



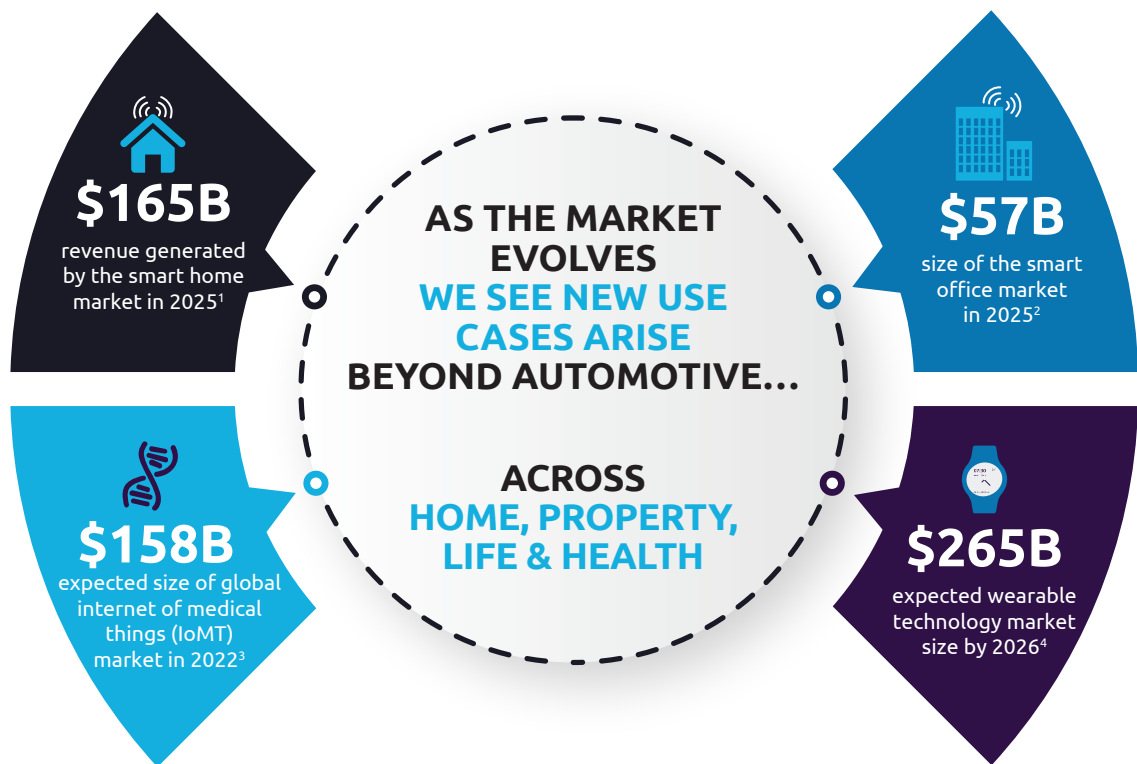
# CAPGEMINI'S TELEMATICS PLATFORM



**Telematics sits at the intersection of IoT, 5G, and advanced analytics.** Once used primarily as a diagnostic tool in the automotive sector, it is now being used as a new method for engaging with customers and generating new revenue streams across various touchpoints.

In insurance, we have seen initial adoption within the auto/fleet insurance, this is driven by use cases for behavior-based and usage-based insurance. Despite the widespread use of telematics capabilities in auto insurance, insurers have been unable, until now, to leverage at scale telematics capabilities in property, life and health. With the increasing popularity

and the technological advancement of smart home and health devices, telematics now has potential to help insurers develop new products. Even within the auto insurance landscape, insurers are discovering that telematics has moved beyond pricing and discounts and is driving better, more profitable **customer engagement**.



1.Strategy Analytics Inc. 2.Grand View Research 3.Deloitte 4.Markets&Markets

For insurers to leverage the potential of telematics to underpin their product development and fuel their growth, they are facing several challenges:

