



Caixa Seguradora

Headquarters

Brazil, DF

Operations

Brazil

Business Lines

Property and Casualty, Personal

Employees

500-1,000

Website

www.caixaseguradora.com.br

Product(s)

Guidewire InsuranceSuite

Key Benefits of InsuranceSuite

- First insurer in Brazil to have a 100% digital customer journey, engaging more than 11 million customers nationwide
- Agility in building new products, differentiated service offerings, and benefits tailored to various customer demands
- 360° view of the entire customer journey throughout the product lifecycle
- Optimized operational efficiency with BillingCenter, ClaimCenter, and PolicyCenter integrated with other systems

Caixa Seguradora Delivers Omnichannel Customer Solutions

> Insurer now meets customer expectations with flexible core and digital platform

The fifth largest insurance company in Brazil, Caixa Seguradora is a partnership between the French insurance company CNP Assurances and the largest Brazilian government bank, Caixa Econômica Federal. With more than 40 products, it offers insurance solutions and pension plans to more than 11 million customers nationwide. Its philosophy is to make products and services simple so that they reach every corner of Brazil.

Caixa Seguradora's main differentiator is that it sells products to more than 4,000 Caixa Econômica Federal branches. Although these branches are in different cities, with different characteristics, Caixa Seguradora offered the same products to all customers, with no differentiation based on risk in a given region. With Guidewire, Caixa Seguradora embarked on a digital transformation journey using Guidewire InsuranceSuite for underwriting, rating, policy administration, claims, billing, digital strategy, and client data management.

The Impact of Digital Transformation on Customer Personalization

Caixa Seguradora customers are looking for easily accessible solutions. The company's legacy system did not enable it to quickly and efficiently meet different customer demands. Today's strategies must enable digital transformation and personalization. Providing easy access to services—such as assistance, claims, or even simple policy data consultation—is extremely important.

According to CIO Elerson Leris, "There was a need to rethink the way technologies were working—mainly consolidating it all in a unique technology architecture. We identified Guidewire as one of the possibilities."



Navigate what's next.

“With a modern, systemic architecture like Guidewire on the back end, we could translate that into immediate customer benefits.”

–Sani Silveira,
Communication and Customer
Experience Leader,
Caixa Seguradora

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Seeking to adapt and customize its products, Caixa Seguradora needed to translate customer needs into faster responses to make products and services available to them. Within the context of changing consumer behavior, analyzing data is critical. Sani Silveira, Communication and Customer Experience Leader, says, “Data speaks to us. It’s one of the important pillars today—being data driven, understanding our customers from behavior and data.”

Integrating Existing Solutions with Guidewire

At the beginning of the Guidewire project, planning was key—evaluating the required effort and the impact. The great challenge was maintaining the entire ecosystem, keeping everyone engaged, and managing other areas integrated through Guidewire. Implementing InsuranceSuite, launching new lines of business, launching the change process, and being the engine of transformation were paramount.

Distributed according to the Guidewire structure, each team comprised both business and technology professionals. It wasn’t just the Guidewire team, the technology team, or the business team; it was everyone working together—all supporting the transformation.

Well-established workflows facilitated integration with Caixa Seguradora’s internal processes. “In terms of technology, what jumped out was the ease of implementation,” says Leris. “The fact that Guidewire is modular gave us the flexibility to choose what to operationalize first.”

APIs enabled InsuranceSuite to integrate with Caixa Seguradora’s online client services portal. With more-effective operational control and greater access to data, Caixa Seguradora now performs statistical actuarial studies to make differentiated projections and product offerings. “With the integration of our systems with InsuranceSuite, we can completely manage the customer journey—from hiring to service activation, culminating with claims handling, our main insurance activity,” notes Leris.

Creating a Digital Customer Experience

With Guidewire, Caixa Seguradora has become the first Brazilian insurer with a 100% digital customer journey—and the possibility of reaching more than 90 million customers. Integrated control and management enable a 360° view of the customer journey throughout the product lifecycle. “With a modern, systemic architecture like Guidewire on the back end, we could translate that into immediate customer benefits,” says Silveira.

Marcos Centin Dornelles, Director of Miscellaneous Risk, explains, “Our operational efficiency is greatly optimized with Guidewire BillingCenter, Guidewire ClaimCenter, and Guidewire PolicyCenter. Customers have been amazed by the agility and speed of our services, particularly queries and triggering services, assists, and claims through mobile devices. With Guidewire, we have something we didn’t have before: great agility in building new products, differentiated service offerings, and benefits tailored to different customer demands.”

Guidewire is the platform P&C insurers trust to engage, innovate, and grow efficiently. We combine digital, core, analytics, and AI to deliver our platform as a cloud service. More than 380 insurers, from new ventures to the largest and most complex in the world, run on Guidewire. For more information, contact us at info@guidewire.com.