Capgemini

Touchless **Endorsements** for P&C Insurance

Implement a smart, frictionless experience across your entire P&C endorsements value chain

50–60% *increase in processing efficiency*

Enhanced customer experience

Increased accuracy, turnaround time, and scalability

For commercial insurers, the endorsement process is viewed as tedious, time-consuming, and manually repetitive. Endorsement requests often come as emails and PDF, or even hand-written, attachments that typically contain inconsistent, poor quality, or missing data. This requires significant human effort to decipher and process, resulting in higher handling time, processing errors, and ultimately a reduced customer and employee experience.

Insurers are increasingly looking to leverage automation to take over repetitive tasks and free up their employees' time to pursue higher value-added activities, leading to improved satisfaction and morale. Improving customer service through process efficiencies and delivering a higher and quicker return on investment are driving adoption of automation by insurers.

Capgemini's Touchless Endorsements 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 speed-to-market across your entire endorsements value chain.

Our solution leverages intelligent automation and artificial intelligence (AI) – including Endorsement Genie™ an AI-based cognitive processing tool – to help your insurance company to:

- Create a personalized, intuitive, and touchless digital experience around your policy endorsements, including pro-active engagement, self-service query resolution queries on policy cancellations and renewals, maximized data collection, and touchless endorsements notification
- Improve the accuracy and turnaround time across your entire property and casualty (P&C) value chain
- Add agility and efficiency to your endorsements management through leveraging human-in-the-loop bots for exception handling.

The Frictionless Enterprise

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

- 50–60% increase in processing efficiency
- Enhanced customer experience
- Increased accuracy, turnaround time, and scalability.

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 policy endorsements value value chain, helping you implement – what we call – 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 Touchless Endorsements for P&C Insurance can implement seamless, digital convenience across your entire P&C endorsements value chain, contact: businessservices.global@capgemini.com

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