

Embracing the future:
The power of a
digital insurance core



Capgemini 

Unlocking business value and digital potential for insurance carriers

In the pursuit of unlocking digital capabilities and securing long-term business value, the imperative is to curate a modern digital core ecosystem.

Capgemini digital core ecosystem is establishing a competitive advantage for insurance carriers.

Embracing the future with digital insurance core

We assist property and casualty, as well as life insurers in creating a competitive edge to facilitate transformation and achieve growth. Our Digital Core suite provides opportunities to leverage the power across the insurance value chain for product development, claims assessment, and delivering a great customer experience.

“Digital Core” revitalizes your existing core investments into a cloud-based composable technology ecosystem, enabling continuous harnessing of best-of-breed capabilities in an agile manner.

The newfound agility, flexibility, scalability, security, and access to external capabilities offered by the Digital Core ecosystem will empower you to outpace the competition, providing:

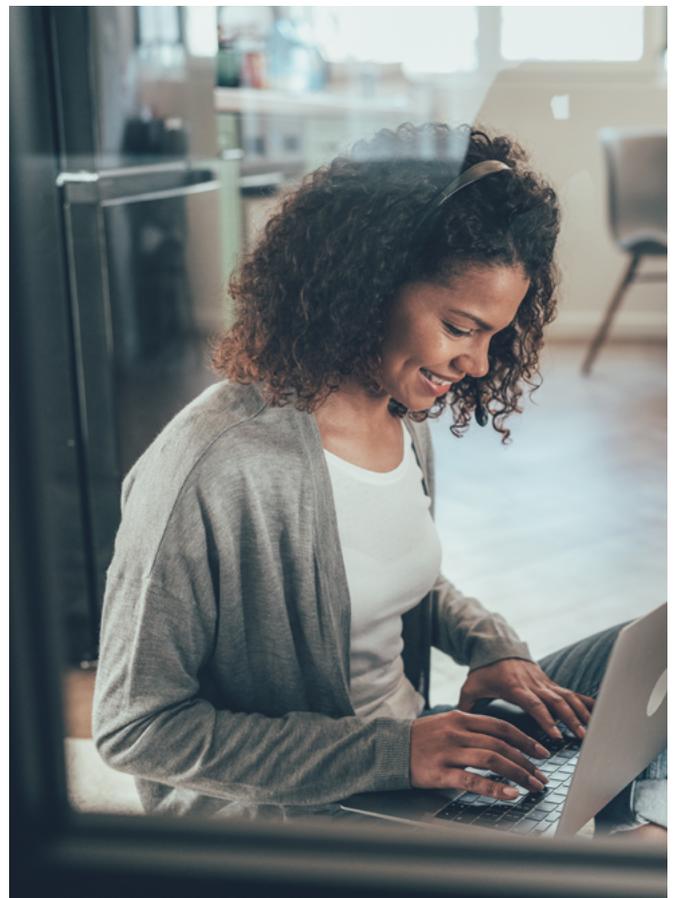
- Enhanced omnichannel experiences for customers, employees, and partners
- Seamless and unified workflows
- Frictionless underwriting with ESG insights
- Seamless AI-enabled claim processing
- Customer engagement and digital distribution
- Embedded experiences across the value chain

Power growth with us

We will elevate your business capabilities to shape a future-relevant insurance business through Digital Core transformation. Our goal is to enhance your enterprise’s adaptability, customer centricity, and speed by transforming your core technology operating model and, fostering profitable growth with a relevant portfolio.

Capgemini possesses a proven track record of delivering value to insurers across various product lines.

- 1. Competitive environment:** Identify new risks and markets to swiftly launch products, creating exceptional and frictionless experiences for brokers and customers, while reimagining the business and digital capabilities required for excellence in the marketplace.
- 2. Innovation and perpetual IT:** Develop a modern architecture to expedite speed-to-market for product launches and build robust systems with standard APIs that underpin ecosystem connectivity, aligned with any planned future-state business and technology strategies.
- 3. Ecosystem platform:** Establish strategic partnerships and deeper integrations to operate and distribute products and solutions, creating a seamless customer experience through integrated strategic partner platforms.



Why choose Capgemini for digital insurance core

We collaborate with insurers on technology transformation programs and the deployment of digital tools. From conceptualization to implementation, we work with you to develop strategies that optimize performance, drive efficiency, and enhance quality.

