

Digital Insurance Operations

End-to-end, customer-centric insurance services that enable growth, digital customer experience, and increased efficiency



98% auto adjudication rate in claims processing

100% automated processes for document retrieval

30% improvement in turnaround time for policyholder services

50% increase in provider satisfaction

These are challenging, yet exciting, times for insurers. With customers in the insurance space expecting a seamless, “Amazon-like” experience accessible at any time and on any device, insurers are looking for innovative ways to interact with new markets and launch new products quickly into the market.

Harnessing the potential offered by intelligent automation and data-driven insights, as well as implementing sound client-centric strategies, is crucial for keeping up with the competition in an agile marketplace where customers expect engagement on their terms and boardrooms expect real-time access to business performance data.

Data-driven, touchless insurance operations



Capgemini’s Digital Insurance Operations portfolio of services provides end-to-end customer-centric insurance offerings that transform your core insurance processes, and support functions such as finance, HR, and procurement, reducing your cost and boosting customer satisfaction.

Our platform-based solutions leverage our assets and investments in intelligent automation, cognitive document

processing, and smart analytics to deliver touchless endorsements, submissions, and claims solutions, as well as third-party administration (TPA) services, across Property and Casualty (P&C) insurance and Life and Health (L&H) insurance, helping you implement – what we call – the Frictionless Enterprise.



A powerful portfolio built on consulting, technology, and operations

Digital Insurance Operations also leverages Capgemini's renowned reputation for developing and delivering best-in-class business process services, including:

- **Intelligent automation for finance** – reimagine your finance operations to deliver enhanced customer experience and best-in-class finance operations at a lower cost, improved data and reporting, and enhanced controls
- **Next-generation HR** – put your individual employee at the center of your HR value proposition to deliver sustainable value to your business
- **Digital customer interaction** – interact with your customers seamlessly across a variety of channels to position them on the market and offer concrete actions to improve their performance.



To learn more about how our Digital Insurance Operations can enhance your insurance company with automated, end-to-end, customer-centric operations, contact: businessservices.global@capgemini.com

About Capgemini

Capgemini is a global leader in consulting, digital transformation, technology and engineering services. The Group is at the forefront of innovation to address the entire breadth of clients' opportunities in the evolving world of cloud, digital and platforms. Building on its strong 50-year+ heritage and deep industry-specific expertise, Capgemini enables organizations to realize their business ambitions through an array of services from strategy to operations. Capgemini is driven by the conviction that the business value of technology comes from and through people. Today, it is a multicultural company of 270,000 team members in almost 50 countries. With Altran, the Group reported 2019 combined revenues of €17 billion.

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People matter, results count.

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The Frictionless Enterprise

The Frictionless Enterprise seamlessly connects processes and people, intelligently, as and when needed. It dynamically adapts to your organization's circumstances to address each and every point of friction in your business operations.

At Capgemini, we have applied the Frictionless Enterprise to enhance cohesion across our entire suite of products and services. This enables us to respond rapidly to your changing requirements and deliver your specific business outcomes in a value-focused way.

Why Capgemini?

Our long history and strong reputation in providing business process and sector specific services has already made a significant and positive impact on the revenue and profitability of many of our clients. This includes:

- 98% auto adjudication rate in claims processing
- 100% automated processes for document retrieval
- 30% improvement in turnaround time for policyholder services
- 50% increase in provider satisfaction.
- 35–40% reduction in policy and block administration costs
- Up to 40% increase in productivity
- 40% reduction in complaints
- 35% reduction in printing and mailroom costs.

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