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# Shaping the future of Insurance

How Atos can help you build new ecosystems  
and connect with generations of customers.



Trusted partner for your Digital Journey

**Atos**

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It is a few years from now in a typical European city. As the shops and offices close for the evening, it seems like it could be any day from the last few decades. Yet this is one of a growing number of smart cities. Places where the Internet of Things (IoT) and artificial intelligence (AI) are an everyday part of people's lives.

Take the father-of-two driving home for the night. He's thinking of getting home to see his children before bed. Absentmindedly, he runs into the back of another car. Yet no one needs to miss bedtime by wasting hours phoning insurance companies. With telematics data and CCTV cameras, the smart city verifies the claim.

Meanwhile, a recent retiree is working out in the gym. Her mobile phone pings. She's hit her health target a week early. The good news? Her life insurance premium for the month is being updated so she pays less this month.

Just outside the city, four university friends are planning a night out. Each week, they take it in turns to drive from their campus into the city center. So tonight's designated driver taps into his car insurance app. He says he will be driving and for how long. Then just pays a small premium for the night.

These are not stories about insurance products. They are stories about people's lives. They just happen to involve insurance. Progressive insurers are already thinking this way. Not about products but about how to respond to people's habits, preferences and desires.

To connect with generations of customers they need rich data. To act on this data with the right service at the right time they need to build ecosystems of partners. And to maintain these ecosystems they need swift and secure digital platforms.

This requires a shift away from legacy technology and product-centric thinking. On the pages that follow, you will see how Atos can help you do the same.



# Challenging the status quo

An influx of InsurTechs, digital natives and others has already revolutionized the insurance market. Quick, agile and convenient, their approach has disrupted an industry reliant on decades-old practices. At the same time, consumers have become more informed but less loyal.

## What can you do to respond?

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At Atos, we believe that change is here to stay. As a result, insurers must look to adapt in four key areas:

1

Transform from a 'claims-centric' to a 'customer-centric' approach

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2

Embrace new operating models that can flex to changing market dynamics

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3

Tackle legacy systems and release investment for transformation

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4

Act on the threat of cyber fraud as well as the opportunities around cyber insurance

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## How does Atos help?

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As a trusted digital partner, Atos is already shaping the future of Insurance. We work alongside traditional insurers and InsurTechs to build the operating models and business models of the future. With our involvement, we connect insurers to generations of customers by focusing on what people really want.

Relied upon by 15 of the world's top 30 insurers, we have a strong track record of transforming operating models, modernizing core operations, and increasing the pace disruption in Insurance.

# What is your starting point?

At every level, there is a demand for fast and secure digital transformation in insurance. To meet demand for 'real life' insurance—serving customers as and when they need you. To establish a single platform for fulfilling many different customer needs. And to best use new technologies to improve legacy systems, increase efficiencies, and reduce costs.

Whatever your starting point, Atos can address your insurance business challenges and build momentum for your digital transformation:

## Transforming your operating model

- Business Process Outsourcing
- Intelligent automation
- Customer excellence
- Data Analytics and AI
- Product platform integration
- Contact Center transformation

## Modernizing your core platforms

- Legacy systems Modernization:
  - Data modernization
  - Application re-architecture
  - Automated Migration
- Product Platform integration
- Application Transformation and Cloudification

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## Accelerating innovation for your business

- Data analytics / AI platforms
- Customer excellence
- Intelligent Automation
- Insurance ecosystems and API management
- InsurTechs services
- IoT for car/fleet, health, home and BtoB Insurance

## Providing foundational IT you can rely on

- IT outsourcing/ Data Center Transformation
- Application development & management
- Cloud transformation
- Cyber Security
- Digital Workplace

# Transforming your operating model

Customers of all generations now want personalized and tailored insurance services. And they want those services to be available anywhere, anytime, on any of their devices.

To meet these demands, traditional insurers will need to pursue operational transformation in two key areas:



**Technological**  
through new digital services,  
processes and workflows



**Organizational**  
by re-thinking how to build products  
and services to match people's lives

## How Atos can transform your operating model

Atos business services give you the flexibility to focus on customers and create new digital operations.

We share the risk of transformation with you. By investing in assets and people. By taking ownership of key projects. And by linking our revenues to your business outcomes. This means our team can help future-proof your operating model while reducing your cost to serve.

## Our services\*:



Transformational Business  
Process Outsourcing



Intelligent Automation



Customer Excellence



Data Analytics & AI



Product Platform  
Integration



Contact Center  
Transformation

## A case in point

This 200 year-old insurer was already accustomed to change and turned to Atos for the next phase of its digital modernization. We TUPE'd 330 people across to Atos, took on our share of the risk, and digitized the back office through Robotic Process Automation.

This had an instant impact on service delivery, with higher CX and NPS results thanks to a 15% increase in back office capacity. Operating costs dropped by 30%. And in one pilot alone, we reduced IT spend by \$0.9 million.

\*For details on our services, go to: [www.atos.net/insurance-transformation](http://www.atos.net/insurance-transformation)

Find out more at [atos.net/fintech](http://atos.net/fintech)

# Modernizing your core platforms

In a highly competitive market, insurers are under constant pressure to reduce costs. They require agile platforms to adapt or launch new products quickly. Yet, legacy systems are a huge drain on resources and major obstacle to innovation.

By freeing up capital from obsolete insurance platforms and apps, you can fund digital transformation projects. As a result, you can serve customers better through agile app development and securely open up your IT to partners.

## How Atos can modernize your core operations

Atos speeds up the modernization of legacy applications using automated transformation processes and over 50 accelerators, like our Exit Legacy platform.

