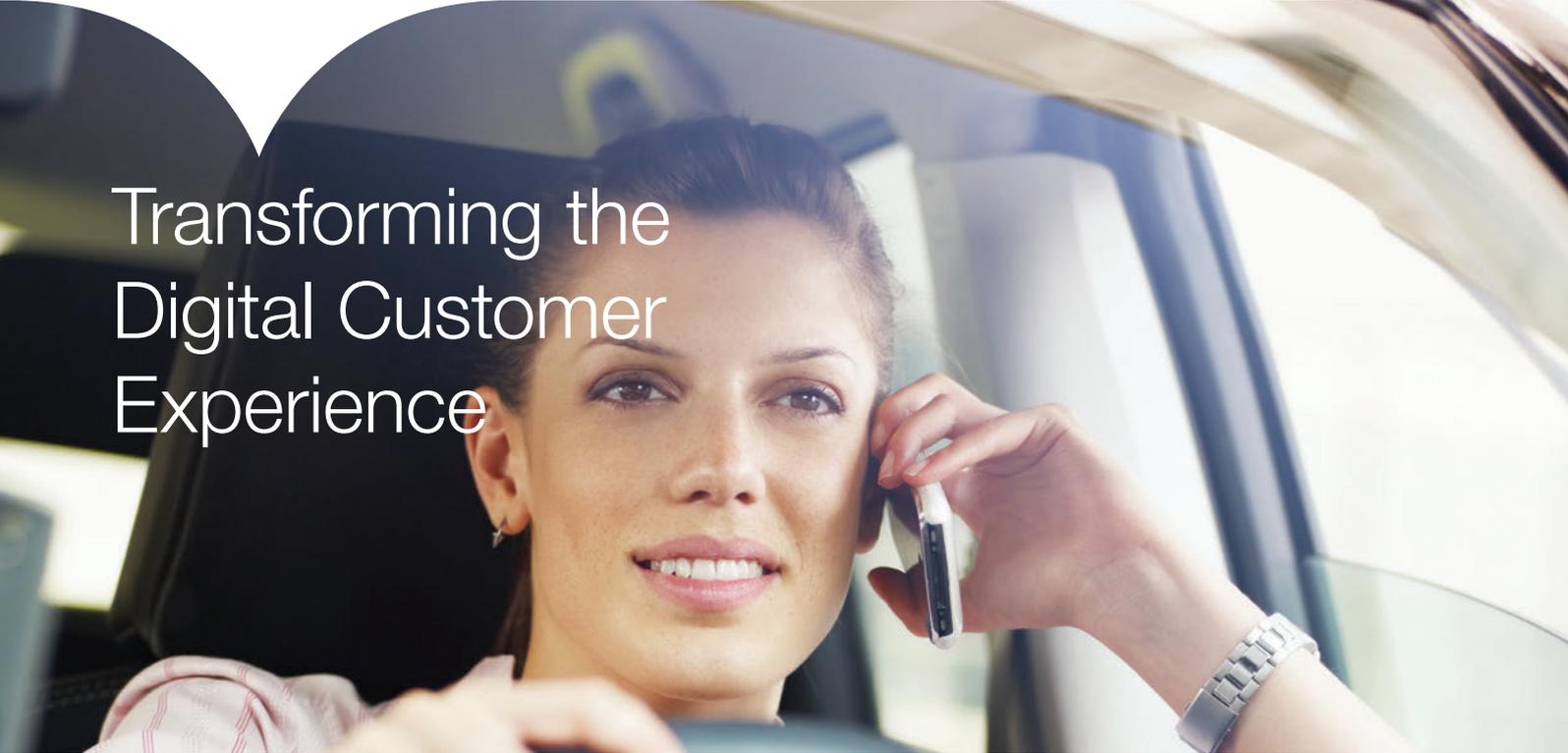


Capgemini's End-to-End Mobile Insurance Services



Transforming the Digital Customer Experience

Hunting for a new insurance policy? Need to report an accident or property damage to your insurance company? Want to inventory your belongings in case of a property loss? Can't find a nearby automobile body shop for repairs? Checking on the status of a claim? No worries. There's a mobile app for all this and more—just check your smartphone.

Customers are demanding mobile apps for quotes and policy purchase, self-service for policy changes and claims reporting and leading insurers are responding. Capgemini research indicates that apps for claims servicing—the most widely available insurance app today—will increase sharply in the next two years with 73 percent of insurers offering this self-service capability. The ability to make policy changes via mobile will also rise sharply from 9 percent of insurers offering this now to 52 percent in two years' time¹.

