficiency, and data-driven analytics to support business
- Support brand differentiation in an increasingly digital world
- Drive technology-driven innovations in marketing, sales, and services
- Achieve faster and easier regulatory compliance

Exhibit 1. Capgemini is a leader in delivering best-of-breed technology solutions for insurance carriers

World Class Partnerships with Technology Leaders				
Oracle Diamond level Partner	IBM Premiere Business Partner	Global SAP Partner	HP	Microsoft Gold Certified Partner
Over 13,500 Oracle technologists globally	Global alliance spanning 22 countries	16,300 SAP experts around the world	20+ years of partnership focused on testing	Global community of 24,000+ Microsoft consultants
Insurance Solution Partnerships				
Amazon Web Services	Box	eBaoTech	FirstBest	Guidewire
Insurity	ITN	Marketo	Netsuite	OneShield
Pega	Prima Solutions	Salesforce	Sapiens	Thunderhead
Technology Partnerships				
EMC2		Kony		TIBCO



Policy Administration

Reduce cost per policy by
30-40%

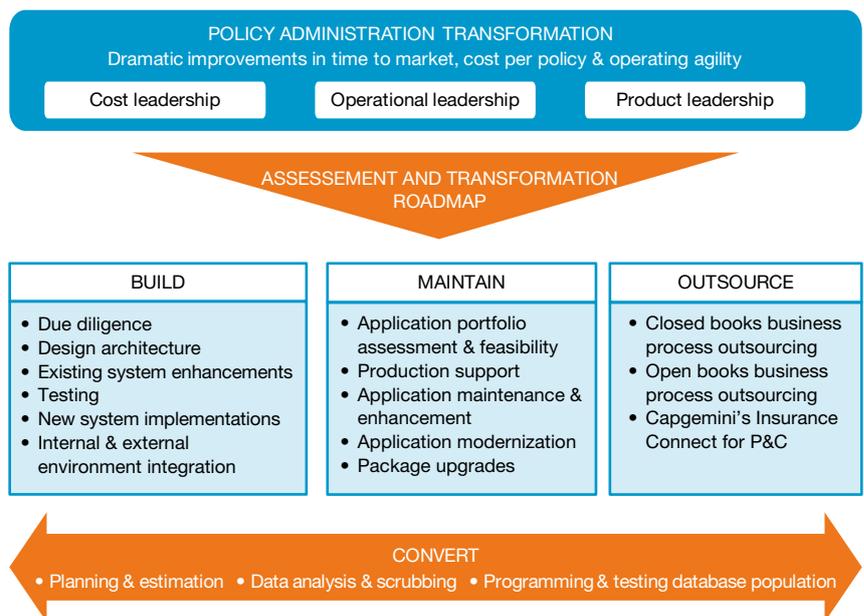
As the industry undergoes significant consolidation, insurers are rethinking policy administration processes to increase customer centricity, enhance product development capabilities, and comply with regulatory changes. Capgemini's Insurance Policy Transformation solution helps insurers effectively meet market pressures, drive greater value, and realize strategic advantage. Our end-to-end solution covers the insurance value chain and enables insurers to:

- Achieve **product leadership** by accelerating time to market for new products and rapidly responding to changing market and business conditions
- Realize **operational leadership** by streamlining business processes to reduce conversion and project risk and outsource closed book operations
- Attain **cost leadership** by reducing cost per policy and total cost of ownership through legacy platform consolidation and simplification

Our policy administration solution has consistently met higher standards to gain competitive advantage in today's market. Typical results for insurers working with Capgemini include:

- Reduced cost per policy by 30 to 40%
- Lowered customer acquisition, service delivery and operations costs including license and back-up costs
- Decreased total cost of ownership up to 35%
- Shortened requirement, design and development time from 25 to 40% with our Policy Administration Frameworks
- Increased automation and expedition analysis and integration of system interfaces by 25 to 30%

Exhibit 2. Capgemini's comprehensive solution covers the full spectrum of policy administration transformation



