Capgemini

A leading life and protection insurer in APAC cuts processing time by 50% across policy servicing, new business, and claims

In collaboration with Capgemini, the insurer streamlines operations and deliver efficiencies with an upgraded, integrated workflow

Leaving legacy apps behind

While serving 18 million customers across 24 markets in Asia and Africa, a leading APAC insurer identified an opportunity to enhance efficiency by integrating and automating its systems. However, doing so would require modernizing the organization's Singaporean operations.

The insurer's legacy business process management system forced employees to navigate multiple applications for essential tasks. This included viewing allocated tasks, accessing medical and non-medical documents in content manager, and reviewing underwriting decisions in their existing tool. In addition, users had to track case statuses and histories, including audit trails, in a separate policy administration system. The company envisioned a one-stop solution to simplify key activities like risk assessment, policy issuance, and claims management and eliminate inefficiencies.

Client: A leading life and protection insurer

Region: Singapore

Industry: Insurance

Client Challenge: The insurance leader wanted to streamline user experience and simplify key operational processes for their new business, policy servicing, and life and health insurance claims.

Solution: Together with Capgemini, the Insurer developed a cloud-based, low-code workflow application powered by IBM's business process management (BPM) tools.

Benefits:
- 50% reduction in dispute resolution and processing times
- 65% of new business and 35% of point-of-sale business are now managed by straight-through processing (STP), within a year of implementation
- 70% more efficient assessment of life insurance claims
- Improvements set the stage to scale deployment across additional Asia-Pacific regions

To realize this vision, the insurer partnered with Capgemini, leveraging its extensive experience in similar transformations and its technical expertise to deliver a seamless solution.

Building a new workflow application

Capgemini and the insurer collaborated through a series of workshops spread out over three months which provided an opportunity to analyze key processes, such as new business, policy servicing, and claims, and identify where automation could most effectively support additional efficiency.

The solution involved developing a low-code/no-code cloud-based workflow application to streamline operations and reduce reliance on legacy systems. Leveraging its partnership with IBM, Capgemini implemented a BPM workflow with a customized UX/UI aligned to the insurer's enterprise architecture. A laser focus on change management ensured a smooth transition, while a flowchart-style rules engine and automation tools enhanced decision-making and operational efficiency overall.

Scalable efficiency

The scalable platform, with key features like case segregation based on underwriting (UW) and straight-through processing (STP) decisions, and automatic allocation to user groups based on customer segments, UW decisions, and plan types, were developed during this transformation. This has significantly reduced policy issuance timelines. A unified dashboard set up, now consolidates all relevant information,

ensuring a seamless user experience and supporting further digital transformation.

To significantly reduce reliance on multiple applications and cutting turnaround times, the system also introduced the auto distribution feature, which enabled load balancing while accounting for employees' availability and defined case parameters. This allows the processing of hundreds of policies daily.

The transformation enabled a 60% increase in end-to-end straight-through processing for new business by integrating multi-channel application submissions, automated data extraction, classification, and a unified UW workbench. For policy servicing, it automated simple transactions, eliminated back-office dependencies, updated core systems for renewals, and streamlined standard non-financial services.

Additionally, claims operations benefited from the introduction of STP with electronic submissions, rule-based assignments, and skill-based workflows. This enabled a data-driven and automated workflow approach, now improving processes across new business, policy servicing, and claims, improving efficiency and operational outcomes.

Capgemini continues to maintain the application, with plans to scale the transformation further. As a next step, the insurer is set to roll out these solutions in other Asian regions, extending the benefits of the initiative. As the partnership evolves, Capgemini remains committed to supporting the insurer's efforts to optimize services and claims processes.

About Capgemini

Capgemini is a global business and technology transformation partner, helping organizations to accelerate their dual transition to a digital and sustainable world, while creating tangible impact for enterprises and society. It is a responsible and diverse group of 340,000 team members in more than 50 countries. With its strong over 55-year heritage, Capgemini is trusted by its clients to unlock the value of technology to address the entire breadth of their business needs. It delivers end-to-end services and solutions leveraging strengths from strategy and design to engineering, all fueled by its market leading capabilities in AI, generative AI, cloud and data, combined with its deep industry expertise and partner ecosystem. The Group reported 2024 global revenues of €22.1 billion.

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