



# A European insurer *revolutionizes its roadmap* with *generative AI*

Multiple business entities within the company partnered with Capgemini to co-develop scalable generative AI solutions, achieving a 12x reduction in manual effort and 91% accuracy in travel insurance query responses

**Client:** European multi-line insurer

**Region:** Europe

**Industry:** Insurance

**Client challenge:** The insurer sought to increase operational efficiency and enhance the employee and customer experience by adopting generative and agentic AI at scale.

**Solution:** Capgemini partnered with multiple business entities across the organization to create a strategic roadmap that outlined how it could adopt generative AI across its business units.

**Benefits:**

- Optimized costs and performance, while improving accuracy and user experience
- Reduced manual efforts by 12x, accelerating time to market
- Achieved 91% accuracy in travel insurance customer query responses
- Improved software engineering efficiency while reducing costs

When a European multi-line insurance company decided to pursue a generative AI-driven future, it partnered with Capgemini across its different business entities to co-develop solutions that could bring this vision to life. Since the collaboration began, Capgemini has helped design and implement a range of Gen AI solutions, together with the insurer, one of which has already delivered a 12-time reduction in manual effort in certain areas, accelerated time to market in other areas, and helped achieve 91% accuracy in travel insurance query responses.



## Taking the first steps on an AI journey

Advances in AI technology have swept across every industry and market, leading companies to investigate how they can take advantage of it. A major European player in the insurance industry was no exception and recognized the potential of using generative and agentic AI to spur a new era of growth if adopted at an organizational scale.

Before it could make this vision into reality, the insurer knew it needed to set out a clear direction for how to implement AI solutions and choose the most effective use cases for the technology. This meant developing a roadmap that would guide the company into the future so that any time, energy, and resources it invested would have maximum impact.

Once the insurer had defined its strategy, it needed a partner with the expertise and history of success that could help it bridge the gap between ambition and action. This led the insurer to select Capgemini as a trusted partner, leveraging its deep expertise and portfolio of generative AI solutions.

## Unlocking efficiency with generative technology

Capgemini worked with multiple business divisions to operationalize the insurer's overall vision. This began with a comprehensive assessment of existing processes and systems, helping identify where generative AI could create the most impact.

The first use case involved the project team working with a business unit to transcribe and summarize multilingual meetings. This generative AI solution automated transcription and coding, freeing up users to focus on other meaningful tasks that required direct, manual effort.

For one of the business entities, Capgemini created an intelligence chatbot based Retrieval-Augmented Generation (RAG) architecture to analyze and generate Environmental, Social, and Governance (ESG) reports. This helped produce meaningful insights more quickly. For this program, Capgemini also performed a comparative study of Mistral AI and GPT-4 models using model evaluation frameworks. This led to the creation of reference architecture for measuring, controlling, and enhancing the business value of RAG use cases using quantitative and qualitative assessments that reduced the amount of manual work by analysts.

In another case, Capgemini co-developed a RAG-based chatbot to support travel insurance with business adoption playbooks. This use case referenced the company's travel terms and conditions documents to answer general customer queries, such as coverage checks, and achieved 91% accuracy with live agent validations.

Parallely, Capgemini also worked with the insurer to expand its internal knowledge of Gen AI – ensuring the organization will be able to sustainably expand and scale future developments.

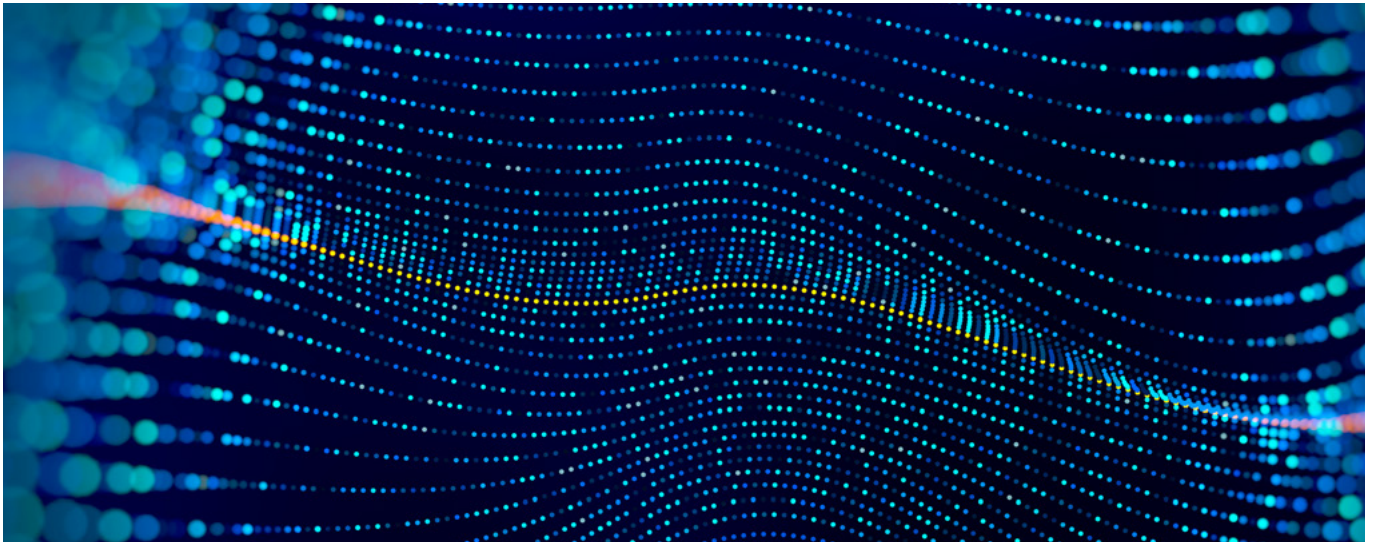
## Scaling innovation to realize future ambitions

The generative solutions have already made a notable, positive impact on the efficiency and accuracy of each impacted business division. For example, one of these implementations has made it possible to achieve a 12-time reduction in the manual work associated with generating meeting summaries. This boost to efficiency has also accelerated that entity's time to market.

With a clear roadmap and early successes, the insurer is now positioned to pursue a more efficient and AI-ready

future – one where employees can apply their expertise where it has the greatest value and impact. At the same time, Capgemini has integrated these technologies into its own managed services delivery to unlock smarter, faster, and more scalable support. As a result, they have opened the door to agentic AI and taken the next step towards lasting business innovation.

Together, the multi-line insurer and Capgemini will keep demonstrating the power of generative and agentic AI, setting a benchmark for innovation and leadership in the insurance industry.



## About Capgemini

Capgemini is an AI-powered global business and technology transformation partner, delivering tangible business value. We imagine the future of organizations and make it real with AI, technology and people. With our strong heritage of nearly 60 years, we are a responsible and diverse group of over 420,000 team members in more than 50 countries. We deliver end-to-end services and solutions with our deep industry expertise and strong partner ecosystem, leveraging our capabilities across strategy, technology, design, engineering and business operations. The Group reported 2025 global revenues of €22.5 billion.

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