Capgemini

CAPGEMINI'S SERVICES FOR GUIDEWIRE

Leading services and solutions to support your Guidewire initiatives

Delivering Customer Journeys Through Predictable and Accelerated Digital Insurance Transformation

Now, more than ever, insurers are feeling the need to digitally transform with core modernization as the key requisite to enable their digital strategy. As insurers embark on their digital transformation journeys, core modernization is a key requisite to enable their digital strategy. As the latest thought leadership reports by Capgemini and EFMA, World Insurance Report and World Insurtech Report revealed earlier, Covid-19 has had a high impact on customer engagement KPIs. Customers now demand and expect CARE (Convenience, Advice and Reach) from their insurers and insurers are accelerating digital adoption to keep up. **Retooling ALL** channels to enhance the **CARE approach** is the way forward for Insurers.

Guidewire is a market leader in driving business transformations across the property and casualty market. Guidewire's Property & Casualty (P&C) insurance platform allows companies to embark in their digital transformation journey by simplifying their customer journey, amplifying customer engagement, increasing innovation, and remaining nimble.

With a 16-year plus relationship and more than 120 Guidewire implementations, Capgemini has built an extraordinary capability around the Guidewire suite of products and core insurance transformations. Capgemini is a market leader in delivering digital core transformation and help minimize risks for carriers while delivering at an accelerated pace through proven approach, tools, accelerators and experienced resources.

> *Premier partnership status, an end-to-end service play spanning across design of target state architectures, product implementation, Organizational Change Management (OCM) support, and focused investments in scaling up the Guidewire Center of Excellence (CoE) have helped Capgemini achieve the position of a Leader on the inaugural Everest Group Guidewire Services PEAK Matrix."*
>
> **- Ronak Doshi, Practice Director, Everest Group**

> *Capgemini has an ever-growing community of **2000+** Guidewire certified experts.*
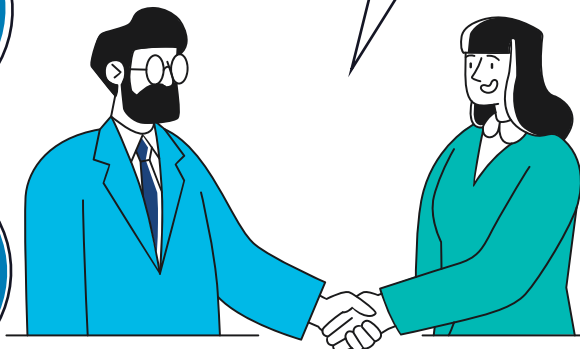

2004 Capgemini becomes Guidewire's SI vendor

Capgemini & Guidewire
Building a Winning Partnership

Our team comprises insurance industry veterans, business transformation specialists, large-scale program managers, insurance business solutions architects and technology and QA specialists.

We have a robust repository of reusable Guidewire test artifacts

Readily implementable use cases

26000 Resources dedicated to insurance sector

Transformations utilizing Guidewire

Capgemini provides its services to number of insurers around the world

Get the Future You Want with Capgemini's New-age Capabilities

Capgemini guides its insurance clients through the ever-changing technology landscape and uncovers opportunities for digital and complex interdependent transformations by looking at New-age capabilities. Our Inventive Insurer framework acts as the north star for insurance carriers to navigate the complexity of multiple priories and abundance of options. We focus on Minimum Viable Product (MVP), Agile, Cloud, Data, Artificial Intelligetnce/ Machine Learning (AI/ML), etc. to assist our customers in staying ahead of the curve through partnership, domain expertise, and innovation through technology, brings solutions to life. This approach enables faster speed-to-market, better cost efficiency, and optimized operations for insurance carriers.

Cloud as the Foundation for Digital Agility

Capgemini brings extensive experience of working with Guidewire Cloud solutions to help insurers transition to Guidewire Cloud.

Capgemini's experience and expertise in digital cloud enablement including Guidewire Cloud brings together the right technology, processes and culture to help organizations of every size leverage the efficiency and agility of Cloud. Our approach lies on few key principles:

- Purpose fit your Guidewire core to the ecosystem for driving TCO and agility evolution
- Advise on the best path to Guidewire Cloud as a pioneer in various deployment patterns
- Apply accelerators and IP to lift the surrounding applications for a harmonious and robust core platform

Additionally, Capgemini's cloud solution addresses some of the pressing needs of today's insurers including:

DevOps pipeline: Access code-based pipelines that can be scaled, managed, and upgraded independently and integrated with existing release management processes to fully automate the provisioning of the environment whether it beGuidewire version 8.x, 9.x or 10.x (Aspen).

