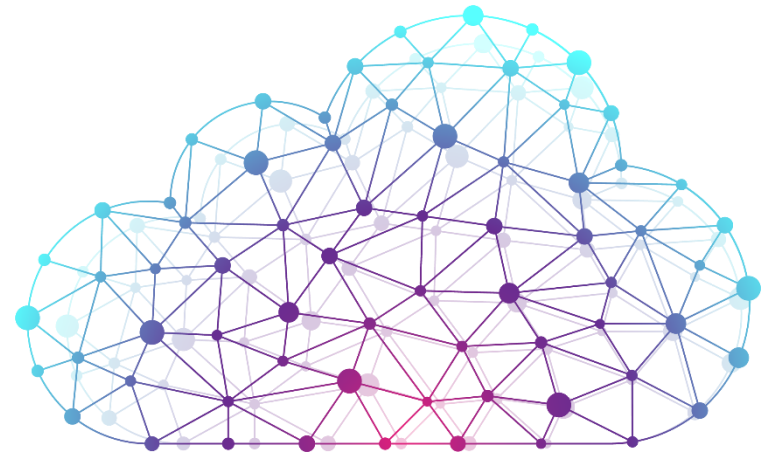


Unlock Business and IT Agility with Guidewire Cloud

- **Keep your differentiation while standardizing your core P&C systems**



Introduction

The P&C insurance industry is experiencing a time of unprecedented change. Ever evolving customer expectations driven by big platform players like Amazon and Netflix, the desire of policyholders to receive the same convenience and personalized services as with these providers, the need for improving operational excellence and the huge opportunity of leveraging modern and advanced data sources and analytics together with the challenges that go in hand with the increasing move globally towards an ecosystem economy create the necessity for insurance companies to increase their overall IT and business agility. Subscribing to your core insurance systems as a cloud-service will release you from the burden of legacy software and deployment models and will boost your ability to focus on innovation.



Navigate what's next.

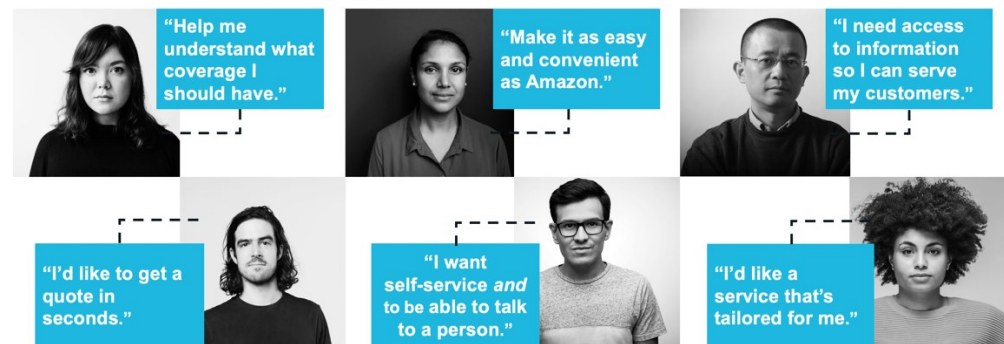
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Business Benefits of Guidewire Cloud

- Enable Digital Transformation
- Make Insurance Convenient
- Leverage Analytics Insights
- Accelerate Product Launches
- Harness an Open Ecosystem
- Drive Process Improvement
- Reduce IT Complexity

Exceed your customers' expectations

Expectations of customers are rising fast. They want to see more transparent insurance offerings and understand how they need to be covered against risk. At the same time policyholders expect the same easy and convenient experience as with Netflix or Amazon. Tailored, personalized services and offerings are as important as the ability to receive omni-channel services, the ability to use the communication media that suits your customers best in the moment. Quick responses and instant access to information is the expected status quo in the ever-evolving digital world.



Enable Digital Transformation

Guidewire reimagines core systems in the cloud by embedding digital and analytics into the core. Guidewire InsuranceSuite enables you to engage with your customers and partners through omnichannel, digital experiences. The out-of-the-box capabilities of InsuranceSuite allow you to quickly create and launch state-of-the-art customer journeys by automating the creation and deployment of digital experiences when designing insurance products, defining claims journeys and thus ensuring a positive service experience for your policyholders. Your customers will have control of their insurance journey from any device at any time.



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Make Insurance Convenient

With rising digital expectations and disparate technology, it is important to make insurance convenient for your customers. With Guidewire Cloud, you can increase your operational efficiency through automation and orchestration, so your staff can provide better service and focus more on complex situations. Improve customer satisfaction with more transparency around policy terms and claims decisions. Deliver real-time and more granular insights into claims status and offer more tailored service from your customer service representatives as well as faster response times to their requests.

