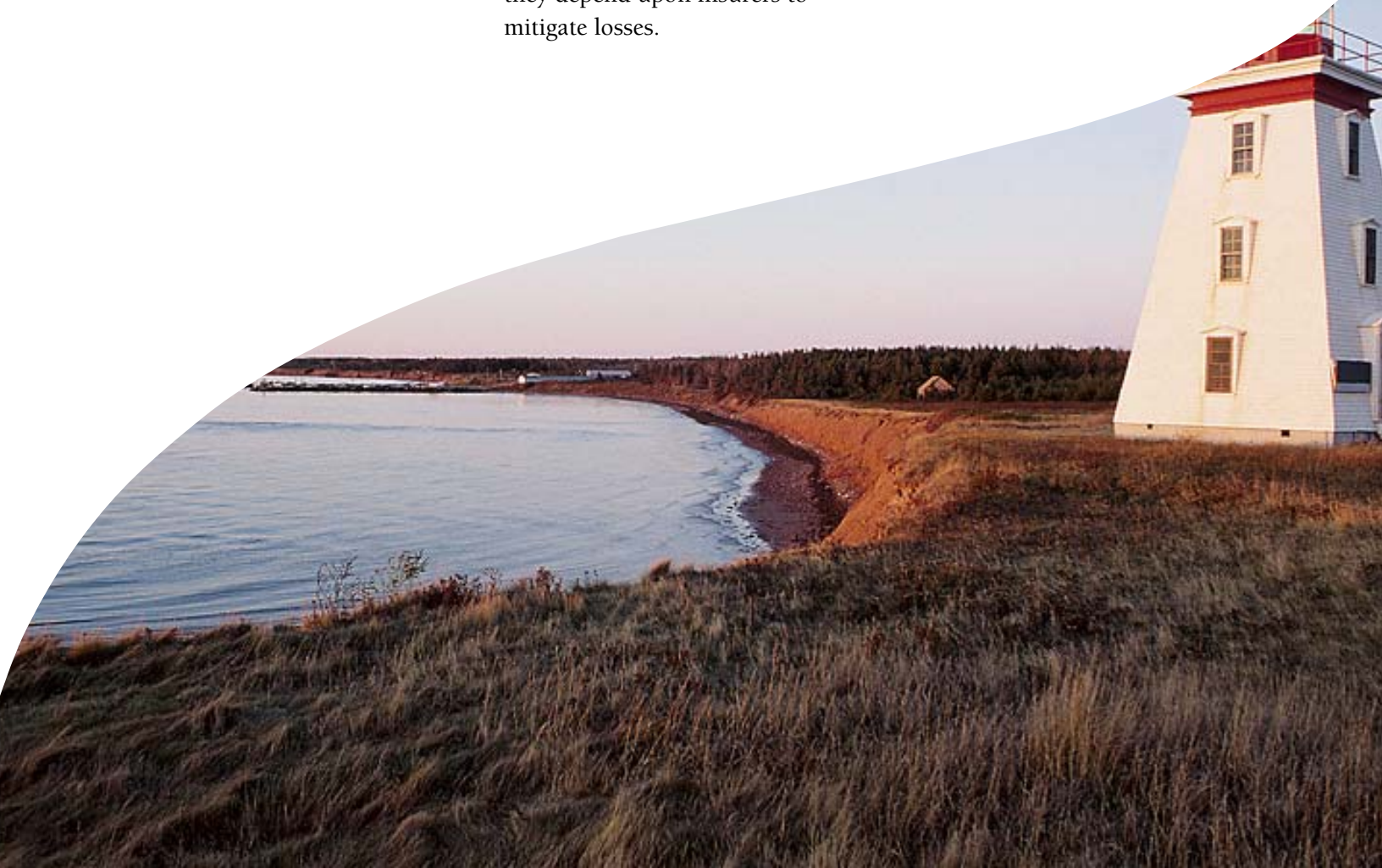


Claims system migration & enhancement cuts costs by \$15 million and improves customer relationship

Claims management has a direct impact on customer relationships. An effective claims management process that quickly settles losses increases customer intimacy. But a cumbersome process turns off customers at a critical time—when they depend upon insurers to mitigate losses.

Our client, a west-coast based property & casualty insurer, operated two systems to process auto claims. Five states used a legacy system and three other states ran on a more standardized automated policy system (APS).



In order to add, view and update the status of documents associated with a loss, users had to access two different systems. Maintaining these two systems to manage claims resulted in:

- High maintenance costs
- Poor access to critical customer information
- Slow response times for customer requests

Our Solution

Capgemini enhanced APS to incorporate the existing functionality of the legacy claims system and to add new features. The old system continues to run until existing claims are settled or closed, after which the enhanced APS will handle all claims.

With a single point of access, the new system registered 25,000 auto losses in the first month. The system improves the claims process through automatic workflow distribution.

The enhanced APS immediately handles customer requests for information. This is a vast improvement over the legacy system, which often had 5 to 10 day response times.

The new system was engineered to meet future Sarbanes Oxley compliance requirements. It has also paved the way for future platform migration from legacy to APS.

The technologies used to develop the new loss management system include:

- COBOL
- CICS
- DB2
- VSAM
- Java Swing APS GUI

The Value

Our client estimates a cost saving of \$15M by 2008, mostly due to lower maintenance costs and productivity gains. Major productivity gains were achieved as a result of eliminating duplicate changes for two separate systems.

In addition, having all customer data in one source has improved risk management and customer service.

For more information, contact us at insurance@capgemini.com.



About Capgemini and the Collaborative Business Experience

Capgemini, one of the world's foremost providers of Consulting, Technology and Outsourcing services, has a unique way of working with its clients, called the Collaborative Business Experience.

Backed by over three decades of industry and service experience, the Collaborative Business Experience is designed to help our clients achieve better, faster, more sustainable results through seamless access to our network of world-leading technology partners and

collaboration-focused methods and tools. Through commitment to mutual success and the achievement of tangible value, we help businesses implement growth strategies, leverage technology, and thrive through the power of collaboration

Capgemini employs approximately 75,000 people worldwide and reported 2006 global revenues of 7.7 billion euros. More information about our services, offices and research is available at www.capgemini.com.