Data Engineering: Data pipelines engineered to manage Guidewire data on the cloud, assured through Capgemini cloud data management tool kit.

BI Engineering: Prescriptive insights applications across the value chain, accelerated using pre-built models, KPIs and persona based actionable insights.

Analytics: Analytical AI/ML based data science models accelerated by starter kit models for use cases around underwriting, claims and customer.
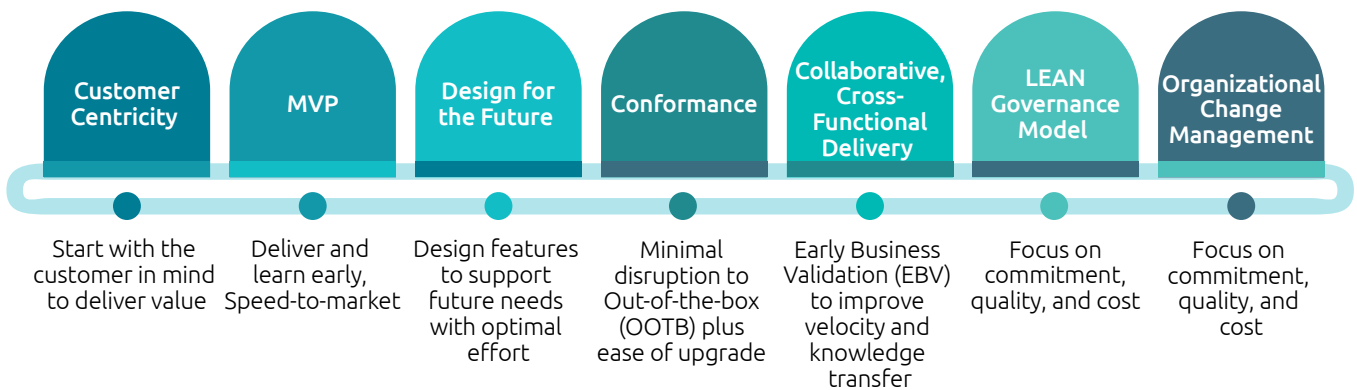
Cloud Security: Leverage Capgemini's DevSecOps approach to address security through major touchpoints across the software delivery lifecycle.

Customer-centric Agile

Capgemini Agile transformation looks at tailoring mature Agile models like SAFe to fit clients' organizational operating models and cultures. This approach delivers predictable insurance transformation using Guidewire at scale and pace by driving early business acceptance, product conformance, and automation.

Capgemini's Agile Approach

Customer Centricity	MVP	Design for the Future	Conformance	Collaborative, Cross-Functional Delivery	LEAN Governance Model	Organizational Change Management
Start with the customer in mind to deliver value	Deliver and learn early, Speed-to-market	Design features to support future needs with optimal effort	Minimal disruption to Out-of-the-box (OOTB) plus ease of upgrade	Early Business Validation (EBV) to improve velocity and knowledge transfer	Focus on commitment, quality, and cost	Focus on commitment, quality, and cost

Going Digital

Capgemini Agile transformation looks at tailoring mature Agile models like SAFe to fit clients' organizational operating models and cultures. This approach delivers predictable insurance transformation using Guidewire at scale and pace by driving early business acceptance, product conformance, and automation.

Capgemini's Digital Insurance Operations (DIO) portfolio of services provides end-to-end, customer-centric insurance offerings that transform insurer's core insurance processes, and support functions such as finance, HR, and procurement, reducing cost and boosting customer satisfaction.

Capgemini's solutions leverage emerging technologies such as AI/ML and IoT, along with new external data sources and opensource intelligence to enabling the innovative digital products and services for consumers.

Capgemini has delivered several digital transformations designing engaging user journeys through Guidewire digital products and custom-built portals leveraging state-of-the-art technology.

Harnessing Data & AI for a Stronger Tomorrow

Inventive Insurers must master the art of balancing business transformation with operational excellence and cost reduction to protect their market leadership and safeguard their workforce. In this context Data, Analytics, and AI are core enablers to support the business transformation as Insurers look to limit business disruption now while stabilizing and propelling business faster. Capgemini helps clients master their new reality with activated data.