Leverage Analytics Insights

The insurance industry is and has always been a data-heavy industry. However, the utilization of the right data in the right moment has always been a big challenge for insurance companies. Guidewire Analytics embeds analytical insights directly into the operational flow of an insurers core processes, enabling smarter underwriting and claims decisions. Predictive analytics directly integrates with those workflows to support early prediction of claims severity, more efficient claims segmentation and assignment as well as identification of subrogation opportunities and litigation risk. It also enables more accurate pricing and product offerings and thus supports an increased underwriting efficiency and precision. The foundation for these analytics insights is Guidewire Data Platform, an integral part of Guidewire Cloud Platform. It collects data from internal and external sources in real-time, curates external and syndicated data with P&C-specific algorithms and provides secure access to all InsuranceSuite data including all intra-daily changes at a low latency.

Accelerate Product Launches

Those insurers who can react to the accelerating market changes and evolving customer needs quickly will have a competitive advantage. Guidewire Cloud enables you to rapidly create and launch new insurance products to capture more market opportunity. With Advanced Product Designer and a rapid product launch methodology your teams will streamline requirements gathering, conceptualization, and needs assessment with visual product design and mapping capabilities. You can visualize and test products with complete lifecycle insight and adjust them accordingly and quickly to ensure seamless deployment and production. New products offer full lifecycle support with auto-generated digital screens and embedded analytics.

“We used to write 50 pages of requirements for a new product, and usually those 50 pages were sent to 50 people. Now it’s a single page where the product is graphically described, and you can check the type, parameters, underwriting rules, guarantees, and deductibles. Everything is clear.”

**Vittorio Giusti, COO
Aviva Italy**



Navigate what's next.

Unlock Business and IT Agility with Guidewire Cloud

Harness an Open Ecosystem

As our world moves into an ecosystem economy where industry boundaries get blurred, the consumption of value-add third party services is essential to grow your business as well as the ability to offer your services to third parties to increase your market opportunity. Guidewire Cloud's Integration Layer reduces the time and cost necessary to build and maintain those integrations. It eases integration of third-party services into your operational workflows and gives you flexibility to switch between 3rd party vendors. With its underlying PartnerConnect program and community Guidewire Marketplace connects you with trusted partners and provides you with the broadest curated offering of experienced software vendors and Insurtech companies to accelerate innovation. More than 125 apps from these providers will help you lower your TCO and accelerate your overall IT and business agility.

Drive Process Improvements

Process automation is a key element for any insurance company to ensure and increase operational excellence. It is essential to connect the entire insurance lifecycle, being able to automate simple underwriting approvals, policy submission and claims processes by providing straight-through invoice processing and no-touch claims. With Guidewire Cloud you can achieve this by leveraging a flexible, cloud-native business rule framework to adjust workflow based on claim and quote characteristics. In addition, leveraging analytics insights provide you with data-driven decision making to support smart, intelligent decisions with actionable insights embedded into core processes. This can either increase automation ratio of your core operational processes or provide your staff with the ability to make quicker and informed decisions based on factual insights. It does only increase your operational excellence by lowering processing times and cost, it will also lead to higher customer satisfaction and retention.

Reduce IT Complexity

Insurance companies still spend more than 50% of their IT budgets for running and maintaining their IT systems. This results directly into a limited capacity to focus on and drive innovation which is essential for competitive advantage. Guidewire Cloud isolates each insurer's core systems while giving every customer the ability to provide unique differentiation. Built specifically for P&C insurers, Guidewire Cloud is built on multi-tenant infrastructure and offers an increase number of cloud-native services. This will enable your IT to be far more strategic and act as an enabler for innovation within your organization through automated updates that provide you with the latest technology releases as soon as they are ready, and you decide when to deploy them.

Turn innovative ideas into results with a platform uniquely engineered for continuous improvement in the P&C industry





Navigate what's next.

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Let's summarize

Guidewire Cloud enables you to serve and exceed on the three key imperatives for the P&C insurance industry: Engage, Innovate and Grow. Guidewire provides you with an insurance platform that is engineered for continuous improvement. Our growing ecosystem of more than 10,000 certified consultants, an active customer community of over 380 insurers globally, a marketplace providing you with curated access to the broadest selection of certified value-add innovative software services throughout the whole insurance lifecycle and embedded digital and analytics capabilities within our core systems are the key drivers for your success. That is our mission and our motivation: To provide you with the P&C insurance platform made for what's next!



Engage



Innovate



Grow



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. As a partner to our customers, we continually evolve to enable their success. We are proud of our unparalleled implementation track record, with 1,000+ successful projects, supported by the largest R&D team and partner ecosystem in the industry. Our marketplace provides hundreds of applications that accelerate integration, localization, and innovation. For more information, please visit www.guidewire.com and follow us on twitter: @Guidewire_PandC.