At alarming rates, customers are embracing their mobile phones, smartphones, tablet computers and handheld devices to transact with their insurance providers. The question for Insurers is no longer whether to invest, it is how to best leverage the mobile channel to provide a differentiated customer experience and achieve operational efficiencies. Moving forward competitive advantage will be driven by innovation.

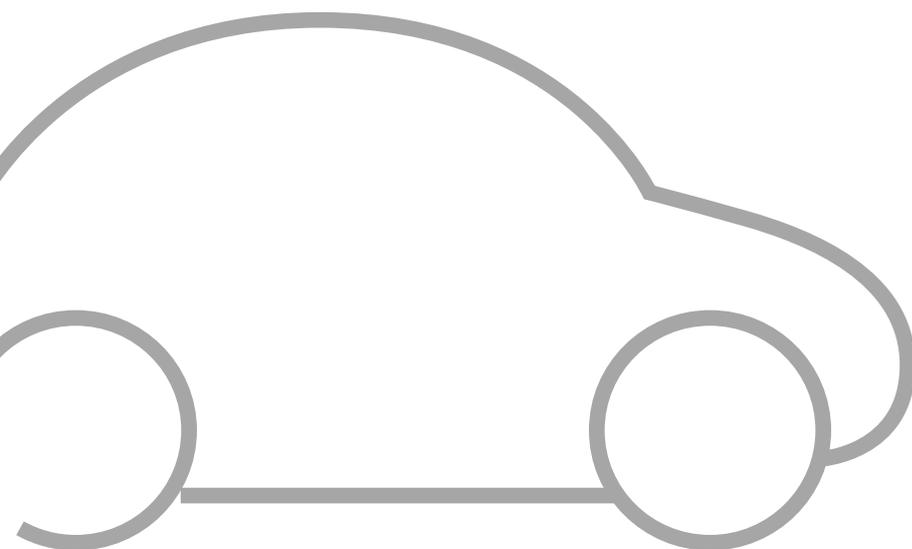
¹ World Insurance Report 2013, Capgemini and Efma

U.S. automobile insurer develops apps for addressing the needs of multiple mobile devices

A non-standard automobile insurer in the U.S. wanted to develop platform independent mobile apps addressing the needs of Apple, Android, Windows, Blackberry customers and ensure that applications are “best” in the industry and are the preferred medium for customers. The company took a three-phase approach:

- Phase 1 – Extend web functionality such as “Make a Payment” to mobile for Apple and Android users
- Phase 2 – Extend additional functionality to mobile users
- Phase 3 – Build platform independent full-fledged mobile apps

Capgemini worked with the company’s business leaders to define requirements, design and build the required technical framework, develop a prototype, test the prototype to ensure a high degree of usability and develop an appropriate architecture so that the client could re-use for other applications. The new solution extended existing web functionality and created a consistent user experience by defining and creating an enterprise “standard UI”. The result was a dramatic increase in customer satisfaction with both look and feel and increased policy servicing functionality.