Capgemini brings together the insurance domain, customer preferences, core data solutions (including Guidewire DataHub and InfoCenter) combined with cross-industry expertise in AI/ML/digital and cloud capabilities putting the client's data needs at the heart of the solution. The key to success lies with trusted AI solutions infused in all business operations at scale. Capgemini's cloud data and analytics pipelines along with proprietary analytics models available on our 890 platform will accelerate the cloud journey for insurance carriers.

Additionally, Capgemini brings market-leading information management capabilities to tie core transaction systems to the enterprise strategy. Capgemini's business intelligence and reporting suite for insurance is tailored to Guidewire products to:
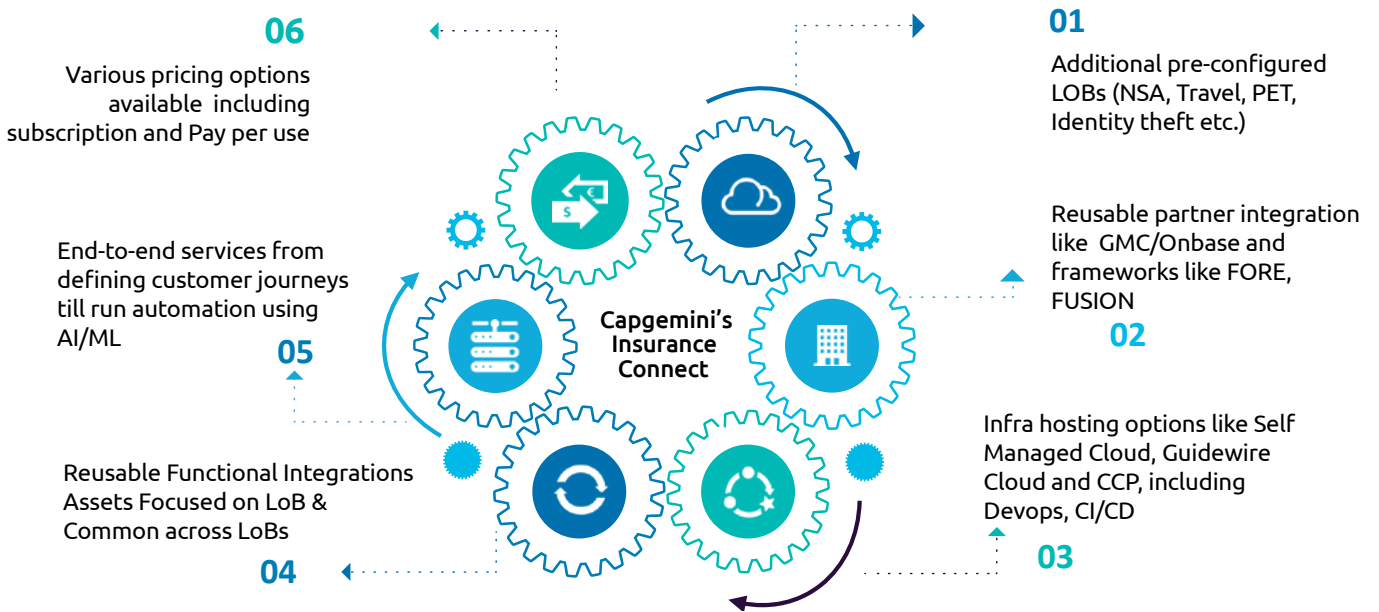
• Provide a single view using standardized access to data
• Leverage data for decision making utilizing both structured and unstructured data
• Reduce efforts for data acquisition, data reconciliation, and reporting
• Improve the ability to measure and manage the organization's dashboards and scorecards

Accelerated Guidewire Implementation Using Capgemini's Insurance Connect

Capgemini's Insurance Connect is a repository of pre-configured Guidewire solutions for increased speed-to-market along with peripheral solutions around document management, reporting, and analytics. Capgemini's Insurance Connect allows insurers to focus on providing remarkable claims, policy and billing services to their customers without worrying about building systems, maintaining infrastructure, or developing and running processes – crucial for small and mid-size carriers.

