

The Next Generation of P&C Operations, Powered by Agentic Intelligence

Transforming the insurance value chain with AI-powered intelligence that improves decision-making, accelerates workflows and delivers measurable business impact.

A recent report finds that only about 10% of P&C insurers are scaling AI as a core operating capability, while 42% don't measure AI outcomes at all[1].

With risk volatility, customer expectations, claims complexity and costs rising, AI adoption is critical for insurers. But turning it into real value requires deep insurance expertise, redesigned workflows, trusted data and intelligent operations working together.

This is what Capgemini enables leading P&C insurers to do, blending domain-led expertise and AI-led intelligent operations at scale. From customer service and underwriting to claims and actuarial services, we help insurers move beyond automation to deliver enhanced experiences, faster decisions, improved productivity and profitable growth.

Our Credentials

25+ years

16,000+ P&C specialists

65+ P&C clients

Guidewire, Duck Creek expertise

Agentic solutions

Run Smarter. Transform Faster. Across the P&C Value Chain.

We build intelligent operations at scale, powered by deep domain expertise, AI, Agentic AI and Gen AI capabilities, spanning the entire P&C lifecycle.

Underwriting Support and New Business

- Quote to bind
- Delegated authority
- Issuance
- Reinsurance

Distribution and Policy Support

- Licensed sales and service
- Endorsements and cancellations processing
- Billing
- Renewals

Claims

- First Notification of Loss (FNOL)
- Adjudication
- Liability
- Subrogation
- Litigation
- Fraud

Actuarial and Analytics

- Pricing
- Reserving
- CAT modeling
- Solvency II

Shared Services

- Finance & Accounting (F&A)
- IT L1/L2
- Document management
- Human Resource Outsourcing (HRO)
- Procurement
- Digital transformation

[1]https://www.capgemini.com/insights/research-library/world-property-and-casualty-insurance-report/

Proven Impact

Improved combined operating ratio

30–40%
lower operating costs

50%+
STP across policy servicing and claims

1–3%
improved recoveries

10–15%
improvement in CX metrics

USD 100 Mn+
fraud savings

Make Every Customer Interaction Count

We leverage EXPIRIUS, our omni-channel CX framework that combines conversational AI, real-time agent assist, interaction analytics and workforce intelligence, to orchestrate smarter, more personalized customer experiences across every touchpoint.



Acquire, Advise and Support

Sales and distribution support (licensed and unlicensed) that helps insurers engage, advise and convert customers.

Serve, Retain and Resolve

AI-enabled policy servicing that makes everyday interactions and resolutions faster, simpler and more personalized.

Report, Assess and Settle

Seamless claims servicing across channels, from first notification to resolution.

Benefits Delivered:

30%+
digital containment lift

1–2%
revenue improvement

25%+
improvement in First Contact Resolution (FCR)

+15–20
point improvement in NPS

Modernizing Underwriting for Smarter Risk Selection

Break legacy constraints to transform underwriting with AI, better data and deeper risk intelligence, driving faster, more accurate decisions while improving portfolio performance.



New Business and Renewals
Accelerate submissions, quotes, endorsements and renewals while improving decision quality.

Broker and Market Support
Strengthen broker, delegated authority and market-placement operations with faster, more consistent execution.

Risk and Portfolio Intelligence
Turn exposure, rating and portfolio data into sharper risk selection and growth decisions.

Benefits Delivered:

USD 2 Mn+
benefits via pricing consistency

~5-10%
revenue uplift via cross-selling

80%+
faster time to quote

50%
increase in underwriting capacity

Reimagine Claims, From Intake to Recovery

From FNOL to recovery, combine claims expertise, AI and automation to resolve claims faster, reduce leakage and improve customer outcomes.



Manage Every Claim, Every Complexity
Expert handling of standard, specialist and CAT claims across auto, property and casualty, with the scale and agility to respond to volume spikes.

Detect, Decide and Recover
Advanced capabilities across triage, reserving, fraud detection, leakage management and subrogation to improve claim decisions and maximize recovery.

Capture, Triage and Resolve
End-to-end claims management, from FNOL through assessment, settlement and resolution.

