

# FACT SHEET

## IMPROVING PROPERTY AND CASUALTY PROCESSES WITH CLOUD COMPUTING

### FUJITSU ALLIANCE WITH SALESFORCE.COM

#### INCREASE PROFITABILITY THROUGH CLOUD TOOLS, BUSINESS PROCESS AUTOMATION, AND FRAUD DETECTION

Property and casualty insurance carriers can increase profitability through automation. Automating claims processing reduces costs and also streamlines workflow from initial claim submission to final settlement. With automation, insurers can increase efficiency and consistency across the enterprise, speeding claims handling and improving both customer and employee satisfaction.

#### CHALLENGES

The insurance industry is grappling with new customer and market realities. Customers increasingly compare rates and insurance products online. They use the social media to report on their delight, or lack of it, with their insurance carriers. They expect their agents to help them, and they want answers fast. They expect — even demand — expensive “high touch” service.

Insurance companies also face other challenges, including:

- Aging legacy systems and databases
- Data fragmentation and data access problems
- Error-prone, manual business processes
- Hard-to-use or ineffective reporting tools
- Sophisticated attempts at fraud

#### HOW WE CAN HELP

**“Overall, emerging technologies can help property and casualty insurers meet emerging business requirements targeted at operational efficiency, product innovation and customer-centricity.”**

Fujitsu and salesforce.com® understand your challenges.

Together, they offer cloud-based insurance industry solutions that address key property and casualty areas—marketing and sales, underwriting and policy administration, claims processing, and customer service. By adopting any — or all — of them, you can create a culture of innovation that will differentiate you from your competitors.

\*Kimberly Harris-Ferrante, Juergen Weiss, Steven Leigh, “Hype Cycle for P&C Insurance, 2010, Gartner Industry Research, 26 July 2010, G00205292



You can increase customer delight by creating a “social” insurance enterprise that meets their expectations quickly and efficiently via mobile and portal access. At the same time, you can achieve service and cost control objectives and eliminate the capital investment required by a traditional on-premise solution.