Capgemini's Insurance Connect platform benefits minimizing implementation risks and accelerating delivery for small, mid-size and large insurance carriers.
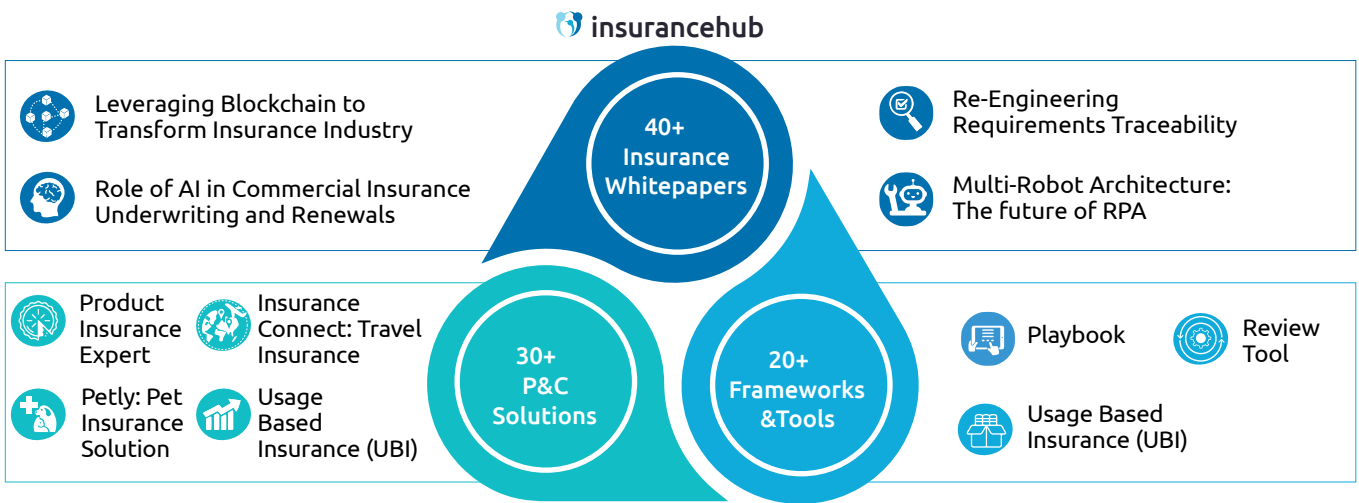
Capgemini's Insurance Connect

06 Various pricing options available including subscription and Pay per use

End-to-end services from defining customer journeys till run automation using AI/ML **05**

Reusable Functional Integrations Assets Focused on LoB & Common across LoBs **04**

Capgemini's Insurance Connect

01 Additional pre-configured LOBs (NSA, Travel, PET, Identity theft etc.)

Reusable partner integration like GMC/Onbase and frameworks like FORE, FUSION **02**

Infra hosting options like Self Managed Cloud, Guidewire Cloud and CCP, including Devops, CI/CD **03**

Small to Mid-size Carriers

- Eliminates high upfront investment in new technology
- Predictable subscription-based pricing model
- Access to market-leading technology with higher speed-to-market, and requires minimal integration to existing systems

Large Carriers

- Allows rapid access to market-leading technology for market expansion, greenfield projects and acquisitions
- Focuses on business capability with minimal business disruption and higher integration to existing systems
- It allows accelerated entry into potential volumebased market segments like Cyber Insurance, Travel Insurance etc.

Redefining Innovation through Capgemini's Insurancehub

Insurancehub serves as a global platform to engage, innovate and co-create offerings in the Property and Casualty, Life and Pensions, and Health insurance markets by collaborating with an ecosystem of clients, partners, start-ups, and internal teams. This platform showcases client-centric and market-relevant reusable solutions, proof-of-concepts (POCs), assets, and accelerators encompassing the insurance value chain – front office, membership enrollment, policy administration, and claims Insurancehub is a repository of Capgemini's thought leadership including white papers, research articles, and industry reports.

insurancehub

40+ Insurance Whitepapers

- Leveraging Blockchain to Transform Insurance Industry
- Role of AI in Commercial Insurance Underwriting and Renewals

- Re-Engineering Requirements Traceability
- Multi-Robot Architecture: The future of RPA

30+ P&C Solutions

- Product Insurance Expert
- Insurance Connect: Travel Insurance
- Petly: Pet Insurance Solution
- Usage Based Insurance (UBI)

20+ Frameworks &Tools

- Playbook
- Review Tool
- Usage Based Insurance (UBI)

One of our recent solutions from Insurancehub

Product Insurance Expert (PIE). A cloud-based virtual assistant solution that utilizes ML algorithms to enhance user experience and evolve its rating system to analyze policyholder data. It rapidly determines consumer risk and adjusts policy terms and prices accordingly to generate policy quotations to insure anything, anytime for any duration. The solution is built on IBM Watson and can be easily integrated with Guidewire PolicyCenter.

