

# FACT SHEET

## IMPROVING PROPERTY AND CASUALTY PROCESSES WITH CLOUD COMPUTING

### 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.”<sup>1</sup>

Fujitsu and Salesforce® 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.

<sup>1</sup>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.

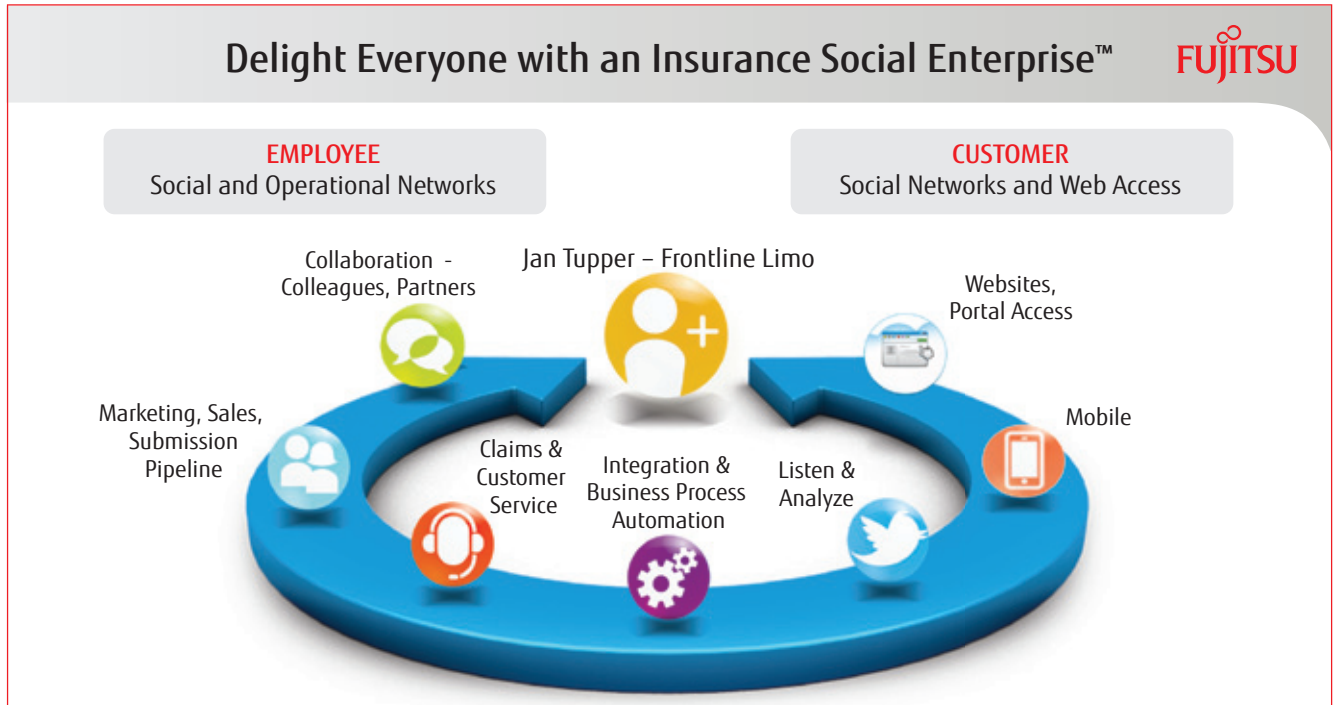
### WHAT WE OFFER

Our property and casualty solutions are comprehensive. Fujitsu provides business process management (BPM) logic, Interstage®, a powerful rules engine, and systems configuration capabilities. Salesforce 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.



© 2012 salesforce.com, inc. All rights reserved. Used with permission.

