

Digital FNOL

Szymon Michalik : 5-6 minutes : 3/28/2024

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Kiran Boosam Vice President Financial Services

Digital FNOL Utility is hosted on AWS and also uses AWS native stack: Amazon Connect, Sagemaker, ECS, Quicksight, S3 Buckets, RDS for analytics and reporting purposes. AWS' capabilities and Capgemini's expertise in insurance and call centre transformation will help in delivering great value to insurance carriers around the world.

Offer Vision / Definition

Our solution provides the Digital channels for FNOL with self-service convenience to the customer, more data collected at the time of report for quicker adjudication and a modern interaction management platform for the call center staff. Solution leverages the emerging technologies like AI/ML, applying RPA and data pre-fill to extend these benefits. Our contact center staff will leverage the platform to deliver steep efficiencies while protecting your brand.

Business Pain Point

Capgemini's World Insurance Report 2017 also shows that Claims reporting is one of the top 5 moments of truth for the customers.

Claims processing consumes about one third of carriers' operation expenses, that needs to be optimized for profitability.

At the same time, FNOL is the most sensitive step that has substantial opportunity to increase the customer loyalty.

Offer Details

Our solution is available as-a-service including the contact center operations and is aligned to the business outcomes of the insurer. It provides the following:

- **Pay-per-claim utility platform** for digital and non-digital claims intake
- Pre-integrated **InsurTech** for augmented value
- **Industrialized contact-center** operations
- Advanced **fraud check** for all reported claims
- **Scalable solution** for storm & peak seasons
- Commitment to quality, speed and throughput
- **Transparency and control** through command center
- **Automated vehicle loss estimation** (optional)
- Out of the box **adaptors for Guidewire/ DuckCreek**

Target Audience & Markets

- **Target:** Tier-2 personal auto and small commercial NA insurers
- **Markets:** Insurers whose claims intake is not digitally mature – especially in the personal and small commercial space
- **Deal Size Estimate:** \$ 5-10 million

Client Benefits / Business Value

- **Lower intake costs :** Digital FNOL Utility can bring down claim intake costs by 25-40% leveraging our global services delivery capabilities and pre-integrated digital technology
- **Fraud arrest :** Insurers will be able to detect 3 out of 4 fraudulent claims and improve their loss ratio by 1-2%. This is done through Shift Technology's FORCE fraud detection solution
- **Customer loyalty :** Our solution will provide convenience, agility and quality for the end-user with gold-standard, intuitive customer journeys. Customer experience will therefore, improve drastically and help in retaining more of them.
- **Better Loss adjustment :** Loss adjustment quality and speed will improve while reducing the cost by 70% using Galaxy.AI's automated damage estimation solution

Client Profiles

Sub-1 billion clients with low to medium digital maturity in their claims intake operations

Chubb

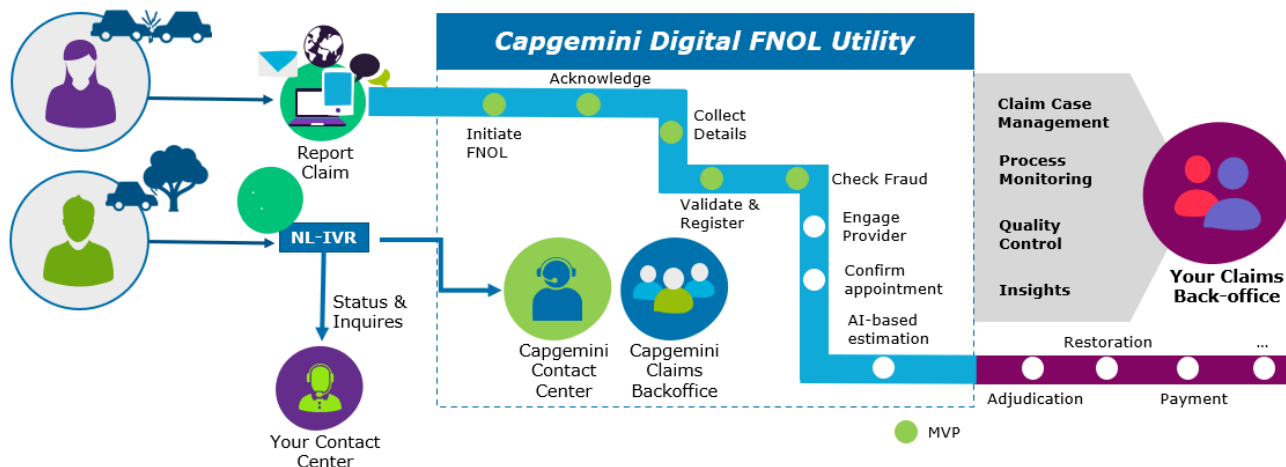
Hartford

Capgemini Advantage

- **Gobal services delivery capabilities:** Our expertise in Insurance delivers seamless transition to Capgemini business service staff while protecting your brand and values. We have 10+ years of

management experience in handling North American customers, which includes 15 US and Canada carriers. We handle customer call volumes in excess of 2 million every year globally.

- **Capgemini's unique Innovation ecosystem:** Clients get access to a thriving ecosystem of start-ups, accelerators, partners and FinTechs to try out innovative products in our Sandbox API environment. Cutting edge tech from the two InsurTechs in the solution will provide great savings and better customer experience.
- **Best-in-class Partnerships:** Our solution is supported by our partner ecosystem, including Amazon Web Services, Appian and UiPath



Key documents

ELEVATOR PITCH – Digital FNOL – May 2019

SALES DECK – Digital FNOL – May 2019

Go To Market Documents

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Offer Owner

Person responsible for offer.

X-PORT Page Editors

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Partners

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