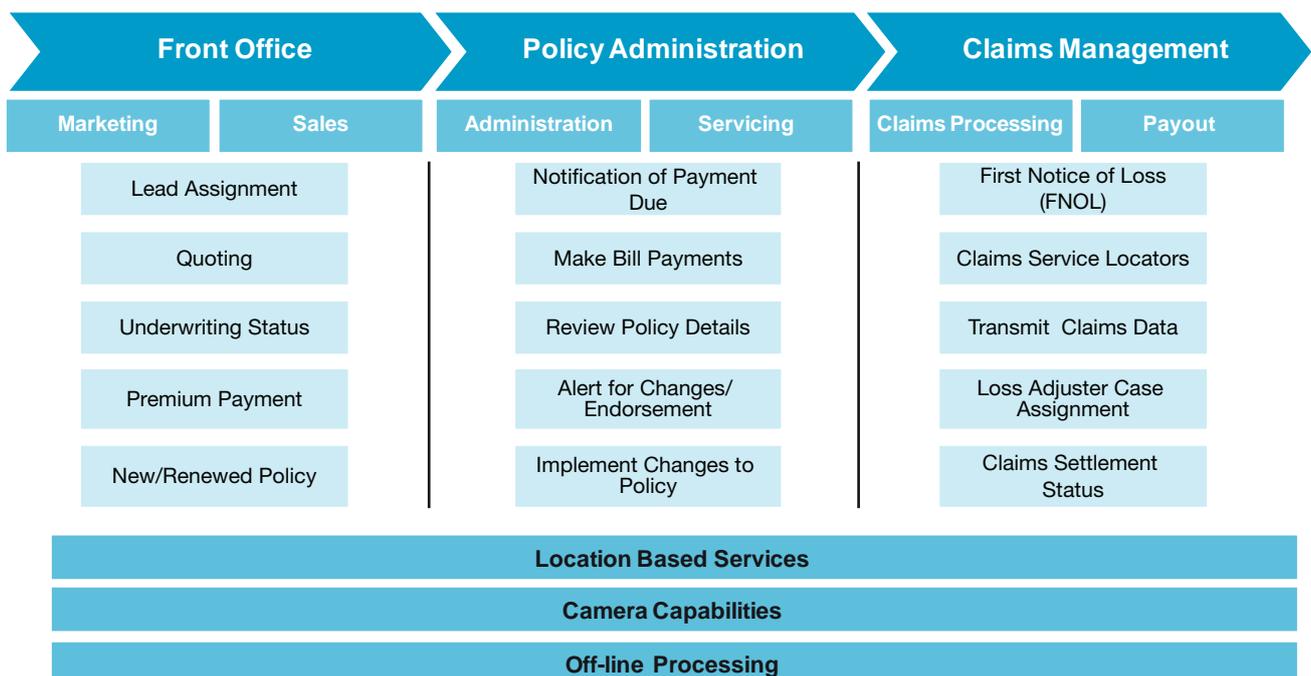
The Time for Mobile is Now

Customer pressures are pushing insurers to establish the most fundamental level of mobile capabilities and engage with customers through basic self-service apps. However, gaining competitive advantage from mobile capabilities requires more than just creating attractive apps. Mobile solutions provide an opportunity for insurers to improve their top-line as well as their bottom-line by enhancing the customer experience from the sale of an insurance policy to policy life cycle services, claims related tasks and payout of the final claim amount.

Furthermore, agent empowerment and enablement through a mobile platform enhances intermediary effectiveness, policy conversion and greater end customer satisfaction. Similarly, mobile solutions can improve the effectiveness and efficiency of third party service providers such as loss adjusters, roadside assistance, auto repair shops and, medical laboratories that perform pre-underwriting screening for life insurance, and healthcare provider networks.

Convergence of mobile, online and social trends offers the means to fundamentally transform how insurance companies operate, from the way they market and sell to how they service and manage customer relationships. Workforce collaboration is also a major advantage as multiple teams can participate in complicated process streaming, share sales and service best practices and allow staff and agents to do business seamlessly beyond the boundaries of the office using handheld devices. However, transformation requires “industrialized” platforms to deal with enormous data (structured and unstructured), customer analytics, social CRM and enterprise reporting that accompany robust mobile and social media interactions. Adopting a holistic mobile strategy that effectively integrates with the insurer’s multi-distribution network and customer engagement objectives is critical to long-term success.

Mobile Insurance Delivery Across the Value Chain



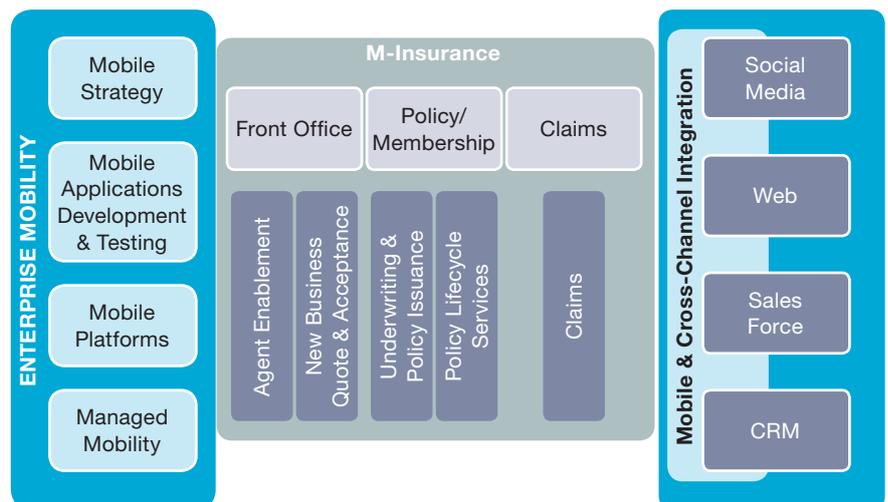
Capgemini's End-to-End Mobile Insurance Services

Capgemini helped a leading insurer in France and the U.K. develop and implement an agent assistance application. The application, developed in HTML5 using PhoneGap, enables agents to compare and identify the right policy, provide a quote for the policy, issue a policy to the customer, accept a signature on the device and use mapping to identify routes to customer locations.