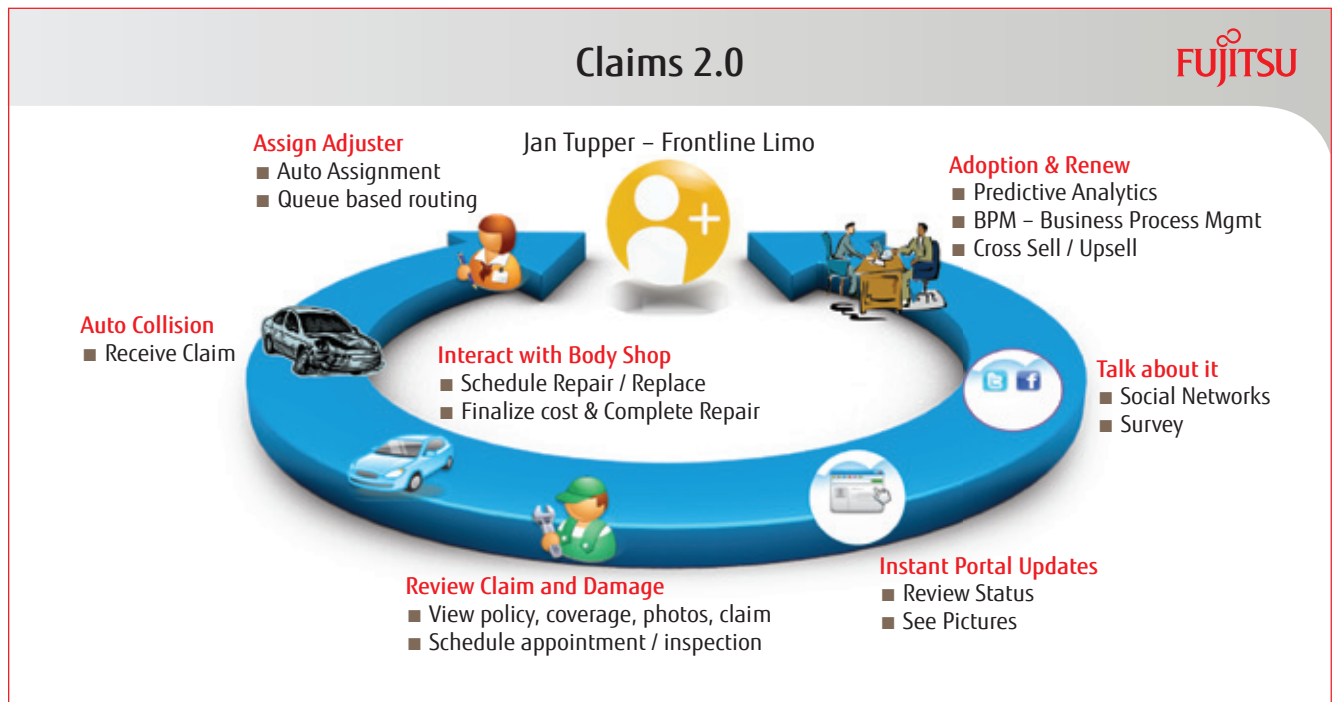
**Claims Processing** – Accelerate often labor-intensive processing by automating first notice of loss, claims scoring, and repair or replacement. Quickly detect and assign resources to investigate possible fraud.

**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.





## **ABOUT FUJITSU AMERICAS**

Fujitsu America, Inc. is the parent and/or management company of a group of Fujitsu-owned companies operating in North, Central and South America dedicated to delivering the full range of Fujitsu products, solutions and services in ICT to our customers in the Western Hemisphere. These companies are collectively referred to as Fujitsu Americas. Fujitsu enables clients to meet their business objectives through integrated offerings and solutions, including consulting, systems integration, managed services, outsourcing and cloud services for infrastructure, platforms and applications; data center and field services.

For more information, please visit:  
<http://fujitsu.com/us> and <http://twitter.com/fujitsuamerica>

## **FUJITSU AMERICA, INC.**

1250 East Arques Avenue  
Sunnyvale, CA 94085-3470, U.S.A.  
Telephone: 800 831 3183 or 408 746 6000  
Web: <http://fujitsu.com/us>  
Contact Form:  
<https://www.fujitsu.com/us/contact/index.html>

Fujitsu, the Fujitsu logo, Interstage, and "shaping tomorrow with you" are trademarks or registered trademarks of Fujitsu Limited in the United States and other countries. Salesforce, salesforce.com, Force.com, and Social Enterprise are trademarks or registered trademarks of salesforce.com, inc. in the United States and other countries and are used here with permission. All other trademarks referenced herein are the property of their respective owners.

Product description data represents Fujitsu design objectives and is provided for comparative purposes; actual results may vary based on a variety of factors. Specifications are subject to change without notice.

Copyright ©2019 Fujitsu America, Inc.  
All rights reserved.  
FPC58-3072-01 02/19.  
FCI\_12.0098