Claims Transformation

Reduce loss adjustment expense by up to 5%

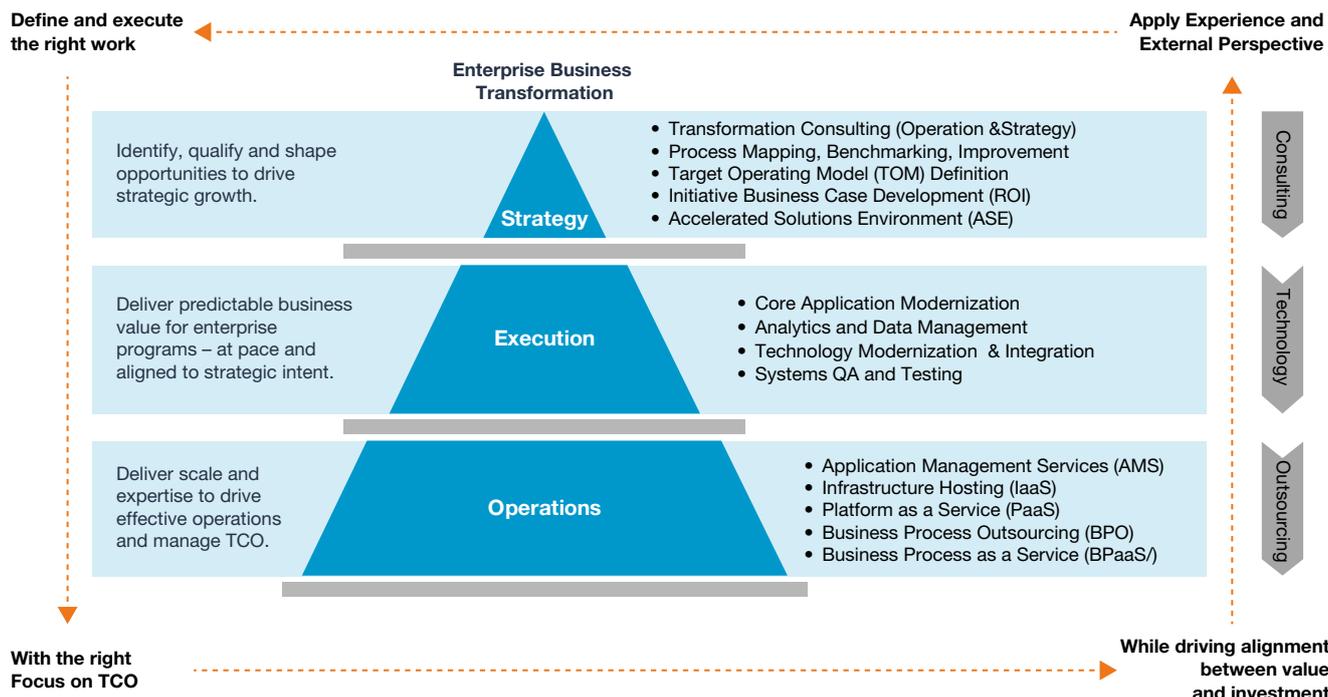
Efficient claims management is critical for insurers looking to improve customer loyalty, increase wallet share, and generate positive word-of-mouth. Inefficiencies in the claims process can drive up costs and negatively affect customers, while highly effective claims practices are a key contributor to a differentiated customer experience that strengthens existing customer relationships and attracts new customers.

To help our clients gain business value from claims transformation, Capgemini uses an end-to-end approach that begins with the business strategy. We collaborate with insurers to align the claims operating model with the business strategy and optimize the claims platform across people, processes, and technology. Capgemini can help insurers optimize total indemnity expenditures by improving their efficiency and effectiveness in managing vendors and legal expense, controlling fraud costs, and improving recoveries. After a claims transformation initiative is complete, insurers can easily identify fraudulent claims, reduce fraud levels, improve claim outcomes, and reduce claim leakage.