Capgemini helps insurers create, implement and support their mobile strategy with end-to-end mobile solutions, integrated with their channel objectives. We help you minimize the complexity and risk of developing and implementing your Mobile Strategy—whether a single app or an enterprise-wide mobility rollout.

Our services can be delivered individually or through optimized and synchronized mobility orchestration. Capgemini offers all its mobile knowledge under one scalable framework, forming a true end-to-end offering that covers all the crucial mobility areas. Through our position as your Enterprise Mobility Orchestrator we enable insurers with mobile solutions for multiple platforms.

Focusing on Key Strategic Areas of an Insurer, Integrated with Channel Objectives



Mobile Strategy

Discovery and definition of opportunities to reach mobile customers and optimize mobile workers.

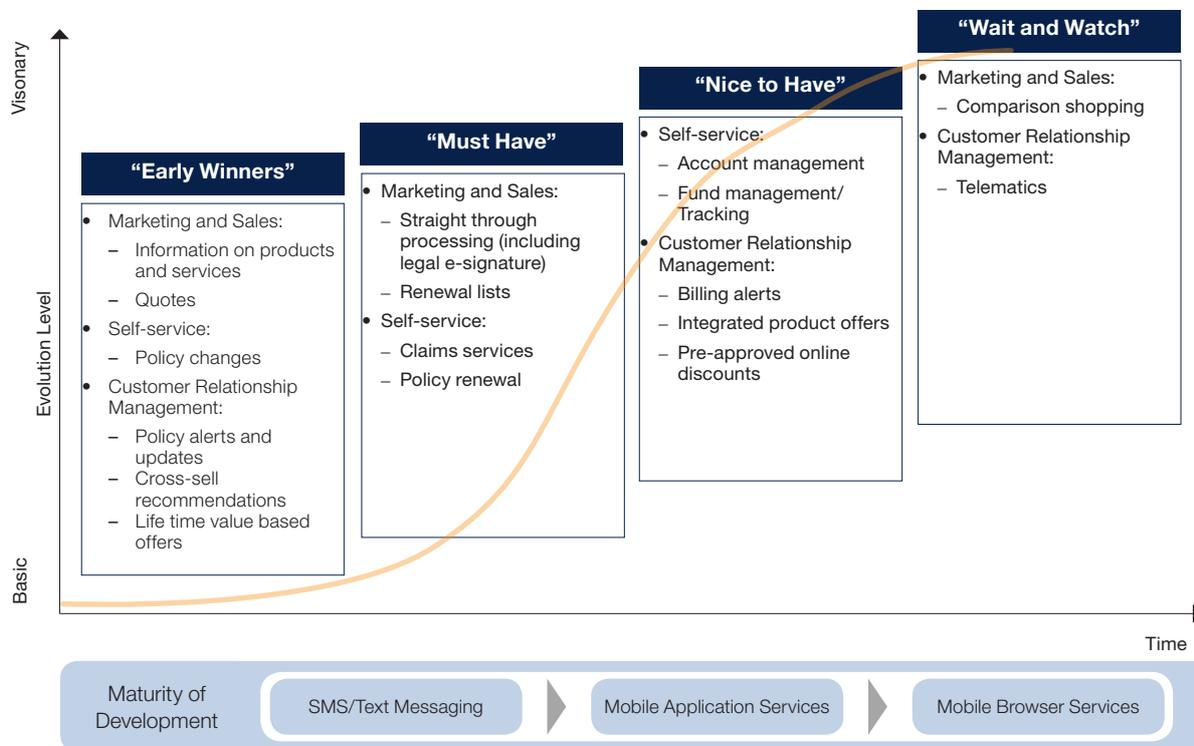
Mobile strategies will essentially fall into three categories: marketing & sales and customer relationship management (CRM) initiatives to drive the top line, and self-service options to feed the bottom line. Nevertheless, the approach to mobile is most likely to be a phased one, rather than a 'Big Bang' overnight transformation, so insurers will need to prioritize their initiatives by weighing both the cost of development and the business value/return on investment (ROI). Typical evolution of the roadmap insurers are taking to build mobile capabilities is shown in the exhibit below.

