



Generali GC&C transforms its underwriting business to increase efficiency by 80%



Partnering with Capgemini, the insurer unlocked faster, smarter operations across 25 countries through the implementation of a cloud-based SaaS and Gen AI-based assistant



Client: Generali Global Corporate & Commercial

Region: Global

Industry: Insurance

Client challenge: Generali GC&C identified an opportunity to modernize its underwriting and operations processes by simplifying its complex IT landscape. This transformation aimed to improve efficiency by enabling employees to complete pre-bind underwriting activities faster.

Solution: By partnering with Capgemini, Generali GC&C implemented cloud-based software as a service (SaaS) and introduced a Gen AI-powered assistant to provide on-demand information regarding the platform, automate everyday tasks and handle service requests.

Benefits:

- 80% faster completion of pre-bind underwriting activities.
- Increased productivity for underwriters.
- 60% reduction in software licensing costs.
- 75% reduction in support and maintenance staffing costs.
- Improved data quality and decision making with a unified data platform.

With the goal of transforming its underwriting processes and operations, Generali GC&C and Capgemini worked together to introduce AGORA, a cloud-native SaaS solution, as an automated, Gen AI-powered alternative to the insurer's legacy systems. This led to a significantly improved user experience (UX), allowing underwriters to work faster and more efficiently, and enabling faster responses to customer and broker requests.

An opportunity to empower underwriters with AI

Known for its global reach, strong reputation, and commitment to innovation, Generali GC&C set out to modernize its underwriting and operations workflows, and positioned itself as the benchmark for adopting the latest Microsoft technology at pace. This opened up an opportunity to streamline processes, improve efficiency, and uplift UX for core systems such as Customer Relationship Management (CRM) and document management.

At the same time, Generali GC&C sought to connect disparate systems while improving data quality and consistency. Its complex IT environment, which spanned multiple vendors, technologies, and third-party tools, resulted in high licensing and operational overheads.

Recognizing the opportunity for transformation, the insurer partnered with Capgemini to explore a smarter, more integrated solution.

A new system streamlines daily tasks

The partners started by streamlining pre-sales and servicing processes, through a unified platform that standardized submissions, enriched data, and made customer risk profiles easier to see.

Next, the project team introduced a simplified, automated UX with intuitive interfaces that reduced manual efforts and accelerated workflows. Built on Microsoft's cloud-based technology – hosted on Dynamics 365, Power Platform and SharePoint Online – the solution replaced legacy systems, lowered infrastructure and licensing costs, and improved data quality. As a result, Generali GC&C sped up its underwriting process by 80%, reduced support costs by 75%, and gained the agility to launch new products more quickly and with improved global oversight.

Capgemini also helped to modernize the insurer's document management landscape by migrating 1.9 TB of content from multiple countries to SharePoint Online, consolidating live and archived data into a single, secure platform. This move introduced Office applications and internal systems that enabled enterprise-grade capabilities like collaboration, versioning, auditing, and seamless integration.

AI-powered tools were then introduced to automate tasks, such as data extraction and enrichment. A custom Outlook add-in further enhanced productivity, allowing users to create opportunities, manage submissions, and attach documents directly from their inbox.

All of this came together in AGORA, a core global underwriting platform designed to manage and streamline the full pre- and post-bind lifecycle of commercial insurance submissions. This solution also integrates Risk Engineering & Loss Prevention (RELP) capabilities and supports the complexities of multinational programs, enabling seamless cross-border collaboration and fronting arrangements.

Strong internal governance, controls, and business ownership within Generali GC&C ensured that the project proceeded smoothly. Clear decision forums, structured release governance, designated AGORA champions, and robust data stewardship helped balance global standardization with local business needs.



Industry leadership driven by cloud and Gen AI

AGORA was launched as a Minimum Viable Product (MVP) with core pre-bind functionality prioritizing business continuity and rapid adoption. From this foundation, Capgemini and Generali GC&C have progressively released quarterly updates, guided by user feedback and operational insights, progressively bringing the platform to full functional maturity.

In the first three months post-launch, intensive hypercare and rapid-response teams supported data, integrations, pricing, and risk engineering. This ensured that adoption was widespread and driven by operational confidence across all regions.

With AGORA in place, Generali GC&C enjoyed immediate and sustained value. Pre-bind underwriting activities became 80% faster, enabling quicker responses to customers and brokers, and accelerating product launches. Streamlined workflows and automation freed up underwriters to handle more submissions, significantly increasing productivity. As the platform matured, stability and usability improved, driving a 75% reduction in AGORA-related service desk tickets and signaling growing user confidence.

The new, unified platform also improved data integrity and consistency, leading to better decision making across the firm. Users across all target markets embraced the new platform, noting AGORA's intuitive design and ease of use. By centralizing workflows, sanctions and compliance screening, pricing and rating tools, document generation, and downstream integrations, AGORA created a single global underwriting experience across countries.

These benefits came with considerable savings: software licensing costs reduced by 60%, and support and maintenance costs dropped by 75%. Generali GC&C's collaboration with Capgemini delivered a unified solution that dramatically improved speed, productivity, and data quality – all while lowering costs – setting a new benchmark for global insurance operations.

Looking ahead, the team is actively exploring opportunities to migrate additional off-system processes onto the new global AGORA platform. By continually expanding the scope and functionality of AGORA, Generali GC&C is positioned to unlock further efficiencies, and drive even greater enterprise-wide value.



About Capgemini

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