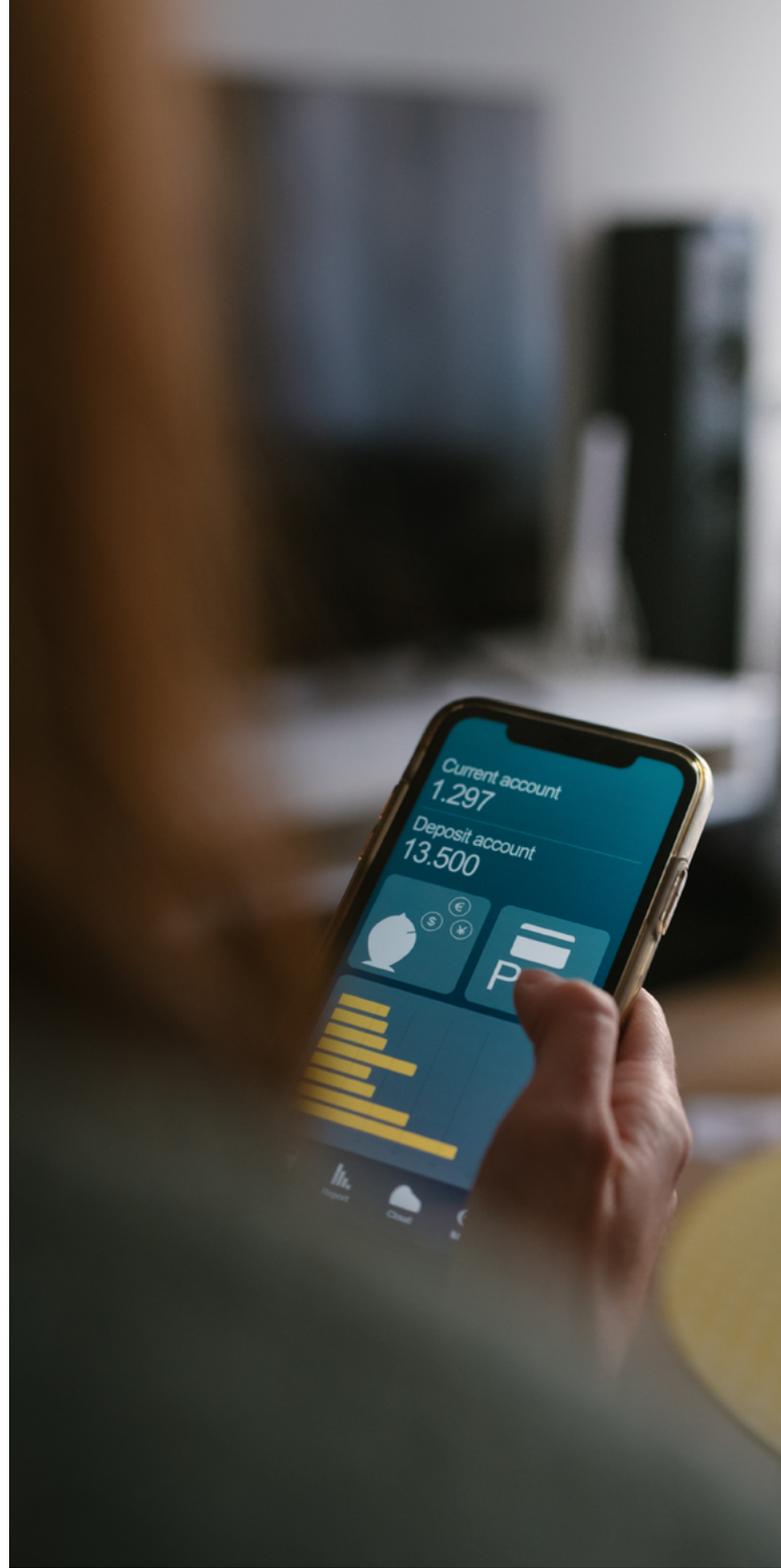
To explore how you can harness the power of digital across the insurance value chain for product development, claims management, and delivering a satisfying customer experience, contact us at insurance@capgemini.com.

Capgemini digital core in action

Our client adopts configurable digital patterns to accelerate acquisition and distribution.

The Capgemini team developed a cloud-based platform designed for flexibility across multiple channels, seamlessly integrating with major business systems. Our solution embedded into any application, website, or digital channel ensures real-time insurance coverage for customers.

Our team's efforts significantly improved performance and elevated the customer experience for brokers and clients.



Connect with our experts



Pradeep Singh

Global head, Insurance digital core leader



Kiran Boosam

Vice president, Global insurance industry strategy and portfolio leader



Mathew Herson

Strategy, Innovation



Samantha Chow

Global LA&H insurance leader



Adam Denninger

Global industry leader for insurance



About Capgemini

Capgemini is a global leader in partnering with companies to transform and manage their business by harnessing the power of technology. The Group is guided every day by its purpose of unleashing human energy through technology for an inclusive and sustainable future. It is a responsible and diverse organization of nearly 350,000 team members in more than 50 countries. With its strong 55-year heritage and deep industry expertise, Capgemini is trusted by its clients to address the entire breadth of their business needs, from strategy and design to operations, fueled by the fast evolving and innovative world of cloud, data, AI, connectivity, software, digital engineering, and platforms. The Group reported in 2022 global revenues of €22 billion.

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