Managed Mobility

Application lifecycle services, device management and related solutions

Through our managed mobility service, you can achieve a competitive edge by taking advantage of the amazing power of mobility, while also making it a well aligned and managed part of a scalable IT portfolio.

Sample Roadmap to Build Mobile Capabilities



Source: World Insurance Report 2013, Capgemini and Efma

Mobile Platforms

Tools and services that enable mobile solutions for multiple platforms and back-end sources, including platform configuration and implementation, systems integration and security.

Capgemini brings significant capabilities and expertise in framework-based implementations, including platforms such as Kony, Pega, Pyxis, Phonegap, Salesforce, Sencha, Wope and Backelite.

Mobile Application Development and Testing

Highly industrialized application development with proof of concept solutions available for Front Office, Policy administration and Claims services including testing.

Our Mobility Service Center of Excellence and Development Centers provide pure mobile web, hybrid web-native, multiplatform development and pure native applications leveraging our expertise and industrialized capability in iOS, Android, BlackBerry, Symbian and more. Capgemini also offers a testing methodology and approach that allow insurers to launch quality certified new applications with confidence and optimized performance

Channel Integration

Capgemini assists insurers in revisiting their channel capabilities to incorporate mobile initiatives, leverage social media, integrate existing channels and centralize intelligence reporting. Integrated multi-distribution strategy helps insurers address not only the changing customer needs, but also technical issues such as slow time to market, duplication of data and functions, non-optimal IT infrastructure, increasing demand for anytime/anywhere/any device service and the need for greater information security.

Spotlight On: Mobile Testing

Mobile solution testing poses unique challenges that often make it difficult for an internal organization to perform comprehensive mobile testing effectively. It is quite common to see test matrices for mobile projects that contain hundreds and even thousands of permutations of device, mobile OS, network carrier, locale and device orientation combinations. Capgemini offers mobile testing approaches that allow organizations to launch new applications with confidence and optimized performance. Types of testing include:

- Stress and reliability testing including early detection of memory leaks, reliability of results and application performance on continuous use
- Security/penetration testing, including integrity of data, denial of service attacks and authenticity or identity spoofing
- Mobile device coverage testing, including verifying support for multiple platforms, attest devices and latest firmware
- Usability testing including efficiency and effectiveness, form factor testing, and user feedback analysis

Our Mobile Test Labs, including our insurance-specific test lab in Hyderabad, India, are fully equipped with wifi, devices and testing tools across hardware and OS platforms. We have more than 100 testing accelerators designed to reduce and optimize testing and more than 1000 reusable test cases and test scenarios across P&C and life insurance value chains and functions. Our world-class mobile testing partners such as Kony Solutions, HP and IBM further support our testing expertise and capabilities.

Why Capgemini? Deep Capabilities, Mobile Center of Excellence

For a Singapore-headquartered insurance company, Capgemini designed and developed a portable agent-facing app that helps agents capture a prospective customer's information and his financial profile. Various app features such as PDF generation, physical signature, and e-application provide a convenient and fast way for application submission. System security using SSL encryption and two-factor authorization make the system highly secure.

The complex multi-platform, multi-domain, multi-operating system environment that typically accompanies a mobile solution can be daunting. Capgemini has a global presence in mobile application development and testing covering all major platforms. In fact, Capgemini's industrialized mobility solution capabilities offer significant advantages to our clients including deep insurance expertise and numerous insurance solution accelerators.

Deep Industry Expertise

Capgemini's global insurance practice comprises more than 5,000 dedicated professionals with deep industry expertise. With more than 400 insurance clients, Capgemini serves 12 of the world's 15 largest insurers. More than 300 personnel are currently deployed in the development of mobile solutions for our Insurance customers.

Mobile Center of Excellence: Multi-platform, Multi-OS Technical Expertise

Capgemini employs more than 1500 resources in our Mobility Practice from design, architecture and platform experts to developers, testers, project managers and business analysts. Our Mobile Solution Labs and Applications Service Center of Excellence spread across locations launch hundreds of apps and mobile solutions every year. These Mobile Labs and COEs are equipped with the necessary infrastructure to design and develop mobile applications across platforms and frameworks. This infrastructure provides the "start-up touch and feel" to foster innovation while bringing best-in-class industrialization to insurance application development. Our centralized group of mobile specialists works with mobile innovation labs to facilitate mobile strategy formulation, design and development of innovative mobile solutions and application proof of concepts.