Assets and Accelerators – Rapid Start Kit

Capgemini's Insurance and Guidewire assets, tools, and accelerators enable expedited start of the insurance transformation programs. These prebuilt and proven accelerators ensure on-time delivery by cutting down efforts needed to "reinvent the wheel" for each client engagement. The accelerators' key purposes are:

- Enabling focus on business processes rather than collaterals
- Contains built-in traceability
- Uses standardized documentation across the board
- Aligns to individual products

Our accelerators span across the entire lifecycle of the agile transformation journey including functional, data, technical, process and program management assets. As an example, some of our assets span:
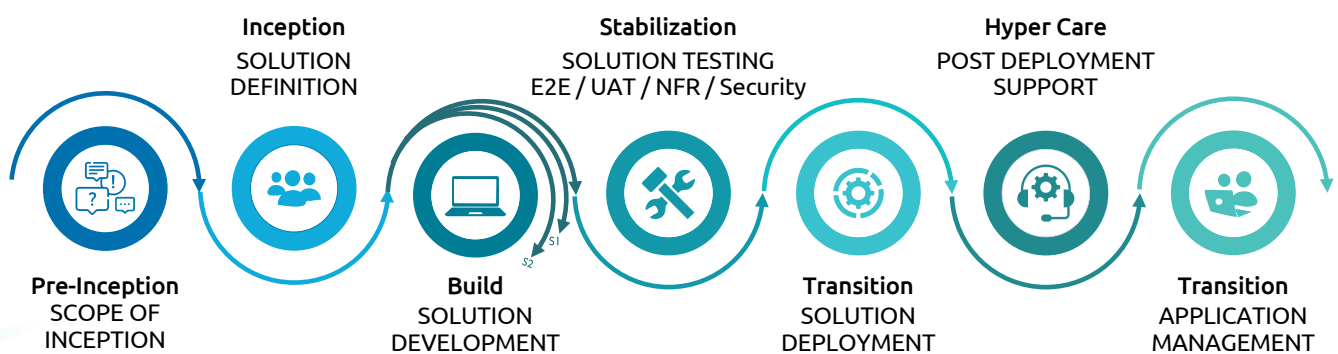
- Product backlog
- UI Specifications
- Field mapping
- Process flows
- Integration frameworks

- Premium Validation Automation
- Data migration tools
- Automated / BDD Test scenarios and test cases
- Test data tools
- Cloud/Devops/CI/CD enablers

Capgemini's Approach to Transformation Programs

Agile Approach to Guidewire Implementation

Being agile enables a business to gain control of dynamic business scenarios and gain competitive advantages. Capgemini's Agile methodology accelerates the start of large implementations through the reuse of templates, assets and accelerators, which have been obtained from significant experience of completing core insurance implementations at the global level. Capgemini uses a hybrid Agile approach to drive speed and early business acceptance, while preserving quality.

Solution Approach

	Inception SOLUTION DEFINITION		Stabilization SOLUTION TESTING E2E / UAT / NFR / Security		Hyper Care POST DEPLOYMENT SUPPORT	
Pre-Inception SCOPE OF INCEPTION		Build SOLUTION DEVELOPMENT		Transition SOLUTION DEPLOYMENT		Transition APPLICATION MANAGEMENT

