

Touchless Claims for P&C Insurance

Seamless, digital convenience across the entire P&C claims value chain



Up to 4% improvement in loss ratio

30–40% decrease in loss adjustment expenses

10% reduction in claim intake costs

There are a number of factors that represent both challenges and opportunities for insurers in the claims space. With the recent rise in natural disasters and other emerging high-impact risks, insurance companies have had to pay out huge sums of money in the areas of business interruption, liability, and property and casualty (P&C).

In addition, as customers increasingly demand omnichannel, digital delivery and self-service capabilities to manage and accelerate their claims settlement and payment transactions, insurers are seeking to deliver seamless convenience and an enhanced customer claims experience through leveraging real-time data and state-of-the-art technology across the entire claims value chain.

Capgemini's Touchless Claims for P&C Insurance offer transforms your insurance company into an agile, data-driven, customer-centric function that delivers improved customer experience, operational efficiency, and accuracy across your entire claims value chain.

Our solution leverages intelligent automation, artificial intelligence (AI), and a rich ecosystem of partners, underpinned by continuous insights powered by data, to help your insurance company to:

- Create a personalized, intuitive, and touchless digital experience around your claims, including pro-active engagement, self-service options, maximized data collection, and touchless claims notification
- Collaborate with your ecosystem partners to co-create innovative solutions that can add agility and efficiency to your claims management
- Improve the cycle times across your entire P&C insurance value chain.





As an umbrella offer consisting of Capgemini solutions and those developed with industry partners, our Touchless Claims for P&C Insurance offer delivers a range of tangible business outcomes, including:

- Up to 4% improvement in loss ratio
- 30–40% decrease in loss adjustment expenses (LAEs)
- 10% reduction in claim intake costs
- Faster claims settlement enabled by straight-through processing
- Improved customer satisfaction through a differentiated claims experience

As a market leader in core platform transformations, our proven end-to-end capabilities, best-of-breed technologies and assets, and extensive experience in integrating ecosystem partners enables you to optimize your entire P&C claims value chain, helping you implement – what we call – the Frictionless Enterprise.

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.

We implement ways to detect, prevent, and overcome frictions – leveraging our latest thinking, organizational design, and intelligent solutions to achieve our goal of effortless operations.



To learn more about how our Touchless Claims for P&C Insurance offer can implement seamless, digital convenience across your entire claims value chain, 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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