Our services reduce the risks of modernization by making sure business rules are automatically extracted and migrated. With modern product platforms and API-ready architecture, your business will be primed to launch new products and embrace the era of Open Insurance.

Our services\*:



Legacy Systems  
Modernization



Product Platform  
Integration



Application  
Transformation &  
Cloudification

## A case in point

This leading US insurance company was wasting time and money with manual print policies. So Atos quickly introduced digital policies using our Exit Legacy platform and data modernization toolkit.

This new approach helped book \$15 million in new revenue due to the more timely delivery of policy packets. It also delivered 100% functional accuracy, 80% automated conversion, and 50% faster development.

\*For details on our services, go to: [www.atos.net/insurance-core](http://www.atos.net/insurance-core)

# Accelerating innovation for your business

The pace of innovation in the digital era means time-to-market can be the difference between success and failure. The new normal for insurance is disruptive, well-financed innovation from digital natives unhindered by legacy systems.

With Open Insurance, products can be embedded into other sector value chains. And insurance-specific ecosystems are emerging that embed third-party services. By embracing rapid innovation, you can be part of the next wave of disruptors.

## How Atos can accelerate disruption for your business

Atos is at the forefront of insurance innovation. We've won awards for our Blockchain solutions and our own Robotics Process Automation Platform. And we're highly rated for our work with InsurTechs through the Atos FinTech Engagement Program.

We encourage all our clients to consider the customer first. It's why we are collaborating with our clients to build joint CX (customer experience) labs. We use intelligent automation to help you offer more personalized and cost-effective services to your customers. Finally, bring together ecosystems of partners so you can develop new business models and take advantage of new technologies, like connected insurance.

## Our services\*:



Data Analytics & AI



Customer Excellence



Intelligent Automation



Insurance Ecosystems & API Management



Connected Insurance



InsurTech Services \*\*

## A case in point

One global P&C commercial lines insurer needed to launch 'pay how you drive' (PHYD) insurance. It also needed an advanced fleet management solution. So Atos developed a white label Platform as a Service that was end-to-end, scalable, and open as well as secure.

The new operating model reduced claims by 24% thanks to improved driver behavior. It also reduced fleet fuel consumption by 12% while reducing TCO of the fleet by 2-3%.

\*For details on these services, go to: [www.atos.net/insurance-acceleration](http://www.atos.net/insurance-acceleration) / \*\*: find out more at [www.atos.net/fintech](http://www.atos.net/fintech)

# Providing foundational IT you can rely on

Transformation does not take place in a bubble. It requires the right technology in place to support wholesale change.

Moving away from a traditional datacenter arrangement will add agility to your IT operations. Moving applications to the cloud allows you to shift to anytime, anywhere customer experiences. The right Digital Workplace will help you match new employee expectations and encourage innovation. Meanwhile, cybersecurity and data protection has to be built-in to your business to tackle a new generation of fraudsters. These goals can only be achieved with solid yet flexible IT foundations.

## How Atos can provide the foundational IT you need

Atos is a Leader in the Gartner Magic Quadrant for Managed Services. We are the number one in Europe and a global leader in cybersecurity. And we have strategic alliances with all the major cloud service providers, including Google, Microsoft, and AWS. These foundational IT services will enable you to meet employee expectations, build new ecosystems, and connect with generations of customers.

Our services\*:



IT Outsourcing & Data Center Transformation



Cloud Infrastructure Transformation



Application Development & Management



Cybersecurity



Digital Workplace

\*For details on our Foundation IT services, go to: [www.atos.net/insurance](http://www.atos.net/insurance)



# Why Atos in insurance?

## Because we know the insurance market inside-out

Atos advises some of the world's largest insurers on how to reinvent business models to meet new customer expectations. We already work with 15 of the world's top 30 insurers and develop our own IP, insurance-specific accelerators, and services. And as part of our business process services operations, we manage insurance processes on a daily basis, ensuring also these are compliant with regulations. Meanwhile, our Scientific Community contributes to industry understanding about the impact of emerging technologies like AI and IoT.

## Because we are active in the market

We work alongside insurers and InsurTechs to improve existing platforms and bring innovations to market. Of our 5,000 dedicated insurance experts around the world, 1,500 are experts in Property & Casualty, 700 in Life, Annuities & Retirement and a further 600 in Protection, Pension & Life insurance. We also have insurance-only specialists in risk, fraud and financial crime management.

## Because we come highly rated

Leading analysts continue to hold our work with insurance companies in high regard. We are a Major Player in IDC's 2018 Marketscape for Digital Transformation in Insurance. A Major Contender in Everest's 2018 Peak Matrix Insurance Application Services and its 2019 Peak Matrix for L&A Application and Digital Services.

## Want to see what we could do for you?

Book an Atos Innovation Workshop  
[www.atos.net/btic](http://www.atos.net/btic)

# About Atos

Atos is a global leader in digital transformation with over 110,000 employees in 73 countries and annual revenue of over € 11 billion.

European number one in Cloud, Cybersecurity and High-Performance Computing, the Group provides end-to-end Orchestrated Hybrid Cloud, Big Data, Business Applications and Digital Workplace solutions. The group is the Worldwide Information Technology Partner for the Olympic & Paralympic Games and operates under the brands Atos, Atos Syntel, and Unify. Atos is a SE (Societas Europaea), listed on the CAC40 Paris stock index.

The purpose of Atos is to help design the future of the information technology space. Its expertise and services support the development of knowledge, education as well as multicultural and pluralistic approaches to research that contribute to scientific and technological excellence. Across the world, the group enables its customers, employees and collaborators, and members of societies at large to live, work and develop sustainably and confidently in the information technology space.

Find out more about us

**atos.net**

**atos.net/insurance**

Let's start a discussion together