Data Enabled Services

Capgemini brings market-leading data capabilities to tie core transaction systems to the enterprise data strategy and vision. The following are some of the areas where Capgemini brings together their expertise and solution including Guidewire's data platform to meet customer's data needs.
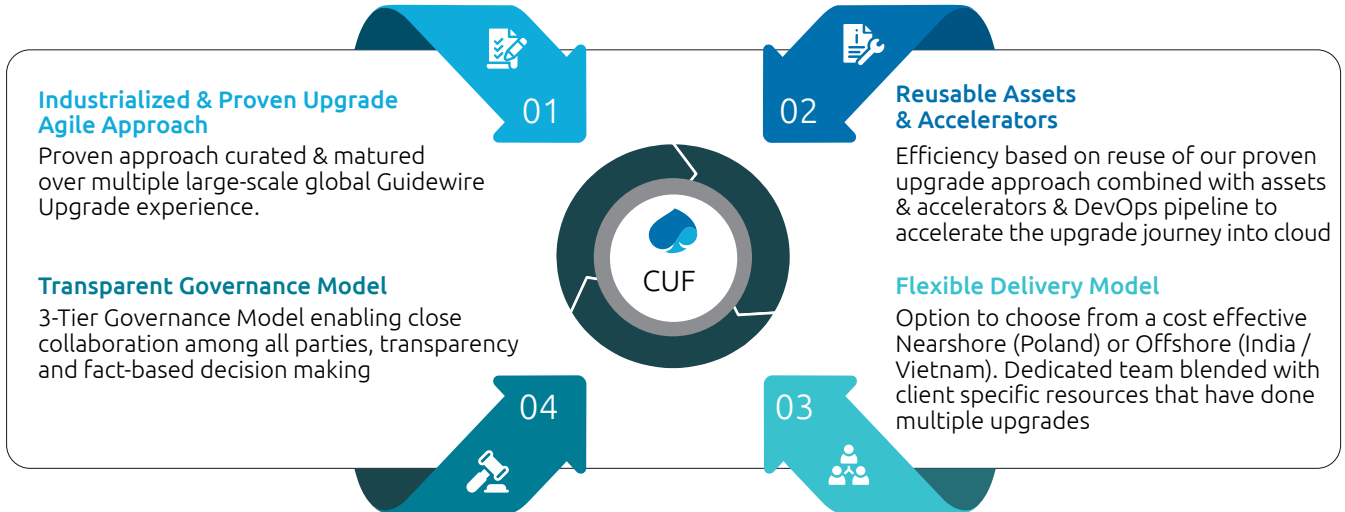
Guidewire Data Management Services

Implementation of Guidewire DataHub and InfoCenter	Upgrade of DataHub and InfoCenter	DataHub and InfoCenter Support
Providing successful implementation with necessary customization and integrations	Providing assured upgrades	Managed services model-based support for DHand IC

Data Conversion/ Migration for Guidewire	Test Data Management for Guidewire xCenter	Advanced Analytics
Providing assured and accelerated conversion/ migration services	Test Data Management for PolicyCenter and ClaimCenter	AI and ML based predictive analytics

Guidewire Data Strategy	Enterprise Implementation of Guidewire Data Management	Customer Insights
Data strategy focused on Guidewire Data Management with executable road map	Enterprise implementation – OnPrem, Cloud, Hybrid, accelerated with solution accelerators	Data driven decision for cust omer engagement and personalization

Guidewire Upgrades to Cloud

Capgemini's upgrade factory allows for an industrialized approach for upgrade. We use a proven approach that has been curated and matured over many large-scale global Guidewire upgrade experiences. With numerous upgrades completed to date across multiple Guidewire products/versions, Capgemini has developed several Reusable Assets and Accelerators combined with a DevOps pipeline to accelerate the upgrade journey. Capgemini's CoRe (Code Review) tool automates code comparisons and greatly reducing upgrade-related defects.

Undertaking an upgrade and moving to the Cloud requires a thorough assessment of the current Guidewire application in production. Reviewing the current state configuration/customizations against the cloud standards will provide insight into upgrading and moving to the cloud. Early preparation will provide a successful outcome. Capgemini provides a versatile and consistent methodology to move to the cloud – for both on-premises and on the Guidewire Cloud. Furthermore, Capgemini provides its own offering of CCP (Capgemini Cloud Platform) for bringing all services under a single roof.

Capgemini's Upgrade Factory (CUF) Core Team Enables for an Industrialized Upgrade

01

Industrialized & Proven Upgrade Agile Approach
Proven approach curated & matured over multiple large-scale global Guidewire Upgrade experience.

Transparent Governance Model
3-Tier Governance Model enabling close collaboration among all parties, transparency and fact-based decision making

CUF

02

Reusable Assets & Accelerators
Efficiency based on reuse of our proven upgrade approach combined with assets & accelerators & DevOps pipeline to accelerate the upgrade journey into cloud

Flexible Delivery Model
Option to choose from a cost effective Nearshore (Poland) or Offshore (India / Vietnam). Dedicated team blended with client specific resources that have done multiple upgrades

04

03

Testing Services

Our Reusable Assets include use case documentation and models. OOTB test cases and scenario, automation and performance scripts and objects. We perform independent unit, integration, regression testing for your Guidewire implementation as part of our services portfolio.