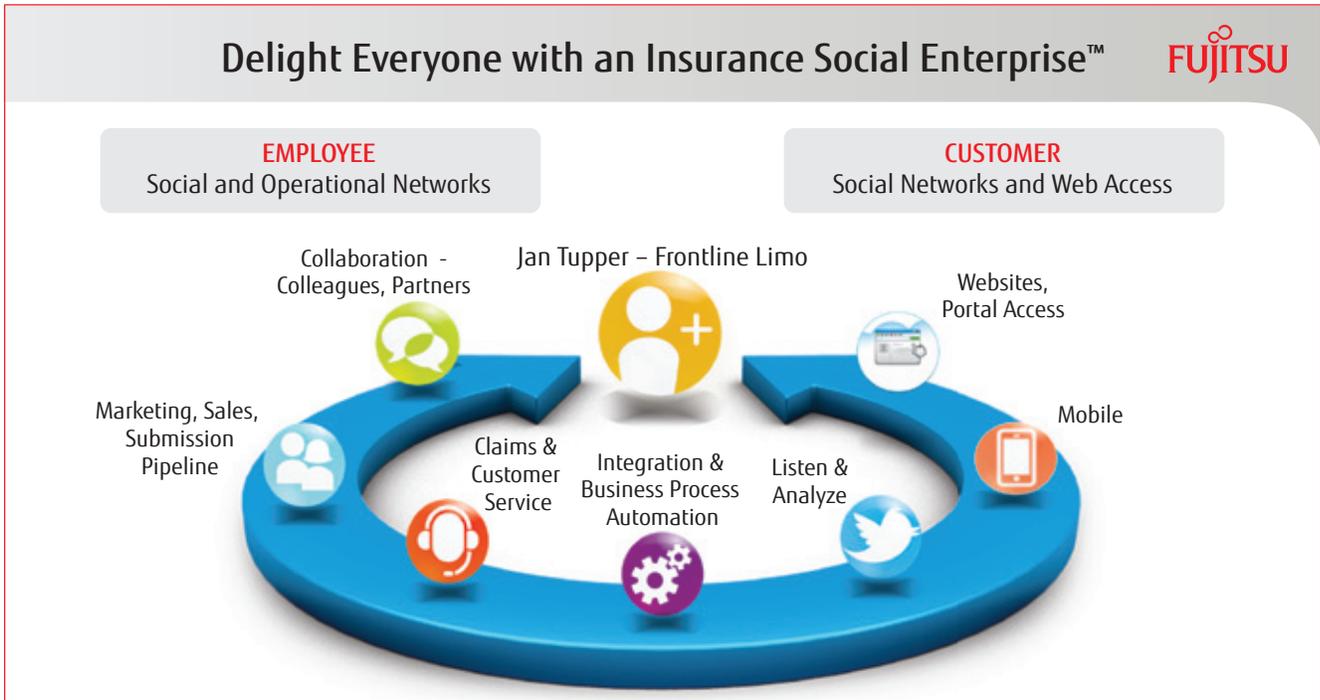
#### WHAT WE OFFER

Our property and casualty solutions are comprehensive. Fujitsu provides business process management (BPM) logic, Interstage®, a powerful rules engine, and systems configuration capabilities. Salesforce.com contributes its sales and service cloud infrastructure as well as the Force.com® platform that supports the Social Enterprise™.

Specific components of the property and casualty solution include:

**Marketing and Sales** – Reduce marketing and sales costs with an integrated account and broker management system. Improve results with lead and opportunity management that guides cross- and up-sell efforts.

**Underwriting and Policy Administration** – Stand apart from competitors as you respond rapidly to inquiries, deliver quotes, and service policies online.



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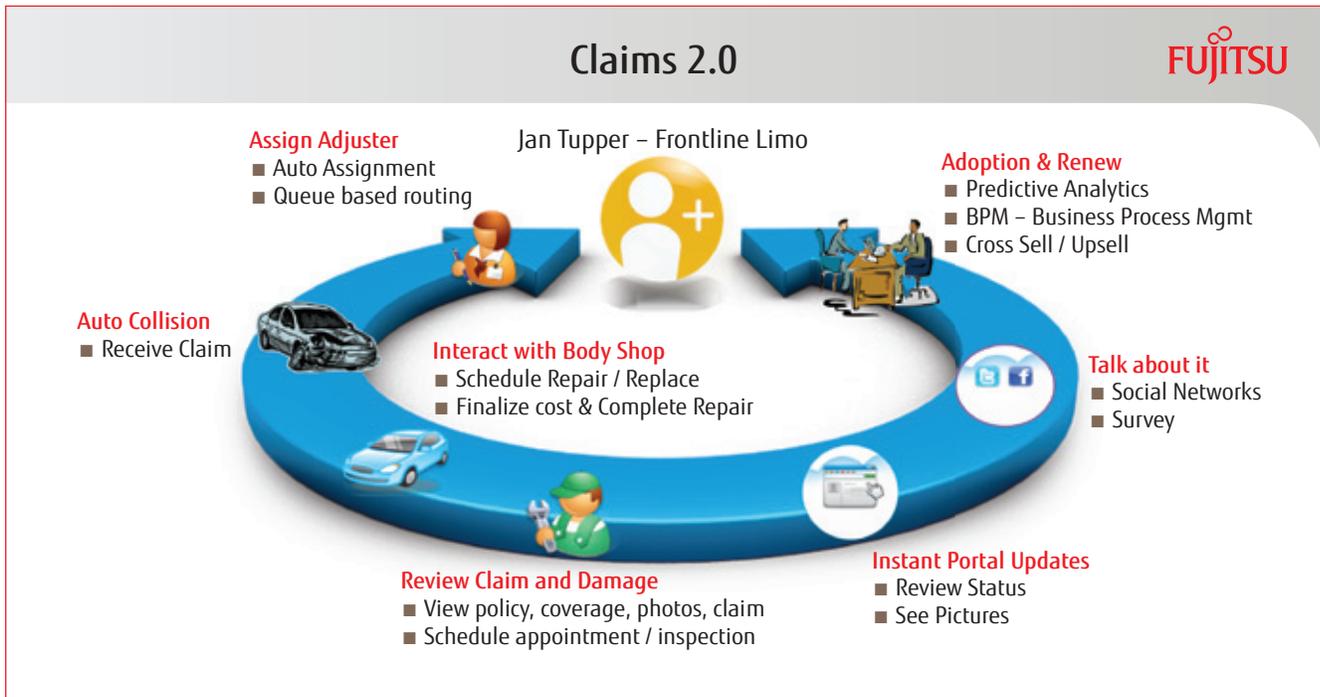
**Claims Processing** – Accelerate often labor-intensive processing by automating first notice of loss, claims scoring, and repair or replacement. Quickly detect and assign resources to investigate possible fraud.