Capgemini's business-driven, end-to-end claims transformation services enable insurers to enhance brand value and achieve sustainable growth. Our clients have achieved the following typical results:

- Reduce claims cycle time by an average of 15 to 20%
- Reduce total cost of ownership from 20 to 40%
- Achieve up to 5% reduction in loss adjustment expense and up to 1% of loss cost improvement

Exhibit 3. End-to-end claims transformation services



Capgemini's Insurance Connect: Best-in-Class IT for Small to Medium-Sized Insurers

Capgemini's Insurance Connect is a subscription-based service for claims, policy administration and billing that helps small to medium-sized insurers leverage on-demand, pre-configured applications across the insurance policy lifecycle. The solution lets insurers respond to new market opportunities, gain operational efficiencies and focus on essential business activities and brand differentiation.

60 Guidewire projects
across the globe over the past three years

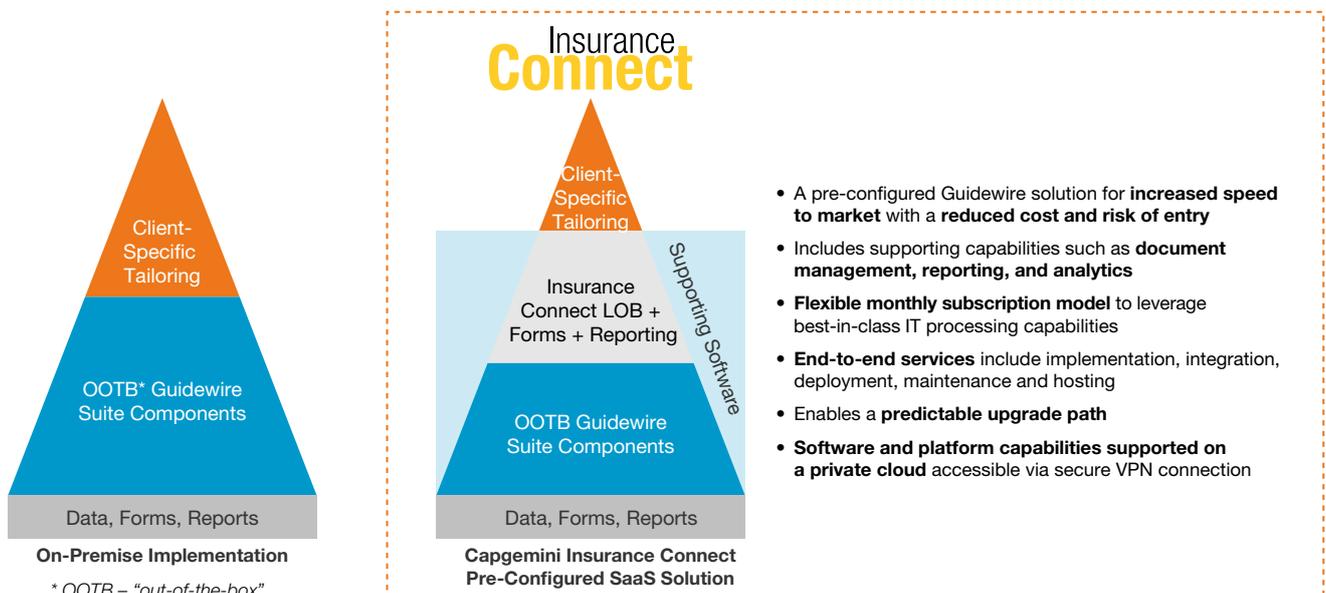
Best-in-class IT without the hassle and cost

Insurance Connect is a right-sized solution that allows small and medium-sized insurers to compete with industry leaders. Hosted by Capgemini in a private cloud environment, our solution combines the Guidewire InsuranceSuite™ with end-to-end services from an experienced systems integrator. Capgemini builds and maintains the systems for claims, policy administration and billing so insurers can focus on profit margins and transforming customer's value. Our services include implementation, integration, deployment, maintenance, and hosting.