Specialized Insurance Testers

FS Training Professionals

Reusable Assets

Software testing must balance cost, speed, and quality in driving a clients' digital agenda. Capgemini makes it easier for testers to strike this balance—without compromises. The need for automation and BDD/TDD lays the foundation for Capgemini's Guidewire transformation test strategy.
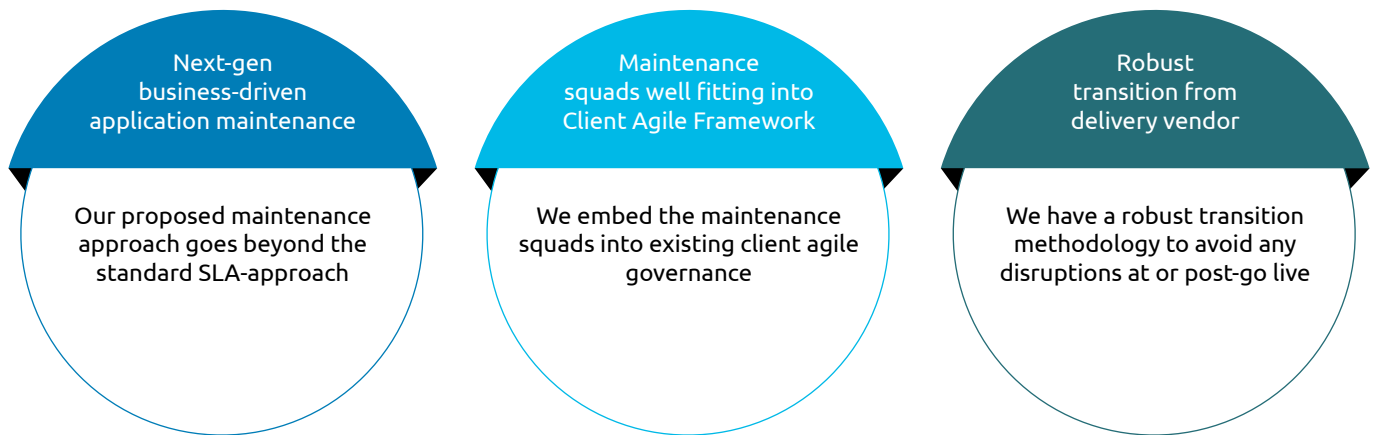
Capgemini looks at testing as a customer and a business journey enabled through Guidewire products such as PolicyCenter, BillingCenter, ClaimsCenter and Guidewire Digital products. Capgemini has ready-made models that can be used "out of the box" for testing claims, underwriting, policy, and billing systems. Additionally, Capgemini looks at testing as MBT (Model-based Testing), RBT (Risk-based Testing), Behavior Driven Development (BDD), Test Driven Development (TDD), Shift Left stabilization and early business validation among multiple approaches tailored to the clients' requirements.

To support the needs of the insurance market, Capgemini has invested in creating various tools and accelerators to test Guidewire products, which includes:

- Guidewire reusable MBT components integrated with Capgemini internal automation framework (Café-Next/ADAPT)
- Reusable Golden Copy Policy test approach for initiating early business and financial validation
- Automated rate testing with finalized rate books to reduce the manual calculation effort for premium validation
- Automated forms validation for both static and dynamic form labels with huge savings in effort
- Cross language Guidewire user interface field validation for non-English client implementation

Application Management Support (AMS)

Capgemini provides value-based application management services using our RightShore® network of global centers. Utilizing a global methodology with common processes and tools, Capgemini delivers effective and efficient application transition and maintenance services for insurance clients. To accelerate AMS capabilities, Capgemini has pre-built business requirements frameworks and solution accelerators. Our Application Maintenance approach is based on three pillars:

Next-gen business-driven application maintenance	Maintenance squads well fitting into Client Agile Framework	Robust transition from delivery vendor
Our proposed maintenance approach goes beyond the standard SLA-approach	We embed the maintenance squads into existing client agile governance	We have a robust transition methodology to avoid any disruptions at or post-go live

Our recommended solutions and offerings are based on the following principles:

- Proven methodology for accelerated transition
- Integrated Agile-enabled delivery model
- Alignment to SurePath and Behavior Driven Development (BDD) recommended by Guidewire
- Embedded Cloud and DevSecOps capabilities
- Flexible contractual model with committed SLAs

Capgemini also supports enterprises addressing critical issues impacting reliability through the "SRE Jumpstart" offering.

