Claims organizations today are under ever-increasing pressure to deliver higher efficiencies, enhanced cost control and the highest levels of service, while higher volumes of more complex claims, widespread litigation and increased regulation are making the claims adjuster’s job more difficult than ever before. To meet this challenge, claims management must increase consistency, improve execution and enforcement of best practices, and enhance productivity throughout the claims operation.

Guidewire ClaimCenter® is the property and casualty insurance industry’s first and most widely used web-based claims system built entirely on modern technology. ClaimCenter is in production for all lines of business, giving claims staff and management the modern productivity tools they need, within a sophisticated business rules-based claims application which provides insurers complete control over the claim process.

### Key Features
- Intuitive, web-based user interface
- Rules-driven management of end-to-end claim process
- Electronic document management interface
- Real-time operational and financial dashboards
- Secure Internet access by external users
- Multi-region scheduling, currency and language capabilities
- Score-based service provider management
- Integrated claims operational reporting
- Support for SOA, real-time, and batch interface
- Automated claim archiving with real-time on-demand restore

### Benefits
- Shortened claim lifecycle
- Improved data visibility and analysis
- Reduced leakage (unnecessary loss costs)
- Systematic enforcement of best practices
- Increased productivity and efficiency of core claims staff
- Streamlined access for external users
- Enhanced customer service
- Reduced cost of implementation and maintenance

### TODAY’S CHALLENGE

Claims management is one of the most important functions of the modern insurance organization. Claims are the primary point at which customer service is delivered and the source of the overwhelming majority of costs to an insurance carrier. However, many organizations still practice a highly manual approach to claims, relying heavily on overworked frontline staff, who – while wading through reams of thick paper claim files – pay out millions of dollars per year with little or no system-supported assistance or oversight. Insurers pay for this situation in terms of less-than-optimal customer service levels, excess loss adjustment expenses, and in leakage – unnecessary loss costs – which can amount to anything from 3 to 12% of total claims spend for most insurers.

Many claims executives are well aware of these limitations. However, their ability to improve the claim process is constrained by the legacy claims systems that still dominate the industry. These systems suffer from archaic interfaces that hamper productivity, and limited designs and flexibilities that fail to assist the claims professional in actually managing the claims adjusting process.

Guidewire ClaimCenter was designed in collaboration with claims handlers, claims managers, and claims and insurance executives to address the most pressing challenges facing claims organizations today, and enables insurers to modernize the claims operation, improve customer service, and reduce costs.
Guidewire ClaimCenter includes eight major functional components, together supporting the end-to-end claim process.

All components are built on a common software platform providing consistent mechanisms for configuring functionality, managing security, and administering the system.

- 100% Java/J2EE “clean sheet” development – no legacy or acquired code
- 100% web client for end users
- Designed for configurability with no customization – completely configurable using XML and business rules
- Clustering for scalability to thousands of concurrent users
- Performance tested to 8,500 concurrent users
- Quality backed by 26,000 automated tests
- All claims functions can be invoked as Web services by external applications
- Proven integration to 100’s of distinct applications and data sources

Guidewire ClaimCenter was designed and built on an all-modern architecture for maximum flexibility and performance. The system is written in Java for the J2EE standard and runs on multiple industry-leading platforms.

ClaimCenter provides a complete set of screens and business rules to run “out of the box,” and the system can be tailored to the needs of any insurer. The data model, screens, and business rules are managed in XML or in the graphical Guidewire Studio environment for ease of configuration. To streamline upgrades, all configuration changes are made in special extension files.

ClaimCenter’s robust integration layer has been proven under numerous integration scenarios, from Web services to batch file transfer to real-time synchronization with mainframe systems including bulk conversion from legacy systems. Most importantly, ClaimCenter has been successfully implemented at multiple customer sites on-time and on-budget – and with unmatched levels of customer success.

“ClaimCenter is simply the best choice for our needs today and positions us to be flexible, allowing us to quickly adapt our system to changing business needs. It’s the perfect example of what a modern P&C claims system should be.”