Benefits Delivered:

50%+
STP

40-50%
faster cycle time

1-2%
Indemnity spend reduction

20+
point improvement in NPS

AI-powered Tools. Real-world Impact.

Across the Value Chain

SKENSE

Gen AI-powered cognitive data capture engine that extracts, contextualizes and processes unstructured data across portals.

Automated Knowledge Management

Delivers instant, contextual knowledge through intelligent search.

Sales and Service

Unified Desktop

Brings disparate applications into a single workspace to simplify customer service agent workflows.

AI-led Agent Assist and Voice AI

Understands call intent, recommends next-best actions and automates post-call work.

Performance Gamification

Turns performance data into actionable insights that drive engagement and results.

Underwriting

Agentic-led Underwriting Workbench

Streamlines submissions, risk assessment, quoting, issuance and renewals while driving STP.

Metamorph

Automates BDX and SOV data standardization and validation for Lloyd's-ready downstream processing.

Claims

FNOL Speech-to-Text Agent

Captures and summarizes FNOL interactions with greater accuracy, reducing AHT by 20–25%.

End-to-End Agentic AI-led Claims STP

Enables no-touch, low-touch and assisted claims journeys, driving high STP rates.

Cognitive Injury and Credit-Hire Solution

Automates multi-source data extraction and processing, delivering 0.5–1% indemnity savings.

TPI Demand Analysis Agent

Identifies cost anomalies and challengeable demands with explainable AI, delivering 10–15% savings.

Agentic AI-led Recovery Identification and Recovery 360 Agent

Identifies missed opportunities and automates recovery workflows for faster and improved recoveries across open and closed claims.



Transformation That Delivers



Leading US P&C Insurer

We addressed legacy constraints by transforming the end-to-end value chain for the company, with a team of over 2000 resources supporting operations.

- **35%** committed non-digital efficiency savings
- **38%+** operational efficiency gains delivered
- **10-28%** improvement in customer satisfaction scores
- **~3%** reduction in premium leakage

US Arm of Japanese HQ Insurer

As a strategic partner to the client across its 4 group companies, we standardized diverse operations and accelerated new-business turnaround over a 12+ year relationship.

- **280+** resources supporting diversified insurance operations
- Generated **~USD 65** million in value over five years
- Delivered **~32%** efficiency savings through transformation initiatives
- Reduced new-business processing time by **56%**





FTSE 100 Multiline Insurer

Over a two-decade partnership, we orchestrated enterprise-wide transformation by standardizing processes to release large-scale, sustained value.

- Delivered GBP **119 million** benefit through enterprise transformation
- Executed **144** transformation projects enterprise-wide
- Generated GBP **80 million** in fraud savings over five years
- Reduced annuity processing from **40 days to 4**

Recognized by the Industry

ISG Provider Lens® 2026 Quadrant
Insurance Services - Property and Casualty (P&C) BPO
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Rising Star, Global

ISG Provider Lens® 2026 Quadrant
Specialty Analytics and AI Services
Insurance
Leader, Global

ISG Provider Lens® 2025 Quadrant
Insurance Services Specialists
Property and Casualty (P&C) Insurance Services Specialists
Leader, Global

ISG Provider Lens® 2025 Quadrant
Insurance GenAI and Agentic AI Services
Agentic AI – Development and Deployment Services
Leader, Global

ISG Provider Lens® 2025 Quadrant
Insurance GenAI and Agentic AI Services
GenAI – Development and Deployment Services
Leader, Global

NelsonHall NEAT Leader 2025
P&C Operations: Analytics & AI

Why Global P&C Insurers Choose Capgemini

Domain-led Design
Deep P&C expertise + AI to design the right use cases, prioritize value and accelerate impact.

Industrial-grade Engineering
Gen AI, Agentic AI, data and integration capabilities engineered for enterprise-scale transformation.

Intelligent Operations
Agentic AI-powered target operating model

Skin-in-the-Game Approach
Transaction and outcome-based pricing for next-gen IP-led services.



Ready to turn AI ambition into P&C performance?
Discover how Capgemini can help you build smarter, faster and more profitable insurance operations.

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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