> **"**
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> *Client Testimonials – Largest Insurance Group in the UK*
> *One of the largest insurance groups in the UK, with over 11,000 employees managing 15 million in-force policies. After going public, the insurer worked with Capgemini to reduce its service desk costs and improve both its flexibility and responsiveness. Already providing hosting services to the insurer, Capgemini is tackling the new contract through an agile methodology and by leveraging its strong digital and data capabilities. The result: significant savings and system improvements for the insurer.*

Global Guidewire Implementations
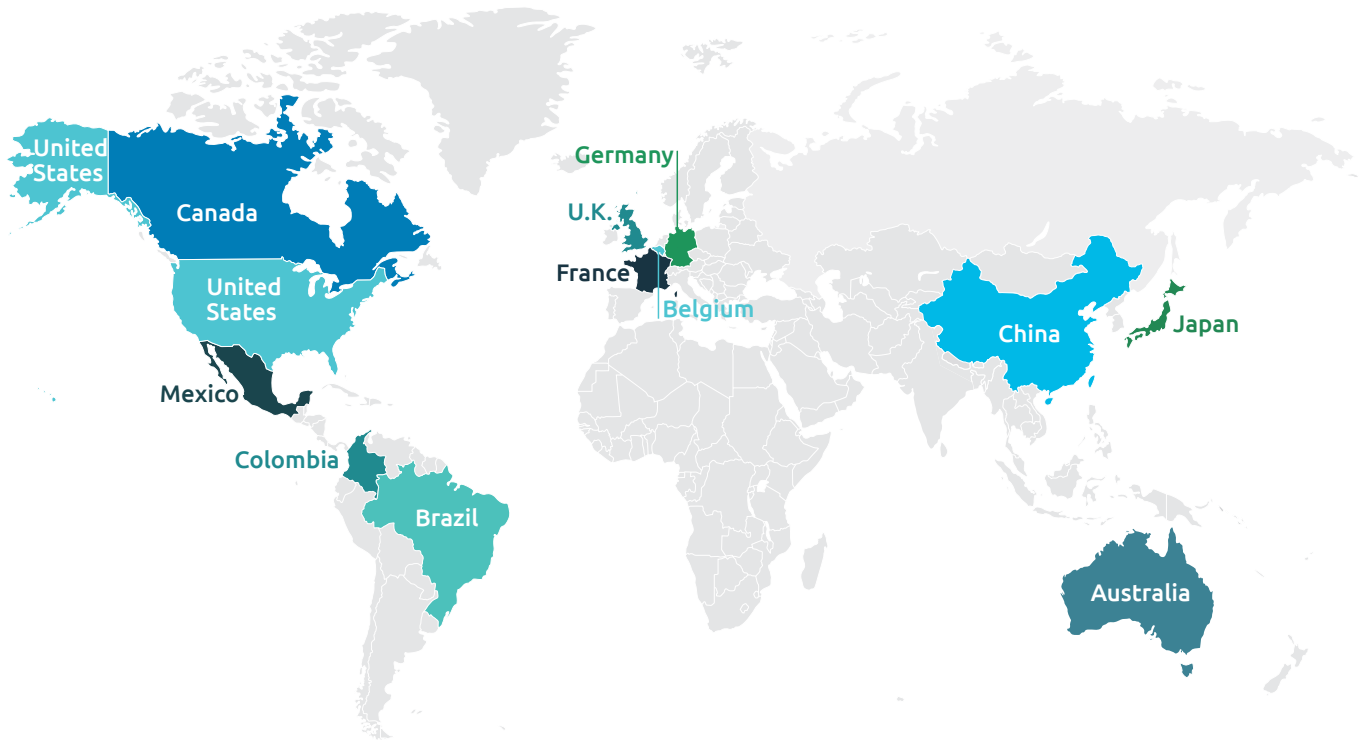
Our Analyst Recognitions

For more details visit, www.capgemini.com/insurance or contact 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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