Jill Rasmussen, Claims Systems Solution Manager, Amica Mutual Insurance Company

“We have been in production with ClaimCenter for some time now, and have seen a positive impact on our claims metrics and a dramatic reduction in our turnaround time for many types of system change requests. ClaimCenter supports our adjusting processes and allows good people to be even more efficient and effective.”

Al Parisian, Chief Information Officer, Montana State Fund

“That ClaimCenter is web-based and very user-friendly was a key factor in our selection. We are excited about the functionality and performance enhancements we will be able to achieve with ClaimCenter.”

Cortland Ray, Vice President, Insurance Claims, Automobile Club of Southern California
Claims personnel today are faced with daunting workloads, increasingly demanding customers, brokers and claimants, new internal guidelines and escalating government regulations. What the claims professional needs are powerful tools to help them find information, make correct decisions, and do their work more quickly, efficiently, cost effectively and with the highest levels of customer service.

Guidewire ClaimCenter gives claims personnel a broad range of tools to accomplish these critical goals. Intuitive, web-based screens provide instant access to critical information and the ability to drill into details on demand. Standard letters and forms can be generated from templates or even automatically produced. Benefit amounts and reserves can be automatically calculated using any formulas. Automated interfaces eliminate tedious re-keying and reduce risk to data integrity. Powerful search tools enable quick responses to external enquiries.

By relieving them of the menial tasks that take up so much of their time today, ClaimCenter gives claims handlers the information and time they need to analyze claims and make the right decisions.

<table>
<thead>
<tr>
<th>ENHANCED PRODUCTIVITY</th>
<th>INCREASED CONTROL</th>
<th>COLLABORATION &amp; CUSTOMER SERVICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims personnel today are faced with daunting workloads, increasingly demanding customers, brokers and claimants, new internal guidelines and escalating government regulations. What the claims professional needs are powerful tools to help them find information, make correct decisions, and do their work more quickly, efficiently, cost effectively and with the highest levels of customer service.</td>
<td>There are many different types of claims: routine claims, complex claims, litigated claims, and claims with coverage issues, just to name a few. Ideally, each claim should be handled in the right way by the right people at the right time and doing the right things to bring the claim to prompt, consistent and equitable conclusion. However, most systems today use a “one size fits all” approach, providing little or no guidance over the claim process itself. Using Guidewire ClaimCenter, claim executives can tailor the handling process to each individual claim. ClaimCenter’s business rules engine provides complete control over the claim process – segmentation and assignment, activity generation, collaboration, responses to new information, exception handling, etc. Each insurer can define and manage its own processes to adapt to changing business needs. Managerial dashboards provide real-time visibility into key data on any level of the organization, providing unprecedented insight into the workings of the claim operation. By monitoring the claim process and refining business rules, claim executives can continuously enhance the efficiency of the claims operation, improving outcomes and reducing costs.</td>
<td>Traditionally, the claim process has been an internal affair, owned by a single handler and tracked in a paper file. Claims organizations have struggled to share “single source of truth” information with external partners such as independent adjusters, case managers, investigators, service providers and defense counsel. In addition, meeting brokers’ and customers’ increasing demands for more and better information have gone largely unmet. The results have been high interaction costs, inconsistent and time-intensive manual processes, and high potential for strained customer relationships. Because it was built for the Internet, Guidewire ClaimCenter can break down the barriers between the claims organization and its partners and customers. External service providers can access the system to view information or work on activities; alternatively, they can be notified of new assignments via automated email messages. Insurers can choose what information to make available on the Internet, and to whom, reducing ad hoc enquiries while increasing responsiveness to customers. As a result, claims organizations can reduce their overall cost of doing business while improving customer satisfaction.</td>
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Guidewire Software is a leading global provider of technology solutions to property and casualty and workers’ compensation insurers. Guidewire delivers proven software to run core insurance operations, including billing, underwriting, policy, and claim management. The Guidewire Insurance Suite™ consists of Guidewire ClaimCenter®, Guidewire PolicyCenter®, and Guidewire BillingCenter®, which provide a modern, web-based platform for all lines of business. Guidewire is headquartered in San Mateo, California, USA, with offices in London, Munich, Paris, Sydney, Toronto, and Tokyo.

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