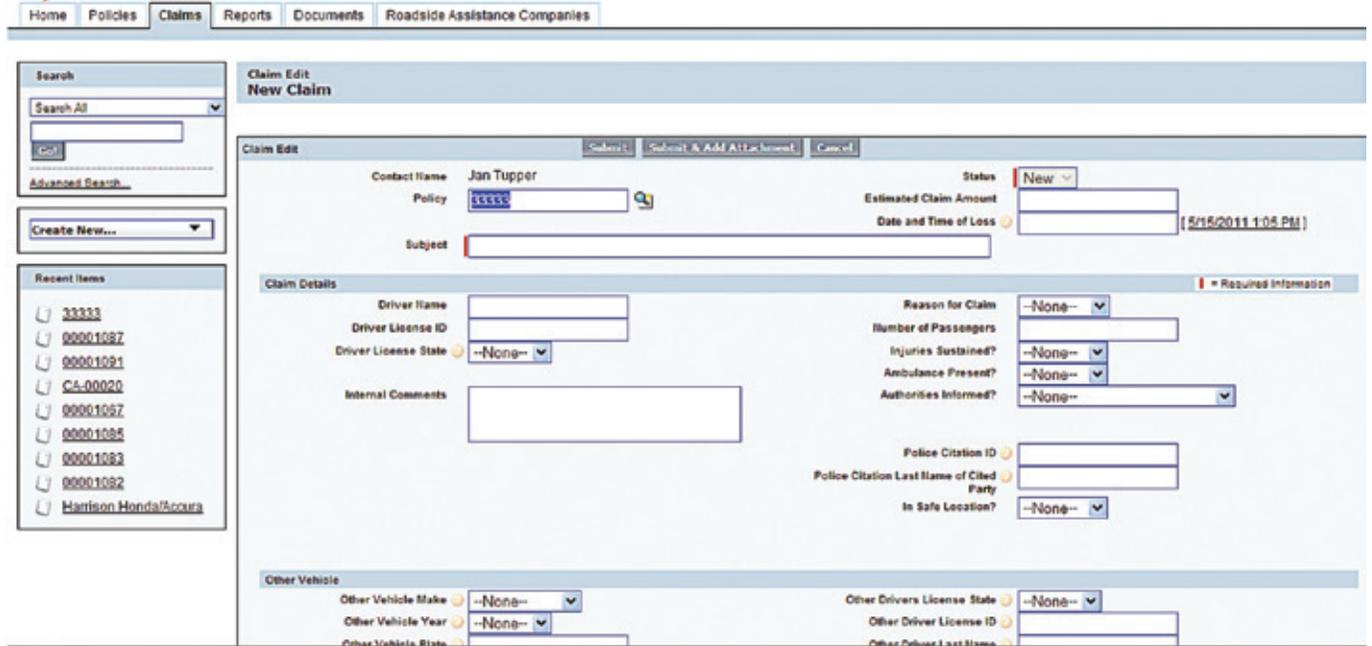
**Customer Service** – Meet your customers where they are with chat, email, call center, and Web portal access. Easily integrate with social media channels. Manage knowledge across the enterprise for a single view of the customer.

**SOLUTION IN ACTION**

Consider this scenario: Fujitsu Commercial Insurance, a property and casualty insurer, uses its automated claims system to receive an automobile accident report and settle a claim.

**Step 1** – Jan Tupper, office manager of Front Line Limo, logs into the Fujitsu Commercial Insurance customer self-service portal and chooses **New Claim**. The system creates a claim record and auto-fills it with the correct vehicle information. Jan uploads an iPhone picture of the damage sent by the driver.





The screenshot shows a web-based 'New Claim' form. On the left, there is a search bar and a 'Recent Items' list containing various policy numbers and a 'Harrison Honda/Scour' entry. The main form area is titled 'Claim Edit New Claim' and contains several sections:
 

- Contact Information:** Contact Name (Jan Tupper), Policy (XXXX), Subject (empty), Status (New), Estimated Claim Amount (empty), Date and Time of Loss (5/15/2011 1:05 PM).
- Claim Details:** Driver Name (empty), Driver License ID (empty), Driver License State (None), Reason for Claim (None), Number of Passengers (empty), Injuries Sustained? (None), Ambulance Present? (None), Authorities Informed? (None), Internal Comments (empty text area).
- Other Vehicle:** Other Vehicle Make (None), Other Vehicle Year (None), Other Vehicle State (empty), Other Drivers License State (None), Other Driver License ID (empty), Other Driver Last Name (empty).

