



## Digital-driven. Insights-focused. Modernized.

CGI is a trusted advisor to life, property and casualty, and health insurers, including **7 of the top 10 global insurers. Our 5,000+ insurance consultants** deliver comprehensive capabilities across all insurance operations, including policy, claims, billing and compliance administration, to **200+ clients worldwide**, helping them deliver digital services, derive value from data and simplify IT.



**Serving as a property and casualty insurer of choice**  
CGI is Canada's largest supplier of electronic data to property and casualty (P&C) insurers. More than 80% of P&C insurers in Canada use our Insurance Information Services.

### Driving more value from data

Insurers want more customer insight to better define risk profiles, improve customer journey management and link services across the value chain as their supplier ecosystem expands. **LocalTapiola**, a large Finnish insurer, for example, wanted to gain a better understanding of its customers by analyzing a vast store of available data. Using advanced analytics, machine learning and artificial

intelligence, CGI evaluated 350,000 customer relationships, revealing customer segments that warranted special attention and supporting the development of specific outreach actions for each segment.

The result has been new customer insights that have led to improved decision-making. LocalTapiola now

has a deeper understanding of the customer experience, as well as the variables that affect customer relationships. The company is now better able to anticipate the actions of hundreds of thousands of customers and identify new target groups for marketing, as well as deliver a more personalized experience for individual customers.

## Client insights. CGI action.

In 2019, we met face-to-face with 119 insurance executives to learn about their top trends, priorities and challenges.

### What we heard from clients

**Industry trends:** Responding to fast-shifting consumer product and digital service expectations

**Business priorities:** Deriving value from data to improve underwriting and customer evaluation and to drive profitable growth

**IT priorities:** Rationalizing, simplifying and modernizing applications and infrastructure

### How we partner to help them succeed

Implementing digital technologies that drive new products and services and a digital customer experience

Using advanced analytics, machine learning and artificial intelligence to provide a deep knowledge of customer behavior and preferences

Delivering managed IT services that drive automated, agile and cost-efficient IT environments

### Delivering a better customer experience

Policyholders increasingly expect a retail-like experience in searching for and purchasing insurance products and services. CGI is working with insurers across the globe to improve the customer journey with a focus on customer and agent centricity, along with delivering tailored omni-channel solutions.

Through legacy modernization and digital technologies, we help insurers transition to customer-centric models and omni-channel distribution. Our platform for building

artificial intelligence-driven chatbots, for example, transforms customer communications through contextual awareness, dialogue switching and omni-channel management capabilities. In addition, our industry-leading Ratabase rating solution, implemented by 100+ insurers worldwide, significantly enhances the customer and agent experience by improving the speed, accuracy and cost of rating, pricing and underwriting.



### Simplifying and automating processes and systems

IT modernization is a top priority for insurers as they seek to drive business agility, operational excellence and cost reduction. We work with insurers to simplify and automate their processes and systems in core areas, including underwriting, policy administration, and billing and claims management, using advanced digital technologies such as robotic process automation, artificial intelligence, the Internet of Things and blockchain.

We help insurers become digital organizations across all areas of their business, including people, processes and technology. From building roadmaps, to implementing strategies, to designing and managing core systems transformation, we deliver comprehensive services that drive digitization across the enterprise.

One example is our ongoing work with MAPFRE Insurance, a U.S. subsidiary of global insurer **MAPFRE Group**, the 10th largest insurance company in Europe. A CGI client for 40-plus years, MAPFRE extended its contract for multi-shore application managed services in 2019 as it continues to evolve its operations through digital technologies to drive competitive advantage.