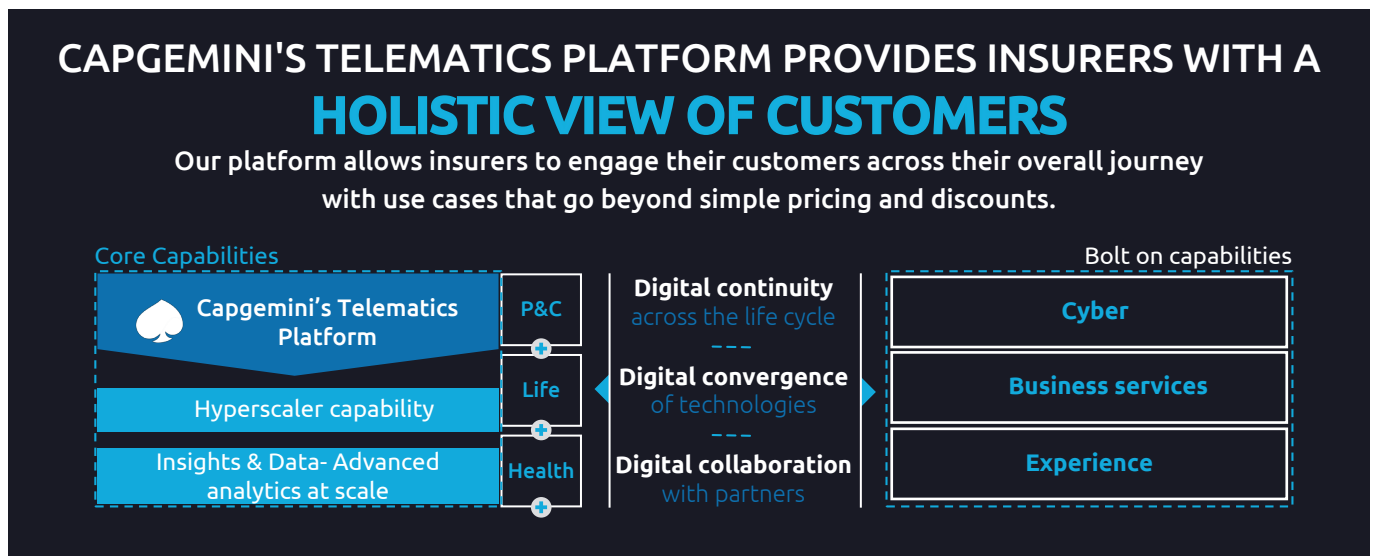
- Navigating and operationalizing telematics programs requires skilled resources working to deliver on strategic plan that delivers to business led goals and objectives. Project teams will need to reach across and engage at nearly every level and department within the company.

- Embedding telematics into an organization requires operating in a complex ecosystem with no standards and multiple data providers (OEMs, data exchanges and devices).
- Requirement for real-time high volume and high-fidelity analytics at scale and timely interventions (eFNOL, adaptive loss control alerts, optimized route selection).

# Introducing the Capgemini's telematics platform

Capgemini has developed an end-to-end telematics platform that delivers for insurers advanced analytics at scale. The

Capgemini's telematics platform is applicable across a range of use cases and impacts multiple lines of business. This solution will help insurers become industry leaders in behavior-based insurance and deliver a differentiated experience for their customers. Our solution helps insurers to engage their customers at every stage of the insurance value chain from distribution, risk management, intuitive pricing to claim processing as well as provide value added services.



In the first of many new products that we are building for Capgemini telematics platform, we are partnering with Google Cloud Platform(GCP) and Cambridge Mobile Telematics (CMT) to deliver a solution for **agency telematics**. Telematics policies that are sold through direct and captive agent channels have higher conversion rates than that of independent agencies or broker networks. Our platform provides insurers with the power to automate and distribute insights on discounts, road safety, and driver performance. The platform enables agents to help car owners understand how telematics-based policies work and benefits these deliver.

With AI/ML, our platform empowers agents with real-time insights on their telematics book of business. This allows them to switch their role from an agent to advisor at the customer interaction point, helping insurers in their journey of "payor to protector".

## Agency telematics solution on Capgemini's telematics platform:

- Provides agents and insurers with greater insights into their active book of business
- Enables agents to better advise drivers on their risk profiles
- Provides AI-based upsell/cross-sell recommendations
- Enables seamless integration - No need for insurers to replace current systems. Agency telematics solution integrates directly into your agency connect applications
- Keeps driver's personal data highly secure and anonymized





## Why Capgemini?

A market leader in core platform transformation, Capgemini has extensive experience integrating ecosystem partners and bringing in best of breed technologies to our customers.

**To know more about Capgemini's telematics platform and become a partner in co-innovation, email us at [Insurance@Capgemini.com](mailto:Insurance@Capgemini.com)**

## 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 everyday by its purpose of unleashing human energy through technology for an inclusive and sustainable future. It is a responsible and diverse organization of 270,000 team members in nearly 50 countries. With its strong 50 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, fuelled by the fast evolving and innovative world of cloud, data, AI, connectivity, software, digital engineering and platforms. The Group reported in 2020 global revenues of €16 billion.

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