Proven Guidewire partner

A Guidewire partner since 2004, Capgemini is uniquely positioned to offer Insurance Connect to smaller carriers due to our deep insurance experience and close partnership. Capgemini is Guidewire's largest global system integration partner with a dedicated Guidewire practice of over 850 specialists. We have successfully delivered over 60 Guidewire projects across the globe over the past three years, including implementations, upgrades, data conversions, integrations and application maintenance services.

Exhibit 4. Capgemini's Insurance Connect is an industry first software as a service offering of the Guidewire InsuranceSuite™



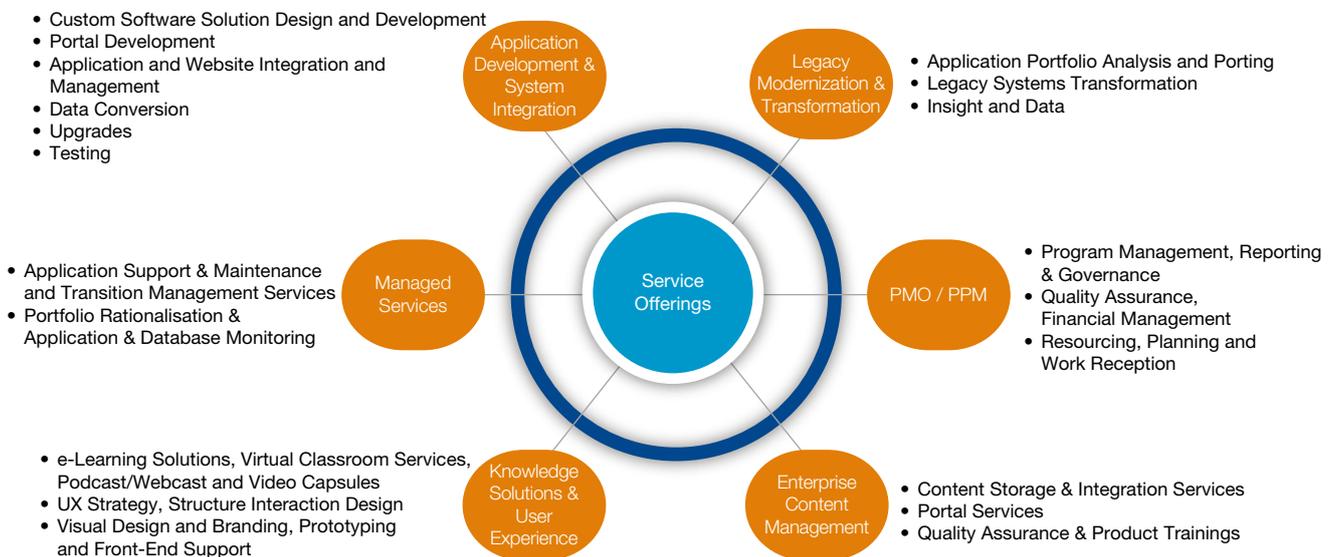
In Practice: Claims Transformation for a Major European Carrier

Capgemini helped a major European international insurance carrier implement a five year claims transformation program based on Guidewire ClaimsCenter. Building on our practice experience, capacities and assets, we leveraged onshore teams and offshore centers to meet tight deadlines without going over budget. During the project, we managed a major product upgrade that successfully demonstrated the accuracy of the package choice. Capgemini helped customer move to more digitization in the claims processes and handle better customer care and operational efficiencies.

Beyond the system replacement, we also used new methodologies like lean and Agile to streamline work by providing up-to-date ways of working in a one team.

We are now extending the engagement to the client's direct subsidiaries creating a multi-company and multi-tenant platform. Thanks to the modular architecture and highly configurable software, our client now has the benefit of a common platform for standard and direct business which will have significant impact on total cost of ownership.

Exhibit 5. Our technology, development and integration services support our clients by offering domain-focused experts, implementation and maintenance



Get started today by visiting us at
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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