Reusable Templates for Accelerated Development

Capgemini has developed reusable templates for quickly building and customizing mobile apps for a variety of insurance solutions across the insurance business value chain – from new business, policy servicing, agent management, payment and claims across property and casualty, life and health domains. These reusable assets help in accelerating the actual development for mobile insurance applications and, through our established lab infrastructure, are continuously refined and refreshed.

By using RDV, Capgemini has been able to help clients increase Innovation in solution design by 4 times, reduce rework cost by 50 percent improve business process modeling by 60 percent and accelerate time to market by 20 percent.

Rapid Design and Visualization

We believe that to develop innovative high quality mobility insurance solutions it is imperative to involve stakeholders, end users, mobile architects and insurance experts in solution design. Thus we use Rapid Design and Visualization (RDV), Capgemini's user-centered collaborative design methodology, for accelerating the discovery, definition, and validation of requirements through rapid and iterative prototyping, participative design sessions, and usability testing with customers and stakeholders.

Partnerships and Global Alliances

Our insurance-specific partnerships and global alliances provide Capgemini with deep product knowledge of cutting-edge technologies such as Kony, Salesforce.com and Pegasystems. These relationships enable us to bring an utmost understanding of these technologies and their mobile offerings to our mobile solutions and efficiently and effectively complete product integrations, implement packaged solutions, develop platform-specific applications and perform robust testing.

Spotlight On: Mobile New Business and Policy Servicing Solution

Capgemini's mobile solutions can enable customer self service through the entire policy lifecycle covering e-application, quote, policy purchase, underwriter approval, and policy confirmation. They can also provide policy services such as change of address, premium payment, status inquiry and coverage verification, and more. There are many reusable assets including user interface screen design, integration components for policy administration system packages that will help accelerate solution delivery.

Spotlight On: Mobile Claims Solution

Well-designed mobile solutions for the claims function should help insurers achieve their strategic priority of enhancing customers' claims experience while controlling claims servicing costs. Mobile claims processing improves the customer's claims experience from many perspectives, including:

- Ease of claim reporting
- Offering roadside assistance through use of GPS functionality
- Easily finding a repair center location through GPS assistance
- Instantaneously initiating claim resolution (irrespective of the time)
- Checking repair status / claim status real-time
- Immediately uploading accident pictures

A mobile claims function also helps insurers expand their processing capacity, optimize resource utilization, and lower processing costs. A mobile application allows policyholders to submit and manage claims thereby reducing cycle time. Fraud detection capabilities can improve as Insurers may use smartphones' GPS capability to detect the accuracy of the accident location and claims adjusters can immediately view pictures of the accident, reducing potential fraud from false damage reports.

Capgemini's intuitive, user friendly mobile solutions can streamline and accelerate the claims process from first notice of loss to settlement and payout. We can leverage numerous assets and accelerators for mobile claims solutions including reusable UI Screen design for multiple mobile platforms (iOS, Android and Blackberry), 100 percent reusable web services components for integration with enterprise systems, authentication of sign-on credentials and reusable Integration components with GPS.



The Path Forward to Competitive Advantage

As competition continues to intensify in each segment of the insurance industry, attracting and retaining the next generation of customers and fortifying market share have become serious challenges for most insurers. Mobile solutions deliver to insurance companies new ways of engaging with customers as well as visualizing and executing operations. Capgemini can help you minimize the complexity and risk of developing and implementing a mobile strategy consistent with enterprise goals and objectives. The industrialized nature of our business allows us to leverage our resources quickly to fulfill your evolving requirements and customer demands.

Indeed, Capgemini has the flexible yet comprehensive global reach and experience to meet your development needs and power your mobile and multi-channel strategies.

For a leading Multi National Insurer's Asia Pacific Operations, Capgemini enhanced the existing web application for the company's proposal illustration system to make it fully compatible on both Apple and Samsung tablet devices. The insurance agent can use the enhanced web application on the tablet platform to capture customer information, demonstrate suitable insurance products, illustrate various attachable benefits on the master product/plan, and generate a PDF file for the customer's desired proposal in English or Chinese.



About Capgemini

With around 125,000 people in 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2012 global revenues of EUR 10.3 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

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