 A red 'Required Information' icon is visible in the top right of the Claim Details section.

**Step 2** – The claims service representative sends the claim to the BPM tool. Depending on Fujitsu business rules, the BPM engine can assign the claim to a fraud investigator or a claims adjuster. In this case, the claim looks suspicious. It is assigned to an investigator.

**Step 3** – After fraud investigation clears the claim, it goes to a field adjuster, who reviews the picture of the damaged car on her tablet PC. She then drags and drops the parts needed for repair onto a wireframe image.

**Step 4** – The BPM tool calculates the total cost of parts and labor and rolls it up into the adjuster’s claim report.

**Step 5** – The adjuster discusses the settlement with the customer and then creates an agreement form which the customer signs electronically. The adjuster sends a PDF of the agreement to the customer and the repair shop.

## BENEFITS

As shown in this scenario, automating key property and casualty processes offers the error-free “high touch” service your customers want and the simplicity that boosts employee productivity. The salesforce.com / Fujitsu property and casualty solution also delivers powerful business benefits:

**A single view of customers and partners** – A central data repository provides consistent customer and partner information to all enterprise divisions. Data fragmentation no longer slows processing or frustrates customers and employees.

**Reduced marketing, sales, and operating costs** – Immediate availability of claims scoring, policy tracking, litigation management, and other important data promotes transparency and minimizes administrative costs.

**Rapid, simplified fraud detection and risk scoring** – The Fujitsu Interstage BPM tool can automatically start a fraud investigation or connect with a predictive analytical engine to get a risk score.

**Improved workflow and reporting** – With most of the manual intervention in key business processes eliminated, workflows are smoother and more logical. And with data captured in a single location and displayed in intuitive dashboards, managers have fast insight into fraud trends, processing times, claims payouts, and more.

**Flexible provisioning** – Unlike traditional on-premise hardware and software solutions, the salesforce.com / Fujitsu approach to property and casualty insurance management adjusts computing capacity to business growth without requiring a substantial upfront investment.

## WHY FUJITSU?

Fujitsu understand your challenges. Our best practices can drive revenue and time-to-success—and reduce costs. More than 15 of the world’s leading insurance carriers are already enjoying superior ROI through our unique methodologies and expertise in cloud computing and the insurance industry.

Operating for more than 30 years in North America, Fujitsu is the world’s largest IT services provider, with approximately \$50 billion in revenue. Our clients include more than 50 percent the Fortune Global 500.

Fujitsu has been a strategic salesforce.com Premier Consulting Partner for more than eight years, with more licenses implemented than any other partner. We are one of only five salesforce.com Global Systems Integrators.

### WHY SALESFORCE.COM?

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With 100,000+ customers, salesforce.com (www.salesforce.com) is the enterprise cloud computing company that is leading the shift to the Social Enterprise. Salesforce.com's Social Enterprise strategy leverages social, mobile and open cloud technologies to put customers at the heart of their business. Based on salesforce.com's real-time, multitenant architecture, the company's platform and application services include:

- Salesforce Chatter, a secure, private social network for your business
- Salesforce Sales Cloud, for sales force automation and contact management
- Salesforce Service Cloud, for customer service and support solutions
- Salesforce Radian6, for social media monitoring and engagement
- Salesforce Data.com, for the most complete source of accurate business data
- AppExchange, the leading marketplace for enterprise cloud computing applications
- Force.com, for custom application development
- Heroku, for building social and mobile customer apps
- Database.com, the world's first enterprise cloud database

### ABOUT FUJITSU AMERICA

Fujitsu America, Inc. is a leading ICT solutions provider for organizations in the U.S., Canada and the Caribbean. Fujitsu enables clients to meet their business objectives through integrated offerings including consulting, systems integration, managed services and outsourcing for enterprise applications, data center and field services operations, based on server, software, storage and mobile technologies. Fujitsu provides industry-oriented solutions for manufacturing, retail, healthcare, government, education, financial services and communications sectors.

For more information, please visit: <http://solutions.us.fujitsu.com/>.

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