

Operational Transformation Helps CNA Create a Differentiated Claims Experience

Capgemini helps build a standardized, scalable and flexible foundation for claims transformation.

“In my nine years at CNA, this is the best-run and most effective program with which I have been involved.”

Tim Shea
Vice President, Worldwide
Claim Strategy

The Situation

CNA, a leading US commercial, property and casualty insurer made a strategic commitment to bring its commercial and specialty insurance customers the world's best claims experience. To achieve the goal, the company developed a multi-year claims transformation roadmap encompassing multiple distinct initiatives. Critical to this effort was streamlining and standardizing CNA's claims processes across the enterprise to support the delivery of a consistent, positive customer experience.

CNA had been leveraging Guidewire ClaimCenter to flexibly support its claims operations since 2003 and recognized that an upgrade to Guidewire's current version of the application would provide

numerous new key capabilities that were central to the ongoing evolution of the claims process. This major enhancement of CNA's ClaimCenter platform would enable CNA to more tightly integrate claims with key company processes, capture and analyze claims data more effectively, and document claims with greater speed and flexibility. The upgrade would also provide a consistent and scalable way to standardize claims processing across both commercial and specialty insurance divisions. It therefore provided the opportunity to configure Guidewire ClaimCenter® specifically to support newly redesigned business processes.



People matter, results count.

The Solution

Capgemini's Guidewire® implementation and collaborative relationship with CNA contributed to its selection as CNA's claims transformation vendor. Capgemini worked with CNA on multiple areas of the transformation roadmap, including:

- Design of streamlined claims processes
- Implementation of a Guidewire ClaimCenter® platform upgrade across multiple business units and locations
- Creation of a single repository for structured and unstructured claims data and a reporting and analytics tool kit that would further strengthen CNA's ability to capture, manage and use its most critical operational data for improved control, operational reporting and decision-making.
- Numerous smaller projects within the roadmap such as building a predictive model for recovery management and a document management platform to generate letters.

As any major technology and process improvement effort has wide-ranging organizational impacts, Capgemini also helped CNA with the communication management needed to align CNA's strategy and organizational structure to new claims, business and marketplace requirements.

The Result

Having set an aggressive goal, CNA found substantial value early in its claims transformation journey. It has streamlined current processes and improved data quality. Standard procedures, and automated processes and activities are supporting higher-quality claims handling and higher agent, customer and claimant satisfaction. (The significantly enhanced Guidewire ClaimCenter® solution unites CNA's commercial businesses on one platform, further bolstering efficiency, transparency and customer responsiveness). It provides a strong foundation that will enable the vision of a fully-integrated, common claim platform for all lines and functions.

To help support this investment, CNA and Capgemini have also focused on immediate opportunities to unlock value. One such initiative was the creation and implementation of a predictive analytics tool to help identify recovery opportunities. The savings from this effort are projected to be over \$1 million per year across multiple lines of business.

Together, CNA and Capgemini are building the foundation from which CNA can differentiate its claims customer experience, reap ongoing operational efficiencies and have a flexible platform to rapidly adapt to future needs and market shifts.



How CNA and Capgemini Worked Together

Several factors have contributed to the success of the early phases of CNA's transformation. Identifying areas of improvements and investments would return the greatest and most lasting benefits, and reconciling those initiatives with CNA's desired appetite for change, was an important first step. Capgemini worked collaboratively with a cross-section of CNA's business leaders and subject matter experts to create a strategy and scope for the project that was broad enough to achieve the firm's strategic goals and focused enough to be achievable within the desired budget and timeframe.

One important element of CNA's Guidewire ClaimCenter® upgrade has been CAPGEM®, Capgemini's collaborative, team-based approach and methodology for Guidewire® implementation. Based on an iterative approach, Capgemini was able to capture frequent feedback, incorporate lessons learned faster, and provide better risk management and solutions tightly aligned with CNA's business strategy.

Capgemini's global delivery model was another key success factor. This model extended an optimal balance of industry, claims management and Guidewire® application talent from onshore, nearshore and offshore locations. Being a founding member of Guidewire's PartnerConnect

alliance program, Capgemini was able to leverage the strength of its Guidewire® relationship to ensure that CNA's overall claims transformation roadmap aligned well with Guidewire®'s upgrade path and help them to maximize benefits from the latest significantly enhanced ClaimCenter release.

CNA and Capgemini are building a streamlined yet flexible foundation that positions CNA to deliver one of the world's best customer experience while capturing several other operational and strategic benefits along the way. By adhering to its roadmap, maintaining focus and prioritizing those initiatives with the greatest business impact, CNA is confident that its claims transformation journey will achieve its targeted benefit goals now-and in the future.

What's next for CNA and Capgemini?

The early success in building a strong people, process and technology foundation positions CNA on track to deliver on the vision of becoming the best property and casualty Claims organization in the industry.





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 2010 global revenues of EUR 8.7 billion and employs around 110,000 people worldwide.

More information is available at www.capgemini.com

Capgemini US
Financial Services
Insurance
Claims Transformation

Approved by
Timothy Shea
VP Worldwide Claim Strategy for CNA

John Mullen
VP Insurance Practice,
Capgemini Global Financial Services

In collaboration with



For more than 100 years, CNA has been one of the most trusted names in insurance, extending commercial property & casualty insurance to customers across the United

States and internationally. CNA's services include risk management, information services, underwriting, risk control and claims administration.

For more information, please visit www.cna.com